

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 7, 1927

Number 2307

Dreamers of Dreams

*WE are all of us dreamers of dreams,
On visions our childhood is fed;
And the heart of the child is unhaunted, it seems,
By the ghosts of dreams that are dead.*

*From childhood to youth's but a span,
And the years of our youth are soon sped;
Yet the youth is no longer a youth but a man,
When the first of his dreams is dead.*

*There's no sadder sight this side of the grave
Than the shroud o'er a fond dream spread,
And the heart should be stern and the eyes be brave
To gaze on a dream that is dead.*

*'Tis as a cup of wormwood and gall
When the doom of a great dream is said,
And the best of a man is under a pall
When the best of his dreams is dead.*

*He may live on by compact and plan
When the fine bloom of living is shed,
But God pity the little that's left of a man
When the last of his dreams is dead.*

*Let him show a brave face if he can,
Let him woo fame or fortune instead,
Yet there's not much to do but bury a man
When the last of his dreams is dead.*

WILLIAM HERBERT CARRUTH

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.

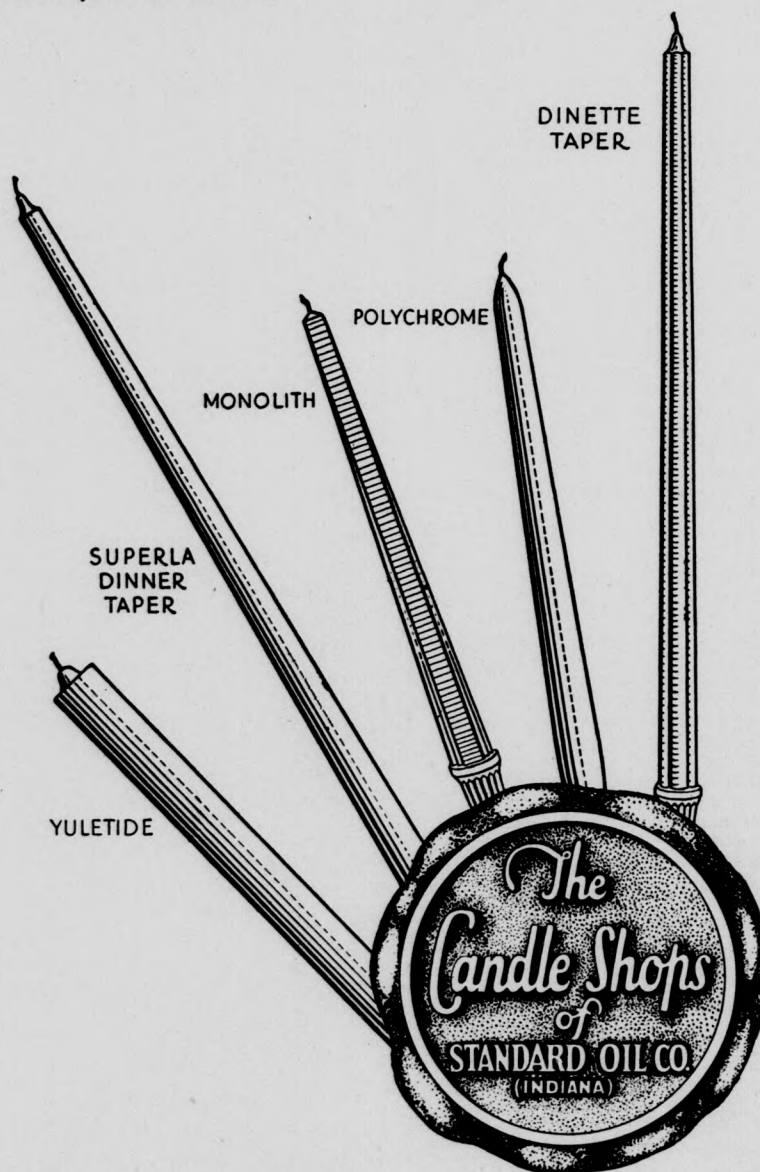
If you have delayed ordering your holiday candles, we suggest that you communicate with us to-day and receive the benefit of our prompt service. Place your order with the Candle Shops and we will ship the desired styles at once.

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, DECEMBER 7, 1927

Number 2307

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.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 6—Now that hunting is brought to a close and the mighty hunters are back home resting up, getting ready for business again, most of them are getting their meat supply from the local meat dealer. We have heard of some narrow escapes, hard luck stories and some of wonderful luck, by some of the amateurs who shot their first deer but all seem to be thankful to get back on the home job again.

John Roe, for the past several years traveling salesman for the Cudahy Packing Co., has resigned his position and expects to leave about Dec. 1 for California. He will be accompanied by his wife and several Sooiters. They will make the trip by autos. John, as he is known by the trade, will be missed, because he has made many warm friends during his years of travel, but all wish him the best of success and a pleasant future.

Capt. and Mrs. Spencer Hill, who have been conducting the hotel at Albany Island during the summer, have closed the place and have moved to the Soo, where they expect to spend the winter or take a trip West for a while. They expect to see many changes at Albany Island next season on account of the new owners who are planning on preparing an air landing field and making many other changes.

Detroit would have some difficulties in building subways and not have them interfere with the underground breweries.

Mrs. J. Plaunt has opened a new bakery at 563 Ashmun street, where she will specialize in home baked goods, pies, cakes, etc. Mrs. Plaunt has had years of experience in that line and has earned a reputation which will give her all the trade she can supply.

There is something interesting in the sound and spelling of the name of this city. Everything from Soo to Saut to Sault is perfectly proper. Saint and Sainte are merely the masculine and feminine forms. Marie happens to be a woman's name sometimes, although it has been the name of kings and princes. Sault Ste. Marie, which is pronounced in several different ways by its own people, is never used by them in conversation, except on formal occasions. Further, the sculptor will, no doubt, learn with interest that the name of people in the Soo has been spelled twenty-two different ways by distinguished literary gents, writers and travelers, and so far nobody concerned has been impolite enough to

say that any of the twenty-two forms is wrong. Sooiters, Saulteaux, Sooties, etc., are all accepted. In Ontario more history books make reference to the Soo than to any other place in the province. In the Ontario legislative library at Toronto there are sections of these. Beginning with Brother Sargard's book of 1632, all the old chronicles refer to us or to the folks who hung around Champlain, Perrot La Hontan, Marquette, the Old Relations, Dollier de Casson, St. Lussan and the rest, and nobody could write anything without giving us at least a paragraph. The Soo is shown on eleven maps until the British conquest, when a place which took its name from "Toronto," or the short water route from Lake Ontario to Lake Huron, began to emerge. Why wouldn't they notice us? Up until then we were the outstanding place in the province and up until the Americans burnt us in 1814 the second important center on the Great Lakes. In the old days we lay between Kanegnonondj (Rock Lake), which we call Lake Huron, and Okwateenende (Foreigners Lake), which is called Superior to-day. The names of the lakes in those days just seemed to fit them and had real significance, but let us be known as Sault Ste. Marie.

James C. McDonald, one of our well-known contractors, died suddenly Monday afternoon while at work repairing a building. Heart disease was the immediate cause. He spent his early years in Canada, coming here twenty years ago. He established a contracting business here and was engaged in that business until his death. He is survived by his widow, three sons and one daughter.

P. E. Gallagher, the old reliable meat dealer at St. Ignace, is spending a short vacation visiting his daughter at Detroit.

E. A. Reayie, of St. Ignace, has taken over 1,600 feet of shore line property along the North shore of Lake Michigan, several miles West of St. Ignace, which he will convert into a summer resort. He will build two rows of cottages of two sizes, one for large families and one for families of two or three. The cottages will be equipped with electric lights, fireplaces and other conveniences. They are on a gravel road. The new resort will be ready for occupancy next summer.

The State ferry, St. Ignace, made her last trip for the season last Wednesday, going to Mackinaw City, then to Cheboygan to lay up. The Mackinaw will continue to run as long as the weather will permit.

Some people go in for free love because that's the only kind they are able to finance.

James Florence is going into the meat business in the place recently vacated by the Puritan creamery, on South Ashmun street. He will open just as soon as the remainder of his machinery and fixtures arrive. This will be Mr. Florence's first venture in the meat business. He has been chief film operator at the Temple theater for the past few years. The location is in a good neighborhood and he starts under favorable conditions and should make a success in his new venture.

R. B. Haugh, the well-known South side grocer, has just installed a new twelve foot display refrigerator counter, new meat blocks and meat fixtures

and will handle a full line of the best meats. The location is on top of the Ashmun street hill, convenient to the farmers who drive into the city over U. S. 2. It is called the first and last store. Mr. Haugh is to be congratulated on his thrift and progressiveness.

The M. & L. general store, at St. Ignace, sold out last week to Dailey Bros., who will continue the business. The Dailey Bros. need no introduction to the trade, as they have been in the employ of the Murray Bros. store for many years and have many friends who wish them every success in their new venture. William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 6—John Vanderweiden, who has been connected with P. Steketee & Sons thirty-seven years—twenty-three years of that time on the road—has transferred himself to the C. J. Farley Co., covering the same territory as he did with his former connection—Muskegon and the Pentwater branch and Central Michigan towns, including St. Johns, Fowler and Westphalia.

At the regular monthly meeting of Grand Rapids Council, held at the Rowe Hotel Saturday evening, Dec. 3, besides about seventy-five members, we had the honor of entertaining H. B. Triem, Grand Junior Counsellor of the Minnesota and North Dakota jurisdiction, member of Pipestone Council, No. 346, of Pipestone, Minn., and C. A. Blackwood, Grand Sentinel of the State and a member of Kalamazoo Council, No. 156.

At each monthly meeting of No. 131 during the winter months, while the members are holding their business meeting, the ladies will have a card party, at which some very good prizes will be given. Afterwards all will join in a supper lunch and dance until midnight.

At the weekly meeting of the Salesmen's Club, held at the Pantlind last Saturday noon, Henry Schuil gave a very interesting talk on conservation. These meetings are well attended and besides creating a feeling of good fellowship, are all instructive.

Allen F. Rockwell, representing the Brown & Sehler Co. in Southern Michigan, attended the Michigan Implement Dealers' convention in Lansing last week. The convention was held in conjunction with the Holstein judging contest at M. S. C. and Mr. Rockwell won first prize.

Harry Nash, formerly with the National Grocer Co., has accepted a position with Snyder Preserving Co., covering Western Michigan.

Bertron W. Rockwell, the son of Allen F. Rockwell, Secretary of Grand Rapids Council, who has been located in Fargo, N. D., as assistant manager of the Kresge dollar store, has been transferred to Kansas City, Mo., as assistant manager of the dollar store in that city.

The third dance of the season will be held by the United Commercial Travelers of America, Council No. 131, of Grand Rapids, in the Pantlind Hotel ballroom next Saturday, Dec. 10. Dancing from 9 p. m. until 12 o'clock. The first two dances of the series have been highly successful and thoroughly enjoyed by all who attended. Lew Caskey's orchestra furnishes a class of music which just about compels you to dance and dance well. The refreshments are delicious and many of those

attending have declared they are worth the price of admission. The committee in charge of the dances especially request those who have not danced recently to attend this one and when Lew Caskey plays the "Missouri Waltz" and "My Wild Irish Rose" they will be glad they are there.

We are very glad to report that Mrs. Milton Smith, wife of the genial chairman of the dance committee, of 1135 Iroquois drive who has been in St. Mary's hospital for nearly two weeks, returned to her home on Monday.

It is a little singular that the two principal offices of the Detroit Union League Club should be held by former Grand Rapids men. The President is Clarence L. Ayers, who is also President of the American Life Insurance Co. The Vice-President is Paul T. King.

S. C. MacNeil and H. L. Bedford have formed a copartnership to engage in the sale of mercantile stocks and business properties under the style of the Michigan Business Market. The office will be on the first floor of the Eagle Hotel, of which Mr. Bedford is manager. Mr. MacNeil was born in Petoskey July 17, 1883. His father was a Scotch Canadian. His mother was descended from the Irish. When he was thirteen years old he came to Grand Rapids and worked in the Lawrence restaurant. He soon decided to espouse the railroad business and worked for the P. M. from messenger boy to car clerk. He subsequently went to Chicago, where he acted as chief clerk and cashier at the Grand Crossing station of the Lake Shore. He then went to Idaho, where for eighteen months he acted as purser on a boat on Lake Coeur de Alene and the St. Joe river. In 1909 he returned to Chicago, subsequently moving to Grand Rapids to serve the Litscher Electric Co. as Vice-President and salesman. Nine years later he became Treasurer as well as Vice-President. Eight years later he retired from the Litscher Co. to organize the electric business at 17 South Division avenue under the style of the MacNeil & Worden Electric Co. This venture was not successful, which is the occasion of Mr. MacNeil engaging in the new business. Mr. MacNeil was married Nov. 25, 1909, to Miss Ann Louise Leveck, of Petoskey. They reside in their own home at 533 Gladstone avenue. They have two children, a boy seventeen years old and a daughter ten years old. They own a summer home on Lake Michigan, near Pier Cove, where they have two live springs and much big timber. Their lot has a frontage of 125 feet on the lake and a depth of 836 feet. Mr. MacNeil is a member of the Eastern avenue M. E. church. He is a member of the P. T. A. and belongs to all the Masonic bodies of the Scottish rites, including the Shrine. His hobby is bass fishing. He attributes his success to hard work. He has never been out of a job and does not know what it is not to work.

Wanted Two More.

Doctor (to autoist who had been carried into his office after an accident)—Yes, sir, you had a bad smashup, but I managed to bring you to.

Autoist—I don't remember. Would you mind bringing me two more?

FINANCIAL GIANT.

Sidelights on the Life of Lewis H. Withey.

During the year 1865 Lewis H. Withey was employed as a salesman by James Lyman, a dealer in dry goods and teas. Mr. Lyman had a collection of brass tacks. These were driven at intervals in his counters to indicate the proper measurements for quarter, half and full yard. The Lyman scales were properly adjusted to afford a square deal to such customers as preferred the Lyman grades of teas. Mr. Withey carried a little pair of stub end scissors, a pencil and a pad, upon which to compute the total amount of sales made to purchasers. He was a conscientious young man. Customers could depend upon down weight supplies of teas and full length measurements of piece goods when Mr. Withey served them.

John M. Avery, the oldest son of Noyes L. Avery (1st) and L. H. Withey were warm friends. Mr. Avery had been sentenced by his astute father to serve a term of years as student at a college located in the effete Eastern section of the land we love, for which our forefathers shed their blood and died at Lexington and Concord. Before the date of the enforced departure for the college, Avery persuaded his friend to accompany him on his banishment. The young men pursued their studies conscientiously and learned facts of more or less value when applied to the solution of problems due to arise in the later years of their lives.

The great American game of baseball, duly modernized, engrossed the attention of the youths from the rapids of the Grand, into the playing of which they entered zestfully. They became experts as catchers of flies and in whacking the leather harshly. They really enjoyed the exercise so afforded them more than the recitations in the class rooms. Finally the day came when they would quit old alma mater or mater lama (take your choice of the appellations) forever and return to the homes of their fathers, near the rippling waters of the Grand. Before packing their traveling bags the boys purchased a complete outfit of clubs, base bags, balls and kindred equipment for the ball field, preparatory to proceeding with the organization of a club for the purpose of practicing the National game in the future furniture city.

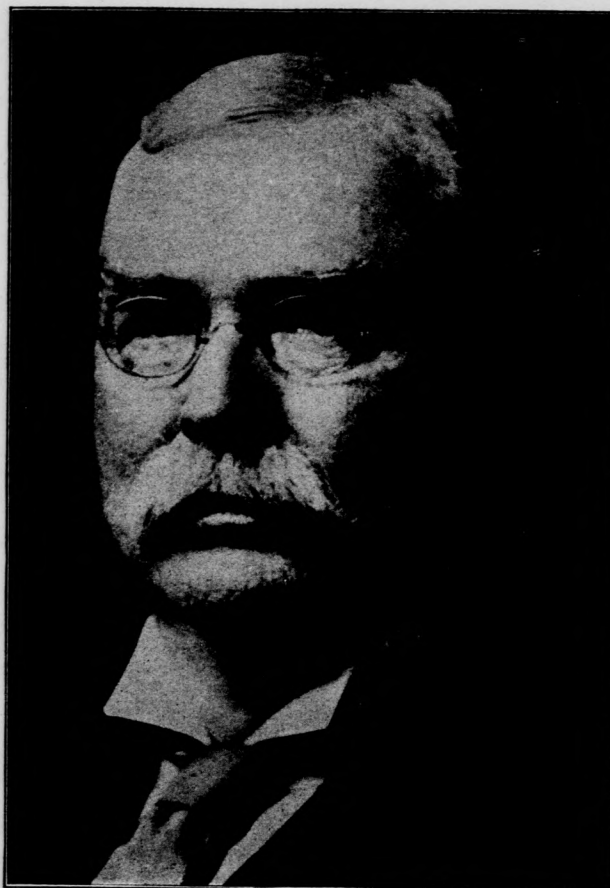
After a brief season spent with relatives and in the exchange of greetings with friends at home, Mr. Withey collected a group of young men to whom himself and Mr. Avery would impart the science of baseball. Those so chosen for such instruction were John B. White, a merchant; William Hubbard, a salesman; A. B. Porter, a clerk; Charles Joslin, an insurance agent; Dwight K. Hurlburt, a dealer in farm produce; Lewis Waldron, a salesman; Richard Blumrich, a cigar maker; Nestel B. Scribner, a real estate agent; and Gay W. Perkins, Sr. Mr. Avery and himself would complete the team. Baseball, as played fifty years ago,

was not as it is played to-day. A lively ball was used and the scores ran high. Records of 120 runs to 80 in that proportion were made frequently. In one game played by the Kents (Mr. Withey's organization) with the Crestons, of Ionia, Mr. Withey's men scored 15 home runs, ten of which were credited to Mr. Withey. Babe Ruth's record does not compare with Withey's. During the years following Mr. Withey became a great banker, business organizer and salvager.

A year or two later John M. Avery died, greatly mourned by relatives and many friends. Time came when Mr. Withey decided that he must engage in business. Lumbering appealed to him. George Kendall, Robert B. Woodcock and A. G. Hodenpyl were in-

Mr. Withey rendered most important service to the municipality as a member, during nearly a score of years, of the police and fire commission. Many times, when sound judgment, boldness and determination were needed to give potency to the orders of the governing body, the clear-cut, forceful views of Mr. Withey on questions involved produced the desired effect.

A little organization of fraters decided to engage in an important building enterprise. They were not over-stuffed with money. By squeezing men here and scrimping there they managed to collect \$50,000. A tract of ground on Ionia street, opposite the Morton Hotel, was on the market. The fraters bought it of J. Boyd Pantlind, paying therefor the sum of \$27,500.



Lewis H. Withey

vited to join Mr. Withey in the organization of the firm of L. H. Withey & Co. and engage in the business of cutting down logs and converting them into lumber. Those men quickly responded with their services and their means. The business so established was successfully carried on nearly a score of years. When timber became so scarce that operation of the mill further would not be profitable, the business was discontinued and the firm dissolved.

Mr. Withey, Mr. Hodenpyl and others joined their mental and financial forces in the organization of the Michigan Trust Co., the operation of which, under Mr. Withey's presidency, need not be repeated in this report of his business activities.

Excavations were made and basement walls constructed. The fraters had reached the bottom of their purse. Mr. Withey was invited to solve their financial problem. After looking into the affairs of the corporation, Mr. Withey remarked: "John Canfield has a lot of money lying idle in the banks. Could your company pay 4 per cent. upon a loan of \$60,000?" "Yes, willingly, gladly," the directors responded. "I'll write to John and advise him to loan you that amount."

The erection of the beautiful Ashton building, the first of the sky scraper class erected in Grand Rapids, was made possible through the aid of Mr. Withey.

Promoters of an organization to erect the Hotel Pantlind had failed

to secure the necessary pledges of funds they needed and seriously considered the abandonment of the undertaking. Some suggested that L. H. Withey be called on for assistance. Mr. Withey studied the situation carefully. When he became satisfied that the enterprise was a meritorious one, he invited William H. Anderson to meet him in his private office. The door was locked and the key pocketed by Mr. Withey. The two men then telephoned their friends to drop around one by one. Before 6 o'clock that night the necessary funds were pledged to enable the building committee to proceed with the construction of the hotel. Mr. Withey and Mr. Anderson had not been very good friends up to this time, but a common cause confronting them, they cast prejudice to the winds and worked together like Trojans for the good of the town.

Many indigent individuals were relieved through Mr. Withey's sympathy and generosity. The writer could name at least one poor, sick little widow, to whom he was not obligated, whose wants were provided for by Mr. Withey during a period of ten years.

In recalling to memory the life and lifelong services of L. H. Withey to mankind, a line from John Hays' poem "Jim Bludsoe" is suggested:

"He warn't no saint".

When the recording angel shall open his books on that last great day I am very positive it will reveal many white marks on the page devoted to Lewis H. Withey. Arthur Scott White.

Adrian Trip Successful.

Detroit, Dec. 6.—Members of the Wholesale Merchants' Bureau of the Board of Commerce conducted a trade promotion trip to Adrian on Tuesday which was highly successful. More than 150 retail merchants of Adrian and surrounding communities were guests of the wholesalers at a dinner meeting and were addressed by notable speakers representing Adrian and Detroit. This was part of a schedule of trade promotion trips conducted by the wholesalers which has extended over a period of years. The success of the journeys has resulted in a degree of popularity among the wholesalers that insures a flourishing schedule for the future.

Variety of Pillows in Demand.

Pillows in varied shapes, sizes and materials are selling well. One of the large houses is featuring a tailored model with damask on one side and a velour backing for \$12 a dozen. Another fancier type with shirrings and insets either in velvet or damask wholesales at \$24 a dozen. With this type may be purchased scarfs bound with gold braid from \$12 upward. For gifts there is a wide variety of small pillows in Colonial prints in odd shapes, also a line of satins in box shapes. These pillows range from \$8 a dozen upward.

Life's Little Trials.

"Pa, what's the difference between a hill and a pill?"

"I don't know, my son, unless it's that a hill is high and a pill is round—is that it?"

"Naw! A hill is hard to get up and a pill is hard to get down."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Holton, Nov. 25—Just had a representative of the United States Credit Bureau, Los Angeles, Calif., call and try to have us give him some accounts for collection. Having gone through the mill too many times along this collection business without any success, I am writing you a letter as to your knowledge of this concern, whether or not they are reliable and worthy. Are they rated by Bradstreet Co. and backed by the Chamber of Commerce of the United States, as the representative claimed them to be, or do they operate another skin game to cause merchants to lose more money, along with the bad accounts he already has? I would be pleased to hear from you on this matter, not that we intend giving them any business, as we did not get his name.

I told him that if you would put your O. K. behind them and say they were all right, perhaps we would give them some accounts for collection, and at that he gave me his card and asked me to write you. Their card reads as follows:

Organized 1899 Sales Manager's Office
Kansas City, Mo.

Bank Business a Specialty
**UNITED STATES CREDIT
BUREAU**
Collections

A Nation Wide Organization
Head Office
747 South Hill Street
Los Angeles, Calif.

Holton Mercantile Co.

We know nothing about the so-called United States Credit Bureau, but we know that the man who claims to represent the concern is a crook for two reasons: He told two lies at Holton—one that his concern is rated by a mercantile agency, and the other that his concern is recommended by the Chamber of Commerce of the United States. Mercantile agencies do not rate collection agencies and the Washington organization does not recommend any collection agency. In order to satisfy our correspondent at Holton regarding the attitude of the Chamber of Commerce, we addressed a letter of notification and enquiry to that organization, whose Secretary replied as follows:

Washington, Nov. 30—You are correct in assuming that the United States Credit Bureau, mentioned in your letter of November 26, has no right to claim endorsement of any kind by the Chamber of Commerce of the United States. In fact, no firm has been given such an endorsement, not even members of the organization. Our records show that the United States Credit Bureau is not a member, although it does happen to be a subscriber to the Nation's Business.

We should be very glad to have you send us any additional information you can about this matter, especially any letter or literature that may contain a reference to this organization, so that we can request the prompt discontinuance of the use of the name of the Chamber of Commerce of the United States as a reference.

D. A. Skinner, Sec'y.

Although the Los Angeles concern may have been misrepresented by their Michigan agent, it is within the line of safety to state that any concern which employs a man of such character is a good concern to stay away from.

Bankers and managers of financial houses are warned by E. E. Frasier, postoffice inspector, to be on the lookout for a swindler of Nationwide ac-

tivity who recently mulcted banks in Oklahoma City and other Western towns of large sums by a clever ruse. Under the name of W. W. Rice the swindler, posing as the associate of a reputable Eastern lawyer, gained acquaintanceships of prominent men and used them as unsuspecting tools to illegally fatten his pocketbook, according to Frasier. He would appear at the office of an attorney the day after a letter, apparently from a New York City lawyer, was received telling of his coming. Through the letter and the unsuspecting aid of an Oklahoma City attorney he was presented at a bank there, where he proceeded to cash spurious checks for large sums. Financial men approached in such a manner are requested by Frasier to notify police immediately. The man is said to employ fraternity pins and emblems of other orders to further his ends.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Lincoln Transfer Co., Inc., Detroit. East Bloomfield Suburban Homes Co., Pontiac. Realty Sales Corporation, Detroit. Trojan Laundry Co. of Flint, Flint. Warner-Roberts Realty Co., River Rouge. Helmich Manufacturing Co., Detroit. Lincoln Farm Produce Exchange, Lincoln. Tecumseh Telephone Co., Tecumseh. Reading Central Telephone Co., Reading. Foundry Materials Co., Detroit. Western Michigan Packing Co., Zeeland. Snow-Motors, Inc., Detroit. Detroit Auto Jack Co., Detroit. Henry A. Powers Co., Detroit. Great Lakes Realty Association, Escanaba. New Charlotte Gas Co., Charlotte. Snow Church Co., Grand Rapids. James E. Smith Co., Detroit. Flint Regent Theater Co., Flint. Waterhouse Manufacturing Co., Detroit. Franklin Theater Co., Saginaw. Family Theater Co., Port Huron. Hayes-Lorden Johnson Co., Detroit. Nineteen Hundred Washer Co., Inc., Detroit. Methow Valley Development Co., Detroit. Walker Universal Joint Co., Detroit. Rice Realty Co., Bay City. Sweet Realty Co., Benton Harbor. Service Garages, Highland Park. Naco Corset Co., Kalamazoo. Joseph Brothers, Inc., Brown City. Sta-Brite Plating Co., Detroit. McCallum Co., Detroit. Niagara Light & Power Co., Iron Mountain. West Side Dairy Co., Lansing. Nordhouse, Inc., Port Huron. Bernard M. Ewing, Inc., Detroit. Angus McCallum Corp., Detroit. Grand Ledge Telegraph Co., Grand Ledge. Federal Purchase Corp., Detroit. Tremalarm Co., Detroit.

Red Leads in Junior Dresses.

Only a fair demand is reported for junior coats, but there is keen buying interest in dresses of these sizes. A strong vogue for red has developed, in which flat crepes and georgette frocks in fire-cracker and "folly" shades lead. The sheer styles are outselling those made of the heavier fabrics. Merchandise to retail from \$15.50 to \$39.50 is being sought. In dresses for girls from 8 to 12 the trend is strongly to-

ward the high colors such as coral, peach, Nile and green. These are being ordered in washable silks, crepes de chine and particularly in the better qualities of georgette for holiday selling.

Looking Backward.

Paul had adopted Lindbergh as his hero for all time. He wore a tiny silver edition of the Spirit of St. Louis on the lapel of his coat; his velocipede and toy auto were rechristened "Lindbergh" and the "Spirit of St. Louis" respectively, and the walls of his room were covered with every possible picture of his favorite and the plane.

His mother began to wilt under this perpetual stream and begged for mercy. Paul was deeply hurt by the suggestion that even this thrilling topic might become a bit monotonous.

"Why shouldn't I be excited about it?" he asked. "I bet you were just as excited yourself and talk about it just as much when Columbus discovered America."

Rowena

(Self-rising Wheat and Buckwheat)

GRIDDLE CAKES

Sure are delicious!!

Combined with crisp bacon and a cup of good coffee, "ROWENA" FLOUR PANCAKES always "hit the spot." Produced by the millers of LILY WHITE Flour, "The flour the best cooks use." Guaranteed to give satisfaction or your money is refunded.



Valley City Milling Co.

Established 43 Years

GRAND RAPIDS, MICHIGAN

The World wants "PUTNAM CANDIES"

During 1927 we have made large shipments, some over 8000 lbs. each, and all unsolicited orders to:

SIDNEY, Australia
ALEXANDRIA, Egypt
HONOLULU, Hawaii

WELLINGTON, New Zealand
MANILA, Philippine Islands
AMSTERDAM, Holland

We also received enquiries for our products from, Stockholm, Sweden; Bombay, India; Shanghai, China; Hamburg, Germany; Osaka, Japan; London, England; St. Johns, Newfoundland; San German, Porto Rico; and many others.

Putnam Factory

Grand Rapids, Mich.

MOVEMENTS OF MERCHANTS

Albion—The Albion Wholesale Grocery Co. has been dissolved.

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

Temple—Miss Anna Crawford has engaged in the shoe and hosiery business.

Wayland—Cash Knight has opened a bazaar store under the style of the Red Front.

Flint—The Genesee County Savings Bank has increased its capital stock from \$500,000 to \$1,000,000.

Bessemer—Arthur Lintelmann & Co., dealer in groceries and meats, has changed its name to Kelto, Velin & Co.

Detroit—The Eastman Kodak Stores, Inc., 1235 Washington boulevard, has increased its capital stock from \$150,000 to \$250,000.

Highland Park—The Penter Corporation, 12023 Woodward avenue, has changed its name to the Auto Battery & Electrical Service.

Cloverdale—Bert McCallum has sold his grocery stock, store building and filling station to C. J. Powers, who has taken possession.

Mt. Clemens—The East Michigan Motor Car Co., 43 South Gratiot avenue, has increased its capital stock from \$12,000 to \$35,000.

Calumet—Walter Woods has sold the Michigan Cafe and cigar stand to Michael Machowski, who will continue the business under the same style.

Mt. Clemens—Morris Friedman has closed his shoe store here and will devote his entire attention to his store in Detroit, at 2429 East Milwaukee street.

Wayland—Charles Nelson, proprietor of the Wayland Implement Store, has sold it to the International Harvester Co. The store will be closed until spring.

Kalamazoo—The Stein-Kinney Co., will open a chain meat market in the store building previously occupied by the National Tea Co., on South Burdick street.

Detroit—Bishop-Grassan, Inc., 1504 Randolph street, dealer in draperies, upholstering materials, etc., has increased its capital stock from \$30,000 to \$50,000.

Detroit—The Monroe Hardware Co., 200 Monroe avenue, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Owosso—The Owosso Ice & Fuel Co., 303 South Hickory street, has increased its capital stock from \$50,000 and 5,000 shares no par value, to \$100,000 and 5,000 shares no par value.

Big Rapids—L. R. Lepird & Co. have leased the Newcomb building on South Michigan avenue and will occupy it with a chain shoe store as soon as the building has been remodeled.

Detroit—The Commercial Refrigerator & Supply Co., 3486 Beniteau avenue, has been incorporated with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Muskegon—Harry Steigenga has sold his grocery stock and meat market at the corner of Getty and Lake-

ton streets to James Piers. The purchaser has conducted stores in the past at Holland and Muskegon.

Ironwood—Persons Freeland, Inc., 112 South Suffolk street, has been incorporated to conduct a general store, with an authorized capital stock of \$10,000, \$1,500 of which has been subscribed and paid in in cash.

Detroit—The Castile Dress Shop, 3406 Hastings street, apparel of all kinds, for women and children, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Houghton—A. N. Ladin, recently of Ironwood and A. J. Gale, of this city, have purchased the property and stock of the Gartner Furniture Co., at a cost of about \$50,000. The business will be conducted under the style Ladin & Gale.

Traverse City—The Hamilton Clothing Co., 206 East Front street, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Detroit—The Eastern Scrap Material Co., 8101 Morrow street, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Flint—Carpenter Bakeries, Inc., wholesale and retail, 107 East Court street, has been incorporated with an authorized capital stock of \$50,000, of which amount \$23,000 has been subscribed and paid in, \$3,000 in cash and \$20,000 in property.

Detroit—The Burnwell Coal & Coke Co., 8550 Dearborn street, has been incorporated to deal in fuel and builders' supplies at wholesale and retail, with an authorized capital stock of \$3,000, all of which has been subscribed and \$2,000 paid in in cash.

Mancelona—The Bon Ton Bakery Co., of Petoskey, has purchased the stock, fixtures and equipment of the Mancelona Bakery as well as the store building of Frank Schroeder and will conduct a branch bakery here about Jan. 2, under the management of Clarke Travis.

Detroit—The Pennington Furniture Co., 8736 Grand River avenue, has been incorporated to deal in furniture and household furnishings at retail, with an authorized capital stock of \$50,000, of which amount \$40,000 has been subscribed and paid in, \$11,000 in cash and \$29,000 in property.

Big Rapids—Jacob Jacobson & Co., of Grand Rapids, conducting a chain of meat markets, has leased the building occupied for years by the George Spedowske barber shop and will occupy it with a modern meat market as soon as the building has been remodeled and a modern front installed.

Detroit—The Fink & Porter Cigar Co., 146 Lafayette Blvd., cigars, confectionery and periodicals, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid

in, \$5,171.19 in cash and \$4,828.81 in property.

Detroit—The Shaw & Boyle Motor Sales, 6340 Michigan avenue, dealer in automobiles and accessories, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$40,000 has been subscribed and paid in, \$15,000 in cash and \$25,000 in property.

Manufacturing Matters

Muskegon—The Leathem D. Smith Stone Co. has changed its capitalization from \$200,000 to 425,000 shares no par value.

Detroit—The Sanitary Products Corporation, 432 West Jefferson avenue, has increased its capital stock from \$50,000 to \$150,000.

Detroit—The Peter Smith Heater & Manufacturing Co., 10501 Haggerty avenue, has increased its capital stock from \$250,000 to \$300,000.

South Haven—The S. E. Overton Co., manufacturer of carvings, moulding, etc., has increased its capital stock from \$350,000 to \$700,000.

Lansing—The Central Tool & Die Co., 429 River street, has been incorporated with an authorized capital stock of \$50,000, of which amount \$7,000 has been subscribed and paid in in cash.

Lansing—The Hager Wall-Tile Corporation, 217 East Shiawassee street, has been incorporated with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and paid in in property.

Detroit—Stewart-Bonds, Inc., 870 Maccabees building, has been incorporated to design, manufacture and sell art goods, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Niles—The Niles Aircraft Corporation has been incorporated to manufacture and sell aircraft, with an authorized capital stock of 10,000 shares at \$100 per share, of which amount \$6,000 has been subscribed and paid in in cash.

Detroit—The Komer Carbonic Co., 981 Macomb street, has been incorporated to manufacture and sell carbonic gas and carbonated beverages, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Bad Axe—The Thumb Creamery Co. has been incorporated to manufacture and sell butter, ice cream, etc., and to deal in poultry and eggs, with an authorized capital stock of \$150,000, all of which has been subscribed and \$81,670.31 paid in in property.

Kalamazoo—The C. H. Dutton Co., 630 Gibson street, manufacturer of engines, boilers and other metal machinery, has merged its business into a stock company under the same style, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in cash.

Detroit—The Michigan Bag & Barrel Co., has merged its business into a stock company under the style of the Michigan Bag & Barrel Co., Inc., 709 Leland avenue, with an authorized capital stock of \$10,000, all of which

has been subscribed, \$1,020 paid in in cash and \$1,500 in property.

Detroit—The Hancock Laboratories, Inc., 4612 Woodward avenue, has been incorporated to manufacture and sell electrical apparatus, radio and radio accessories, with an authorized capital stock of \$25,000 and 5,000 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—The General Glare Eliminator Corporation, 1240 Collinwood avenue, has been incorporated to manufacture and sell at wholesale and retail, "Glare Eliminator", with an authorized capital stock of \$2,500, of which amount \$1,875 has been subscribed and \$1,000 paid in in cash.

Detroit—The Standard Engineering & Sales Co., 2970 West Grand boulevard, has been incorporated to develop and manufacture devices used in the automobile trade, with an authorized capital stock of \$100,000 and 50,000 shares at \$1 per share, of which amount 2,500 shares has been subscribed and \$2,500 paid in in cash.

Munising—Controlling interest in the Munising Paper Co. has been sold by the Cleveland Cliffs Iron Co. to a Chicago syndicate headed by C. H. Worcester, president of the Worcester Lumber Co., of Chassell. There will be no change in the present personnel of the plant, it was stated. Business formerly discharged from the Cleveland office of the paper firm will be handled in Munising hereafter. The Munising mill, representing \$1,000,000 investment, was constructed in 1904.

Adrian—Increased business at the Adrian plant of the Keweenaw Manufacturing Co. has kept the factory force in overtime production since early last spring and has necessitated the addition of about 6,000 square feet of floor space at the factory. This week workmen started the erection of a second story on the present office and factory building. Company officials state that the working force at the factory now numbers eighty-three employees and will be increased to 100 as soon as the addition is completed.

Gracious Greeting From a Worthy Brother.

Elton J. Buckley, editor of the Modern Merchant and Grocery World, of Philadelphia, pays the Tradesman the following appreciated tribute in his latest issue:

The noble old Michigan Tradesman celebrated its forty-fourth anniversary last week. For forty-four years this exemplary publication has gone on, steadily increasing in honor and influence, until to-day, so far as I can see, it stands at the pinnacle of its prestige. This is practically the prestige of E. A. Stowe, who has made the paper a personal reflection of himself to a degree which no other trade paper I know of has been able to do. This has given it a personality which above most other publications, a trade paper is apt to lack. I have always felt that when E. A. Stowe died, the Michigan Tradesman would have to die with him. Possibly I am wrong in this, I hope I am, but the personality of the paper and the personality of the man is really the only personality the two have between them.

Here's for forty-four more years, Friend Stowe. May you "live long and prosper."

Essential Features of the Grocery Staples.

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

Tea—The market is pursuing the even tenor of its way. There has been practically no change during the week. Everybody is expecting a stronger market after colder weather. The market for all desirable teas in this country is still rather firm, in spite of the dullness. India teas, especially, are strong on account of short production this year. No change in price has occurred during the week, although some grades of Ceylons in primary markets have advanced slightly.

Coffee—The market has shown practically no change during the week, although probably all grades of Rio and Santos are a small fraction lower than a week ago. The markets in Brazil are easy and of course those in this country are also. The demand is very listless, on account of the market conditions, and it looks as if prices might go even lower. The trade in this country have gotten it into their heads that the crop in Brazil is too big to be handled, and they will not buy in any quantity. Milds are unchanged from last week. Mild coffees have a fairly steady undertone, because the available stocks are smaller than they were a year ago.

Canned Fruits—Fruits have been quiet for several weeks. There is some pickup business in the jobbing field to take care of shortages where goods are not on hand, even if they may be in transit, but Coast offerings are not alluring since the wanted items cannot be had at prices which appeal to buyers and the other packs do not interest them at the moment.

Canned Vegetables—There is no weakness in vegetables, as cut prices on Southern tomatoes have passed and the market once more is on the basis of 70c factory for No. 2s. Other major vegetables have not fluctuated, while the minor packs have also been maintained.

Dried Fruits—Price changes in dried fruits are mainly in California, where the market is higher on some varieties of raisins and on standard to choice apricots, but with little offered. Medium grades of apricots seem to be pretty well sold up at the source and where fruit is offered it is chiefly of the finer packs. The raisin market is definitely higher among all packers as independents and the association have both revised their selling basis to practically the same fractional advance. Packers are making favorable reports on peaches and indicate a higher market, but there has been no higher range among all sellers, although some have higher ideas which makes a wide range in quotations. Prunes have been without price improvement in California and all sizes are being offered in the face of little buying interest which makes an easy situation. Large sizes can be had as readily as medium and smaller counts. Oregon prunes are steadier in tone with much less desire among packers to liquidate, and prices in the Northwest are being maintained. More progress toward changed market conditions in domestic dried fruits were made last week at primary markets

than in jobbing centers like New York. Little was accomplished there outside of a routine consumer movement which kept prices on an even keel. Domestic dried fruits are naturally quiet at this season as holiday products have the main call. Spot stocks are lighter than usual and there is no disposition to shade prices. Greek currants have ruled firm and have sold well. Figs are as firm as ever and are closely sold up. Dates are in few hands and are selling well for the season.

Canned Fish—The market is naturally quiet at this season as there is only a limited consumer movement, while wholesale grocers are not ready to consider their winter and spring demands when they have sufficient working stocks on hand for immediate requirements. Salmon, as typical of other packs, has ruled at the same price levels, with a moderate turnover, mostly out of spot holdings.

Salt Fish—The market for mackerel shows no change for the week, either in shore, Norwegian or Irish fish. The demand considering the warm weather, is good. Undoubtedly there is a shortage in this year's mackerel supply and operators are predicting an advance, particularly in Norwegian mackerel after the turn of the year. This refers especially to desirable sizes. There seems to be plenty of small Norwegian mackerel about, but these are rather weak. Scotch style herring from Newfoundland is showing up well in the pack, both as to quality and quantity.

Beans and Peas—There is little to say about the market for dried beans. Pea beans are about steady, with some holders asking an advance. The demand has been light, however, and an advance may not come. Red kidneys are a little easier for the week. California limas about steady. Black eye peas are dull and a little weaker.

Cheese—Offerings of cheese have continued light during the week. The market is steady to firm, with a moderate demand. The market is fractionally high for the week.

Syrup and Molasses—The offerings of sugar syrup are comparatively light and this keeps the market steady. The demand is very fair and the market is healthy throughout. Compound syrup is in smaller demand than it has been, but the consumptive demand is still fair and the market steady. Molasses is selling only fairly. Prices announced on the new crop are much below last year, on account of the large production. The trade are a little chary on that account of buying to anticipate their wants. While the crop is about one-third larger than last year, it is still said to be considerably under the average of the last few years. There is still a little old molasses about, but it is not wanted.

Review of the Produce Market.

Apples—Shiawassee 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—8@8½c per lb.

Beets—\$1.50 per bu.

Butter—The market has had a firm

week. Offerings of fine fresh creamery have been limited and the demand has actively taken them all. The only change, however, has been an advance of about 2c per pound. News from outside markets is firm. Undergrades have been in good demand, on account of the shortage of fresh. Jobbers hold June packed at 44c, fresh packed at 48c, and prints at 50c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—\$2 per 100 lbs.

Carrots—\$1.25 per bu.

Cauliflower—\$2.50 per doz.

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

Celery Cabbage—\$1 per doz.

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

Dried Beans—Michigan jobbers are quoting as follows:

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

Light Red Kidney ----- 7.90

Dark Red Kidney ----- 7.65

Cranberries—Late Howes command \$10.25 per ½ bbl. and \$5.50 per ¼ bbl.

Cucumbers—Indiana hot house, \$2.50 @2.75.

Eggs—The market on fresh is very uncertain. Local jobbers pay 45@50c for strictly fresh. Cold storage operators are playing out their supplies as follows:

April firsts ----- 33c

April seconds ----- 29c

Checks ----- 26c

Egg Plant—\$2.50 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—Chalotts, 90c per doz.

Honey Dew Melons—\$2.50 per crate.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$12.50

360 Sunkist ----- 12.50

360 Red Ball ----- 12.00

300 Red Ball ----- 12.00

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 50s; home grown command \$1.75 for white and \$1.50 for yellow—both 100 lb. sack.

Oranges—Fancy Sunkist California Navels 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. All sizes of Floridas are selling at \$6.

Peppers—Green 50c per doz.

Potatoes—The market is dull and quiet on the basis of \$1.25 per 100 lbs. over the State.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 19c

Light fowls ----- 14c

Heavy Broilers ----- 21c

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

Quinces—\$2.50 per bu.

Radishes—35c per doz. bunches for home grown hot house.

Spinach—\$1.25 per bu.

Squash—Hubbard, 4c per lb.

Sweet Potatoes—\$3 per bbl. for Virginia; \$1.75 per hamper for kiln dried stock from Tennessee.

Tomatoes—\$2.50 for 10 lb. basket of hot house; \$1.10 per 6 lb. basket from Calif.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 16c

Good ----- 14c

Medium ----- 13c

Poor ----- 10c

Continue To Buy Within the Bounds of Reason.

Written for the Tradesman.

The wheat market has worked within a very narrow range of prices recently. However, some gain has been made, the price being at about the high point for any time during the past sixty days. Whether this level can be maintained through the holidays remains to be seen. If so, we may look for rather firm markets for the following ninety days or until crop reports are issued on the growing winter wheat crop and contemplated spring wheat seeding.

Without a break during the holiday season there will probably not be much incentive to buy very heavily for future delivery. However, should a decline of 5c per bushel materialize during the period mentioned there will probably be considerable buying done. Not only to actually replenish stocks, but for forward shipments on a moderate scale.

We believe on the whole the trade will continue to buy within bounds of reason. That has been the attitude of the buyer of flour as well as other commodities and, undoubtedly, it is a good safe policy to continue to pursue, for large contracts to be delivered over a considerable period of time have proven profitable to neither the manufacturer or the buyer. Of course, there have been a few exceptions, but we are stating a usual fact, rather than an exception.

It is just as profitable and just as wise to study financial and general business conditions to-day, together with market trends, as ever, and buyers should keep an open mind and be well informed, so as to undergo a change in their mental attitudes, toward buying conservatively or for distant delivery on short notice. L. E. Smith.

Machine Sells Cigarettes.

Automatic vending machines for the sale of cigarettes and pipe tobacco are being tested for the first time at a United Cigar Store at 1,280 Broadway. The machines sell eleven varieties of cigarettes and four kinds of pipe tobacco. If the test is successful, more of them will be installed in branch stores of the system.

The plan, according to officials of the chain stores, is to "do away with automatic sales" which take up the clerks' time, leaving him free to help prospective customers in choosing goods.—N. Y. Times.

CRIME A LEADING INDUSTRY.

Long Arm of Prosecution Eventually Locates Offender.

Crime is one of the leading industries of the United States; greater than the entire foreign trade of the country; more than the total value of all our agricultural products; more than the total yearly cost of the war with Germany; greater than all our loans to the allies.

We all help pay this gigantic toll. We pay it in taxes to take care of police and courts, we pay it in higher burglary insurance rates when criminals become especially rampant in this section or in any other portion of the country. We pay it in higher prices that other business men must charge for their products to repay themselves for their own losses through crimes, and sometimes we pay it through our own lives or the security of those nearest and dearest to us when the modern criminal gets in a corner, and, to secure his own liberty, does not hesitate to sacrifice human life.

Perhaps it is another result of our jazz age, the mania for speed and action that seems to possess all Americans, that the lowly dice, once dubbed "African dominoes" and relegated to the use of negroes and newsboys, have become the sport of the gambling kings. And I'm told that to-day, in hotels and clubs in large cities and all over the land, the ivory cubes are rolling to the tune of hundreds or even thousands of dollars hazarded upon a single throw. I have heard of a game in New York where \$75,000 was won on a single roll of the dice by a gambler who was able to make the cubes obey his admonition to "come seven."

An investigation of thousands of embezzlement cases paid by the surety companies shows the primary causes of defalcation to be:

1. Speculation and gambling. Probably 60 to 70 per cent. of all embezzlers have lost most of their stealings through gambling on the stock market through bucket shops or by playing the races.

2. High cost of fast living and fast women. High life as practiced these days in the large cities is an expensive process. Expensive liquor, high night club charges, speculators' prices on seats for popular shows, and so forth, have been a factor in many a defalcation. The gold-digger type of woman has seemed to become more numerous and more insistent in her demands for jewels, fur coats and all the things that take money to buy, and seldom does she seem to care how her victim gets the money to satisfy her whims, just so she gets it.

3. Liquor and drugs. Those who investigate our claims tell me that there is no question that high cost and poor quality of liquor and the growth of the drug habit has had a great deal to do with increases in crime to-day.

4. "Keeping up with the Joneses"—Extravagant living is unquestionably responsible for a great deal of embezzlement and crime to-day. Instalment sales and long retail credits have made it so easy for the average American

family to live beyond its income and the spirit of "Keeping up with the Joneses" is in the air. Things go along so far, then bills accumulate and creditors get ugly, and the temptation to steal from the employer may be very strong.

5. Finally, and the factor responsible for the least of all our embezzlement crime, but still in many cases a very potent factor, is actual family needs. Sickness or death, or trouble of children, or parents, may put an unusual burden on an employee and he may steal because that seems to him to be the only way out.

Such are the five chief reasons upon the employees' part.

But there are yet three causes of crime for which you business men must accept actual responsibility, and I am not sure that, after all, they are more vital causes of embezzlement losses than anything the employee may be responsible for.

Here are the responsibilities of the business man for the growth of crime:

1. The employee steals because he is able to find a way of doing so without fear of being detected. In other words, the employee, an expert in figures, finds a vulnerable spot in the business man's armor. If he couldn't find a way to steal without fear or prompt detection, he would not become an embezzler.

Every case of loss reveals that somewhere a proprietor, a treasurer or auditor has fallen down in his duty of knowing what is going on. Some loophole has been left unguarded and through it your bank account has been attacked.

Have frequent outside audits made. Get the best talent you can and pay for the best and most complete check up. It may save you many thousands in losses.

Devote some of your thought and energy to finding out yourself what is going on. Go over the books occasionally and draw off some figures for comparison. Any auditor or treasurer worthy of the name should have some sort of personal checking figures that would tell him very quickly that something was wrong when several thousand dollars had been extracted from the bank balance in a single week.

Another duty no treasurer or auditor should ever entrust to a subordinate is that of going to the bank to get the cancelled vouchers and then checking them up with the checkbook stubs. We know of many cases where employees raised or forged checks, got the money and then went to the bank for cancelled vouchers and destroyed the evidences of their guilt before they got back to the office.

2. The second way in which employers encourage crime is by not knowing enough about the home life of the employees. If more employers had any idea of what their employees were doing after hours, hundreds of embezzlements would be nipped in the bud before they got very far. In fact, I suppose quite as many defalcations are discovered through the employer accidentally finding out his employee's scale of living or his after night dissipations as from any other cause.

We recommend that every employer of labor should have one or more "assistant managers," whose chief duty would be to mingle with the employees, especially those handling money, and find out as much as possible about them. He should be a man of tact, so the employees would never suspect his duties, and he should also have some actual work to do about the place, but his chief function should be to mingle with the men, to go around with them at night, to learn anything that might be of interest to his employer. Such a man, if well chosen, might prove invaluable.

3. Third and last, don't put too much trust in anybody. It sounds wonderfully noble and altruistic to trust everybody, to proceed on the basis that all men are honest. But to believe in everyone has proved costly to many.

Remember this, only the trusted man can steal. It was that very trust that was placed in him which gave him the opportunity to steal.

And who shall say it was doing him a kind act to trust him so implicitly? Why, that very trust made him a criminal, an outlaw, despised in the eyes of the world, a betrayer of the faith of his family and his employer, the wrecker of the hopes of his wife and children.

Wouldn't it have been infinitely better from the standpoint of the employee, from the standpoint of society as a whole and from the standpoint of his employer's bank account, to put a strong restraining influence upon the



New "Mechanical Brain" Adds and Subtracts—AUTOMATICALLY

Addac
Accurate Adding and Subtracting

A new invention that is revolutionizing the "headwork" of figuring in stores and offices everywhere. This new kind of adding machine rivals the speed and mechanical accuracy of big, cumbersome machines selling for \$300 and more. Yet ADDAC is so compact that it can actually be stood right on a ledger page, or carried from place to place in the palm of your hand!

PRICE \$24.50 COMPLETE

At this amazing price ADDAC gives you every essential advantage of the most expensive adding machine. Capacity \$999,999.99. Direct subtraction as well as addition. Fully guaranteed. Has a dozen uses in every store or office—balancing books, checking invoices, adding purchases, etc. Gives you absolute accuracy, saves time, and pays for itself in eliminating costly errors.

Write today for interesting folder, "Faster than Fingers". Dept. T.
GRAND RAPIDS MICHIGAN

HEKMAN'S

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

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



Hekman Biscuit Co.
Grand Rapids, Mich.

employee, such a restraining influence, for example, as comes from the knowledge upon the part of the employee that he is under heavy bond, that his every act will be checked up by competent auditors, and that if he does steal the long arm of organized surety prosecution will follow him and will bring him to justice sooner or later, no matter how far away he goes or how long he seems to escape immunity from punishment. W. L. Barnhart.

More Effort on Selling.

J. E. Heffelfinger, of Denver, president of the Retail Merchants' Association of Colorado, in his presidential address at the recent convention of the association, said:

"Again speaking as a retailer, I am inclined to say that we have been giving too much time by far to the matter of buying goods and not enough to the selling end of our business. I would not have you believe that I belittle the value of goods properly bought, but is it not a fact that we have been talking about the price of our goods and doing little toward selling them in an intelligent and efficient manner? It will never do for us to go about finding fault with the chains, manufacturers and jobbers as to their policy of doing business until we are in position to help ourselves through proper merchandising. I think most of us are willing to admit that we cannot conduct our business as we did ten years ago; in fact, we cannot conduct our business as we did a year ago. We are living in a day of progress and we must move with the procession. New methods of merchandising, such as instalment buying and other conditions which are forcing themselves upon us, must be met. We are living in a new world in so far as merchandising is concerned and we must adjust ourselves to these new conditions and be everlastingly on the job for they change each and every day."

Has the National Broken Over the Traces?

The National Wholesale Grocers' Association in a recent bulletin informs its members that it has requested the Federal Trade Commission to issue a call for a trade practice submittal upon what it calls vital problems in the grocery trade. Practically all the questions enumerated by the National have to do with what are considered unfair competition and unethical practices. It was ostensibly for the purpose of considering just such questions as these that the Chamber of Commerce of the United States suggested the formation of trade relations committees, and the American Grocery Specialty Manufacturers' Association among others held meetings with committees of the National Wholesale Grocers' Association to put the idea into practice. Some of the best friends of the National in other trades have felt somewhat chagrined at this independent action. They think that the National has acted, to put it mildly, a little prematurely, and that these questions could have been properly discussed by trade relations committees and submitted to the Federal Trade Commission in due course

when a trade consensus had been established.

Rapid Growth of New Wholesale House.

When Hirth, Krause & Co. retired from trade, two years ago, Ben Krause took over the leather and findings business in the thought that he could, perhaps, maintain the same ratio of sales volume the old house had enjoyed. Instead of doing this Mr. Krause has more than doubled the volume and at the rate he is now increasing his sales he will soon have one of the largest houses of the kind in the Middle West.

During the past week Mr. Krause has purchased the leather and findings stock of the Schwartzberg & Glaser Leather Co., 57 South Division avenue. After conducting a special sale from the new purchase during December, he will consolidate the remainder with his own stock at 20 South Ionia avenue. The purchase of the bankrupt stock not only eliminates undesirable competition, but enables Mr. Krause to meet the requirements of his customers better than he has ever been able to do in the past.

The remarkable record made by this house in the short space of two years is due entirely to the genius and energy of Mr. Krause.

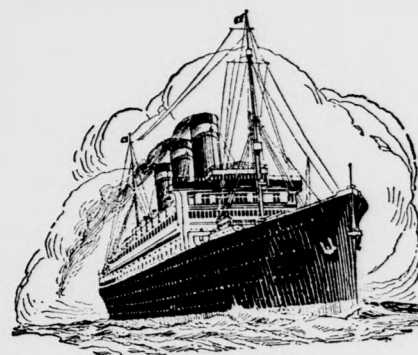
Offer Colored Luggage.

The use of color and novel materials is a notable feature of the new luggage manufacturers are putting on the market. Beige and gray suitcases have recently been offered, and consumers have taken well to light blue hat boxes. Linings of the new trunks are no longer of the conventional type, but show such innovations as silver brocades for the drawers and real leather in a matching gray tone for the sides.

Among the novelty leathers much use is being made of alligator for suitcases, jewel boxes and other fittings. A consumer can thus round out more completely the ensemble effect so strongly favored, as this and other reptile leathers are also being used for handbags and shoes. The popularity of chamois and chamios-suede gloves has led to the introduction of suitcases covered with fabrics resembling these materials, so that luggage may match gloves not only in color but in fabric as well.

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.



SHOP EARLY

GRAND RAPIDS GREATER DEPARTMENT STORES ARE DISPLAYING INEXPENSIVE AND UNUSUAL IMPORTED GIFTS FOR CHRISTMAS SHOPPERS.

ALL THE WONDERFUL THINGS FROM FOREIGN LANDS WILL AID IN THE SELECTION OF GIFTS THAT ARE DISTINCTIVE.

OUR OFFICE CAN GIVE YOU GIFT SUGGESTIONS AND ADVISE WHERE TO MAKE YOUR PURCHASES

R. J. FERNEY COMPANY

CUSTOM HOUSE BROKERS

TELEPHONE 62-477

434-5-6 KELSEY BUILDING

GRAND RAPIDS, MICHIGAN

How to make milk profits in 1928.

Stock the full Borden line

Borden's
CONDENSED MILK

Borden's
EVAPORATED MILK

Borden's
MALTED MILK

Borden's
SWEET CHOCOLATE FLAVOR
MALTED MILK

Every Borden product is a quality product.
Every Borden product is an advertised product.

Here, under one brand name, you have a complete milk department for your store—a milk for every purpose. Your customers use them all and need them all—Condensed, Evaporated, Malted. Offer them all under one brand name, a name which has meant quality to milk users for 70 years—BORDEN

And don't forget — business from the full Borden line is profitable business.

THE NEW TIN LIZZIE.

The old ford has joined the procession of ancient history along with Barnum and the buffalo. The new ford enters our lives with flowers and soft music and a pink ribbon across its dove-gray hood. The old ford dripped oil into our upturned faces as we lay under it on country roads at midnight. The new ford is shown off like a modiste's manikin to a generation which has lost the joy of getting its hands dirty. The old ford ruined ten million pairs of overalls. The new ford is unveiled in hotel ball-rooms by salesmen in dinner jackets.

The new ford is new; but it isn't a ford. It is swung low (sweet chariot); it is the color of fog at sunrise or of trees at dawn; it has theft-proof coincidental locks, pressure grease-gun lubrication and five steel-spoke wheels; it is as silky as a debutante and as neat as a watch; it will go sixty-five miles an hour and thirty miles on a gallon; it has a gas tank behind the engine and a switch for all lights on the steering post; it was made with Johanssen precision gauges, accurate to the incalculable fraction of an inch, and it wipes its own windshield; it is masculine in reliability and feminine in grace; it is, in other words, the heart's desire of America.

But it isn't a ford. It is a remarkable piece of machinery, but still it isn't a ford, because the ford was an educational institution as well as a machine. The old ford, the old, black, rusty, cantankerous, obstinate, sputtering ford, brought wisdom to many fools and made many wise men go raving, tearing mad. This new lily of the valley isn't going to teach us anything. It looks as if it would run indefinitely without complaint, which is all wrong. It is made for serenity and comfort, which is also all wrong. Where is the gas tank? Out in front where it can be reached. Where is the timer? Up on top where it can no longer bark your knuckles. Where are the brake-bands? In a ridiculously exposed position where their value as trainers of character and refined language is completely lost.

We are degenerating. We are entering a period of Roman luxury. The new ford is a garage gar. Back to the pioneer days when we threw sand under the fan belt and tightened the horn with a dime—the days when the ford was a boy!

BUSINESS CONDITIONS.

With the weather more favorable, retailers are apt to complain very soon of being too busy for comfort. Into the weeks to Christmas will be crowded not only the usual holiday business but also a good deal of the purchasing which has been put off because of high temperatures. November almost set a new record for warmth.

In the early reports that are heard concerning holiday trade, results are deemed quite satisfactory. It is entirely possible that certain stocks of goods will run short as the selling progresses because backward trade earlier in the season caused many retailers to hold down their orders. At

the same time manufacturers were hesitant in producing for stock purposes.

It is also noticed that the usual supply of novelty ideas has run a little dry. The protracted spell of dullness in both retail and wholesale trade did not permit the usual experimenting with new designs, and some markets are at a loss what to offer next.

Statistics coming through on trade and industry picture a rather irregular situation. November mail order business reflected improvement in the farm regions and showed that sales were some 7 per cent. ahead of a year ago. This brings the increase for eleven months to 4 per cent. The department store figures are not so good. For a ten months' period the gain over last year is fractional—0.1 per cent. to be exact. New York and Boston stores have established small gains, while the Dallas and Philadelphia Reserve districts have sizable losses to report.

So far as the general indicators of business are concerned, they also present a "spotty" appearance. Bank clearings last month jumped close to the record, assisted by large stock transactions. But even outside New York every large city showed a gain over last year for the first time since October a year ago. In contrast to this is the movement of freight, which in the first three weeks of November was 10 per cent. under the same period of last year.

The action of wholesale prices can not be entirely divorced from money market conditions, but the climb that has taken place in the last five months would ordinarily be accepted as evidence of future industrial activity. The latest figures on commodity stocks do not show them to be burdensome, although most of the manufactured groups are larger than a year ago.

CANNED FOODS CONDITIONS.

Staples are not being featured to any extent when Christmas products have the main attention of retailers and consumers. Wholesale grocers find it unnecessary to enter the open market, as they have goods of their own, and as the retailer is not overbuying his immediate or later needs, stocks on hand are sufficient for ordinary needs. There is some pick-up business, but it is not enough to influence the market nor alter prices. Canners of some products, like tomatoes, are anxious for business, and various individual packers who have odd lots of this or that product are liquidating, but there is no general selling pressure, since canners have less than their usual surplus stocks after filling contracts. Where there are excess holdings, the packer has warehoused and financed his pack to carry it into the spring, when he figures there will be a better demand and most likely higher prices than at present. It is a waiting game on the part of buyers and seller and will be until after inventories. There is hesitancy to book business for shipment after Jan. 1 and to consider 1928 packs, such as California spring pack spinach. The trade

is not ready to make commitments and prices, offerings and actual later needs have less consideration than perhaps they deserve.

LACKS PRICE CUSHION.

Lack of price inflation over the period of excellent business volume and heavy production was a source of general satisfaction to business and banking interests. It occurred to very few observers, however, to wonder what might happen when volume dropped and producers were faced with the problem of low prices and the heavier overhead brought about by reduced output.

Briefly, every previous prosperity had what might be called a "price cushion," an extra mark-up while demand was good to take care of the reduction which had to be made when demand turned slow and concessions were in order. When the slump came, producers could cut prices and reduce profits until the new levels uncovered unsatisfied demand or created new consumption. Overhead might increase substantially during the period of reduced operations, but the "price cushion" softened the blow.

Just what happens in the new situation is evidenced by reports on the third quarter from the steel industry, which indicate that profits dropped 36 per cent. under the same period last year. Smaller-business accounted for some of the decline, but the fact that profits to-day depend so largely on maintaining volume undoubtedly added to the loss.

COTTON AND WOOL MARKETS.

In the cotton goods market trade is a little better than a week ago, but price easing continues. Leading lines of bleached cottons are reduced. Curtailment among the mills is growing. The wage reductions started a week ago have not spread and general sentiment among the manufacturers is not in favor of the step.

The woolen goods trade is marking time and taking advantage of the usual dullness at this time to drive favorable bargains on raw material. This bargaining holds down transactions in wool, but the rates are firm and stiffening and a more active demand for goods probably will make purchasing at higher prices necessary. The slow but consistent decline in raw silk has brought it to the lowest figure in ten years.

The new linoleum lines play up the bright lacquer finish, and for these goods prices are a little higher. Otherwise not much change is noted. The rug and carpet mills have priced their 1928 offerings closely to the old basis.

THE FAILURE RECORD.

At their present rate of increase, commercial failures this year will closely approach the record of 23,676 set up in 1923. For the eleven months of this year the total is 20,984, with a month ahead that ordinarily brings high mortality. Making due allowance for the additional concerns in business, the showing is not a happy one when it is considered what efforts are put forth to keep down the failure rate

through educational and other methods.

The liability record is not quite so dubious but it supports the rather general idea that prosperity has been enjoyed mainly by the big fellows and that the medium and smaller concerns have found the going rather rough. No other explanation quite fits the evidence.

It is safe to assume that the first blast of real competition soon after 1921 laid low many marginal producers and traders who thrived only on rising prices and shortages. But, since the wholesale elimination of these speculators, the pressure has moved along to take toll of those who have resisted the new order or who have not been equipped, financially or temperamentally, to meet the call for improved methods.

It is with relief that we find that the league of nations is not always weighed down by the heavy problems of war and peace but occasionally is concerned with such lowly aspects of daily life as moving pictures. There is an intensely human note in its preoccupation over the effect of the cinema on the coming generation. Senator Labrousse, a French member of the committee on social welfare, is especially worried over this problem. He solemnly tells his colleagues that motion pictures, even when educational or informative, are very bad for little boys and girls. Laughs in a cinema palace, he declares, are of a nervous, hysterical character, yet at the same time the flicking films bring on somnolence. He urges that specialists in mental and nervous diseases be called in to help draft legislation designed to curb the movie peril. But if the committee should decide to tackle this problem in earnest we fear that it would have even more difficulty in disarming the movies than in restricting the military establishments of the world. The magnates of Hollywood may breathe a sigh of relief that the league is not the superstate its enemies have represented it as being.

A "once famous Scotland Yard detective" has arrived at the conclusion that the majority of male criminals are blond, with blue eyes and brown hair. Why he is not famous at the present time is not stated. Perhaps it is in a measure owing to some such conclusions. But we can scarcely accept the doctrine that a good, healthy Anglo-Saxon of the fair type is predisposed in favor of the more heinous crimes. Of course, in a community in which the blond skins are in the majority the proposition of the once famous detective may pass muster, but how does this astute policeman account for criminal conditions in London—the scene of his former endeavors, the city in which neither criminals nor honest men have any complexions at all to speak of? There must be some sound fundamental reason for the fact that the villains in fiction are swarthy persons, whose glittering black orbs are matched by raven locks. A fair Mephistopheles would be a novelty, indeed.

MEN OF MARK.

F. A. Gorham, Vice-President Michigan Trust Company.

Frederick A. Gorham was born at Middleburg, Ohio, Oct. 25, 1845. His father was of English descent. His mother was descended from the Scotch. He was the oldest of three children and has outlived all the other members of his family. His father was a carriage maker by occupation. When the son was two years of age, the family removed to Cleveland, where the father engaged in the grocery business with his brother. He subsequently espoused the railway business and in 1864 was made division superintendent of the Pittsburgh, Ft. Wayne & Chicago Railway. This necessitated the removal of the family to Ft. Wayne.

The son attended public school in Cleveland until 1862, when he proceeded to learn the trade of telegraph operator. On the promotion of his father to the position of district superintendent, he became chief clerk in the same office with his father. In 1872 he was offered the position of auditor of the G. R. & I. Railroad, which had only recently been completed from Ft. Wayne to Grand Rapids and was pushing its way North to the Straits of Mackinaw. He continued in the position until 1895, when he was tendered a position of greater responsibility with the Michigan Trust Company. He soon became Secretary and was subsequently made a Vice-President, which office he still holds. He has been a director for the past fifteen years. He is manager of the trust department. With the exception of Mr. Miller, who is now manager of the safety deposit department, he is the longest in service of any one connected with the organization.

Mr. Gorham was married in June, 1867, to Miss Ella Conger, of Ft. Wayne. Three children were added to the family circle—F. A., Jr., who is local manager for Lawrence Scudder & Co., and two daughters, both of whom are married. One resides in St. Louis, Mo., and the other in Forest Hills, N. Y. The son has two children and the Forest Hills daughter has a son. The family lived for many years at 433 East Fulton street. On the sale of that property to Herbert E. Chase, a beautiful new home was created on Kent Hills. Mrs. Gorham died in July, 1914, since which time Mr. Gorham has disposed of the Kent Hills property.

Mr. Gorham has been an Episcopalian all his life and a member of St. Mark's church ever since he came to Grand Rapids, fifty-five years ago. He was a vestryman for many years. On the creation of the Diocese of Western Michigan in 1875 he was elected Treasurer of the Association of the Diocese, a position he still holds. On the celebration of the fiftieth anniversary of the founding of the Diocese, Mr. Gorham was presented with a beautiful wrist watch by the delegates to the gathering, which was held in Kalamazoo in 1925.

Mr. Gorham is one of the three charter members of the Peninsular Club still living, the others being Wm. R. Shelby and Addison S. Goodman.

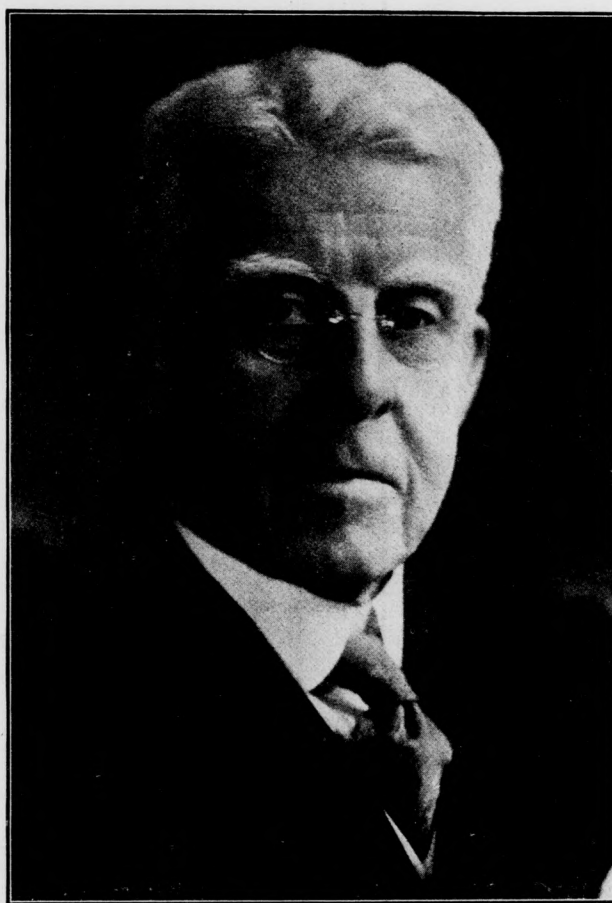
He has served the club as President and Treasurer. He is also a member of the Kent Country Club.

Mr. Gorham says that his only hobby is to keep well and live long.

If there is one thing, more than another, that is noticeable in Mr. Gorham's make-up it is his unbounded energy. His friends are unable to understand how he has kept the pace he set for himself all these years without literally wearing himself out long ago. It seems a normal thing for the customers of the Michigan Trust Company to go to him with their problems and difficulties, because they know that his keen and sympathetic insight will find a "way out." Although this custom involves a heavy expenditure of physical and mental energy—a too

all men make so clear a distinction between essentials and non-essentials as he does, nor is the relation between their conduct and their opinion as sharply defined as in his case. He keeps his mind clear regarding the true issues of life and he travels the main road which leads straight toward the goal. He has no time except for the things that count.

That which counts most with Mr. Gorham is human life and human happiness. He dislikes the merely abstract. He calls himself a humanist and his philosophy serves him to the end of the better understanding of human problems and of devising means to solve them. He is impatient with speculations which have no practical bearing. He is quick in detecting in



Frederick A. Gorham.

heavy drain on his reserve strength—he never admits, not even to himself, that he is physically unable to be of service when his service is needed. His strength of will supplies the energy whenever the physical energy is lacking. Until the last day of his life, his friends will find him hopeful and cheerful, far more ready to listen to their difficulties than to speak about his own.

Mr. Gorham is an unusual man, with a mind both plastic and firm. He is always ready to compromise on minor points, but he finds it impossible to make any concessions regarding matters which he deems essential. He is easy to move, yet immovable, according to the nature of the matter involved. For that reason even his friends do not always understand him. Not

the minds of those with whom he comes in contact qualities which he deems worth while. He likes people for the sake of the good which they possess, rather than dislikes them by reason of the good which they lack. He readily forgives in his friends many faults, except untruthfulness and selfishness. In the long and useful life he has lived, he has thought deeply, helped many and hurt no one.

Beet Sugar Crop Nearly Up To Normal.

Bay City, Dec. 5—The shortest sugar campaign on record came to a close during the past week, when the last of the three factories here ceased slicing beets. Both the Michigan and Columbia factories have completed making sugar and the West Bay City plant will be cleaned up on its output

December 10. Usually the season runs a month longer.

Conditions which affected all farm crops decreased the yield of sugar beets this year. The wet, backward spring season at the time of planting and the dry weather during the summer growing season held the product down to seven tons to the acre, which is but little more than half the average of a healthy season.

The beets this year, however, had a greater sucrose content than last year, so that sugar production is not far below normal. The Michigan Sugar Co. and the Columbia Sugar Co., at their Bay City plants, each produced a total of about 18,000,000 pounds of sugar, while the West Bay City factory produced a trifle over 12,000,000 pounds. This total of 48,000,000 contrasts with a normal production of 55,000,000 pounds for the three factories.

The fine weather this fall caused an unusual rush in the delivery of beets and this to a large extent accounts for the short season. Ordinarily deliveries string along through the season, but this year the campaign had hardly gotten under way when practically all deliveries were completed.

At the plant of the West Bay City Sugar Co. nearly all beets were at the factory within a few days after operation started. As a result the piles over the sluiceways became a great mountain of beets. In the pile there were 15,000 tons at one time. As beets average about 16 ounces each, this means that there were 30,000,000 beets in this pile. There is about an ounce and a half of sugar in each beet, or 260 pounds to the ton, so in that pile alone there were 3,900,000 pounds of sugar.

Hot water, running under strong pressure, carries the beets through cement troughs into the factory, washing them while they are being conveyed. They are ready for slicing on delivery and are put through vacuum processes for extracting the juice. Sugar is made from the juice and the pulp is dried and marketed for stock feeding.

In factories where the Steffens' process is used all the juice sugar is extracted. Where it is not used there are molasses and brown sugar as well as the white granulated product. In a year like this, when the market price is off on sugar, the bi-products are a valuable production asset, as more profit is made from them.

The Michigan and Columbia use this Steffens process, while the West Bay City does not. Molasses is sold both for the commercial use as such and for the manufacture of alcohol.

Farmers are paid \$7 per ton for beets f. o. b. nearest weigh station.

Filtering processes leave a great deal of lime wastes, which are dumped into settling basins. Lime and potash salts combined with the impurities taken from the juice make a fertilizer claimed to be superior to nitrate, but at each factory this product is allowed to accumulate year after year. Farmers do not appear to be interested enough to take it away, sugar factory managers say.

The amount of labor attached to the extraction of the sugar from that root is bewildering. The beet is handled when harvested. It is again handled when it is "topped." Next it is loaded on to a truck. Then it is hauled to a weigh station, where it is loaded on a car. It is unloaded at the factory and later thrown into the sluiceway, where it is washed and brought to the slicer.

Michigan has sixteen sugar factories, nine of which are owned and operated by the Michigan Sugar Co., three by the Continental Sugar Co., two by the Columbia and three that are independent. Each of the big owners mentioned has a factory in Ohio in their respective strings.

The Columbia Sugar Co. sliced 65,000 tons of beets this season, the Michigan Co. 65,000 tons and the West Bay City Co. 45,000 tons.

SHOE MARKET

Making Junior Departments Pay Dividends.

"As the twig is bent the tree inclines." The impressions gained by a boy or girl before ten years of age remain indelibly impressed in memory while many experiences of mature years fade in forgetfulness.

You couldn't tell Carl Burgstahler, of Foster's, Chicago, that two million babies see the light of day every year; nor would it be news to any of A. Starr Beets' managers that there are approximately ten million youngsters up to 10 years of age in the United States and nearly twice that number up to the age of 14 years. Elwin Pond at Flint, knows the percentages of kiddies ages in the thirty millions of active growing youngsters who must be provided with shoes from four to five times each year.

There are other shoe men up and down the country who have done some real intensive thinking and planning preparatory to operating and extending their children's shoe business to profitable proportions. If you have a live lad or an active girl in your own home, then personal experience testifies in no uncertain terms to the frequency with which new shoes are needed for growing feet—a frequency far in advance of the number of pairs which "Father" adds to his wardrobe, on the average.

Children's shoes pay handsome dividends if given consideration, approximately the attention shoe merchants devote to men's and women's shoes. Far sighted merchants have long since sensed this fact, many of them establishing exclusive children's departments, catering only to the needs of the younger generation.

Elwyn Pond, proprietor of the Hub, at Flint, devotes the entire second floor to Children's footwear. And at the far end of the salesroom is a playhouse, attractive in its coat of green paint with white trimmings surrounded by the traditional picket fence and trellis work, while flower boxes afford an additional feature to the yard containing a swing, popular with the juvenile visitors. Could such a front yard do anything but urge a youngster to enter and explore the interior?

Let us start at the ceiling, finished in blue, and dotted with stars and birds. As our eyes travel from one object to another we note the "junior" furniture, including table, chairs and desk; ditto the little dishes and over there is a crib containing a doll-baby. Mr. Pond has been generous in supplying playthings of an unusual character and the glee of the children pays dividends money doesn't measure. There's a musical chair which plays when occupied, a bear and a rocking horse on which the little ones ride and numerous other items of interest added or interchanged from season to season.

Along with the art of entertaining children, Mr. Pond has coupled scientific merchandising. Last year was his greatest year in children's shoes in the store's history. One of the factors which contributed to this success was sizing up children's lines weekly and in some lines semi-weekly. He is a

believer in keeping his stock flexible and in so doing has turned his stock as soft as twelve times a year.

An idea which is credited to the Style Shop, at Bushnell, Ill., and which commends itself to shoe merchants having something of interest to offer the children, consists of a card, something on the order of the card which restaurants formerly issued in the days when twenty-one meals for \$3 were more common than to-day. Around the margin of the card are printed various sums, such as 25c, 50c, 75c, \$1, 2, etc.

These sums may be duplicated or varied to total any desired amount. The card is presented with each purchase made and when all the marginal figures are punched, the child receives a gift or premium.

Knowing Shoes and Selling Them.

Sales of ordinary life insurance in the United States during the month of September amounted to \$66,760,000, rather a neat sum and an increase of about \$9,000,000 over sales for September in 1926. For the first nine months of the year, new business in life insurance has shown a gain of 3 per cent. over the same period of last year, based on reports of eighty-one companies having in force about 88 per cent. of the total life insurance outstanding.

Life insurance figures, along with savings bank deposits, are usually taken as an index of general prosperity. A record like the above is accepted as an indication that employment conditions are good and that salaries and wages are high. To the merchant, however, they should mean much more than that. The increase in life insurance in recent years is an extraordinary tribute to intelligent and persistent salesmanship. Most people are "sold" on life insurance to the extent that they concede its value readily enough as an abstract proposition. Ninety-nine per cent of the people who buy it would never do so, in the amount that they do, if it were offered to them on the basis of "Take it or leave it."

The successful insurance salesman of to-day doesn't merely sell insurance. He sells an estate, a life income, a means of financing a home or sending a boy to college. Along with his sales activities, the insurance man performs various kinds of "service" which help him to establish contacts and bind him closer to his customers. There isn't any reason, however, why he should have a monopoly on this kind of selling.

The shoe merchant and the retail shoe salesman can also contact their customers, regularly, systematically. Shoe merchants can sell service. Not merely the service of good fitting or corrective shoes, but the service that comes from specialized knowledge of leathers, patterns, lasts, styles; how each are suited to particular purposes and occasions, and why. The insurance man not only knows insurance; he also knows how to sell it. Knowing shoes is an important part of the equipment of every shoe man. Equally under the conditions of to-day—perhaps more important—is the know-

ing how and the knack of using shoe knowledge to sell shoes.—Shoe Retailer

Early Orders on Children's Hose.

There is quite a bit of early Spring business being placed at the present moment in children's and junior's socks of the better kind by small shops as well as by large department stores. The new lines favor plain colors with fancy tops, Roman stripes, solid colors plaited with white, and the diagonal plaids and horizontal stripes with turn-over cuffs for the juniors. Clocks are shown on both plain and fancy weaves and in contrasting colors. Colors so far lean toward the tans, grays, blues, nudes, and black and white combinations. Prices range from \$2.90 a dozen upward.

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 2-2588 or 8-6813
Dictagraph and Auto Service
Associated With
SARLES MERCHANTS' POLICE

Forging to the Front

We take pleasure in informing the trade that we have purchased the entire stock and fixtures of the

Schwartzberg & Glaser Leather Co.,

which we will remove to our present location at 20 South Ionia avenue, after we have conducted a SPECIAL SALE at the old location at 57 South Division avenue during the month of December. This acquisition gives us the largest and most complete stock of leather, findings and shoe makers' and shoe dealers' supplies in Western Michigan and will enable us to meet the requirements of our customers better than ever before.

We bespeak a continuance of the favorable consideration of the Trade.

BEN KRAUSE CO.

Grand Rapids

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

Children's Spring Hats Selling.

Spring lines of children's millinery are now being presented on the road, and early orders received by members of the United Infants', Children's and Junior Wear League of America are reported satisfactory. As the membership of this organization includes practically all of the leading manufacturers, the reception of their lines is indicative of the trend of the entire trade. There is a minimum of felt models in the new lines, as compared with straws. Milan and the finer hair straws are used considerably, the latter being combined with chiffon in the more elaborate styles. The color range of the new lines is so broad that it is possible to match any of the hats in them to the new Spring coats for children.

Perfumery Demand Active.

Orders for perfume are being actively placed and wholesalers look for a record turnover of this merchandise for the holiday season. The demand for the more expensive imported and domestic perfumes is notable and is said to exceed that of last year. The wholesale market has been disturbed by reports that "bootlegging" of cheap perfumes under standard names and labels has assumed widespread proportions. Steps are being taken to check this practice, one importer offering \$1,000 reward for the detection and conviction of the parties guilty of it.

Garments For Small Women.

An increasing amount of attention is being given garments for "little women" or women who are five feet tall or under. A number of new manufacturers have jumped into this field and many retailers have also started special departments to handle this merchandise. The increasing business being done is said to indicate wide consumer demand. It is estimated that close to half of the women of the country fall within the size category mentioned. Production of the specialized garments, it is claimed, will end the size difficulties these consumers have experienced with ready-to-wear apparel.

Hosiery Demand Concentrated.

Despite complaints of an overproduction of women's low-end full-fashioned silk hose, a shortage is rapidly developing in hosiery of this type to retail at \$2 and up. At the moment fully 90 per cent. of the business in the latter goods for delivery this side of Jan. 1 is being booked on five colors—gun metal, rifle, manon, bronzed nude and French beige—and indications now point to a continuance of the vogue for these shades into the Spring season. At least so far as retailers in the metropolitan district are concerned, very little further buying of hosiery for holiday purposes is looked for, despite the unusually early start of Christmas shopping.

Tweed Hats in Favor.

During the past week there have been quite a few orders placed for the new Scotch tweed hats. These hats are made from imported bodies woven with a strong linen thread, and shown

in all the new shapes, including small turned back brims, country club types and snugly fitting turbans. Some are trimmed with ribbon, or a conventionalized ornament in a sports theme. So far these bodies are made only in the following colors: Brown, navy, beige, red and blue. They are being advanced for immediate wear with sport top coats and flat fur sport coats which are usually worn over tweed frocks. These hats wholesale at \$7.50 each.

Working on Boxed Neckwear.

Boxed merchandise for holiday selling is one of the important items on which manufacturers of women's neckwear are working at the moment. As usual at this time of the year, last-minute orders are being rushed out. Fancy boxed items include such things as garish triangular scarfs for sports wear. Lace sets, which continue to lead in neckwear of the more elaborate type, are also specially boxed. Lace panels, with cuffs to match, are likewise popular in these lines. A novelty is a small scarf for children that shows a hand-painted design on a plain background of crepe de chine.

Spring Dress Buying Starts.

Buyers show a growing interest in the Spring dress lines which have been opened during the last ten days. A fair amount of business has been placed the indications being that buying will become really active with the approach to the holiday. A great deal of attention is being given to street and afternoon dresses of sheer materials, notably georgettes and chiffons. Light shades are stressed, particularly the three Patou tans, a new blue and a new green. Dresses of novelty printed silks which are combined with flat crepe and georgette are likewise meeting with considerable favor.

Trend To Useful Gifts.

Buying of holiday needs by retailers has set in actively in a number of lines. Orders have been delayed by a week or two as compared with last year, and considerable business accordingly remains to be placed between now and Dec. 20, manufacturers say. There is a distinct tendency, it was added, to stress utility merchandise this year. This is reflected in the orders being placed for both men's wearing apparel and accessories. Electrical appliance for the home will also bulk large in consumer purchasing, if present expectations are realized.

Handkerchief Re-orders Are Good.

Re-orders on women's handkerchiefs are of large volume and importers and manufacturers look for a record holiday turnover of the merchandise. Boxed merchandise is being played up strongly and is meeting with good consumer response. Novelty effects command the greatest interest, the range of colors, patterns and border treatments being extremely wide. White ground merchandise having embroidered designs is holding its own with printed all-over effects. Solid colored sheer silk goods having lace or other trimming, are said to be doing well.

You won't see what you look at if your mind is elsewhere.



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.



Painless, Efficient

The Old National's Christmas Club is now forming for 1928.

It's a painless, efficient way to save for next year's shopping. Join now!

The OLD NATIONAL BANK
MONROE at PEARL
A Bank for Everybody



All Great travellers appraise the bed

From Marco Polo to Lindbergh, far-faring men have spoken of the beds they found. Napoleon said—"The French build two things well—good roads, good beds." And artists have richly carved and canopied these beloved coverts wherein we exchange our old days for new.

So we feel well repaid, when to all the other good things they say of the Detroit-Leland, travellers add—"and good beds." They were specially selected and specially built for the Detroit-Leland on a pattern and design more than a quarter of a century old. And we can wish you "Good night" in them with sincerity and assurance.

Then—delightfully larger rooms, homelike, quiet and beautifully furnished. And a service that anticipates the guest's every need, yet so quiet and unobtrusive as never to seem officious.



Accommodations for 1200
85% of rooms are priced from \$3.00 to \$5.00
LARGER SAMPLE ROOMS FROM \$4 TO \$8 PER DAY

DETROIT-LELAND HOTEL

Bagley at Cass, Detroit, Michigan
WM. J. CHITTENDEN, Jr., Manager



Hotels under Continental-Leland Corporation Direction

DETROIT-LELAND HOTEL DETROIT, MICH.
HOTEL OLDS, LANSING, MICH.
MANSFIELD-LELAND, MANSFIELD, OHIO
LAKE LURE INN, CHIMNEY ROCK, N. C.
THE SEDGEMOUNT INN, SEDGEMOUNT, N. C.

FINANCIAL

Biggest Bull Movement in Stocks in History.

In the most active week on record for the market stocks have been hurled forward on a wave of wild public buying that indicates an unstinted faith in 1928 business, and, more immediately, an enthusiastic approval of the new Ford car. At no time since the Coolidge bull market began four years ago have so many people in all walks been eager for stock. Therein lies the explanation for this week's series of 3,000,000 share sessions, the record expansion in the number of issues, the taxing of ticker facilities to the utmost capacity and the upswing in prices to heights undreamed of a year and two years and three years ago. Outstanding among the new forces for optimism has been the introduction of a product by the Detroit manufacturer that surpasses expectations, and kindles hope that next year's motor production really will reach the 5,000,000 car mark forecast by Mr. Raskob. Such an output would be far-reaching in its stimulating influence on business.

Deep rooted among the powers at work for maintenance of bullish operations in the stock market is the availability of cheap money in abundance. If the key to the market lies in the position of money, however, the key to cheap money in turn rests in the hands of the Federal Reserve system. Deliberately but in all wisdom the Federal Reserve banks have since August been offsetting the tightening influences in the money market, injected by losses of gold, through a consistent program of purchasing Government securities and bills. By drawing in Government securities week after week since summer these central banks have poured out funds enough to offset the effects of a gold outflow and seasonal crop demands. In consequence, despite substantial influences for dearer money, rates this fall have been held extraordinarily steady. Whether the Federal Reserve authorities any time soon will modify their easy money program, and if so, when, are questions highly important for those to answer who seek knowledge on the money trend.

Naturally the Federal Reserve system in shaping its policies for the future must consider both business here and international developments. Nobody now can doubt that the board in introducing a 3½ per cent. rate a few months ago was governed in part by the broad benefits promised in a lower money market here than abroad. While there has been no big direct movement of funds from New York to London in search of more advantageous rates, the recent rise in sterling plainly is related to the Federal Reserve system's easy money program. If not directly certainly a shifting of balances to London through circuitous routes has helped to put sterling up this week to another new high at \$4.88 3-16. This forward creeping movement weekly is bringing the pound sterling nearer the gold shipment point until now it would take little more than a stiff cut in freight rates to stimulate a movement of metal to London. This would

make a new chapter in economic history for at no time since the war has Great Britain through the sheer strength of her exchange been able to draw gold away from us.

This condition of ease in the money market is likewise reflected in bond prices which have pressed forward to their best levels since before the war. A slowing up in the volume of new offerings this week has strengthened the foundation of the investment market but no state of excitement has been aroused in this quarter such as the stock market is experiencing. At the moment the German situation is under survey by numerous authorities who seek to determine how that country will meet its maximum reparation payment schedule that begins next September and how the funds will be transferred. There is the important question whether, in the event that exchange available for German payments falls short, the payments on loans or those on reparations will take precedence. The threads of international fortune are becoming so interwoven that it takes the warp of one country and the woof of another more and more to make a strong economic fabric.

Paul Willard Garrett.

[Copyrighted, 1927.]

1927 Farm Income Ahead of 1926.

The December 1 bulletins published by the various Federal Reserve banks will reflect an uneven course in business but will make it plain that the agricultural districts have benefited substantially from the increase in farm income.

The seat of the agricultural difficulties since the 1921 depression has been the Ninth Federal Reserve District, centered in Minneapolis but covering Montana, North Dakota, South Dakota, Minnesota and the Northern part of Wisconsin. Exceedingly interesting is it therefore to read in the new monthly bulletin from this district that the income from crops during the first three months of the present marketing season has reached a new record high value of \$220,000,000. Last year it was \$121,000,000 only.

Farm income of that district during October from the marketing of crops at over \$100,000,000, indeed, was about twice that for the same month last year and the year before but not quite so big as during the record month of October, 1924.

With the sweet sometimes comes the bitter, however, and the chairman of the board of the Federal Reserve Bank at Minneapolis apparently does not feel sure that the present high rate of income will continue. That "there is no assurance that the high record will be maintained throughout the remainder of the crop year" the bulletin frankly states. Car loadings of grains and grain products in every week since the latter part of September have been the smallest since 1924, so it is not surprising to find the bank authorities doubtful whether the recent record pace can be perpetuated. In any event "the large income from agricultural production this fall has caused a general increase in business volume" in that district.

Of the five major lines of wholesale

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit
2056 Buhl
Building

Only When Helpful

THE "GRAND RAPIDS SAVINGS BANK" feels it is "SERVING" only when the things it does for its customers are helpful to them in their financial affairs--business or personal.

Rendering banking service along broad and constructive lines for 56 years has established this institution in the confidence and esteem of business houses and individuals throughout all Grand Rapids.

GRAND RAPIDS SAVINGS BANK

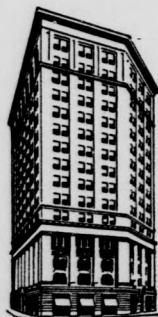
"The Bank Where You Feel At Home"

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 Bank on the Square"

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

trade reporting to the Federal Reserve Bank of Chicago only one, hardware dealers, indicated heavier sales in October than in the month before. Groceries, dry goods, drugs and shoes all sold in smaller volume at wholesale than in September. All five lines reported smaller October sales than a year ago. That is the unfavorable side of the picture. The encouraging side is that in a majority of these lines the stocks on hand are smaller than they were a year ago. In the case of groceries they are 16 and in the case of drugs 11 per cent. below 1926. Collections were better than last month but still not so good as a year ago. Savings accounts have grown in total volume and in the size of the average account.

Industry in the San Francisco district was reported at a slower pace during October than last year and if allowance is made for seasonal variations at a slower pace even than in September. Paul Willard Garrett.

[Copyrighted, 1927.]

Late Season Hurts Fall Trade.

The October decline in department store sales in the New York district was the sharpest for any month in more than three years. The December review of credit and business conditions by the Federal Reserve Bank of New York shows the sales of such leading stores 4.3 per cent. smaller than in October, 1926. That is the biggest drop from a year previous for any month since 1924.

Store executives in their reports to the Federal Reserve agent at New York attributed the reduction in their volume of business directly to the unseasonable warm weather and that conclusion seems logical since the largest declines came in the apparel departments. When segregated from other department stores the apparel stores show a reduction in their October sales from a year ago not of 4.3 but of 7 per cent.

The result is that outstanding orders for merchandise were reduced last month with the failure of the goods to move as rapidly as expected and by the end of October the stocks on hand were smaller than a year ago. The recent check to the usual seasonal expansion in department store business in turn held down factory activity. Notwithstanding these things, however, collections continued to exceed those of last year.

Any substantial reduction in retail business usually is reflected in reports of the wholesale trade and in October the various lines of wholesale trade reporting to the Federal Reserve agent at New York showed an average decline of less than 11.4 per cent. Here again the heaviest reductions came in the apparel trades. Net sales of women's dresses declined 35.8 per cent., women's coats and suits 18.2 per cent., and shoes 11 per cent. from a year ago. All of which makes it perfectly plain that the prolonged warm weather this fall has been a serious deterrent in trade.

As in the case of retailers the Federal Reserve Bank finds that stocks of merchandise carried by wholesalers

were smaller at the end of October than a year ago. The outstanding exception is shoes and of course the 54.1 per cent. increase in stocks there is explained largely by the very small stocks of a year ago.

While the grocery chain stores continued to report large increases over the year before in general the unsatisfactory October retail trade was reflected in the chain store business as well as in the wholesale and department store figures. Ten-cent, drug, tobacco, shoe and candy chains all reported smaller sales per store than a year ago, and even the variety stores showed a smaller increase than usual.

Paul Willard Garrett.

[Copyrighted, 1927.]

Enormous Profits in Fire Insurance Stocks.

Although the current return on capital stocks of financial institutions is so low as to discourage the inexperienced investor who feels he cannot afford to hold anything not paying at least 6 per cent., a little study of records should convince him there is scarcely a better class of stock.

Investment qualities of bank stocks have been emphasized repeatedly. Not so much has been said of shares of insurance companies, yet they come within the same category. Sensational advances in listed stocks of this type indicate the general trend. Insurance shares, as a rule, however, find a market over the counter.

Examples of the profits to be made in such securities may be found in the so-called Home group, companies associated with the largest single company in the fire insurance field.

Besides the Home Insurance Company, there are in the group the Carolina, the City of New York Company, the Franklin, the Harmonia, the Homestead and the New Brunswick, all controlled by interests closely associated with the Home company.

Through group management, reinsurance placed by the parent company is divided among the subsidiaries, increasing the growth of each. Each unit is thus assured of about as much business as it can handle. Operating costs do not increase proportionately to the volume obtained. Reinsurance is one of the most profitable sources of income, for it is derived with the least labor and expense, and it results in good profits.

Investments of the companies have been carefully selected with a view toward increasing equities and for the most part are of a character which will show the greatest stability in any unexpected depression.

The New Brunswick Fire Insurance Company, latest addition to the Home group, was founded about a century ago. It has widespread agency locations.

Since its acquisition the capital has been increased from \$300,000 to \$1,000,000 and more than \$1,000,000 has been added to surplus. Its market value has increased almost 100 per cent. in that time. Carolina has gained 171 per cent. since 1924, while Franklin has increased 474 per cent. since 1915. Harmonia gained 95 per

cent. since 1924, and Homestead 166 per cent. in the same period. The City of New York Company gained 115 per cent. since 1920.

For the investor willing to forego a high current return in anticipation of appreciation in value, this type of investment is worth consideration.

William Russell White.

[Copyrighted, 1927.]

The man who "takes a chance" because he never has been hurt is gambling with something more precious than his earnings.

Link, Petter & Company

(Incorporated)

Investment Bankers

6th FLOOR, MICHIGAN TRUST BLDG.
GRAND RAPIDS, MICHIGAN

AUDITS-SYSTEMS-TAX SERVICE

LAWRENCE SCUDDER & CO.

ACCOUNTANTS AND AUDITORS

924-927 GRAND RAPIDS NAT'L BANK BUILDING, GRAND RAPIDS, MICH.

313 PECK BUILDING, KALAMAZOO, MICHIGAN

452 W. WESTERN AVE., MUSKEGON, MICH.

New York - Chicago - St. Louis - Washington - Philadelphia - Boston

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

WHAT YOU CANNOT DO

YOU CAN MAKE A WILL, DISPOSING of your material possessions, but you cannot pass on to a successor, the ability to manage the Estate you leave.

The Michigan Trust Company, with its staff of trained specialists, its wide and successful experience, financial resources and state controlled responsibility, is organized to act as your Trustee and Executor.

THE MICHIGAN TRUST COMPANY

GRAND RAPIDS, MICHIGAN

The first Trust Company in Michigan

MUTUAL FIRE INSURANCE

Actual Adjustment of a Loss.

First of all, there is an element of psychology in the adjustment of fire losses and, summed up, it means that if you are dealing with an honest claimant and you can obtain his confidence, the balance is but a matter of detail. Your loss is practically adjusted.

The average assured has about one fire in a lifetime and very seldom knows what his loss is. This, for the reason that if, for instance, he is a merchant, he acquires and disposes of his stock along a given line, with which he is familiar from previous experience. He receives, examines, and places on his shelves various articles in which he deals. Sometimes, upon opening a case, he finds some of the goods defective and he returns them or obtains an allowance permitting them to be disposed of below the regular price, without loss to himself. Not a few of his customers come in and they find defects and reject goods that he has passed as O. K. All this, mind you, in the routine appertaining to the handling of goods theoretically perfect.

Now, as our friend Abe would say, comes a fire. The stock is in part burnt, wet and, what has escaped fire and water, is smoked.

Your merchant has never dealt in damaged goods. He has, in fact, found it occasionally difficult to dispose of what he considered A-1 goods. Is it to be wondered at that he goes up in the air and sees everything black?

He does not know what his loss is and he has not the time or the opportunity to go out and post himself.

In addition to the physical impairment of his stock and there is also the interruption to his business, while some of the imperative fixed charges, such as rent, salaries of principal salesmen, etc., go on, for business interruption or U. & O. Insurance is not yet general. It is not astonishing, therefore, that he is hardly in the judicial frame of mind, which would be necessary to prepare and present an equitable claim to the adjuster.

That is the psychological moment for the adjuster. He must meet this man and impress on him two points: First, that he, the adjuster, knows what he is talking about; second, that he will treat him fairly and not take advantage of his knowledge to defraud him. This accomplished, it is all over but the applause. John G. Monrose.

Dangerous Toys.

We have frequently warned our readers against the dangers attending the giving of celluloid toys to children, yet these toys are seen everywhere and there is little doubt that many children are injured by them.

Made from the inflammable celluloid of which the base is the dangerous gun cotton, such toys should never be allowed near an open fire, nor a gas jet, nor lamp, nor matches. It is, in truth, more simple to ban their use entirely than to subject the child to such restrictions when playing with

the dolls, and animals made from such dangerous material.

Now another menace to child life has developed in the imitation leather used in making boys' suits and which has resulted in the State of Massachusetts notifying the New York manufacturer of this kind of clothing to send no more of his products to that state.

The occurrence responsible for this drastic regulation was the death by burning of a boy who was wearing one of these imitation leather suits. He was playing near a fire when a spark flew out, set fire to the suit, which was so inflammable that the boy was burned to death before it could be removed. The Boston dealer has taken all similar suits from his counters, but that will not give the boy back to his parents.

Let parents eschew these highly inflammable articles that are put on the market for children.—Insurance and Insurance Critic.

Unfair To Insurance Business.

There have been many unjust criticisms aimed at fire and casualty insurance companies during recent months although they are to-day rendering greater service at less cost than ever before. The reason for such attacks may result from the insidious campaign which is being waged to launch various states into the business of insurance underwriting in its different branches.

It is easy for an advocate of state insurance to make a sweeping claim that the state could write insurance cheaper than private companies—he is not responsible for errors in his calculations nor is he responsible for losses which may later be incurred by the state, to the detriment of the taxpayers.

Loose talk of this character has in the past done incalculable damage to business and industry with resulting loss to the people. Similar ill-considered statements have broken banks and created unemployment.

Insurance is an intricate business entirely unsuited for political management. It is the basis of credit, and undermining its stability would be as disastrous to the Nation as shaking public confidence in our banking system.

Heroes and Patriots.

In a Western city a fireman carried a child down a ladder from a burning tenement in the midst of flames and smoke. He was badly injured while performing his brave deed and spent many weeks in the hospital. He received the acclaim of the public. We laud his courage. He was a hero.

Another man in the same city has received little or no attention. No one ever thought of calling him a hero. He is the quiet, hard-headed business man who builds his tenements so that those who live in them are safe and free from the fear of fire. He too has saved many lives—by preventing fires. We can at least honor this man who minimizes fire loss by spending effort, thought and money in its prevention.

The most cowardly fear is the fear of doing too much.

Class Mutual Insurance Agency

C. N. BRISTOL

H. G. BUNDY

A. T. MONSON

"The Agency of Personal Service"

INSPECTORS, AUDITORS, STATE AGENTS

Representing The Hardware and Implement Mutuals—
The Finnish Mutual The Central Manufacturers'
Mutual and Associate Companies.

Graded dividends of 20 to 50% on all policies according to the class of business at risk.

FIRE - AUTOMOBILE - PLATE GLASS

305-06 Murray Building

Grand Rapids, Mich.

Merchants Life Insurance Company



WILLIAM A. WATTS
President

RANSOM E. OLDS
Chairman of Board

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

GREEN & MORRISON—Michigan State Agents

Equipped to serve you in
Every Trust Capacity



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

TROUBLE AHEAD

Unless We Heed the Advice of the Tradesman.

I wish to commend the Tradesman's annual mercantile review in the anniversary edition. Appearing at a time when so many independent merchants are whining about the encroachments of the chain store, it is positively refreshing to note the optimistic note you sound on that subject.

Like yourself, I have little patience with the continual wail I hear from week end to week end regarding the manner in which the chain store is literally "eating up" the independent dealer.

I have been a close observer of the retail situation for a good many years and I have yet to chronicle the retirement of any independent merchant because of chain store competition unless he deserved to be retired.

I find few people of the right sort who like to trade at the chain store. The woman with a shawl over her head, a basket on her arm and a few pennies in her pocket finds the chain store a congenial place to make purchases, but the woman who drives to the store to purchase her supplies or who places her order over the telephone will never patronize the chain store to any extent, because she wants service as well as merchandise and is willing to pay a reasonable price for both.

When I go through the mammoth warehouse of the A. & P. Co. in Grand Rapids and note the array of clerks, packers and porters employed in handling deliveries to A. & P. stores by means of eighteen trucks, many with trailers, and when I see two men on the produce delivery wagon of the Thomas chain I cannot help feeling that the chain store has nothing on the regular dealer, so far as the cost of doing business is concerned. In fact, I think the overhead of the independent merchant is less than that of the chain. I look for bumps ahead for the chain systems.

If the independent merchant will keep his store clean, wholesome and inviting and if the merchant and clerks dress as food purveyors should and refrain from using tobacco in any form in their stores; if he prices his goods moderately, treats his customers courteously and makes his deliveries promptly in exact accordance with his promise, he can beat his chain store competitor in the race for supremacy.

As I view the situation the feature which is hurting the grocery business as a business is the large number of foreigners—especially Dagoes, Assyrians and other Mediterranean peoples—who are opening stores and conducting them so shiftlessly, so slovenly and with such utter disregard of cleanliness that they are bringing disrepute on the business.

We can never destroy this tendency to demoralization until we adopt the plan so long advocated by the Tradesman that all grocers should be licensed; that no one should be permitted to handle food products who has not served a period of instruction in an American grocery store; that all gro-

cery stores should be inspected by a State official at regular and irregular intervals in order that any merchant who does not keep his store clean and his person presentable may be put out of business instantaneously. This may seem to some a little arbitrary, but it is exactly what should be done in the case of men who are filthy and whose surroundings are abominable. I can take any one to stores in Grand Rapids and other cities where there are six to eight repulsive looking children playing in the store with cats and dogs; with everything in disorder and the odor of cooking and unwashed dishes permeating the store. I do not wonder that some people pass up these filthy places and pass on to the chain stores in making their purchases.

I regard the Tradesman in the same light as the Biblical character who was crying in the wilderness. Unless we heed its advice and follow its leadership we will find our pathway full of rocks and other obstacles to success.

Retail Grocer.

Chamber of Commerce on Fire Waste.

The effectiveness of concerted effort in checking the ravages of fire, which cost the people of the United States a half billion dollars annually, is pointed out by the Insurance Department of the Chamber of Commerce of the United States.

Reviewing the results of the application of this method of combating fire, the Department says:

These efforts had results as indicated from the fact that last year eighty cities of more than 20,000 population did not suffer a single loss in Prevention Week, exclusive of automobiles on the streets. Numerous others reported losses considerably below their weekly average for the year. These results more than justify the time and effort which were expended in preparing and carrying out the local programs. They show conclusively that fire losses can be reduced if proper methods are adopted. What can be done in a single week may well be accomplished throughout the year and it is because of this that the National Fire Waste Council and the Insurance Department of the Chamber of Commerce of the United States are promoting the Inter-Chamber Fire Waste Contest which is on a continuous year.—Southern Underwriter.

Apples By the Train Load.

To date the Great Northern Railroad has hauled 9,892 cars of Washington apples East, the equivalent of about 180 solid fruit trains. To handle this movement twenty-five through train crews were used during the peak of the shipping season on the Spokane division. The peak of the shipping season has passed and the traffic is showing a little falling off. Figured at 756 boxes to the car, apple shipments to date figure out 7,478,352 boxes, not as heavy a movement as reported at a corresponding date last year. Laid close together, end to end, these millions of boxes would make a continuous string of apples approximately 2,360 miles long. It would stretch across the country from Chicago to Seattle and down to Portland.

THE UNITED LIGHT AND POWER CO.

The Board of Directors of The United Light and Power Company on December 1, 1927, declared the following dividends on the stocks of the Company:

A quarterly dividend of \$1.62 per share on Class "A" Preferred stock, payable January 3, 1928, to stockholders of record on December 15, 1927.

A quarterly dividend of \$1.00 per share on Class "B" Preferred stock, payable January 3, 1928, to stockholders of record on December 15, 1927.

A dividend of 60c per share, payable on February 1, 1928, to all holders of the old Class "A" and Class "B" Common stocks of record on January 16, 1928.

A dividend of 12c per share, payable on February 1, 1928, to all holders of the new Class "A" and Class "B" Common stocks of record on January 16, 1928.

L. H. HEINKE, Treasurer.

Chicago, December 1, 1927.

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

STRENGTH

ECONOMY

THE MILL MUTUALS
Lansing AGENCY Michigan

Representing the

MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY
(MICHIGAN'S LARGEST MUTUAL)
AND ASSOCIATED COMPANIES



Combined Assets of Group

\$39,611,125.59

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

OUT AROUND.

Things Seen and Heard on a Week End Trip.

For a December day Saturday was all that could be desired. The weather man predicted it would be cloudy, but bright sunshine prevailed nearly all day. There was an "eager and nipping air," as Shakespeare would say, but all appeared to enjoy the change in weather, because it means so much to the merchants who have heavy goods to dispose of before the holidays.

Having a special call to visit Greenville, we took U. S. 131 to Rockford and thence Easterly to the metropolis of Montcalm county. We intended to return home via Belding and Lowell, but Greenville people informed us that the new road was not yet completed and that the detour between Greenville and Belding is "just as bad as ever." I know all about Frank Rogers' detours and no inducement will ever prevail upon me to travel over any of his makeshifts again.

I was gratified to learn that all of the manufacturing industries of Greenville were running full handed and working full time. This means much to the merchants of that city. I did not hear a single complaint about poor business during my calls on the stores I visited. It occurred to me that this was a case where poor business had ceased to be poor because the business men had ceased talking about it. I am inclined to regard our recent recession in business as largely psychological. Hamlet says, "There's nothing either good or bad, but thinking makes it so." I believe that much of our present so-called depression is wholly mental and that when we stop talking bad times and poor business the (mental) clouds will roll away and we will find ourselves suddenly enveloped in good times.

My first call was on the general store of the Isaac Kipp Co., on the North side. This establishment has done business at its present location and across the street thirty-one years. It was founded by the late Isaac Kipp. It is now owned by the widow, a daughter and two sons. The daughter manages the dry goods department and shows excellent judgment in the display of her wares. She visits Grand Rapids once a week and gets many good ideas from the window trims and interior displays. The sons manage the grocery side and do their level best to keep their department complete and make it inviting. I was told by a real estate dealer that the Kipp family own ten or a dozen houses in Greenville which they can rent to good tenants because they keep their houses up in apple pie order, the same as they do their store.

The Hotel Phelps has changed landlords so often of late years that ownership has come to be regarded as a good deal of a joke. Another change took place seven weeks ago, when the entire property—building as well as contents—was acquired by E. J. Ansted, of Grand Rapids. I do not believe there will be another change very soon, because the present owner has done more to rejuvenate the hotel in

seven weeks than previous owners did in seven years. He has created a new toilet and wash room adjacent to the office and installed the most modern equipment that money can buy. He has also replaced the antiquated toilets on the second floor with modern equipment. He has other plans in store for the improvement of the property.

W. C. Chapple, Cashier of the Greenville National Bank, told me that he proposes to retry his case against the directors of the National Hardwood Co. at an early date. Mr. Chapple met defeat in the Kent Circuit Court, but the Michigan Supreme Court reversed the finding of the lower court and ordered a new trial, which will soon be under way in the Kent Circuit Court. I think Mr. Chapple is entitled to a great deal of credit for staying by the proposition as he has done. If there ever was a rotten transaction perpetrated on the people of Michigan by sharp swindlers this was one. I was told Saturday that some of the Greenville stockholders of the defunct corporation had secured complete restitution by prosecuting Jacobson, the Detroit broker, who put the deal across under circumstances of the most revolting character. Mr. Jacobson was engaged in the dry goods business at Greenville many years, but the good reputation he enjoyed as a merchant suddenly left him when he engaged in the sale of the fraudulent securities of the National Hardwood Co. Mr. Chapple was very fortunate in the selection of an attorney to conduct his case. Mr. MacPherson is a stayer from Stayersville and never quails in the presence of temporary defeat or ceases to pursue any cause where there is the slightest chance of a favorable outcome. The decision of the Supreme Court clears the situation and leads to the belief that the second trial of the case in the Circuit Court may result in the plaintiff securing more satisfaction than he did in the original presentation.

I undertook to renew my acquaintance with Bert Silvers, Mayor of Greenville, who was my companion in misery at the recent meeting of the Shrine three weeks ago. Mr. Silvers had the distinguished honor of being elected orator of the class, while I had to be content with having the class named after me. Unfortunately, Mayor Silvers was out when I called.

There are few cities in Michigan which have a more pretentious looking main street than Greenville. With a good hotel at each end of the street, with three organized banks and an array of retail stores which would do credit to any city twice the size of Greenville, the metropolis of Montcalm county certainly takes rank with any other first-class city in Michigan.

E. A. Stowe.

Not Fooling Anybody.

Two darkies were reading the inscriptions on tombstones in a cemetery. One of them let out a raucous "Haw! Haw!" and when the other came up he pointed to the inscription on the tombstone, which read:

"Not Dead, But Sleeping."

"Haw! Had!" laughed the darky. "He ain't foolin' nobody but hisself."

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.



FAVORITE TEA in 1/4 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.

WILLETT-CHULSKI & Co.
INVESTMENT BANKERS
Listed and Unlisted Securities.
933-934 Michigan Trust Bldg.
GRAND RAPIDS, MICHIGAN

Postma Biscuit Co.
QUALITY
RUSKS and COOKIES
Grand Rapids, Mich.

MARTIN DOWD & COMPANY

Audits-Systems-Tax Service

Grand Rapids National Bank 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. MICHIGAN
GRAND RAPIDS,

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 WOLTJER1041 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

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

Made Money in Restaurant Business Wherever They Went.

Israel Doubmeier was a resident of Detroit. As a waiter he served the patrons of a popular restaurant. A comely young woman who received the cash paid in by customers attracted Doubmeier's attention. The woman did not observe anything objectionable in the young man. He was a handsome fellow. His conduct was genteel; his habits were not offensive. With the progress of time the old, old story was told again. And a minister asked for divine blessings upon their union. Doubmeier and wife moved to Berkeley, Calif. A small store near the university was leased and furnished with chairs, counters and kitchen outfit. The couple prepared to serve lunches to the students. Fifty dollars remained of their small savings when they went into the markets for supplies of meats, eggs, beans, bread, butter, coffee and kindred foods. The near location of their lunchery to the university served to attract the attention and the patronage of many people. The lunches served were so substantial and pleasing to the men and young ladies of the campus that the place acquired almost instant popularity. Within a short time seemingly most of the "rah rah" boys and the buxom co-eds of the institution put on the feed bag at Doubmeiers.

At the end of the first year the Doubmeiers had \$1,100 in the bank after paying their living expenses. A stranger who possessed a comfortable roll of Federal currency appeared at the lunchery. He approved the appearance of the place and the volume of business done. Would the Doubmeiers sell the place? They would. A substantial sum would induce them to sign a bill of sale. The stranger brought forth a bunch of bank notes. A few hours later he took down the name of Doubmeier over the entrance and hung up his own. The Doubmeiers returned to Detroit, leased a store and fitted up a cafeteria. Their success in Berkeley was repeated on a larger scale. One year later the place was sold for a substantial sum and the former owners looked for another gastronomic field to conquer.

Citizens of San Diego, Calif., were preparing an exposition to which the people of the entire world would be invited. The Doubmeiers removed to that city. They leased the ground floor of the noted Timken building soon after their arrival and prepared to open a cafeteria. Two large hotels adjoined the Timken property. Many of the guests would patronize the Doubmeiers. Doubmeier is a shrewd manager. He is possessed of the happy faculty of winning friends quickly and retaining them. Clerks employed in hotels were invited to partake of Doubmeier's food, frequently at no cost to themselves. The clerks did not wait to be invited the second time. Presumably many guests of the hotels, neither of which served meals, were informed by the clerks that Doubmeier's was a place where good food might be had. Madam Doubmeier presided at the cashier's desk. She is a handsome

blond. Her beauty is enhanced by a liberal display of diamonds.

At the end of four months following the opening of the exposition, the Doubmeiers had placed \$11,500 net profit in the bank.

At times a considerable quantity of food remained on the counters when the doors of the cafeteria closed at night. Doubmeier's nature is generous and sympathetic. There were many poor people in San Diego in 1914. Doubmeier decided to aid them. An announcement was hung up at the entrance of the cafeteria that Doubmeier would distribute the food that remained on his counters to the poor after eight o'clock each night. The announcement attracted more than local attention. Several of the great

metropolitan newspapers chronicled the plan in detail with half tone illustrations of Doubmeier and his wife. Their generosity was commended in words that live. Crowds surrounded the cafeteria at night and the food passed out to the poor was quickly taken. Quite often, in order that none might go away unserved, Doubmeier purchased bread from bakeries and various foods from the delicatessen shops to fill the baskets of the unfortunate.

Church societies quickly recognized an opportunity to unload their poor upon the Doubmeiers. Applicants for assistance were quietly advised to call on the generous caterers. The task undertaken became too great to be handled by a pair of worthy individ-

uals. The Doubmeiers packed up their chattles, moved to Miami, where they opened a cafeteria and entered upon a new era of prosperity.

Arthur Scott White.

Labeling Flavoring Extracts.

Section 1110 of Regulations 2 of the Bureau of Prohibition requiring flavoring extracts to be labeled with the name and address of the manufacturer and that where the extract is marketed by a distributor and it is desired not to disclose the name of the actual manufacturer, the label shall state the name and address of the distributor has been suspended. The present commercial practice in labeling will be satisfactory pending further instructions.



Present-Day Industrial Needs Demand the Movement of Freight at Express Service Speed of Former Years.

WITH the war-time expansion in America, the greater post-war costs of materials and supplies and the higher wage levels, etc., the industrialist, the distributor and the consuming public, now require a more expedited service for freight than at any time, anywhere.

THIS means that the speed expected of the railroads in handling of all freight now is almost the former standard of express service provided in before-the-war days. The exigencies of the conflict showed the Nation, first, the urgency of speed and, secondly, the benefits that accrue. The accelerated movement of the war days was continued in the readjustment period and business men soon realized their economic advantage. Tremendous outlays for improvements and betterments gave these an added incentive in the days that followed the close of the war. New records are being made annually and the good that flows from these is reflected in the greater prosperity that every class that makes up our society now enjoys.

THE railroad traffic unit — the ton of freight — is traveling more miles each day than ever.

THE additional mileage made by each ton of freight per diem means that the manufacturer can utilize his plant to greater advantage by clearing his shipping room regularly and carrying a smaller inventory in his stock room. The distributor at destination can likewise carry on business with a smaller inventory inasmuch as he is always certain of regular deliveries. The manufacturer puts through his bills of lading at the bank several days earlier than before and so his capital is turned over oftener.

ALL of these conditions mean benefits to every stratum of society.

THE railroad worker is paid higher wages for his services, since the railroads are doing more work, and their unit of cost makes this possible.

THE consumer of commodities finds that prices are kept down to a lower level than would otherwise obtain.

THE business man, who ventures into modern business, can carry on with a smaller capital.

ALL, therefore, share in the benefits of the accelerated freight service.

NOWHERE else under heaven's blue canopy is this so apparent.

NOWHERE in America are these conditions more applicable than in the territory served by the Michigan Railroad Association, the industrial area which is making the greatest forward strides on this continent.

MICHIGAN RAILROAD ASSOCIATION

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.

Christmas Gift Season Is Here.

An attractive array of articles for gifts is making its appearance in the stores to await the shopper's Christmas tour. They are laid out in such appealing shapes and colors and in such profusion that every taste ought to be suited.

The member of the family for whom most of the arduous annual search takes place is probably the young girl of about 13 or more. New clothes and accessories are apt to be the most suitable gifts for her, as she in many cases has been at school somewhere and almost certainly has the feeling that her wardrobe badly needs some fresh pieces.

Gloves usually make pleasing gifts for her. Those offered this year for dress wear are made up in light colors, especially beige. To wear about school or away at a smart holiday resort, there are attractive ones of soft beige capeskin. These are lined with wool and have deep cuffs lined with white fur. When these gloves are worn with a skating or skiing suit the cuffs are turned down and look quite smart. Some are made with straps and others in the plain slip-on models.

To add variety to the ensemble suit new afternoon blouses are shown. They are made of metallic cloth in either silk or chiffon and in gold and silver. Some are shown with splashes of color in floral designs. In these blouses varied types of neckline are shown, the square and oval ones being preferred.

In shirts there are the new models with mannish collars and tucked bosoms which have the long sleeves with turned back cuffs; and again the simple models with a single breast pocket, which are now shown in rose, green, beige and blue, as well as white.

Since the two-piece frock is still in the lead, sweaters will be in favor once again in the Spring. Some of the new imported models show a preference for cashmere weaves and spun silks. The necklines harmonize with the geometric lines in the designs. Borders, cuffs and belts are mostly in strong contrasting colors. So far the sweaters are shown in light colors only, such as beige, ivory, maize, light blue and a soft rose tone, and have vivid contrasting splashes of red, blue, green and black.

Raincoats make attractive gifts. In the shops on the avenue are to be seen imported ones of strong rubberized silk, the silk finish being on the outside only. Vivid checkered patterns are shown. Some of these are in contrasting colors and two-tone effects. For the blonde there is a becoming model in light and dark green checks, while the black and red checks are shown for the brunette.

For those who prefer solid colors there are smart domestic coats also in rubberized crepe in red, green, purple,

beige, gray and navy. Still another type which is decidedly practical and becoming for campus wear is made of a substance resembling leather but much thinner and very light in weight. These have black stenciled designs and are made in all the prevailing colors.

Among the new artificial flowers, one finds a charming shower of silk roses, which has long trailing stems of rubber tinted in natural colors. Large bunches of violets, also in natural colors or in white and pink, are shown for afternoon wear and are sold in the gay boxes. A new flower from Paris here just a week is made of strands of silk crepe. The ends are cut off straight and the centers made of the same strips but caught together in a soft roll to look like the center of a sunflower. Usually three colors are combined in this design, a soft beige or ivory being used with two stronger colors, such as rose and blue, green and yellow or red and black.

Rhinestone evening bags are being shown again. With the season's fondness for rich colors, it would be foolhardy to make a gift of one unless it is known in advance which type of frock it is to be carried with. Some of the bags shown are mounted on sterling silver frames, lined with white. Others, to be carried with gold or silver wraps, have colorful embroidery in floss and beads.—N. Y. Times.

Flat Prices Unsatisfactory.

Those who have given careful thought to the merchandising of misses' hosiery on a flat price basis are becoming more and more convinced that this basis is not only unsound but unnecessary. Mills which have under pressure departed from their standard policy of selling on a rise-and-fall basis have demonstrated to their own satisfaction that a flat price does not by any means produce the results which are claimed for it. According to the National Association of Hosiery and Underwear Manufacturers, it is obviously fair that manufacturers should obtain more money for large sizes in misses' goods than for small sizes. The demand runs heavily to the larger sizes these days, which makes it impossible for mills to strike an average price that will be fair to them under these circumstances.

Pebble Effects in Flat Crepes.

While flat crepes are expected to sell well for the Spring season, manufacturers are getting away from the conventional types which have held sway recently. Instead they are playing up cloths which have a distinct pebble effect. This, it is claimed, provides an element of novelty in an otherwise staple weave. As a result the term pebble crepe is beginning to replace flat crepe as a name for the weave. The silks are being offered in both pure dye and weighted numbers in a wide range of colors.

Separate Skirts in Demand.

Just which factor in the fashion world is responsible for the big business that is being done at present in separate skirts is difficult to determine. Some claim it is the unprecedented vogue for black coats, others the ac-

ceptance of the three-piece ensemble. The latter makes the separate skirt an added asset, for it may be worn with different blouses, thus preserving the original frock for wear when the complete ensemble is desired. The favored skirt materials are velvet and satin. The velvets are being made with side-front pleats in a wrap-around style and finished with a belt of the fabric, while the satins are box-pleated in front and mounted on silk linings. Both types wholesale at \$3.25 each.

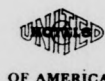
New Girdle Shown.

One of the rubber goods houses is now putting out a new type of girdle that is featured in a new silk weave resembling jersey. The garment is reinforced with either a silk or cotton

fabric and has in addition an interlining of rubber tissue. In this way the garment is made to fit smoothly and guaranteed not to lose its shape under any condition. It comes in various lengths ranging from six to twelve inches, and follows the step-in style, although there is a side-front opening of about four inches. Two tiny bones at the front prevent the upper edge from cutting into the figure. These girdles wholesale from \$18 per dozen upward.

When you have successfully influenced a customer, think over the methods you used and study out the way they worked in order that you may know when and where to use them again.

300 Rooms with Bath



Flint, Michigan

THE DURANT

One of Michigan's Fine Hotels

**Business Men's
LUNCHEON**
Coffee
Room 60c
Main Dining Room 85c

**THE COFFEE
ROOM**
For the business
man whose meal
hour is limited

**Special
Sunday Dinner**
Main Dining Room
\$1.50
Noon till 2:30—5:30 to 8:30
Music - Durant Orchestra

THE DURANT--CENTRALLY LOCATED

is adaptable for conventions of any size. The 300 rooms are moderately priced and the service and appointments will appeal to the most exacting guests. The large ball-room will accommodate hundreds of people for banquet or meeting and afford a most luxurious setting for any social event. The Durant will welcome you next year.

HARRY R. PRICE, Mng. Dir.

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.

It Is the Way of the World.

Grandville, Dec. 7.—The person who had seen a circus was of importance in ye olden time. When Dan Rice visited Grand Rapids sixty years and more ago three members of a mill crew decided on "taking it in." The boss gave his consent and these three young fellows donned their Sunday clothes and walked seven miles to the State road where they took the stage for the Furniture City. It was a walk and ride of about forty miles and consumed the better part of the day.

Then followed a day at the show grounds and yet another day to return. As a boy at that time I envied those wonderful chaps who came home with amazing stories of the great Dan Rice and his show. That was an event in the lives of those men. Later came Forepaugh and others, not forgetting the wonderful P. T. Barnum and his aggregation.

The days of horse locomotion were days of bad roads, deep sand, mud and inconveniences too numerous to mention. Those days have gone forever. Is the world better for this revolution? Doubtless a majority think so. In any event the automobile has come to stay, not even air navigation being likely to supersede it.

Our present razz and jazz is denominated progress by the ablest men of the Nation, therefore there is little use to condemn the mad race for supremacy under whatever name it may come. America is the leader in all new inventions, and will keep at the head of the procession until the end is reached. Motion pictures come in as a cheap amusement. To-day they have become as high up on the price lists as the most formidable shows.

A "variety" show was once considered a trifle naughty. To-day the highest class entertainers throw every species of variety show of the past class into the shade and all is well. There is no stopping the stream of progress as it wallows through filth and slime down the byways of the land.

To-day the man who lives a score of miles from town is nearer than the one of twenty years ago who lived the width of a farm away. Boys and girls who grow up to-day face a thousand and one danger pits where the old time youth confronted but one. It is the way of the world, however, and must be met with a sturdy determination to withs and temptation and come out unscathed from the ordeal.

A gentleman who owned a fine horseless wagon declared that in very truth auto traffic was the ruin of many an honest citizen who had trod the path of life in an even and honest manner until, tempted by the desire to emulate his richer neighbor, he invested in an automobile.

Mortgaged and deserted farms have, in a measure, come about through a desire on the part of their owners to be in the swim where road traffic is concerned.

Billions of dollars have been expended for beautiful cement highways, rivaling the best paved streets of the city, because of the demands of auto traffic. This is in the line of progress, of course, and the country is much beautified in spots through the efforts of monied men to build fine resorts which attract both country and city people from beyond the borders of the State.

All this, however, costs money, and the farm taxes have quadrupled within the past few years. Has the benefit been commensurate with this added taxation?

In the earlier days of the West magnificent distances were not compassed as now in a very few hours. Then the doctor often resided twenty and even thirty miles from his patients, with no telephone connections, the only means of communication being on horseback through an almost trackless wilderness. Doubtless many lives

were lost in emergency cases because of this inability to obtain medical aid in time.

In civil war days railroads had not penetrated very far into the wilds, the telegraph lines going far in advance. At a Fourth of July celebration on the Muskegon, forty miles from Grand Rapids, the first news that a great battle was being fought in Pennsylvania came over a forest telegraph line.

Newspapers had to come by stage and the inhabitants of the North woods, many of whom had sons and fathers in the Union army, waited the arrival of the stage with deep concern. That Fourth of July battle was known afterward as that of Gettysburg, it being fought on the first, second and third days of the month.

Doubtless the most amazing discovery of modern times is the radio. It verges on the miraculous and will one day, so we are told, serve as a connecting link between this world and the next. There are people who actually believe this, and why not? Such communication would be no more wonderful than many modern inventions which fifty years ago were considered utterly impossible.

We do not know where we stand. It is said that nothing is impossible with God, and since so many impossibilities have come through in modern times we need not be surprised at whatever may come to pass in the near future of our wonderful world life.

Old Timer.

Cashing Checks Marked Paid in Full.

Grand Rapids, Nov. 30.—I note in your issue of Nov. 3, an article on cashing checks marked "payment in full," which after reviewing the holding of various courts, states:

"That is the rule applied by the majority of the courts." This statement nullifies the value of the article to your readers in the State of Michigan.

Inasmuch as this subject has been generally misunderstood, as evidenced by the fact that the enclosed case indicates that two large firms of attorneys, as well as a Circuit Court judge, did not know what the law is, it might be well to quote the recent case of Shaw vs. United Motor Products Co., decided June 6, 1927.

A copy of the decision of our State Supreme Court is enclosed. If you care to enlighten the general public concerning the plain law, as set forth in this case, I would think the best way to do it would be to publish this decision.

J. Claude Youdan.

The full text of this decision is as follows:

Where debtor on receipt of statement for \$1,762.50 enclosed check for \$412.50 with letter stating check was in full and final payment of account, and on receipt of creditor's letter that it had not accepted it in full requested through its attorney return of the money if the condition of tender was not accepted, endorsement and cashing of check by creditor held under circumstances an accord and satisfaction.

If tender is in full satisfaction of unliquidated claim, the amount of which is in good faith disputed by debtor, and creditor is fully informed of condition accompanying acceptance, there is an accord and satisfaction if the money so tendered is retained.

Case made from Circuit Court, Kent county; William B. Brown, Judge.

Action by Asa J. Shaw and another, doing business as Shaw Bros., against the United Motor Products Co. Judgment for plaintiffs. Case-made and judgment reversed, with directions to enter judgment for defendant.

Argued before the entire bench.

Knapen, Uhl & Bryant, of Grand Rapids (Yerkes, Simons & Goddard, of Detroit, of counsel), for plaintiffs.

J. Claude Youdan, of Grand Rapids, for defendant.

WHITE HOUSE COFFEE

Test it by your own Taste!

You can best sell a product that you yourself like best. Test White House Coffee in your own home. Compare it with any other high grade coffee—bar none! We leave the judgment to you. We know you will recommend, **FIRST**, this coffee that is the fruit of 40 years' experience in blending and roasting the choicest coffee bean the world produces.

The Flavor Is Roasted In!



DWINELL-WRIGHT COMPANY

Michigan Distributors—LEE & CADY

Boston - Chicago
Portsmouth, Va.

WORDEN GROCER COMPANY

The Prompt Shippers

Another Quaker Leader

**QUAKER
EVAPORATED MILK**

The Milk for Every Meal

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

Customers Know this Brand

WORDEN GROCER COMPANY

Wholesalers for Fifty-nine Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

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.

Why Grocers Should Use Mutual Insurance Exclusively.

Everybody carries fire insurance nowadays. Everybody believes in fire insurance. But, like life insurance and savings bank interest, only a small percentage among us have a fairly adequate grasp of the real values which inhere in fire insurance. Why? Because not one in fifty, apparently, takes pains to ascertain that his insurance will be real protection in the event of fire; and still fewer are the ones whose policies will be preferred in case of a conflagration which entails really heavy losses on the insurance companies.

In this sketch I can touch on only a few of the major facts of fire insurance. A book would be required to cover them all. So my talk must be a series of hints for readers to take and follow out for themselves.

We have all heard of mutual companies. Perhaps we have wondered how they could sell insurance for less than old line companies and yet make enough money to retain their own interest in the business; because, of course, men must see a reward for their work or they will not work.

Well, old line companies are stock companies. They are capitalized like any other corporation, the money coming from investors in their stock who expect to make large dividends. They are fairly safe, because their capital stock must be so secured through State insurance departments that losses will be paid. But their business is to make money for their stockholders—not to save any for the insured.

Hence, broadly speaking, such companies operate inside of all "experience data," meaning tables which show what percentage of loss occurs in the various classes of risks. By consistent reinsurance they lessen their own risk on virtually every policy. This makes the business so safe and losses so moderate that inevitably they pile up big surpluses.

A company organized for \$1,000,000 can have \$10,000,000 surplus in a comparatively few years. How? Well, in some regions the losses equal only one-half of the premiums paid. Taking the country altogether, the public pays \$2 for each \$1 paid in losses by the stock companies. So there is plenty of room to accumulate surplus.

Now consider that \$10,000,000 surplus will yield \$500,000 a year if invested at 5 per cent. net, and you can see that such a surplus will enable a company to pay 50 per cent. a year on its \$1,000,000 capital stock, even if its insurance business, as such, runs along on a basis which pays nothing beyond the expenses of operation and losses. This is one reason why you see insurance money advertised at 5 per cent. on prime first mortgage security. What is earned on such surpluses is the purest velvet to the lenders.

This, then, is a source of revenue not usually understood by the average business man.

Old-line stock companies insure various classes on the basis of average experience. Thus the dwelling house is known as the safest of all risks. Such insurance is written at the lowest premium, yet returns more profit than any other class of risk. Certain similar rules apply to stores.

But where the old line company will insure any store in a given block on the same terms and conditions it will apply to any other store, the mutual company investigates individual stores and selects those which it will accept and on its own terms. One grocer may be careful and has his premises in excellent shape for insurance. A few doors farther on is another whose cellar is a dumping ground, the finest place possible in which to have a disastrous fire. Both look alike to old-line companies; but not to mutuals.

Mutuals are operated, usually, on the basis that they write the same kind of standard policies used by the old-line companies and for the same premiums. But they are in the insurance business, pure and simple. Hence, they select risks to lessen their losses. They pay their employes well and there is plenty of scope within those organizations for able men to grow and prosper; but because no surplus is accumulated out of excess receipts, they return a dividend to the policy holders at the end of the year. They accumulate a working reserve proportioned to their business, to keep their bank accounts in good shape. Beyond that they have no need of surplus funds. So commonly, the dividend is from 25 to 50 per cent. of the premium paid and often more than that, because they are able to operate on from 50 to 75 per cent. of the premium charged by old-line companies.

Because, as I have said, merchants—and the rest of us, too—are lax in our ideas of fire insurance, we first disregard the aggregate significance of a 25 to 50 per cent. reduction in our cost of insurance. Then we forget other factors which are, perhaps, fully as significant and valuable.

Each of us is apt to see only his own problem. A merchant pays \$50 yearly for insurance premiums. If he gets back 25 per cent. at the end of the year it looks and feels good, but he is apt to consider it as "only a dollar a month." He has, maybe, a customer—most of us have several of them—who writes a little insurance. That customer takes his bill out "in trade." That trade pays us 20 per cent. gross margin. So, carelessly, we feel that we have about as good a deal as on a 25 per cent. return.

Mutual companies work close to association members because they regard such men as the cream of the trade. That is a boost for associations. It is such a good thing for the trade in general that it alone should induce us to place our insurance in mutual companies. Again, the 25 per cent. should never be regarded as something that affects us alone. We should look at it in its broad aspect, applied to all members of our association, and then we shall see that it is not \$12.50 repaid to us, but literally

(Continued on page 31)

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.

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

WHAT IS FLEISCHMANN'S YEAST?

Fleischmann's Yeast is a food—a fresh vegetable food—that will eliminate constipation, relieve indigestion, clear the skin and tone up the system.

Yeast-for-Health advertising is adding Fleischmann's Yeast to the diet of thousands daily—to the betterment of their health. And remember, you are no exception to the rule, it will improve your own health, too.

And, in recommending it, do not lose sight of the fact that you are doing a service that can gain you many customers, regular customers, healthy customers who will come to your store regularly for their Yeast-for-Health when you can sell them all the groceries they need.

FLEISCHMANN'S YEAST
Service

Don't Say Bread

— Say

HOLSUM

MEAT DEALER

Fresh Pork Loins Much Lower in Price.

A break such as is seldom experienced in wholesale markets occurred in relation to fresh pork loins during the week. The decline commenced about two weeks ago with increased supplies in the big live markets, but for the first week the lowering of prices was gradual. Some of the large packers seemed to lose confidence in the market suddenly, and with the opening of business last week came confidential instructions to salesmen to get out from under, which, according to trade parlance, means "sell quickly before the big crash comes." There are few secrets in the wholesale meat business that cannot be understood, because of attitude of salesmen and others, and logical buyers seemed to sense the undertone as quickly as it became effective. Instead of buying quickly at reduced prices many of the more experienced buyers stopped buying or bought only what they had to have for day-to-day business. This lethargy, with supplies heavier than usual, developed a real panic in the market, and any offer that looked even remotely sensible was accepted. An illustration of the quick change in values may be understood from a definite transaction. A certain buyer offered a certain price for one hundred boxes of loins on Monday (of last week). His offer was refused at that time. The salesman called him on the phone at his place of business a few hours later to inform him he would take his bid. He informed the salesman that he had bought in the meantime similar quality for 5 cents a pound less. This general information is given so that consumers will know of some of the hazards of the meat business, and that they can expect to buy their chops and roasts from loins lower this week than they have been buying them. There will be a great many week-end sales of fresh pork loins and prices are bound to be attractive. This is a good opportunity for consumers to get high quality pork at low prices, and to help the demoralized condition by consuming the pork that is being sacrificed. There is no doubt of consumers helping dealers out by buying more pork now that it is lower in price, but we hope that there will be a little desire on the part

of these consumer-buyers to buy, not only because of the price, but to help the industry as well. The distinction we wish to make here is the difference in amount of purchases between just what is actually needed and what can be used to advantage.

Window of Store Shows Its Policy.

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

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

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

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

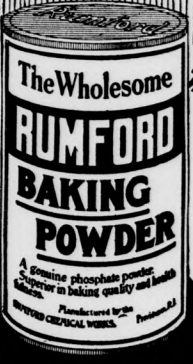
Hides, Pelts and Furs.

Green, No. 1	14
Green, No. 2	13
Cured, No. 1	16
Cured, No. 2	15
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	17
Calfskin, Cured, No. 2	15½
Horse, No. 1	5.00
Horse, No. 2	3.00
Pelts.	
Lambs	50@1.25
Shearlings	25@1.00
Tallow.	
Prime	07
No. 1	07
No. 2	06
Wool.	
Unwashed, medium	@33
Unwashed, rejects	@25
Unwashed, fine	@30
Fox.	
No. 1 Large	\$15.00
No. 1 Medium	12.00
No. 1 Small	10.00
Skunk.	
No. 1	\$2.00
No. 2	1.50
No. 3	1.00
No. 4	.50

Too Much Name For Him.

Motorcycle Cop (notebook in hand):
What's your name, kid?
Grocery Truck Driver: Sergis Pietterje Closskinnofloskii, sir.
Cop (putting notebook in pocket):
Well, don't let me catch you again, kid.

Peak Sales this year



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

RUMFORD CHEMICAL WORKS
Providence, R. I.

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

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

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



A good seller
A splendid repeater

HOLLAND RUSK

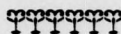
AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

Build up your business on consumer-confidence.

You will never lose a customer if you recommend



SHREDDDED 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.

Last Minute Suggestions For the Christmas Trade.

Written for the Tradesman.

"The best window trim I ever had," said an old hardware dealer, "was one I ran last Christmas. I am repeating this year. This trim was put together by a professional window trimmer I engaged for the occasion. The scheme behind the trim was to show a variety of household furnishings that would tend to show up to greatest advantage in direct and cheerful contrast with the dull and gloomy winter outside. And the winter idea was skillfully emphasized by one unusual feature introduced into the display.

"This feature consisted of two large paintings which occupied the background. They were rented especially for the occasion, and were really excellent paintings, showing typical winter scenes. One showed a farmer on a load of cordwood driving up to his little home, which was all but covered by drifting snow; the bright lights in the windows alone hinted the cozy comfort and cheerful meal within.

"Well, we played up this idea throughout the display. To emphasize the contrast, the display featured bright, cheerful lines—cutlery, for instance.

"An outstanding feature of the display was the novel manner in which the goods were shown. The plan was this: the floor of the window was covered with cheesecloth, and at intervals were erected pedestals simply contrived, of lengths of stove pipe covered with red paper and capped with sheets of window glass. All lengths of pipe and all sizes of glass were used. Here, again, you get the contrast: the white floor, representing snow; the glass, that looked like ice; and the cheery red pedestals.

"Each pedestal held its individual exhibit. There were casseroles, carving sets, coffee percolators, berry spoons, sugar shells, silver knives and forks, cutlery, game sets, shears and safety razors. Last, but not least, came carpet sweepers and dustless mops, which sold wonderfully well for Christmas presents.

"Hockey sticks and skates were on the floor between the pillars, and sleds were shown at the rear. The short pedestals were in front and the tall ones placed well to the back. The whole display was trimmed with smilax and touched up with Christmas cards, and it certainly was pretty—so pretty, in fact, that my opposition's wife hunted me up to tell me it was the prettiest window she had ever seen.

"The whole effect was simply gorgeous, particularly at night, when our three 250 watt lamps lit up the whole interior of the window, so that what with the reflections in the glass and the sheen of the cutlery, it looked like a hardware fairyland. The combination of bright steel and glass, of red tissue and green smilax, produced a color effect that in conjunction with the shifting lights and reflections at-

tracted and held the eye. It was a picture that made a man think of Christmas trees, plum puddings and turkey, and made him anxious to take part of the cheer home with him.

"Our lights are themselves worth special mention; they are of special design for window lighting purposes. I ran an advertisement in connection with the window for two weeks before and after Christmas, and my sales of exhibited and advertised articles were amazing. They stood out over the sales of other articles fully as suitable for Christmas presents but that were not pushed in the same way. I consider that it paid me to go outside my own store for display ideas."

Another dealer put on an odd window display with an uniquely contrived Santa Claus in an automobile, which indicated considerable ingenuity on the part of the window dresser. The material used was all from the store, the only outside item being the dummy figure. The latter, however, could be used in a variety of styles at different seasons. The wheels of the automobile were from barrows, the bottom of the chassis being a baking board. The part containing the engine was represented by an ash tin, the lights being dark lanterns. Washboards constituted the running boards, and another barrow wheel was used for steering. The Santa Claus chauffeur was seated on a breadbox placed in a barrow, while a piece of gas tubing led to the auto horn. A planed board was used for the step, and on this was a cash box for a tool box, while four elbows supplied the spare tire at the back. A dog chain around the wheel showed that the wet weather accessory was not forgotten. The slogan, "Everything for Christmas at Blank's Hardware Store," emphasized the completeness of the store's gift lines.

Santa Claus traveling by airship was the theme of a display put on by another small town hardware store. The display represented a housetop on Christmas Eve, the slanting roof rising from front to back of the window. A white cheesecloth, covering not only the roof but the floor of the window in the foreground, very neatly represented snow. The red brick chimney—Santa's entrance—was also shown, while a snow fall was represented by bits of cotton batting strung from the top of the window by means of fine threads, while the crescent moon and stars were shown upon the pale blue curtain forming the background of the window. Just above the roof was suspended Santa in his airplane. The airplane, which in this case was more along the lines of a dirigible, was contrived of articles of tinware, the "car" being a large clothesbasket suspended by means of clothes line from the balloon itself. In the car sat Santa Claus with a liberal supply of small Christmas novelties and toys about him, similar articles being sprinkled about the floor of the window. The slanting roof gave good opportunity for a display of cutlery.

One year the hardware dealers of an Eastern town, in conjunction with a local newspaper, put on a contest designed to stimulate early Christmas

shopping. Prizes were offered by various dealers for the best essays of between 250 and 350 words on "Advantages of Early Christmas Shopping." In judging the essays, the marking was as follows: Best reasons for early shopping, 60 points; best composition, 20; best penmanship, 10; neatness, 10. The contest got people thinking on the subject and discover-

ing for themselves how good and valid were the reasons for shopping early.

Another form of advertising used by hardware dealers to stimulate Christmas sales is the issuing of circulars. One big city dealer whose business was local to a certain section, and who consequently could not use the newspaper to advantage, made use of cir-

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

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

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

culars with good results. He got out a neat four page circular giving a full description of his Christmas lines, and with the following introductory announcement:

"We wish you a Merry Christmas and an easy time buying worthwhile presents for the family and friends.

"This bulletin is issued for the express purpose of making your holiday labors lighter and easier by showing you how many suitable Christmas gifts may be purchased in this store.

"Pictures and descriptions have been freely used, and in the large assortment shown will be found presents ranging in value from a few cents up, and suitable for persons of different ages, from the very small child to the newly married couple and the older people who value articles that are high grade and not too expensive.

"We offer a wide range of Christmas gifts; so that a customer can buy every gift he needs in this one store."

A small town hardware dealer got good results with the same policy, sending out 1,000 booklets direct to customers and prospects.

In another small town a Christmas fair is held shortly before the holiday—an event of considerable local importance, since it brings large crowds into town. A local hardware firm made such good use of the opportunity thus presented that it more than doubled its sales of the previous year. The fair itself was a large one, liberal prizes being offered by the town and by private subscription for the best displays of fowl, butter and eggs, for the visitor who came from the greatest distance, for the lady with the largest family, and so on. This all helped to stimulate public interest; and when a good snowfall came and the roads got beaten hard, people came from miles around.

The hardware store made special preparations to interest the crowd. Stoves and granite ware were pushed back, and the space given largely to special Christmas lines. Toys were featured, together with numerous gift lines. Price cards and show cards were liberally used in the window and interior showings. A Santa Claus was in personal attendance, occupying a suitably decorated booth in the center of the store where he met and shook hands with the youngsters and handed out little souvenirs. Printed lists of suggested gifts were distributed at all counters.

The trump card was the securing of a good orchestra which, posted at the rear of the store, furnished music at all hours of the day. The presence of this orchestra had a great deal to do with the fact that the store was continuously crowded. As a result, the firm broke all records for Christmas sales; the business done during the day before Christmas being just 21 cents more than double that of the corresponding day in the previous year when no special efforts were put forth. The value of thus linking up with local events which are prominently before the public cannot be too strongly emphasized. In this way the dealer gets the advantage of a public interest that has already been stimulated without expense to himself.

The value of a good window display at this season is more than half lost if the windows are not properly lighted at night. During the last two or three weeks before Christmas, the fathers and mothers do their gift buying for the younger generation very largely in the evenings; and the evening is the only time, as a rule, when father and mother can go shopping together. Light the window well, therefore; as a well lighted window is as

welcome on a dark winter night as a warm fire on a cold day. It is not enough to merely have ordinarily good window lighting; the lighting arrangements should be the best you can procure, and should be specially adapted to your window.

One of the secrets of successful merchandising is to profit from experience. Even with the most careful planning beforehand, this Christmas season you will experience some disappointments; you will fail in some respects to realize your fullest expectations, and splendid ideas will present themselves to your mind when it is too late to carry them out for the current year.

So, even while you are making the most of the current season, plan to do better next year; to do next year the things left undone this year and which this year's experience shows to be both wise and expedient. Likewise make sure of avoiding, next season, the mistakes which may detract from the complete success of your this season's efforts.

Some dealers keep yearly suggestion books in which they jot down memoranda of mistakes to avoid and improvements they can make as well as ideas which occur to them too late to be put into effect at the time. Such a book will prove a very helpful guide in making your plans for next season's Christmas selling. It would not be a bad idea, either, to make a note of good methods employed by other hardware dealers, or by merchants in other lines of trade.

Meanwhile, make the most of this season's opportunities. Remember always, that one of the most successful methods of Christmas selling is to provide helpful service to all your customers in the perplexing problem of selecting suitable Christmas gifts.

Victor Lauriston.

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

The Brand You Know by HART



Look for the Red Heart
on the Can

LEE & CADY

Distributor

DEL MONTE Vegetables

-for faster turnover
-larger volume
-and lower selling costs

**NOW
NATIONALLY
ADVERTISED**
the same,
as fruits!

HOTEL DEPARTMENT

Live Topics California People Are Talking About.

Los Angeles, Dec. 2.—With reports of snow and blizzards from the Middle and Eastern States, California is assuming a winter aspect. To be sure the thermometer, so far, has not receded beyond 64, but there are certain other unmistakable indications that the frost king is with us. For instance, there is a total absence of straw hats on the streets here, but some golfers are committing the social error of wearing them on the links. Women also are wearing a few less furs around their necks and bodies than they do in July and August. About every other man is seen without a vest and once in a great while an overcoat has to be accounted for by some over-enthusiastic champion of winter sports. Of course, a lot of recently constituted permanents from the East are slicking up their lawns and trimming their rose bushes, but they are bravely defying the mandates of fashion, for the real aborigines know that winter is here. The tourist, however, is excusable, and he will not recognize winter. Parading the streets in summer clothes, riding along the flower skirted boulevards in open cars, visiting orange groves and indulging in outdoor picnics, they are far more disdainful of winter than the natives. They openly scorn the season which brought them to California. Tell them to light the gas heaters in the evening and they laugh in your face. He is thick blooded, comes here wearing high shoes and topcoat and then the first thing you know he is hilarious in his near nudity. Winter is a queer commodity but in California the only ones you hear complaining about it are the Native Sons.

Down in Texas they have been experimenting with the mentally sick and now the superintendent of one of the insane hospitals there announces an important discovery. He has found a cure for many of those whose mentalities are deranged, and it is no less than the one-time "vice" of vanity. Personal pride, says this alienist, may make a woman happy, therefore it will improve her mental condition. As for men, he declares, they are no different from the fair sex in this respect, although their feelings maybe expressed differently. A woman will react to a bit of rouge or a marcel and a beauty parlor course has been found very effective in some cases. For a man, a new suit of clothes, a stylish hair trim, a bright colored necktie or silk stockings may be effective in gathering the wandering mental faculties and bringing them back through the haze of mental aberration to a normal condition. If this doctor's discoveries are confirmed by science, then preventive measures should be even more effective than those which are strictly curative. That is, by wearing neat and attractive clothes, by taking care of one's hair and complexion, by paying greater attention to personal grooming, we should insure ourselves against losing self respect and mental strength. Also prevent our relatives and friends from losing theirs.

The first auto bus line established in America was operated between Ludington and Shelby a dozen years ago. It was operated by M. V. Rush and Adrian Luce, the former a telegraph operative and Mr. Luce an advertising promoter. Both were interested in Pentwater realty and both were imbued with the very laudable idea that transportation facilities would promote transportation. They expended a small fortune in several commodious busses, not so different from the ones in use nowadays, but their schedule of fares was too low—three cents per mile—and road conditions were against

them. These busses, I believe, were disposed of and placed on a run in Western New York. I am reminded of all this by meeting Mr. Luce the other day. He now has a profitable advertising business in Los Angeles.

John Willy, of the Hotel Monthly, for years has been trying to find a definition for the term "hotel." The New York Court of Appeals has just handed down a decision which will be received with much interest by that individual, as well as a majority of the hotel fraternity who are operating legitimate institutions. It inferentially cites the fact that a lodging house is a place where rooms are rented to permanents and transients only after a price is agreed upon, where no food is furnished, no public rooms are maintained, and no other entertainment or service is provided; which keeps no register, and which is not held out to the public as a hotel or seeks the patronage of transients. Now, if someone will answer my question as to what constitutes a "first-class" hotel the world may properly go into repose.

Auction bridge having supplanted poker, as the great National game of America, it has been hedged in by so many rules that one hardly feels like making a move therein without securing legal advice. A new code of rules which makes the game more comfortable and homey is in vogue in some social stratas out here. For the benefit of sharks back home, I am offering an abridgment of same:

Pick up your cards as dealt. You'll be ready to bid ahead of the others. If your hand is rotten, mention it. It will guide your partner in his bid and play.

If your partner bids first, don't hesitate to raise. He has to play it.

Never hurry. Try several cards on a trick until you are sure which one you prefer.

Occasionally ask what are trumps. It will show you are interested.

Don't show lack of interest when you are dummy. Help your partner out with suggestions.

Talk about other subjects during the game. It makes for good fellowship.

Feel free to criticize your partner. He will do much better as a result.

Always trump your partner's tricks. Never take a chance.

Don't try to remember all the rules. It's too confusing.

If it is a money game, always stop when you are ahead. Folks will remember you.

Always explain your plays, particularly when set. It shows your card knowledge.

Disagree with established rules and conventions. People will know you for a person of independent mind.

Eat chocolate creams or other adhesive candies while playing, and frequently moisten your finger tips on your tongue while dealing. It keeps the cards from skidding and also facilitates the deal.

Senator Glass, of Virginia, was at one time a member of the Wilson cabinet—Secretary of State. He must have, on numerous occasions, sworn to observe the constitution of the United States, before assuming the duties of his several positions, but he sees no inconsistency in opposing enforcement of the fourteenth and fifteenth amendments, which gives Negroes citizenship and the right of voting, and his position favoring enforcement of the eighteenth amendment. Senator Borah, on the other hand, would have all enforced alike, and does not mince matters in telling the Virginia senator what he thinks about it. Senator Glass thinks it is stupid to draw an analogy between the South's views on the two subjects. The fourteenth and fifteenth amendments,



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

"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.

HOTEL GARY



GARY'S NEW \$2,500,000 HOTEL GARY, IND. HOLDEN OPERATED COL. C. G. HOLDEN, President C. L. HOLDEN, Treas. & Gen. Manager One of the Fine Hotels of the Middle West. 400 ROOMS FROM \$2.00 Each room an outside room. Circulating Ice Water and Every Modern Convenience. Large, Light Sample Rooms. Restaurant, Coffee Shop and Cafeteria in connection, all at popular prices.

We will also operate the following Hotels: The Mills-Holden Hotel, Richmond, Ind., will open about May 1, 1928; Hotel Teeling, Harvey, Ill., will open about June 1, 1928. HOLDEN-GARY COMPANY.

HOTEL PHELPS

Good Beds - Good Eats
GREENVILLE, MICH.
E. J. ANSTED, Prop. and 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.

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Four Flags Hotel Niles, Michigan

80 Rooms—50 Baths
30 Rooms with Private Toilets
T. M. CORNELL, Mgr.

Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.50 and up
EDWARD R. SWETT, Mgr.
Muskegon Michigan

he says, were born "in the passions of the war and constituted an attempt to destroy white civilization in nearly one-third of the country and to erect in its ruins an Ethiopian state, ignorant, profligate and corrupt." On the other hand, the eighteenth amendment was regularly ratified by the states.

May be! Before the fourteenth and fifteenth amendments were finally incorporated in the law books of the land, there must have been some form of ratification, else the printer would not have been provided with "copy." If Senator Glass' position is correct, then some consideration might be given to the claim that the eighteenth amendment was a form of "snap judgment," in view of the fact that four million voters, doing patriotic service, were deprived of saying whether it should be adopted.

Senator Borah is to be respected for his position. The constitution of the United States, if it is not mere fiction, should be observed, root and branch. But the whole proposition could be simmered down to something tangible if the party in power would enforce legislation restricting representation from such sections of the country where voting also is restricted. It is not done, however, because some of our Republican statesmen want to curry favor with the South in the vain hope that some day miracles will happen and the solidity of that section will be broken, the dominant party being benefitted thereby. Both senators would be nearer logical conclusions if they will confess that the enforcement of any particular section of the constitution is a matter to be governed by public sentiment alone, a conclusion which has been reached by the best jurists of the Nation.

Very few of the American public are cognizant of the fact that for some time the Government has been maintaining an air mail service between California and the East on a schedule of 20 hours to Chicago and 30 to New York and that the cost to the public who utilizes same is but 10 cents for each half ounce. Compared with train service, which requires five days on the fastest schedules, the advantages are immeasurable. But does the public fully realize what it means to the real heroes who pilot these planes daily and nightly over mountains, across plains, above the clouds and through fogs, dependent upon their knowledge of flying and the stability of their machines? The air mail service has by no means reached perfection, but it is within 25 per cent. of being so. Millions of miles have been flown since this service was established, a few years ago, and while it is hardly self sustaining, it is an evidence of magnificent progress.

A Congressional representative from New York has an old fashioned idea about representing his constituency while drawing his pay. As he cannot interview his constituents personally, he mails to each voter in his district a return postcard, asking for opinions on the important questions which are likely to come up in Congress. This is not a bad scheme when you come to think of it. Of course, all the cards will not be returned, but he receives enough of them to get a fair notion how the voters of his district feel on the outstanding questions which must be discussed by the solons in Washington. A very large element in Congress, as well as in many other legislative bodies, are anxious to know just how their constituents feel prior to election, but when they once arrive at the capital with a certificate of election, they proceed at once to find out just how the politicians feel about such matters, and outside of sending back a few public documents, and ruta бага seeds, forget about the home folks. A Congressman is chosen and paid for by

the voters to really represent them. The better posted he is on how they would like to be represented, the more satisfactory job he should be able to do.

The prohibition authorities having conquered everything in sight, propose to explore with aeroplanes. The Mississippi valley will be the first field of operations. If the operatives see anything which looks suspicious from an overhead view, they will open fire with machine guns, bombs and other explosives and investigate afterwards. If, instead of finding a distillery, they happen to unearth a sauer kraut factory, an apology will be offered, and with a sufficient Government allowance, a cheap cigar will be passed. This is really getting good. Later the prohibition department may be expected to inaugurate kindergarten comedy.

Rupert Hughes has published another volume on the private life of General Washington, which is quite likely to stir up that bump of patriotism concealed in the cranium of William Hale Thompson. From it one is led to infer that the father of his country had many of the attributes of the modern politician; in fact, had a record which would not be considered a model for the youth of the country. But Washington at that seems to have been "first in the hearts of his countrymen," even in those way back colonial days, and it seems a bit singular that their powers of perception were so much duller than those of the author mentioned. Seriously I do not approve of digging up the past to discredit the records of public men past and gone. Such stuff has no real historic value. Even if they were true, no good purpose would be served by giving them publicity. And then think of the effect they have on tender youth who are prone to worship heroes. It is different from the Christmas fallacy of Santa Claus. When this ephemeral character is exposed there is momentary disappointment, but it is soon overcome in life's ever changing program. The hero of history and tradition is another and more serious ideal. Such books undoubtedly have a sale or they would not be published. Their production is undoubtedly governed by the same motive behind certain books lately appearing which are purporting to tell tales of the inner circles of the White House in former administrations. The authors take care that they write after the death of the President whom they scandalize when there are none to defend him and they are outside the law of libel. Such cowardly attacks on their character have been made in the last few months on men who have made our earlier and our contemporaneous history, the great men of the Nation, not because the tales were true or their publication helpful, but because the mob of the curious world would buy such books, and there was money in the writing and publishing. It ought to be in the power of governments to defend the good names of those who have served their country usefully, to save their names from these muckers of history.

A great many of us remember the great railroad strike in the 90s when millions of dollars of railroad and other property was destroyed. It was not until the United States mails were interfered with that President Cleveland turned loose the dogs of war and sent regular soldiers to Chicago, which at that time was the focal center of the disturbance, with instructions to "shoot to kill." For his firmness the President had the satisfaction of nipping the trouble in its incipency, and the respect, ever after, of all classes, including the right-minded laboring classes.

A little military interference in the present "gang" war in Chicago, might

have a very salutary effect. The gangsters seem to have gotten way beyond the control of police authorities, and feudal assassinations are of daily occurrence. It will have to be stopped some day, and that "patriot incarnate," Mayor Thompson, is overlooking a good bet when he neglects to mount a white horse, donned with a red-white-and-blue sash and prove to the world that he is, in fact, what he claims to be, a defender of the liberties of his constituents. Much talk may have its merits, but with outlawry, cold lead is more effective.

Frank S. Verbeck.



HOTEL BROWNING

150 Fireproof Rooms
GRAND RAPIDS, Cor. Sheldon & Oakes
Facing Union Depot: Three Blocks Away.



CODY HOTEL

IN THE HEART OF THE
CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath

\$2.50 up with bath

CODY CAFETERIA IN
CONNECTION

I. Van Westenbrugge

Grand Rapids - Muskegon
Truck Service
Central Western Michigan

Nucoa

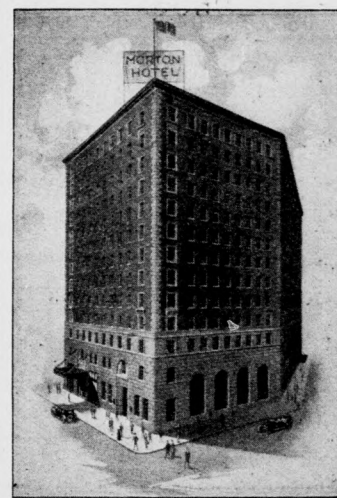


"BEST FOODS" SALAD DRESSING
"FANNING'S" Bread and Butter PICKLES

ALPHA BUTTER

Saralee Horse Radish

OTHER SPECIALTIES



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL

ARTHUR A. FROST

Manager

KELLOGG INN

BATTLE CREEK
European

SOMETHING BETTER

Rates, \$3.00, \$4.00, \$5.00 per Day

We unconditionally guarantee you a larger room, better and more pleasantly furnished, than you can obtain in any hotel between New York and Chicago at anything near our rates.

GEO. A. SOUTHERTON, Mgr.



The PANTLIND HOTEL

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fireproof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms — Rates \$2.50 and up with bath.

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, Croswell.
Treasurer—L. V. Middleton, Grand Rapids.

AUTHORITIES DIFFER

As To When a Proprietary Is Not a Proprietary.

An authority of high standing, but who for the time being prefers to remain anonymous, in discussing the various state pharmacy laws in relation to the sale of proprietary preparations by retail grocers, gave the following information as his view of the troublesome situation:

"A test of the Michigan pharmacy law to determine whether or not retail grocers and other general merchants may sell 'proprietary remedies' in original packages would be most desirable in that it would settle for all time a most perplexing situation.

"In so far as aspirin is concerned the state authorities in a number of states have taken the position that it is not proprietary, since the name of the drug commonly called aspirin (monoaceticacidester of salicylic acid) appears in the most recent revision of the United States Pharmacopoeia, the contention being that no drug the name of which appears in this revision can become proprietary merely by packing it in small consumers' packages bearing the name of the manufacturer. This position is somewhat inconsistent, since there are in this recent revision of the Pharmacopoeia the names of a number of products which could not be properly called drugs and which are sold by grocers—for instance, olive oil.

"In July, 1927 a general merchant in Illinois went to trial for selling aspirin in the original package and the County Court at Waukegan held the Illinois pharmacy law unconstitutional in so far as it attempts to prevent the sale by general merchants of drug products in manufacturers' packages. However, this was a decision of a lower court and does not finally determine the question in so far as Illinois is concerned.

"In New York the State Board of Pharmacy has proceeded against a number of dealers and in several instances the manufacturer has paid the dealers' fine, thus terminating the proceeding, with the result that no test case has been brought. The difficulty from the wholesale grocery association standpoint in so far as testing these state laws is concerned is that each time question arises as to whether or not a particular remedy is or is not proprietary it will be necessary to institute suit and would place the burden and expense on wholesale grocers' associations, whereas it would seem that manufacturers should defend their own products and bear the expense of the defense.

"Early in November the South Dakota Pharmacy Law prohibiting the

sale of proprietary medicines except by licensed pharmacists was held unconstitutional by the Supreme Court of that State.

"In September the Supreme Court of Arizona held that the State law which attempted to prohibit the sale of drugs, medicines or poisons in the original packages of the manufacturers, or of patent or proprietary medicines or poisons by persons who are not registered pharmacists was unconstitutional. (The product aspirin was not involved in either case).

"A Minnesota decision (State vs. Donaldson 41 Minn. 74) is of interest. In that case the court said in part:

"Now, it is a matter of common knowledge that what are called 'patent' or 'proprietary' medicines are prepared ready for immediate use by the public, put up in packages or bottles labeled with the name, and accompanied with wrappers containing directions for their use, and the conditions for which they are specifics. In this condition they are distributed over the country in large quantities and sold to consumers in the original packages, just as they are purchased by the dealer, without any other or further preparation or compounding. There is nothing that calls into use any skill or science on the part of the one who sells them. One man can do it just as well as another, if he can read the label on the package and make change with the purchaser. The fact that the seller is a pharmacist, of itself, furnishes no protection to the public. The articles might as well be sold by a grocer or dry goods merchant. Undoubtedly the State has as much right to regulate the sale of patent medicines as any other, and, in the exercise of that power, may adopt any measures it sees fit, provided only it adopts such as would have some tendency to accomplish the desired end, to wit, the protection of the lives and health of the public. This is the limit and extent of its powers."

"Of course, any state decision will apply only to the sale within that state and what may be determined in Arizona or South Dakota can have no application or effect on the situation, say, in New York. However, these various State decisions are most important from the standpoint of the wholesale and retail grocer.

"The duty of testing a State law is the manufacturer's. It is his product which is being attacked and he either should be willing to stand a test of the statute in the courts or guarantee the wholesale and retail grocers that he will protect them and bear all expense in the event of prosecution by State authorities."

Nail-Cleaning Washes.

1 Tartaric acid ----- 1 dr.
Tincture of Myrrh ----- 1 dr.
Cologne water ----- 2 drs.
Water ----- 3 ozs.

Dissolve the acid in the water; mix the tincture of myrrh and cologne, and add to the acid solution.

Dip the nails in this solution, wipe, and polish with chamois skin.

2 Oxalic acid ----- 30 grs.
Rose water ----- 1 oz.

How We Built Up Our Prescription Business.

Patent medicines, the offspring of our grandmothers' remedies, are not in themselves a menace to pharmacy, but the attitude of the druggist towards them, and the impression they give the physician when advertised and displayed too much are evils to pharmacy.

The doctor thinks the average drug store is a detriment to his profession and a competitor rather than an aid or co-operative medium for him to better serve his patients, and his feelings are not entirely unjustified. The druggist that counter-prescribes and recommends "patents" for all ills is harming his own business as well as pharmacy, and encouraging the physician to dispense his own medicines.

We have adopted a rule in our store that I think has built up our prescription business and gained the confidence of our M. D.'s to a greater extent than anything else in the store including personality. It is never to recommend a remedy to a customer without first advising their going to a physician. Of course if they ask for a physic we offer them one, the same applies when they ask for a tonic, but in this case we add: "If this doesn't help you see your physician." The doctors soon learn of this policy and appreciate this co-operation reciprocating when the occasion presents itself. We use it in our advertising and never forget to let both the physician and the patient know our attitude.

I once worked for a druggist who had all of his patents hidden from view and he filled nearly all the prescriptions in his town.

The name of a drug store under a newspaper advertisement of a popular patent may stimulate the sales of that particular item, but it will more than likely harm that store's prescription business.

We find it far better to send a patient to a physician and take a chance on getting the prescription than it would to sell a patent that is more than likely cut down to almost cost. Or if it is put up under the druggist's own name and doesn't give results, the patient may lose confidence in the store and go elsewhere next time.

There seems to be a general trend among the druggists to propagate their "profession" and much discussion on this subject has appeared in various drug journals. To my mind the keen competition of to-day is responsible for the loss of the old time ethics, survival of the fittest is the war cry, and cut-throat business methods prevail. Organization is our salvation. We should co-operate with the physicians in educating the public to see their doctor for the minor ills as well as the major maladies.

Another thing that is eating the heart out of business as well as the health of the public is the drugless cures, rub your spine method, and on the Pacific Coast the Chinese Herb Man, the fickle public fall for these new cures that are advertised, and only sane legislation will wipe them out. But the druggist can help a lot by educating the public to the dangers of these so-called "cures" by the use of proper propa-

ganda in their advertising and their conversation with the customers. A little concentrated effort along these lines would not only encourage the co-operation of the physicians, but would demand his support.

Many people go to their dentist twice a year and have their teeth examined, but how many go to their physician twice a year and undergo a physical examination? These are the things we should advise our customers to do, and not encourage them to make a rubbish box of their stomachs, and at the end of the year the profits would show a greater margin and our conscience would feel more peaceful.

Another reason for catering to the prescription business is the confidence the customers have in the store, they will buy their toilet, household necessities, etc., where they have their prescriptions filled, and will not look for huge signs outside Stupendous Price Reductions—Prices Reduced, etc., making a five and ten cent store out of the pharmacy. Who wants to have a prescription filled in a store of that sort? Not I nor anybody else. Why not go back a few years and rejuvenate the old medicine show, hire a comedian and put it on right? These are the things I believe that have cheapened pharmacy, and have made the people skeptical of medicine as a whole, encouraging them to fall for the drugless "cures."

By catering to the prescription trade our profits are bigger, our store is more exclusive and our customers have more confidence in us. It is only reasonable to think that if the customers have enough confidence in us to have their prescriptions filled in our store, it will be a hard matter for a competitor to win them away from us.

Service and Quality should be the religion of a modern druggist, stressing quality at every turn, talking it, practicing it, and giving it freely. It doesn't cost much and it surely plays a lively tune on the cash register.

We keep a chart with the doctors' names in our store and when persons ask to be directed to a physician, we refer them to one, giving them each a turn. In this way we play no particular favorite, unless the customer has a specific malady, and wants a specialist.

When we receive a prescription from a physician that isn't familiar with our store we write him a letter telling him we filled his prescription for Mrs. So and So, and we add that we used the greatest care in compounding it, using the very best chemicals obtainable, assuring him of our interest and co-operation. We have found this method of advertising has paid, having added several doctors to our list of patrons. We also write a letter thanking the new customer for his or her little patronage assuring them of our interest in their health. These are the little things that count in creating new business.

We also keep a supply of mailing tubes furnished free by the state, and the doctors call us when they need them.

Leo B. McCordle.

Boost others with words, boost yourself with deeds.

Longer Life For Rubber Goods.

A new product for the treatment of rubber goods has been developed in the laboratories of E. I. du Pont de Nemours & Co., which is meant to give new life to rubber by checking the destructive effects of oxygen. In describing the product, the company says that if it were not for the deterioration caused by the oxygen in the air, such products as rubber thread, door checks, windshield strips, and billiard cushions would last indefinitely, and the useful life of matting, packing, belting and hose would be greatly prolonged.

There are few tires used on pleasure cars that do not suffer a serious loss in tread abrasion resistance due to oxidation before they are ultimately worn out, the company says, even though they may be placed in service shortly after vulcanization.

The anti-oxidant produced has been called neozone, and has been thoroughly tested for use on various types of rubber compounds. It also serves to counteract the effect of high temperatures, and is of importance to bus and truck tubes which are simultaneously exposed to high temperatures and to air.

France as a Walnut Factor.

France is by far the most important source of supply for the walnuts imported into the United States. The bulk of these imports from France consist of walnut meats but imports of walnuts in the shell are also important. Such imports during the past five crop years have averaged 14,570,000 pounds of walnut meats and 6,595,000 pounds of walnuts in the shell. In other words France supplied on an average during these years approximately 70 per cent. of the shelled walnuts and 28 per cent. of the walnuts

in the shell imported into the United States.

Colors For Electric Light Bulbs.

The following has been recommended:

White shellac ----- 3 ounces
Powdered rosin ----- 1 ounce
Benzoin ----- 1 dram
Alcohol ----- 10 ounces
Anilin dye (any color) ----- enough

Anilin dyes are used for coloring the bulbs of incandescent lamps. These may be dissolved in amyl acetate or in photographer's collodin. The bulbs should be cleaned thoroughly and dried, coated with the white of egg and dried. The dye will then adhere firmly to the glass.

Sawdust Is Valuable.

Industries producing sawdust and considering it as a waste product, will find valuable information in a bulletin containing the results of a survey by Axel H. Oxholm, director of the National Committee on Wood Utilization of the Department of Commerce. According to Mr. Oxholm, sawdust in itself and as wood flour produced by simple grinding process is being put to many uses, ranging from dolls to dynamite.

Not in a Book.

A pacifist gentleman stopped to try to settle a juvenile row.

"My boy," he said to one of the combatants, "do you know what the Good Book says about fighting?"

"Aw!" snorted the youth, "fightin' ain't one of them things you kin get out of a book, mister."

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.

Blank Books for 1928

Single Entry Ledgers

Double Entry Ledgers

Long Day Books

Pass Books

Counter Books

Journals

Cash Books

Day Books

Records

Order and Tally Books

Remember we stock complete line, all sizes and prices. Drop in and see our samples or ask our salesmen.

Hazeltine & Perkins Drug Company
MANISTEE Michigan GRAND RAPIDS

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	12 1/2 @ 20	Cubeb	6 50 @ 75	Benzoin	2 28
Boric (Xtal)	15 @ 25	Eigerson	7 50 @ 75	Benzoin Comp'd	2 40
Carbolic	38 @ 44	Eucalyptus	1 25 @ 1 50	Buchu	2 16
Citric	53 @ 70	Hemlock, pure	2 00 @ 2 25	Cantharadial	2 52
Muriatic	3 1/2 @ 8	Juniper Berries	4 50 @ 4 75	Capsicum	2 28
Nitric	9 @ 15	Juniper Wood	1 50 @ 1 75	Catechu	2 44
Oxalic	16 1/2 @ 25	Lard, extra	1 55 @ 1 65	Cinchona	2 16
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25 @ 1 40	Colchicum	2 18
Tartaric	50 @ 60	Lavender Flow	6 00 @ 6 25	Cubeb	2 76
Ammonia		Lavender Gar'n.	85 @ 1 20	Digitalis	2 04
Water, 26 deg.	06 @ 16	Limon	4 00 @ 4 25	Gentian	2 15
Water, 18 deg.	05 1/2 @ 13	Linseed, raw, bbl.	@ 80	Gualac	2 28
Water, 14 deg.	04 1/2 @ 11	Linseed, bbl. less	90 @ 1 03	Gualac, Ammon.	2 04
Carbonate	20 @ 25	Linseed, raw, less	87 @ 1 00	Iodine	2 25
Chloride (Gran.)	09 @ 20	Mustard, artini. oz.	@ 35	Iodine, Colorless	2 50
Balsams		Neatsfoot	1 25 @ 1 35	Iron, Clo.	2 56
Copaiba	1 00 @ 1 25	Olive, pure	4 00 @ 5 00	Kino	2 44
Fir (Canada)	2 75 @ 3 00	Olive, Malaga,	2 85 @ 3 25	Myrrh	2 52
Fir (Oregon)	65 @ 1 00	Olive, Malaga,	2 85 @ 3 25	Nux Vomica	2 80
Peru	3 00 @ 3 25	green	2 85 @ 3 25	Opium	2 40
Tolu	2 00 @ 2 25	Orange, Sweet	5 00 @ 5 25	Opium, Camp.	2 44
Barks		Organum, pure	2 50 @ 2 75	Opium, Deodorz'd	2 40
Cassia (ordinary)	25 @ 30	Organum, com'l	1 00 @ 1 20	Rhubarb	2 92
Cassia (Saigon)	50 @ 60	Pennyroyal	3 25 @ 3 50	Paints	
Sassafras (pw. 50c)	@ 50	Peppermint	5 50 @ 5 70	Lead, red dry	13 1/4 @ 13 3/4
Soap Cut (powd.)	20 @ 30	Rose, pure	13 50 @ 14 00	Lead, white dry	13 1/4 @ 13 3/4
Berries		Rosemary Flows	1 25 @ 1 50	Lead, white oil	13 1/4 @ 13 3/4
Cubeb	@ 1 00	Sandelwood, E.	10 50 @ 10 75	Ochre, yellow bbl.	@ 2 1/2
Fish	@ 35	Sassafras, true	1 75 @ 2 00	Ochre, yellow less	3 @ 6
Juniper	11 @ 30	Sassafras, art'l	75 @ 1 00	Red Venet'n Am.	3 1/4 @ 7
Prickly Ash	@ 75	Spearment	8 00 @ 8 25	Red Venet'n Eng.	@ 8
Extracts		Sperm	1 50 @ 1 75	Putty	@ 8
Licorice	60 @ 65	Tany	7 00 @ 7 25	Whiting, bbl.	@ 4 1/2
Licorice, powd.	60 @ 70	Tar USP	65 @ 70	Whiting, bbl.	5 1/2 @ 7
Flowers		Turpentine, bbl.	@ 59	L. H. P. Prep.	2 90 @ 3 17
Arnica	1 75 @ 1 85	Turpentine, less	66 @ 49	Rogers Prep.	2 90 @ 3 17
Chamomile (Ged.)	@ 80	Wintergreen,	6 00 @ 6 25	Miscellaneous	
Chamomile Rom.	@ 50	leaf	6 00 @ 6 25	Acetanilid	57 @ 75
Gums		Wintergreen, sweet	3 00 @ 3 25	Alum	08 @ 12
Acacia, 1st	50 @ 55	Wintergreen, art	75 @ 1 00	Alum, powd. and	09 @ 15
Acacia, 2nd	45 @ 50	Worm Seed	6 00 @ 6 25	Bismuth, Subni-	2 83 @ 3 08
Acacia, Sorts	20 @ 25	Wormwood	15 00 @ 15 25	trate	2 83 @ 3 08
Acacia, Powdered	35 @ 40	Potassium		Borax xtal or	6 1/2 @ 15
Aloe (Barb Pow)	25 @ 35	Bicarbonate	35 @ 40	powdered	1 50 @ 2 00
Aloe (Cape Pow)	25 @ 35	Bichromate	15 @ 25	Calomel	2 72 @ 2 82
Aloe (Soc. Pow.)	65 @ 70	Bromide	69 @ 85	Capsicum, pow'd	35 @ 40
Asafoetida	50 @ 60	Bromide, gran'd	23 @ 30	Carmine	7 00 @ 7 50
Pow.	75 @ 1 00	Chlorate, gran'd	23 @ 30	Cassia Buds	35 @ 40
Camphor	85 @ 90	Chlorate, powd.	16 @ 25	Cloves	50 @ 55
Gualac	@ 80	or Xtal	16 @ 25	Chalk Prepared	14 @ 16
Gualac, pow'd	@ 80	Cyanide	30 @ 90	Chloroform	53 @ 60
Kino	@ 1 25	Iodide	4 36 @ 4 55	Chloral Hydrate	1 20 @ 1 50
Kino, powdered	@ 1 20	Permanganate	20 @ 30	Cocaine	12 55 @ 13 50
Myrrh	@ 60	Prussiate, yellow	40 @ 50	Cocoa Butter	70 @ 90
Myrrh, powdered	@ 65	Prussiate, red	@ 70	Corks, list, less	40-10%
Opium, powd.	19 65 @ 19 92	Sulphate	35 @ 40	Copperas	2 1/2 @ 10
Opium, gran.	19 65 @ 19 92	Roots		Copperas, Powd.	4 @ 10
Shellac	65 @ 80	Alkanet	30 @ 35	Corrosive Sublim	2 25 @ 2 30
Shellac	75 @ 90	Blood, powdered	35 @ 40	Cream Tartar	35 @ 45
Tragacanth, pow.	@ 1 75	Calamus	35 @ 75	Cuttle bone	40 @ 50
Tragacanth	1 75 @ 2 25	Elecampane, powd.	25 @ 30	Dextrine	6 @ 15
Turpentine	@ 30	Gentian, powd.	20 @ 30	Dover's Powder	4 00 @ 4 50
Insecticides		Ginger, African,	30 @ 35	Emery, All Nos.	10 @ 15
Arsenic	08 @ 20	powdered	30 @ 35	Emery, Powdered	@ 15
Blue Vitriol, bbl.	@ 07	Ginger, Jamaica,	60 @ 65	Epsom Salts, bbls.	@ 3 1/2
Blue Vitriol, less	08 @ 15	powdered	45 @ 50	Epsom Salts, less	3 1/4 @ 10
Bordea. Mix Dry	13 @ 22	Goldenseal, pow.	@ 20	Ergot, powdered	@ 1 50
Hellebore, White	18 @ 30	Ipecac, powd.	@ 50	Flake, White	15 @ 20
powdered	18 @ 30	Licorice	35 @ 40	Formaldehyde, lb.	12 1/4 @ 30
Insect Powder	35 @ 45	Licorice, powd.	20 @ 30	Gelatine	80 @ 90
Lead Arsenate Po.	14 1/2 @ 26	Orris, powdered	30 @ 40	Glassware, less 55%	
Lime and Sulphur	@ 23	Poke, powdered	30 @ 40	Glassware, full case 60%	
Dry	@ 23	Rhubarb, powd.	@ 1 00	Glauber Salts, bbl.	@ 02 1/2
Paris Green	22 @ 32	Rosinwood, powd.	@ 1 00	Glauber Salts less	04 @ 10
Leaves		Sarsaparilla, Hond.	@ 1 10	Glue, Brown	21 @ 30
Buchu	@ 1 00	ground	@ 1 10	Glue, Brown Grd	15 @ 20
Buchu, powdered	@ 1 10	Sarsaparilla Mexican,	32 @ 52	Glue, White	27 1/2 @ 35
Sage, Bulk	25 @ 30	Glycerine	28 @ 48	Glue, white grd.	25 @ 35
Sage, 1/4 loose	@ 40	Squills	35 @ 40	Glycerine	28 @ 48
Sage, powdered	@ 25	Squills, powdered	70 @ 80	Hops	75 @ 95
Senna, Alex.	50 @ 75	Tumeric, powd.	20 @ 25	Iodine	6 45 @ 7 00
Senna, Tinn. pow.	30 @ 35	Valerian, powd.	@ 1 00	Iodoform	8 00 @ 8 20
Uva Ursi	20 @ 25	Seeds		Lead Acetate	20 @ 20
Oils		Anise	@ 35	Mace	@ 1 50
Almonds, Bitter,	7 50 @ 7 75	Anise, powdered	35 @ 40	Mace, powdered	@ 1 60
Almonds, Bitter,	3 00 @ 3 25	Bird, ls	13 @ 17	Menthol	7 50 @ 8 00
Almonds, Sweet,	1 50 @ 1 80	Canary	10 @ 16	Morphine	12 83 @ 13 98
Almonds, Sweet,	1 00 @ 1 25	Caraway, Po.	30 @ 30	Nux Vomica	@ 30
Amber, crude	1 25 @ 1 50	Cardamon	25 @ 30	Nux Vomica, pow.	15 @ 25
Amber, rectified	1 50 @ 1 75	Cardamon pow.	30 @ 30	Pepper, black, pow	50 @ 60
Anise	1 40 @ 1 60	Dill	15 @ 20	Pepper, White, pw.	65 @ 75
Bergamont	9 00 @ 9 25	Fennel	25 @ 30	Pitch, Burgudry	20 @ 25
Cajuput	1 50 @ 1 75	Flax	7 @ 15	Quassia	12 @ 15
Cassia	3 50 @ 3 75	Flax, ground	7 @ 15	Quinine, 5 oz. cans	@ 69
Castor	1 45 @ 1 70	Foenugreek, pwd.	15 @ 25	Rochelle Salts	31 @ 40
Cedar Leaf	2 00 @ 2 25	Hemp	8 @ 15	Saccharine	2 60 @ 2 75
Citronella	1 25 @ 1 50	Lobelia, powd.	@ 1 60	Salt Peter	11 @ 22
Cloves	2 50 @ 2 75	Mustard, yellow	17 @ 25	Selditz Mixture	30 @ 40
Cocunut	25 @ 35	Mustard, black	20 @ 25	Soap, green	15 @ 30
Cod Liver	2 00 @ 2 50	Poppy	15 @ 20	Soap mott cast.	@ 25
Croton	2 00 @ 2 25	Quince	1 25 @ 1 50	Soap, white castile	@ 15 00
Tinctures		Rape	15 @ 20	Soap, white castile	@ 15 00
Aconite	@ 1 80	Sabadilla	60 @ 70	Soda Ash	3 @ 10
Aloe	@ 1 50	Sunflower	11 1/4 @ 15	Soda Bicarbonate	3 1/2 @ 10
Arnica	@ 1 50	Worm, American	30 @ 40	Soda, Sal	02 1/2 @ 08
Asafoetida	@ 2 28	Worm, Levant	5 25 @ 5 40	Spirits Camphor	@ 1 20

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

Dill Pickles
Beans

DECLINED

Matches

AMMONIA

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



AXLE GREASE

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

BAKING POWDERS

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

K. C. Brand

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

BEECH-NUT BRANDS.

BLUING

The Original
Condensed

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. 234 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. Fcy. Parlor 26 lb. 10 00
Toy 1 75
Whisk, No. 3 2 75

BRUSHES

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

Apples, 3 lb. Standard 1 50
Apples, No. 10 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
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 10
Peaches, No. 1 1 50
Peaches, No. 1, sliced 1 25
Peaches, No. 2 2 75
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. 3 00
Peaches, 10, Mich. 3 50
Pineapple, 1 sl. 1 75
Pineapple, 2 sl. 2 60
Papple, 2 br. sl. 2 40
Papple, 2 1/2, sl. 3 00
Papple, 2, cru. 2 60
Pineapple, 10 cru. 9 00
Pears, No. 2 2 15
Pears, No. 2 1/2 3 50
Plums, No. 2 2 40
Plums, No. 2 1/2 2 90
Raspberries, No. 2 blk 3 25
Raspb's, Red, No. 10 13 50
Raspb's Black, No. 10 12 00
Rhubarb, No. 10 4 75
Strawberries, No. 10 12 60

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 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
Sard's, 1/4 Oil, Key 6 10
Sardines, 1/4 Oil, K'less 5 50
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/4 2 80
Salmon, Red Alaska 3 75
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 85
Sardines, Im. 1/4, ea. 10 23
Sardines, Im. 1/2, ea. 25
Sardines, Cal. 1 65
Tuna, 1/2, Albocore 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/4s, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 3 40
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, s 3 45
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 5 24
Potted Meat, 1/2 Libby 9 24
Potted Meat, 1/2 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 65

Baked Beans

Campbells, 1c free 5 1 15
Quaker, 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 35
Corn, No. 2, Fan. 1 80
Corn, No. 10 8 00
Hominy, No. 3 1 00
Okra, No. 2, whole 2 00
Okra, No. 2, cut 1 65
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels 33
Mushrooms, Choice, 8 oz. 45
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. 1 65
Peas, No. 2, Sift. 1 85
June
Peas, No. 2, Ex. Sift. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 25
Pumpkin, No. 10 4 00
Pimentos, 1/4, each 12 14
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 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 90
Tomatoes, No. 10 8 00

CATSUP.

B-nut, small 1 90
Lily of Valley, 14 oz. 2 60
Lily of Valley, 1/2 pint 1 75
Paramount, 24, 8s 1 40
Paramount, 24, 16s 2 25
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
Wineconsin Daisies 30
Longhorn 30
Michigan Daisy 30
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 1 00
7 oz. Rose Tin Bon 9 00
13 oz. Creme De Cara-que 13 20
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastelles 3 40
Langes De Chats 4 80

CHOCOLATE.

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

COCOANUT

Dunham's
15 lb. case, 1/2s and 1/4s 48
15 lb. case, 1/4s 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 35
Liberty 27
Quaker 41
Nedrow 39
Morton House 46
Reno 36
Royal Club 40

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

Maxwell House Coffee.

1 lb. tins 48
3 lb. tins 1 42

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
Carlene, Tall, 4 doz. 3 80
Carlene, 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
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 Between, 5 for 25 37 50
Canadian Club 35 00
Little Tom 37 50
Tom Moore Monarch 75 00
Tom Moore Panetris 65 00
T. Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Knickerbocker 95 00
Webster Belmont 110 00
Webster St. Reges 125 00
Bering Apollos 95 00
Bering Palmitas 115 00
Bering Delloses 130 00
Bering Favorita 135 00
Bering Albas 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods Pails

Lemon Drops 18
O. F. Horehound dps. 13
Anise Squares 18
Peanut Squares 17
Horehound Tablets 18

Cough Drops Bxs

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

Walnut Fudge 23
Pineapple Fudge 22
Italian Bon Bons 17
Banquet Cream Mints. 27
Silver King M.Mallows 1 25

Bar Goods

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

COUPON BOOKS

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

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

CREAM OF TARTAR

6 lb. boxes 38

DRIED FRUITS

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

Apricots

Evaporated, Choice 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
Thompson's seedless, 15 oz. 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
Cal. Limas 09
Brown, Swedish 07 1/2
Red Kidney 09

Farina

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

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

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

Bulk Goods

Elbow, 20 lb. 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 1/2 oz. 3 20
3 1/2 oz. 4 50
2 oz. 2 60
4 oz. 5 00
8 oz. 9 00
16 oz. 15 00

2 1/2 Ounce Taper Bottle

GELATINE



26 oz., 1 doz. case	6 00
3 1/2 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



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

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 50
Diamond, 144 box	5 75
Searchlight, 144 box	5 75
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	5 70
Ohio Blue Tip, 720-1c	4 25
Blue Seal, 144	5 20
Reliable, 144	4 15
Federal, 144	5 50

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	26
Brazil, New	27
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. roasted	10 1/2
Peanuts, Jumbo, std.	14 1/2
Pecans, 3 star	20
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, California	28

Salted Peanuts

Fancy, No. 1	13 1/2
--------------	--------

Shelled

Almonds	68
Peanuts, Spanish,	
125 lb. bags	12 1/2
Filberts	32
Pecans Salted	1 05
Walnuts	70

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 1/2 oz. Jar, pl., doz.	1 60
8 1/2 oz. Jar, plain, doz.	2 35
20 oz. Jar, Pl. do.	4 25
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, dz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, stuffed,	
doz.	4 50 @ 7 75
20 oz. Jar, stuffed dz,	7 00

PARIS GREEN

1/2s	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 1/2
Gas Machine Gasoline	37 1/2
V. M. & P. Naphtha	19 1/2

ISO-VIS MOTOR OILS

In Iron Barrels	
Light	77 1/2
Medium	77 1/2
Heavy	77 1/2
Ex. Heavy	77 1/2



Iron Barrels

Light	65 1/2
Medium	65 1/2
Heavy	65 1/2
Extra heavy	65 1/2
Polarine "F"	65 1/2
Transmission Oil	65 1/2
Pinol, 4 oz. cans, doz.	1 50
Pinol, 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.	9 00
----------------------	------

PIPES

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

PLAYING CARDS

Battle Axe, per doz.	2 75
Bicycle	4 75

POTASH

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

FRESH MEATS

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

Veal

Top	21
Good	20
Medium	18

Lamb

Spring Lamb	25
Good	23
Medium	22
Poor	20

Mutton

Good	18
Medium	16
Poor	13

Pork

Light hogs	15
Medium hogs	15
Heavy hogs	14
Loin, Med.	22
Butts	19
Shoulders	16
Spareribs	16
Neck bones	06
Trimnings	15

PROVISIONS

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

Lard

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

Sausages

Bologna	16
Liver	15
Frankfort	20
Pork	18 @ 20
Veal	19
Tongue, Jerried	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
Mixed 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 35
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, M'mum	3 25
Nedrow, 12s, China	3 25
Sacks, 90 lb. Jute	3 50

RUSKS

Holland Rusk Co.

Brand	
18 roll packages	2 30
36 roll packages	4 50
36 carton packages	5 20
18 carton packages	2 65

SALERATUS

Arm and Hammer	3 75
----------------	------

SAL SODA

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

COD FISH

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

HERRING

Holland Herring

Mixed, Keys	1 00
Mixed, half bbls.	9 00
Mixed, bbls.	16 50
Milkers, Kegs	1 10
Milkers, half bbls.	10 00
Milkers, bbls.	18 00
K K K K, Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 45
Ronea 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 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	99

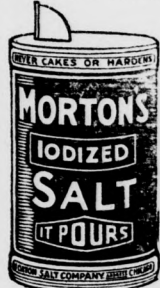
STOVE POLISH

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

Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 35
Enameline Liquid, doz.	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. dg.	85
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb., each	75
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
35, 4 lb., per bale	2 60
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 20



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



SOAP

Am. Family, 100 box	6 30
Crystal White, 100	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
Triby Soap, 100, 10c	7 30
Williams Barber Bar, 9s	60
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
Sani 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
-------------------	------

BETTER MERCHANDISING.**Second Annual Conference Being Planned at Detroit.**

Plans for the Second Better Merchandising Conference and Exposition, to be held under the auspices of the Better Merchandising Association, including retailers in Michigan, Ohio, Indiana, and the Middle West, are now under way at Detroit. Headquarters have been established on the ballroom mezzanine floor at the Book-Cadillac Hotel, with Charles W. Collier in charge.

This event will take place February 15, 16 and 17 and the entire affair will be held at the Book-Cadillac Hotel. It will include Conference Sessions, Departmentals and Exhibits. J. B. Sperry, of the Sperry Co., Port Huron, is President of the Association. Other governors include R. A. Chandler, of Sylvania, Ohio; F. O'Neill Carroll, of Coldwater; F. F. Ingram, of the Field Co., Jackson; Sidney W. Netzorg, of Schroder Bros. Co., Battle Creek; H. G. Frandsen, of Hastings; H. C. Jorgensen, of Cadillac; F. E. Mills, of Lansing; Darius Mühlethaler, of Harbor Beach; Chas. W. Miller, of Flint and E. E. Prine, of Detroit, Secretary-Treasurer.

The Wholesale Merchants' Bureau of the Board of Commerce will serve as convention hosts and William Brown, chairman of the bureau, has appointed F. E. Bogart, president of Farrand, Williams & Clark, as general chairman. Other officers include T. F. Ferguson and Julian Krolik, as associate chairmen, with H. F. Murphy as treasurer, E. E. Prine, as secretary, Chas. W. Collier, manager. Committee appointments will be announced at an early date.

Mr. Sperry will serve as program chairman and will be associated with H. G. Frandsen, of Hastings, and Otto Louis, of Bay City, in the building of this program. It will be built entirely from the standpoint of the retailer and promises to include outstanding merchandisers, throughout the United States.

The exposition, which will be on the ballroom floor of the Book-Cadillac Hotel, will include eighty display booths, thirty-five of which have already been requested. Wholesalers, manufacturers who sell to wholesalers and manufacturers selling appliances and other services used by retailers, are particularly invited to participate. The exposition is aimed to demonstrate Detroit's facilities as a wholesale center and will include such lines as:

- Clothing and women's garments
- Wholesale dry goods
- Children's wear
- General merchandise
- Millinery
- Hardware
- Plumbing and heating supplies
- Shoes
- Groceries
- Electrical goods
- Paints—Paper
- Drugs and chemicals
- Furs
- Sporting goods
- Carpets and rugs
- Furniture
- Confectionery and bakery supplies
- Leather goods
- Jewelry, Optical

Musical goods
Stationery and office supplies
Show cases and counters

The committee received many enthusiastic comments about the First Better Merchandising Conference, held last March, and is planning to make the second affair serve an even greater purpose.

Smoked Shoulder Makes a Good Meal.

Improved methods of curing pork have been responsible for better smoked meat. When the job is well done there is little in the meat assortment that gives greater satisfaction to all members of the family than cuts from smoked hams, shoulders, butts, etc. The cut known by various names,

them know there is no other cut that furnishes a really good dinner at so low a cost. The smoked shoulder used as a leader is usually what is known in the trade as "regulars." This means that they have been the regular house run of good meat, but that no special curing or smoking methods were employed in their preparation. There are a few packers who are putting out smoked shoulders, or "picnics," prepared with the same care and employing the same cure as used in connection with meat costing considerable more than the cut referred to. They are almost always selected from young, high quality carcasses and advertised and sold under special trade names. We are not influenced by the trade



C. W. Collier.

such as "Calla," "little ham," and "shoulder," is usually the lowest priced selection among smoked cuts. There are several reasons for this, but perhaps the most important one is that it is often used as a leader among dealers. There have been numerous cases when smoked shoulders have been sold at or below cost, on the theory that such pricing offered an inducement to buy other meat in stores selling them. Whether this plan was good for the retailer or not it certainly was good for consumers, for they got a good piece of meat at less than its wholesale value. But aside from the relatively low price charged for smoked shoulders their dietetical value has often been very high, and housewives who have become well acquainted with

names used, but we are very much influenced by the quality of the product. The specially cured and smoked shoulders we have in mind possess a delicious flavor; are mild and in every way equal to anything in the smoked pork line that can be bought. They offer a pleasant surprise to those who are not familiar with their delicious taste, and when it is realized that they can be bought at a very reasonable price the whole feature offers something out of the ordinary. It seems that everybody thinks that ham is bound to be better than shoulder. The way to determine the truth of this is to buy a high quality shoulder and test it for yourself.

Timidity is not carefulness.

LIKED THE ANNIVERSARY.**Voluntary Testimonials From Tradesman Readers.**

Canton, O., Nov. 28—I want to congratulate you on the very splendid anniversary number which I received recently. I consider it without any question the best you have ever put out. I find the Tradesman very interesting indeed and always take it home and preserve it, as it contains so many items of interest about people with whom I have the pleasure of being acquainted.

Here is hoping that you may live many years longer to continue the good work that you are doing and in which I am sure that you are increasing in usefulness as the years go by.

I was particularly pleased with the wonderfully fine tribute to Mr. Garfield who is certainly entitled to every bit of it.
J. H. Gingrich.

San Francisco, Nov. 27—It seems trite to compliment you on the forty-fourth milestone, yet as I read it over I am amazed at the vast quantity of really high grade material you have succeeded in gathering and garnering in that issue.

I have already remarked that, to my mind, an outstanding reason for the pre-eminence of the Michigan Tradesman in its field is your habit to include so much of current general interest, aside from what is strictly trade news; yet trade news is never skimmed nor neglected. This makes the Tradesman a weekly family newspaper and magazine of good reading for all the home folks.

I am keeping for permanent file Douglas Malloch's poem—which, in this instance, happens to be real poetry. Surely that boy has something on his brain besides his hair and hat!
Paul Findlay.

Chicago, Dec. 2—I have read your forty-fourth anniversary issue from "kiver to kiver." When one starts to read a copy of the Michigan Tradesman four wheel brakes won't stop him.

I have learned why it is: When a canned food artist finishes reading your grocery department news, he proceeds to read the news about hardware, dry goods, drugs, boots and shoes, insurance, banking and the current swindling schemes, and in that way keeps mentally in touch with other lines of business and effort and the movement of the commercial world. I believe men in other lines of business do likewise.

One cannot do that by reading any other commercial paper I know and I "know of" about all of them. Long life to you and the Michigan Tradesman!
John A. Lee.

Otsego, Dec. 4—I am enclosing \$3 to renew my subscription to your valuable paper. I want to congratulate you on your forty-fourth anniversary edition. It was like seeing old friends when I saw Charles Belknap and Douglas Malloch's pictures, as I knew the former over forty years ago when I lived in Grand Rapids, and the latter in Muskegon when he was a dear little boy. I have his picture when he was five years old, as his mother and I were great friends. I do enjoy the Verbeck letters, also Old Timer; in fact, I read the Tradesman from kiver to kiver and enjoy every bit of it. I have been in hopes you might come down this way when you were Out Around. I am anxious to meet you, as I feel I know you.

Mrs. Nora Blanchard Doyle.

Somewhat Twisted.

He—I've had this car for years and never had a wreck.

She—You mean you've had this wreck for years and never had a car!

Why Grocers Should Use Mutual Insurance Exclusively.

(Continued from page 20)

thousands of dollars saved to our members in total.

Finally, the most casual consideration will show us when we get a gross of 20 per cent. out of a customer who "trades out" our insurance bill, we get something vastly less than 25 per cent. or more net refund on insurance.

But there still are features of the mutual service which by themselves are worth more than any savings in premiums.

The same fact of selection of risks, accepting one grocer, turning down the application of another, brings forcibly to the attention of slipshod merchants that they better watch their step, clean up, tidy up and get into the preferred class. But because it is the easiest thing in the world for anybody to become an agent for old-line companies, agents are often utterly unfit to write insurance. Policies are written so sloppily that nobody could be sure of their meaning. Unlike stock companies mutual insurance companies give all benefit of doubt to the insured where technical errors or omissions in policies occur. Every day fire losses are paid where, technically, no liability attaches to the insurance companies. But companies have to be careful to disclaim liability in such cases, and even so they can not safely be too liberal, else they would go broke in times of special stress.

It is a rule that policies should be written so as to be understandable by any intelligent person. It is a rule that all policies which cover the same property should read precisely alike. There is a Fallen Building clause in all policies which, if not waived by stipulation and the payment of a slight extra premium, may easily result in total invalidation of the insurance in the event of loss. What do you know about these points in your present insurance?

The mutual man will go over your policies to correct such mistakes and inaccuracies. Better have him do it. For why pay for insurance that may not insure? And bear in mind that, while companies are liberal, if they meet with real disaster, such as a conflagration like that visited San Francisco in 1906 and Baltimore a few years later, they may be compelled to withhold payment of losses except where policies are so well written as to be preferred claims.

As I say, this is merely an outline sketch. But it may pay you to know something about your insurance and perhaps you better have a look at the mutual companies for points other than the mere lessening of cost.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 23.—We have to-day received the schedules, reference and adjudication in the matter of Abe Hyma, Bankrupt No. 3289. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$4,335 with liabilities of \$3,714.03. The court has written for funds and upon receipt of same, first meeting of creditors will be called, note of same will be made herein. The list of creditors of said bankrupt is as follows:

B. F. Goodrich Rubber Co., Grand Rapids	\$160.00
L. Merhtens, Grand Rapids	450.00
Press, Grand Rapids	24.48
Knjama Plumbing Co., Grand Rapids	10.00
G. R. Lumber Co., Grand Rapids	44.00
Northwestern Weekly, Grand Rapids	24.00
Kent Battery Co., Grand Rapids	14.75
Wagner Bros., Grand Rapids	55.00
Alpine Ave. Garage, Grand Rapids	55.00
Superior Battery, Muskegon	24.00
Creston Battery, Grand Rapids	26.00
Kuiper Garage, Grand Rapids	14.00
A. Haan, Grand Rapids	10.00
Henry Tepper, Grand Rapids	25.00
Hekman Biscuit Co., Grand Rapids	24.75
Meyering Electric Co., Grand Rapids	6.95
G. R. Gas Co., Grand Rapids	6.85
J. C. Oviatt, Grand Rapids	90.00
Darling Battery Service, Grand Rapids	14.00
Haag & Hamstra, Grand Rapids	40.00
Dinkels Garage, Grand Rapids	28.00
Royal Taylor Shop, Milwaukee	17.50
Battery Shop, Grand Rapids	24.00
Peoples Savings Bank, Coopersville	640.00
C. Goudzwaard, Grand Rapids	450.00
M. Veenstra & Son, Grand Rapids	7.60
Renham & Lilly, Grand Rapids	120.00
City Treasurer, Grand Rapids	199.60
P. & P. Battery Shop, Grand Rapids	12.00
Bustaan Coal Co., Grand Rapids	60.00
Eerde Hoogsteen, Grand Rapids	12.00
G. T. Railway Co., Grand Rapids	80.00
Reliable Battery Co., Cleveland	150.00
Roseberry-Henry Elec. Co., G. R.	12.00
Leonard Hits Serv. Co., Grand Rapids	2.55
A B C Loan Co., Grand Rapids	300.00
Harry Burbridge, Grand Rapids	240.00

Nov. 25. On this day was held the final meeting of creditors in the matter of James P. Partlow, Bankrupt No. 3242. The bankrupt was not present or represented. The trustee was not present. No creditors were present or represented. Claims were proved and allowed. The final report and account of the trustee was considered and approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no funds for dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

Nov. 28. On this day was held the sale of assets in the matter of Mary Hanna, Bankrupt No. 3249. The bankrupt was not present or represented. The trustee was present in person. Certain bidders were present in person. No creditors were present. The stock in trade and fixtures of the estate were sold to Erickson Bros., of Grand Rapids, for \$265. The sale was confirmed and the meeting adjourned without date. The trustee immediately filed his final report and account and a final meeting of creditors has been called for Dec. 9. The report and account of the trustee will be considered and passed upon. Expenses will be ordered paid, as far as the funds on hand will permit. There will be no dividends for general creditors. The creditors interested should be present at the final meeting, if they so desire.

On this day also was held the first meeting of creditors in the matter of Alden Simmons and G. Hobart Wetherby, copartners, doing business as Vulc-Air Rubber Co., Bankrupt No. 3269. The bankrupts were present in person. Creditors were present in person and represented by Boltwood & Boltwood, attorneys. Claims were proved and allowed. C. W. Moore was elected trustee, and his bond placed at \$500. The sale heretofore made by the referee and receiver was ratified and confirmed and an order made to such effect. The trustee filed his first report and account and an order for the payment of expenses and a preferred labor claim and a secured claim has been filed. The meeting then adjourned without date.

Nov. 28. On this day was held the first meeting of creditors in the matter of Wilbur Ley, Bankrupt No. 3273. The bankrupt was present in person and represented by F. L. Williams, attorney. The creditors were present in person and represented by attorneys Corwin, Norcross & Cook and by Grand Rapids Credit Men's Association, Fred G. Timmer and C. W. Moore. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned to Dec. 6. The sale of assets then followed. Several bidders were present and the property for sale was sold to John Ley, of Grand Rapids, for \$1,200. The sale was confirmed and the sale adjourned without date. The trustee has filed his first report and account and an order for the payment of administration expenses and preferred claims has been entered.

Nov. 29. On this day was held the first meeting of creditors in the matter of Earl B. Cox, Bankrupt No. 3263. The bankrupt was present in person and represented by E. P. Harmon, attorney for the bankrupt. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets. On this day also was held the first meeting of creditors in the matter of Ernest H. Dunning, Bankrupt No. 3257.

The bankrupt was present in person and represented by attorneys Willard G. Turner, Jr., and Raymond J. Engle. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of George Masten, Bankrupt No. 3266. The bankrupt was present in person and represented by attorney Charles H. Kavanagh. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Harold A. Kirchen, Bankrupt No. 3255. The bankrupt was present in person and represented by attorney Charles H. Lillie. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case will be closed and returned to the district court as a no asset case as soon as the bankrupt pays into court the filing fee which was ordered to be paid.

On this day also was held the first meeting of creditors in the matter of Floyd A. Newton, Bankrupt No. 3268. The bankrupt was present in person and represented by attorneys Dilley, Souter & Dilley. No creditors were present or represented. Claims were allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and no trustee was appointed and the case closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Leo Miller, Bankrupt No. 3265. The bankrupt was present in person and represented by attorney Charles H. McBridge, appearing for Robinson & Parsons, attorneys for the bankrupt. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

Nov. 30. On this day was held the first meeting of creditors in the matter of Kyle C. Gleeson, Bankrupt No. 3264. The bankrupt was present and represented by attorneys. No creditors. No claims. No trustee. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a no asset case.

Nov. 30. We have to-day received the adjudication, reference and involuntary petition against Lawrence M. Muffley and Kenneth F. Tubbs, a copartnership, doing business as Paramount Boot shop, Bankrupt No. 3278. This is an involuntary case and the schedules have been ordered filed, upon receipt of which list of creditors will be made herein.

Nov. 28. We have to-day received the schedules, reference and adjudication in the matter of Charles H. Adler, Bankrupt No. 3291. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of St. Joseph, and his occupation is that of a grocer. The schedules show assets of \$1,023.67 of which \$500 is claimed as exempt, with liabilities of \$3,301.11. 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 St. Joseph	\$29.00
Carl Klimt, St. Joseph	554.00
Dayton Scales Co., Dayton	360.00
Trout Bros. Furn. Co., St. Joseph	243.00
Burkhart Bros., St. Joseph	15.00
Union Banking Co., St. Joseph	200.00
Kidd Dater Price Co., Benton Harbor	185.00
W. Barenstein, Benton Harbor	60.40
Vernon L. Arent, St. Joseph	65.00
Twin City Milling Co., St. Joseph	22.59
H. O. Wilson, St. Joseph	53.45
Wilson Bakery, St. Joseph	31.47
City Bakery, St. Joseph	15.01
Producers Creamery, St. Joseph	33.17
Hormel & Co., South Bend	5.01
L. Wallace Coal Co., St. Joseph	143.00
Elmer Richards Co., Chicago	6.70
Ferry Seed Co., Detroit	2.00
Runkle Candy Co., Ohio	14.50
Consolidated Leaf Tobacco Co., Chicago	183.38
A. L. Henschel & Co., Chicago	55.00
Rimes & Hildebrand, St. Joseph	30.00
Totzke & Wilcox, St. Joseph	23.00
Hekman Biscuit Co., Grand Rapids	21.19
National Biscuit Co., South Bend	7.40
Art Adler, Benton Harbor	100.00
Herald Press Co., St. Joseph	6.50
Lockway Stouck Co., Benton Harbor	24.57
Mich. Bell Tele. Co., St. Joseph	11.36
Brown Ice & Coal Co., St. Joseph	3.50
R. Borchert, Chicago	33.00
Carl Warmbeld, St. Joseph	100.00
Ward Baking Co., Chicago	2.28
L. Sorensen, Grand Rapids	4.40

Herman Gersonde, St. Joseph	86.75
L. J. Drake, St. Joseph	265.00
Economy Market, St. Joseph	12.92
Robt. Reinhardt, Benton Harbor	56.84
Standard Oil Co., Grand Rapids	35.75
Dakin Produce Co., Benton Harbor	5.50
Glade & Son Co., Benton Harbor	10.50
Hoffman Cigar Co., Hartford	15.20
Weir Sign Co., Benton Harbor	12.00
Mich. Fuel & Light Co., Benton Harbor	65.00
Michigan Fuel Co., Benton Harbor	25.00
Arctic Ice Cream Co., Benton Harbor	8.00
Barlow Bros. Laundry, St. Joseph	24.27
Dr. P. S. Theron, St. Joseph	35.00

Business Wants Department

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

FOR SALE—Half or whole of corporate interest in downtown apartment hotel coffee shop dining room, table capacity fifty-five, counter twenty. Splendid possibilities. Completely furnished, everything new. Low rent, everything included. Available to party with \$8,000 to \$15,000 to invest with services as manager. H. G. Osborne, 826 Buhl Bldg., Detroit, Michigan. 733

FOR SALE—Drug store, doing good business, must be sold at once in order to clear up an estate. Henry Riechel Drug Co., 634 Bridge, Grand Rapids, Mich. 734

For Sale—Restaurant near campus, Ann Arbor, over forty-five seats. A money maker. Lease, everything first class. V. N. Tracy, 418 N. State, Ann Arbor, Mich. 735

FOR SALE CHEAP—Senior model multigraph. Motor, type holders; full set of display type; fully equipped; first-class condition. A. P. Brown Co., Okmulgee, Okla. 736

FOR SALE—MEAT MARKET. Two story, solid brick, 27x20, with full basement, living rooms up. Complete modern equipment, including electric refrigeration. Located in a thriving town, now doing splendid business. A strictly high-class proposition. Trade for city property. Kinsey & Buys Co., Realtors, 317 Gilbert Bldg., Grand Rapids, Mich. 737

FOR SALE OR EXCHANGE—Clean up-to-date business now selling large volume of groceries, dry goods, shoes, hardware, baked goods, and confectionery. Small village in center of large trade territory. Stock inventory \$7,000. Eight rooms and bath residence, steam heat. Two acres of land. Kinsey & Buys Co., 317 Gilbert Bldg., Grand Rapids, Mich. 738

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

PARTNER—Wanted for furniture and stove business. Address Furniture Exchange, Muskegon, Mich. 730

FACTORY SALE—Of new and slightly used store equipment, including show cases, wall cases, tables, counters, shelving, cash registers, stands, etc. Bargain prices. May be seen at our showroom, Madison Avenue and P. M. R. R. Grand Rapids Store Equipment Corporation. 726

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

CASH For Your Merchandise!

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

LOUIS LEVINSON, Saginaw, Mich.

Pay spot cash for clothing and furnishings goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Michigan, 566

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.

MEN OF MARK.

T. M. Connell, Landlord Four Flags Hotel at Niles.

Terence M. Connell was born at Attica, Indiana, "on the banks of the Wabash," January 10, 1902. His parentage was thoroughly Irish on the paternal side and as thoroughly German on the other. He is the son of Mr. and Mrs. Edward E. Connell, now residing at Indianapolis. He attended Shortridge High School, Indianapolis, and Wabash College, Crawfordsville, Ind. He worked at the Epworth Hotel, Ludington, as dishwasher and waiter during the summer months between college terms. He accepted a position as night manager at the Epworth under the Aemil Eckstrom management. He became connected with the Warm Friend Tavern, Holland, at its opening and served there for a year or more. From there he went with the Spaulding, at Michigan City, under W. C. Vierbuchen. Upon leaving the Spaulding



T. M. Connell

he worked in the front office of the Morrison Hotel, Chicago, for a short period. From the Morrison Mr. Connell went to the Four Flags, at Niles, of which house he became manager some two months ago. The advent of Mr. Connell appears to have been an auspicious one, because the hotel did more business in November than it did during any previous month in its history.

When asked to state on what theory he predicated his success as a landlord, Mr. Connell replied:

"My hotel experience has been chiefly in Michigan and Northern Indiana and it has been my privilege to make the acquaintance and friendship of a large number of the commercial men who travel that territory. I would like to extend this message through the pages of your excellent paper, that we at the Four Flags at Niles know that the commercial traveler is the backbone of our business and that without his patronage we could not long exist. For this reason we want the commercial traveler to feel as welcome during the so-called tourist months as during the slacker winter

months. We want him to know that he can and will receive the same kind of rooms and food at the same price the year round. This holds true with all classes of the traveling public. I want the traveling public to know that there will be no extortion of any sort at the Four Flags. Our wish is that each of our guests may feel, in the words of the old Boniface, that during his sojourn at the Four Flags, 'the tavern is his to command'."

Mr. Connell is a married man. His

wife's maiden name was Dorothy Thrasher. She resided in Onarga, Ill. One daughter, Colleen, has been added to the family circle.

With ample experience; with an inclination to keep busy every moment of his waking hours; with a pleasing personality and a constantly enlarging list of friends, there would seem to be no reason why Mr. Connell should not score an unexampled success in his new connection.

A dispatch from London states that King George wants to ride incognito on the top of an omnibus. Inasmuch as busses now stop outside Buckingham Palace, it should be an easy matter, but to date his Majesty's simple wish has not been gratified. He whose whisper can command the best in the British Empire is barred from enjoying what is the right of the lowliest possessor of one penny. Bad kings do not have much fun; good kings have even less.

\$700,000

Unit Corporation of America

(A Delaware Corporation)

6½% TEN-YEAR SINKING FUND GOLD DEBENTURES

(With Stock Purchase Warrants)

Dated November 1, 1927

Due November 1, 1937

Interest payable May 1 and November 1. Redeemable in whole or in part on thirty days prior notice on any interest date at 105 and accrued interest, to and including November 1, 1930 and thereafter at a premium of 5% less ½ of 1% for each year or fraction of year elapsed after November 1, 1930. Principal and interest payable at the office of Northern Trust Company, Chicago, Trustee. Upon application, as provided in the Trust Agreement, the Company will refund any taxes assessed and paid upon the income derived from these Bonds under the laws of the State of Wisconsin, to holders resident of that State, in an amount not in excess of 2% of such income.

These Debentures will carry detachable Stock Purchase Warrants, entitling the holder thereof to purchase forty shares of Unit Corporation of America Class "A" Stock for each \$1,000 Debenture at \$22.50 per share for two years from the date of the Debenture; at \$25 per share for the next two years; at \$27.50 per share for the next three years; and at \$30 per share for the following three years.

(Full details regarding stock purchase warrants are contained in our circular.)

The following information is summarized by Mr. W. H. Schmidt, President of the Unit Corporation of America, from his letter to us and from information derived from the reports of auditors and appraisers:

BUSINESS: The Unit Corporation of America manufactures a diversified line of steel products for the automotive, tractor and general manufacturing industries, including precision, transmission and other gears, forgings, dies, power take-offs, saw-rigs and other specialized equipment. A large proportion of the Company's production is manufactured under basic patents of great value.

Its output is sold directly through distributors and to manufacturing concerns, among which are a number of the country's largest corporations.

Despite the fact that existing plant facilities have been operated at maximum capacity both day and night for the past two and one-half years, unfilled orders have constantly run far in excess of capacity.

In order to expand present plant capacity to provide for the large volume of business which the Company has been forced to reject in the past, the Unit Corporation has acquired one of the largest and most completely equipped plants in the country. This will permit not only of greatly increased production, but of material savings in cost.

SECURITY: These Debentures will be a direct obligation of the Company and will constitute its only funded debt.

Net tangible assets as shown by the consolidated balance sheet adjusted to reflect this financing, are \$2,108,050.80, or more than \$3,000 for each Debenture. Although patents are carried on the books at only \$34,786.82, bona fide offers of \$1,000,000 have been received for a single patent alone.

EARNINGS: Net earnings of the Unit Corporation of America for the two years and nine months ended September 30, 1927, available for bond interest, after deducting all charges including depreciation and Federal taxes, and after giving effect to the elimination of certain non-recurring charges effected by plant consolidation, were as follows:

Year Ending December 31, 1925	\$151,616.20
Year Ending December 31, 1926	166,448.08
Nine Months Ending September 30, 1927	148,578.85

Net earnings averaged 3.73 times maximum interest charges on these Debentures for the period shown. For the nine months of 1927 such earnings were at the rate of 4.35 times interest charges. The management anticipates that the above earnings will show a very substantial increase in 1928 due to the greatly increased volume of available business which can be handled with the additional facilities of the Company's new plant.

SINKING FUND: The Indenture will provide for payments to the Trustee for the purchase or redemption of Debentures sufficient to retire the entire issue before maturity.

These Debentures are offered for delivery when, as and if issued and accepted by us and subject to the approval of counsel. Legal details of this issue passed on by Chapman & Cutler and Henry M. Goldsmith for the Bankers, and Schmitz, Wild & Gross for the Company. Certified balance sheet and earnings statements, by Haskins & Sells and David I. Rowe, respectively. Appraisals by Lloyds Appraisal Company. It is expected that Debentures will be available for delivery about December 20, 1927.

PRICE, 100 AND INTEREST, TO YIELD 6½%**Howe, Snow & Company**
Incorporated**The Michigan Trust Company**

All statements herein, while we do not guarantee them, are official or are based on information which we regard as reliable.