

MICHIGAN TRADESMAN

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Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 14, 1927

Number 2308

The Failure

In the long, low, Eastern workroom
The weavers wove apace,
Each with a separate pattern,
Each in his own set place;
Threads of the sunset's splendor,
In their sinewy fingers whirled;
Under their hands triumphant
Grew the work of the world.

Only one wrought in silence,
Only one head bent low—
The best and the blithest workman
Who had welcomed the morning's glow;
But the threads in his hands had faded,
Tarnished the gold and green,
And the work that should have crowned him,
Foredoomed, seemed poor and mean.

Wondering, the others watched him;
"Put by! Put by!" said they;
"You shame your skill by such labor;
Rest from the loom to-day."
But he bent to his work in silence,
Save when the whisper rose,
"Surely the Master set the task,
And surely the Master knows."

In bitter pain and heartbreak
He wove till his work was done,
And the Master of all the weavers
Came at the set of sun;
Then, as the others thronged him,
Showing their patterns rare,
The Master turned to him who failed
And laid a hand on his hair:

"Well done! well done! my weaver,
And rich shall your guerdon be!
But of all these beautiful patterns
This one best pleaseth me;
For the Red of Courage on Gold of Faith
Are woven whenever a man
Looks in the face of failure
And does the best, he can."

Eleanor Duncan Woods.

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.

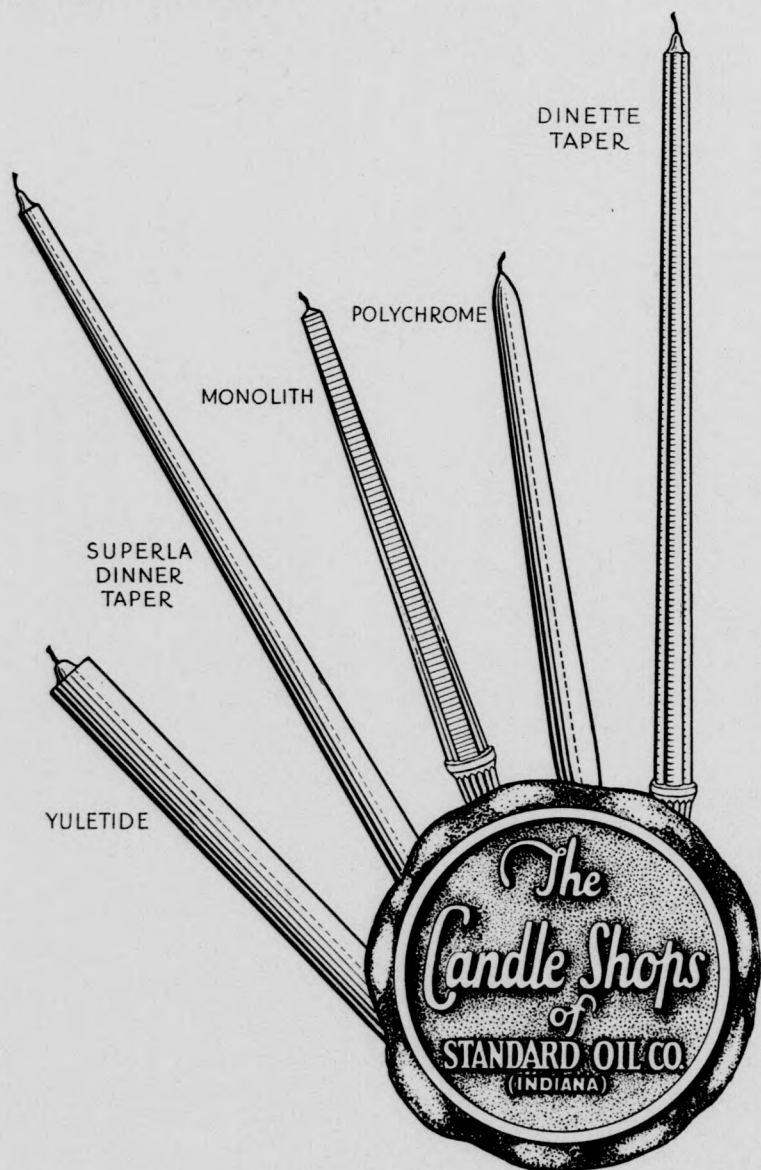
If you have delayed ordering your holiday candles, we suggest that you communicate with us to-day and receive the benefit of our prompt service. Place your order with the Candle Shops and we will ship the desired styles at once.

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

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

Letter To President Wheeler From Pathologist.

Washington, Dec. 12—I have your letter of Dec. 3, relative to eradication of cultivated black currants in Michigan. I am glad to know that you are urging an aggressive campaign against *Ribes nigrum* in the State. This plant has already been declared a public nuisance in New York, Massachusetts, Montana, Idaho, Washington, Oregon and California and these states have campaigns under way or completed for its eradication throughout the state. Several other states are contemplating similar action in the near future.

Michigan was noted for its white pine. White pine should continue to be one of the main species used in reforestation in Michigan, and, undoubtedly, it will be if the blister rust is not permitted to discourage its growing and planting in the State.

It is a simple matter to protect white pine from blister rust damage, but if the blister rust is disregarded white pine will become a species of secondary importance. Conditions in most parts of Michigan are such that the cost of blister rust control should be very small, averaging only from 2c to 5c per acre per year on land best adapted to white pine.

Aside from forest fire, European black currants are the worst enemy of white pine in Michigan. To continue to grow black currants in the State will discourage the growing of white pine because this species *Ribes nigrum* causes the blister rust to spread rapidly and is much more destructive to white pines in their vicinity than other currant and gooseberry plants.

White pine blister rust is now established in Michigan. Those interested in forestry in the State should immediately interest themselves in developing a state blister rust control program. The logical step in this program is to free the State of cultivated black currants. This action must not be understood as making the State entirely safe from blister rust. Henceforth, the blister rust will always be present in Michigan, but it can be controlled as readily as potato growers control the potato beetle.

Cultivated black currants in Michigan are to be regarded much as you would regard a typhoid fever carrier in your community. These plants cause the disease to spread rapidly and firmly establish it in places where it otherwise would not be found for many years to come. However when the rust is established in a white pine area all kinds of currant and gooseberry

plants within 900 feet of the white pines must be eradicated. Cultivated red currants and gooseberries can continue to be grown in the State if planted 900 feet or more from white pines. This is the solution of the blister rust problem which has been followed in the New England States and New York. Since 1918 pine owners in these states have uprooted currant and gooseberry bushes on 6,000,000 acres of pine land (at a cost of only 21c per acre), thereby protecting the pine on these lands for a period averaging seven years from the time the currants were removed. The ground must be gone over at intervals of about seven years to remove bushes which spring up here and there from seed. But in New England and New York there is no longer fear that the blister rust will destroy the white pine forests as the chestnut forests have been wiped out by the chestnut blight. If Michigan pine owners will follow the example set in the Northeastern States, white pine growing in Michigan will suffer no serious set back on account of the rust.

I am pleased to note that the State authorities and the State Forestry Association are taking the initiative to accomplish systematic control of this new enemy of the forest. Do you realize that the United States has been invaded by a large number of dangerous imported plant pests within the past thirty years. Chestnut blight came from China and blister rust from Europe. Other new pests from abroad are the European larch canker, Japanese beetle, European corn borer, European earwig, European potato wart, Satin moth, Leopard moth, pine-bud moth, Oriental peach moth, citrus canker, Mexican fruit fly, pink boll worm of cotton, etc. The Scotch pine rust discovered in New York State last year is also thought to be an imported pest.

Insects and fungous diseases from abroad find this country favorable for their development because the parasites that keep them in check in their original homes are not found here. Thus the balance of nature is destroyed. New pests of our forest crops are especially serious because timbered areas are extensive in size, often difficult of access, and the yearly profit from a timber crop is less than from agricultural and horticultural crops, thus limiting the amount of money that it is practicable to spend for control of a forest pest.

Those interested in forest conservation should give strong support to plant quarantine measures, to keep out the thousands of foreign pests which have not yet found their way to America and to control the multitude of new pests which we already have to combat in the best way we can.

S. B. Detwiler,
Forest Pathologist in Charge.

Allegan's Baker and Ex-Mayor in California.

Glendale, Calif., Dec. 7—My wife and I are here in California for the winter. We drove across and had a very fine trip, with all kinds of scenery and other sights, of things to see and think about. The weather here is delightful. I do not think business is as good here as it was two years ago when I was here. Certainly, house building is not in evidence as it was then. There is plenty of public improvements

going on and the taxes are making them squirm.

Last week end wife and I went to Banning to see some old friends who used to live in Lowell, Michigan, John O. Clark, wife and daughter, Eunice. John was in the grocery business in Lowell for years, they retired from that business and went to Grand Rapids and engaged in real estate. While there he was stricken with T. B. and his wife took him to Tucson, Arizona. After spending two years or more in bed, most of the time in Salt River Valley, he was able to walk and then he came to Banning, Calif. I found him very well, case arrested, as they call it, and actually engaged in several different real estate and other business ventures, and I should say he has improved his financial condition, as well as his physical.

Banning is a "health" town of 3,500 population and is about 100 miles from Glendale, up in the San Gorgonia Pass. It lies between two mountains, San Gorgonia Peak and Mt. Jacinto, each about 11,000 feet elevation, with perpetual snow. The town is 2,500 feet high and is at the edge of the Mohave Desert. It is the dry air from the desert and the pure mountain water which make it so popular with the sick.

After driving me around the town, John said he has a friend, a recluse, in the mountains that he wanted me to see. It was a seven mile drive, over the roughest and steepest mountain roads I have ever traveled. I met a man, healthy looking and with a look of contentment on his features. He lives alone up there in a log lodge, which he constructed himself, and it looks for all the world like the ones you see in the movies. Beds, rugs, guns, Indian curios, plenty of reading matter, a radio and a fine kitchen with running water. All about his eighty acres were flowers, garden spot with vegetables and fruit, such as fig, orange, apricot, apples and several kinds of berries. In his front yard, at the edge of the road, was a large cement water tank, with spring water piped into it. All these improvements he told me he had made with his own hands. He came to this place about fifteen years ago, trying to find a place where he could get relief from asthma. He has found the relief he sought and has learned to love the place so well that he does not leave it more than two or three times in a year. He said only this morning there were some deer down there by the water tank.

This man's name is George McInnis. I found after a few minutes' talk with him that I had known him well in Grand Rapids, thirty or more years ago. He worked at the Dettenthaler Market and I worked next door for Lyman Patten in the City Bakery. He afterwards was salesman for the Muselman Grocer Co., also for Lemon & Wheeler Co., and was also in charge of the North Park pavilion and later with the Canoe club. He is Dick Warner, Jr.'s uncle. Dick spends his California vacations with his uncle.
Weldon Smith.

When on Your Way, See Onaway.

Onaway, Dec. 13—In spite of the recent severe weather, work is progressing rapidly on the Milliken garage. The brick work of the exterior is about completed and one section of the building is expected to be ready for occupancy early in 1928, at which

time a display of the new model cars, embracing Buicks, Pontiacs and Chevrolets, will be ready for the public. Won't Manager McNabb's eyes glisten then?

The drama presented by the seniors at the high school auditorium last week called out an unusually large crowd, although the storm and blizzard raged fiercely. Appreciation of home talent is encouraging and stimulates the younger element to attempt more difficult acts.

Whether a Henry or a Lizzie, masculine or feminine, the "phord" has made its appearance and the amount of damage it will produce before the end of the following year is yet to be determined. If the amount of money that will be invested unnecessarily in cars which now crowd the highways could be put into legitimate channels, the earning power would be surprising. Too large a percentage of them represent a liability instead of being an asset. The initial cost is only the beginning; added to this is the depreciation, upkeep, running expenses, interest on the investment, lost time and, last but not least, the fatalities. And we wonder why the high cost of living. There is quite a difference between a necessity and a luxury, but it seems to be overlooked by the present generation. The lessons on economy advanced during the war soon became a joke and, apparently, developed into extravagance. It would take nothing short of a long time famine in the land to bring people to their senses. America will go the pace until such a time arrives.

Onaway is dressing up for the holidays; the store windows are already glistening with green, red and diamond dust. Greetings to the ones fortunate enough to gather at their old homes and so many we find are now away.

Buel Devine, former city clerk, now located in Louisville, Ky., is home for a week preparing to move his family. The "New Kentucky Home" will be quite a change from this Northern clime. We wish you luck, Buel, but if discontented, When on Your Way, See Onaway. Squire Signal.

Don't Burn Candles.

In order to reduce fire hazards, the fire prevention committees are urging citizens not to burn candles in their windows during the holiday period. It is a quaint custom to burn candles in the windows, but it has resulted in a great many disastrous fires. An open flame on a window sill under flimsy and lacy curtains is considered a great menace. A gust of wind coming from an open door is liable to knock over the candle or blow the flame into the curtain.

Fun For the Family.

"I think there is company downstairs."

"How do you know?"

"I just heard Mamma laugh at one of Papa's jokes."

Clarksville—C. D. Noah has engaged in the grocery and meat business at this place. The Worden Grocer Co. furnished the grocery stock.

LEST WE FORGET.

Remarkable Career of a Representative Holland American.

Because of his natural reticence and unassuming character, John A. S. Verdier never received the newspaper recognition he deserved during his long and useful career in this community. Because he did much in every position he assumed to create an atmosphere of stability, integrity and fidelity, the Tradesman takes pleasure in presenting a review of his life, undertakings and accomplishments in order that business men of the present generation may realize how much we owe to the men of the past generation for the splendid work they did in our behalf and the wonderful foundation for the future they laid with such painstaking care and thoroughness.

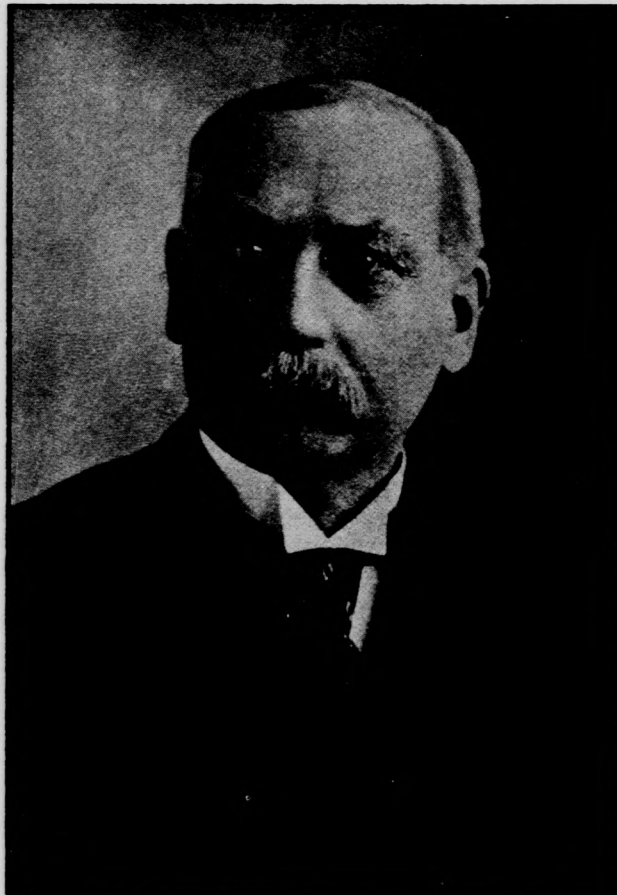
Capt. John A. S. Verdier was born at Oostburg, province of Zeeland, kingdom of Netherlands, Dec. 17, 1838. His parents were Abram J. and Marie S. (Brill) Verdier, descendants of the Huguenots, the former of whom died when the subject of this sketch was six years old. A year later the widow, accompanied by her seven children—four daughters and three sons—came to the United States. They located at Buffalo, N. Y., where they remained during the winter of 1847-48, removing the following spring to Sheboygan, Wis., where Mr. Verdier grew to manhood, receiving a common school education. His mother died in 1865.

When ten years of age he entered the office of the Sheboygan Nieuwsbode, the first paper printed in the Holland language in the United States. He remained in the office three years, learning the trade. When fifteen years old he entered the hardware store of F. Lawrence, remaining with him eight years. In 1862 he enlisted for the Union and was commissioned first lieutenant of Company E., Twenty-seventh regiment, Wisconsin volunteer infantry; was promoted in 1864 to the captaincy of company H, same regiment, and served in that position until the close of the war. He was a member of the Loyal Legion, department of Michigan, and past post commander of Custer post, No. 5, G. A. R., of Grand Rapids.

Immediately after the war, Capt. Verdier came to Grand Rapids and formed a co-partnership with W. P. Kutsche in the hardware business. The firm remained as such for five and one-half years. Mr. Verdier then sold out his interest and purchased the stock owned by John McConnell in the same line of trade. In May, 1874, William A. Brown was admitted as a partner and gas fitting and plumbing were added to the business. The June following the store and contents were burned and that summer Mr. Verdier closed up the business altogether. In the fall of the same year he started a wood yard and hay market and continued in that business until the fall of 1876. He then changed this business to the purchasing and sorting of rags and the manufacture of tinware, which line of trade he carried on several years. He served six years as

trustee of the board of education for the Fourth ward and at the annual elections for officers of the board he was elected as president. He was also president of the Grand Rapids Carved Moulding Co.; also president of the Knickerbocker Society of Grand Rapids, an organization composed of Holland-Americans; also vice-president of the Grand Rapids Clearing House Association.

Capt. Verdier was a Republican from the organization of the party in 1854. In the spring of 1871 he was elected alderman of the Fourth ward for two years and re-elected in 1873 for a like term; in the spring of 1875 he was elected Comptroller of Grand Rapids; in the fall of 1876 he was elected Treasurer of Kent county on



John A. S. Verdier.

the Republican ticket, re-elected in 1878 and also in 1880 by increased majorities, showing his undoubted popularity. In 1880 he ran against John Walker, who was the candidate of the Democratic and greenback party for Treasurer, and led by 1,200 majority.

When the Kent County Savings Bank was organized in January, 1885, Mr. Verdier was elected Cashier and held that position for twenty-six years until he died in 1911. He was also a member of the executive committee of the State Bankers' Association, and secretary of Group No. 2. As a banker, Mr. Verdier, by careful attention to business, proved himself one of the strong and able financiers of the city and State.

Mr. Verdier was a master Mason and a life member of Valley City

Lodge, No. 86. He was also a member of the First Reformed church (English), in which body, for about thirty years, he officiated as deacon. He was Superintendent of the Sunday school sixteen years.

Mr. Verdier was married Oct. 5, 1870, to Maria J. D'Ooge, a sister of the late Prof. Martin L. D'Ooge, of the University of Michigan, at Ann Arbor, and Prof. Benj. L. D'Ooge, at Ypsilanti. They had four sons—John Walter, Leonard D'Ooge, Frank Lawrence and Martin D'Ooge.

John Walter is a graduate of the University of Michigan in the literary department and graduated from the department of medicine in 1900. For a time he practiced in Philadelphia, but for the past twenty years he has been

his inherent honesty, which was conceded and commended by everyone who knew him. His greatest asset was the confidence of the people who did business with him, who knew how impossible it would be for him to deceive them in any matter in which they were concerned.

During his long and useful career, Mr. Verdier's suggestions and advice were constantly sought along religious, political, public improvement and social betterment lines. No man had a wider experience or a broader viewpoint on these subjects than he had. No man's recommendation would go farther than his, because the people who knew him realized that he never spoke from a biased standpoint; that every expression was based on thorough knowledge, keen insight and wonderful foresight.

When we undertake to sum up the character that lay behind the active career of Mr. Verdier, the word which comes most easily to the lips is Serenity. He was extraordinarily detached from the vicissitudes and the incidents of life, as though he looked at them from above, where their noise was quieted and their dimensions looked less alarming. He seldom became ruffled in temper or provoked to censure. Even his severest criticisms were made with a smile. In his countenance there was a habitual serenity, as of one at leisure from himself to soothe and sympathize. He never seemed in a hurry, never showed signs of being anxious or depressed about his own work or about the world. He gave one the impression that his thoughts were his companions, and he smiled as they crossed his path.

Mr. Verdier's habitual serenity gave him a singular degree of moral courage in decisions and convictions. He was absolutely fearless in defense of causes and minorities, especially when they were unpopular or undefended; and he brought to their defense not the fearlessness of the fighter, but the higher courage of a completely tranquil and confident friend. He was perfectly sure of himself and the world, which was evidence of his fundamental faith in the life of God manifested in the souls of men; the expression of that natural piety into which he had been born and which no transition in belief had any power to displace.

The Babe of Bethlehem.

"Glory to God who is on high,"
So sang the heavenly host;
"Good will to men!" "He shall not die!"
Spake then the Holy Ghost
With Simeon, "Till he behold
And bless" the Baby from this fold
In little Bethlehem.

The world had long invoked the day
That strife would ever cease,
So fervently did all men pray
Good will would bring it Peace;
Then in an hour they had not thought
The song of angels there was caught
In little Bethlehem.

In all the "Glory round about"
Which time has given men
There is no hour, without a doubt,
That ever equaled when
The angels sang upon the morn
The Baby Christ was lowly born
In little Bethlehem.
Charles A. Heath.

Oak Trees.

Oak trees are troubadours,
Dressed in shining leather,
Green for summer,
Brown for fall;
Sweet they sing together
In all kinds of weather.

the leading physician of Mancelona.

Leonard D'Ooge graduated from the literary and law departments of the Michigan University. After practicing law for several years he was appointed judge of the Superior Court at Grand Rapids, over which he presides with dignity and discretion.

Frank Lawrence is Assistant Cashier of the main bank of the Kent State Bank.

Martin D'Ooge graduated from the literary department of the Michigan University. After occupying important positions of trust with the Kent State Bank and Grand Rapids Savings Bank, he joined Charles B. Kelsey in the organization of the Home State Bank for Savings, which he serves as Vice-President.

Mr. Verdier's outstanding virtue was

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 13—The heavy snow fall for the past week has brought out all of the county snow plowing machinery. The roads to Pickford and from Cedarville to St. Ignace are in fairly good condition. The road to DeTour is also open and it looks as if we will have good roads throughout the winter, which means much to the merchants here and business in general making this North country a good place in which to live, in winter as well as in summer. We are only a day's journey via auto to Detroit and two days to Chicago; no longer than summer schedule.

Floyd M. Rapin, who for the past fourteen years has been in the employ of the Union Carbide Co., decided last April to engage in the insurance business, so tendered his resignation to the Carbide Co. to take on a general insurance line, devoting his entire time to the business. He has met with unusual success and finds it necessary to open a new office at 109 Portage avenue to care for the growth of the business. He has a pleasing personality and is a hustler, which accounts largely for his success.

The Rock Ridge Corporation, of Manistique, has started a fox farm in Hiawatha township, Schoolcraft county. Eighty acres of land will be used, with fences and pens for seventy-five pairs of foxes. Silver black only will be grown. The animals will be raised for their pelts. William Nelson, of Manistique, will be Superintendent.

Streets are being widened all over the State. But nobody has tried to widen the straight and narrow path.

The Dixie lunch, near St. Ignace, closed last Saturday for the season. Mr. and Mrs. Peterson report a very satisfactory season. They expect to leave for California after the first of the year, where they will spend the remainder of the winter.

The Cleveland-Cliffs Iron Co. has disposed of the controlling interest in the Munising Paper company to a Chicago syndicate which is headed by C. H. Worchester, of the Worchester Lumber Co., which operated a saw mill at Chassell. The mill, which was constructed in 1904, represents an investment of about \$4,000,000. It was originally intended to manufacture only wrapping papers, but of late the big part of its product has been bond and bleached sulphite papers. These papers are distributed through a number of the large jobbers, printing shops of this section being large users of the bonds. C. H. Worchester has been chosen president of the re-organized company, and he will also serve as treasurer. The other officers are F. R. Lynch, vice-president, and E. P. Strong, secretary and assistant treasurer. No change in the management of the mill is contemplated.

We note by the papers that a man in Milwaukee was arrested for having beer in his possession. Seems as if wonders will never cease.

Over in the Chequamegon Bay country, in Wisconsin, on the line of the South Shore Railway, a new village is growing up, called Turkey Fields. The village, three miles West of Sanburn, has a store, potato and other warehouses, and a creamery in contemplation. Turkey raising, for which local conditions are claimed to be ideal, is to be the town's principal industry and every street in the village is being named after some breed of turkeys. Two farms which have been cropped to hay for many years and have been in a more or less run down condition, have been converted into turkey ranches. Ed. Fields, of Grand Forks, North Dakota, and Fow Bros., Chicago commission firm, are the ranchers. Five thousand turkeys were hatched at Turkey Fields last spring and summer and it is hoped to

make the village the turkey center of the Nation. With other farmers in the vicinity interested, 15,000 turkeys is a low estimate for next season.

Our new Hotel Ojibway is practically completed and was thrown open to the public for inspection Friday evening. About 2500 Sooites embraced this opportunity and were amazed at the splendor and completeness. The visitors were shown through from the office to the kitchen. The Elks orchestra furnished the music during the reception. The directors were on the reception committee and received congratulations on their efforts, which have exceeded their expectations. The paneling is all in walnut. The columns are all reinforced concrete, surmounted with Egyptian capitals. There is a huge fireplace in the lobby which will take an eight foot log. The floors are terrazo. A formal opening banquet will be held Jan. 2, at which time Hon. Chase S. Osborn and Governor Fred W. Green will be present.

William G. Tapert.

Tentative Plans For the Lansing Convention.

Wyoming Park, Dec. 13—The executive board of the Retail Grocers & Meat Dealers' Association met at Hotel Olds, Lansing, Nov. 30.

In attendance were President O. H. Bailey, Vice-Presidents Faunce and Johnson, Treasurer Albrecht, Secretary Gezon and Directors Brainard and Van Der Honing.

There was also present a delegation from the Lansing Association to talk over plans for the convention to be held in that city April 17, 18 and 19.

Tentative plans of the programme were worked out and reports by the Lansing boys showed great optimism over the success of this affair.

To show that they expect a crowd they asked the manager of the Olds Hotel to reserve the entire second and third floors of the hotel for the use of convention delegates and visitors.

It seems to be in the air that this must be an entirely practical convention and we promise to give a lot of time on the program to the quality service stores.

We have already engaged a couple of real live speakers. Not the kind who tell you the old stuff about "keeping store clean," etc., but they have a real merchandising plan and know their stuff.

If any town in the State needs assistance, I again offer my services or I can get you a real live wire speaker.

Please call on me, but, if possible, I would like half a week's notice if I am expected to go far from Grand Rapids. Paul Gezon, Sec'y.

Dear Old Michigan.

Oh, the sun is shining brightly
On the old Kentucky home,
On the hills of California,
Most every place we roam;
Where the south sea waves are splashing
Then react to swish again,
But there's no place quite so cheery
As my dear old Michigan.

Take me back where oaks and maples,
Tower beside the stately pine;
Where the landscape's rolling prairies,
Fairly live and sing and shine;
Where our wish comes true so often,
That we're prone to wish again;
Take me back where life's worth living;
Back to dear old Michigan.

Where the sun rays dance like fairies,
On the dunes along the shore;
Where the song-bird trills his warble,
Through the tree-tops o'er and o'er;
Where the lakes are broad and peaceful,
Where we fish and fish again;
Best old place this side of Heaven,
Take me back to Michigan.

For there's something bright and cheery
In that home in Michigan,
And we never can grow weary
Of the home in Michigan.
There's a subtle warmth of feeling
Makes us long and wish again
For the richer joy of living
In our dear old Michigan.
Horace T. Barnaby.

Dutch Tea Rusk
the toast Supreme

baked of finest flour, fresh eggs whole milk, pure malt

MICHIGAN TEA RUSK CO.
HOLLAND, MICH.

The World wants
"PUTNAM CANDIES"

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

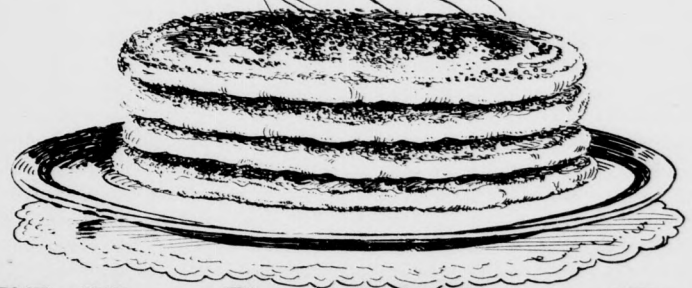
SIDNEY, Australia	WELLINGTON, New Zealand
ALEXANDRIA, Egypt	MANILA, Philippine Islands
HONOLULU, Hawaii	AMSTERDAM, Holland

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.**

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

MOVEMENTS OF MERCHANTS

Kingsley — Edward Mox succeeds Charles Hoeflins in the grocery business.

Bangor—The Bangor Produce Co. has opened a retail store in the Broadwell building.

Royal Oak—Solomon Alowitz, dealer in boots and shoes, has filed a petition in bankruptcy.

Sandusky—The State Bank of Sandusky has increased its capital stock from \$20,000 to \$40,000.

Detroit—Martin & Abend, 7100 West Jefferson avenue, has changed its name to the Martin-Wagg Motor Co.

Iron River—James S. Swift, dealer in boots and shoes, is offering to compromise with creditors at 20 per cent.

Sault Ste. Marie—The Peninsular Bark & Lumber Co. has decreased its capitalization from \$25,000 to \$4,000.

Detroit—The John W. Gillette Coal Co., 1215 Dime Bank building, has changed its name to John W. Gillette & Co.

Calumet—The John McPhail Estate, boots and shoes, is offering to compromise with its creditors at 80 per cent. cash.

Detroit — Gordon's Certified Ice Cream Co., 1558 Winder street, has increased its capital stock from \$50,000 to \$100,000.

Detroit—The F. Becker Asphaltum Roofing Co., 3014 Michigan avenue, has changed its name to the Becker Roofing Co.

Kalamazoo—Tubbs & Muffley, proprietors of the Paramount Boot Shop, 126 South Burdick street, have filed a petition in bankruptcy.

Kalamazoo—The Kalamazoo Trust & Savings Bank has acquired land adjoining its branch at 1285 Portage street and will erect a larger bank in 1929.

Detroit — The Gregory, Mayer & Thom Co., 4 Cadillac Square, stationers, blank books and office fixtures, has increased its capital stock from \$600,000 to \$1,000,000.

Detroit—The O'Hair Fuel & Supply Co., 17297 Moran street, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Kalamazoo—S. G. Boudeman and R. C. Gambrix have formed a copartnership and engaged in business at 507 East Ransom street, under the style of the Service Painting & Roofing Co.

Dundee—George Reum has sold his store building and hardware stock to Lee Perry, of Morenci, who has taken possession. Mr. Perry is a hardware dealer of twenty-seven years experience.

Kalamazoo—The Upjohn Co., 301 East Lovell street, has increased its capital stock from \$2,500,000 to \$3,500,000 and declared a 40 per cent. stock dividend to stock holders of record Nov. 15.

Middleville—The Middleville Lumber & Coal Co., has been incorporated to deal in lumber, fuel and building supplies, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Grand Rapids—The Black Plumbing & Heating Co., 18 Sheldon avenue, has

been incorporated with an authorized capital stock of 10,000 shares at \$10 per share, of which amount \$6,000 has been subscribed and paid in in cash.

Detroit — The Detroit Machine & Tool Co., 1202 Maccabees building, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount \$2,500 has been subscribed and paid in in cash.

Roseville—R. C. Kalthoff & Sons, have merged their retail hardware business into a stock company under the style of Robert C. Kalthoff & Sons, Inc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Detroit—Bricker Bros., manufacturer and dealer in skins, garments, retail furrier, 308 Grand River avenue, West, has merged its business into a stock company with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Climax—Ira Barkley, who has been in the general merchandise and grocery trade here for the last twenty-five years, died Sunday evening, Dec. 11. Mr. Barkley had been a great sufferer from cancer for the last six months. Mr. Barkley came here from Ypsilanti and his long and successful business life has won him a host of friends.

Saginaw—Opening the store for business Monday employes of the Beach & Davis clothing store discovered that thieves had broken into the place and had rifled the safe and merchandise stocks, taking \$1,000 in cash, a quantity of jewelry owned by Mrs. G. William Davis, and several suits of clothes, overcoats and men's furnishings. Entrance to the store was gained by forcing a window from a fire escape. It is believed the thieves entered the Eddy building by the main entrance and ascended to an office on the second floor. Here they forced their way into the office and reached the fire escape, descending to the mezzanine floor, through which they reached the store.

Manufacturing Matters

Detroit — The Castone Fireplace Manufacturing Co., 6315 Seven Mile Road, East, has changed its name to the Artcraft-Castone Fireplace Corporation.

Akron—The Detroit Creamery Co. has purchased the former cheese factory building and will occupy it with a branch plant as soon as the necessary alterations to the building are completed.

Detroit — The National Porcelain Enameling Co., Freeland and Elmira streets, has been incorporated with an authorized capital stock of \$75,000, \$62,600 of which has been subscribed and \$50,000 paid in in cash.

Kalamazoo — Karl W. Lambooy, owner of the Lambooy Label & Wrapper Co., 2137 Portage street, has sold the plant to Overton W. Pendergast, of Terre Haute, Ind., who conducts a chain of similar plants, in Terre Haute and Columbus, Ohio.

Saginaw—The M. & B. Ice Cream Co. is erecting a modern fireproof plant on the site of its present build-

ing, at the corner of Water and Johnson streets. Machinery of the most modern type will be installed and the plant is expected to be in operation early in the spring.

Battle Creek—The C. M. C. Medicine Co., Reese Road and Upton avenue, has been incorporated to manufacture and sell C. M. C. Lung Balsam, with an authorized capital stock of \$1,000 common and 9,000 shares at \$10 per share, of which amount \$1,000 has been subscribed and paid in, \$400 in cash and \$600 in property.

Best Convention Ever Held By Implement Dealers.

Grand Rapids, Dec. 13—The twenty-fourth annual convention of the Michigan Implement Dealers Association was held at Lansing, Nov. 29 and 30 and Dec. 1. It was the best convention ever held by our organization. Our convention was held in connection with the Agricultural Engineering Department of the Michigan State College. Our exhibits were held in the new armory building and this was the first time anything of this nature was ever held in this building since it was completed, which was only recently.

The address of welcome was by Kenyon L. Butterfield, President of Michigan State College. The response was by Louis H. Remenap, of Reed City.

President Warren Slack, of Bad Axe, presented his annual address. Treasurer Edward De Young, of McBain, read his annual report. Harry A. Schantz, of Grand Rapids, read the Secretary's report. Clarence C. Carlton, of Lansing, made an address.

Wednesday morning addresses were made by Chas. E. Krause, of Batavia, N. Y., and E. E. Gallup, Supervisor of Agricultural Education.

Wednesday afternoon and evening were devoted to inspecting the exhibits and a demonstration of judging dairy cattle at the College.

Thursday afternoon addresses were made by H. H. Musselman, of East Lansing, and W. H. Story, of Springfield, Ohio.

Election of officers resulted as follows:

President—Louis H. Remenap, Reed City.
Vice-President—H. C. Waters, Paw Paw.
Treasurer—Edward De Young, McBain.
Secretary—Henry A. Schantz, Grand Rapids.

The directors for 1928 will be as follows:

W. A. Slack, Bad Axe.
L. F. Wolf, Mount Clemens.
Otto Burrier, Saginaw.
Fred Reader, Jr., Scottville.
Henry A. Schantz, Sec'y.

Lounging Robes Selling Well.

Active re-ordering of men's lounging robes is reported by manufacturers. The indications are that this merchandise will figure strongly as gift items during the holiday season. The introduction of popular priced robes this season has broadened the consumer outlet for the garments. At the same time, however, the call for the higher quality styles is strong and silk brocade and satin lined numbers to retail from \$15 to \$35 are doing well. Boxed sets including robes and slippers to match are being strongly featured.

Favor Short Cuff in Gloves.

Gloves for drivers and chauffeurs are at present wanted in the grades wholesaling from \$27 a dozen and up-

ward. The demand seems to be for the short, straight cuffs, with a strap for tightening. Black is the only shade required and linings are either fur or wool. In addition, the New England States are ordering suede and capeskin, with the fur or wool lining, for general wear in the same grades. Novelties in fancy stitched backs are only wanted so far in the better type of merchandise as holiday items.

Beverage Sets Now Selling.

Sales of beverage sets have been large, but have not been credited with being as large as they really are, according to the general manager of a large silverware concern. The Bureau of Internal Revenue became interested in the matter and sent him a letter asking if the sales of beverage sets had really increased much as compared with pre-prohibition days.

"I replied," he said yesterday, "that the demand for these sets had not only increased, but was actually about ten times as great as it was before prohibition set in."

Large Doll Sells Best.

From the mail-order houses and specialty shops all over the country there seems to be a constant demand for the large doll dressed in fancy clothes. This is a departure from last season when all sorts and types of dolls sold moderately well. The large doll has not been pushed recently until this season, but is now by far the best seller. It is made with hair, has sleeping eyes, talks and has composition head, hands and feet. The wholesale price on this special number is \$36 a dozen.

Orders For Expensive Negligees.

The buying of more expensive negligees is now quite active and is making up for previous delays in purchasing occasioned by unseasonable weather. Much emphasis is being placed on styles, featuring metal cloth, better grade velvet and embroidered silk garments. Re-orders on popular priced lines continue to shape up well. Manufacturers are now preparing Spring offerings to be shown early next month. Pajama suits will be an outstanding feature in these showings.

Belts Favored For Spring.

Spring dress styles are favorable to belts as a trimming accessory, and manufacturers are optimistic regarding the prospects for the new season. The trend indicated is strongly to leather and suede merchandise in a variety of sports colors. It is not expected that wide belts will dominate, most attention so far having been given to the one-inch widths. The Fall demand for the goods was exceptionally brisk.

John Higgs Killed Pigs.

The following epitaph, according to the Meat Trades' Journal (London), is to be seen on a flat stone in an English churchyard to the memory of John Higgs, pig killer:

Here lies John Higgs,
A famous man for killing pigs,
For killing pigs was his delight,
Both morning, afternoon and night.
Both heats and colds he did endure,
Which no physician e'er could cure;
His knife is laid, his work is done,
I hope to heaven his soul has gone.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.25 and beet granulated at 6.05.

Tea—Teas have settled down to a rather quiet business and will not go out of this quiet spell until after the first of the year. Prices, however, are firm on almost everything. Indias, Orange Pekoes and Pekoes are all firm, with a fractional advance in primary markets. India teas will show a deficit this year, and this is sure to have an effect on the market.

Coffee—The market for Santos and Rio coffee, green and in a large way, has shown some advances during the week, but these were not altogether maintained, and late in the week the line declined slightly, particularly Rios. The week nets, perhaps, a slight advance over a week before. Mild coffees have shown slight decline during the week. The jobbing market for roasted coffee is about unchanged for the week. Demand moderate. The consumptive demand for coffee changes very little from week to week.

Canned Fruits—Fruits are not important at the moment. California and Northwestern canners are well placed on pears, cherries and some other items, and there is no pressure to sell. Some California peaches have been quoted but oftentimes the buyer and the seller, while not far apart in their views cannot get together.

Canned Vegetables — Vegetables have been quiet and there have been traces of weakness as a consequence. Buyers have not been interested in peas or in corn and there have been some canners who have tried to keep their goods moving. Extra standard peas have not been really wanted and to make sales some State and Wisconsin packs have been offered on the basis of standards. The latter are closely sold up and fours and fives have been picked over so there is little left, but there are plenty of extra standards. Fancy can also be had, but they are not much in demand. For an important pack, such as corn, and for one reported to be in such excellent statistical position, it is surprising that the market has come so near a halt as to trading at the factory. Most wholesalers have goods enough for their own needs and they are not ready to pay asking prices from first or second hands. Tomatoes have improved to the extent of having fewer twos available at 70c factory than formerly, but a buyer can still cover at that figure, with the other sizes in proportion. String beans are one of the firmest of the vegetables and while sought are hard to obtain. There is a better jobbing enquiry for asparagus and for some of the other minor vegetables.

Dried Fruits—California prunes are steady enough on the spot but have been weak in all sizes on the Coast and even where packers furnish figures to show a much more favorable statistical position than was anticipated at the end of the year they do not show their confidence in the market by holding for higher prices. Northwestern packers have more faith in the market as they have much smaller stocks left unsold and what exists is mostly of 30s.

Raisins stocks here are light for the season and there is a better call for packages than for bulk goods, occasioned by the consumer movement during the holidays. Some types are scarce for prompt delivery such as puffed. The Coast market among all packers is held on a higher basis than earlier in the season but there has been little business put up to packers for forward shipment. Apricots have been one of the firmest of domestic dried fruits at the source and the narrowing of offerings has left very little except the top grades. The spot market has been changed more in tone than in price and like the Coast lower grades are harder to obtain. Peaches are being liquidated here to cleanup carry-over before going into new goods and there is nothing spectacular about the movement. Imported dried fruits have been firmer in tone than domestic offerings. Starting with currants the market has been firm, embracing figs and dates. Inability to get figs past the Government inspectors has been one reason for the understocked market and for the strong undertone.

Canned Fish—No radical changes occurred in fish pack except in Japanese crab meat, which has been sold at discounts owing to competition among sellers and not much response to recession in prices among buyers. It is easier also to buy tuna on the spot as goods have been accumulated here and with a narrow demand, occasioned by the season, buyers find it easier to cover their needs. Alaska salmon has been without change on the spot, with only a narrow turnover. No change has occurred in sardines of all descriptions.

Beans and Peas—Dried beans are slow and for the most part easy. Pea beans are particularly easy and so are red kidneys. California limas are about unchanged for the week. Black eye peas are easy and tending downward.

Rice—Stocks are light and cannot be duplicated at the source on a more favorable basis, which caused holders to liquidate, as their trade outlets are ready to absorb offerings on the basis of going prices. Southern markets show no changes in value or in trading conditions.

Salt Fish—The demand for mackerel is taking a back seat for the present, owing to the concentration of the public attention on other things. There is still some mackerel selling right along and the market is healthy, owing to the fact that the surplus is smaller than usual. The only weak thing in mackerel is small Norwegians.

Cheese—The market is firm, with comparatively light stocks and moderate demand.

Syrup and Molasses—The offerings of sugar syrup at the present time are comparatively light, and this keeps the market steady to firm. The demand continues about regular for the season. Compound syrup is being produced in about normal quantity, with a fair demand and steady to firm market. No changes in price have occurred either in compound or sugar syrup during the week. Molasses is dull. Trade are waiting for the new crop, which should be at hand shortly. The mar-

ket in the South is a little firmer than it was to begin with, and holders down there explain this on the ground that stocks of high-grade molasses would be smaller than was expected.

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—Supplies of fine fresh creamery butter are light. The demand is taking everything that arrives at firm prices. No changes have occurred during the week. Undergrade butter is also in rather small supply. It is not selling particularly well. 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.

Cranberries—Late Howes command \$9.75 per ½ bbl. and \$5 per ¼ bbl.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans -----\$5.75

Light Red Kidney ----- 7.80

Dark Red Kidney ----- 7.50

Eggs—Market on fresh has dropped 5c per dozen, due to increased receipts. Local jobbers pay 41c for strictly fresh. Cold storage operators are playing out their supplies as follows:

April firsts ----- 32c

April seconds ----- 29c

Checks ----- 25c

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 ----- \$10.50

360 Sunkist ----- 10.50

360 Red Ball ----- 10.00

300 Red Ball ----- 10.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu. \$5.00

Outdoor leaf, per bu. ----- 1.75

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

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

100 ----- \$5.00

126 ----- 5.75

150 ----- 6.25

176 ----- 7.25

200 ----- 7.25

216 ----- 7.25

252 ----- 7.25

288 ----- 7.25

Red Ball, 50c cheaper. All sizes of Floridas are selling at \$6.

Peppers—Green, 60c per doz.

Potatoes — The market is dull and quiet on the basis of \$1@1.10 per 100 lbs. over the State.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 20c

Light fowls ----- 14c

Heavy Broilers ----- 22c

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

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

Spinach—\$1.40 per bu.

Squash—Hubbard, 4c per lb.

Sweet Potatoes — \$1.75 per hamper for kiln dried stock from Tennessee.

Tomatoes—\$3.25 for 10 lb. basket of hot house; \$1.65 per 6 lb. basket from Calif.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 16c

Good ----- 14c

Medium ----- 13c

Poor ----- 10c

Tit For Tat.

"Shut the door," yelled the rough man. "Where were you raised—in a barn?"

The man addressed complied, but the speaker, looking at him a moment later observed that he was in tears. Going over to the victim, he apologized.

"Oh, come," he said soothingly, "you shouldn't take it to heart because I asked if you were raised in a barn."

"That's it, that's it," sobbed the other man. "I was raised in a barn, and it makes me homesick every time I hear an ass bray."

Our perennial anthracite coal problem has taken a new turn. For two decades the outlines of this question have been the same—a bitter wrangle over wages during the summer months, a belated settlement in the fall, a severe scarcity in midwinter and a corresponding increase in price which benefited all concerned in the production of hard coal. During the last five years these conditions became so acute that the consumers in the anthracite coal using cities turned their attention to other means for providing themselves with heat. Scarcity stimulated invention. Ways of using oil were found, as well as means of conserving coal. As a result, those engaged in producing anthracite now find that the demand for their product is less this year than it has been before, despite the increase in population and general prosperity. On Sunday clergymen representing all religious faiths in the anthracite region besought divine help in the revival of the hard coal industry. In many of the churches the congregations listened to reports of special committees of mine workers and operators, who have been blamed for the trouble in the industry. God moves in a mysterious way His wonders to perform, as Cowper says. Perhaps He has taken this method of impressing those who live by dealing in anthracite coal with the idea that the best way to restore the industry is to show some consideration for the consumers.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Two more victims of E. L. Rice & Co., Detroit, have been brought to the attention of the Realm during the past week—Carl Schwartz, of Cadillac, and Dr. G. W. Dunlap, of Clare. The former has had a shipment of Rice jewelry (so-called) in his store for eighteen months and has been unable to sell enough to amount to anything. The stuff is so poor that his customers make fun of it and upbraid him for handling what they call "trash." The latter got in his shipment in October, but insists that the goods sent are not in keeping with the samples shown by the agent. Of course Rice & Co. refuse to make good on the promises made by the agent and refer the matter to the "Attorney's Collection Agency," which is probably only another name for Rice & Co. Realm has warned its patrons not to have any dealings with this house many times. The merchants above named got caught in the sharp prongs of the scheme house because they did not happen to be on our subscription list. Any merchant who is induced to enter into contract relations with this concern by inducements which subsequently prove to be false—and falsehood is the principal stock in trade of the sharks who represent such houses—can defeat any action which may be brought against them to recover the value of the trash that is shipped out under the name of jewelry.

The name of the man who assured the Holton Mercantile Co., at Holton, that the United States Credit Bureau of Los Angeles and Kansas City was recommended by the Chamber of Commerce of the United States is James Meng, who calls himself "district representative." If this man should happen to call on any other reader of the Tradesman, it would be well to show him the door, because he undertakes to secure collections for his agency by false pretenses. Such a person should have no place among decent men who play fair and deal honestly.

The Wrigley Pharmaceutical Co., with present headquarters at Atlantic City, New Jersey, is attempting to sell its stock to residents of Michigan by long distance telephone. This concern which formerly held forth in Philadelphia, was recently under investigation by the Securities Department of that State, and has since removed to Atlantic City. It manufactures "Spear-mint Tooth Paste" and the president thereof is one W. W. Wrigley, who has a signature strangely similar to that of W. W. Wrigley, manufacturer of Wrigley's Chewing Gum. Although the company's literature now specifies that there is no connection between the two organizations, many Michiganders have been misled and several have been flattered into buying this stock when called on the long distance telephone from Atlantic City, New Jersey.

The Detroit Better Business Bureau

utters a note of warning concerning a notorious swindler, as follows:

Dispatches from Chicago indicate that Harrison Parker plans to enter Detroit shortly with a co-operative bank and investment trust proposition.

Mr. Parker's most widely known promotion was the Co-operative Society of America, which after various vicissitudes passed from sight.

Among Parker's promotions were Fruitvale, a resort fiasco in Western Michigan; a chain of groceries; several mythical cities to be built on tax title land; some banks, etc., etc.

The principal unit in Parker's new scheme is the Iroquois Trust Co., of Evanston, Ill., the exact nature of whose charter is somewhat in doubt, apparently. With him is Brooks B. Bradshaw, a Detroit stock salesman who is represented in Chicago as a Detroit banker.

Mr. Parker made vain attempts to interest certain trust companies of Detroit in his ambitious schemes about two years ago.

The Bureau has much interesting data concerning Parker.

About a dozen years ago the Tradesman exposed Harrison Parker as a nefarious swindler through his exploitation—in company with the Chicago Tribune—of Fruitvale. Parker retaliated by suing the Tradesman in the United States District Court for \$50,000 damages. We prepared to defend the case, but the night before it was set for trial Parker sent his Chicago lawyer (Max Pam) to Grand Rapids, paid the court costs, paid Judge Hatch his account as attorney for the Tradesman, reimbursed the defendant several hundred dollars expended in preparing the defense and dismissed the case. Of course, this was the cheapest way for a notorious swindler like Parker to avoid showing his hand, because his appearance in court here would probably have resulted in his landing in State prison.

Parker's next move was to launch the Co-operative Society of America, which enabled him to swindle Chicago people out of millions of dollars. How he manages to continue his swindling career and keep out of jail is something the average man is unable to understand.

Anyone considering "investing" in a pair of muskrats, foxes, rabbits, etc., might well read an article by R. H. Coats, statistician for the Dominion of Canada, appearing in the Fur Journal of October, 1927.

Mr. Coats shows clearly that of the total revenue derived by fur farmers, almost 80 per cent. comes from the sale of pairs of animals, not from the sale of pelts, and that prices descend steadily. By 1925 the average price paid by the bona fide ranches for silver foxes had dropped as low as \$228. The price for silver fox pelts averaged \$82. Comparison with the alleged price of \$33,000 per live pair, and \$2,800 per pelt in 1911, clearly shows how "pyramiding" fur-bearing animals in captivity causes prices to drop.

Current press dispatches report the petition of David Wooster, receiver for Detroit Silver Fox Farms, to pelt 400 animals now held by the company at a ranch near Cheboygan. It should be borne in mind that these foxes were sold locally for \$2,000 per pair only two years ago.

The Grand Rapids Herald reports that the First National Fur Producers, successors to Wilkinson McGee Co., are in the hands of receivers. Next to the Detroit Silver Fox Farms, this was probably the most ambitious fur-farming project in Michigan.

In the face of these figures, Michigan investors are still being offered pairs of silver black foxes at \$1,500 to \$2,500 each.

Selling pairs of muskrats at \$35 to \$75 per pair seems to be the present



New "Mechanical Brain" Adds and Subtracts— AUTOMATICALLY

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Accurate Adder and Subtractor

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

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

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The Brand You Know by HART



Look for the Red Heart
on the Can

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Making Money GROW

Our Christmas Savings Club plan is an easy way to make money pile up.

It's worth anybody's time to get the habit of consistent saving! Join Now!

The OLD NATIONAL BANK

MONROE at PEARL

A Bank for Everybody

fur promotion rage. Data at hand tends to indicate that \$6.50 per pair is a high price for first class muskrat breeding stock. If the claims as to rate of increase made by Michigan muskrat ranches be taken seriously, "pyramiding" in the next five years may bring the number of muskrats in captivity in Michigan close to the billion mark. What price can the investor expect then for pelts?

Hon. W. W. Potter, Attorney-General of Michigan, has ruled that where the offspring of fur-bearing animals is to be pooled and the proceeds divided pro rata among the several pair owners "sale" of the animals is, in contemplation of law, the sale of securities, and comes within the jurisdiction of the Michigan Blue Sky Law. Hon. George Mackenzie, securities commissioner for the State of Michigan, is making a thorough survey of the fur-farming promotions of the State.

Accurate and Low-Priced Adding Machine.

What this country needs is not, as Vice-President Marshall once said, "a good five cent cigar," but a practical, accurate, and low-priced adding and direct subtracting machine, which is now available to the public in the Addac, retailing at \$24.50.

The Addac Company, manufacturer of Addac, as illustrated elsewhere in this issue, is now in production in its own factory, 60 Cottage Grove, Grand Rapids. The reliable little adder and direct subtractor is finding a ready market in all parts of the United States, as well as foreign countries. Shipments have recently been made to several points in Europe, as well as South America, Mexico and Manila, and if the experience of the Addac Company to date is a criterion of its future business, Grand Rapids has another industry which will soon be known throughout the world.

The average storekeeper, garage man and every other small business owner will certainly enjoy the advantages and service of Addac. The office manager, large department store executives and various clerks wherever figuring is done would like nothing better than to utilize Addac on every desk. It is evident that tremendous sales potentialities exist for Addac.

Addac offers a sterling currency model which is the first time in the history of the adding machine business that a practical, low-priced adding and direct subtracting machine has been offered for pounds-shillings-pence and farthings and it is evident that the sterling model will find a welcome reception in Great Britain, Australia, New Zealand, Peru and other countries using the sterling currency system.

The officers of the Addac Company are John A. Klise, President; W. G. Farnsworth, Vice-President and General Manager and E. Gillisse, Secretary. C. E. Lincoln is district sales manager for Michigan.

The trouble with opportunity knocking at the door is that it so often turns out to be a house-to-house canvasser.

Not in Favor of Restrictive Legislation.

Chicago, Dec. 6—I was very much interested in your front page article in issue of November 23rd, covering the decision of the Supreme Court of South Dakota declaring unconstitutional a law which the selfish druggists of that State had been able to put over, prohibiting the sale of patent medicines and domestic remedies except by registered pharmacists.

This is encouraging, because a similar decision by the highest court of the State of Michigan may be looked for if Jason Hammond, of the Michigan Retail Dry Goods Association, and Paul Gezon, of your Retail Grocers' Association, are able to have enacted a law restricting the use of premium advertising and which they are trying their best to accomplish, as you well know.

Druggists of South Dakota or of Michigan are no worse nor more selfish than grocers and dry goods men of the Michigan associations. They, one and all, want to keep aggressive competitors from being aggressive.

It would be just as sensible to limit each merchant to certain specified lineage in newspaper advertising or limiting him in a dozen other methods of publicity which you can readily think of, as to prohibit the use of premium advertising.

Why should it be a crime for a merchant to tell his customers to save the sales slips covering their purchases from him, so that when the total of such slips amounted to a certain sum he would give them a fountain pen or some other useful article in appreciation of their continued patronage?

Is there any difference in principle from giving a cash discount, whether by a retail merchant to his customers or by the jobber or manufacturer to the retail merchant? To my mind it is no different than "free deliveries," rest rooms, play rooms for children, exhibition of pictures and other free entertainment for customers. One and all have for their object the holding of the trade of old customers and the gathering of new business.

Yours for a square deal for all.
J. T. Leadstone.

Late News From Grand Traverse Bay

Traverse City, Dec. 13—Many citizens were inconvenienced by the breaking of a main of the gaslight company at 5 o'clock on Thursday, when housewives or their employes were preparing the evening meal. A large number depended upon a supply of gas to cook the food needed. Service was not restored until 8:30 on Friday morning. Patrons of the company residing in the Western and Southwestern sections of the city crowded the restaurants and the hotels or satisfied their appetites with cold food. A number carried food to the basements to be cooked by fires in the furnaces.

Members of Asbury Methodist church had planned for serving supper and enjoying an entertainment and sale of Christmas goods. Baking pans had been filled with biscuits, ready for the oven, just before the gas current was shut off. The pans were taken to the homes of members who cooked their food with coal or wood fires to be baked. As none of the persons deprived of gas used that class of fuel for heating their homes, no physical hardship resulted on account of the accident. The main, stretched over the Boardman river under a bridge, was poorly supported.

Commission merchants report that many farmers have stored their crops of potatoes to be marketed in the spring. Higher prices are anticipated. Local factories, operated in the manufacture of furniture and kindred wares suitable for holiday trade, have been quite fully employed during the past month. Arthur Scott White.

Endorsed . . .
in the right way

Beech-Nut

THE right endorsement for any food product is honest-to-goodness satisfaction to the ultimate consumer. Without it a manufacturer is helpless. But with it manufacturer, jobber and retailer all have smooth sailing.



Beech-Nut Peanut Butter actually has this endorsement—has had it for years. And month by month the mounting sales evidence the validity of public goodwill. Are you getting your share of this solid business? Beech-Nut Packing Company, Canajoharie, N. Y.

**Beech-Nut
Peanut Butter**

HEKMAN'S

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

**Cookie-Cakes
and Crackers**

MASTERPIECES OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

NOT A THING OF THE PAST.

If we regard the business cycle as something which recurs without rhyme or reason every three, four or five years, then there never was a business cycle, and it would be more logical to speak of the disappearance of the business cycle myth than of any real change in business conditions.

Actually, such a myth did exist in the minds of many men who gave a thoughtless interpretation to the writings of economists and statisticians who got lost in a maze of their own theories and figures. In practice, however, good business conditions often have lasted for five or six years at a time, and there is no reason to think that they will not do that again at times in the future.

The two greatest dangers in the present business situation are overconfidence and underselling. Overconfidence is a danger because so many managers of business enterprises to-day have come to feel that business is under the protection of some sort of mythical formula by which the most inefficient are guaranteed against loss or failure. Such a feeling leads to a belief that everything will come out all right without regard to personal efforts.

From this overconfidence and from the mania for record-breaking volumes which prevails in America to-day comes about a condition of underselling, or perhaps I had better say of under-marketing. If it persists in the form now apparent in some industries it will not be very long before we shall hear it described as over-production.

General managers continue to set their sales quotas on the assumption that past records for volume must be broken in each successive season, without regard to outside conditions. If they are merchants, they insist on reaching it no matter what the cost of securing sales. Now it is not the nature of business volumes to move that way, so, in all too many cases, it becomes apparent that volume for an individual establishment will not be reached unless some of the natural trade is lured away from competitors.

To do that we have price-cutting by some one unit of the industry and then competitive price-cutting between units, until presently even the man who secures his hoped-for volume is operating at no profit, and the total output of the industry is very little increased, while its profits, as shown by the records of companies which are now reporting for 1927, are reduced to a very low level or even turned into a loss.

This ought to give the managers of such business plenty of cause for thought about the reorganization of their sales and production programs, but along comes the overconfidence generated by a belief that hard times are impossible under this new and amazing condition of business. This tells the general manager that if he just keeps on being optimistic everything will come out all right. The general acceptance of such an attitude is the best way in the world to bring about a fresh demonstration that the

business cycle is not a thing of the past.

GENERAL TRADE REVIEW.

Holiday shopping is in full swing finally after a rather tardy start and December sales this year should set a new mark. There will be the combined volume of gift purchases and the buying of cold weather goods to swell the total for the month. So far, sales of seasonal goods, delayed by the weather, have not expanded quite as well as retailers expected, but they show good gains. Obviously, some economy will be practiced on all but necessary personal needs in order to accommodate the Christmas budget.

But in holiday items alone, it is quite likely that a record will be set. The choice of gifts has been considerably extended over former years. The appeal of novelty, color and design has been utilized in a more intensive way. Displays have improved. Then, from a purchasing standpoint, the public has the extra funds furnished by savings clubs and the spread of the bonus idea.

Another factor in boosting December retail trade this year comes in having four instead of three Saturdays in the month before Christmas. The whole month this year has five instead of four of what are, of course, the best retail selling days.

It will take these extra influences to push up holiday trade volume because the state of business continues to present an irregular picture and employment figures are not altogether satisfactory. Wholesale trade is seasonally quiet except in gift and certain apparel lines. Industry still lags, although hopes are entertained of improvement after the turn of the year.

The major factors this year in the disappointing trend downward have been the declines in two lines of activity which properly might be designated as the 'prosperity makers.' They are automobile manufacturing and building construction. Operations in these lines move rather closely together, and they have both slumped, thereby affecting a very wide number of supply sources. The trend in motor output has been forecasting the construction curve, and as production is rising again it will be interesting to see whether building follows. Just now, the real estate situation does not seem to have the same boom ahead that the motor manufacturers anticipate in their field.

FUTURES PRESENT PROBLEMS.

No serious consideration as yet has been given to 1928 packs of canned foods. The outlook, however, is considered to be favorable, and such as to indicate that there will be more interest in futures than in several seasons. Some factors are looking for business to start early in the year and they believe that the volume will be determined largely by the assurances buyers have of a controlled pack. There is little worry of any substantial carry-over of canned foods in first or second hands. Runaway prices in the wholesale market are not anticipated, but with competition for merchandise

and a reduction of working stocks the indications are that prices on spot stocks will harden which will enable the canner to name opening prices below the level of those prevailing on carryover.

The most mysterious factor in the situation will be the extent of the pack and that it is thought will be more or less controlled by the absence of speculative buying of futures and the conservative covering by distributors for their legitimate needs which will prevent canners from overcrowding the market. It is already plainly apparent that the heavy future buying of other years cannot be expected next season and that, more than ever, the canner must be prepared to finance more of his pack than he has been accustomed to do in the past. This will entail carrying charges and financing expenses which will have to be absorbed by the packer in his selling prices and in this way his tendency to overpack will be regulated unless he willfully disregards his own interests and those of the canning fraternity at large. In naming opening prices canners will have to face more than the mere cost of packing, that is the cost of marketing, and they must frame a program which embraces both features if they are to be successful in liquidating their outputs. New elements have come into the canner's problems, the chief of which is the necessity of more extensive financing and warehousing which in former years was done almost exclusively by the distributor.

HOLDS BACK REACTION.

Not only economists, but a great many business men, are unwilling to admit that prosperity has been quite as widespread or as consistent as some would have it. Since 1921 the country has seen severe depressions in such important groups as farming, textiles, leather and coal mining, but at the same time business in the aggregate has been able to forge ahead to new records.

On this evidence can be built a theory that our industrial life has become so big and especially so diversified that a slump in what was previously a key industry no longer brings a general recession. There has been a change in the key industries and, moreover, the luxury age has brought about a diversification not possible when living standards were lower. The practice, too, of refraining from wage reductions when slack times overtake an industry has without doubt had an important effect.

In merely considering the high lights of this phenomenon, it would be missing one of the chief points, of course, not to mention the part played by the huge money and credit supply available since the war. Actually, our credit resources have made possible the tremendous building, automobile and instalment selling booms. They have also brought a new situation where stock market speculation can rise to unprecedented heights without undue disturbance as in the past to business.

Developments in the money market have lately been watched with interest

by reason of gold exports. Some fears are expressed that these withdrawals may reduce credit sufficiently to tighten money rates with resultant unfavorable effect on business. Eminent banking opinion holds, however, that no rise in rates is likely because of the adjustments made through the open market operations of the Federal Reserve.

LACK TRADING BASIS.

After the Government report during the week and the price movement that followed, the cotton goods trade found that it still lacked a trading basis on which to hope for a good increase in business. The cloth market was more active but with plenty of room for improvement. The November figures showed that production had dropped 3.08 per cent. from October, that sales were 60.3 per cent. of output, that stocks rose 13.8 per cent., and unfilled orders dropped 21.3 per cent. Since the figures were gathered, however, curtailment has spread.

In woollens and worsteds the market was seasonally quiet but on the first show of activity some advances are likely. Wool continued firm at the foreign sales except for price easing on the best grades at London. Raw silk picked up in price during the week, as the warehouse figures showed a reduction in stocks. Rayon prices were continued practically unchanged for the quarter starting Feb. 1. The exception was an increase of 5 cents per pound on the coarse size by the leading factor.

DISCARD NON-PROFIT LINES.

In the plans they are considering for 1928, producers and traders will give chief consideration to measures of control and economy designed to show them better profits than they have earned this year. There is a rather marked tendency to find out which items pay dividends and which do not, with the object of eliminating the non-profitable articles.

This signifies a change from the policy of driving for profit through volume. Many factory are awake to the point that they may conserve their profits by refusing to take a loss on goods that are subject to keen competition and price-cutting. It has always been a question with some sellers whether their so-called "price leaders" actually bring the business with which they are credited. At any rate, more study is being given the matter, and if pressure for volume is even partly reduced, many evils should disappear.

There is something more in learning and something more in life than a mere knowledge of science, a mere acquisition of wealth, a mere striving for place and power. Our colleges will fail in their duty to their students unless they are able to inspire them with a broader understanding of the spiritual meaning of science, of literature and of the arts. The graduates will go out into life poorly equipped to meet the problems of existence, to fall an easy prey to dissatisfaction and despair.—President Coolidge.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

I am in receipt of a letter from Edwin Clayton, who identifies himself as "divisional commander" of the salvation army, stating that every cent placed in the kettles of the army will be devoted to purchasing Christmas dinners for the poor in Grand Rapids and that the accounts will be audited by the Welfare Union.

All of which goes to show that even so rich and powerful an organization as the salvation army has eventually been compelled to bow to public opinion in order to continue the work of soliciting funds for its maintenance and the proper functioning of its so-called charity work.

It is not so many years ago that the salvation army baffled all attempts to ascertain how much money it collected in each community and the uses to which the money was devoted. In the days when I was President of the Board of Trade (now Association of Commerce) our municipal committee undertook to secure first-hand information along these lines, but we were always met by a peremptory refusal, accompanied by the stereotyped remark peculiar to the army in those days:

"We report to our superior officer, sir."

Appeal to the superior officer, who I believe was located at Buffalo, brought the reply:

"We report to our superior officer in New York, sir."

Appeal to the New York office brought the response:

"We report to our superior officer in London, sir."

As it seemed to be impossible to obtain any authoritative statement from any official source, showing the amount of funds contributed in this community—alleged to be devoted to the assistance of the poor—I advised Grand Rapids people through the columns of the Tradesman to withhold further contributions until the salvation army would consent to disclose the amount of its collections and also work with the Charity Organization Society, which it had ignored and refused to co-operate with up to that time.

In the meantime the salvation army was obtaining contributions of clothing, furniture, old shoes, old paper and scrap iron for the alleged purpose of helping the poor under the guise of the salvation army. The wagons sent out to collect these contributions bore the name salvation army and the words salvation army were constantly on the lips of the solicitors, who wore the garb of the salvation army.

As a matter of fact, the contributions thus secured were sorted and sold and the proceeds sent to the Industrial Homes Corporation, an organization composed of officers of the salvation army, who waxed fat over the profits of the nefarious business. As the result of the disclosures I made in this matter, which were taken up, verified and supported by welfare organizations all over the country, the salvation army was forced to reform this de-

ceitful practice and the private graft of the salvation army officers was reluctantly relinquished.

An officer of the army was sent here to raise funds to handle the industrial feature in connection with the army and solicitors were sent out with subscription papers to cover the city. It so happened that the officer in charge of the solicitation campaign called at my office and handed me a paper bearing my name at the top as a contributor to the amount of \$100. The signature was carefully fabricated, but I immediately pronounced it a forgery. The officer immediately became greatly excited and said he had handed me the wrong paper by mistake. I then called up the other Grand Rapids men whose names followed mine on the paper. They all assured me they had signed no paper and that their signatures were forgeries. I then asked the officer if he had fabricated all of the names on the paper. He said he had and made a voluntary confession, substantially as follows:

"I am a handwriting expert. I can imitate any signature. I am an officer of the salvation army and was instructed by headquarters to go to Grand Rapids and do just what you see on the paper you hold in your hand. I prepared six such papers, writing forged signatures at the top of each. With such a start it is always comparatively easy to secure all the funds we require in any community. This is the first time my deception has been discovered. The discovery is due to my own mistake in handing you a paper bearing your forged signature."

I asked him what he proposed to do, now that his forgeries had been discovered. He replied that he would report to headquarters and await instructions; that he would be more careful to avoid the discovery of his methods hereafter.

"Then you propose to continue your criminal practices in other cities?" I asked.

"Yes," he replied, "the system is too valuable to the salvation army to be abandoned. Of course, the forgeries are criminal, but our officers at headquarters hold that the end justifies the means."

I immediately arranged to swear out a warrant for the arrest of the skillful penman, but before he could be apprehended he had disappeared.

I published a statement of the case in the Tradesman at the time in the belief that the men at the head of the organization in New York would either disavow the acts and confession of their forger representative or make a proper apology to the people of Grand Rapids for his criminal methods. They did neither. They turned the matter over to a blustering attorney, who wrote me a five page letter, denouncing me as a creature of the devil, and threatening me with a heavy damage suit unless I made a complete retraction and abject apology. I could do neither, because the confession of the forger had been made voluntarily in my office in the presence of witnesses. I wrote the attorney that he could immediately proceed with his damage suit and I would undertake to see that a statement of the outcome of the case

was sent to every religious paper in the United States. I never received any response to that invitation, so the salvation army, as then constituted, stands out in my mind as a criminal organization. I have the written documents to sustain this statement.

I kept in touch with public campaigns conducted by the salvation army in other parts of the country for several years. In many cases the man who was so handy with the pen in Grand Rapids conducted the money raising campaigns. I naturally assumed that he pursued the same tactics in other cities that he undertook to carry into effect in Grand Rapids.

Notwithstanding this recital and the knowledge of perfidy and crime it involves, I still continue to make yearly contribution to the Evangeline Home of the salvation army, because I believe it handles the great problem of helping unfortunate girls and women through childbirth better than any other organization with which I am acquainted. The Home not only treats a patient kindly and generously, but undertakes to induce her to retain the care and custody of the child, which serves as a sheet anchor to hold the mother steadfast in the future. If more lying in hospitals pursued this policy, it would be better for all concerned.

E. A. Stowe.

Every Class Entitled To Equal Opportunity.

That it isn't the original cost, but the upkeep that counts, may be applied to the cost of Government as well as to our automobiles.

The total amount paid by our National Government for pensions, annuities and kaiser war allowances is \$646,000,000, or 19.84 per cent. of the total appropriations. This is more than the Government pays for all the personal services actually rendered to it. The number of pensioners in July, 1926, was 501,723. The number of men employed by the Government for military and naval purposes amounted to 636,912. The Federal employes under civil service numbered 1,037,760. It is estimated that the total number of persons on public pay rolls (not including the pensioners and those in public institutions) is 2,800,000, and the public pay roll, National and local, amounts to \$4,300,000,000. Every person not employed by the Federal or local Government contributes annually about \$46 toward the salaries of Government employes.

Proportionately, this number of Government employes is not as large as it is in many European countries which have publicly owned utilities, where standing armies are large, and unemployment doles are granted from the public treasury.

In quoting these figures, it is not my desire to find fault with the Government. Our Nation is growing rapidly, and we must expect to contribute our share toward its progress. However, I am of the opinion that a goodly proportion of this public expense could be eliminated if politicians and Government administrators used the same care in cutting down overhead costs of administration as they would in their own private business.

Unfortunately, there are too many politicians who seek votes by promising their supporters jobs, and the more jobs they can create, the more votes they can count on. Moreover, these political job-seekers do not prove to be the most efficient class of workmen. The civil service system has curbed this evil to some extent; but it never will be entirely wiped out until men are elected to office who have the true interests of the public at heart.

Our country needs statesmen who will not stoop to promising special privileges to one class that will discriminate against other classes. Every class is entitled to equal opportunity and protection by our Government. We should not aim to make rich men poor, but to make poor men rich. True prosperity must be for all classes in order to be beneficial to our Nation.

Political promises are a poor substitute for a pay check. I wonder that the people pay any attention to such promises, when year after year, they see how little there is back of them. Take the farmers, for example, how have they benefited by political rainbows? They are still looking for the pot of gold, with the usual success. What the farmers need is to realize they are just as much business men as are merchants and manufacturers. Let us hope that the Government eventually may work out some plan to help them secure just returns on their products; but it is time for the farmers to stop wasting their time listening to political cure-alls. If they will become disillusioned, they will be able to meet their problems with the keen business they now possess. If they will work together, they will find that their first-hand knowledge of their needs will enable them to formulate a better farm-relief plan than the politician who never plowed an acre of land or milked a cow.

I have learned from experience that if you want something done, do it yourself. If the people want more efficient administration of government, they must demand better officers, and be enough interested to work for their election.

Solomon Levitan.

New Fiber Offered Woolen Mills.

A new fiber of vegetable origin is being used in the manufacture of fabrics by several woolen mills, it is announced by the concern which is marketing it. It is claimed that the fiber "will bear the same relation to wool that rayon does to silk." Being made from a vegetable product it is said to be free from some of the shortcomings of synthetic substitutes. It may be carded or warped by the mills and is being sold to them in a garnetted condition at 25 cents per pound.

More Color in Uniforms.

There is quite a call from out of town for maids' uniforms, accessories in all grades, with the result that those selling for \$3.50 a piece are moving as fast as the better type of satins selling for \$12 and upward. In the better lines there is felt a need for colors, buyers claiming the better homes are dressing their maids in gray, blue and navy. All these dresses are one piece and sold with white collars and cuffs.

SHOE MARKET

A Grave Accusation Resented.

The New York Times is authority for the statement that in the person of William E. Kelley, Brooklyn has a county clerk who hasn't worn a new pair of shoes since he arrived at the state of manhood. To make a bad matter worse, the Times adds that Kelley probably never will. The story, it seems, goes back to the time when the Brooklyn official was a letter carrier and "trudged seventeen miles a day on the hard, uneven sidewalks and the muddy streets." He kept it up for fourteen years. But when his trusty "kicks" gave out and he needed a new pair he had someone else break them in before he wore them. And habit still persists.

Now if the situation were half as bad as this sad tale implies, the Times story would constitute a grave indictment against the ingenuity of the shoe industry. But on this issue, the Shoe Retailer defends the cause of the shoe trade against even such a formidable adversary as our esteemed contemporary, the Times. We submit that Mr. Kelley could be perfectly comfortable and happy in a pair of new shoes if he could be persuaded to abandon his long established custom. Probably he doesn't wish to abandon it. If he prefers to wear second hand shoes, that, undoubtedly, is his privilege. It may be just a hobby, just as some men prefer to drive an antiquated car instead of one of the shiny new models, or others cherish a sentiment for a set of golf clubs that have done seasons of faithful service. And, this being a free country, every man has a right to ride his own hobby horse or to walk in his old shoes.

So it isn't on the facts of the case, that we are disposed to pick a quarrel with the New York Times, but rather on its implications. "It ain't exactly what he said, it's the nasty way he said it." The statement we most particularly take exception to is this: "Since a man cannot with ease walk seventeen miles in a pair of stiff, new shoes, Mr. Kelley, after the custom of all mail carriers, always had some one break in his shoes for him before he wore them." That, we claim, is not only a gross exaggeration but a libel on the letter carriers as a class. To prove it, we stand ready to produce any number of letter carriers who buy new shoes and wear them. And if, by any chance, we're wrong, then obviously the thing to do to increase the men's shoe business is to go hammer and tongs after the letter carriers.—Shoe Retailer.

Rubber Shoe Shortage Here.

The recent bad weather has produced the shortage of protective footwear recently predicted in the event of a real storm. Consumers have reduced retailers' stocks to a minimum and the retailers have done just about the same for the wholesale distributors. All types of this footwear have been snapped up from the cheapest rubbers for men to the most expensive fancy galoshes for women. One of the features has been the heavy run on chil-

dren's rubbers and arctics. The storm also brought with it some increase in the consumer call for the heavier types of men's shoes, but the real extent of this demand will not become known until retailers get their attention off rubber footwear and start duplicating on leather merchandise.

Peacock Hues For Shoes.

From an importer of high grade shoes for women comes word that the peacock colors are to predominate for early Spring wear. These fanciful colors are to be combined with black, in kid or patent leather. Next in line of new colors are the cross fox shades, which will be brought out in combination with brown and biscuit tones. Shoes are to be fancy, with scallops cut out and also inverted. Straps are also a recognized style factor, and are to be narrow, and placed at varying distances from the ankle. For evening wear, the trend seems to be for ornateness, with gold and silver thread embroidery and very high heels, in solid colors.

Novelty Business Ahead.

Business in the various lines of novelties for the holidays has been, on the whole, better this year than last. This is due partly to the buying by stores and shops of more of the smaller items. For instance, the novelty lamp as a gift has taken the place of the larger and more practical ones. The same has been true in smokers' articles, which have been displayed in unusually wide variety. But, on the other hand, the flask combinations have dropped off, while the larger and practical type are selling well. In women's smoking articles, the trend has been toward the ornate, with plenty of color introduced. Pottery and glass ware still continue to sell in all grades without any apparent let-up and promise eventually to become staples.

Flower Demand Varies.

At present, violets and orchids are selling better in New York than other artificial flowers. Gardenias in white and pastel shades come next, but what is giving the importers and manufacturers something to think about is the fact that out-of-town firms are not following this lead. Instead, all types of blooms are in demand from the simple corsages of field flowers to the shower roses used for evening wear. Sports flowers in velvet, wool and felt are also selling well, while new shaggy varieties are in constant demand in the light colors. Although not shown by most firms for immediate wear, it is hinted that feather flowers are to be featured for Palm Beach and Spring.

For Improving Ribbon Conditions.

Co-ordinated efforts to improve selling and production conditions in the ribbon industry are being undertaken by the Ribbon Division of the Silk Association of America. Several committees have been appointed to deal with various phases of the work. The executive committee, of which Adolf Muller of the National Ribbon Company is chairman, is preparing a standard cost accounting survey. Another committee will deal with trade abuses. Through the statistical bu-

reau of the association it is planned to gather production and sales figures that will assist the trade in securing a greater degree of efficiency.

Profitable To All Lines.

During the past season many firms changed their policy of making only one type of garment and now feel that the change was well worth while. One of the reasons given is that when buyers come to select a certain type of merchandise, they are often glad to find other types and receive these new items favorably. The new policy has been adopted by one house that formerly sold only black dresses and also by a large coat firm that is now selling ensembles, with emphasis on the dress end.

ARE YOU INTERESTED IN IMPROVING THE APPEARANCE OF YOUR STORE

We can help you. We can supply you with:

New Opera Chairs
Fitting Stools
Show Cases

You will always find our Findings Stock complete in staples, also latest novelty creations.

BEN KRAUSE CO.
20 Ionia Avenue
GRAND RAPIDS, MICH.



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.

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for

Information write to

L. H. BAKER, Secretary-Treasurer
LANSING, MICHIGAN

WILL NEVER SEE HIS \$100.**Alleged Sales Plan Practiced By Ohio Faker.**

Here is a new scheme, at least it is new to me, which there is some reason to think, is spreading. A thing as easy as this is bound to spread anyway:

Allentown, Pa.

In April I entered into contract with a brokerage concern for the sale of my plant on a ninety-day option. The contract called for the usual formula of conditions as to percentage, etc., and also required a retainer fee of \$100 for advertising purposes. To this amount the brokers were to add, if necessary, up to \$300 for advertising. I failed to hear anything from them until shortly before the expiration of the option, when they enquired whether a deal could be arranged with the use of a property in lieu of cash. I asked them to show me where they advertised (up to \$300 or at all), but failed to get any satisfaction. Of course I called off the option.

I had a similar concern here since with about the same contract, but less of a retainer, about one-third. I don't like to get caught twice in the same manner, so failed to bite this time.

O. K. Mohr.

P. S.—Had a personal friend at Harrisburg make enquiry at their branch and find their record is not all clear sailing, as they have a number of cases against them.

The concern which Mr. Mohr refers to calls itself the "National Business Brokers' Corporation," with "general offices" at 346 Columbian Bank Building, Columbus, Ohio. Its ostensible business is to buy and sell businesses.

Mr. Mohr has sent me the contract which he signed, and I find it a very interesting document. It is too long to reproduce in full, but I can summarize it.

1. It provides that if the brokers sell the business they get a commission of 10 per cent. on the first \$2,000 and 5 per cent. of the balance.

2. The brokers "retain the right" to help a buyer buy the the business by advancing him up to 50 per cent.

(Of course this has no place in this contract; it is probably put in to impress clients. It binds the brokers to nothing and has no meaning whatever.)

3. The brokers are given an exclusive contract for ninety days. At the end of ninety days the exclusive authority continues unless ten days' written notice of withdrawal is given.

4. The next provision is very clever and I shall reproduce it in full:

It is further agreed that a sum not to exceed \$300 will be spent for advertising, and other profitable methods to further the sale of said business to be paid by the National Business Brokers' Corporation.

It is agreed and understood that the said National Business Brokers' Corporation shall advertise my business in leading newspapers, magazines or trade journals, best adapted for said business listed, selected by the advertising department of the said National Business Brokers' Corporation.

5. In consideration of all of the above the owner of the business then agrees to pay \$100 retaining fee, this amount to be used to further sale of my business and same to be deducted from the commission due the National Business Brokers' Corporation at the time of sale.

Mr. Mohr signed and paid his \$100

and nothing happened. They sent him a copy of a little five-line advertisement, but never told him when it appeared, and the only "enquiry" sent him asked if he would trade his property for another. Nothing ever came of this. They have his \$100, but have never given him any evidence as to how much of it they spent to further the sale, or whether they ever did any of the \$300 advertising at all. Naturally they were to spend the \$300, if anybody did so perhaps they felt that it was their business only, but as they apparently got Mr. Mohr's \$100 by the \$300 joker it would seem as if they owed him some information as to what they did for his money.

Now I am not accusing these people of anything—I don't know them and don't know anything about their methods except what I read in the contract, but I do know that under this contract it would be quite easy to collect retaining fees and do little or nothing for them. The \$100 is collected as retaining fee to "further the sale of the business." But how and when and to what extent? It is to be deducted from the commission, if earned, but if commission is not earned the \$100 is not given back.

As to the \$300 worth of advertising, that is nothing at all. They agree to advertise in newspapers, magazines and trade journals as they see fit. Nothing really binding here. And as for the amount to be spent for advertising, they give themselves the option of spending "not to exceed \$300," which means from one cent up. There is no real agreement to do any advertising at all, and no real ground, except with enormous trouble, to force a disclosure from them as to what was done for the \$100, if anything.

I am therefore compelled to advise Mr. Mohr that his \$100 is gone.

Elton J. Buckley.


(Copyrighted 1927 by the Author)

Rush Orders For Men's Robes.

The slow Fall business placed on men's lounging robes has been succeeded by a rush of orders from all over the country for holiday goods. The demand is mostly limited to the brocades in all silk, cotton mixtures and rayon textures, especially in the unlined and cheaper grades wholesaling from \$7.50 upward. This season the wanted colors are navy blue, dark red, green and brown, finished with deep shawl collars, cuffs and sashes of satin. The flannel coat is selling at a regular pace and is not being pushed because it is expected to be an important Palm Beach item.

Glass Production Slackens.

In line with the seasonal trend the demand for window glass has slackened appreciably as compared with the year's peak output of a month ago. Operating schedules in the pressed and blownware field are on a somewhat less active basis to permit of the taking of inventories and making of repairs at some plants. At the meeting of jobbers and manufacturers held during the week, approval was given the suggestion for the creation of a joint committee to consider existing trade evils.



PREPARE FOR THE HOLIDAYS

Stock:—

FRANKLIN GRANULATED
—for cooking and baking

FRANKLIN POWDERED
—for fruits and cereals

FRANKLIN OLD-FASHIONED BROWN
—for baked beans, gingerbread, etc.

FRANKLIN GOLDEN SYRUP
—for hot cakes and waffles

Franklin Sugar Refining Company
PHILADELPHIA, PA.
"A Franklin Cane Sugar for every use"

BE PREPARED FOR THE HOLIDAYS

Stock---

Mueller's Macaroni

Elbow Macaroni

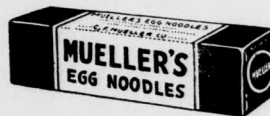
Spaghetti

Egg Noodles

Egg Alphabets

Egg Vermicelli

Cooked Spaghetti



In a Sauce of Luscious Ingredients

C. F. MUELLER COMPANY
JERSEY CITY, N. J.

FINANCIAL

Review of Business Conditions in Michigan.

Written for the Tradesman.

Characteristic of the month of December, trade is expanding under the stimulus of Christmas and cold weather purchases and industrial production is contracting due to inventorying and year-end changes. Two uncertainties which have caused much conjecturing in business circles for some time, were removed during the early part of this month—the new Ford car and the President's meaning behind his "I do not choose to run in 1928" statement.

Although the volume of business during the year which is now drawing to a close has been large in the aggregate, it has been irregular and spotty. The soft coal strike, a backward Spring and devastating floods in various parts of the country, were serious deterrents. Overproduction in the oil industry was another obstacle in the path of business. Despite these and other hindrances, industry and commerce have made good progress and are in a strong position to start off the new year.

Confidence in the general business outlook is widespread and apparently is increasing daily. Basic conditions are sound. There is plenty of money at attractive rates to keep the economic machinery well oiled for months to come. Freight is being moved expeditiously by the railroads. Stocks of goods are low, neither tradesmen nor manufacturers showing a disposition to disregard the lesson learned from the depression of 1921. Since stocks of goods throughout the country are low, any acceleration in business will be felt quickly by producers, middlemen and retailers. Commodity prices are free from inflation. Peaceful relations exist between employers and workers and the output per employee is steadily increasing. The farmer is in a stronger position than at any time in recent years. Our foreign trade continues in large volume, the excess of merchandise exports for the first ten months of 1927 amounting to almost a half billion of dollars. Output in the oil industry is being reduced in order to bring production and consumption closer together. Net reserves of members of the Federal Reserve banks continue to increase. The outlook is for expansion in steel production early in the new year. Construction for 1927 will approximate the record figures of a year ago and promises to go forward in substantial volume in 1928. The automobile industry is making plans to break all former production records next year.

There are unfavorable factors in the general business situation but they are far outweighed by the favorable influences. Speculation in stocks continues to increase and brokers' loans are reaching new high levels each succeeding week. Money apparently is flowing into most stocks for no other reason than that there is no other place where it can be employed, the demand for commercial loans being light due to close adherence to the policy of hand-to-mouth buying and the large cash balances held by many corpora-

tions. Moreover, profit margins are narrower than a year ago and net earnings of manufacturing concerns in the aggregate are smaller.

Factories in Michigan are in the midst of inventory-taking and preparations for renewed activity following the turn of the year. Output, accordingly, in the majority of plants, is below normal. Manufacturers of automobiles are busily engaged with new models for the motor shows next month. Furniture manufacturers are optimistic over the outlook for their exhibit at Grand Rapids in January. Practically the entire State is beginning to feel directly or indirectly the stimulating effect of expanding production in the ford factories. Prospects for Michigan industries by and large are very bright for the new year.

Automotive production for 1928, according to estimates, will total at least 5,000,000 vehicles. If this high mark is attained, approximately three quarters of a million more cars will be turned out than in 1926 when output reached its highest peak. At least one million and a half ford cars and trucks will be manufactured in 1928, it is estimated. Production schedules for practically all makes of cars during November were moderate. Early estimates place the total output for the month at approximately 130,000 units. Production for the first eleven months of this year for all plants, not including the ford output, was 8 per cent. greater than in the corresponding period in 1926. Motor car production in January should turn decidedly upward.

Operating schedules are being curtailed during the current month in order that stocks may be cleared away by the time new models are ready to be placed on the market. Both dealers and makers are in excellent shape to begin the new year. Elaborate sales campaigns for 1928 are being planned by all companies. One of the most difficult problems confronting the industry is the used car situation.

Employment is on a downward trend. Numerous plants are running on part-time schedules in many sections of the State. This condition is largely seasonal. Employment gains are anticipated in January. Six cities report an increase compared with a month ago. Many transient workmen are pouring into Detroit as a result of the announcement that the ford industries are taking on additional workers. The Employers' Association of Detroit, which represents industries employing two-thirds of the city's workers, report 198,652 men at work on December 8, an increase of 2,759 over the preceding week.

Retail buying has shown much improvement during the past two weeks. Almost all lines are participating in this forward movement. Collections are better. Wholesalers report an increase in sales and are optimistic over the prospects for Spring business.

Farmers generally are reducing their loans at the banks. Fewer farm auction sales and a disposition to hold crops for higher prices are additional evidence that the agricultural situation has improved. The value of

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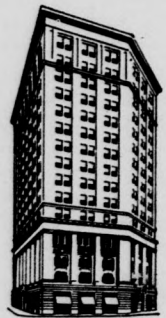
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Building

Michigan crops for 1927 is estimated at \$225,000,000. Wayne W. Putnam, Director Public Relations, Union Trust Co., Detroit.

Ten Rules For Security Buyers.

In his new book, "Financial Advice to a Young Man" (Simon & Schuster), Merryle Stanley Rukeyser offers what he terms a decalogue for investors that should prove worth while not only to young men but to all interested in securities.

If the suggestions set forth in his condensation are carefully followed, many dangerous pitfalls will be avoided by all who seek to accumulate an estate. "It is as easy for the thrifty to build up a competence as to learn the A B C's," Mr. Rukeyser points out, "yet ever so many never grasp this simple truth." The magic of compound interest, injected into savings, he adds, points the way to the most certain road to wealth.

Stressing the importance of a savings account as a more fundamental need and ranking it first in every man's financial schedule, he proposes ten rules to guide the investor.

1. Formulate a financial program and stick to it.

2. Do not restrict your savings to what happens to be left over after expenses have been met. Take your investment fund from your pay envelope first and spend what is left over.

3. Get the maximum benefits from your purchasing power by wise spending in accordance with a budget.

4. Count on the workings of the compound interest table rather than on the uncertain principle of the lottery for the building up of your estate.

5. Do not let death, illness or accident interfere with the attainment of your financial objectives; insurance will take care of these hazards.

6. Be master of your finances rather than a slave to money.

7. Allocate part of your income for unselfish purposes.

8. Do not confuse thrift with niggardliness. Education and culture for yourself and your family are good investments.

9. Buy securities only from houses whose integrity you have checked through independent sources. When in doubt deal directly through a bank. You should have an account in a savings bank before you begin to buy stocks and bonds. Remember that real bargains in securities are virtually never peddled by stock salesmen.

10. Either avoid speculation entirely or limit your commitments to what you can afford to lose.

Suggestions on the best methods of putting into effect these regulations are contained in Mr. Rukeyser's book. It is not surprising, he points out, that laymen are unskilled in investment matters.

"It is just as costly for the ordinary individual to invest his money on his own as it would be for him to try to fix the hairspring of his watch with a penknife instead of taking it around the corner to the jeweler's."

William Russell White.

[Copyrighted, 1927.]

1927 Drop in Industry Will Help 1928.

In casting up their 1928 predictions on business the prophets will be influenced by the slowly contracting activity in industrial production of the last seven months. But the downward adjustments of 1927 are calculated to inspire fresh confidence for next year.

The difference between 110.9 and 101.4 is the statistical picture of what has taken place in production in this country since March. At least that substantial shrinkage in industrial output within the last seven months represents the extent of the 1927 setback computed by the Standard Statistics Co., Inc., in their index of industrial production. Almost monthly since spring the volume of industrial output has been falling until it is now about 8.5 per cent. under the peak of the year set in March.

At a time when so many people are endeavoring to lift the curtain to the future it is important to know not only that a fairly substantial downward adjustment is on but that it has been on for several months. Opinions differ on the trend of the production curve from now on but everybody agrees that the outlook for 1928 has been improved through the corrective downward adjustment this year.

The decline in output since last spring reflects primarily a contraction in iron and steel, coal and motor activities. This reduction in the volume of production naturally has tended to shrink profits and earnings in the second half of 1927 will not compare as favorably with those of a year ago as did the earnings reported in the first half of this year.

The fact remains that the shut-down of the ford plants and the slowing up of activity in other fields have kept the balance between demand and supply on a safer level than had the supply of goods been allowed to run dangerously ahead of the demand.

This was the line of reasoning employed by Mr. Raskob, chairman of the finance committee of the General Motors Corporation, in his recent prediction that the 1928 motor production would reach a new high for all time at 5,000,000 cars. His theory was that in the last six months an enormous demand for cars has been accumulating and that this will be expressed by a rush of orders in the next few months.

Even the Standard Statistics Co., Inc., which reports such a decline in production as the figures here used show, predicts that early 1928 will bring a smart upturn and that an expansion in business next year is a strong probability rather than a mere possibility.

In most curves of business now available unfortunately the trend of the curve is governed largely if not entirely by changes in the physical volume of production whereas a variety of other trade influence really bear upon the situation.

Paul Willard Garrett.

In its zest for reform the Turkish government is now endeavoring to combat its citizens' predilection for patent medicines and magical cures by restricting the number of drug stores to one to every 10,000 inhabitants. It

seems that the worried Turks could not possibly pass a drug store without dropping in for a cure-all of some sort, and, as Constantinople had a drug store on almost every corner, this unfortunate habit became of great concern to the Turkish officials. We must, however, register our grave doubts as to whether this new form of prohibi-

tion can be made effective. The movement against patent medicines will undoubtedly increase their popularity, if any lesson is to be drawn from various prohibitions in this country. Many a worthy Turk who had disdained quack cures will rush to the nearest drug store—even if it means an extra block—to discover their hidden charms.

Your Investments and Your Business

WHEN YOUR WILL BECOMES operative will the investments or business which you leave be properly safeguarded and managed?

Many times, when individuals act as Executors and Trustees, the temptation of higher yield on securities, or of business methods seeming to promise greater returns, leads to the abandonment of sound principles of investment and business management.

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MUTUAL FIRE INSURANCE

Fire Losses on Dwellings Large.

The annual fire loss on dwellings totals nearly one-third of the property loss from fire, which now totals a little over the half-billion mark, according to an analysis of the available data by the Bureau of Standards, Department of Commerce.

While the increase in the fire loss on industrial and commercial buildings and their contents has been checked by the cumulative effect of fire resistive building construction, the bureau points out that the loss on residences has shown no indication of decrease either in total amount or in relation to total amount of property of this class subject to loss by fire.

Examination of fire causes shows that nearly one-third of the loss on residence property is caused by matters having to do with house heating, such as defective chimneys and flues, sparks on roof, over-heated furnaces and stoves, and hot ashes, coals and open fires. Lighting, cooking and other household operations are responsible for another 10 per cent. and matches, smoking some 6 per cent. Spontaneous combustion, lightning and fires in adjoining buildings account together for about 20 per cent. of the loss, the remainder being from minor causes or of undetermined origin.

Greater fire resistance in the building will prevent or reduce the loss from fires from all these causes. A range in fire resistance is obtainable, beginning with very minor benefits from paint and whitewash, somewhat better protection from plaster finishes, and finally full protection as far as the structural portion of the building itself is concerned, by the use of incombustible and fire-resistive walls, floors and partitions. The spread of fire in wood frame construction can be retarded by stopping the hollow spaces at floors and roof lines with incombustible materials. Proper chimney construction and insulation of the chimney from combustible building member would also be effective in reducing the large loss at present by defective chimneys.

Find Much Over-Insurance.

The National Underwriter, the official organ of old line insurance says that old line companies writing a farm business that have the real vision say that no money can be made in this department unless the most careful underwriting is done. The statement is made that the farm companies are confronted more to-day with over-insurance than they have been in the past. The high loss ratio is attributed pretty largely to this condition. Owing to conditions in the farm field, underwriting has to be done with the utmost care.

One farm underwriter in commenting on the situation said:

"We find in our office that every application has to be carefully studied. The tendency is to write more both on buildings and contents than the insured is entitled to. It is not a question of how much the assured wants, but how much we are willing to give him. In some farm business that we

reinsured we found that in almost every instance, too much insurance was allowed on the different items. It is necessary to cut down the amount, thus forcing the assured to expose some of his values to danger. In case of a tenant farm, we always find out how much the tenant has in the buildings.

Moral hazard is particularly apparent in the farm field. The only way to cut down to a minimum is to reduce the insurance limits. The reason that a number of farm companies are losing so heavily is that they are not underwriting as carefully as they should. We rely of course on our agents to get the business and we secure all the information we can from them. It is up to our underwriters to decide, however, how much we want on the various items written. We do not hesitate to cut down insurance on contents of a dwelling from \$2,000 to \$750. We make the same proportionate decreases on buildings."

Mutual Insurance the Golden Rule.

Insurance Commissioner S. A. Olsness, of South Dakota, in a signed statement regarding Mutual Insurance, says:

"Mutual insurance has always appealed to me as the most economic and humane form of insurance. It constitutes most nearly the fulfillment of the command of the Golden Rule. Mutual insurance is indeed to carry one another's burdens. I have always openly confessed my faith, and admiration of the Mutual Insurance principle."

The opinion of Commissioner Olsness is, and must be, the opinion of every open minded, right thinking person who investigates the foundations upon which Mutual Insurance is founded. Primarily a Mutual Insurance Company is an organization of individuals banded together to co-operatively bear each others losses.

If instances can be cited wherein Mutual Companies have not fulfilled the purposes of their organization, their failure cannot be ascribed to the principle upon which they are organized, but rather to some fault in the management or methods of operation. A properly organized and rightly managed Mutual Insurance Company is one of the best illustrations of the Golden Rule in operation.

Over-Insurance Must Stop.

Insurance Commissioner Livingston, of Michigan, is thoroughly awake to the fact that excessive and over-insurance is very prevalent in Michigan, and owing to the fact that such condition breeds carelessness, lack of safeguarding properties against fire, and encouraging arson, he is determined that it must be remedied, and is taking the matter strenuously in hand.

He has stated in no uncertain terms, that those who write over-insurance knowingly are liable to lose their authority to do so, and he has nerve to carry it through to a successful conclusion.

He has held meetings in Detroit and other parts of the State, and the writing of excessive insurance will be stopped. Associated with him in this

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Manufacturers Mutual Insurance Company
Assets \$3,194,142.55 Surplus \$1,552,912.80
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Grand Rapids, Mich.

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AND ASSOCIATED COMPANIES



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20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado — Automobile — Plate Glass

particular branch of work are William E. Goodman, chief of the Rating Division of the Department of Insurance, and Charles V. Lane, Assistant Fire Marshal, together with the District Deputies of the State Fire Marshal's Department.

Commissioner Livingston is to be commended. There can be no doubt that his action will greatly lessen fire losses in the State of Michigan during his term of office.

The Best Advertising.

A mutual fire insurance company, or any fire insurance company for that matter, can have no better advertising than a satisfied loss claimant. There is no surer method of a company losing its business, than by having dissatisfied loss claimants. There is nothing more effective in making a dissatisfied claimant after a fire than over-insurance, for the honest insured will feel that he is not getting what he ought to get when he does not get the amount of his insurance after a fire loss has occurred.

It is therefore the part of wisdom of any insurance company to adjust its losses at the time the insurance is written. To be sure, there is a great temptation to load up the willing applicant for insurance, or the applicant who has an exaggerated opinion of his values at the time the insurance is to be written. To yield to the temptation, to load up the applicant with insurance, is one of the surest methods of having a dissatisfied loss claimant after the fire.

A satisfied policy holder, a satisfied loss claimant are the best advertisements any fire insurance company can have. These are the best advertising.

Division of Profits.

Every insurance man knows that in practical operation, the policy holder's premiums create an insurance company, for out of the premiums losses and operating expenses are paid. These contributed premiums in reality, form a trust fund for the equal protection and benefit of all the policy holders.

The larger part of the assets in every stock company, are made up of the sums contributed by the policy holders. Capital stock constitutes but a small part of the total assets. However, in every stock company all of the profits of the business are given to the stock holders, whose contributions are only a small part of the assets of the corporation.

Is this an equitable distribution of the profits? In mutual insurance, the contributions of the policy holders are used in identically the same manner, as are the cash premiums of the stock fire insurance companies' policy holders but in the mutual company all profits, if there are any, are distributed among those who have contributed. Which is the fair method for conducting a corporate fire insurance company?

Opening of Congress Lets Loose Dogs of Discontent.

Grandville, Dec. 13—President Coolidge again has Congress on his hands.

This is somewhat harder to manage than a wayward child, the present Congress promising some squabbles worthy of a Killkenny cat fight.

Fortunately for the country, we have

a man with a level head and good sound business principles at the executive head of the Nation to counteract any fool legislation which may be enacted during the present term.

Hundreds of bills are in hand ready to be rushed through, some of them meritorious, yet far too many of the pork barrel order which always lie in wait at every assembling of the National legislature.

There is sure to be an attempt made for extraordinary legislation for the benefit of the farm bloc, although, since the farm organizations cannot agree upon any legislation suitable for their friends, it seems unlikely that Congress will pass any particular farm relief measure this session.

So many blunders in the line of "relief" for different blocs of people have been made it does not seem that there will be anything further done along that line for some time to come. Legislation affecting the pay of postoffice employes a few years ago may be counted as one of these blunders, and a very serious one at that.

In quadrupling the rates of newspaper postage Congress bit off more than the country could masticate and, instead of enhancing income, it served to destroy transient newspaper mailing altogether, wherefore there was a falling off in receipts, instead of the expected advance.

The present Congress should go through this imposition, reduce the newspaper postage to its old time condition, by this means bringing about a considerable increase in postal receipts.

The postoffice department is supposed to be run in the interest of the great common people, even though it fails to pay expenses. The mailing of newspapers at the old one cent rate was a privilege freely indulged by the patrons of the postoffice. Since that increase to a fourfold price transient newspaper mailing has almost completely fallen off.

This thing of postal rates may seem a small matter, yet since it affects every man, woman and child in America it has a tremendous influence. Cards other than those of Government issue must bear letter postage, which is certainly a gross imposition which should be remedied as soon as time will permit.

There is power in small things, and it is these petty advantages taken of an unsuspecting public which has reduced Congress to the lowest ebb in its existence. That sort of statesmanship which ignores little things is of a class with bullying children by overgrown adults.

President Coolidge has served the country well in the past in vetoing some of the more vicious acts of Congress and, doubtless, he may be depended upon to do the same in the future.

The nearness of the assembling of two great National conventions for the purpose of nominating a successor to Mr. Coolidge gives cause for serious thought on the part of the American people. The tremendous effort being made to make Al Smith the Democratic nominee has passed the zenith point and is now at ebb tide, with knowing party men too anxious for victory to jeopardize it by trying to force a nominee upon the people whom they will not have.

Al Smith's religious belief should have no bearing upon the matter, but not so his anti-prohibition stand. His friends say that as president he would enforce the laws impartially, including the one relating to prohibition. Perhaps this might be true, yet where the least doubt remains the people intend to make no mistake and he who is even in the least tainted with whisky fumes will be made to take a back seat in the political arena.

This is as it should be, although it casts aside the most talked of man in the Democratic ranks, who as Gov-

ernor of New York has made his mark in no small way.

There is not room in this country for a wet president. The womanhood of America is irrevocably pledged to temperance as represented in the Volstead act and no amount of specious pleading can change that verdict.

Bootlegging is rampant, we admit, yet there were once a dozen open saloons where now operates one bootlegger, and that is worth thinking about. The better natures of American men and women will yet be awakened to the need of a more strict enforcement of prohibition laws.

The extirpation of saloonism, which once held the throat of the Nation in its grasp, is no small undertaking, and it must be admitted that fair success has been attained, with a prospect of greater efficiency in the execution of temperance laws in the near future.

Women remain away from the polls

even more than the men, yet, when it comes to a question of a compromise with the whisky traffic the American woman will not be found wanting.

No political party will have the temerity to place a wet plank in its platform. That question must be handled with gloves, if at all. Absence of the open saloon has been the greatest boon to Christian civilization since Lincoln's proclamation freeing the slaves. The idea of going back to the days of the saloon is absurd.

Friends of Al Smith may imagine his popularity is such that nothing can defeat him. There are wise heads enough among the Democrats, however, to see that Smith is kept in the background next year and a man of unblemished reputation for temperance is the nominee.

We shall await the proceedings of Congress with considerable interest.

Old Timer.

There are many Modern Safe-guards
with which you can surround your Estate
through the aid of a Trust Company.



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OUR FIRE INSURANCE
POLICIES ARE CONCURRENT

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

WILLIAM N. SENE, SECRETARY-TREASURER

HOTEL WALDRON.

Graphic Description of Pontiac's New Hotel.

A while ago when I was visiting at Pontiac I made a call on my old friend, W. H. Aubrey, manager and lessee of Hotel Waldron, then in course of construction, promising a return appearance when the new hostelry was completed and formally opened, but the necessity for a California trip intervened, and now, as Will Rogers would say: "All I know about it is what I read in the papers," but my editor has sent me one containing a full account of the dedication festivities as well as a description of the establishment, and as my hotel friends will more naturally be interested in knowing about the ho-



tel, rather than what happened at the opening, I will try and tell them something about it.

In the first place it was erected at a cost of half a million dollars by Edwin P. Waldron, well known in Pontiac business circles for the past fifteen years. Having formerly been a commercial traveler, Mr. Waldron was in a position to know just what the traveling man required in a hotel, and as Pontiac certainly needed a modern one, he proceeded to tell his architect just what he wanted and then proceeded to build it.

Not having a technical knowledge of hotel minutia, Mr. Waldron cast about to find someone who did and fortunately caught up with Mr. Aubrey who for fifteen years successfully operated Hotel Vincent, at Saginaw, and later the Kingsborough, at Gloversville, N. Y., Garfield Arms, Chicago, Monticello, Toledo and the Brozell House, Buffalo. Before ground was broken Mr. Aubrey arranged for a long term lease of the property, and the building is a result of the combination of thought and initiative on the part of both builder and lessee.

The new Waldron has 100 guest chambers, public rooms which will be mentioned later, twelve stores on the ground floor and nine second-floor offices, an equipment which will at once prove a convenience to patrons and revenue producers for the operator.

The lobby was designed and furnished with a view to providing the most possible in comfort and convenience for guests. The lobby, although one large room, may be divided in two sections, the lobby and lobby lounge. The lobby proper from the vestibule doors to the desk is free of practically all furniture, giving plenty of space for entering and leaving the hotel and for the handling of large parties of guests.

This section is finished with marble floor and high marble wainscoting, while the walls are of antique plaster with square beamed ceiling of brown and gold ornamented plaster.

The large built-in hotel desk occupies one corner of the lobby and is amply large to insure plenty of working space. Behind the desk at one end is the telephone switchboard and at the other the clerk's booth.

The lobby lounge occupies the entire alcove of the lobby and in this position is shielded from the direct line of the doors of the main entrance. At the rear are casement windows, with charming mohair cream curtains and old rose overdrapes. At the far end of the lounge is a beautiful open fireplace and placed conveniently around

are plenty of easy chairs and overstuffed davenport.

When the guest enters the Hotel Waldron lobby he is immediately attracted by the beautiful expanse of marble which conveys the impression of luxury, which is the keynote of the entire building. Beautiful central chandeliers of hand wrought iron and double wall brackets, all of special design, give a charming appearance to the room.

A charming corner of the hotel is the second floor lounge and writing room. This comfortably appointed room is at the head of the stairs, and may be reached by elevator. Appointments are in various shades of colors with reds and greens predominating the furnishings. Large easy chairs dot the room and against the far wall from the stairs are arranged the writing desks, each with an individual floor lamp alongside.

Light for this room is also supplied from central chandeliers of bronze with clusters of upright lights. The thick soft rug is of royal blue with designs of gold. From the second floor lounge radiate corridors leading to various sections of the hotel, while at the front is the doorway leading to the ladies parlor, which is equipped in keeping with the magnificence of the entire establishment.

The majority of the rooms in the Waldron, of which there are 100, have private bath. Some have tub, others shower baths, and some with both tub and shower. Every room is well lighted by daylight, ventilated with forced air and appointed with the most comfortable and charming equipment that can be secured, and while they are all furnished attractively there are scarcely two rooms having identical appointments. Through the selection of furnishings and equipment every room has an individual atmosphere. In some

the color scheme is blue with soft, heavy rugs on the floor and big, comfortable box springs. In other rooms the color scheme is green, still others in shades of red and so on through the entire building.

The bath rooms all have tiled floors with high, tile wainscoting and shining nickel plated trimmings. Every room is well provided for lighting with a central ceiling lamp and numerous others about the room. Every hall in the hotel is carpeted with heavy rugs over thick pads, by the use of which silence is insured.

Through the central position of the elevator and stairs, every room may be reached through the main lobby in a few seconds. There is room phone service and some of the sleeping apartments are provided with twin beds for such as desire them.

While all the guest rooms are so comfortably appointed that they are bound to give satisfaction to the most fastidious guest, there are nevertheless four special apartments which are especially equipped and furnished, i. e. the governor's room, bridal suite, the sunset and orange blossom rooms. The governor's room is the largest, situated on the third floor, immediately over the ladies' parlor, with furniture of period design—olive green and old ivory. On the same floor is the bridal suite, ample in dimensions, with all furnishings in old ivory, which presents a charming appearance by day with the reflected light through mohair cream curtains with green and old gold drapes.

The sunset room is so named because of its position on the sunny side of the third floor with an unusual number of large windows, is one of the most attractive spots in the hotel. The color scheme is green and black. A second and smaller room connects with this as well as with a reception hall. The orange blossom room, so named from its furnishings in orange, is on the same floor, sumptuously furnished with corresponding trimmings.

When completed in a few weeks the Waldron coffee shop will offer a charming place for guests and the Pontiac public at large to dine. This will immediately adjoin the lobby and may be reached therefrom or from the street. It will be operated by the hotel management and will supply complete dining service at all hours.

The design of the coffee shop is of old English style, with heavy, oak-beamed ceiling and antique side walls in polychrome tints with panels. The table service will accommodate approximately 50 guests, and is supplied from a compact and very modern kitchen, artificial refrigeration, and electrical appliances.

An interesting feature of the new Waldron is the adoption of the Waldron family crest and its use generally in the hotel. The story of this crest is an interesting one. It seems that the family of Waldron was of Devonshire, England, in the time of Edward III, in 1320, or thereabouts and their ancient coat of arms was a military insignia. The crest was first given for

(Continued on page 25)

Hotel Waldron

PONTIAC'S LEADING HOTEL

New and Fire-proof—centrally located at Pike, Perry and Mill streets. Artistically furnished rooms with running water, private toilets and combination tub and shower baths.

Rates \$2.50 and up

Convenient Parking Space and Garages

Telephone 4850

Pontiac, Michigan

NEW ISSUE

TAX EXEMPT IN MICHIGAN

\$350,000.00

WALDRON BUILDING

PONTIAC, MICHIGAN

CLOSED FIRST MORTGAGE 6% SERIAL GOLD BONDS

Dated November 1, 1927

Due Serially as below

Denominations \$1,000, \$500 and \$100

Principal and semi-annual interest payable May 1st and November 1st, at the First National Bank in Pontiac, Michigan, Trustee. Redeemable at the option of the Mortgagor on any interest date up to October 31, 1932, at 101 and thereafter at 100½ with accrued interest upon thirty days' notice. Free from Normal Federal Income Tax not exceeding 2%.

FIRST NATIONAL BANK, PONTIAC, MICHIGAN, TRUSTEE

LAND, as appraised by the Pontiac Real Estate Board.....	\$300,000.00
BUILDING, as appraised by the Pontiac Real Estate Board.....	400,000.00
TOTAL APPRAISED VALUE	\$700,000.00
THIS BOND ISSUE ONLY.....	\$350,000.00

MATURITIES

November 1, 1928	\$ 5,000.00	November 1, 1933	\$ 25,000.00
November 1, 1929	10,000.00	November 1, 1934	30,000.00
November 1, 1930	10,000.00	November 1, 1935	30,000.00
November 1, 1931	15,000.00	November 1, 1936	30,000.00
November 1, 1932	20,000.00	November 1, 1937	175,000.00

SECURITY

These bonds are a direct closed first mortgage on land and building described as follows: Lots 4 and 5 of the Original Plat of the City of Pontiac, in said City of Pontiac, Oakland County, Michigan, together with the building thereon situated, known as the Waldron Building.

BUILDING

The building is of re-inforced concrete construction, three stories high, with the exterior of face brick. The building is of the most modern fireproof construction and is in the heart of the business district of Pontiac. All modern conveniences are installed, including elevators, steam heat, etc. The building consists of seven stores on the ground floor and a hotel lobby, eight offices on the second floor and most modern rooms for hotel purposes on the balance of the second and third floors. The building is completed and is entirely rented.

EARNINGS

Hotel earnings per year	\$27,600.00
Stores	24,600.00
Offices	10,380.00
Total income per year	\$62,580.00

From the above figures you will note that the earnings are approximately three times the largest interest requirements and one and one-half times principal and interest requirements, exclusive of the year 1937. You will thus see that the large excess earnings over the interest and principal charges add to the safety of this issue. On expiration of present leases this income will be considerably increased.

APPRAISALS

The land and building were appraised by the Appraisal Committee of the Pontiac Real Estate Board, as follows:
 Land
 \$300,000.00 || Building | 400,000.00 |

making a total appraised value of \$700,000.00. This bond issue of \$350,000.00 makes the loan 50% of the appraised value.

MORTGAGOR

The Mortgagor, Mr. Edwin P. Waldron, of the city of Pontiac, is a large real estate holder, prominent business man and well known in the State. He is a man of considerable wealth and these bonds are his personal obligation.

INSURANCE

Under the Trust Indenture, the borrower is at all times required to carry insurance in an amount satisfactory to the Banker, including fire, tornado, public liability, plate glass, rental and use and occupancy.

SINKING FUND

The Trust Indenture provides that a monthly sinking fund be paid to the Trustee in an amount equivalent to one-sixth of the next interest maturity and one-twelfth of the next principal maturity. The bonds maturing in the last year are to be refinanced or paid off at the option of the Mortgagor.

LEGALITY

All legal proceedings in connection with the issuance of these bonds, have been under the direction of our Attorneys, Messrs. Campbell, Bulkley & Ledyard, who prepared the Trust Indenture, and bear their formal approval.

In the opinion of counsel, these bonds are a legal investment for Michigan Savings Banks.

PRICE: 100 and Interest**Benjamin Dansard & Company**

312-18 BUHL BUILDING - Randolph 6844
 DETROIT, MICHIGAN

The statements contained herein are not guaranteed but are based upon information and advice, which we believe to be accurate and reliable, and upon which we have acted in purchasing these securities.

DRY GOODS

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

Juniors Affect Tailored Coats.

Wraps for girls are unusually smart this season. Those of all types have been greatly simplified, being made mostly with tailored lines. Sports coats and those for general service are made of the tweeds and other regular coatings, the most important of which are the Rodier fabrics in plain goods of the Kasha variety, and the beautiful richly colored mixtures and figured cloths. These are finished with fur collars and cuffs or with just a scarf of the coat material, which is especially successful in the Rodier cashmeres.

For evening there are luxurious coats made of the new rayon-metal brocades, which are elaborate and lively. Velvet is very fashionable and some of the prettiest evening coats for junior misses are those of silk or rayon velvet in Nattier, aquamarine and turquoise blue, buttercup yellow or geranium scarlet. Each is finished with a collar of slightly tinted fox.

Several different styles of jackets are shown in daytime dresses that will go well in practical ensembles. One is an Eton jacket of brown velvet made to wear over a sleeveless frock or beige crepe. Another, designed by Cheruit, is a small sleeveless garment, a youthful version of the gilet, which is chic and striking. It is of navy blue velvet and made on the lines of a man's Tuxedo and rounded in basque style at the bottom.

The frock that completes this costume is made of crepe de chine in a lighter shade of blue, with a guimpe and long sleeves. It has a tiered skirt, as is so fashionable this season in gowns for women. One model is made of crepe satin with a variant of the bolero.

A striking novelty in fabrics for youthful gowns is the woven combination of rayon and wool. The yarn thread is light as down, but warm, and the rayon is interwoven to give it luster and a firmness of texture which is very advantageous. The charm of this material for girls' dresses is seen in a model in blue, which has a diagonal pattern. It is very like a fine quality of camel's hair and the rayon gives it a silvery sheen. Flannel frocks put together in geometric sections are new and very smart. One is shown in three shades of green, which has deep points covering the bodice, skirt and sleeves in a modernistic manner.

For the sort of frock that is especially designed for indoors and for informal afternoons, smocking is having a decided revival. One attractive model is made with a deep neck yoke and cuffs with a frilled edge. It is girdled about the hips. In this style the light weight wool crepes, crepe de chine and voile are most suitable. It has also caused a renaissance of another old-time material, the pretty colored challis.

Bright silks are used in contrast to the goods of the dress in the smocked pattern and are unusually effective on white.—N. Y. Times.

Ribbons Are Used on Juniors' Frocks.

Ribbons are being widely used as bows, rosettes, sashes and girdles on tulle dresses. One frock of pale gold tulle, made very bouffant, with pleated, overlapping flounces all in the same gentle color, has at one side of its belt a large bow and streamers of wide taffeta moire ribbon. In color, this shades from pale to deep gold and into brown. This poetic scheme is repeated in several variants, all of which give a lovely appearance to slim young girls.

The "period" gown, which remains a favorite in the wardrobe of fashionable women, is made also in delicate evening shades for girls from 16 to 18 who have the height to wear this style with dignity. The design is necessarily plain. It includes an uneven hem line, which this season is lifted high in front or at one side. A petticoat of lace or chiffon is worn. No ornamentation other than a chou of ribbon or flowers, single or in a small cluster is used.

There is a modernistic suggestion in some of the new dance frocks, some of which are made of three shades of a color. In one model of taffeta the skirt is formed of three flounces, each a shade of olive green, and the plain, sleeveless bodice is made of the deepest shade, matching that of the bottom flounces.

Many party dresses are made of two shades, and the fashion of trimming with bands or a border of another shade, or a colored piece on white, though a season old, is still popular. One dress for a girl of 15 is made of white taffeta, and has a band of pink crepe added to each wide ruffle of the skirt, suggesting a stick of peppermint candy.

Suits For Lounging Have Gay Colors.

Along with the more conventional modes in lingerie are shown some striking new styles in occasional garments. Few novelties in night pajamas have appeared, but some models for wear as lounging suits are shown. These have a decidedly Chinese feeling both as to design and material. The trousers are long and straight and the jacket opens at one side and has the neck line of a Chinese coat. A delicate touch is added with a soft sash of silk made of the same material and color as the suit or of a contrasting color, which is tied loosely at one side of the front.

Some of the more elaborate pajamas have a longer, tunic-shaped coat, and trousers that fit more snugly down to the ankles. One suit is made from a genuinely old, embroidered mandarin coat, and has trousers adapted to the modern woman of fashion. The deep orange material is embroidered with blue and gold, and the color is repeated in a sash of orange crepe, which but slightly confines the coat about the hips.

A dainty fluff of a garment to serve as a bed or boudoir jacket is made of pale blue chiffon with flesh colored

chiffon lining and is trimmed all around the edge with pale blue marabout. Another, more practical, is of quilted taffeta, lined with crepe de chine. A contrast to this is a short jacket of pale green chiffon, which is finely pleated all over and has an edge of ivory valenciennes lace. Still another, an answer to a need on cold mornings, is a pale yellow crepe de chine bed jacket, which is lined throughout with white swan's down. This also trims the outside edges.

Silverware Is Doing Well.

Leading silverware manufacturers tell of an active holiday demand for both plated and sterling silverware. The indications are that the December business will compare well with that of the same month last year, which was the biggest the trade has experienced. Consumer interest is well distributed over medium and higher priced merchandise, the demand for sterling pieces, particularly toilet articles, being commented on as exceptionally good. Beverage sets continue to meet with strong favor, although a falling off in the sale of pocket flasks is reported. Sales of dinner sets and flatware are holding their own. Smokers' articles, particularly lighters, are in particularly active request. Prices of most silverware items are about the same as last year.

Strong Market in Rayon.

With leading producers booking business up to the end of next April at unchanged prices, the rayon situation continues strong. Sales of the fiber last month were exceptionally good and, while the taking of inventory will be an influence affecting buying this month, indications are that manufacturers will continue in an oversold condition. As far as the first quarter of next year is concerned, producers are disposed to regard the outlook as exceptionally bright. One development expected is that sweater manufacturers will return to the use of interest in these garments is likely to be shown by consumers.

Leather Coats For Juniors.

The demand felt during the past few weeks for the sheep-lined jacket is not limited to genuine leathers, but includes a popular line of leatherette for juniors ranging in sizes from 6 to 16 years. These are made like the men's coats and have the sheepskin collars dyed in fur shades. The men's coats, in most instances, are selling better in the fitted body models with a yoke in back. All have muff and side flap pockets. The staple shades are out-selling the novelties even in the young boys' coats. Black is first, followed by navy, brown and dark green. These coats retail from \$12.95 upward.

Longer Skirts Tried Out.

There is quite a little re-order business being placed for evening dresses of the bouffant type in taffeta, lace and chiffon. Uneven hemlines are coming to the fore, buyers claiming that the demand is due to the fact that most young women have several dresses of the other types and are now will-

ing to risk wearing the longer skirts. Once found becoming they are brought in the better grades. At present, chiffons in several shades of the same color are going well, with taffeta in the bright reds, greens and blues. Black laces, also gold and silver meshes, are successfully trimmed with velvet in streamer sashes and are selling equally well in youthful and matron styles.

Quiet Market in Woolens.

The woolen mills are well advanced with the preparation of Fall, 1928, men's wear sample lines. Advances of 10 cents a yard are talked of on some cloths. Between now and the time the lines are opened, possibly late next month, the price situation may firm up even more, according to some views. Meanwhile, the general market continues quiet. The season has grown late without any substantial call for overcoatings. Stocks, while not large, are greater than the mills and jobbers would like to see at this time. Demand for light-weight suitings continues slow in developing, because of the apathy shown by retailers in the placing of Spring clothing orders.

New Umbrellas Added.

The style factor and the establishment of a Palm Beach season are responsible for departures in the women's umbrella trade. Some of the oldest firms in this field are adding new models to their regular lines. These are featured as holiday gifts, but primarily are meant for the resorts. At present, the two fabrics are pongees and hand-blocked linens. The handles are compositions that blend in well with these materials. Some are trimmed with snake skin and others have colorful leather insets. The neutral shade of beige, ivory and white are selling best.

Trend Toward Brimmed Hats.

Although the demand for both large and small hats is about equal, there is nevertheless a decided trend toward re-establishing the brimmed design even in the very close fitting models. This brimmed vogue, it is claimed, is due largely to the trend in dresses, which shows a marked departure from the collared frocks. As long as necklines remain simple and with little or no trimming, the brims are possible. At present the woven straws are being advanced for Palm Beach, with lightweight felts following in the pastel shades. Trimming on both materials comprise grosgrain or velvet ribbon.

Women's Handbag Orders Good.

Orders for women's handbags continue to shape up well and promise to be of increasing volume as retailers cover more of their holiday requirements. Antelope retains its leadership in the materials employed, while favor in shapes is about equally divided between flat and pouch styles. There is a good call reported for fabric bags, notably those of velvet, designed for more formal wear. Marcasite is much used for trimming. Manufacturers are beginning to work on Spring samples, but these will not be shown until about the first of the year.

To serve better the interests of our many friends and customers, and to meet more effectively their ever-changing merchandising problems, we will, beginning Jan. 1, 1928, sell our products direct from our mill to the retailer thru our own selling organization.

Mr. F. S. Lyke, formerly National Style Director of the Knit Goods Manufacturers of America, has joined the Globe organization as General Sales Manager; and Major James M. Cronin, well known in the underwear field, will be in charge of our New York Office and salesroom.

Expansion of Lines

To our regular lines of Globe Tailor-Made Knitted Union Suits for men, women, boys and children—as manufactured at the present time—we are adding most attractive and comprehensive lines and models of the following:

Men's and Boys'

Silk . . . Silk and Rayon . . . Rayon
 . . . Rayon and Cotton in Athletic
 Union Suits . . . Pull Over Shirts . . .
 Track Pants (both knitted and
 woven) . . . Complete lines of wo-
 ven fabrics in Athletic Union Suits.

Women's and Children's

Silk . . . Silk and Rayon . . . Rayon
 . . . Rayon and Cotton in all models
 in the accepted and wanted colors.

The new Globe Tailor-Made Underwear for men, boys, women and children, represents one of the outstanding achievements in the underwear field. . . . The entire lines have been developed to give the retailer the greatest sales volume and profit. . . . Our salesmen, with complete lines of Globe Tailor-Made Underwear, will start on their respective territories on or before January 1, 1928.

GLOBE
KNITTING WORKS
GRAND RAPIDS . MICHIGAN

RETAIL GROCER

Retail Grocers and General Merchants Association.
 President—Orla Bailey, Lansing.
 Vice-Pres.—Hans Johnson, Muskegon.
 Secretary—Paul Gezon, Wyoming Park.
 Treasurer—F. H. Albrecht, Detroit.

Encourage Production and Sale of Standardized Egg?

Every once in a while some one earnestly advocates the sale and purchase of eggs by weight. The claim is made that, if eggs are sold by weight the larger eggs would bring the producer a return in accordance with their size.

At first glance this agreement would appear to be true, but the "proof of the pudding is in the eating." In other words, can this theory stand the acid test of experience?

Fortunately for us, purchasing of eggs by weight has been practiced in Denmark for many years. So we may study this problem in the light of practical, marketing experience.

This little country, which is only about one-half the size of the state of Kentucky, has twenty million hens and in addition to her home consumption, exports over fifty million dozen eggs per year. Danish eggs furnish from twenty to fifty per cent. of the importation of Great Britain, and command the highest price on the English market, with the exception of eggs from Holland. English consumers prefer Danish eggs even over those produced in England itself.

The purchase of eggs by weight in Denmark was originated by the co-operative egg marketing associations, which have been in existence since 1895. These associations require their members to gather eggs frequently and market them within seven days from the date they were laid. If any bad eggs are found, heavy penalties are imposed upon the guilty producer. This procedure means that the eggs marketed are of good or fair interior quality.

Eggs are not sold, however, on their interior quality alone. They must also be of good size. European markets demand that eggs be sold by weight units. Thus eggs are quoted in England as weighing so many pounds per ten dozen. This does not mean that eggs are sold by weight altogether, but that a certain number of eggs will weigh so much. Therefore, the Danish co-operatives felt that the easiest way to grade eggs, under these conditions, and insure the financial advantages of improved size reaching the producers, would be to buy eggs by weight. This would insure, as has been borne out in practice, that the farmer selling larger eggs would receive more money per egg than the farmer selling smaller eggs. It also meant that the smaller eggs would be consumed upon the farms without reaching the market at all. The results of this practice over a long period of years have been, indeed, striking.

Through the continual breeding of fowls which laid large eggs, Danish eggs now probably average greater weight per egg than those of any other country in the world. Cases of eggs weighing nineteen pounds to ten dozen (30.4 ounces per single dozen) are not uncommon. Eggs weighing at the

rate of eighteen pounds per ten dozen (28.8 ounces to the dozen) are very common. Compare this with the average weight of the American egg, which is less than twenty-four ounces to the dozen.

In Denmark no eggs are packed weighing fifteen pounds to ten dozen, or twenty-four ounces per single dozen, the ordinary weight for good eggs in the United States. This shows careful grading on the part of the packers. The fifteen-pound eggs were split in two directions, most of them doubtless going into the sixteen-pound grade and as few as possible going into the fourteen-pound, or undersized, class. The Danes are certainly clever merchandisers.

The startling fact is that more than ninety per cent. of the Danish export eggs weigh sixteen pounds or more to the ten dozen, whereas fifteen pounds to the ten dozen is considered a remarkably good weight for eggs in the United States.

Now, let us consider the Danish experiences with the eighteen-pound eggs (28.8 ounces per dozen) and the sixteen-pound eggs (25.6 ounces per dozen). The difference in weight is twelve and one-half per cent. Thus the consumer should pay twelve and one-half per cent more for the extra food purchased, and the producer should receive a commensurate increase in price. The quotations at which the Danes offered eggs for sale in England, however, do not reflect any such difference. At the time this investigation was made, eighteen-pound eggs were offered at twenty-one shillings per ten dozen and sixteen-pound eggs at twenty shillings, a difference of five per cent. over the sixteen-pound price. Furthermore, if the English dealers paid the increased price for the extra large eggs, the co-operatives considered themselves fortunate. In other words, the English consumers only demanded eggs of fair size and of good quality. They would not pay for those of extra-large size. It is true that the purchasing of eggs by weight increased the returns to the producers thereof, but it was done at the expense of the producers of the normal egg. Thus the theory and practice did not work out in Denmark. Extra-large eggs can be produced, but they cannot be sold for extra-large price.

Of course, there is another thing to take into consideration and that is the cost of producing large eggs. Unfortunately, we know of no certain records on the cost of producing eggs by weight in the United States. Figures computed from the records of the Sixth Annual Egg-Laying Contest, held at Storrs, Connecticut, do show, however that the various feed costs were as follows:

Weight per Doz.	Feed Costs per lb.
Ounces	Cents
22-23	12.54
24-25	12.01
26-27	12.83

Thus it is indicated that the medium sized eggs (twenty-four to twenty-five ounces per dozen) are produced at the least feed cost per pound.

Now, let us consider briefly some of the other features of this craze for
 (Continued on page 31)

Uncle Jake says-

"Some mighty poor Trotting horses have made a record when their gait was changed to pacing."



Quite frequently we run across a retailer who tells us, that by switching to

K V P DELICATESSEN PAPER

for the protection of meats, etc., he has materially increased his business.

Our Research Department has unearthed some things pertaining to packaging that may help you. Ask us and they will come to you without charge.

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

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

There Is No Substitute For Choice Meats.

A short time ago a prominent livestock writer said, "Of course there is no substitute for Choice steers." This remark provided food for thought for some less thoughtful writers who have frequently mentioned meat and live animals somewhat lower in grade than Choice as "substitutes." After carefully weighing the remark of this writer, most writers agreed that what he said was actually true. There is no substitute for the real thing for those who want the best. A substitute for anything is something else that takes its place. To take its place fully it is necessary that the substitute measure up fully to the thing it is supposed to substitute for. If it fails to do this it is not really a substitute in the full rounded out meaning of the word. In the case of Choice meats, dealers who honestly adhere to that grade find nothing lower in quality able to fill its place. Consumers who want the best are not satisfied with anything that is not so good. The lower grades of meat should, and in the final analysis do, stand on their own merits without pretending to be substitutes. From a strict, technical standpoint, many may disagree with statements made here and argue that if people are hungry and want meat, something that takes the place of the quality wanted is a substitute, although the place is not filled fully or satisfactorily. Those supporting the statement can counter by saying that appeasing the appetite and furnishing health-preserving qualities with full satisfaction in flavor and tenderness lacking, is not substituting, but rather meeting part of the requirements and failing in others. The time has not been reached in this country when Choice meat is not available and it is highly improbable that such a time will ever come if people really insist on getting what they want. The resources of the country are by no means exhausted in that direction. The problem that faces producers is how much Choice meat they can sell at a profit, rather than how much they can produce. Whether a consumer buys shoes, dresses or furniture, high quality is sure to cost more than low quality, but the satisfaction from use is pretty sure to be in proportion to what is paid, with the percentage in favor of the best. There are millions of pounds of Choice meat produced to-day, with pork and lamb leading with relation of Choice to percentage of total. If consumers want this kind they should demand it, and it will be furnished.

Supply and Demand Again.

The person who first said "supply and demand regulates price" delivered a truism that has often been quoted since and in the final analysis never found wanting. That this fundamental method of price regulation does not always work smoothly has been shown again and again, and it has often been found also that some other factors have a decided bearing on what people pay for what they get. A great many discussions have been based on the theory that supply and demand automatically

and properly regulate all values and do so in an orderly and timely manner. The student of even superficial economics knows that there is much to be desired from attempting to run businesses with no other influence in price adjustment but supply and demand. This is not because of inherent faults of the method so much as outside influences that must be checkmated. To properly apply price regulation by the method of supply and demand alone would require complete elimination of human interference and just as complete co-operation. It would be necessary also to consider operation within a definite field, whether this field included the entire world or a restricted area within a State. It is obvious that no human power could bring about such operation applied to the entire world, and it is indeed improbable that it could be successfully applied to even a small part of a state. In view of this it seems that about the most we can get out of a study of the economics of supply and demand is a better understanding of its functions and its application to marketing in the face of other influences. That supply and demand constitutes a potent influence in the marketing of meats is demonstrated every day, but its effect is often out of line with what most conservative business men consider efficient operation. Theoretically, prices should advance or decline in proportion to decreases and increases in supply. In practice we find that prices advance entirely out of line with supply decline in many cases, and, conversely, we find that prices drop in many instances just as much out of line with supply increases. These variances would be materially reduced if consumers were informed more accurately and in a more timely manner, and if they then co-operated by buying what was most liberally offered in the market. This is a fruitful field for further endeavor on the part of those who believe most benefits in marketing comes through stabilization.

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.	
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Skunk.	
No. 1	\$2.00
No. 2	1.50
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Things To Remember in the Christmas Rush.

Written for the Tradesman.

In the last week of Christmas trading, when the rush of business is coming to its peak, there are three important things to remember.

These things are—unfailing courtesy to all customers, the avoidance of mistakes in making sales and prompt deliveries.

That courtesy is essential in business is one of the abstract principles which all modern business men accept, theoretically at least. But right now, with all the rush of customers who want what they want when they want it, and yet hardly know what they do want, courtesy is a difficult matter. The merchant and his salespeople are working at high tension. They are under severe nervous strain. It is easy for a person under such conditions to become cross, snappy and impatient.

After a man has been working, on his feet, all day long, and far into the night, it is difficult to put up with the whims of customers who make no allowances whatever for difficult working conditions and seem to have no consideration for the overworked salesman.

It may help the salesman, under such conditions, to keep in mind that his customer is laboring usually under very similar conditions. The "last awful week" before Christmas is often as hard on the shopper as on the salesman. There is the perplexing uncertainty as to what to buy the fear that somebody may be forgotten, the constant problem with most people of stretching a limited amount of money to cover an unlimited expanse of purchases, and the rushing from one store to another in search of the exact article desired, or of someone to help find it. No wonder that customers as well as clerks tend to become short and snappy.

Under the circumstances, what should the clerk do?

Keep his head. If the customer is impatient and snappy, keep cool and remain polite. Keep constantly before your mind the necessity of unruffled courtesy.

But unruffled courtesy is not enough, though it is a first essential. The second essential is real helpfulness to the customer. If Mrs. So-and-So has, this afternoon, visited a dozen stores in search of a suitable gift for Cousin Jim, and found nothing to please her, she will be all the more difficult to please when she ultimately comes to you. But by tactful handling you can often make the sale.

I recall one incident. The day before Christmas a very much ruffled woman came into a busy hardware store. She had to wait a while, and with considerable impatience. Ultimately the proprietor came to her.

"I don't know what to get for my brother," she said. "I've been looking at all sorts of things, yet nothing seems to suit. I've been in half a dozen

stores already. My, this buying Christmas presents is an awful job! What have you got that would suit?"

"Your brother" repeated the dealer. It was a rush hour, but he took time to be meditative. "Where does he live?"

"He is older than you are, then?"

The brother, it seemed, was considerably older. The merchant took time to ask a number of questions about him, his habits, his work, his likes and dislikes, getting down at last to childhood reminiscences when he was the very much older and bigger brother of this flustered young woman. Eventually she recalled an occasion where she borrowed Sam's knife to sharpen a pencil, forgot to return it at the time, ultimately lost it, and Sam declared she had to get him a new one.

"And you never did?" said the merchant with a smile. "Well, why not do it now? The handsomest and finest pocket knife we've got, with his lodge insignia on it and his initials. Put in a Christmas card saying For old time's sake, Sam—to replace that knife I lost. And write him a jolly letter recalling all sorts of incidents of your childhood that he's perhaps forgotten but would enjoy remembering on Christmas day. Bygone Christmases, and that sort of thing—Santa Claus incidents—why, if I know men of his age, that would just tickle him pink."

That customer bought the finest knife in stock, and went away happy—and with comfortable recollections of that particular store.

The difficulty of course is, that the salesman's hours, just before Christmas, are crowded. He feels he hasn't time to deal in this seemingly leisurely way with every customer. He is working at high speed, trying to drive himself faster and faster, to wait on as many customers as possible so that none may be turned away.

Christmas business consists, however, not in the number of customers you meet, but in the number of customers you satisfy. Snappy impatient salesmanship, which ultimately turns away a lot of customers unsatisfied, is less resultful than a more leisurely salesmanship which deliberately aims to satisfy.

At the same time, it is possible, by concentrating on one customer at a time, solving one problem at a time and solving it right, to materially speed up your selling.

There are various things that help speed up the selling process. First, know your stock, know for what sort of people each gift article is suitable, and train yourself to make suggestions for all sorts of possible recipients. Have a gift list printed or mimeographed, which the customer can study if compelled to wait a few minutes. Have the Christmas lines prominently on display. Have everything priceticketed. This last item alone effects an immense saving of time at the Christmas season, when one of the commonest questions is "How much?"

Your problem is to speed up your selling without hurrying it to such an extent as to lose you sales; and to this end everything should be done that will help to eliminate waste motion and superfluous questions. Bring your

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salesmanship to bear just where it will count the most.

Christmas week comes only once a year; and though the salesman's burden may be very heavy, he should remember to make allowances and do his best to serve all customers with equal courtesy. A store that has a reputation for polite and courteous treatment of customers, even under the most difficult conditions, is very strong in its district.

We always take a certain amount of satisfaction in buying anything, and this satisfaction is enhanced when we feel that the salesman enters into the transaction in something the same spirit, and does his best to see that we get the right article at the right price.

Apart from this matter of courtesy, there is the important question of errors in sales. Although during the Christmas rush, order-taking must be materially speeded up, the old axiom, "More haste, less speed," is worth remembering. Mistakes are annoying at any time; but they are most annoying at the Christmas season, when a slight mistake in misdirecting a parcel or in failing to make prompt delivery may spoil the entire joy of the gift.

Even if time be at a premium, take enough time to do everything right.

Unless the stock on display is well looked after, there is always the risk of goods getting mixed. People come in, turn things over, and fail to properly replace them; the result often being that articles which come in two or more parts are mixed. Unless the clerk is very careful, especially in fancy articles, he may pack up part of one article with part of another, the difference being so slight that he does not notice it in the hurry of packing.

But the customer, on reaching home, at once notices. With a country customer this necessitates a tedious return trip. A city customer may telephone, and the store have all the labor of making the adjustment. In either event, some clerk spends a lot of time finding the missing part. Sometimes, where the customer has made the purchase at the last moment, it may be too late to adjust things. In any event, a lot of the customer's time and a lot of the clerk's time is spent in correcting a mistake that could have been entirely avoided if the clerk in the first instance had been willing to spend an extra minute seeing that the parts were properly replaced.

Care should be taken, therefore, even in the midst of the Christmas rush, to see that goods are not mixed in this way; but that an article, after being shown, is put back in its proper place.

Then there is the question of prompt and accurate deliveries. It is at times like these that a merchant's delivery system is tested to the uttermost; and, too often, fails to answer adequately to the test.

Delivery is very important. Advice to shop early is seldom followed; and, even under the most favorable conditions, there will always be a large proportion of late Christmas shoppers. People usually make good resolutions to leave plenty of time between the buying of presents and their actual

bestowal on the recipients; but in a great many instances these same people do their actual buying at the eleventh hour.

The rush is generally in the last week before Christmas, and particularly in the last two or three days. But no matter how dilatory the customer may be, he does not expect delivery of the goods to be delayed; and trouble is forthcoming in large measure if the merchant fails to deliver the goods in time for Christmas distribution.

There is always a rush to get extra help in handling the delivery work; so that the merchant who at the last minute finds himself inadequately staffed for the work, will find it extremely difficult to get extra delivery facilities. It is well, therefore, right now to make sure that you are adequately prepared to handle your Christmas deliveries. It is better to over-estimate than to under-estimate; for even if the merchant does not push his delivery system to its full limits, it is worth while to have back of him a delivery system which enables him to make positive promises to his customers. A dependable delivery means one less worry for the merchant to contend with.

If the salespeople feel worried because they know that things are going wrong with the delivery system, if there are constant comebacks and complaints, if they know that dissatisfaction is already being expressed, they are hampered in their work of selling. Quite often cases arise where a sale depends on the ability of the seller to promise delivery at a certain time; and the more confidence the salesman has in the delivery system, the easier it is to sell under such conditions.

Care should be taken to get all names and addresses exactly right. A delivery boy can spend a lot of time chasing from No. 39 to No. 59 and thence to No. 139 before he finds that No. 37 was what the clerk meant. The delivery man's time is worth a lot in this Christmas season. It can be economized by painstaking care in regard to names and addresses.

Never promise what you can't perform. It doesn't pay. Conversely, if you promise to deliver an article at a certain place within a certain time, see that it gets there, even if you lose money on the transaction. And keep a close watch on your delivery system, to see that it is functioning properly, giving your customers the maximum of service and your store the maximum results in the way of satisfied customers.

You can't afford to leave the delivery system to run itself at a busy time like this. A little preliminary planning for deliveries in the "last awful week" will save a lot of mistakes, a lot of lost time, and a lot of dissatisfaction. Take a few minutes at least to look everything over and see that the system is functioning properly.

Victor Lauriston.

The man who thinks he knows all there is to know about his job is already in his coffin and six feet of earth have been thrown in.

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HOTEL DEPARTMENT

What One Sees 100 Miles From Los Angeles.

Los Angeles, Dec. 9.—Wonderful friends and acquaintances I have acquired in California. Every day some one comes to me with the proposition: "Let's go somewhere;" and we go.

Last Saturday, that which was planned originally as a short excursion into the country, turned out to be a week-ender. Where but in Southern California may one live in a cosmopolitan city, spend whole days motoring through a land developed to park-like perfectness, yet, by following almost any one of the main highways three to four hours, emerge on that vast, free region known as the desert? The advent of the balloon tire has made it possible to go anywhere and I must tell you that anyone with a car equipped otherwise is in hard luck and deprived of much satisfaction in negotiating the "sands of the Mojave." Nowadays it is possible to extend your explorations almost anywhere. In the language of an old-timer we ran across out there in the wilds: "There isn't any more desert; you find folks everywhere."

Approximately one hundred miles from Los Angeles, almost directly East, the main highway to Imperial Valley crosses the Whitewater river. A few miles further a signboard reads: "Morongo Valley and 29 Palms." It's an ordinary desert road, originally broken out by prospectors, later on used by homestead seekers, but now a well-traveled motor road to the lodges at the foot of San Gorgonio Mountain in the Morongo Valley and at 29 Palms. Evening approaching, we found a comfortable hang out for the night with some friends of our host at what is known as T-K Ranch. The name would indicate wild life and "rough riders," but in real life a comfortable farm house on a well-developed farm. But here everything above a half acre plot is called a "ranch," and I am willing to leave it at that.

Early Sunday morning the loop trip around San Gorgonio Mountain was begun. Ten miles further, over a cactus strewn plain and up the Dry Morongo Canyon, the Morongo Valley loomed up. A stop was made at Morongo Lodge, a typical mountain inn, where the proprietor suggested that we take a run to the intake in the Canyon, five miles distant, and a short distance off the main highway. The heading in to the Big Morongo Canyon is located in a dense thicket of cottonwoods and willows, and here we discovered several picnicking parties, who had come all the way from Los Angeles, with a 4 a. m. start, to partake of a luncheon. A few miles further on, at Warrens Well, we again left the main highway, and went up another canyon toward Pipe Springs. Ten miles further on we encountered a junction which led to Pipe's Wash. It was well worth the added effort for at every turn—and there were hundreds of them—we discovered most wonderful scenery.

A beautiful view of the desert to the East and North is exposed at this point while to the South a bare, gray granite ridge towers, and to the West the real rise to San Gorgonio Peak begins. If this side trip is not undertaken another sign marked: "The Windmill," where water is available, is passed a mile or so from where you enter the Pipes Wash. Leaving The Windmill, a very stiff grade must be negotiated to attain the "bench," out of which the Pipes Wash is eroded, and here was given our host an opportunity of verifying the mountain climbing proclivities of his car.

Further on, and up, say a dozen miles, from The Windmill, a sign reading: "Rich's Well," is passed, then comes "Old Woman Springs," fifteen miles further. This is one of the famous watering places of the desert.

A strata of blue clay that rims the valley at this point holds back the subterranean waters, and at Old Woman Springs, this is quite evident by the ample water supply. This is a typical "cow camp"—cabins, bunk houses, trees, alfalfa fields and a small reservoir complete one of the most charming oases in the Mojave Desert.

From Old Woman Springs to Hesperia Junction, is a distance of forty miles, which connects us with the Barstow-San Bernardino highway, and in this distance everything from drift sand areas, homesteader development, modern fruit orchards and extensive alfalfa fields are encountered.

The real feature of the most delightful trip I have had was the loop trip up and down Gorgonio Mountain with an altitude of 5,200 feet above the Pacific Ocean. The trip bristles with adventure and excitement. At some points you look down over sheer walls two or more thousand feet, you encounter "hair pin" curves, where you run out on dizzy trails, turn back suddenly into another even more fearsome in appearance, but all supposedly safe, depending on whether you meet some driver of the same mind as yourself. Such trips, however, are an education for almost anyone, and more especially for one who comes from the middle states where mountains are not in evidence.

In level spots, wherever there is water, or a chance to get any through irrigation, you will find settlers. On the desert, or Eastern side of the Coast range, pioneering is going on everywhere. The ambitious and restless ones are busy conquering the seemingly unconquerable, and the old-timers look across sand and greasewood plains and valleys and say: "Thus I remember Redlands, Riverside, Bakersfield and dozens of other towns and settlements that now are garden spots world-wide known."

Here, for instance, at Ontario, at the foot of Old Baldy (Mt. San Antonio), at an elevation of 1,000 feet, we find a charming city of 12,500 inhabitants. It looks tempting and after a strenuous day, we decide to remain for the night at a charming little hotel which has a reputation for its "cats." The beginnings of the beauty and prosperity which make Ontario one of the distinctive cities of Southern California run back to the early 80's when the Chaffee brothers, afterwards prominent in politics, transformed into reality a vision of a city as the center of a wonderful agricultural project. It is thirty-eight miles directly East of Los Angeles, on a well established highway and, in addition to the service of two transcontinental lines, has also that of the Pacific Electric company which has a network of tracks all over this territory.

From this point were visions of snow-capped mountains of the Sierra Madre range, while we were sitting on the veranda of the hotel in our shirt sleeves. Further up the mountain slopes is to be found Big Bear, with its magnificent extent and its beautiful lake, which is famous for its resort attractiveness, especially for winter sports. Less than a hundred miles from Los Angeles, with a beautiful highway approaching it one can readily understand why such a place would be attractive.

Southern California has one big advantage over every Eastern city in that there is no snow to sweep off the streets and no demand for anti-freeze for radiators. But motorists in this section of the country are not deprived of winter sports, for due to good highways it is possible throughout the entire winter, in a few hours, to drive to the mountains and enjoy ice skating or tobogganing.

One of the points which enjoys a wonderful run of business the year round, but which specializes on week-end business during the winter, is the



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Big Bear section in the Western Sierras. There is also Arrowhead Lake, perched a mile above sea level, which is never marooned from snowfall for the reason the authorities have taken precautions so far as possible to prevent the drifting of snow, and the further provision of suitable equipment to keep the road open under all conditions.

It is for this reason that winter sports are feasible and attract patrons to these mountain lodges. They are only three or four hours' drive from a group of cities containing two millions of population, and do not have to depend upon the railroads to bring in the visitors.

One thing many people, especially Easterners recently arrived, forget when they start out, is the fact that it is possible to get cold. When parties like this start out from Los Angeles, all is sunshine, roses and orange groves and they leave behind wraps which are so necessary in Michigan. The ice and snow are of the same temperature they are anywhere, but when you suddenly shift from balmy sunshine to the domain of Jack Frost it is all the more noticeable.

At this season of the year the drive from Los Angeles to Riverside is perfectly wonderful. The rains we have recently had have washed the dust from the foliage, and the citrus crops are taking on striking colors. Wheat and barley fields are under a blanket of green, and, as usual, the flowers are everywhere in profusion. Further to the East are Allessandro and March Field, where there is much Governmental activity in aviation. Moreno Valley comes next. Between stately rows of pepper and eucalyptus trees that border orange groves or green fields, the highway travels the valley for several miles and then skirts the base of the Moreno hills. The crossing of this range of foothills is effected by what is called the Jack Rabbit trail. During the summer season the fields are scorched to a russet brown, but the recent rains have changed everything, and they are reasonably luxuriant. More mileage through the pass and again the desert—everywhere. Thirty-five miles of it. And then more trails and canyons. Roads so narrow and walls so steep, one's hair naturally rises. From behind a cliff comes a warning whistle, which means the right of way is demanded, and you pull to one side. This time it is a Pickwick stage labeled, Los Angeles, Phenix, E. Paso. Again you come out into the open where the granite protrudes high above the surface. It is cut and eroded and balanced in tumbling masses as though at some time this may have been the playground of giants.

Every now and then we find a camp of the aborigines, long ago abandoned, easily identified by broken bits of implements and pottery scattered about. Rabbits hop out of every clump of brush and the whistle of quail is occasionally distinguishable. Once in a while a spot where water is found, sufficient for irrigating, and then such a contrast.

Many years ago "picture rock" was in the peculiar formations. There are evidences of gold mining, in a small way, but scarcity of water probably prevented any extensive operation. To motorists, however, these old diggings add a touch of romance. Little enclosed valleys are prolific with every variety of plant life. Yuccas, cholla, greasewood, sage—they are all there; while Joshua trees seem determined to outdo each other in grotesqueness.

But this week end is reaching its limit, and my host and guide suggesting that he has planned for next week a trip to Sequoia National Park, we decide without argument that it is best to get back to our coaling station and recuperate in anticipation of a real excursion.

Suddenly the orange groves and cultivated areas come back into the film and what has gone before seems like one long, weird dream. Again the wonderful highways and a safe journey back to Los Angeles.

The latest for those who enjoy the business of trying to make lies out of legends is Barbara Fritchie. Someone down in Maryland has been delving into history and declares that the flag-waving episode of Whittier's heroine, who told Stonewall Jackson's men to "shoot if you must this old gray head," never occurred.

Says the historical shark, Barbara was sick in bed, and Jackson's men didn't march past her house anyhow. Even if she did wave a flag, he intimates it would have been the stars and bars of the Confederacy.

Not so very long ago it was gravely announced that there never was any schooner Hesperus "that sailed the wintry sea," "despite Longfellow. Similarly, Tennyson was romancing about the well-known "Light Brigade," and Horatius never "kept the bridge," as Macaulay claimed he did.

Well suppose all these legends are foundationless—why worry? Poetry, beloved of all generations, still lives, and nobody cares whether it is 100 per cent. fact or 99 per cent. fiction, so long as it answers its purpose. What difference does it make to anyone besides the quibblers? They must exist and have certain forms of amusement.

California has a prize fight commission, which is supposed to regulate all the so-called "scientific" blood letting which occurs in the commonwealth. Its members draw no salaries, but enjoy ringside seats at every slaughtering contest. Nobody seems to know just what their duties consist of, but just at present they are busy as can be. It seems that a few weeks ago, right here in Los Angeles, there was given one of these exhibitions of the "manly art," or, at least, there was to be such an exhibition but after something like \$75,000 had been taken in at the box office, the principals flunked, gave no exhibition, and its promoters are now engaged in trying to keep out of jail. The controversy has become so heated that the state executive has been drawn into it, and sheol is to pay generally. Dog fights are prohibited by law to be pulled off in California, otherwise they would probably come under the jurisdiction of a commission.

Frank S. Verbeck.

Boyne City Wants More Factories and Fewer Stores.

Boyne City, Dec. 13—An announcement in the Detroit papers, a few days ago, seems to have attracted some attention, of a nature that was not so much to our advantage. After a long time, Boyne City seems on the way to have a new industry, which we hope, is the beginning of a revival of its old-time business activity. A company of solid business men, selected from the business centers in this district, have organized to take over the Cartier-Holland stove plant which was built here several years ago at enormous expense and convert it into an up-to-date flooring plant. The plans for the revamping of the plant are ready and it is reported that a crew will be set at work soon to make the changes. When the plant is completed and in operation, it will give employment to forty or fifty families.

The announcement of this project has brought a flood of enquiries for sites for stores. We don't need any more stores. We have twice as many now as we need. Our population has dropped over 40 per cent. in the last ten years. Our business men have hung on, hoping and working for the development of industries which would take the place of the vanished saw-mills and other industries which were

dependent on an unlimited supply of standing timber. We need no more mercantile establishments until our vacant houses and half filled school buildings are again doing their full duties.

If any of you have an industry up your sleeve that is looking for a location in a completely equipped town, with good shipping facilities, both rail and water, good labor conditions and living conditions, send them along. We won't set the dogs on them. Might even try to make them think we would make things as pleasant as possible for them.

But we don't need any more places to spend money. What we want is some places to make money.

I am sometimes inclined to be peeved. The things that are said and published about the attempt that the Nation is making to do away with the domination of John Barleycorn would be ridiculous, if they were not so vicious in their effect. One would gather that the liquor that was dispensed over the bar in the multitudinous saloons was of the purest and finest. Any man over forty years old will bear me out in the assertion that it was mostly of a quality which is best described as rot-gut. The most onerous duty of the peace officers was to keep the boys out of the bar room and it was no uncommon sight to see young boys boozy. There never was a public dance that a half dozen to a dozen tin-horn sports and smart Alecks did not have a bottle on his hip, and it was seldom that the dance was not the occasion of one or more drunken brawls. I never read the "pointing-with-pride" to the good old times and "the viewing-with-alarm" for the present deplorable condition, that I would not like the privilege of showing the present generation of youth things as they were in Manistee, Muskegon, Bay City, Saginaw and "the bloody fit" of Detroit, to say nothing of some of the fair city of Grand Rapids, forty or fifty years ago. Maybe I am a fanatic, but I have the best of reasons for so being, if I am. God grant that this land will never again be cursed by the presence of the open booze dispensary.

Charles T. McCutcheon.

Uncle Louie Now at Saint Augustine.

Saint Augustine, Florida, Dec. 11—I left Chicago Dec. 7 in the cold and am now in this beautiful ancient city of St. Augustine in the balmy sunshine. I am pleasantly located with my friends at the Bennett Hotel and am enjoying their hospitality.

In the last two days I called on some of our Michigan friends who have moved their stocks from Petoskey to this place. They are the Montgomery Sisters and the Altoonian Bazaar, who are getting ready for the tourist trade.

The Muir Chinese Handicraft Co. has opened one of its branches on St. George street. My old friend, Dr. Frank B. Stephens, is doing the usual drug business on King street, and our old friend, Mr. Musselam, has moved his rugs, etc., from Charlevoix to his store here and resides at present at the Villa Zorayda, which he owns.

Ed. Manucy, the leading barber, has added a beauty shop to his establishment on St. George street. My friend, Victor Rehner, is ready for the holiday rush in his photograph parlors.

The three graces—the Pablo "Cafeteria," is at 16 Marine street; the J. H. Whittle "Smokerteria" is still at 12 Marine street, while the "Grocerteria" has moved to King street, near the Surprise store, and Mr. Melcher is putting a stock of groceries into the old location of the grocerteria at 14 Marine street.

This will have to do for my first attempt to report to you nice things from this place. L. Winternitz.

The lazy man aims at nothing and generally hits his mark.

HOTEL WALDRON.

(Continued from page 16)

valiant services in the Holy wars in the Middle Ages and the motto in Latin, "Vir-tute Et Valore," means "Virtue and Valor." Mr. Waldron was given the crest when on a visit in England, twenty years ago. It was a gift from an aunt who received it from her grandmother.

While the Waldron is to be managed personally by Mr. Aubrey, he will have as assistant, D. W. Rogers, a young man with a very brilliant record acquired through service in Michigan and other Eastern hotels.

Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 13—John H. Rademaker, of Manistee, has been selected by the directors of the Grand Rapids Trust Co. as the successor to Charles R. Sligh on the board of directors. Mr. Rademaker is associated with Mr. Ruggles in the manufacture of lumber and salt under the style of Ruggles & Rademaker. He is a man of remarkable talent and great executive ability.

Henry O. Joseph, manager of the Grande Brick Co., has gone to Fort Worth, Florida, where he owns a home and spends the winter months.

J. J. Berg, Western Michigan representative for Pitkin & Brooks, is at the house in Chicago, acquainting himself with his spring line. Jan. 1 he starts in on his fourteenth year with his present connection.

The Walker Street Pharmacy has installed a new equipment of furniture and fixtures, furnished by the Hazeltine & Perkins Drug Co.

The fixtures discarded by the Walker Street Pharmacy have been transferred to the Metzger drug store on North College avenue.

The Globe Knitting Works, which has sold its output through the jobbing trade for the past thirty years, has decided to go direct to the retail dealer, beginning Jan. 1. This means the creation of a large selling organization. F. S. Lyke, formerly National Style Director of the Knit Goods Manufacturers of America, has joined the Globe organization as general sales manager.

A. J. Gunn, formerly engaged in the grocery business on Crescent avenue, has re-engaged in the same line of business at 533 North Ionia avenue. The Worden Grocer Co. furnished the stock.

Winter Meeting of Michigan Hotel Men.

Clare, Dec. 7—The Michigan Hotel Association winter meeting will be held in Jackson Dec. 16 and 17, as guests of the Jackson hotels and clubs.

Registration will open Friday noon at the Hotel Hayes.

Friday afternoon will be taken up with the organizing of committees and meeting of the Executive Council at 3 p. m.

At 6:30 p. m. the members will be entertained at the Hotel Otsego.

Saturday at 10 a. m. there will be a trip to the Michigan State Prison, followed by luncheon at the Jackson City Club.

Business session will start in the Hotel Hayes at 2 p. m.

A dinner dance at 7 p. m. at the Hotel Hayes will close the meeting.

Fred Doherty, Sec'y.

CODY HOTEL

GRAND RAPIDS
RATES—\$1.50 up without bath.
\$2.50 up with bath.
CAFETERIA IN CONNECTION

DRUGS

Michigan Board of Pharmacy.
President—James E. Way, Jackson.
Vice-President—J. C. Dykema, Grand Rapids.
Director—H. H. Hoffman, Lansing.

Michigan State Pharmaceutical Association.

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

Emphatic Statement From a Battle Creek Pharmacist.

Battle Creek, Dec. 13—Being neither a valued subscriber nor a still more valued advertiser to your paper, your articles referring to the Board of Pharmacy and its Director, H. H. Hoffman, have just come to my notice through the columns of the Detroit Retail Drug Journal which, I presume, has quoted them correctly.

Your statement that cod liver oil is a food is really ludicrous. We don't need the Pharmacopoeia or the Supreme Court to prove that. Ask anybody, even a ten year old kid who has had to take it.

If you will eat a tablespoonful of it, yourself, on your breakfast food for a period of thirty days, I will acknowledge that there is at least one man in the world who knows the difference between a food and a medicine.

Your articles, as published, are to me purely mercenary, designed, I would suppose, to add a few dollars to the coffers of the grocery trade. In that respect they are trivial, as the combined sale of the merchandise you mention, namely: olive oil, cod liver oil, spirits of camphor, essence of peppermint, turpentine, glycerin and castor oil, would not amount to one-tenth of one per cent. of the volume of business done by either the grocery trade or the drug trade. Furthermore, I feel quite sure that the retail druggists of Michigan, as a whole, care very little, from a financial standpoint, about the sale of those articles in grocery stores; and I, personally, would deem your criticisms unworthy of notice were the financial question the only one involved.

But the real issue is this: Does the public demand that the manufacture and sale of articles to be used as medicine be done by persons who are qualified by education to do so? Every college of pharmacy answers Yes, by simply existing. The legislatures of every state in the Union answer Yes. The law-making bodies of every civilized country answer Yes. The Michigan law says Yes and a Michigan Legislature created a Board of Pharmacy to enforce its provisions, and every member of every board has taken an oath of office to perform that duty to the best of his ability.

Your inference that the Board of Pharmacy is endeavoring to hold a monopoly on the sale of certain items is also absurd on the very face of it. Turpentine, that is, commercial, is sold in paint stores. Olive oil as a food can be sold by anybody. That's just common sense. Castor oil is used as a lubricant in air planes and racing automobiles. Glycerin is used in radiators and for various other commercial purposes. Both articles are sold in garages and hangars and could be sold by grocers or anyone else in so far as the pharmacy law or the Board is concerned, so long as their use is confined to commercial purposes.

But, when sold for medicinal use, the laws of this State and every other state for that matter, require that it should be done under the supervision of a person legally and educationally qualified to do so. The Board of Pharmacy, its director and its Inspectors have no alternative but to enforce those laws.

We welcome a test case in Michigan and I am positive from what I know

of him, that Mr. Hoffman would cooperate with you or anyone else in securing one in spite of your remarks concerning him. There are such things as Honest to God differences of opinion and they should be threshed out without resort to slurring personal remarks. Other State Supreme Courts have decided similar cases and I feel that a decision in Michigan would help in law enforcement.

Your readers, realizing the fallacy of your advice that cod liver oil is a food, as that term is commonly and generally understood, cannot help but give little credence to your remarks about the competency of our director with regard to whom I wish to state this: Mr. Hoffman has been appointed and re-appointed, year after year, always unanimously, for no political reason whatsoever, but because the Board knows of no one as capable as he to fulfill the duties of that office. Undoubtedly, there are men as well qualified, but we do not happen to know them.

I also wish to state that the Board of Pharmacy and Mr. Hoffman have the support of the organized retail druggists of Michigan, most of the wholesalers, and all the colleges of pharmacy. That was conclusively proven last Spring and is a matter of record. The spontaneity of the support we received then was a tremendous surprise to me and, I believe to the other members and we can only construe it as an expression of appreciation of the work we are trying to accomplish, which is not only attempting to provide better pharmacists to serve the public, but purer and unadulterated drugs as well. Also, I believe that the people above referred to are better judges of competency in drug matters than the editor of the Tradesman.

In conclusion, I am proud to have participated in the record of the Board of Pharmacy for the past five years. We have at least tried to secure for the public (including yourself and the grocers who do not know and cannot be expected to know, through lack of specialized training) purer and better drugs and medicines. Most of the clean-up work has been done in our own yard, and much remains to be done, but you can rest assured that we will step into other yards wherever and whenever necessary to protect the public against inferior or untested drugs.

Claude C. Jones,
Ex-President Michigan Board of Pharmacy.

Too Much Service Will Scuttle Your Ship.

Amidst the hubbub and garrulous shouting for "service to the customer" heard on every hand, it is almost heresy to say that many druggists are actually stunting their own growth by a too zealous pursuit of the "service" policy. Yet I make bold to say that service is a much over-rated word that is being bandied about by many who lack the capacity to understand it fully. And the word is often dragged by the ears into high-pressured sales talks between you, Mr. Average Druggist, and the boys who try to sell you merchandise.

Just by way of example: A salesman tries to sell you a certain line of merchandise. You refuse to buy, on the ground that you have extremely few calls for that particular line. And then the young man goes to work on you. He talks at great length about the druggist's value to his community being measured by the quality and quantity of service he renders his customers. "And so, Mr. This and That," as long as you have a call for this

wonderful cure-all every now and then, you owe it to your customers to carry it—just as a service. Let me enter your order for a couple dozen jars."

And that, Mr. This and That, is how you are sometimes roped in. But sometimes you swing the lasso over your own head. Customers ask for things you don't carry in stock. You make notes of these items and then order a half dozen, a dozen, or more. Sometimes you sell them. Sometimes!

Some manufacturers, their salesmen, their advertising managers and salesmen believe the average druggist is a very gullible fellow, easily hoodwinked into buying a lot of stuff he can never sell. They believe him to be frightened out of his wits at the prospect of a lost sale. I'd like to believe they are dead wrong, but I cannot, after seeing so many drug store shelves loaded with stock that will never budge.

I have carefully studied a great many drug stores, particularly in the smaller towns. In most of them I have found boneyards of stock that won't be sold until the day after never.

Bad as your situation may be, there is yet a speedy remedy. Display your dead stock at special prices and move it out. And then, formulate a new conception of the word "service." Remember that to give your customers good service it is not necessary for you to carry in stock every variety of merchandise that is manufactured. Carry the items that are in steady demand and let the rest go hang themselves—or they'll hang you.

By all means give your customers the best service you are capable of, as long as that service is within reason. Carry honest merchandise that is well advertised; display it properly and sell it at a legitimate profit—and you will please ninety-nine out of a hundred customers. The other one is a crank who will never be satisfied anyway. Forget him.—R. A. Turrell in Bayou Viewpoint.

Collodion (Flexible-Antiseptic)

Guncotton, 10 drachms; alcohol, 6 ozs.; tincture of benzoïn, 3 oz.; sulphuric ether, 25 oz.; mercuric chloride, enough to make a solution of 1:2000. Dissolve the guncotton in the ether, shaking until it becomes of the consistency of paper pulp; then add the tincture of benzoïn and shake the mixture thoroughly. To this mixture add the alcohol, in which the mercuric chloride has previously been dissolved.

Elixir Salicylic Acid Compound.

Salicylic acid, 640 gr.; sodium bicarbonate, 480 gr.; glycerine, 4 oz.; distilled water, 4 oz. Make a solution and add: Potassium iodide, 256 gr.; fluid-extract of cimicifuga, 4 dr.; fluid-extract of gelsemium, 2 dr.; compound spirit of orange, 1 dr.; alcohol, 4 oz.; simple syrup, enough to make 16 oz.

Embalming Liquid.

Corrosive sublimate, 1 oz.; potassium chlorate, 2 oz.; arsenious acid, 2 oz.; aluminum sulphate, 3 oz.; chloride lime, 2 oz.; water, 1 gal.

2. Bichloride mercury, 15 p.; arsenious acid, 10 p.; carbolic acid water (5%), 3,200 p.; alcohol, 200 p.

Increase Winter Sales at the Soda Fountain.

Hot chocolate is the mainstay of the fountain trade during the winter months. There are many ways of preparing it, there is only one way to serve it and that's—hot. Malted milks may be made creamy and appetizing by adding and thoroughly mixing whipped cream. The whipped cream makes all the difference in the world, and one soda fountain clerk in a Toronto drug store says that he has been complimented hundreds of times on the smoothness and richness of his malted milks. The average soda fountain patron does not see just what is mixed in a drink so that it is not likely he would ever know that whipped cream had been added, but the effect is to make the drink smooth and light and it gives it a richness that cannot be secured in any other way.

Beef teas and hot cordials are no mean sellers, especially in the cold weather, but remember the cold weather makes a man's palate particularly sensitive and too much pepper or other seasoning should not be used. Here's a good formula for preparing hot chocolate: But before attempting to follow any formula, be sure that the chocolate you buy is the very best grade.

There are formulas innumerable, some good, some excellent and more that are worthless, but the really good ones are in the main much the same, the difference being the quantities, etc.

The following will make two and one-half gallons of finished chocolate. This is the proper amount to prepare for a three-gallon urn, for the urn should not be permitted to become empty during the busy hours.

Put six pints of cold water into a copper kettle (never use either hot or warm water, and add one pound of cocoa, stir until the cocoa is thoroughly moistened, then bring to a boil over a fair fire and permit the boiling to continue for about five minutes. When the cocoa is properly cooked; this is indicated by its thickening slightly like a thin custard, add three pounds of sugar after removing from the fire and stir until dissolved. Do not make the common mistake of adding the sugar before the cocoa is cooked as the result can never be as satisfactory due to the tendency to separation; that is, the cocoa has a tendency to settle to the bottom of the syrup container or the urn as the case may be. When wanted for use add three quarts of milk, heat to the desired temperature for serving and transfer to the urn. After the milk is added watch the batch carefully, for if it is then permitted to boil the delicious flavor is impaired. If the vanilla flavored hot chocolate be desired add an ounce of vanilla extract and mix it in thoroughly just before transferring to the urn.

As it is not always convenient to cook each batch of chocolate at just the time that it is needed, it is an easy matter to heat a little milk or even to have it hot in a double boiler ready for use when needed. By adding three quarts of milk (hot) to two quarts of the following syrup the same general results are obtained and where

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

Cheese
Morton House Coffee

DECLINED

Pork
Lard
Smoked Meats

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

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 @ 5 75
Apple Sauce, No. 10 8 00
Apricots, No. 1 1 75 @ 2 00
Apricots, No. 2 ----- 3 00
Apricots, No. 2 1/2 3 40 @ 3 99
Apricots, No. 10 8 50 @ 11 00
Blackberries, No. 10 8 50
Blueberries, No. 2 2 00 @ 2 75
Blueberries, No. 10 ----- 12 50
Cherries, No. 2 ----- 3 75
Cherries, No. 2 1/2 ----- 4 25
Cherries, No. 10 ----- 14 00
Loganberries, No. 2 ----- 3 00
Loganberries, No. 10 10 00
Peaches, No. 1 1 50 @ 2 10
Peaches, No. 1, sliced 1 25
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. 3 00 @ 3 25
Peaches, 10, Mich. ----- 8 50
Pineapple, 1 sl. ----- 1 75
Pineapple, 2 sl. ----- 2 60
P'apple, 2 br. sl. ----- 2 40
P'apple, 2 1/2, sl. ----- 3 00
P'apple, 2, cru. ----- 2 60
Pineapple, 10 cru. ----- 9 00
Pears, No. 2 ----- 3 15
Pears, No. 2 1/2 ----- 3 50
Plums, No. 2 ----- 2 40 @ 2 50
Plums, No. 2 1/2 ----- 2 90
Raspberries, No. 2 blk 3 25
Raspb's, Red, No. 10 13 50
Raspb's Black, No. 10 ----- 12 00
Rhubarb, No. 10 4 75 @ 5 50
Strawberries, No. 10 12 60

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 50
Clams, Steamed, No. 12 00
Clams, Minc'd, No. 1 3 25
Flann Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 1 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. ----- 1 65
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet ----- 2 25
Sard's, 1/4 Oil, Key ----- 6 10
Sardines, 1/4 Oil, K'less 5 50
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2s 2 80
Salmon, Red Alaska 3 75
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 85
Sardines, Im., 1/4, ea. 10 @ 28
Sardines, Im., 1/2, ea. ----- 25
Sardines, Cal. ----- 1 65 @ 1 80
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/2s, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 3 20
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 @ 1 45
Devil'd Ham, 1/2s ----- 2 20
Devil'd Ham, 1/4s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 5 2 1/2
Potted Meat, 1/2 Libby 9 2 1/2
Potted Meat, 1/4 Qua. ----- 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/2 1 45
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 65

CHEESE

Roquefort ----- 55
Kraft, small items 1 65
Kraft, American ----- 1 65
Chili, small tins ----- 1 65
Pimento, small tins 1 25
Roquefort, sm. tins 2 65
Camembert, sm. tins 2 25
Wisconsin Daisies ----- 31
Longhorn ----- 32
Michigan Daisy ----- 30
Sap Sago ----- 38
Brick ----- 28

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 @ 1 75
W. Beans, 10 ----- 7 50
Green Beans, 2s 1 45 @ 2 25
Green Beans, 10s ----- 7 50
L. Beans, 2 gr. 1 35 @ 2 65
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 ----- 1 25
Beets, No. 2, wh. 1 75 @ 2 40
Beets, No. 2, cut 1 10 @ 1 25
Beets, No. 3, cut ----- 1 60
Corn, No. 2, stan. ----- 1 10
Corn, Ex. stan. No. 3 1 25
Corn, No. 2, Fan. 1 80 @ 2 35
Corn, No. 10 ----- 8 00 @ 10 75
Hominy, No. 3 1 00 @ 1 15
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 65
Dehydrated Veg. Soup ----- 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 33
Mushrooms, Choice, 8 oz. 4 00
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift. ----- 1 85

Peas, No. 2, Ex. Sift. ----- 2 25
E. J. ----- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35 @ 1 60
Pumpkin, No. 10 4 00 @ 4 75
Pimentos, 1/4, each 12 @ 14
Pimentos, 1/2, each ----- 27
Swt Potatoes, No. 2 1/2 2 50
Sauerkraut, No. 3 1 35 @ 1 50
Succotash, No. 2 1 65 @ 2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60 @ 1 90
Spinach, No. 3 ----- 2 25 @ 2 50
Spinach, No. 10 ----- 6 50 @ 7 00
Tomatoes, No. 2 1 20 @ 1 30
Tomatoes, No. 3, 1 90 @ 2 25
Tomatoes, No. 10 ----- 9 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 49
Paramount, 24, 16s ----- 2 35
Paramount, Cal. ----- 13 50
Sniders, 8 oz. ----- 1 75
Sniders, 16 oz. ----- 2 55
Quaker, 8 oz. ----- 1 25
Quaker, 16 oz. ----- 1 40
Quaker, 4 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 ----- 55
Kraft, small items 1 65
Kraft, American ----- 1 65
Chili, small tins ----- 1 65
Pimento, small tins 1 25
Roquefort, sm. tins 2 65
Camembert, sm. tins 2 25
Wisconsin Daisies ----- 31
Longhorn ----- 32
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, Wrgileys ----- 65
Juicy Fruit ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CIGARS

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

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 ----- 13 00
Bons ----- 9 00
7 oz. Rose Tin Bon ----- 9 00
13 oz. Creme De Cara-que ----- 13 20
12 oz. Rosaces ----- 10 80
1/2 lb. Rosaces ----- 7 80
1/4 lb. Pastelles ----- 3 40
Langues De Chats ----- 4 80

CHOCOLATE

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

COCOANUT

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

CLOTHES LINE

Hemp, 50 ft. ----- 2 00 @ 2 25
Twisted Cotton, 50 ft. ----- 3 50 @ 4 00
Braided, 50 ft. ----- 2 25
Sash Cord ----- 3 50 @ 4 00



COFFEE ROASTED

1 lb. Package
Melrose ----- 35
Liberty ----- 27
Quaker ----- 41
Nedrow ----- 39
Morton House ----- 47
Reno ----- 36
Royal Club ----- 40

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

Maxwell House Coffee.
1 lb. tins ----- 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
Carolene, Tall, 4 doz. ----- 3 80
Carolene, Baby ----- 3 50

EVAPORATED MILK

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

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
30 @ 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 ----- 2 50

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

FLAVORING EXTRACTS
Jenny Punch
3 doz. Carton ----- 2 35
Assorted flavors.

FLOUR
V. C. Milling Co. Brands
Lily White ----- 9 90
Harvest Queen ----- 9 80
Yes Ma'am Graham, 50s ----- 2 40

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

Ideal Glass Top.
Half pint ----- 9 00
One pint ----- 9 30
One quart ----- 11 15
Half gallon ----- 15 40



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
Krumbles, No. 424 ----- 2 70
Bran Flakes, No. 624 2 25
Bran Flakes, No. 602 1 50
Post's Brands.
Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 9 5 00
Postum Cereal, 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



GELATINE



26 oz., 1 doz. case -- 6 00
3 1/4 oz., 4 doz. case -- 3 20
One doz. free with 5 cases.
Jell-O, 3 doz. ----- 2 85
Minute, 3 doz. ----- 4 05
Plymouth, White ----- 1 55
Quaker, 3 doz. ----- 2 55

JELLY AND PRESERVES

Pure, 30 lb. pails ----- 3 30
Imitation, 30 lb. pails 1 75
Pure, 6 oz., Asst., doz. 95
Buckeye, 18 oz., doz. 2 00

JELLY GLASSES

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

OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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 1/4
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 25
6 oz. Jar, stuffed, doz. ----- 2 50
9 oz. Jar, stuffed, doz. ----- 3 50
12 oz. Jar, Stuffed, doz. ----- 4 50 @ 4 75
20 oz. Jar, stuffed doz. 7 00

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. Tins ----- 3 20
8 oz., 2 do. in case ----- 15 lb. pails ----- 25 lb. pails -----

PETROLEUM PRODUCTS.

From Tank Wagon.
Red Crown Gasoline ----- 11
Red Crown Ethyl ----- 14
Solite Gasoline ----- 14

In Iron Barrels

Perfection Kerosine ----- 13.6
Gas Machine Gasoline 37.1
V. M. & P. Naphtha 19.6

ISO-VIS MOTOR OILS

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



Iron Barrels
Light ----- 65.1
Medium ----- 65.1
Heavy ----- 65.1
Special heavy ----- 65.1
Extra heavy ----- 65.1
Polarine "F" ----- 65.1
Transmission Oil ----- 65.1
Finol, 4 oz. cans, doz. 1 50
Finol, 8 oz. cans, doz. 2 25
Parowax, 100 lb. ----- 9.3
Parowax, 40, 1 lb. ----- 9.5
Parowax, 20, 1 lb. ----- 9.7



Sempdac, 12 pt. cans 2.75
Sempdac, 12 qt. cans 4.65

PICKLES

Medium Sour ----- 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 Steers & Hf. 15 1/2 @ 19
Med. Steers & Heif. 13
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 ----- 14
Medium hogs ----- 14
Heavy hogs ----- 14
Loin, Med. ----- 18
Butts ----- 17
Shoulders ----- 14
Spareribs ----- 16
Neck bones ----- 06
Trimmings ----- 12

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 ----- 13 1/2
60 lb. tubs ----- advance 1/4
50 lb. tubs ----- advance 1/4
20 lb. pails ----- advance 1/4
10 lb. pails ----- advance 1/4
5 lb. pails ----- advance 1
3 lb. pails ----- advance 1

Compound tierces ----- 13 3/4
Compound, tubs ----- 14 1/2

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb. @ 23
Hams, Cert., Skinned ----- 16-18 lb. @ 22
Ham, dried beef
Knuckles ----- @ 35
California Hams ----- @ 17 1/2
Picnic Boiled
Hams ----- 20 @ 22
Boiled Hams ----- @ 34
Minc'd 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'num 3 25
Nedrow, 12s, China ----- 3 25
Sacks, 90 lb. Jute ----- 3 50

RUSKS

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

SALEFATUS

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 00
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
Royal 10 lb boxes ----- 15

Lake Herring

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

Mackerel

Tubs, 100 lb. fncy fat 24 50
Tubs, 50 count ----- 8 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
F. Z. Combination, dz. ----- 1 35
Dri-Foot, doz. ----- 2 00
Bixlys, Doz. ----- 1 35
Shinola, doz. ----- 90

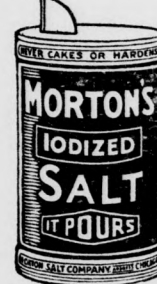
STOVE POLISH

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

Black Silk Paste, doz. 1 25
Enameline Paste, doz. 1 35
Enameline Liquid, dz. 1 35
E. Z. Liquid, per doz. 1 40
Radium, per doz. ----- 1 85
Rising Sun, per doz. ----- 1 35
654 Stove Enamel, dz. ----- 2 80
Vulcanol, No. 5, doz. ----- 1 35
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. ----- 4 10
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
Five case lots ----- 2 30
Iodized, 24, 2 lbs. ----- 2 40



SOAP

Am. Family, 100 box ----- 6 30
Crystal White, 100 ----- 4 05
Export, 100 box ----- 4 00
Big Jack, 60s ----- 4 50
Fels Naptha, 100 box ----- 5 50
Flake White, 10 box ----- 4 05
Grdma White Na. 10s ----- 4 00
Swift Classic, 100 box ----- 4 40
20 Mule Borax, 100 bx ----- 7 55
Wood, 100 box ----- 6 50
Jap Rose, 100 box ----- 7 85
Fairly, 100 box ----- 4 00
Palm Olive, 144 box ----- 11 00
Lava, 100 ho ----- 4 90
Octagon, 120 ----- 5 00
Pummo, 100 box ----- 4 85
Sweetheart, 100 box ----- 5 70
Grandpa Tar, 50 sm. ----- 2 10
Grandpa Tar, 50 lge. ----- 3 50
Quaker Hardwater
Cocoa, 72s, box ----- 2 85
Fairbank Tar, 100 bx ----- 4 00
Trilby Soap, 100, 10c ----- 7 30
Williams Barber Bar, 9s ----- 50
Williams Mug, per doz. ----- 48

CLEANSERS



50 can cases, \$4.80 per case

WASHING POWDERS

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

SPICES

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

Pure Ground in Bulk

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

Seasoning

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

STARCH

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

Gloss

Argo, 48, 1 lb. pkgs. ----- 3 60
Argo, 12, 3 lb. pkgs. ----- 2 96
Argo, 8, 5 lb. pkgs. ----- 3 35
Silver Gloss, 48, 1s ----- 11 1/4
Elastic, 64 pkgs. ----- 5 35
Tiger, 48-1 ----- 3 50
Tiger, 50 lbs. ----- 06

CORN SYRUP

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

Imit. Maple Flavor

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

Maple.

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

Maple and Cane

Mayflower, per gal. ----- 1 55
Maple
Michigan, per gal. ----- 2 50
Welchs, per gal. ----- 3 10

TABLE SAUCES

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

Zion Fig Bars

Unequaled for Stimulating and Speeding Up Cooky Sales

Obtainable from Your Wholesale Grocer

Zion Institutions & Industries Baking Industry

TEA

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

Gunpowder

Choice ----- 40
Fancy ----- 47

Ceylon

Pekoe, medium ----- 57

English Breakfast

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

Oolong

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

TWINE

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

VINEGAR

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

WICKING

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

WOODENWARE

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

Churns

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

Pails

10 qt. Galvanized ----- 2 50
12 qt. Galvanized ----- 2 75
14 qt. Galvanized ----- 3 25
12 qt. Flaring Gal. Ir. ----- 5 00
10 qt. Tin Dairy ----- 4 00

Traps

Mouse, Wood, 4 holes ----- 60
Mouse, wood, 6 holes ----- 70
Mouse, tin, 5 holes ----- 65
Rat, wood ----- 1 00
Rat, spring ----- 1 00
Mouse, spring ----- 30

Tubs

Large Galvanized ----- 8 75
Medium Galvanized ----- 7 50
Small Galvanized ----- 6 75

Washboards

Banner, Globe ----- 5 50
Brass, single ----- 6 00
Glass, single ----- 6 00
Double Peerless ----- 8 50
Single Peerless ----- 7 50
Northern Queen ----- 5 50
Universal ----- 7 25

Wood Bowls

13 in. Butter ----- 5 00
15 in. Butter ----- 9 00
17 in. Butter ----- 18 00
19 in. Butter ----- 25 00

WRAPPING PAPER

Fibre, Manila, white ----- 05 1/2
No. 1 Fibre ----- 08
Butchers D. F. ----- 06 1/2
Kraft ----- 07 1/2
Kraft Stripe ----- 09 1/2

YEAST CAKE

Magic, 3 doz. ----- 2 70
Sunlight, 3 doz. ----- 2 70
Sunlight, 1 1/2 doz. ----- 1 35
Yeast Foam, 3 doz. ----- 2 70
Yeast Foam, 1 1/2 doz. ----- 1 35

YEAST-COMPRESSED

Fleischmann, per doz. ----- 30

**Proceedings of the Grand Rapids
Bankruptcy Court.**

Grand Rapids, Nov. 29—We have today received the schedules, reference and adjudication in the matter of Frank Eckhart, Bankrupt No. 3292. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedules show assets of \$33 of which the full interest is claimed as exempt, with liabilities of \$4,225.50, the court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:

Fred Sheell, Morehead, Minn.	125.00
Herman Wentland, Sabin, Minn.	300.00
W. B. Wyet, Sabin, Minn.	400.00
First National Bank, Morehead, Minn.	350.00
Morehead National Bank, Morehead, Minn.	140.00
Farmers' State Bank, Morehead	50.00
Farmers' Grain & Lumber Co., Glyndon, Minn.	500.00
Dr. Buttolfson, Morehead, Minn.	35.00
Ferdinand Keting, Sabin, Minn.	100.00
James Jepsen, Sabin, Minn.	140.00
Emil Marquardsen, Sabin, Minn.	175.00
Bernard Tohuk, Sabin, Minn.	25.00
Glyndon Stove Co., Glyndon, Minn.	60.00
Alden Pierson, Detroit Lakes, Minn.	160.00
Home Oil Co., Morehead, Minn.	190.00
Smith Motor Co., Morehead, Minn.	500.00
Sabin Bank, Sabin, Minn.	215.80
Glyndon State Bank, Glyndon, Minn.	700.00

Nov. 30. We have to-day received the schedules, reference and adjudication in the matter of Clyde H. Stambaugh, Bankrupt No. 3293. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Sebawa township, Ionia county, and his occupation is that of a farmer. The schedules show assets of \$412.50 of which the full interest is claimed as exempt, with liabilities of \$1,464. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt are as follows:

Simonson-Ames Co., Plaza, N. D.	\$399.00
Pioneer State Bank, Plaza, N. D.	230.00
Mr. and Mrs. Harry Ames, Garden Grove, Calif.	625.00
Dr. Brugman, Minot, N. D.	210.00

Nov. 30. We have to-day received the schedules, reference and adjudication in the matter of Charles O. Peters, Bankrupt No. 3294. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Charlotte, and his occupation is that of a laborer. The schedules show assets of \$555 of which the full interest is claimed as exempt, with liabilities of \$2,056.40. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Lansing Silo Co., Lansing	\$333.14
First National Bank, Charlotte	175.00
Colburn & Fulton, Charlotte	75.00
Belden & Co., Charlotte	46.00
LaFontaine Bank, LaFontaine, Ind.	1,000.00
C. J. Huber, Charlotte	35.00
Fred Clay, Charlotte	23.00
Glenn Reese, Charlotte	15.00
Lamb & Spencer, Charlotte	16.25
Albert Murray, Charlotte	8.50
G. C. Adams, Olivet	50.00
F. J. Knight Estate, Charlotte	60.00
Stanley Stealy, Charlotte	4.00
Standard Oil Co., Charlotte	140.00
H. H. Bryan, Charlotte	23.00
Fred Curtis, Charlotte	28.00
A. B. Sexsmith, Charlotte	8.50
Eaton County Tel. Co., Charlotte	16.00

Nov. 30. We have to-day received the schedules, reference and adjudication in the matter of Herbert Baker, Bankrupt No. 3295. The bankrupt is a resident of Allegan, and his occupation is that of a druggist. The schedules show assets of \$12,236.53, of which \$250 is claimed as exempt, with liabilities of \$16,845.34. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt is as follows:

Grace Whitbeck, Allegan	\$444.55
First National Bank, Allegan	7,200.00
Allegan Lumber Co., Allegan	13.13
Allegan Fair Association, Allegan	25.00
Allegan Gazette, Allegan	31.94
Andrew Jergens Co., Cincinnati	25.60
Akron Trust Co., Akron, Ohio	35.31
Armand Co., Des Moines, Iowa	34.25
Arbott Laboratories, North Chicago	2.47
Alexander Film Co., Denver, Colo.	60.00
Carl Cigar Co., Allegan	5.50
Battle Creek Food Co., Battle Creek	4.29
Bauer & Black, Chicago	26.06
Chicago Talking Mach. Co., Chicago	691.68
Carron Co., Ludington	22.58
Cleanerwick & Son, Kalamazoo	68.82
Clean Sweep Co., Battle Creek	4.05
Cliftwood Pottery Co., Morton, Ill.	33.89
Copen Co., Boston	10.01
Cincinnati Art Pub. Co., Cincinnati	32.78
Conklin Pen Co., Toledo	1.69
Culver Art & Frame Co., Westerville, Ohio	176.54
Dayton Nut Products Co., Dayton	31.88
E. C. DeWitt, Chicago	23.80
DeVibiss Mfg. Co., Toledo	26.87
Ferris Coffee House, Grand Rapids	29.10

Foley & Co., Chicago	8.40
Eastman Kodak Co., Chicago	175.86
Gibson Art Co., Cincinnati	103.19
Gibbs & Co., Chicago	59.38
Goodrich Candy Co., Kalamazoo	50.00
James Heddon's Sons, Dowagiac	28.73
Hazeltine & Perkins, Grand Rap.	4,215.70
Jung's Arch Braces, Cincinnati	6.31
Ivory Ware Co., Detroit	10.88
C. J. Litscher Elec. Co., Grand R.	43.47
John H. Ling, Chicago	10.50
Lee & Cady, Kalamazoo	31.70
Tri County Tele. Co., South Haven	10.00
Consumers Power Co., Kalamazoo	29.18
Michigan Tourist & Resort Ass'n., Grand Rapids	25.00
Murray Engraving Co., Chicago	2.50
Mutual Drug Co., Chicago	119.93
A. McLean & Son, Chicago	37.69
Norwich Pharmacal Co., Chicago	10.98
N. A. R. D. Journal, Chicago	5.00
L. Perrigo Co., Allegan	59.15
Pipe Ice Cream Co., Kalamazoo	218.25
Professional Underwriters Corp., Grand Rapids	15.00
Richards Hudnut, New York	90.10
Rysdale Candy Co., Grand Rapids	282.88
Shocum Bros., Kalamazoo	184.06
Sharp & Smith, Chicago	3.36
Sheaffer Pen Co., Fort Madison	145.14
Springfield Leather Goods Co., Springfield	150.37
Schroeder & Tremaine, St. Louis	36.19
United Drug Co., Boston	653.10
Chas. P. Schuler, Allegan	29.41
Upjohn Co., Kalamazoo	18.60
P. F. Volland Co., Chicago	65.00
Woodhouse Co., Grand Rapids	55.57
Wonder Chemical Co., Minneapolis	35.20
X Cigar Co., Grand Rapids	27.25
Allegan Ice Co., Allegan	10.78
A. Shaw Printing Co., Chicago	10.00
Dudley Paper Co., Lansing	8.13
Pearl Town, Allegan	215.71

Nov. 30. On this day was held the first meeting of creditors in the matter of Frank Chipman, Bankrupt No. 3259. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. One creditor was present in person. One claim was proved and allowed. The bankrupt was sworn and examined, without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Leroy H. Payne, Bankrupt No. 3271. The bankrupt was present in person and represented by attorneys Jackson, Fitzgerald & Dalm. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Charles H. Dole, Bankrupt No. 3272. The bankrupt was present in person and represented by attorney Ed J. Anderson. The creditors were represented by Jackson, Fitzgerald & Dalm. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. M. N. Kennedy was named trustee and his bond placed at \$100. The first meeting then adjourned without date.

Nov. 1. (Delayed). On this day was held the first meeting of creditors in the matter of Roscoe R. Plaskett, Bankrupt No. 3253. The bankrupt was present in person and represented by attorneys Jackson, Fitzgerald & Dalm. Certain creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy was appointed trustee and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of George Start, Bankrupt No. 3000, the trustee has filed his final report and account, and a final meeting of creditors has been called for Dec. 5. The final report and account of the trustee will be considered and passed upon. Expenses of administration will be ordered paid, and a first and final dividend to creditors ordered paid, if the funds on hand will permit.

Dec. 5. On this day was held the final meeting of creditors in the matter of Garret Vander Molen, and as Van's Bus Line, Bankrupt No. 3192. The bankrupt was represented by attorney J. W. Powers. The trustee was present in person. The bills of the estate were passed upon and considered. No objections were made for the discharge of the bankrupt. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. The final meeting then adjourned without date.

In the matter of Thomas E. Brooks, Bankrupt No. 2806, the trustee has filed his final report and account and a final meeting of creditors has been called for Dec. 16. The report and account of the trustee will be considered and passed upon. Expenses will be ordered paid, and a first and final dividend to creditors in general, if the funds on hand will permit.

Dec. 5. In the matter of George J. Selberis, Bankrupt No. 3257, the trustee has filed his final report and account, and a final meeting of creditors has been called for Dec. 16. 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 creditors.

In the matter of Abraham Tazelaar, Bankrupt No. 3270, the funds for the first meeting have been received and such meeting has been called for Dec. 19.

In the matter of Schuyler St. John, Bankrupt No. 3246, the funds for the first meeting have been received and such meeting has been called for Dec. 19.

In the matter of Claude M. Holcomb, Bankrupt No. 3274, the funds for the first meeting have been received, the first meeting of creditors has been called for Dec. 19.

In the matter of Flifford Worden, Bankrupt No. 3276, the funds for the first meeting have been received and such meeting has been called for Dec. 19.

In the matter of Jean Paul Octave De Mauriac, Bankrupt No. 3287, the funds for the first meeting have been received and such meeting has been called for Dec. 19.

In the matter of Harm Mejeur, Bankrupt No. 3281, the funds for the first meeting have been received and such meeting has been called for Dec. 19.

Dec. 5. On this day was held the special meeting of creditors in the matter of E. M. Dixon & Co., Thompsonville Bank, etc., Bankrupt No. 2963. Creditors were present by committee and by attorneys G. C. Fuller, J. C. Carey and A. A. Keiser. The trustee was present by Mr. Alberts and represented by Corwin, Norcross & Cook and Irving H. Smith, attorneys. Claims were proved and allowed. Various items of expense were considered, approved and ordered paid. An order for the payment of expenses to date was entered. The special meeting of creditors then adjourned without date.

Dec. 7. On this day was held the final meeting of creditors in the matter of Floyd Burlington, Bankrupt No. 3176. The bankrupt was not present or represented. The trustee was present in person. One claim was proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to the creditors whose claim had been proved, of 100 per cent. and interest. 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.

Dec. 8. On this day was held the first meeting of creditors in the matter of Walter Boydston, doing business as Burton Heights Tire Service Station, Bankrupt No. 3280. The bankrupt was present in person and represented by attorney Roman F. Glocheski, attorney. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. The creditors elected C. W. Moore, trustee, and his bond was placed at \$500. The first meeting then adjourned without date. In the same matter the trustee has filed his petition for the conduct of a sale at auction and such sale will be held at the premises occupied by the bankrupt, Dec. 19. The stock, tools and fixtures, consisting of tires, tubes, materials, stock, accessories, furniture and equipment is appraised at \$1,400.61. An inventory may be seen at the office of the referee, prior to the sale and will be at the premises on the date of sale. All interested should apply to A. Dembinsky, auctioneer, 114 Cherry street, Saginaw, or to C. W. Moore, trustee, Belmont.

Dec. 8. On this day was held the first meeting of creditors in the matter of Ray Ejce and Hunter Hice, individually and trading as North Park Sanitary Market, Bankrupt No. 3284. The bankrupts were present in person and represented by attorneys Corwin, Norcross & Cook. Creditors were present in person and represented by attorneys Knappen, Uhl & Bryant. Claims were proved. The bankrupts were sworn and examined without a reporter. C. W. Moore was named as trustee, and his bond placed at \$2,000. The first meeting then adjourned without date. The trustee has filed a petition for sale at auction and a sale at auction at the premises of the bankrupts, in North Park, has been noticed for Dec. 19. The scheduled value of the property for sale is \$4,465. The property consists of stock, tools, equipment, machinery and furniture for the conduct of a retail meat market. An inventory will be had on the premises on the date and time of sale. The property may be seen prior to date of sale by application to C. W. Moore, trustee, Belmont, or to A. Dembinsky, auctioneer, 114 Cherry street, Saginaw.

In the matter of Leslie Heath, Bankrupt No. 3282, the funds for the first meeting have been received and such meeting has been called for Dec. 22.

In the matter of Charles H. Adler, Bankrupt No. 3291, the first meeting of creditors has been called for Dec. 22.

In the matter of Herbert Baker, Bankrupt No. 3295, the first meeting of creditors has been called for Dec. 22.

In the matter of Clyde H. Stambaugh, Bankrupt No. 3293, the funds for the first meeting have been received and such meeting has been called for Dec. 23.

In the matter of William Witt, Bankrupt No. 3279, the funds for the first meeting has been received and such meeting has been called for Dec. 23.

In the matter of Abe Hyma, Bankrupt No. 3289, the funds for the first meeting

have been received and such meeting has been called for Dec. 27.

In the matter of Frank Eckhart, Bankrupt No. 3292, the funds for the first meeting have been received and such meeting has been called for Dec. 27.

In the matter of George Gildner, Bankrupt No. 3286, the funds for the first meeting have been received and such meeting has been called for Dec. 27.

In the matter of Henry Van Gooten, Bankrupt No. 3285, the funds for the first meeting have been received and such meeting has been called for Dec. 27.

In the matter of Clark OverSmith, Bankrupt No. 3275, the funds for the first meeting have been received and such meeting has been called for Dec. 27.

Dec. 6. We have to-day received the involuntary petition of the Anway Peardless Co., a Michigan Corporation, Bankrupt No. 3290. We have also received adjudication and reference. This concern is located at Kalamazoo. As soon as schedules are filed, list of assets and liabilities will be made herein, also note of first meeting.

Dec. 6. We have to-day received the involuntary petition, adjudication and reference of the David L. Cable and James H. Cable, a partnership, as the Cable Sales Co., Bankrupt No. 3288. The matter has been referred to Charles B. Blair as referee in bankruptcy. This concern is located at Kalamazoo. As soon as schedules are filed, list of assets and liabilities will be made herein, also note of first meeting.

Dec. 2. We have to-day received the schedules, reference and adjudication in the matter of William Hopkins, Bankrupt No. 3296. 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 \$458.99 of which \$225 is claimed as exempt, with liabilities of \$4,243.05. The court has written for funds and upon receipt of same first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt are as follows:

American Life Ins. Co., Detroit	\$350.00
Kent Storage Co., Grand Rapids	49.56
Cook Bros., Hastings	unknown
Hastings Banner, Hastings	89.05
H. Leonard & son, Grand Rapids	5.94
Ferris Coffee House, Grand Rapids	20.43
Fisher Paper Co., Fort Wayne	29.34
Nat. Biscuit Co., Grand Rapids	4.58
Toledo Scale Co., Toledo	50.00
Johnson Paper Co., Kalamazoo	28.72
G. R. Paper Co., Grand Rapids	6.92
Lambe & Doyle, Hastings	5.00
C. D. Camp & Co., Chicago	80.00
A. E. Brooks & Co., Grand Rapids	65.74
Courtright Paper Co., Battle Creek	12.21
H. W. Broadway Shoe Co., Hastings	3.48
Sibley Candy Co., Kalamazoo	18.75
David, Nason & England, Battle Creek	32.25
Nat. Grocer Co., Battle Creek	129.34
A. W. Walsh Co., Kalamazoo	73.90
Wm. Voison, Hastings	50.74
Farmers Co-op. Creamery Co., Freeport	20.75
Wolverine Spice Co., Grand Rapids	161.00
Edmonds Elve, Hastings	5.92
Willets & Son, Hastings	6.00
M. Pierson, Hastings	31.00
A. R. Walker Candy Co., Owosso	7.80
Alfred Hicks Coffee Co., Kalamazoo	24.00
Roy Fuller, Hastings	13.27
Foot & Jenks, Jackson	15.27
Elnes Candy Co., Milwaukee	19.42
G. H. P. Co., Detroit	7.55
Gt. Lakes Coca Cola Bottling Co., Grand Rapids	61.50
John Rudin & Co., Chicago	48.00
Star Paper Co., Kalamazoo	9.09
Newton Tea & Spice Co., Cincinnati	3.65
Hastings Co-op. Elev. Ass'n., Hastings	10.75
Becker Bros., Grand Rapids	574.79
Potter Shoe Store, Hastings	11.00
Consumers Power Co., Hastings	88.25
American Laundry Co., Hastings	104.01
Bell Tel. Co., Hastings	9.45
E. J. Brach Son, Chicago	85.54
Vern Sprague, Hastings	377.75
Frank Sage, Hastings	19.95
Hastings National Bank, Hastings	135.00
Hastings City Bank, Hastings	150.00
Hattie Hopkins, Hastings	1,262.30
Manee & Carl Hastings	29.55

Dec. 7. We have to-day received the schedules, reference and adjudication in the matter of Richard J. Chester, Bankrupt No. 3297. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Constantine, and his occupation is that of a laborer. The schedules show assets of \$50 of which the full interest is claimed as exempt, with liabilities of \$6,692.40. The court has written for funds and upon receipt of same, first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

L. L. Dunbar Co., Ashley, Ind.	\$200.00
Wilhelm Furn. Co., Sturgis	85.00
Metropolitan Lamp Co., New York	26.40
Mutual Sun-Set Co., New York	49.45
H. P. Stone, Grand Rapids	250.00
Sturgis Furniture Co., Sturgis	1,600.00
McClelland, Buck & Wise, Laporte	175.00
Undertaker's Supply Co., Chicago	97.00
Lane Co., Altavista, Va.	50.00
Dodge Chemical Co., Boston	68.50
Sidway Tomliff Co., Elkhart	147.00
Lima Mattress Co., Lima	165.00
David E. DeYoung, Grand Rapids	175.00

S. E. Overton Co., South Haven -- 46.50
 Western Unkt. Co., Chicago -- 202.60
 Western Casket Co., Chicago -- 106.84
 Lamn Bros. & Greene, Nappanee, Ind. -- 37.50
 L. M. Thornton Mfg. Co., Kansas City -- 13.50
 Detroit Metallic Casket Co., Detroit -- 125.00
 Franklin Mfg. Co., Franklin -- 39.00
 Owosso Casket Co., Owosso -- 87.50
 Fisher Bros. Paper Co., Ft. Wayne -- 66.00
 O. K. Vacuum Brush Sales Co., Detroit -- 36.45
 Mid-West Mattress Co., South Bend -- 84.00
 L. Gould & Co., Chicago -- 111.71
 H. Neuer Glass Co., Cincinnati -- 22.68
 Larsen Richter Co., Chicago -- 65.00
 Schafer Co., Decatur, Ind. -- 194.26
 Goshen Churn & Ladder Co., Goshen -- 30.35
 Geyler Furn. Co., Hillsboro -- 125.50
 White Novelty Works, Norwalk -- 12.00
 Aladdin Mfg. Co., Muncie, Ind. -- 51.60
 Wolf Bedding Co., Fort Wayne -- 130.75
 Unique Furn. Co., Grand Rapids -- 97.31
 Progressive Furn. Co., Grand Rap. -- 31.00
 Commercial First State Bank, Sellers Kitchen Cabinet Co., Ellwood, Ind. -- 187.00
 F. B. Rutledge Co., Zanesville -- 1,200.00
 Dec. 7. We have to-day received the schedules, reference and adjudication in the matter of Stanley M. White, Bankrupt No. 3300. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon and his occupation is that of a laborer. The schedules show assets of \$100 with liabilities of \$371.75. The court has written for funds and upon receipt of same, first meeting will be called, after which notice of same will be made herein. The list of creditors of said bankrupt is as follows:
 P. J. Connell, Muskegon -- \$284.25
 American Cement & Machine Co., Keokuk, Iowa -- 87.50
 Dec. 8. We have to-day received the schedules, reference and adjudication in the matter of Clyde C. Hawkins, Bankrupt No. 3301. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Mendon township, St. Joseph county, and his occupation is that of a laborer. The schedules show assets of \$10,231 of which \$450 is claimed as exempt, with liabilities of \$24,064.68. The court has written for funds and upon receipt of same the first meeting will be called, notice of which will be made herein. The list of creditors of said bankrupt is as follows:
 Township Treasurer, Mendon -- \$188.03
 State of Michigan -- 151.65
 Detroit Life Ins. Co., Detroit -- 8,500.00
 Ashley State Bank, Ashley, Ind. -- 7,000.00
 First State Bank, Vicksburg -- 1,675.00
 Farmers Trust Co., Huntington, Ind. -- 1,800.00
 R. J. Haas, Vicksburg -- 80.00
 Palmer & Lawrence, Vicksburg -- 250.00
 Central Petroleum, Cleveland -- 20.00
 L. H. Jackson, Huntington, Ind. -- 310.00
 Centerville Co-op. Ass'n., Centerville -- 15.00
 Cline & Click Lbr. Co., Warren, Ind. -- 75.00
 R. M. Hall, Constantine -- 230.00
 Hagen Motor Sales Co., Lawton -- 215.00
 C. Dee, Vicksburg -- 55.00
 First Nat. Bank, Warren, Ind. -- 3,500.00
 Dec. 9. We have to-day received the schedules, reference and adjudication in the matter of Anthony L. Mazurkiewicz, doing business as Michigan Street Pharmacy, Bankrupt No. 3302. 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 druggist. The schedules show assets of \$53 with liabilities of \$4,296.42. The court has written for funds and upon receipt of the same the first meeting of creditors will be called and notice of the same made herein. The list of creditors of said bankrupt is as follows:
 Ignace and Katherine Mazurkiewicz, Grand Rapids -- \$1,000.00
 Stanley and Anna Dutkiewicz, Grand Rapids -- 1,000.00
 G. R. National Bank, Grand Rap. -- 170.00
 Metropolitan Life Ins. Co., Grand Rapids -- 240.00
 Industrial Mortgage and Investment, Grand Rapids -- 120.00
 Katherine Mazurkiewicz, Grd. R. -- 75.00
 American Druggist Syndicate, Chicago -- 9.34
 Bauer & Black, Chicago -- 3.50
 Birk Candy Co., Chicago -- 53.69
 M. P. Gould & Co., New York -- 144.55
 G. H. P. Cigar Co., Detroit -- 3.75
 Brooks Candy Co., Grand Rapids -- 74.65
 Ferris Coffee House, Grand Rapids -- 2.65
 Gray Beach Cigar Co., Grand R. -- 81.62
 Heyboer Co., Grand Rapids -- 116.89
 Hazeltine & Perkins Drug Co., Grand Rapids -- 459.54
 Lee & Cady, Grand Rapids -- 34.25
 Huber Photo Service, E. Grand R. -- 9.96
 Kelley Ice Cream Co., Grand Rap. -- 264.13
 C. W. Mills Paper Co., Grand R. -- 43.42
 Norwich Pharmaceutical Co., Chicago -- 27.30
 C. F. Peterson Co., Grand R. -- 5.15
 Rysdale Candy Co., Grand Rapids -- 177.43
 Shaw News Co., Grand Rapids -- 17.08
 Woodhouse Co., Grand Rapids -- 139.01
 X Cigar Co., Grand Rapids -- 7.14
 Echo Elec. Co., Grand Rapids -- 16.07
 Dec. 6. We have to-day received the schedules, reference and adjudication in the matter of Edmund A. Knauf, Louis J. Knauf, individually and as partners, doing business as Knauf Bros., Bankrupt No. 3299. The bankrupts are residents

of Niles, and their occupation is that of jewelers. The schedules show assets of \$3,531.32, of which \$450 is claimed as exempt, with liabilities of \$13,696.37. 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 Niles -- \$ 70.00
 Arthur DeWuef, Niles -- 300.00
 Albert F. Knauf, Three Oaks -- 150.00
 Dowagiac Finance and Investment Co., Dowagiac -- 335.00
 Alex D. King, Chicago -- 81.00
 Fred and Mary Knauf, Niles -- 4,800.00
 Anna Malsch, Niles -- 1,000.00
 Oscar Sherer, Niles -- 500.00
 Augusta Knauf, Niles -- 2,500.00
 James Patterson, Niles -- 150.00
 Francis J. Plym, Niles -- 150.00
 R. B. Zane, Berrien Springs -- 146.00
 Benj. Allen & Co., Chicago -- 1,365.00
 S. Buchsbaum & Co., Chicago -- 6.07
 Calvin Clauer Co., South Bend, Ind. -- 37.00
 Green City Watch Case Co., Cincinnati -- 2.70
 Henshel Co., New York -- 342.50
 Hoffstadt Co., Toledo -- 104.09
 International Pen Co., Chicago -- 26.06
 Keystone Watch Case Co., N. Jer. -- 4.00
 B. F. Krasner, Grand Rapids -- 11.04
 Lazarus & Sons, Chicago -- 700.00
 Oneida Community, Oneida -- 2.64
 Pebond Watch Co., New York -- 9.25
 W. Reichert & Co., New York -- 15.63
 Superior Fixture & Display Co., Cleveland -- 8.01
 Van Horne & Co., South Bend -- 16.95
 Maxman, Penner & Levine, Chicago -- 47.74
 Weiss Muessel Co., South Bend -- 29.07
 American Optical Co., Chicago -- 9.27
 M. R. Cady, Grand Rapids -- 7.20
 Grieshaber Pen Co., Chicago -- 1.87
 Parch-O-Nett Art Co., Huntington, Ind. -- 26.25
 Henry Paulson & Co., Chicago -- 63.41
 Random Lake Mfg. Co., Random, Wis. -- 63.23
 Todd Sales Co., Rochester, N. Y. -- 15.00
 L. E. Waterman Co., New York -- 58.40
 Chris Schrupf, Galien -- 540.00
 Dec. 7. We have to-day received the schedules, reference and adjudication in the matter of James A. Snyder, bankrupt No. 3298. 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 baker. The schedules show assets of \$1,652.66 of which \$188 is claimed as exempt, with liabilities of \$2,374.66. The note of the same made herein. The list of creditors of said bankrupt is as follows:
 St. Joseph Catholic Church, St. Joseph -- \$380.00
 J. W. Allen, Chicago -- 42.00
 Michigan Fuel & Light Co., St. Joseph -- 82.38
 W. & H. Boardman, Benton Harbor -- 311.00
 Bangor Canning Corp., Bangor -- 39.75
 Bear Stewart Co., Chicago -- 43.83
 Capman & Smith Co., Chicago -- 46.25
 Franklin Maceveagh & Co., Chicago -- 66.34
 Fleischmann Co., Benton Harbor -- 34.50
 Watervliet Milling Co., Watervliet -- 67.00
 Boehms Feed Store, Benton Harbor -- 155.00
 Twin City Milling Co., St. Joseph -- 89.50
 Daken Produce Co., Benton Harbor -- 21.00
 Ad. Seidel & Son, Chicago -- 42.84
 Hubbard Portable Oven Co., Chicago -- 13.75
 H. C. Hardesty Co., Indianapolis -- 18.00
 Goshen Milling Co., Goshen -- 35.00
 Hilker & Bletsch Co., Chicago -- 60.38
 Jaeger & Co., Chicago -- 8.20
 Kidd, Dater & Price, Benton Har. -- 221.53
 Nusbaum Motor Supply Co., Kala. -- 27.20
 Rothchild Bros., Fort Wayne, Ind. -- 87.01
 National Grocer Co., Grand Rapids -- 58.35
 Tittle Bro., St. Joseph -- 8.40
 Vernon L. Arent, St. Joseph -- 15.45
 Union Banking Co., St. Joseph -- 400.00
 In the matter of Allen G. Thurman & Co., Bankrupt No. 1955, the trustee has filed his final report and account and a final meeting of creditors has been called for Dec. 27. The report and account of the trustee will be passed upon. Expenses will be considered and paid, as far as the funds on hand will permit. There will be no dividends for creditors in general.
 In the matter of Mastermold Shoe Co., Bankrupt No. 3191, the trustee has filed his final report and account and a final meeting of creditors has been called for Dec. 27. The report and account of the trustee will be considered and passed upon. Expenses will be considered and ordered paid. A final dividend to creditors will be declared and ordered paid.
 In the matter of Paul R. Wing, Bankrupt No. 3100, the trustee has filed his final report and account, and a final meeting of creditors has been called for Dec. 27. The report and account of the trustee will be considered and passed upon. Expenses will be paid, and a final dividend to creditors declared and ordered paid.
Encourage Production and Sale of Standardized Egg?
 (Continued from page 20)
 large eggs. In this country eggs are shipped in standardized cases holding thirty dozen each. The strawboard fillers that fit these cases are also standardized as to size of cells and

weight. Recipes for cooking call for eggs by number. Restaurant and hotel keepers sell eggs by the piece, and know how to figure the number required. Eggs are also sold in retail stores by the dozen or the piece.
 If the cry for extra-large eggs should be heeded, all of these standards would be upset. It is impossible to pack thirty dozen eggs weighing twenty-eight ounces per dozen in a standard case without breakage. Thus the egg packers would be obliged to carry stocks of different sizes of cases and fillers. This would also mean difficulties in the loading of refrigerator cars and carrying in cold storage.
 The varying sizes of eggs do not mean so much in Europe, as their eggs are packed in a standard case in straw or excelsior, but the number per case varies from 960 to 1,680 eggs.
 It certainly would be inconvenient for the housewife to weigh out two ounces or an exact one pound of eggs. It would also be impossible for her to buy an exact pound or two pounds of eggs, as the grocer certainly is not going to break an egg to make even weight. Hotel keepers and restaurant men would wish to know when they purchased ten pounds of eggs for boiling whether they were getting seventy, eighty or ninety.
 Thus, instead of laying emphasis on the sale of eggs by weight, why not encourage the production and sale of a standardized egg? It is apparent to any one who handles eggs that eggs weighing twenty-four to twenty-five ounces per dozen are satisfactory from the standpoint of the hen, the producer and the consumer. Therefore, why not sell eggs by the dozen on this standardized basis? Let the first grade be fresh, clean eggs weighing from twenty-three to twenty-five ounces per dozen. Let the small, dirty and poorer quality eggs go in lower grades at lower prices. Let the larger eggs go in the first grade without any premium price being paid for them.
 This plan will also fit in the egg standards now being recommended by the Federal Government, which, when generally used, will mean better financial returns to the producer and better quality to the consumer.
 H. C. Pierce.
Overcoat Sales Earlier.
 Since the good turnover of election day, men's wear retailers have been awaiting a more active consumer demand for overcoats. The continued warm weather has caused considerable time to be lost, so that only a short period now remains for the sale of the merchandise at full mark-up prices. It is accordingly expected that overcoat sales events will be staged somewhat earlier than usual to stimulate those consumers who have been holding back. These sales are counted on to bring a fair amount of additional orders to the wholesale market, although few manufacturers will make up any great quantity of stock.
Specialty Volume Needed.
 The slackness encountered during the past season in the better-grade ready-to-wear lines has been laid by some factors to the new type of mer-

chandise manager in the large retail stores. Heretofore, it seems that buyers were often instructed to purchase merchandise from certain firms because of the high quality of the goods. But now price appears to be the determining factor. Although the specialty shops have greatly increased in number, their volume of high-class trade has not yet reached a point where it offsets the business formerly done by the department stores.
Handy Receptacle.
 Mother: Bobby, when you were eating nuts in the street car, I hope you didn't throw the shells on the floor.
 Bobby: No, mother, I put them in the pocket of the man who sat beside me.
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 RENT—New modern store building at Three Rivers, Michigan. Room 60 feet long by 19 feet wide. Location suitable for dry goods, meat market, boots and shoes, hardware. A. & P. store located next door. Will lease to responsible party. A. W. Olds, 369 Norwood Ave., Grand Rapids, Mich. 739
 FOR SALE—A high-grade grocery and meat market doing a fine business. Very inviting lease. Reason for selling, sickness. W. J. Grant Realty Co., 406 Dwight Block, Jackson, Mich. 740
 FOR SALE—Stock of general merchandise consisting of dry goods, groceries, notions, gents furnishings. Located in busy little city. Inventory about \$11,000. No trades. Good opportunity for live wire. Reason for selling, wish to retire. Address No. 741, c/o Michigan Tradesman. 741
 For Sale—Confectionery stock and fixtures. Death of owner reason for selling. Box 42, Nashville, Mich. 742
 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
 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.

Message To the Michigan Forestry Association.

I thank the members of the Michigan Forestry Association for the honor conferred by electing me as President and assure you that I appreciate the confidence reposed in my abilities.

A question of the hour, having particular bearing on forestry in Michigan, is that of adequate control of white pine blister rust. This disease seems to have been traced to an obscure species of pine in Asia. There was a slow Westward drift and contact was made with cultivated black currants in Europe and with white pine which had been sent there from North America. The proximity of these two host plants, with the fungus free to work on both, brought disastrous results to the white pines which are now slowly but surely fading from European countries. European experience is a warning to America, I quote: "This disease is a most dangerous forest enemy. It readily kills mature trees, but the greatest menace is in sweeping out of existence the young pine stock of to-day which is to become the mature timber of tomorrow. Although it is slow in developing, it is, nevertheless, constant in action and certain in destruction, undermining the very security of our forest capital, without which continued forest production is impossible."

On planting stock of some kind the disease came to America during the years 1898-1910. It soon became the subject of intensive study by U. S. D. A. and associate state officials and their findings brought realization of the deadly, strangling nature of the disease and the need for careful determination of the best method of control. The dual nature of the disease bears some resemblance to black rust of wheat and other grain plants, the other host plant being in this case the common barberry. The one great difference being that in case of grain rust, the damage is quite evident and easily distinguishable the same year the spores leave the barberry plants, while with the blister rust the infection is commonly not discovered the first year and not evident to the ordinary observer for several years.

In the case of blister rust on black currants the point of infection on a black currant leaf may be many, many miles from the opening blisters whence come the spores. In the Northwestern states it is stated the usual distance is about 150 miles, depending on humidity and other weather conditions.

After a slight infection on a black currant leaf, the disease spreads rapidly over the leaves and millions of spores are spread on the air to infect other black or red currants and gooseberry plants.

Our U. S. D. A. investigators brand the black currants as the nurse plant of the blister rust and as the foremost offender in all long distance spread thereof. And they insistently recommend the elimination of all black currant bushes from our State.

The object of our Association is the promotion of a rational and practical system of forestry, and it seems evi-

dent that to remain quiescent at the approach of blister rust is very irrational, and that rational consideration of this subject must indicate that we should take the most practical means of combatting the disease, which is to hit it at the spot most suitable and necessary for a first attack.

Therefore I ask that our Association issue an appeal to all land owners in this State, urging that voluntary action be taken to destroy all cultivated black currant bushes and that we co-operate with State and Federal officials in bringing this subject thoroughly within the understanding of all residents of Michigan.

A timely statement from New York is this: "The aim of blister rust control is really reforestation with a species of forest tree which has brought more of the comforts of life to the communities of this region than any other tree. Blister rust control demands the fullest support from everyone who has an interest in forest conservation."

And also this from New York: "The damage because of the injury and death of older trees, in itself a large item, will be only a small part of the total loss. This loss can be determined only when the value of a mature stand is estimated and it is realized that this mature stand can never appear because the natural reproduction which would have produced it is killed in infancy by the rust. If white pine is to be considered in any forward looking forestry programme, protection against blister rust must be taken into consideration and adequate provision made for its control."

I will turn now to the subject of forest taxation, which is a vital element in any permanent development of new forest areas and, therefore, we are concerned in any thoughtful consideration of the matter. Michigan has a commercial forest taxation law providing for a severance tax of 25 per cent of stumpage value. A recent enactment in Wisconsin specifies a severance tax of 10 per cent.

The following letter throws some light on their view of the matter:

Madison, Wis., Dec. 10—Replying to your recent letter, wish to say that, so far as I know, there is no special compilation that serves as a basis for the 10 per cent. severance tax under the Wisconsin forest crop law. That was just arbitrarily adopted as a reasonable contribution. The understanding was that the rate charged in your state was too high; that it served to cancel the beneficial effects of the law and, wishing to avoid that situation over here, it was the consensus of opinion that about 10 per cent. would be right.

This is a pretty hard thing to arrive at, but there should be some basis for the figures in laws of this kind and we would be very much interested to hear as to your conclusions in this respect, because I assume that there will be some corrections in order in connection with our law at the next legislative session.

State Conservation Commission.
C. L. Harrington, Supt. of Forests and Parks.

This statement must put us on our mettle in an endeavor to get a grip on the facts that will show how much the severance tax should be. We have

the framework for a law put in force for a desirable end. If it doesn't work, it is up to wide awake citizens to ask that it be put in shape to do the real work it was cut out for.

The State needs it—needs a workable law for the purpose intended. As thoughtful consideration is necessary in order to get together the various facts that will show wherein the present law is lame, therefore it is wise to begin now on the problems so that the legislative session of 1929 will have available knowledge to help in formulation of the proper amendment.

To be permanently usable and useful—to promote general welfare always—forest taxation must have as a sure basis the rule that the tax shall bear an equitable and just ratio to the net annual income over a term of years representative of the productive power of the forest to be taxed. The net income must be recognized as the only source from which a tax on the forest can be equitably and safely drawn. Otherwise the forest capital will be impaired and the tendency will be toward abandonment of new forest development. At time of cutting the timber on the stump must pay interest on the value of the land and must pay the cost of formation, whether by planting or other means and other operation by which the forest is established, with interest to the time of cutting, and it must pay the aggregate of annual taxes with interest.

The stumpage value is the gross product of these accumulated investments. And to determine an equitable severance tax the first problem is to decide what is a proper rate of interest to allow to the owner under the circumstances, taking account also of the risk from fire or insect and fungus damage in the region or state under consideration. This is a rough sketch of the main feature of the problems which confront us. Our present aim should be to calculate from the known items the average net return under conditions generally to be found and depending on a rate of interest that the great majority of average investors would consider a fair return.

The nature of our organization must show that we are willing to put a little more time than the average citizen into consideration of all phases of forest building. These problems brought to your attention are of importance because connected so closely with the foundation of all progress in forestry work throughout the State. It seems well worth our time to gather from all sources the available knowledge bearing on these questions and thus to have at hand information useful in many ways for safe guidance of our own efforts and be of use to the general public in the consideration of these matters.

On a one day's outing in the North last April I saw a sign marking an avenue of a resort plat which led me later to talk with the register of deeds. I found the plat was one of five under one ownership and promotion scheme. The sales were almost entirely to non-residents and 6,000 deeds had already

been recorded. The lands or lots were generally a mass of scrub growth, but would produce a good growth of pines whenever such work was undertaken.

As I ponder the facts, there comes the idea that our Association could well take a little time to interest resort lot owners generally in a generous planting of pines for their healthfulness, beauty and all-the-year production of a resort appearance which will be of decided benefit to the individual owners.

The effort required of each owner would not be great, but the aggregate result would be far reaching in the ultimate building up of scenic beauty.

Frederick Wheeler,
Pres. Mich. Forestry Association.

Grand Rapids, Dec. 13—I have read Frederick Wheeler's contribution to this week's Tradesman with keen delight. He is not an alarmist and when he sounds a note of warning we do well to listen. When the Michigan Forestry Association called him to the presidency, it made no mistake. He is not only a well-read disciple of forestry; he is a practical forester and when he makes a pronouncement it is based upon keen observation and broad experience.

The Michigan Forestry Association under his direction and with the able and loyal co-operation of Secretary DeCamp, of Michigan State College, Treasurer Craig, of the University of Michigan, and an unusual directorate, can be the strongest ally of the State Department of Conservation. With a Governor and incoming Legislature having open minds and farm bodies of the State awakening to the supreme importance of building up and maintaining broad areas of forest domain, cities and other municipalities becoming aroused to the danger that lurks in the wake of unscientific lumbering and wholesale elision of timber tracts the rehabilitation of our tremendous acreage from which the woods have been swept away seems to be in sight and I thank God and take courage.

Chas. W. Garfield.

Late Orders For Neckwear.

Approach of the holidays has stimulated active re-ordering of men's neckwear. Many retailers are in need of merchandise to fill out depleted stocks. Supplies the manufacturers have on hand are not large and they are proceeding cautiously with additional production. Merchandise to retail from \$1 to \$3 is actively sought, particularly "specials" to be featured within this range. Striped effects predominate. Spring lines are about ready, but it is not expected that retailers will place substantial business until well into next month.

Twelve New Readers of Tradesman.

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

R. A. Turrell, Crosswell
Rosswell Cook Co., Detroit
E. J. Ansted, Greenville.
Mrs. Leon Whitbeck, Greenville.
Allen F. Rockwell, Grand Rapids
Charles W. Collie, Detroit
Michigan Business Market, Grand Rapids
Bulow Bros., East Jordan
J. W. Dunlap, Clare.
Greenville National Bank, Greenville
Henry A. Schantz, Grand Rapids.
Jiseph P. Wenzel, Miami Beach, Fla.