

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

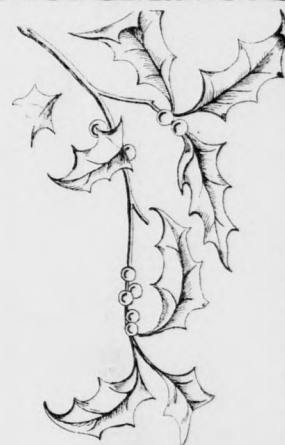
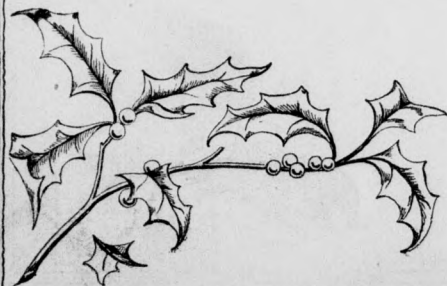
GRAND RAPIDS, WEDNESDAY, DECEMBER 21, 1927

Number 2309

It matters not on Christmas morn,  
 What faith, what creed men be,  
 It matters not what wealth of gold,  
 Has come to thee, or me,  
 It matters only that we know,  
 That in the manger lay,  
 The Christ-Child they called Jesus,  
 Was born on Christmas Day.

We toil and strive for Earthly gain,  
 We reckon not the cost,  
 Oft times in seeking Worldly fame,  
 A friendship prized is lost,  
 But the light that shone on Bethlehem,  
 Is shining from afar,  
 On Christmas Day those wounds are healed,  
 Love's mantle hides the scar.

Our gifts to-day to those we love  
 Are but reverence to His Will,  
 He gave His one begotten Son,  
 On a cross on Calvary's Hill,  
 His gift to us is not forgotten,  
 In every Christian clime,  
 We honor the One Great Architect,  
 Who made His gift sublime.

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# CANDLES?

## WE CAN SHIP IMMEDIATELY

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

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

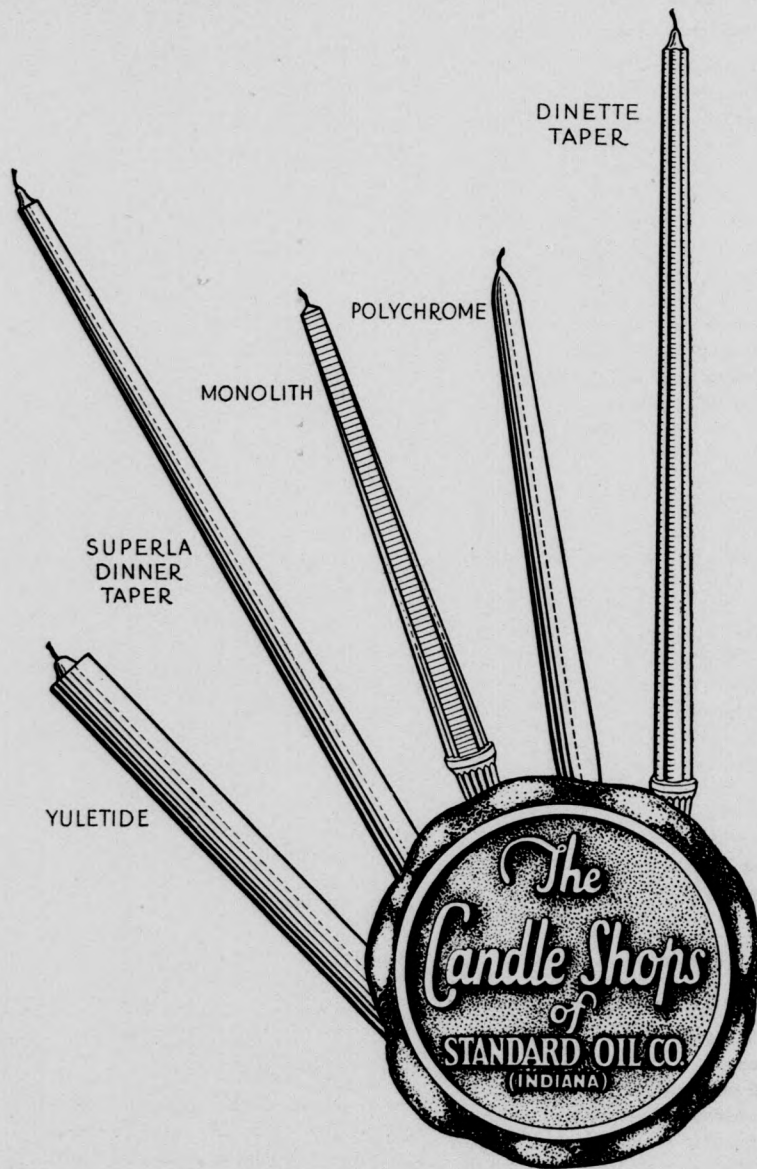
If you have delayed ordering your holiday candles, we suggest that you communicate with us to-day and receive the benefit of our prompt service. Place your order with the Candle Shops and we will ship the desired styles at once.

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

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

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

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



# STANDARD OIL COMPANY

(INDIANA)

910 South Michigan Avenue

Chicago, Illinois

# MICHIGAN TRADESMAN

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 21, 1927

Number 2309

## 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.

We have prayed, Our Father, that like the wise men and shepherds we might be led to Bethlehem. But may Bethlehem be for us, as it was for our Saviour, a place of beginning, a point of departure, for a journeying with the Master wherever He goes. We would follow Him in the earthly scenes and experiences, shrinking not even from the pathway to the Cross. We would be with Him in His world-wide quest and in His passionate knocking at the doors of human hearts. We would be near Him in his ministry of love and redemption. We would follow Him to the ends of the earth and we would pursue with him the path to higher worlds. We would, Our Father, but our vision is not always clear, our faith is feeble and our wills are weak. Therefore, Our Father, we beseech Thee, pour into our hearts that love that sent the Babe of Bethlehem into the world. May the Christmastide be indeed a tide, surging over our souls with the on-sweeping power of that divine life which touched humanity in Jesus. May that tide of compassionate love sweep us from the moorings of sin and selfishness, and carry us out into the world of that immensity of grace where we live to prove that it is more blessed to give than to receive. Amen.

### CANNED FOODS CONDITIONS.

Months of preparation in the way of liquidation and conservative buying will make it easier to take stock this year than usual as uniformly light reserves of all grocery products are being carried. Favorable inventories are one of the outstanding features of the year about to close just as restricted production of many staples has been the equally important point in food manufacturing. Both have been accomplished without diminishing the consumer movement since the lighter stocks in sight have not been the excuse for exorbitant prices at retail. A solid foundation has been laid for business in 1928. Food supplies are better adapted as to volume to normal consuming channels than have been in several

years; manufacturers generally, have worked themselves into a favorable position as regards unsold merchandise, while wholesale grocers and jobbers are not long as they sometimes are at the turn of the year when they have to face the movement of their own groceries in competition with those from manufacturers. Overstocked markets are usually accompanied by losses when goods are liquidated, but profits are made when there is an uninterrupted turnover at retail at gradually advancing prices and with a cleanup of supplies which allows the market to go into a new pack with practically bare floors in all positions.

There is reason to believe that 1928 will yield better profits to manufacturer and distributor than 1927, as there was a substantial carryover to be moved this year which prevented the markets from making substantial improvement until this merchandise had been absorbed and partially moved. Next year will be the beneficiary, as it will fall heir to the advantages which have been the result of the present season's accomplishments. Enough tangible evidence of good trading ahead exists to make the trade optimistic as to the future.

Distributors who have not been inclined to function in a normal way have far less reason now than in several years from hesitating to assume the responsibility of carrying comprehensive and adequate stocks for normal requirements. The wheelbarrow method of buying was necessary and perhaps advisable when sources of supply were long on merchandise and when the price trend often was downward, which made it better to have small inventories than large stocks. That situation has passed with the disappearance of grocery staples in the volume blocks to which the trade had recently been accustomed.

On the list of questions scheduled for discussion at the National Crime Conference to be held in Washington shortly the most important have to do with the curtailment of the activities of the receivers of stolen goods and with the proposed abolition of expert medical testimony in criminal cases. Criminologists generally are agreed that the laws which now apply to both of these problems are inadequate. The business of the modern "fence" has become as well organized as modern industry. He finances crime as a merchant finances his sales on the road. The ease with which valuable property can be moved across state lines enables the receiver of stolen goods to hide his booty more successfully than he formerly could, and the fact that the testimony of his agents cannot be

used against him without corroboration practically makes him immune from prosecution. The proposal to abolish expert testimony in criminal trials and substitute an unbiased mental examination by the state will meet with general approval. Such testimony has become more or less of a joke. Shrewd criminal lawyers have learned to hire only those experts whose findings will conform to a defense which has previously been arranged. The puzzled jurors never understand the testimony and are prone to give the prisoner the benefit of the doubt which results from the conflicting testimony of the alienists. While each state must treat the two problems in its own way, a general discussion by representatives from all the states should result in the enactment of laws by the individual states which will agree in the main and which will tend to the suppression of these evils.

In unveiling a monument to Antheleme Brillat-Savarin, culinary saint of France, his countrymen are paying their respects to a great philosopher. He taught the art of pleasant living and impressed upon the French mind the conviction that food is not a thing to be taken lightly, to be eaten simply for the sake of nourishment, but that it is a source of happiness and content. The cooking of France is a more lasting monument to his memory than any statue, but it is, nevertheless, quite fitting that a member of the Cabinet should participate in the memorial exercises at his old village of Belley, which were so appropriately concluded by an eight-course dinner. In this country we have never fully recognized the importance of eating, nor have we honored those typically American dishes which are as valuable contributions to the art of pleasant living as the more intricate dishes evolved by Brillat-Savarin. In our more expensive restaurants we acknowledge our debt to France by accepting French cooking, no matter how much of its savor may be lost by its transference to this side of the Atlantic, and American dishes are properly honored only in the depressing atmosphere of lunch rooms, cafeterias and automats. We need a society of gourmets which will promote the cause of American cooking and sing the praises of our native dishes. We have as great a right as the French to statues of our culinary heroes, the unrewarded inventors of pies and waffles and hash.

The romantic story of the discovery of the tomb of Genghis Khan, which for 700 years has been guarded by seven lamas, one of whom every seventh hour strikes seven times a huge jade bell hanging over the sarcophagus,

is a little too good to be true. In this age of skepticism we have become wary of the reports of distant explorations, and while we do not doubt the discovery of some ancient tomb by Professor Peter Kozloff, the Russian archeologist, we are not convinced of its identity as a burial place of the great Khan whose horde destroyed the power of Islam and brought terror to the outskirts of our Western world. According to the account in a recent volume by Harold Lamb, the Mongol emperor died while warring against the Sung in China and his body was carried back to the valleys of the Gobi, where he was born. His mourning followers slew all whom they met on their journey in order that word of the death of the Khan should not be carried to his enemies. He was buried, so the legend goes, beneath a huge tree and a Mongol clan was detailed to guard the tomb until a forest had grown up around his grave and it was lost to sight and memory. We could wish that the report of its discovery seven centuries later were true, for the records said to have been found in the tomb would undoubtedly throw light upon the story of an amazing soldier and ruler. We know comparatively little of Genghis Khan except for the tale of his conquests, and that has come down to us largely from his enemies, but he lives in history as perhaps the greatest conqueror the world has ever known.

The American Association for Medical Progress calls attention to "a real danger in the swiftness of scientific progress." People grow so used to the appearance of new diseases and the daily discovery of cures that they are prone to forget practicing the precautions against old diseases. The discovery of vaccination as a protection against smallpox, more than a century ago, gave promise of the ultimate eradication of this hideous disease. But that promise has not been entirely fulfilled. We are still subject to occasional outbreaks of the scourge. In 1926 there were as many as 33,343 cases of smallpox in this country. It is a question whether the figures given by the association will not astonish most persons more than the statement which accompanies them that nearly all the cases arose from neglect of vaccination. With the aim of overcoming this carelessness and thus preventing these sporadic outbreaks, the association has begun a campaign to impress upon the country the idea that "vaccination protects the individual and systematic vaccination protects the community against smallpox," but that it won't protect you personally unless you yourself are vaccinated.

## IN THE REALM OF RASCALITY.

### Questionable Schemes Which Are Under Suspicion.

Two weeks ago we published a letter from the Holton Mercantile Co., stating that a representative of the United States Credit Bureau had called at its store and solicited business, making two distinct statements—that his organization was rated by Bradstreet and backed by the Chamber of Commerce of the United States. The writer thereupon pronounced the man as irresponsible, because of his uttering such statements. We now find that one of the two statements was justified, because the United States Credit Bureau is rated by Bradstreet, although such action is contrary to the traditions and practice of the mercantile agencies for the past fifty years, during which time it has been impossible to secure any information concerning collection agencies from either of the mercantile agencies. The other statement stands in identically the same position it did when originally made in this department.

The United States Credit Bureau is owned solely by H. G. Reidsma, a former resident of Holland, Mich., who appears to have made a great success of his business at Los Angeles. From all we can learn about him he is a thoroughly reliable gentleman who takes great pride in maintaining his organization on a high plane of usefulness and accomplishment. Because of this fact he will, undoubtedly, make short shift of the man who undertook to secure business in Michigan by a false and misleading statement regarding the Chamber of Commerce of the United States being back of the Los Angeles organization.

Reports have continued to come in about a man or men who are working the broken arm game in retail stores. Apparently a substantial number of merchants have been imposed upon by whoever is operating this stunt. We direct attention to the case once more in order to impress upon our members the necessity for keeping a sharp lookout for this impostor. The fact that he was reported in some section of the country remote from your city should not encourage you to believe you won't be next on the list. This stunt has been repeatedly described in the Realm. The man falls in the store, breaking his left arm near or at the wrist. The X-ray reveals an apparently genuine break. The man collects compensation in addition to having the break set. The accident has been described as "a transverse fracture of the radius, 1½ inches above the left wrist joint." Don't pay up too quickly.

Mike Mlongion, an Armenian, who is alleged to have mulcted the Citizens' Savings Bank of Owosso out of approximately \$300 by a clever scheme nearly a year ago, and who attempted to victimize the State Savings Bank, is locked up at Passaic, N. J., according to a telegram received by Chief E. C. Whiteherse of the Owosso police department. He was apprehended while trying to pass a worthless check

in that city, the message said. According to information given the officers, Mlongion went to the Citizens' bank and made a cash deposit of \$150 and later added \$50 more to the deposit. Then he started writing small checks, and finally wrote one for a large amount, and then drew out his money before the checks could be cashed. At the State bank he made a deposit of \$150 in cash and then deposited a check for \$200. Before the bank had had time to ascertain whether or not the check, which was from another city, was good, Mlongion came in and wanted to draw out the entire amount. It happened that the same teller who took his original deposit and the check waited on him, and knew that no return had been made on the check. He informed Mlongion that he could draw out what cash he had deposited but that he could not get the money on the check until it was ascertained whether it was genuine. He did draw out his cash, and shortly afterward the check came back protested. The bank, however, was out only the protest fee. Mlongion was arrested as the result of circulars sent out by the state police.

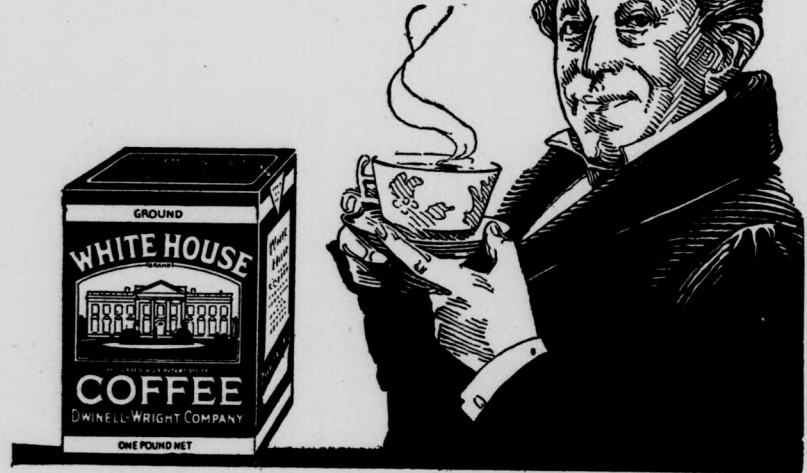
Guy Huson, of Chicago and New York, was convicted in a Federal Court in Minnesota last week on an indictment of eleven counts for using the mails to defraud in connection with the sale of stock in the Southern Minnesota Joint Stock Land Bank during the year 1925. As a director and fiscal agent of the bank Huson was accused of increasing the capital stock of the bank from \$1,800,000 to \$3,000,000 and of increasing the dividend rate from 9 to 10 per cent., while the expansion was under way. The Government claimed that the stock rose in price for several months under artificial support. It paid one 10 per cent. dividend. Meanwhile the bank began to experience difficulties and the Farm Loan Board at Washington took a hand in its affairs. The indictment of its officers including Guy Huson followed. W. H. Gold, the president of the bank was found guilty on one count, but the jury recommended "utmost leniency." He was a country banker of good repute, aged 62, and believed to be merely a victim of circumstances. Guy Huson has been sentenced to serve nine years in Leavenworth and to pay a fine of \$11,000. A stay of execution of 60 days was granted. Huson organized a Joint Stock Land Bank in Chicago, and rapidly became a controlling factor in a large chain of Joint Stock Land Banks. In New York, through some clever manipulation, he gained control of the New York and Pennsylvania Joint Stock Land Bank. This bank had been organized on high-class lines with the purpose of loaning money on farm mortgages as the law provided, but it developed policies inconsistent with the original ideals, and when Mr. Huson gained control a large part of the directorate resigned. He is, however, not connected with this bank at the present time. The Joint Stock Land Banks should not be confused with the Federal Land Banks, though they are both organized under different pro-

# WHITE HOUSE COFFEE

Test it by your own Taste!

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

The Flavor Is Roasted In!



DWINELL-WRIGHT COMPANY

Michigan Distributors—LEE & CADY

Boston - Chicago  
Portsmouth, Va.

## How to make milk profits in 1928.

### Stock the full Borden line

Borden's  
CONDENSED  
MILK

Borden's  
EVAPORATED  
MILK

Borden's  
MALTED MILK

Borden's  
SWEET CHOCOLATE FLAVOR  
MALTED MILK

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

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

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

visions of the same law. There are 65 of the former, each an independent corporation. Several of them are in trouble because of mismanagement. The Federal Land Bank Board seemed to be remiss in not sooner exercising more control of them, but it is vigilant now. There are 12 Federal Land Banks, being one and only one in each of the 12 districts. All are responsible for the bonds of each. They are in a sound condition, and apparently improving in service. Their management assumes a trust for service as authorized agents of the Government.

The National Association of Purchasing Agents has issued a warning that a very serious situation is developing in regard to "gyp" salesmen who are operating in the United States, Canada and Mexico. At present there are men working in New York City and in and around Boston. It is indicated that they are planning to work in the direction of the West from the Eastern seaboard. It cannot be ascertained just what cities they intend to stop in, nor how many salesmen they have out, but it is evident there are quite a few of them working as they intend to cover the country pretty thoroughly. These "gyp" salesmen are very smooth workers, and necessarily so, or they couldn't get away with it, and it is wonderful how they can hoodwink the presidents and general managers of concerns. The usual method of procedure is to avoid the purchasing agent who is apt to ask questions, and approach the corporation officers, production managers, foremen and superintendents. They are convincing talkers and present bank references of unknown value. They solicit trial orders, or so-called trial orders, which contain trick phraseology to cover more material than the victim expects to receive, as orders supposed to amount to a few dollars have later been found to run as high as \$6,000. They furnish the wording for orders, which is subject to more than one interpretation. The goods usually offered are tool steels, files, packing, etc., under several company names. The samples shown are necessarily good, but the materials received do not come up to the samples. Since there have been so many concerns stung recently by these "gyp" salesmen, the National Association of Purchasing Agents warns the public against this practice and advises all officers, superintendents and foremen, as well as purchasing agents to be on their guard and sign no orders except their order blanks and be sure the maximum quantity is stated in the order in dimensions easily understood.

#### Meat in Christmas Packages.

At Christmas time, as well as at other holiday periods, certain packers place some of their meats in packages or use paper wrappings suggestive of the season. In some cases meat boxes are packed to sell reasonably containing several different kinds of meat or meat products. It is a regular feature at Christmas time for some packers to put up soap in boxes or baskets of home utility. The soap contained usually includes several varieties at

different values and of different service. We believe that buying of these packages should be encouraged, since they provide suitable remembrances for friends and often enlarge on consumers' acquaintance with what packers sell. Retailers are glad to sell these products and will provide them on request. Some retailers keep samples on display, and sell considerable this way. Giving food, except to those in needy circumstances, may seem a delicate proposition to some lest offense be taken, but when the food is offered in Christmas packages the danger in this direction is reduced if not entirely eliminated. It would seem that there would be few who would not be pleased to receive a valuable package of meat or meat products if the donor sent a note or letter at the same time, stating that the food was sent because it had been found to be excellent in quality and deserving of a trial by one competent to judge quality. This method of remembering friends tends to solve what is to many a difficult problem when they want to give something, but do not know what to give. One thing is certain, the present is sure to be one that can be used and enjoyed. Hams and bacon are among the meat products, so decorated that they carry the spirit of Christmas. It would be easy to extend the list almost indefinitely by using suitable wrappings for any other kind of meat, sending fresh meats, such as legs of lamb, chickens, turkeys and such perishable items only by direct messenger. Smoked meats, lard, mince meat, soap, etc., can be sent by parcel post or express without danger of spoilage. If several packages are to be sent, as is often done by dealers and some families, it might be well to have a few Christmas cards with a nice message printed on them sent along with each. This would save the trouble of writing a special note or letter with each gift. No one likes to write numerous letters or notes, as we all know. But by all means send a message with each gift.

#### The Freedom of the Knees.

It is claimed for the current fashions that women get more for their money than formerly. They used to pay a dollar for a pair of stockings and show ten cents worth. Now they pay six dollars and show ten dollars worth. The following contribution on the subject comes to us from a distinguished American in Belgium:

Adam and Eve came back to Earth  
To see some modern modes, by Worth.  
Eve said to Adam, "Adam, my dear,  
Things haven't changed much since we  
were here."

#### Seeks To Triple Onion Duty.

Washington, D. C., Dec. 10—The first bill of direct interest to the produce industry introduced in the Seventieth Congress provides for tripling the present duty on onions. Representative Burton L. French, of Idaho, introduced a bill on the opening day of Congress to amend the tariff law to provide a tariff duty of 3c per pound on onions imported into the United States.

The present tariff on onions is 1c per pound, while that on garlic is 2c per pound. Senator William E. Borah, of Idaho, where so many onions are grown, is also insistent upon an increased tariff on onions.

## With the Price Established

*through the manufacturers' advertising*

your selling cost is less and profits more. Your customers recognize that the price is right when it is plainly shown on the label and in the advertising as it is is

# K C Baking Powder

Same Price

25 ounces for 25c

for over **35** years

You save time and selling expense in featuring such brands as K C.

Besides your profits are protected.

Millions of Pounds Used by Our  
Government

**MOVEMENTS OF MERCHANTS**

Dundee—G. D. Ford has engaged in the boot and shoe business.

Clinton—The E. L. Sheehan Co. has engaged in the boot and shoe business.

Fountain—The Bank of Fountain has changed its name to the Fountain State Bank.

Saginaw—Rogers Jewelry Store, 322 Genesee avenue, is closing out its stock and will retire from trade.

Detroit—The Royal Shoe Co., 227 West Grand River avenue, has changed its name to Charles J. Rapp, Inc.

Central Lake—Fred Roman has sold his clothing and shoe stock to L. Levinsohn, who has removed it to Saginaw.

Detroit—The American Trust Co., 151 West Congress street, has increased its capital stock from \$300,000 to \$500,000.

Bangor—W. R. Tood has sold his dry goods and shoe stock to L. Levinsohn, of Saginaw, who has removed it to that city.

Flint—J. A. Praschan, 924 Lewis street, has sold his stock of shoes and dry goods to L. Levinsohn, who has removed it to Saginaw.

Traverse City—Steven Boyd, proprietor of the People's Grocery, 223 East Front street, is succeeded in business by Miss Mamie Dunn.

Muskegon—E. F. Beckwith, proprietor of the Economy Shoe Store, 200 Western avenue, is offering to compromise with his creditors at 40 per cent.

Blanchard—T. A. Bacome, who conducts a grocery and general store R. F. D. from here, has sold his stock to Vebele Bros., who have taken possession.

Detroit—Daniel Popovich & Co. succeeds Daniel Popovich, proprietor of the Colonial Shoe Repair Store, in the boot and shoe business at 11811 12th street.

Detroit—The Stern Drug Co., 12800 Plymouth Road, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Sturgis—A. W. Gardner, dealer in dry goods and notions for more than 30 years, has closed out his stock and will act as traveling representative for an Eastern house, after Jan. 1.

Lansing—The Lee Coal Co., 621 East Grand River avenue, has been incorporated with an authorized capital stock of \$25,000, \$20,000 of which has been subscribed and paid in in cash.

Detroit—The State Concrete Materials Co., 2508 Book building, has been incorporated with an authorized capital stock of \$50,000, \$1,000 of which has been subscribed and paid in in cash.

Mt Clemens—The King Auto Finance Corporation, 5 Diehl building, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Ovid—The Treat Oil Co. has been incorporated to deal in oils, gasoline, etc., at wholesale and retail, with an authorized capital stock of \$7,000, all of which has been subscribed and paid

in, \$4,000 in cash and \$3,000 in property.

Escanaba—Swan M. Johnson, dealer in ice, fuel and building material, has merged his business into a stock company under the style of the S. M. Johnson Ice Co., 112 North 7th street, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Grand Rapids—The Regal Coal Co., 2160 Wealthy street, S. E., has been incorporated to deal in fuel of all kinds at wholesale and retail, with an authorized capital stock of \$15,000, of which amount \$1,000 has been subscribed and paid in in cash.

Flint—The Piggly Wiggly Lake Co., 143 West Lakeview avenue, has been incorporated with an authorized capital stock of \$100,000 and 2,000 shares at \$1 per share, of which amount \$72,000 and 2,000 shares has been subscribed and \$72,000 paid in in property.

Grand Rapids—The Consumers Fuel & Builders Supply Co., Inc., 1650 Godfrey avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$20,000 has been subscribed and \$13,764.09 paid in in cash.

Chatham—The modern store building of the Eben Farmers' Co-Operative Store Co., which has just been completed on the site of the one destroyed by fire a year ago, was opened for business with refreshments served to all customers and visitors for two successive days.

Grand Rapids—The Durfee Embalming Fluid Co., 121 Commerce avenue, S. W., undertakers supplies and chemicals, has merged its business into a stock company under the style of the Durfee Co., with an authorized capital stock of 20,000 shares at \$10 per share, \$1,000 being subscribed and paid in in cash.

Pontiac—The recent sale by George L. Bird of his interest in the clothing firm of Bird & St. Louis, marks the passing of the Bird family from active merchandising in Pontiac after forty-eight years. The Pontiac store will be continued under the same name and policy, the Bird interests having been sold to his former partners.

Edmore—The largest potato cellar in Michigan is located near this place. It is the property of F. W. Johnson, potato king of Montcalm county, leading spud producing district of Michigan. The cellar is 100 feet long and 53 feet wide. It is 10 feet 6 inches high and will hold 20,000 bushels of potatoes. The construction is entirely of cement and steel and it cost \$5,000. The major part of the cellar is underground but it is raised at one end so that four teams or trucks may dump potatoes into it at the same time. It is ventilated in the latest scientific manner.

**Manufacturing Matters**

Saginaw—The McConnell-Brown Glove Co., 309 Tuscola street, has changed its name to the Saginaw Glove Corporation.

Grand Rapids—The Michigan Paint Manufacturing Co., 15 Library street,

has increased its capital stock from \$10,000 to \$15,000.

Hart—The Hart village council has voted to make early disposal of the Hasley grist mill property recently acquired by condemnation.

Detroit—The Artificial Ear Drum Co., 2539 Woodward avenue, has changed its name to the George P. Way Artificial Ear Drum Co.

St. Joseph—The St. Joseph Board & Paper Co., operating in the old Mullen Brothers plant, has resumed operations after a shut down for three weeks for repairs.

Pontiac—The Pontiac Sheet Metal & Roofing Co., Bush street, has been incorporated with an authorized capital stock of \$20,000, \$11,000 of which has been subscribed and paid in in cash.

Detroit—The Lubricating Equipment Co., 659 West Canfield street, has been incorporated with an authorized capital stock of \$15,000, of which amount \$5,000 has been subscribed and \$2,550 paid in in cash.

Detroit—The Detroit Ignition Co., 7237 East Jefferson avenue, lighting devices and auto accessories, has merged its business into a stock company under the same style, with an authorized capital stock of 50,000 shares at \$1 per share, \$5,000 being subscribed and paid in in cash.

Detroit—The Illuminating Engineering, Inc., 510 Maccabees building, has been incorporated to manufacture and sell electrical appliances, etc., with an authorized capital stock of \$25,000, of which amount \$2,500 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.

Detroit—The Heath Boat Corporation, has been incorporated to deal in boat material, construct boats, etc., with an authorized capital stock of 50,000 shares at \$1 per share, of which amount \$10,000 has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Detroit—The Diner-Ette Manufacturing Co., 1101 Guaranty Trust building, furniture, railway fixtures, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$75,000 common and \$50,000 preferred, of which amount \$100,000 has been subscribed and paid in in property.

Lansing—The Michigan Fertilizer Co. has let a contract for erection of its plant. The new industry will employ between fifty and sixty men and will have an annual payroll of over \$100,000. The concern is incorporated for \$300,000 under the laws of Ohio. W. J. Sprow, president, estimates that the inbound and outbound traffic during the first year of operation will aggregate 2,500 carloads. The Michigan Central has completed the laying of a side track from its main line to the property line of the new company.

Benton Harbor—Secretary Pound, of the Benton Harbor Chamber of Commerce, says that the McCall Man-

ufacturing Co., of Grand Rapids, is moving its plant here. The McCall company turns out radio machines also radio accessories, and will employ from fifteen to twenty hands at the start. W. M. Staley is president of the company and T. C. McCall is manager. The McCall company is the second small plant which the Chamber of Commerce has announced as new additions to Benton Harbor's industrial diversion. The Gervais Iron Works, manufacturers of angle irons, is moving there from Chicago.

Battle Creek—Announcement is made of the acquisition of the Kaffee Hag corporation, of Cleveland, by the Kellogg Co., breakfast foods manufacturers of this city. Under the terms of agreement the Kellogg Co. will immediately take over the production and sales of Kaffee Hag, although George Gund, its president, will retain management of the plant here.

Rochester—Sale of property of the Western Knitting Mills has been authorized by Judge Glenn C. Gillespie in a suit brought by the Continental & Commercial Trust & Savings Bank and William P. Kopf, trustee for bond holders of the knitting company. The amount due the bank is \$580,884.29, including interest of \$80,000. The order will include payment of attorney fees amounting to \$20,000 covering services rendered for a period of four years. The mortgage foreclosure proceedings came up in the regular way in Circuit Court at Pontiac with no contest on the part of the Western Knitting Mills. The bank appearing as trustee for the bondholders claimed the bonds had not been paid as they came due.

Fewer and better physicians have resulted from a long fight to raise standards of medical education in this country, which are now, for the first time, comparable to those of other civilized nations, according to statements made before the National Clinic Congress in session at Yale. Some problems remain, one of the largest being the growth in numbers of the "irregular practitioners," although this situation is rapidly being remedied by the passage of laws making obligatory certain fundamental professional equipment. The question of adequate medical facilities for rural regions is still important, but there can be no doubt that its solution is to be found in modern hospitals in community centers, which may easily be reached over good roads. Modern transportation facilities for diagnosis and treatment multiply the usefulness of the individual physician, so that the real need is not for greater numbers but for greater skill. The strong tendency toward specialization in recent years, it was pointed out at the congress, is not without its unfortunate side, because the specialist, whose whole training has followed a narrow and restricted course, misses much that may come to the less well educated physician through broad general practice, notably a sound knowledge of human nature, which is still as useful a part of a physician's equipment as it was before the days of fluoroscopes and blood counts.

**Essential Features of the Grocery Staples.**

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

Tea—The market has shown very little real activity during the past week. Buyers are taking what they have to have and no more. The markets all over the world are inactive on account of the holiday season. Prices, however, are keeping steady to firm throughout, and are not shaded in order to make sales, as they know sales would not be made. India teas are perhaps just a shade easier for the week.

Coffee—The market for green Rio and Santos coffee, sold in a large way, has had a number of small fluctuations during the week, which have not been important, either when they were up nor when they were down. The week's net is possibly a small fraction higher and probably a small fraction advance over last week. Mild grades remain unchanged for the week. Jobbing market for roasted coffee is having about its usual sale, speaking of consumptive demand, without any material change for the week.

Canned Fruits—All grades of Hawaiian pineapples are in moderate supply in table grades and in those used by the bakery trade. Although distributors bought on contracts they were slow to order out goods and they are finding themselves temporarily short until additional shipments are received. Apples are decidedly firm in tone and are sparingly offered as canners in all districts face short production. No change of consequence has occurred in the other canned fruit offerings.

Canned Vegetables — The bright spot in canned foods this week was the improvement in tomatoes. The football of the market is in the hands of the canners, and unless they fumble it looks as if they would carry it along for a substantial gain in prices. Corn is further strengthened by the announcement of an estimated pack in round numbers of 10,000,000 cases, less than half of last year. This does not represent the official figure but it is taken as a close approximation of what the Federal report will finally show. Corn has not been active for replacement in this market during the past few weeks but the trade faces need of additional stocks, and with canners in excellent statistical position they are looking forward to a good market during the balance of the present crop year. No change has occurred in peas which are also quiet at former quotations.

Dried Fruits—Last, but not least, California prunes have followed the lead of other packs which have recently improved their position on the Coast to the extent of registering advances and general improvement. The change in prunes is not measured so much in higher prices as it is in selling policies, as packers are tightening up in their offerings of medium and small sizes, with the evident intention of holding them until after the turn of the year to meet the better market which is expected then. Just now the trade is not ready to look for Coast shipment, as the goods would not be

on hand here for the year-end markets and are in fact not wanted then, as they would merely burden inventories. However, early in January it is thought that many Coast dried fruits will be wanted, as stocks here are uniformly light and there has been a good consumer movement, even though the retail trade has not been pushing staples during the holiday buying of specialties. Northwest prunes have previously hardened and there has been firmness in peaches and apricots for several weeks. The bulk of the small sizes in the Oregon prune crop has been sold and growers and packers are sitting on what they have left. Apricots appear to be closely sold up on the top grades with very few Blenheims obtainable from first hands. Resale blocks have not appeared, as the domestic trade did not anticipate its wants to any extent and has no surplus. As old crop peaches and apricots are disappearing on the spot, new goods will soon carry the burden of marketing outlets. There has been nothing really new in raisins. Coast firmness continues while here bulk packs are moving steadily, but in no spectacular volume. The demand for packages is active. Currants have sold well all fall and are in strong hands.

Canned Fish—Canned fish have been without feature. Crab meat has been weakened by the offering of odd lots by outside interests such as banks, and while some of the pack has been of good quality it is being forced upon a reluctant trade and inside prices have to be named to move it. Salmon has been unchanged with a narrow demand for pinks and even less for reds. Holders are not inclined to sell as the announcement of further restrictions on the pack next season adds confidence to present holdings. Sardines and tuna fish have been featureless.

Salt Fish—The shortage of salt mackerel is attracting some attention and holders are predicting advances after the turn of the year. This is less likely to occur with small sizes than with large, for small mackerel are rather plentiful. Mackerel are in fair demand.

Beans and Peas—All varieties of dried beans are very dull and easy. Pea beans constitute the only exception; they are wanted to some extent and are fairly steady. Dried peas are dull and easy.

Rice—Southern points have been firmer in tone with fewer offerings, as many mills have more or less withdrawn from market until after the turn of the year.

Syrup and Molasses—The demand for sugar syrup has been only fair during the week. There is no pressure to sell, as stocks are small. Prices are unchanged. Compound syrup is wanted to a moderate extent. Consumption is about normal for the season. Prices are unchanged. Molasses has assumed a somewhat stronger position than it was in some time ago. Originally producers thought the crop was going to be much larger than last year and made their prices lower than last year's prices. Later, however, producers have revised their estimates and they now do not expect

the crop to be as large as they thought originally. Prices are therefore firmer than they have been. The unseasonable weather, which will adversely affect the demand, may offset this strengthening tendency to some extent.

**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@8 1/2 c per lb.

Beets—\$1.50 per bu.

Butter—Fine fresh creamery butter has been scarce during the whole week and the market has advanced, but only a small fraction. Advices from outside markets have been firm and the situation in this market can be said to be likewise. The demand for the finest grade butter is good, but does not seem to take much of the undergrade. The supply of this is not heavy, but they still are sluggish. Jobbers hold June packed at 44c, fresh packed at 49c, and prints at 51c. 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; Extra Jumbo from Decatur, \$1.25.

Celery Cabbage—\$1 per doz.

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

Cranberries—Late Howes command \$9.75 per 1/2 bbl. and \$5 per 1/4 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 ----- 7.75

Dark Red Kidney ----- 7.50

Eggs—Eggs have for the most part been scarce and firm during the week, meaning best nearby eggs, but about the middle of the week the demand fell off and news from other markets weakened somewhat. Therefore the market declined about 1c per dozen. Storage eggs are wanted if they are good and sell at fair prices. Local jobbers pay 40c for strictly fresh. Cold storage operators are playing out their supplies as follows:

April firsts ----- 32c

April seconds ----- 29c

Checks ----- 25c

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.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$9.00

360 Sunkist ----- 9.00

360 Red Ball ----- 8.50

300 Red Ball ----- 8.50

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu.-----\$4.00

Hothouse 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 ----- 6.75

176 ----- 7.25

200 ----- 7.25

216 ----- 7.25

252 ----- 7.25

288 ----- 6.50

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 ----- 23c

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

**Cotton.**

Cotton is the overcoat of a seed which is planted and grown in the Southern states to keep the producer broke and the buyer crazy. The fiber varies in color and weight and the man who can guess nearest the length of the fiber is called a cotton man by the public, a fool by the farmer and a poor business man by his creditors.

The price of cotton is determined in New York and goes up when you have sold and down when you have bought. A buyer working for a group of mills was sent to New York to watch the cotton market and, after a few days' deliberation, he wired his firm to this effect: "Some think it will go up and some think it will go down. I do too. Whatever you do will be wrong, act at once."

Cotton is planted in the spring, mortgaged in the summer and left in the field in the winter.

You can and you can't; you will and you won't. Be damned if you do, and be damned if you don't.

**Whoever You Are—**

There is some child who thinks you are perfect.

There is some work that will never be done if you don't do it.

There is some one who would miss you if you were gone.

There is a good reason for becoming better than you are.

There is some one who hates you because they don't understand you.

There is a place to be filled which you, alone, can fill.

There is a God who sees more in you than you have yet suspected.

The manager who doesn't inspire enthusiasm is a misfit.

### The City Has the Bulge on the Country.

Grandville, Dec. 13—The city has the bulge on the country.

In all the talk and advice given as to how the farming interests may be brought to a par with other industries these advisers do not seem to take into consideration the new status of the country, whereby the agricultural interests of the Nation have not kept up their end of the business.

It is claimed that agriculture has been running behind in the race for existence for a number of years and that the end is not yet.

There are no country amusements any more. Everything of the sort leads now directly to the city. Why should this be so? Why, indeed? The farmers have certainly paid their share of the expense of building new highways connecting the various cities of the continent and it seems only fair that they should realize their share of the benefits.

That they have not is as plain as a pikestaff and doubtless the farmer has begun to wonder why all this enhancing of the urban growth, while his own immediate vicinity is running down grade?

That the Government has had anything to do with this jughandle arrangement is doubtful. Too much Government interference is dangerous, leading into more entanglements than ever.

The change from horse to auto has, undoubtedly, been the chief cause of the changed environment of the farmer. That he has cause for complaint is assuredly true, even though he has, in a measure, himself to blame for the great change in conditions which has come about.

The city is the center and circumference of all advancement and growth to-day and this wonderful growth is due to the falling off of the farming community. Thousands of tillers of the soil have transferred their goods and chattels to town and the farm will know them no more forever.

Is such a condition a really healthy one—healthy for the continued best interests of the Nation at large? It hardly seems so.

We as a Nation are traveling at breakneck speed down grade, at the bottom of which we know not what awaits us. To cut down farm population is not generally regarded as a satisfactory sign and this cutting down has been steadily going on for several years, the cutting down tending to build up city interests and city fortunes.

A Nation without a fair percentage of farmers would certainly soon become moribund and lose much of its real prosperity. Wise farmers understand this and appeal to the General Government for help in a return to the old order.

Solve up to date. The countryside is puzzle few men have been able to solve up to date. The country side is no longer the home of an industrious and contented people. There is small wonder at this. With every country pastime banished to the shade of forgotten things; with every four corners college of learning felled to make room for an added school room in town; with the country church deserted, while the city church seeks to thrive more freely because of the ousting of country religious service, can the worthy tiller of the soil feel entirely happy over the situation?

And now comes Ford's new tin flivver, which will serve only to add to the perplexing and sorrowful decline of country neighborhoods. The result of all this progress in road making, auto driving and increased taxation is an enlarged city and a semi-deserted country.

What is the end to be? No statesman has yet appeared who has been able to grasp the situation in all its puzzling departments. One fact stands

out above all else—the fact that degeneration has set in in one part of our country, bringing exaggerated prosperity to another.

It was asked in olden times how could a country stand which was divided against itself. United we stand, divided we fall, which is as true today as it was in pre-civil war days.

The rural side of America has been going down hill as rapidly as the urban side has been going up. Of course, such a condition will breed in the end grave disaster to the Nation.

Less than a generation ago our farming community was worth living in. To-day it represents merely a stopping place where one keeps a garage, a car and a mortgage on the old farm. To get away to town is the desire of more than half the farming population, nor can we blame them for this. The country has no longer the attraction it once had.

The rural schoolhouse was once the center of social life and the numerous public gatherings here and at the country grange were of the most inspiring nature—all gone, devoured by the molocho of city life and charm to which the countryman feels that he is as much entitled as his urban neighbor.

Again, I say, the city has a bulge on the country.

Through the working of auto superiority horses have been cast into the limbo of forgotten things. Taxation for the building and support of real pavements in the rural regions has well nigh destroyed the old interest in economy and the improvement in farm and orchard culture.

Our cities have grown at the expense of the country. Now this is all wrong. There should be interdependence between city and farm, but no monopoly of all the good things in life at the expense of the other.

There is certainly a problem confronting America such as never was manifest before—the reduction of all living to a city level, while the old time social activities of country life go into the discard.

This city bulge must be rubbed off, else there is coming a catastrophe to America which will outclass all debacles in its past history.

Old Timer.

### When on Your Way, See Onaway.

Onaway, Dec. 20—You might as well attempt to catch a weasel asleep as to attempt to slip one over on Editor Stowe; no matter how you spell the auto king's name, whether with an f or a p, it will continue to start with a small letter of a capital until such a time as that apology reaches the Tradesman office. Well, the joke is on me; should have known better.

The fire demon has paid Onaway another visit and accomplished the feat long ago predicted. He rather overdid the job. At 2 o'clock a. m. Thursday an alarm brought out the fire department in an attempt to extinguish the fire in the big three story frame Colonial building occupied by the Bijou theater, A. & P. store and Vern Traus' barber shop. The building was a total loss, with nearly all the contents. Not satisfied with this destruction, the fire leaped to the big Masker building, occupied by the post-office, destroying the building completely, but Postmaster Wickersham saved all the office equipment and mail pouches and is handling the Christmas rush as usual in the Mahoney block. Plate glass windows were broken across the street in the Onaway State Savings Bank and L. Abbot's furniture store. The fire department from Cheboygan broke down when within three miles of Onaway. Heroic work was done by our department's untiring efforts and a good supply of water and a splendid fire engine under the management of Superintendent Farrow saved the Bahel

drug store and Dr. Carpenter residence. Squire Signal.

### Celery Transplanted From Seat on Tractor.

Chicago, Dec. 5—Transplanting of celery, always a back-breaking task by hand, has been accomplished by workers sitting in comparative ease in low-slung seats on a slow-moving tractor. By slowing down a truck garden tractor to 40 feet a minute by means of a slow-speed gear ratio, the two men riding on the transplanter can do a perfect job of setting the tender celery plants five or six inches apart, at the same time watering them, as they must if the plants are to live. The motor transplanter has been adapted also to tobacco plants, cabbage, tomatoes, cauliflower, onions and peppers.

### English Novices Learn to Milk on Mechanical Cows.

London, Nov. 30—English boys and girls learning dairy farming may now practice milking on mechanical cows exhibited at the National Dairy Show here. Thus the novice learns the rudiments of the art without having his milk pail kicked over by a protesting bossy. The bovine robot is complete, even to mechanical udders. The apparatus can be filled with actual milk. Even on farms where mechanical milkers are used, hand milking is employed to give the finishing touches to the milking process.

### Orange a Day Will Keep Dentist Away.

Detroit, Dec. 7—"An orange a day will keep the dentist away," says the report of A. C. Thompson, of Detroit, before the recent convention of the American Dental Association here. Dr. Thompson, in discussing the proper diet to preserve teeth, said oranges possess special aids which prevent decay and bacteria accumulations. Fresh

fruit, vegetables and rough food, requiring a great deal of chewing, also will prove a corrective diet in many cases.

### New Fluid To Clean Jewelry.

There is now on the market a fluid for cleaning all kinds of novelty jewelry, including pearl necklaces, rhinestone buckles and pins, and even precious stones. This liquid removes tarnish of any kind and may also be used on household silver, mirrors and glassware. It is different from paste or powders, as it leaves no sediment in the small crevices. Steel buckles, handbags, cameos and watch cases are also included in the list of articles it cleans without injury to the hands since it contains no acids or poisons. It retails for 50c.

### The Brand You Know by HART



Look for the Red Heart on the Can

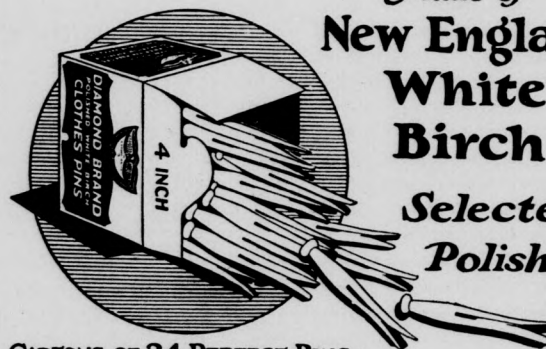
LEE & CADY

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## DIAMOND BRAND CARTON CLOTHES PINS

Made of  
New England  
White  
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Selected-  
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CARTONS OF 24 PERFECT PINS-

TRADE MARKED QUALITY  
OF  
THE DIAMOND MATCH CO.

Sold and Recommended by

ALL LEADING DEALERS



**RIGHT OF MERCHANT**

**To Discharge Clerk For Refusal To Obey Orders.**

As a general proposition of law, a merchant has the right to conduct his business according to his own judgment, and it is the duty of his employes to follow instructions. It follows that a failure of an employe to obey orders may furnish ample ground for his discharge.

However, a merchant should not lose sight of the fact that even though he has ample cause to discharge an employe, he may render himself liable in damages by the manner of discharge. In other words, while an employe is bound to obey the "reasonable" orders of a merchant, the latter is also bound to issue directions free from abuse and in a courteous manner.

The application of the foregoing rules of store management are illustrated in a number of well reasoned decisions. And while, of course, they are observed by the great majority of merchants, in dealing with their employes, a brief review of a case in which they were held violated may not come amiss to even the best informed.

A merchant directed a clerk to wait upon a particular customer. At this time, the store was crowded, and the clerk was showing goods to two other customers, and he did not immediately obey his instructions.

This failure of the clerk to immediately obey the orders of the merchant resulted in an argument between them. Hot words followed, and the merchant discharged the clerk. The latter was employed under a contract that had some time to run, and he brought instant action for damages for the unexpired part of his contract.

Upon the trial of the cause, the clerk testified that he did not refuse to obey his instructions and wait upon the customer pointed out, but that he replied that he would do so as soon as he had finished with the customer he had in hand. He then testified that the merchant displayed considerable temper, spoke to him in a rough manner, and the dispute between them followed.

In defense, the merchant took the position that he had the right to immediate obedience on the part of the clerk, and that the failure of the latter to obey as directed amply justified his immediate discharge. These charges and counter charges then raised a question of fact, as to whether the merchant was within his rights in discharging the clerk.

The cause was submitted to a jury, and the latter returned a verdict in favor of the clerk for the amount of damages he had suffered under his contract. The merchant appealed the case, and the higher court in reviewing the record said:

"It goes without saying that appellant (merchant) had a right to order appellee (clerk) to quit waiting upon one customer and wait upon another. He was the owner of the store, and had the right to adopt his own methods of conducting the business. The record, however, reflects a conflict in the testimony as to appellant's manner in requesting appellee to wait upon the new customer.

"Appellee testified that appellant got

rough with him, and discharged him because he did not wait upon Vowell immediately; that hot words passed between them. We do not understand from appellee's testimony that he refused to wait upon Vowell, but was simply trying to postpone the service for a few minutes out of courtesy to the other customers; in other words that no insubordination was intended by him.

"A clerk is not a mere machine, and is usually employed and retains his position on account of his personal following. In order to retain the good will of the trade he must be courteous to all customers alike, and it would be impossible for him to maintain his good standing with them if his employer were allowed to humiliate him in their presence."

In conclusion the court affirmed the judgment in favor of the discharged clerk. Holding, in accordance with the language quoted above, that the case was properly submitted to the jury, and that the judgment rendered against the merchant for the wrongful discharge of the clerk would stand.

The foregoing case is one of force and value on the point involved, and constitute an apt illustration of the legal rights of a merchant to give orders, and the duty of an employe to obey them. And, incidentally, when the language of the court is read with the facts in the case, a lesson in one phase of store management is exemplified in a striking manner.

Leslie Childs.

**Married Woman Not Liable For Installments.**

A Canadian court recently ruled that a married woman cannot be held liable for payments on merchandise purchased on the installment plan unless her husband signs the contract of sale. This decision is of interest to American merchants, although there is much doubt as to its applicability in our own courts.

In this instance, a young girl purchased a coat on installments, and since she was under legal age the store secured the signature of an older married woman friend to the contract of sale. The minor failed to pay the installments, so the store sued the married woman to recover the balance due. Her defense in the suit was that she had signed without the consent or knowledge of her husband and that the contract was not legal.

Under the law in this section of Canada (Quebec), a woman must have her husband's consent before she can assume an obligation. A wife may have assets but they must be placed in the hands of her husband, so an action against her falls down because of the absence of personal assets.

A situation similar to the one described might occur in this country if any of our states has a law regarding a married woman's property such as exists in Quebec. It would be well for merchants to ascertain the facts in their own state as a practical safeguard.

**Christmas.**

That Little Child born long ago  
Again to-day is born  
In every happy childish heart,  
Upon this Christmas morn.  
And all the gifts the Wise Men brought  
That long, star-guided way,  
We give again to children dear  
To celebrate this day.


Mary Vose Potter.

# 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*

Grand Rapids, Mich.

## WORDEN GROCER COMPANY

**The Prompt Shippers**

---

### Keep this in Mind

## QUAKER FOOD PRODUCTS ARE BETTER

**BEST VALUE FOR THE PRICE**

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

---

## And Many Customers Know It

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## WORDEN GROCER COMPANY

*Wholesalers for Fifty-nine Years*

**OTTAWA at WESTON      GRAND RAPIDS**

THE MICHIGAN TRUST COMPANY, Receiver

### PLEDGE OF A BETTER AGE.

In his exquisite but tragic story, "The Last Christmas Tree," James Lane Allen pictured the gradual "snowing under" of the whole earth until nothing was left but a lone fir tree, the emblem of immortality, in whose evergreen top men had set their star of hope and from whose evergreen branches children plucked their gifts. It is one of the saddest of stories, since even this tree followed all living things into their white sleep under the reign of the snowflakes. The shepherds, all in white, lay down with their flocks in white pastures. But the really hopeful and cheering moral of the story is that the last thing to perish on the earth is that for which the evergreen tree at this season stands throughout Christendom in the home and in the midst of the city as the tree of the Apocalypse, whose leaves were for the healing of the nations, glory to God and good-will among men.

The scientist, in his discovery of the structure of the atom and of the potential fuel laid away by the Creator in myriad infinitesimal storehouses, has postponed indefinitely this tragedy of the eternal cold by prolonging the warmth which keeps the pine tree as "a wild candle poised on a mountain table." Not long ago, a descendant of Huxley, speaking of the prolongation of human life, turned to the tree as did the Psalmist for the illustration of his hope. He said that a tree, if sheltered from storms, protected from its natural enemies and reasonably nourished, must be supposed to go on living forever. That is the spiritual symbolism of the Christmas tree. That is the gospel of Christmas—the rebirth, the renewal of the Christmas spirit in which we have not only hope of a permanent peace on earth but also of immortality, and without which there could be little or no mortal desire for immortality.

It is at this season by a happy fortuity that the modern magi, the scientists—astronomers, chemists, biologists, physicists, philosophers, historians, economists and sociologists—meet in our continent to compare their observations as to the new things that they have found from their peering into the mysteries that still surround human life in its earthly environment: the mystery of a physical evolution that, according to the report of a scientist last week, still moves toward some indeterminate goal; the mystery of a spiritual urge that will not let man rest satisfied with what was or is, however piously he may respect the sanctions of the past or be tempted to inertness by the comforts of the present. It is at this season also that the world bends over the place where the young child is, and so has promise of reaching that ideal state which men may enter only by becoming as children.

The mystery of the beginning and the mystery of the end, of origin and of destiny, encircle all men as one. The message of this season to nations as well as to individuals is that good-will among those of this common fate of birth and destiny is the only hope

of permanent peace and general happiness. Christmas morning that feeling of good-will for the moment encircles the earth and faces the surrounding mysteries with a new hope. It is as if a celestial melody were sung around the globe, hearing which even the wheels, like the legendary Ixion's wheel, forget to turn and man makes new resolve out of his longing, which is after all the supreme and most promising mystery—the mystery of the mind's own upward desire, the mystery of the finite insatiably and inexplicably aspiring to know the infinite. Hearing such Christmas song, the fancy of Milton saw Time "run back and fetch the age of gold." But through the continuing mystery we see Christmas morn in this widening circle of man's conscious common interest, the pledge of a better age than mankind as a whole has ever known.

### THE ROMANTIC EXPERT.

Colonel Lindbergh's account of his flight to Mexico City is an extraordinary document. He simply isn't like anybody else. Any one of the rest of us, after sailing two thousand miles through the dark to Mexico City, would be awkwardly bowing to the gallery or gibbering with excitement or speechless with modesty or unbearably boastful. But Lindbergh remains just as he has been since we began to know him, a cool-headed genius who can describe his miracle in a story without the slightest trace of awkwardness, excitement, false modesty, boastfulness or any of the nervous gestures which can be expected in such a hero and easily forgiven him.

What were his feelings during those twenty-seven hours? Does he say he was thrilled? No—he says that this was "in some ways the most interesting trip I have ever made." Was he afraid? No—he says that at times, when he was two or three hundred feet above the surf, losing it and "flying blind," "it was far from pleasant." Was he perfectly sure of himself all the way? By no means: he knew, after he struck inland from Tampico, that he was in "a bad country to play around in" and he "tried to puzzle it out." He is amazed that "the calculations by instrument flying should have been exact all night," and he says, quite casually, that when he got off his course in daylight "something went wrong and I guess it was me. I must have made some bad errors."

This is characteristic of him, of the romantic expert who, in spite of millions of people and headlines and Mexican flowers, forgets he is romantic, has indeed never realized that he is romantic and seems chiefly interested in the technical details of the flight, which he describes more coolly and with more self-detachment than we could manifest in describing a ten-mile trip in an old ford over a muddy road.

Statistics show that October and June run neck and neck in brides. It seems to me that the October bride will appreciate her gifts just as much as the June bride. A word to the wise is almost enough.

### THE UNKNOWN DATE.

Does it matter, this unknown date of the greatest of all birthdays? Does it matter that we celebrate the Saviour's birth December 25, though the date has no claim to be even approximately correct? Sometimes we say, Oh, it doesn't matter, Christmas is Christmas for all that. Yet if we look at the choice of day from the right point of view, we shall realize that it matters much. In some notable cases we are not quite sure of the actual natal day of One whose birth we desire to commemorate. We cannot say for certain on what day Shakespeare was born, we pride ourselves on a very near guess, which may perhaps hit the mark. No guesswork went to the fixing of the great Christian anniversary. It did not come of making a shot at the true point of time. That was and is unknown, we cannot even speak of any particular date as probable. All the same, there was a reason for the choice, and one that matters much. Already the season, when the year is hurrying to its close, was set apart as a relief of the many from the bonds of a hard civilization. It was an opportunity of unbending, of relaxation, of festivity. But its gamesomeness was the jollity of riot, the loosened ties of servitude were attended with a laxity of morale.

The Saturnalia were precious to the slave, and the Church in course of time stepped in to preserve the holiday as a holy day, and make the season a treasure time for the Christian. The symbolism was easily apparent in the association of this period with the coming into the world of Christ, the lover of life and liberty. His advent was the old world's end, let it be honored with all joy at the old year's exit. A new year was before the minds of all, let the heart and imagination of all Christian people be stirred to a looking forward to the promise of that Gospel which claims the power of making all things new, and claims to enlist every Christian in the glad endeavor to help the achievement of that to which the Gospel points. The choice was good, and there is no room for surprise that it should have secured the permanence of the celebration of the birth of Christ as an ever-welcomed institution throughout Christendom.

We love to think betimes of the Saviour of the world as a babe, a child, and one who had not forgotten his childhood. Surely this is at the back of our minds as we dedicate ourselves at this season to favor and forward joys of children, the wishes of children, the sports of children. There is something in a saying which we have heard: Children are the greatest nuisance and the greatest blessing with which God has visited mankind. When they worry us, then, if we are wise, they are our teachers to make us wiser; for what is wisdom, if there spring not of it the virtues of patience, forbearance, intelligence, sympathy, and tenderness of handling? When they cleave to us, well may we realize the verity of George Herbert's homely proverb: The best smell is the smell of bread,

the best savor is the savor of salt, the best love is the love of children.

On this, which we treat as His birthday, we remember also the "See how He loved!" which came from bystanders lips who had a vision of Christ's relationship to grown-up people. Tell him, he said to the representatives of the imprisoned Baptist, that the Gospel is doing something for the sick, the disabled, the dead-alive; tell him that the Gospel is preached to the poor. Not innocent children only, but the weary, the heavy-laden, the sin-burdened were called to His arms of love. Refreshment for body and mind were in His gift and freely did He bestow them. Again is He at the back of our minds as we turn our thoughts, and not only our thoughts but our deeds and our endeavors toward those in want. It may be in material, it may be in spiritual want. There are those who need us and Christ needs us for their sake. To the duties of consideration and charity the season draws us for His sake.

May our Christmas be bright with the sheen of affection, lustrous with the beauty of well-doing!

There is much in a name, according to Mrs. Katherine Osborne, director of the Students' Union of Boston, who is waging an aggressive campaign to call the new-fashioned boarding house an "association house," in order that the working girl may forget the unhappy memories which cluster about her former home. A rose by any other name would smell as sweet, but in an opposite sense this does not hold true for boarding houses. Call them association houses and a more rarefied atmosphere will pervade their musty rooms, the old jokes about them will lose their point and the working girl will live in happy ignorance of their unsavory past. Mrs. Osborne's campaign is in keeping with our American emphasis upon labels. Once a thing is named and endowed with certain qualities those qualities are believed to cling tenaciously to it, no matter how conditions may change. So if we can find the label for some institution or person or theory we thus automatically know its qualities. The undertaker calls himself a mortician, the real estate operator advertises as a realtor, to escape from past associations. Why should not the boarding house call itself a club or an association house? Perhaps in that way it can get a new start in life.

Grant us, this Christmastide, our Father, the spirit of little children that we may both give and take in glad remembrance of Thy Son who came, a little child, to bring us into holy brotherhood. We thank Thee for the honor Thou hast put upon our human life through Him, for glory of motherhood and the work of every human soul. Oh, let us live before thee as Thy children ought, in love and peace, that through us Thy will may be done on earth as it is done in Heaven. In the name of Christ. Amen.

Isaac Ogden Rankin.

## OUT AROUND.

## Things Seen and Heard on a Week End Trip.

One freezing cold December evening something like sixty years ago a conference was held in our neighboring city of Greenville and at this meeting were gentlemen from Lansing, Ionia, Greenville, Cedar Springs, Newaygo and Big Rapids.

The problem was as to where the line of the proposed Lansing & Ionia Railway, as it was then called, should be carried beyond Greenville.

"It's this way," said one of the representatives from Cedar Springs. "We've got a town over there now. It isn't a mere lumber camp, because we have three or four general stores, a couple of hotels—not mere lumber camp cook houses—and God knows how many saloons."

At this the other Cedar Springs delegate jumped to his feet and added—addressing Mr. E. H. Leaming, engineer in charge of the preliminary survey, which had been carried as far as Greenville—"Yes, sir, and the Grand Rapids & Indiana Railroad runs a train into our town daily and one goes out, down to the "Rapids" each day. We're a railway town already. You take your line from Greenville over to Cedar Springs—"

"And you'll wish you hadn't," put in a delegate from Newaygo who, at the time, represented the townships of Ensley, Grant, Croton and Brooks, "because you'll miss the finest timber tract in Michigan, to say nothing of water power possibilities not equaled anywhere."

The late Judge Bell, of Ionia, who evidently scented an unseemly situation, arose in his quiet, dignified manner and stated that, while it would, doubtless, prove of much advantage to his home town to have a railway tapping the Northern part of Kent county and so over into Muskegon county and reaching the lake shore, "The thing to do this evening is to remember that we are met in the interests of the State of Michigan. We must present our facts, discuss them fairly and await the decision of the engineer and the capitalists he represents."

The wisdom of the advice was appreciated and an enthusiastic, harmonious meeting resulted. The final speech of the evening was made by the late James Turner, Sr., of Lansing, the man chiefly instrumental in promoting the Jackson, Lansing & Saginaw Railway, as it was then known, and practically the father of the Flint & Pere Marquette Railway—the original of the present State-wide Pere Marquette system.

"I need not tell you," said Mr. Turner, "that the present title, 'The Lansing & Ionia Railway,' is but a pleasant temporary fiction used to excite purely local enthusiasm, just as is that other fiction, the 'Detroit, Howell & Lansing Railway,' which is now building and within a year will be in operation between the capital city and the metropolis of Michigan.

"This road, the one we are considering to-night, will merely extend the

other until there shall be a great railway system across the entire State—great enough to reach every point of importance in the commonwealth. But" (and here he was interrupted by applause) "the entire State—not only Ionia, not only Greenville, Newaygo, Big Rapids, Cedar Springs and the scores of lumber interests to the North and West — must get together and hustle or my prediction will prove a mere dream and a bitter disappointment."

Chief Engineer Leaming continued his survey from Greenville across the Northeast township in Kent county and so across windfalls, creeks and plains into Newaygo. Incidentally it may be related that one of his rodmen, "Jimmy" Bell, son of Judge Bell, had to be carried the last four miles on a stretcher because he had frozen both feet so badly he was not able to walk.

The line was finally carried to what is now Howard City.

The arrival of the surveying party in Newaygo was just before the Christmas holidays and Mr. Leaming gave his associates a ten day holiday. And one of them, the other rodman, "hoofed it" on December 23 from Newaygo to Cedar Springs—about twenty-six miles—to get the train for Grand Rapids. Obligated to stay in the village over night and with nothing to do but listen, he learned that there was a difference of opinion as to the value of Mr. Turner's remarks at Greenville a fortnight before.

A week later this same wayfarer returned to Cedar Springs on his way to rejoin the surveying party. Again he stayed in Cedar Springs over night with naught to do but listen. He found that during the interim public opinion in Cedar Springs had crystallized; that, as a rule, Mr. Turner's declarations had been received as sincere and that the villagers as a body had decided to do what might be in their power to help all public improvements which might benefit the State at large primarily and the village of Cedar Springs incidentally.

I have indulged in this bit of ancient local history in the hope that it may bring more forcibly to the mind of my readers a few facts in civic progress.

The two representatives of Cedar Springs who attended the conference at Greenville were full of ambition for their new town and its new railway already in operation. They were sincere in their enthusiasm as to the future of their town and most earnest in their desire to influence Mr. Turner, Judge Bell and Mr. Leaming.

Likewise, the gentleman representing the four townships in Newaygo county was in earnest—full of the ginger and "go" of all pioneer communities. Moreover, he foresaw the water power opportunities which have since been utilized.

All of these gentlemen were, considering general conditions in this section, warranted in their vigorous loyalty to their respective interests and, doubtless, each one of them was convinced that the final location of the Lansing & Ionia Railway would be

settled that night and felt that they could not, in justice to their fellow townsmen, afford to lose the opportunity.

And yet within less than thirty days thereafter the citizens of both Cedar Springs and Newaygo had learned and accepted the lesson given by Mr. Turner: and, as he advised, they did "get together" and they did "hustle".

With what result?

You all know the result. Moreover, it has taken nearly sixty years to achieve the as yet unfinished result. More and more as the years go by will we learn that great results come slowly and that if they come at all they come through harmonious co-operative effort on the part of neighbors, competitors and friends.

The people of one neighborhood must help those of another neighborhood and those of one village must help those of another. The city which receives the greatest number of setbacks is the one which most frequently neglects to co-operate with neighboring cities.

One great handicap in all communities to the successful development of co-ordinate effort is impatience; an insane belief that ultimate results must come at once. Indeed, the spirit of the age, in America at least, demands a maximum of speed in behalf of every proposition. Another handicap, and a serious one, is that we are, all of us, ever ready to see things, horrible things and dire, with every turn of every wheel, whether it be in religion, education, politics, finance or industry.

Shortly before his death these enquiries were put to the Rev. Lyman Abbott:

1. "Are the teachings of Jesus Christ more dominant in business, politics and international affairs than when you entered public active life?"

2. "Is it, in your estimation, an advantage or disadvantage for a public man to be known as a professing Christian?"

Dr. Abbott's reply was:

"When I entered active life half this Nation was in slavery. It is now free. The public school system was confined to about half the states in the Union. It is now carried on in every state with provision for black and white alike. The Young Men's Christian Association was just coming into being; it is now an organization extending all over the world and everywhere acting efficiently and vigorously in the promotion of the Christian spirit and in the inculcation of Christian principles; the home missionary work, the foreign missionary work; the social settlements in our great towns and cities have greatly increased within the last fifty years. These facts, to mention no others, answer your first question. The second is not so easy to answer. He who would be a sincere Christian must be willing to follow Christ, whether those principles bring him advantage or disadvantage, favor or obloquy; what the world calls success or what the world calls failure."

This reply, from one of the most eminent of American clergymen, may, perhaps, be condensed and made more

plain and effective by quoting simply: "Whatsoever we would that others should do unto you, do ye also unto them."

That is the spirit of co-operation and the nursing, development and demonstration of that spirit is what has carried our Nation to its present proud position; it is that spirit which has prevented National disaster through the possible machinations of those men whose very souls are dominated by greed and the love of power. Nowhere else on earth does Public Opinion represent the power for good as in this country of ours and nowhere else is there greater certainty that Public Opinion will be right in the main and at the last declaration.

True, we sometimes slip and get terribly excited over will-o'-the-wisp visions, but our National spirit of co-operation, our willingness to co-ordinate our efforts for the general welfare invariably dominate and set us aright at last.

The over-anxious delegates to the Greenville conference were excited and a company strange to them. That for which they were pleading was not the railway so much as the village of Cedar Springs. They slipped a bit, but a fine old lawyer from Ionia and a grand old man from Lansing set them on their feet—that is, they co-operated so that in the end their community and all other communities profited.

Our excited friends over in England are not quite so daft just at present as to wholly ignore co-operation, either. A well organized and wisely conceived movement is under way over there in London looking to the establishment and conduct of what one of the promoters—doubtless a Yankee—designated as "Gumption Schools" to teach "Git up and git." This proposed system, suggested by dominating practices in this country, is to be a permanent factor in London's educational institutions.

It has been brought about through co-operation. That is to say, the wonderful progress and profit made in London along "Git up and git" lines by an American citizen who was born in Jackson, Mich., who has introduced in that city a great American department store, have opened the eyes of our English cousins.

Scores of American salesmen representing American products have succeeded in convincing the Englishman that a business transaction involving the making of a contract and the exchange of large sums of money may be accomplished in five or six hours as readily and as wisely as by their old and ponderous five or six day method.

That is a sort of co-operation. Good example. Examples illustrating knowledge, confidence, frankness, honesty and energy constitute the best forms of co-operation.

The individual who is suspicious, sly, envious, greedy and selfish is always unreliable and constitutes one of the chief obstacles to harmony and co-ordinate effort. This applies to the individual neighborhood, village or city equally as to the individual man.

Therefore, while it may be gratuitous advice and uncalled for, the message I would bring to you this Christmas week is to co-operate. "Get together and hustle," as Mr. Turner said.

Doing this, you will not only win material advancement, but you will discover that the very presence and practice of complete and harmonious co-operation will prove to be the choicest and most delightful possession of your community. "Git up and git" and the Omnipotent will favor you and all your neighbors.

Once upon a time a broad minded, well-meaning citizen who had, boy and man, spent nearly fifty years of his life in a great city, became possessed of the "Getting back to Nature" idea. He longed to get away from the city's wilderness of people, the canyons of twenty-story buildings and the tumult of pretense, foolish fashions and false social standards. So he bought a forty acre place in the country and moved his family and belongings thereto.

His new home was in the center of a hospitable, industrious, thrifty farming neighborhood and, recognized as a novice at farming, he was at once greeted cordially and every assistance possible was extended to him by his neighbors. He was grateful and he was delighted, but felt somewhat embarrassed because, seemingly, he was utterly unable to reciprocate. A last, one beautiful day in May, meeting one of his most accommodating neighbors he said: "See here, neighbor Jones, my life out here has been perfectly delightful, but it's too one-sided. I want to play even with you good people, want a chance to reciprocate. I believe in co-operation and want to help. It will make me feel more comfortable. Neighbors must co-operate if they expect prosperity and contentment."

"Sure, sure," responded Jones. "That's the right spirit and I'll be mighty glad to have you help me harvest my cherries and other small fruit. You're right, we've all got to help one another to be happy."

The city's amateur farmer put in an appearance early the next morning, wearing overalls and gloves and announced, "Well, I'm on hand to help, old man."

Jones smiled good naturedly and observed, "Bully for you. You're all right, but you're about six weeks ahead of time for cherries and, more'n that, for the other fruits, but you're all right. You've learned something."

The novice colored up, but answered bravely: "Yes, I've learned something I already knew, only I didn't stop to think. My whole mind was centered on being of service to a neighbor."

Jones commended the man's willingness and said: "Rather than disappoint you I will let you help after all. I'm putting in about ten rods of drain back of the barn and I need help."

Did the city man flunk? Not a bit. He worked and talked and asked questions and learned a lot. More than that, when the story spread through the neighborhood, he was tremendously raised in the estimation of all his neighbors.

A man must think, must keep himself informed in a general way and as to conditions and needs in his section of the country. Knowing these things he must view them broadly, fairly and in the light of good citizenship so that when he gives an opinion it will be an honest opinion and worth something to his fellow citizens. Then, too, he must be ready to work and to give of his means, his influence and his labor in behalf of the general welfare.

Indifference as to affairs in one's town or neighborhood is the offspring of selfishness and ignorance, with laziness and penuriousness as the grandparents.

Indifference is, perhaps, the worst obstacle in the path of community effort. Look out for it and root it out wherever and whenever possible. Study, think and strive together, and while results may come slowly they will be worth the while when they are in evidence. Don't get discouraged because of mistakes and disappointments. They are necessary accompaniments to the ultimate acquirement of true civic righteousness. E. A. Stowe.

#### Paper Made From Fiber of Pineapple.

Washington, Nov. 7—Man's increasing need for paper long since has led him from the ragbag to the forests. The forests have furnished him wood pulp for books, for newsprint and for the cheaper writing materials, but he has had to go back to the ragbag for the stronger stuff needed for ledgers, bonds and currency. For bag or wrapping paper, old rope and waste tow were also utilized, but rag and rope stock fall short, and man has had to fare forth anew in search of materials for durable paper.

A promising material, reported from the tropical jungle, is caroa, a member of the pineapple family. Natives of Brazil from time immemorial have gone into the wilds to cut the long, narrow leaves. They beat them between stones to separate the fiber and, after retting and washing, weave the fiber into twine for nets, fishing lines and ropes. Caroa, it has been found, can be made into paper.

#### New Plant Wonders Found in Burbank Garden.

Los Angeles, Nov. 5—New fruits, flowers and shrubs, which probably will exceed in value the introductions he made in his life, have been discovered in a little-known experimental farm conducted by Luther Burbank at Sebastopol, in Sonoma county. His famous farm at Santa Rosa was visited by thousands, but only a favored few were permitted to enter the guarded Sebastopol acres. The Stark Pomological Research Bureau of Missouri, which is making a survey of this garden of magic, finds among its treasures 120 new plums, 18 new peaches, 10 new berries, 500 hybrid roses, 30 new cherries, 34 new pears, 27 new prunes, 5 new grapes and 55 new gladioli.

#### English Duck Makes Record.

London, Dec. 6—All sorts of claims have been advanced lately for the record egg-laying on the part of various species of poultry who thus contribute farm products, but it is believed, when it comes to laying duck eggs, that Khaki Campbell, a duck owned by H. S. Maxwell, of the Berton Grange, Leiston, Suffolk, holds this country's laurels, with a score of 357 in a year. In a test under the auspices of the Agricultural College the bird laid 331 eggs in 48 weeks. On account of the phenomenal score, she was kept on and laid one every day until the year was up.

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**Trend of the Times in Music and Athletics.**

Grandville, Dec. 20—The trend of the times is toward athletic sports rather than, as in olden times, the securing of an academic or college education.

If a boy is studious and has little inclination for athletics he is not much sought after, even by the coeds. It may be that the new fads and fancies of the twentieth century are a long way in advance of those of a generation ago. However, it would seem that a golden mean between the two would better hit the mark even to-day.

The champion world prize fighter being received most graciously by the citizens of Grand Rapids marks an era in the realm of fisticuffs which would have shocked our ancestors. In the days of John L. Sullivan no member of a church would have been caught patronizing the prize ring.

After the advent of Gentleman Jim Corbett, however, the crude harshness of ring fighting was salved over to a noticeable extent, since which time a great advance has been made, so that now even clergymen are seen at the ringside.

What is the world coming to anyhow? questions the Aunt Marthas of a past generation when the daily press tells of the various stunts now carried out in church which then were nothing less than the works of the evil one.

"A fiddle in church!"

How shocked would such people in the past view the advent of such an instrument as a fiddle into church music. That instrument was fit only for backwoods dances and "shindigs" of a scandalous nature. Why, at one time it was thought that a fiddler had no chance of becoming one among the saints when the Lord saw fit to call him across the border.

Even such an organization as the boy scouts would, doubtless, be called in question by the unco good in our fathers' time. Progress has been made along various lines and the advent of the automobile has opened people's eyes to the fact that rushing at great speed where once angels feared to tread is no longer a mark of wickedness.

A proper amount of muscle-building through gym exercises is quite the proper thing. The Miss Nancys of our early days no longer discourage a boy or girl from games which lead not only to healthy sport, but help to make good citizens of the rising generation.

It is believed that even the prize ring may include gentlemen within its circle. Despite the fact that almost any sport as carried on to-day is worthy of commendation, there is always the danger of giving a too free rein to such stalwart exercises.

A noted educator has said that sports have been carried to excess in many of the high schools and colleges in the land and that more thought is given to sports than to book study; in fact, that

more students seek to carry on in gymnastics, the grid and basket ball, than in the seeking of an education.

Almost anything can be overdone which, no doubt, is the case with our present day speed down the aisles of sport. It seems to be more important to make good at football than it is to shine in the study of science, philosophy and the higher mathematics.

Too much of a good thing is absolutely detrimental to success in life. Sports must not be permitted to take the place of work of a higher intellectual order.

The visit of Gene Tunney to Grand Rapids opens up a new trail of thought along lines which have not been much cultivated in the past. There certainly has been a glamour thrown over the prize ring in recent months which bids fair to revolutionize prize fighting and make of that sport a less objectionable pastime.

Attendance on such scenes as prize ring athletics is sure to have its effect and boys will soon be practicing boxing on the school grounds seeking to become efficient in such sport if such it may be called.

Baseball and grid heroes we have in plenty and now the hero of the prize ring is coming to the fore. It may be doubted if this latest movement is to be worthy of commendation by our teachers and clerics. However, we seem to be in for our share of it and shall watch the outcome with no little curiosity if not anxiety.

In the olden days boys and girls knew very little of athletic sports such as surround the youth of to-day. Running races, climbing trees, tramping the woods in search of game, combined with skating and coasting in season, swimming and dancing in summer, constituted the principal sport methods of our pioneer boys and girls.

There has been a great change in ideals surely. The fiddle, which was once regarded as the devil's instrument, has become a matter of course in many social entertainments, where, as our modern violin, it has secured a place worthy of the best in music.

I call to mind that in every lumber camp there were from one to several fiddles with men who had a fair smattering of musical talent. Many of the sage mothers in Israel, however, shook their heads, looking askance at the owner and player of such an instrument.

Men who played the fiddle were not regarded very highly by the aristocratic members of pinewoods society. No mother would countenance a suitor for her daughter's hand were he addicted to drawing the bow across the funnybone of a fiddle. Old Timer.

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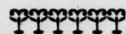
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## FINANCIAL

### Instalment Buying Decreases Sale of Food.

I don't wish to be misunderstood as holding that the automobile is purely a luxury and frankly confess that it is largely a necessity. We will not discuss its many good qualities—they are admitted—and yet there are many who could get along without them if it were necessary to do so. As is usually the case, the real benefits have to be considered along with the abuse of it, which is what I shall confine myself to.

Who is there amongst us who does not know of some cases in which the possession of an auto, is at least circumstantial evidence that the payment of the instalments and maintenance means economizing on something else, and often to the extent that the real necessities of life are sacrificed? We all realize that fashion decrees you a no-body if you do not own (sic) an auto. Ownership of an auto in some cases is presumptive evidence that you have money, while in reality it simply indicates that you had money but parted with it. But let us go behind the scenes and look at the practical, everyday way of how things really happen, and as the grocery trade sees it. "Appearances" are important, and being well dressed is a big factor socially as well as in business. Your living quarter must be in a select locality and the home furnished in keeping with the general surroundings. No one wants women denied the relief which the sewing machine, washing and ironing machine bring as labor-saving comforts any more than we would quarrel with a man who buys a home on the instalment plan, and for which he should be praised. But the system has become so generally accepted now that many people have become inoculated with the instalment fever and the desire to want so many things before they can afford them.

I am not advocating waiting a lifetime before one may enjoy the comforts of the many things which one may buy on part-time, but when there is evidence that much of these frozen assets are tied up in luxuries, then it is time for us to take a look about and see how it affects us, as we shall read later. I don't believe the opinion of the entire grocery trade will change one hair of the system, but I wonder if the proponents of this highly academic treatise on instalment buying ever visited a grocery, butcher or bakery store, and heard some of the flimsy excuses given for non-payment of due bills representing the most necessary things in life? One might hold that on the present high wage basis the laborer has no valid excuse for the non-payment of his food bills, but it is a fact just the same that he is very negligent. When a customer loads up on an auto, washing, ironing and sweeping machines, fancy furniture, expensive radio sets, jewels, furs, clothing, and many other things, when large department stores plead with her to open an account which also means an inducement to overbuy, and when war is even made possible by placing future

generations on a war-paying instalment basis, then we hold that it is high time we give this topic some serious consideration. We are told that our prosperity is wonderful in the sense that this very prosperity encourages more prosperity and that may be commendable with certain limitations. Take a calm survey of all things about you and then decide if there is really as much prosperity as some would have us believe. John H. Meyer.

### Spectacular Advances in Insurance Stocks.

Spectacular advances in shares of some insurance companies on the "big board" and in the over-counter market have attracted attention to this type of security, particularly in view of opposition among banking interests to speculative operations in bank shares on the Stock Exchange.

So far, apparently, insurance company executives have not disapproved heavy buying of their stocks, resulting in repeated advances to new high records. Demand for stocks of this kind, of course, is due in a measure to knowledge that the long rise in securities in which insurance companies invested years ago has greatly enhanced the book value of shares. Profits, too, have accumulated through advantageous transactions in the market.

As a matter of fact, earnings of a great many fire insurance companies are derived to a larger extent from investments than from underwritings.

Certain reforms in underwriting practice have been adopted in the last year or so that are expected to increase earnings from this end of the business.

In the meantime, however, investments promise to yield large revenues. The effect of the rise in stocks is typified in the case of the Providence Washington Fire Insurance Company, one of the oldest in the country. It began business in 1799 with a paid-in capital of \$132,000. Its growth was relatively slow until recent years, for in 1875 its capital had been increased only to \$400,000 and by 1911 it had risen only to \$750,000.

A year later another increase took it to \$1,000,000, and in 1924 this figure was doubled by increasing the par value from \$50 to \$100 a share. In 1926 a stock dividend of 50 per cent. was declared. The company has followed a generous dividend policy, distributions having increased steadily in recent years. Payments started this year at 3 per cent. quarterly and have grown to 5 per cent. for the final quarter.

As a result of the company's policy in placing about two-thirds of its investments in common stocks, earnings have bulked large in recent years—have, as a matter of fact, averaged \$92.18 a share annually in the last five years, based on the greatest amount of stock outstanding in each year. In the first six months this year profits were equal to \$38.75 a share.

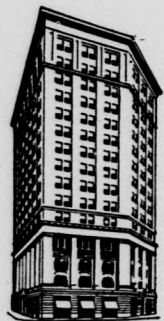
Its investment list as of December 31, 1926, indicates the company is heavily interested in bank stocks, leading utilities and many prominent industrial favorites, such as United States Steel, Eastman Kodak, Ameri-

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

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**GRAND RAPIDS SAVINGS BANK**

*"The Bank Where You Feel At Home"*

can Tobacco, R. J. Reynolds Tobacco, Liggett & Myers, Allied Chemical and many others. Probably all of them show handsome profits.

William Russell White.  
[Copyrighted, 1927.]

#### Industrial and Railroad Earnings Down—Utilities Higher.

Net corporate earnings of industrial concerns in this country fell 7.6 per cent. below a year ago during the first nine months of this year, railroad earnings fell 9.3 per cent. and public utility earnings rose 10.3 per cent. These are the revised figures made up by the Standard Statistics Co., Inc., after an exhaustive study of reports from a long list of the important corporations.

In the first nine months this year 200 outstanding industrial corporations earned \$832,510,000 as against \$901,416,000 in the same period of 1926. That is a 7.6 per cent. drop from an abnormal year. The showing would have been much worse except for the General Motors Corporation. If General Motors be excluded from the compilation the decline in the earnings of 199 leading industrial concerns becomes 14.1 per cent instead of 7.6 per cent.

A similar compilation of railroad reports shows that the earnings of 187 companies fell 9.3 per cent. in the first nine months of this year below 1926.

Not the least interesting aspect of this study is that the shrinkage in earnings has been accelerated. The sharpest losses both in the industrial and railroad groups came in the last quarter. In the third quarter 199 industrial companies showed a loss of 17.18 per cent., for example, and 187 railroads reported a shrinkage in earnings of 15.2 per cent.

The trend of public utility earnings so far this year stands in contrast to that of both industrial and railroad earnings. Instead of a loss the profits of fifteen leading public utilities rose in the period under review \$153,106,000 as against \$138,845,000 a year ago or 10.3 per cent.

How uneven has been the flow of earnings as between different groups is indicated by an arrangement of companies into their respective groups. The biggest gain for any group in the first nine months this year was 41.2 per cent. registered to the credit of the theater, motion pictures and amusement companies. The greatest loss was 58.7 per cent. registered for a group of 22 leading oil companies.

The tobacco, chemical, food products, miscellaneous securities, retail trade, electrical equipment and the office and business equipment groups were the only groups to show improvement.

It is to be borne in mind of course that the comparison here is with an extraordinarily profitable year and that notwithstanding the substantial losses from 1926 the great majority of companies still are earning their dividend requirements by a wide margin.

Paul Willard Garrett.  
[Copyrighted, 1927.]

#### Bank Forecasts Prosperity For 1928 Business.

Savings through an elimination of waste in distribution loom as a prosperity stimulant for the years ahead and are calculated to produce results as "amazing" as those brought in recent years by an application of these methods to production. This is the revolutionary suggestion given out by the National City Bank of New York in its December bulletin published today.

Everybody freely admits that the elimination of waste from production has been a potent force in enabling industry to cut down costs and to offset the handicap of falling commodity prices. Most authorities feel that the major benefits of this movement already have been reaped. If the bank is right in its belief that savings through the improvement of our distribution methods can do as much for future business then the idea is indeed worth attention. This is an illuminating theory that may find more general application in 1928, 1929 and 1930, with more far-reaching results, than anybody now realizes.

Just behind the business clouds drawn by the prolonged warm autumn tending to delay retail purchases, the bank sees a silver lining in the form of benefits to agriculture that the unseasonable weather contributed. It does not exactly say so but presumably the bank looks upon the contributions to agriculture as more than an offset to the setback in retail trade, so far as the country's general prosperity is concerned. And the view has merit, for in the long run the increased purchasing power of the farmer will be reflected in an upturn of demand for goods and will itself help to accelerate retail trade.

In a nutshell the authorities of the National City Bank, although recognizing the recent moderate downturn in business, look forward to 1928 as a good year. They rightfully view the signs not as an indication of a boom, so much as an assurance of continued substantial profits.

It is true that late 1927's trend in corporate profits has been downward and that in many important industries the results this year will not be as favorable as last. It is also true that even if 1927 earnings do not exceed those of 1926 they will compare favorably with 1925. And 1925 before we knew what 1926 would bring was considered a prosperous year.

Paul Willard Garrett.  
[Copyrighted, 1927.]

#### Some Flagrant Examples of Misuse of the Flag.

I have seen from time to time comments on the improper use of the United States flag. My experience in the Northern part of Michigan furnished me with further examples.

1. The flag is very frequently used to indicate that the owner or occupant of a house is "in residence." I suggest that he fly a house flag instead of the National emblem.

2. It is used to call attention to points of view, as a tower for observation and the like.

3. It is used to advertise stands for

the sale of cherries; to mark lots in real estate subdivisions.

4. Large flags are used to indicate important sales of land, events of interest to the public, as aviation exploits, swimming feats, etc.

5. I find it unfortunate that at all schools the flag is flown, having been raised without ceremony, and often imperfectly lowered when the janitor

wants to go home; left hanging in the rain, and, generally treated without respect.

We shall lose that lifting of the heart which once came from the sight of the Star Spangled Banner and with that loss will come a shade of disrespect for the emblem and the country for which it stands.

Mary Anderson.

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PERHAPS YOU HAVE CONSIDERED THE question of naming the Executor of your will solely from the standpoint as to whether you may save an Executor's fee.

Real economy in the administration of an Estate does not lie in avoiding a moderate fee, but in the avoidance of waste motion, delays, errors of judgment, "extras" and many other things.

The individual who is without extensive experience in Estate matters, even if serving, nominally, without a fee, might cause serious loss through delays, neglect, failure to observe essential legal requirements or lack of financial experience.

The appointment of the Michigan Trust Company as Executor and Trustee under a Will actually is a measure of economy—not an expense. Our fees for the required services are fixed by the court, according to law and are no more than are allowed an inexperienced individual for the same duties.

**THE**  
**MICHIGAN TRUST**  
**COMPANY**

The first Trust Company in Michigan

## MUTUAL FIRE INSURANCE

### Prepare For Fire Before It Comes.

"In time of Peace Prepare For War" has always been the watchword of the nations in their drive for adequate materials of war. That same sentiment might well be the watchword of America changed to fit an even greater danger.

"Before the gong sounds prepare for fire!" A war that is always with us seems to lose some of its staggering horror. Losses in human lives and valuable property that would be spread in heavy black headlines on the front page of every paper in the country, are overlooked because it is the war with fire that is concerned.

Too long has the fire loss been attributed largely to carelessness—the rest of the charge has been forgotten.

Of course carelessness may have—and does have—a contributing share in the losses of the Nation. The smoker who recently flipped a cigarette from his fingers did not know that it landed in material that would eventually blaze up in the flame and destroy a row of apartment house and many lives. He was careless, certainly, and because of his carelessness should have the punishment meted out to him that would fit his crime, but more than that; the owner of the burned buildings was more than careless; he was criminally negligent. To save a few paltry dollars, to earn a higher percentage on his capital investment he neglected all the safeguards that skilled fire prevention engineers suggested to prevent the holocaust that finally happened.

Unlike war, perhaps we will have fire with us always. As long as civilization exists in its present form, we will use fire, need fire and suffer from fire. Knowing that fire is more than an ever-present possibility and probability, why not prepare for fire in the only sane way it can be done?

A study of the fire loss statistics of the leading large cities of the United States during the past few years brings out prominently serious fires and high losses that are becoming almost a matter of course. Almost unbelievable, though it may be, these reports indicate that an average of one per cent. of the number of fires is responsible for sixty-six per cent. of the amount of the losses! And we should have no large fires.

Our engineers, our skill, our understanding of fire protection could construct buildings, and surround hazards in such a way that even if a fire developed it could not become disastrous. It should not endanger lives. No fire should endanger neighboring property.

In the days of our forefathers the burning of a log cabin or a barn meant a neighborhood party. The men working with a will could restore the building while the women prepared refreshments. We are not living in that age now. Our fires have become an economic drag on the country. No man, regardless of how sound his financial position may be, nor how carefully his insurance is arranged, has the right—the moral right—to build without due and serious attention being given to fire danger.

The careless youth who placed a lighted cigarette on the plush seat in a theater in Sacramento recently had no thought of burning down the theater. A few thousand dollars spent in fire prevention equipment, or on fire resistive construction would undoubtedly have retarded the fire so that it could easily have been handled by the firemen. But no, that could not be—a few thousands were saved and \$250,000 swept away as a result—a dead economic loss to America in one fire, and there is a huge list of them.

We need our raw materials for future development; we need our dwindling forests; we need our resources—we have no right to throw them away in senseless building and burning.

No sympathy should be wasted on the careless individual, but the foolhardy individual who does not build and protect his property should not be forgotten, either. We can combat carelessness with construction; we can combat senseless building with sound restrictions, regulations and laws; we can combat false economy with the experience of a nation. Carelessness linked with false economy in the disregard of fire safety may eventually cause an economic disaster to this naturally rich country.

The weight of a belated public opinion should embrace not only the carelessness that starts fires, but the false economy that allows them by lack of sane building and fire protective devices, to rage and destroy.

Build to prevent fire, safeguard against fire, not niggardly but wisely—that is the only way to prepare for it.

### Whose Duty?

"Who killed Cock Robin?" was a nursery rhyme we all learned in childhood. It will be remembered that it was quickly discovered that the sparrow with his bow and arrow was guilty. Each figure in the little story willingly undertook a share in the work and considered it his duty to do so.

No such response is made in connection with Fire Prevention Week. With some self-satisfaction we put the blame for a disastrous fire loss on a vague figure called "Carelessness" and then each of us go our well-ordered way without the slightest change in our personal habits or thinking.

We have a duty.

A man who has endangered the lives of our friends or relations would be dealt with as a criminal. A man who robbed our country of millions of dollars, impoverishing the country and increasing the tax rate would meet with deserving punishment.

The man who starts a fire through a heedless act endangers lives. Fire actually retards the progress of all American life. Our duty as American citizens is not only to treat the "careless" person as an arch enemy of civilization but to build and design our structures so that no fire can reach proportions impossible to handle by fire fighting forces. Our duty is more than to give fire prevention to a respectful hearing but to think, act and live fire prevention all the time.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, SECRETARY-TREASURER

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## MEN OF MARK.

**H. D. Crippen, American Grocery Specialty Manufacturers' Ass'n.**

H. D. Crippen was born at Lawrence, Kan., July 6, 1876—just one hundred years and two days after the signing of the Declaration of Independence, while the first centennial of the birth of our Nation was being celebrated by a mammoth exposition in Philadelphia.

He graduated with honors from St. Johns Military Academy, Salina, Kan., and later from Phillips Exeter Academy, Exeter, N. H. He then entered the investment banking business as an associate of his father's firm. To broaden his experience, he later engaged in the mining machinery business in New York City; then he represented American industries in London, England. Returning to the United



H. D. Crippen.

States, he became general manager of the Johns-Manville Automobile Accessories Division in New York. Later he became general manager of the Gates Rubber Co., Denver, Colo., and for the past six and a half years he has been treasurer and general manager of the Bon Ami Co.

Mr. Crippen is also president of the Whitehall Co., treasurer and general manager of the Orford Soap Co., treasurer and general manager of Bon Ami, Ltd., and vice-president of the Dibbell Mineral Co.

Were this article to end here, our readers would not know Mr. Crippen—the man—at all.

He is a cultivated, charming gentleman, whom it is a pleasure to meet and a delight to know. He is the sort of man who receives a salesman or a solicitor as graciously as though he were President of the United States. Such men leave him in a happier frame of mind, without doing business with him, than they do many other executives, with contracts in their pockets.

No matter how unimportant his visitor, he gets a hearing, and even though he gets no business from Mr. Crippen, the kindly consideration

shown him, sends him on his way equipped with a self confidence which proves exceedingly helpful in his later efforts.

The American Grocery Specialty Manufacturers' Association is a great organization; Mr. Crippen is a great man. Under his direction, with the assistance of its able officers and directors, the possibilities of the association in advancing the interests of the wholesale and retail grocery trade are practically limitless.

**The Festival of the Heart.**

Christmas-time is the heart-time of the year. It is the sublime hour when argument and speculation are intruders. Controversy seems out of place and theological vagaries have no response. We care not at the Yuletide for the barren literalness of dogmatic religionists. They sound a discordant note in the gladsome music of the Christmas symphony. The world does not ask on Christmas morn about miracles and astronomy. It is too occupied by the love-light from the glowing eyes of a little child. It is seeing the miracle of love, and is singing its song of joy after a pilgrimage where it followed a star.

Wherever love has its habitation, there Christmas dwells. Every discordant, devitalizing, destructive agency in life may be ultimately and permanently dissipated by the spirit of love and unselfishness. Christmas proves that. It is harder to hate in the Yuletide. Hearts are softened when Christmas comes. Forgotten friends suddenly are remembered, and tears spring without shame when old memories are awakened. In all the long, long year, it is the one time when even the wisest and the most inflexible admit the beauty of true sentiment, without fear of becoming merely sentimental. A little more of that sentiment unobtrusively permitted to hover over the life during the year would make Christmas last longer. I am rather certain that this old, old earth needs nothing quite so much as the technique of making Christmas last. Envisage such a world!

Love, unselfishness, devotion, gladness, music, starlit nights, angel voices, and shepherd hearts—all this is Christmas. The world gives all this an unhampered opportunity as the year dies. Its efficacy no one doubts. The power and glory of it spring from the beauty and incomparable splendor of an unselfish life. At Christmas-time, life and its little ironies assume new and proper proportions. We see the way more clearly, while the heroic quality of the life we honor gives us more courage to take that way. I hear the divine melody of an ancient song. Why or how the singers came disturbs me not. The song is the thing that matters. The wide world is happier and would become progressively better if it forgot its sophistication and in childlike wonder, with an open mind and loving heart, let the Christmas song, "Peace on Earth to Men of Good Will" become the motivation of its life.

Preston Bradley.



# Christmas Savings and New Year Checks

Can serve **TWO**  
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Why not put your savings into a good Life Insurance policy, and get savings and protection at the same time?

Call or write for information

**NEW ERA LIFE  
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Automatic 4298



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*Is Now An Old Line*

# Wh

Because there had been created in the m  
Preferred Auto Insurance Exchange was as

We have now positively eliminated tha

Now why not buy your insurance at h  
equal to any in the country, and superior to

The Preferred has 600 local stockholde  
are all Grand Rapids men.

*Let us show you a policy such as y  
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# Preferred Automobile

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FRAN

# Mobile Insurance Company

*Line Stock Company*

## Why?

the minds of some that the policy of the  
was assessable.

ed that by organizing on the old line basis.

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rior to a large majority.

holders. The board of directors and officers

*as you think it should be---No tech-  
written guarantee to pay your losses.*

# Mobile Insurance Company

**FRANK S. GOULD, President and General Manager**

## 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.

### Holiday Trade Closing Hours at Various Places.

Lansing, Dec. 20—An enquiry comes from one of our members asking us to ascertain the custom in some of our leading stores regarding closing hours. A questionnaire sent out to stores in twenty-four towns has brought us to this date seventeen replies. These are given as follows:

Adrian: "If we follow the plan of former years we will stay open evenings the entire week before Christmas until 9:30 p. m. Have heard no talk of any change."

Albion: "Think we will keep open Thursday, Friday and Saturday evenings before Christmas. We close at 6 p. m. except Saturday, then at 9:30."

Alma: "Will probably start to keep open the 19th and will be open until 9:30 each evening and probably 10:30 Saturday evening."

Bay City: "The merchants in Bay City intend to keep open beginning Wednesday night Dec. 21, either to 9 or 9:30."

Clare: "Open week before Christmas—Wednesday night, Thursday night, Friday night, Saturday night and Monday Dec. 26."

Flint: "We will keep open Wednesday, Thursday, Friday nights of Christmas week until 9 o'clock and on Saturday we will close at 6 o'clock. Close Monday after Sunday—Christmas. This is our own plan and we do not know what others will do."

Grand Rapids: "The usual practice of our leading stores is to observe the usual closing hours. There is no reason to deviate from that, as Christmas shopping is earlier every year and does not necessitate longer hours immediately before Christmas. Some outlying stores deviate from this, but the tendency is toward uniformity and fewer hours. The Saturday before Christmas will be like other Saturdays. No occasion for changes. Our stores close Saturdays at 8 p. m. Monroe avenue stores at 5:30."

Hastings: "Open to 9 o'clock beginning Wednesday Dec. 21. Saturday Dec. 24 open to 9 o'clock as usual."

Ludington: "It has been customary to keep stores open in Ludington several days before Christmas, and we intend to keep open during the entire week from the 19th to the 24th inclusive. We usually close Christmas Eve at 7 p. m. but presume coming on Saturday evening that it will be somewhat later this year."

Manistee: "Open evenings until 9:30 from Saturday, Dec. 17 to Friday Dec. 23, inclusive. Saturday, Dec. 24, close at 6 p. m."

Midland: "Stores in Midland will be open evenings until 9:30, beginning Dec. 20, including the evening of the 24th."

Mt. Pleasant: "We will close our store at 6 o'clock, the usual time, excepting Saturday night, we will remain open until 10 o'clock."

Muskegon: "We do not all agree. Our store will be open Wednesday, Thursday and Friday until 9 o'clock, Saturday 6. Some of the other stores will be open all week except Saturday."

Port Huron: "Will start opening evenings until 9 o'clock Tuesday Dec. 20—remain open each evening until and including Christmas eve."

Saginaw: "Dec. 10, 8:30 a. m. to 9 p. m.; Dec. 17, 8:30 a. m. to 9 p. m.; Dec. 22, 8:30 a. m. to 9 p. m.; Dec. 23, 8:30 a. m. to 9 p. m.; Dec. 24, 8:30 a. m. to 6 p. m. There was considerable discussion at the last meeting about the evening of the 24th and a question-

naire was later sent out by the Secretary. However, the main department stores will close at 6 o'clock regardless."

Sturgis: "We usually keep open each evening commencing Monday Dec. 19 for entire week."

Ypsilanti: "Beginning the Monday before Christmas the stores will remain open as late as we please—no limit. The dry goods stores agreed to this and no doubt all other lines will follow suit."

Last week we visited Flint, Port Huron and other towns in Eastern Michigan. The holiday trade seemed to be good in every place and merchants were optimistic. There is always a rift in the clouds, however. A certain Flint woman was doing a good holiday business in a little different way.

In our enthusiasm to get the information before our members we sent to the office a statement from the police department of Flint giving a list of the goods rescued from Mrs. Daisy Morrill, shoplifter. This list should have been accompanied by an explanatory statement. We are now suggesting that those interested dig up our bulletin sent out Dec. 7.

The above is explanatory of the statement of the police department sent out with our bulletin of Dec. 7. It will be observed that this party had goods enough to start a fair sized store. We saw the merchandise on the tables of the police department and were told that the list given in our last News Letter is only a part of the goods which she and her accomplices had stolen. A man residing in another part of the city claiming to be a real estate salesman has disappeared. His rooming place has been located and, according to the statement made by the Police Department, contains an additional amount of stolen merchandise.

It is unnecessary to comment further regarding the necessity of watching thieves during the holiday season.

It may interest merchants to know how this female thief conducted her business. She is about 40 years of age, with previous police experience. She led with her a handsome Boston bull dog, which, being playful, he was admired by the sales girls in the store while Mrs. Morrill was scooping merchandise into her capacious shopping bag, which she carried in her left hand.

By referring to the bulletin issued last week you will observe that she must have been quite busy during the few days previous to her arrest. She was captured in the Smith-Bridgman store. The list of stolen merchandise included goods obtained from Lansing and Port Huron stores.

A civil suit has recently been brought against one of our department stores and the subject of proceedings against bad check operators and shoplifters is a delicate one. In Flint last week we observed that members were quite reluctant to join with each other to make individual complaints against the woman and her accomplices who stole several thousand dollars worth of merchandise from the Flint stores, as reported in part by our Bulletin of last week. To-day we have received a bulletin on the subject of the prosecuting of such law violators from Cleveland. We print it in full as we believe it is quite appropriate at this time:

The individual detailed for house operator should be of character beyond reproach. Women are preferable to men for this work, though at least one man operator is desirable where three or more operators are required. All should be commissioned by police authority.

House operators can advantageously be recruited from the sales force; those who have shown an aptitude or an ability for detecting the shoplifter

at work. Intelligence, extreme care and truthfulness are the three best weapons against people looking for damages for "false arrest."

Don'ts—For House Operators.

Never arrest a suspect.

Never pick up anyone because some other person has told you that the suspect had been seen to steal.

Never pick up anyone unless you personally have seen the theft and know where the loot is hidden.

It is always best to wait until the thief leaves the counter, and sometimes until he leaves the floor or the store.

Never stare at a suspect.

Never search private premises without having the thief and police with you.

Never while on duty, engage in social conversation with anyone particularly employees.

Never talk about your work to strangers or persons outside your co-workers in each case. Don't discuss the details with the defendant's lawyer.

Never fail to be friendly to all.

Never, above all, make any noise when picking up a thief; it can be done so quietly that passersby will not suspect. Never say "You are under arrest" or other similar statements. Just tell the thief you wish to speak to him or her in your office about an article he or she has.

Never get careless and let the thief throw the stolen merchandise away after the arrest.

Never arrest a fraud charger until the merchandise actually has been delivered.

Never get rough or use improper language with anyone. Don't try to "hang" a thief when you testify in court. Tell the good as the bad. Be fair.

Do.

Procure a police commission before starting work. Secure recommendation from your employer and present to City Safety Department, Director's Office.

Always go about your work quietly.

Be courteous, polite and quiet, even to those you arrest. Dress quietly. Remember faces and characteristics.

If you see two or more thieves working together make every effort to secure someone to help you. If they separate, follow the one you are sure has taken something.

Never lose sight of suspect after theft is committed. If you do, do not arrest until some other article is stolen.

Remember always, that it is not what you know about a suspect, one still unconvicted in courts or otherwise. It is what you can prove in court to the satisfaction of judge and jury.

If you see a pickpocket steal a shopper's purse from a counter or pick some customer's pocket, be sure to detain the customer long enough to secure his or her address or have some other employe do so. You must have the victim in court to make your case against the pickpocket.

Remember that it is so easy to "hit into" a damage suit.

Remember that what may be a plain case of theft, may be an attempt to create a situation upon which to base a damage suit. I. E. The same person who deliberately stumbles over a rug, carpet, stear, etc., may also purchase an article of merchandise, take it out of the store's wrapping and apparently unknowingly allow you to see unwrapped merchandise with a sales tag on it, concealed upon her or his person.

Don't touch her or him. You did not see the merchandise stolen. Keep away.

If you arrest, this person will probably refuse to give either name or address and will force you to prosecute. Then offer in evidence first the sales person who sold the article to

identify the customer, then the sales check and merchandise.

Always keep a book of the persons you arrest and the surrounding circumstances and the days the case comes up in court.

Be natural, avoid speaking of your work outside of working hours.

Be careful. Be sure. Never let personal feeling creep into your testimony on the witness stand. Do not prejudice your case by a show of malice or an attempt to color the facts. Under no circumstances permit the defendant's attorney to arouse your anger.

Truthfulness, honesty and fairness have to be your slogan. Be true to your employer. Refrain from exaggeration. Tell the truth exactly no matter whom it hurts or helps. A lie once told requires a thousand more to bolster it, and a remarkable memory to avoid disaster.

You do not need to fear the truth. When on the witness stand talk distinctly and give the essential facts clearly yet as briefly as possible.

For Shoppers.

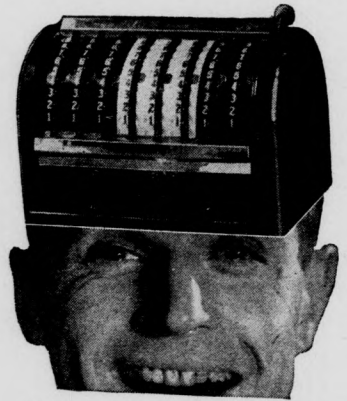
Never tempt a person to steal. Make your tests as directed without using any influence on sales people.

Never talk. Be brief as possible at work.

Do not make any entry in your report blank unless you are sure it is correct. If you doubt your memory, don't write it up. Go to your superintendent for aid and service.

If you see a shoplifter or pickpocket working, go to a floorman as a customer, tell him then go. Be sure to mention the incident in your daily report.

Always keep in mind that from you are required honesty, faithfulness and accuracy and that the big object is to teach the sales force that the customer is a guest of the house and must be treated as such. Jason E. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.



**New "Mechanical Brain"**  
**Adds and Subtracts—**  
**AUTOMATICALLY**

**Addac**  
 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.  
**ADDAC CO., GRAND RAPIDS, MICH.**

## SHOE MARKET

### Shoe Salesman Kills Wolf With Sample Case.

Harold Clark, who travels Northern Minnesota for the F. Mayer Shoe Company of Milwaukee, proved the past week that a shoe sample case deserves inclusion under the classification of deadly weapons.

Just after the big blizzard of last week Mr. Clark was driving over a country road near Eveleth, Minnesota. A short distance ahead of him was a farmer whose car in its progress struck a timber wolf which was crossing the highway. Thinking the wolf killed by the impact, the farmer got out and picked the wolf up. The animal, injured but far from out, at once turned on the farmer and was getting the best of the combat when Mr. Clark drove up. Grabbing a sample case from his car Clark entered the fray, swinging the case with a vim and eventually killing the animal with a well directed blow but not before the farmer had been severely bitten.

### Selling a No Sale Policy.

Reading the following advertisement of Abel & Son's, Mason City, Iowa, somehow gives the impression of reliability and fair dealings:

"Why don't Abel & Sons have sales?

"Because we never have to admit at the end of a season that we have been overcharging you at the beginning. That is what a sale usually means."

"Because merchandise has never accumulated on our hands by reason of unfair prices which the public has refused to pay. That is what a sale usually means.

"The most valuable service we render to patrons is seen in the judgment and critical accuracy we show in buying. We buy 'quality' merchandise at prices that enable us to sell at a fair profit. That is all the profit we want.

"Why don't Abel & Son have a sale?

"There is only one answer. Abel & Sons do not have sales because they never need to."

### Exchanging Holiday Merchandise.

Many times an offer of exchange is advisable. Sometimes it is not. But if a customer whose reliability is known, hesitates for fear that the proposed purchase will not please the one for whom it is being bought, it is often a good plan to say cordially, "Take it and if your daughter is not satisfied with it, she may exchange it for anything else we have in stock, provided she comes within three days after Christmas, as we will then be planning for our special sales. I'll give you an exchange slip so you will have no trouble." Then if such exchange is requested, make the adjustment cheerfully. It pays.

### Thank Your Patrons With a Smile.

Make it a rule that salespeople shall thank patrons for their Christmas patronage with a smile. It is an easy habit to acquire and a valuable one. Then, when the holiday buying period has ended, use the usual newspaper space for an announcement of appreciation for the generous response of the buying public—if you can honestly do so, and promise continued effort

in service of an acceptable character. Suggest that your firm will go on striving for the business embodiment of the highest ideals. Make the announcement reasonably brief but let it ring true.

### Follow the Footprints.

In the dead of the night, before Kogan, in the Bronx, moved to a new location, just around the corner, he appeared on the scene with a can of chalky paint. From the entrance of his old store to the entrance of his new, then painted on the pavements a continuous series of footsteps. People were naturally interested the next morning when they observed the trail, and on tracing it to its source—the old store—they found a huge placard which enjoined them to: "Follow the Footsteps to Our New Location Around the Corner."

### Capitalized Athlete's Popularity.

Bob Williams is quite a boy in Canton, Ohio. He gets more hits than any other fellow on the ball team; he runs up to the corner and back faster than anybody else; he stays under water five minutes; and he's a great battler.

Hirschheimer's, realizing all this, thought it would make great news for the rest of the gang when Bob and his mother walked in recently and bought a pair of shoes. So they jockeyed out a letter to all the boys and told them what Bob had gotten.

### Self Service Idea at Macy's.

Both the time of customers and the help of additional sales people are saved as the result of a new self service feature instituted not so long ago in the shoe department of R. H. Macy & Co., New York. On several large boards are hung samples of all styles in stock, with low heeled shoes on one board and high heeled shoes on another. A customer will select the style she prefers on one of the boards and tell stock number printed below it to the salesman, who will, in turn, instruct a boy where to get it.

### Christmas Greetings.

Charles W. Morrill, president of the National Shoe Travelers' Association, wishes to extend to all shoe traveling salesmen—and to every member of the various branches of the shoe and leather industry his warmest wishes and fondest hopes for the blessings and joys of this season of the year, when true fellowship and fraternalism should be made manifest in real sincerity as expressed in the few words of A Merry Christmas to All.

### Puts It Up To the Customer.

To a bill overdue for some time at the shop of an Elizabeth, N. J., merchant is finally attached a brief note. "What would you do with this account if you were in our place? Please let us know." The answer, usually, consists of a check in payment of the account. And no one can help seeing the fairness of it all, there is no loss of the customer's good will.

### These Styles.

Mary had a little dress,  
A dainty bit and airy;  
It didn't show the dirt a bit,  
But Gee, how it showed Mary!



# Save \$500.00

Then pay \$200 on a \$500 bond, giving us a note for the balance.

When paid for, buy another bond on the same basis.

This is one way to get ahead!

## The OLD NATIONAL BANK

MONROE at PEARL

*A Bank for Everybody*



## 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.

### United Detective Agency, Inc.

Michigan Trust Bldg.  
GRAND RAPIDS, MICHIGAN  
CIVIL CRIMINAL  
and  
INDUSTRIAL WORK  
Only Bonafide and Legitimate Detective Work Accepted



PHONE—6-8224 or 5-4528  
If No Response Call 2-2588 or 8-6813  
Dictagraph and Auto Service  
Associated With  
SARLES MERCHANTS' POLICE

### 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.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

### Prompt Adjustments

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

## 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.

### Grocers Too Often Hold Umbrella for Competition.

One of the prettiest ways for the individual grocer to help the chains is to fix a price on a high market cost and hold it there regardless of later market declines.

That is done every day. Why? Well, grocers also fix their prices on low market costs and neglect to readjust them upward when cost advances simply because they "bought before the rise." But, however such "reason" may appeal to and satisfy grocers for their own justification, it won't help them a bit in the hard fight of competition, for their customers will notice where they are high and fail to pay any attention to where they are low as an offset.

A man went with his wife to a grocer lately and was charged 19 cents for a pound of 40/50 prunes, the market cost of which was 7 cents or thereabouts. He protested against what he called "a twelve-cent profit on a seven-cent investment." That was inaccurate, of course, but it is the way folks will reason. When he found a chain unit selling 40/50 prunes for ten cents, he felt such margin was "more like a reasonable price."

Here was a chain getting 30 per cent. margin on present cost and the price appealing to a consumer as "reasonable," as against the margin of over 63 per cent. which he had to pay the individual grocer. Do you wonder that he favored the chain?

The incident is so important that I leave it where it stands for now in the hope that some grocer will write an analysis of prune margins as they should be and show why he reaches his conclusions. Such analysis would evince capacity to figure correctly all along the line. Will it be forthcoming?

Brothers so often fail to work in harmony that family disharmony has become almost proverbial. Yet the results of brotherly co-operation are so obviously beneficial that it should seem that all families would naturally submerge individual preferences in the common good.

I have before me a detailed statement covering operations during July and September, inclusive, in a general food market operated by three brothers. Last year this period showed sales at the rate of \$185,000 a year. This year they range \$200,000. October, 1926, showed over \$18,000 or at the rate of \$216,000. This October ran at the rate of \$244,000. So the growth is consistent, logical and satisfying.

The market is run by the brothers who divide the departments among them. One buys all the meats and operates the sales thereof. One handles fish and poultry and the vegetables. The third handles what is classified as creamery and includes the grocery department. That they are workers is evinced by the record, for they made the fine net earnings of 3.12 per cent. in 1926, and the wonderful earnings of

just short of 7.75 per cent. in the 1927 period.

Such a record you might think would satisfy anybody and one might be inclined to accept it without argument or examination, but these brothers take nothing on faith or for granted. They inventory every ninety days, then have a firm of certified public accountants go over their books and draw off a formal statement. Such practice both goes far to account for their record and insures its continuance.

Here is a preferred example of the strength of a proverbial bundle of twigs so strong when bound together, so easy to break if separated. And these boys have the good sense to keep together.

The cost of goods sold is 71.37 per cent. On a mixed stock, including staple groceries, that is a fine spread. I call it "fair" because it indicates that there is nothing exorbitant about gross earnings on meat, fish or vegetables. It indicates, in fact, a thoroughly well balanced knowledge and practice—the opposite practice to that indicated in prune pricing, above reviewed. Given bright, cheerful service and the will to brain and brawn enough to keep in good bodily and mental condition, and such a combination is unbeatable—and always will be. But the brain must not go to seed. These boys are as alert to buy right as to sell right, as the up-and-coming merchant always must be.

With a margin of 28.63 per cent., these boys operate on 20.91 per cent. expense, or less than 21 per cent. Considering the character of goods handled, that is a conservative ratio. It contrasts pleasantly with over 25 per cent. expense in the same period of 1926. In this connection it is worth while to notice that the item of salaries and wages last year figured 16.93 per cent., or just short of 17 per cent., whereas this year they figured 15.22 per cent. or just short of 15.25 per cent. More than that: The actual money paid out for this item was \$252.20 less in 1927 than in 1926, despite increase of nearly \$3,600 in sales. That fact shows particularly sound management.

There is one item in the statement which should be shown in greater detail. That is general expense. Under that head appears \$1,463.63, equal to nearly 3 per cent. on sales. That is too much to bury in any general account. Examination shows that this covers electricity, about \$100; paper and twine, sawdust, window cleaning, janitor and machinery upkeep. My suggestion is that a separate account be opened for each of those items and for any others which cause an expenditure of \$100 in ninety days, and let only what remains after that be put into general expense.

Aside from that, I find nothing that does not merit approval. Salaries and wages, which figure around 15.25 per cent., include something like \$300 per month for each of the brothers. Hence 5.4 per cent. on sales is accounted for by drawings within the family. To be able to show nearly 8 per cent. on sales extra earnings besides such draw-

(Continued on page 31)

## M. J. DARK & SONS

INCORPORATED  
GRAND RAPIDS, MICHIGAN

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

### KEEP THIS SALES AID WORKING ALL THE TIME.

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

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

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

**FLEISCHMANN'S YEAST**  
Service

Don't Say Bread

— Say

**HOLSUM**

**PROFITS**  
RESULT FROM  
**RUMFORD**

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

**RUMFORD CHEMICAL WORKS**  
Providence, R.I.

**QUALITY**



© 93 26

**MEAT DEALER**

**Meats of Prime Quality.**

The term prime with regard to meats has been often used rather loosely in the wholesale and retail markets of the country. According to the U. S. Department of Agriculture meat possessing prime quality has to measure up to the idea, nothing higher in grade being conceivable at the present time. Other grade terms going down the scale are choice, good, medium and common. When anything is ideal it certainly embraces a lot, for it is easy for critics to find something to complain of in most products offered on the market. Producers surely should be complimented when they have exerted all their best faculties in endeavoring to produce ideal quality, and when they have reached that coveted goal they have proved themselves masters of no mean attainments. The most competent meat experts hesitate before they apply the official name prime to what they examine, for there can be no flaws in the product, and it is expected to measure up to the ideals of all who handle it commercially and those who use it on their tables. Regardless of this many retailers have used the term in the past when quality was by no means ideal. This action has tended to discount the value of the name, for there was no higher one that could be used for better merchandise. Consumers, naturally, were not especially thrilled when they were told meat was prime, because they had become accustomed to thinking of the quality they had been buying in such terms as it had been described to them. The Federal Government is trying continually through its educational programme to establish names for commodities that will mean something definite, not only to the members in the trade, but to consumers as well. Progress has been made, but more remains to be done. This is a period of the year when prime meat is found on the wholesale market, and, incidentally, in some retail markets. Steers, lambs and hogs are being shown at stock shows throughout the country, after having been produced under ideal conditions. Prizes are awarded, and later the meat from most of them appears on the market. Ribbon bedecked, meat from these prize animals create considerable interest even among the more blase in the wholesale and retail markets. They give special interest to an industry that possesses some of the monotony of all routine enterprises. Prime quality may not be readily available in all sections, though quality closely approaching it is pretty apt to be found in nearly all sections of big cities and towns during the next few weeks.

**Beef Cooked German Style.**

The dishes provided in the homes of people of different nationalities are somewhat different and they all have their special appeal. It is not at all unusual to hear favorable comments made on cooking in restaurants offering French, Italian and German dishes, as well as dishes originating in other countries. Many of these excellent dishes may be prepared in any

home and found a pleasant change from the conventional. Sour-fleisch is an excellent example of German cooking of meat. The meat selected may be any lean cut of beef, but preferably a cut of reasonable tenderness and good flavor, such as the selected sections of the round, shoulder, chuck or top sirloin. The meat should be placed in the ice box for two days, to allow the sourness to penetrate the meat. Remove from solution, wipe dry and place in covered container (preferably an iron pot) and cook slowly with a small amount of water in the bottom of the cooking vessel. The meat should be sprinkled with salt and pepper when put over the heat. About one-half hour before the meat is done small peeled potatoes, small onions and sliced carrots should be placed around the meat and dredged in the gravy. The degree of sourness is influenced, of course, by the strength of the vinegar solution and the time the meat remained in it. Some may like the meat more sour than others, but those who are becoming acquainted with the dish may not care for more than moderately sour meat. Like other kinds of meat used for cooking with moist heat the more expensive cuts may be avoided. The process of cooking will make the meat tender if allowed to cook until well done. If the cover is removed ten minutes before cooking is finished the top of the meat and the vegetables will be nicely browned. We know of instances where this method of preparing meat has become very popular in the homes of other than German people. There is something almost tantalizing about the taste of the meat and the vegetables possess a very desirable flavor also. Horseradish may be served as a condiment, although all may not care for it. The utilization of meat in this way is very good if it is to be held a few days before being used. The vinegar has a preserving effect and there is no danger of spoilage for some time when meat is so treated.

**U. S. Ate More Butter and More Meat**  
Washington, Dec. 2—The American people consumed more butter and more meat per capita and the railroads carried more fresh vegetables and more fresh fruit per capita during last year than in 1919, the first year after the World War, when economic conditions became stable, according to figures in the annual report of Secretary of Commerce Herbert Hoover, just made to Congress.

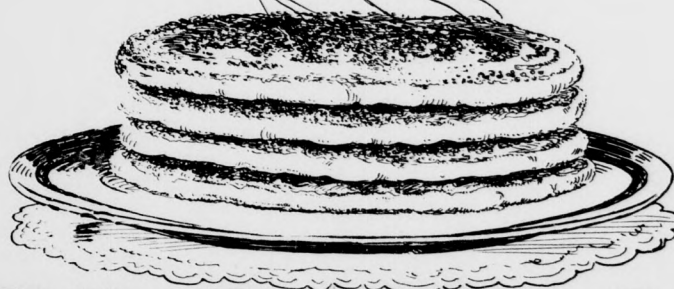
The report shows that last year the American people consumed an average of 16.7 pounds of butter each, compared with 15.4 pounds in 1919, and ate an average of 156 pounds of meat each, as against 138 pounds each in 1919. During 1926 the railroads carried 134 pounds of fresh fruit and 48 pounds of fresh vegetables for every man, woman and child in the United States compared with 125 pounds of fresh fruit and 41 pounds of fresh vegetables in 1919, Secretary Hoover says, based on statistical reports prepared by the U. S. Census Bureau.

**Always Wagging.**

"Some people," said Mrs. Knagg, "have eyes and see not, ears and hear not."  
"But never tongues and talk not," growled her husband.

**Rowena**  
(Self-rising Wheat and Buckwheat)  
**GRIDDLE CAKES**  
*Sure are delicious!!*

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



**Valley City Milling Co.**  
Established 43 Years  
**GRAND RAPIDS, MICHIGAN**

The World wants  
**"PUTNAM CANDIES"**

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

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

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

Putnam Factory Grand Rapids, Mich.

**Dutch Tea Rusk**  
the toast Supreme

baked of finest flour, fresh eggs whole milk, pure malt  
**MICHIGAN TEA RUSK CO.**  
HOLLAND, MICH.

## HARDWARE

**Michigan Retail Hardware Association.**  
 President—C. L. Glasgow, Nashville.  
 Vice-Pres.—Herman Dignan, Owosso.  
 Secretary—A. J. Scott, Marine City.  
 Treasurer—William Moore, Detroit.

### The Hardware Dealer After the Christmas Holiday.

Written for the Tradesman.

With Christmas a few days distant, the hardware dealer should already be planning the best means of following up the holiday. After Christmas comes the inevitable reaction of the buying public; and to the intense rush of the busy week now in progress succeeds a decidedly quiet spell which continues well into the winter. Indeed, as a normal thing, there is little quickening of business until spring is in sight.

This quiet season will, in the normal hardware store, be marked by two features—the annual inventory, as early in the new year as possible, and the mid-winter special sale.

These two features of the after-Christmas season are related; and upon the one depends the other. But all merchants do not follow the identical program. There is some difference of opinion as to the best time to take stock. Also, there is some difference of opinion as to whether or not to hold a "stock taking sale" and as to whether or not this sale should precede stock-taking.

The argument on both sides is familiar. One merchant says, "How do I know on what lines to cut until I have taken stock and know just what I ought to get rid of?" The other merchant says, "If I hold my sale first, a lot of goods are cleared out and the labor of stock-taking is thereby materially reduced."

The dealer must suit himself; must adapt his program to his own peculiar circumstances.

Before going on to the inventory, however, there is one possibility worth considering. The hardware gift lines divide themselves into two distinct categories; the goods which are in season all the year round and especially in demand at Christmas, and the goods which are seasonable only at Christmas. As a rule, the first class of goods can be continued in stock. There is risk, however, in carrying over the second class of goods until next Christmas; risk of depreciation, of damage, and of certain novelties losing their popularity.

Some dealers have found it advantageous to put on a clearing sale of these lines the week after Christmas. Drastic cuts, of course, have to be made to interest people right after the buying orgie. But three classes of people will be interested. First, there are those individuals who expected certain specific gifts, have need of the articles, didn't get them, and are now going to buy for themselves. Second, people who received unexpected gifts and want to make gifts in return, even if it is a little late. And, third, those thrifty folk who believe it is good business to buy Christmas gifts cheap and store them for anticipated use a year hence. There are a few folk of each class in your community; and with smart price reductions, a striking win-

dow display and, perhaps, some newspaper advertising, you ought to pick up some trade in these lines, right after the holiday.

But such a sale can't wait until after stock-taking. It can't even wait for you to turn around. You must be prepared to put on this sale at once.

Such a sale might run through the week from Christmas to New Year's. Then comes the time for stock-taking; or, if you prefer, for the big stock-taking sale when that event precedes actual stock-taking. Your holiday week sale should be devoted almost entirely to real Christmas lines; your stock-taking sale will be considerably broader in its scope.

With the majority of hardware dealers, the annual inventory will come between the holiday week and the stock-taking sale. Stock-taking, however, does not always start immediately with the New Year. It is, however, a safe rule to start your stock-taking as early as you can. And, although there may be good reasons for postponement in some cases, and although the natural reaction from the hard-driven Christmas season may be the sole reason in other cases, the first week of the New Year is not too early for the wide-awake hardware dealer to commence taking stock.

No merchant in this day and generation needs to be told that stock-taking is necessary. Nor, on the other hand, is any reminder necessary that stock-taking involves a lot of hard work. It is one of those absolutely necessary and disagreeable tasks that must, nevertheless, be well and intelligently performed. Carelessness is fatal.

The great point about stock-taking is that it gives the merchant an intimate understanding of his business. It helps him to get his bearings and to chart his future course. So it is not a mere form, nor is it a tedious and disagreeable task to be rushed through as quickly as possible; but it is an important part of the year's work, from which the merchant should be eager to profit.

The big idea behind stock-taking is to get close to the business and examine its details with a keenly critical eye.

To be really beneficial, an inventory must be thorough and complete. Every item in the stock must be listed, with quantity and price. Then a comparison should be made with last year's figures, and lessons drawn therefrom to guide the buying and selling for the coming year.

An important matter is the proper pricing of the stock. This ought to be done by the hardware dealer himself. He knows, or should know, the markets, and should have a pretty accurate idea of values. Each article in stock must be judged by itself; and each item should be priced at actual value as it now stands, not at the invoice price of six months or six years ago.

The policy of carrying along the stock priced according to invoice is easy; but it is apt to be dangerous. "Don't kid yourself," is a good motto

## Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting  
 Goods and  
 Fishing Tackle

We can give you service on  
 Cel-O-Glass

We carry a complete stock

**Foster, Stevens & Co.**  
 Founded 1837

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

### Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

N. FREEMAN, Mgr.

STORE FIXTURES — NEW AND USED

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

Call 67143 or write

THE BEST THREE

AMSTERDAM BROOMS

PRIZE *White Swan* Gold Bond

AMSTERDAM BROOM COMPANY

41-55 Brookside Avenue,

Amsterdam, N. Y.

## BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN



for the hardware dealer when he is taking stock. If for any reason the goods have depreciated in value during the year, that depreciation must be taken into account in making up your stock sheets.

Remember, always, that the purpose of stock taking is not to jolly yourself into a belief that conditions are better than they really are, but to find out what conditions actually are. The cold, hard facts of the situation constitute your objective.

So, in pricing, if you err at all, err on the side of cautious conservatism. Under-estimate your assets and over-estimate your liabilities.

As a rule, depreciation is a relatively small factor in the hardware business. Nevertheless, declining prices should be watched; since in selling the merchant has to compete with dealers who are buying at to-day's prices rather than those of six months ago. There are, too, some lines which in time lose value through being kept on the shelves. A cautious stock-taking should allow for all actual and some potential depreciation on such lines. On the other hand, although price advances should also be taken into account, it is usually best to view these with caution. All along the line, your pricing should be conservative. There is no advantage in piling up paper profits that cannot be converted into cash.

Another point to remember is the necessity of putting a decidedly conservative valuation on fixtures.

I recall the tragic case of a young merchant a good many years ago. Year after year his stock-sheets showed the business in a very satisfactory financial position. Of course liabilities were increasing; but the balance of the right side was always substantial.

At last, however, came the show-down. The young man found himself in a tight place. He let the business go. When I came to take stock, the resulting inventory showed a decided excess of assets over liabilities. But the assets were largely fixtures put in the stock list at the same price as five or six years before; they showed a total out of all proportion to the sadly diminished stock.

Fixtures, delivery outfits and similar items should be drastically depreciated from year to year. The depreciation allowance should be substantial enough to wipe out these items from the stock list while the equipment itself is still rendering satisfactory service. Some conservative merchants write off 25 per cent. annually on fixtures. One man writes 50 per cent. off the cost of fixtures at the end of the first year. His reasons are plausible enough:

"Once a bit of machinery or equipment has been put into use, it is worth only half price. You may think it is worth more, but try to sell it and you will find out your mistake. After a few years' use you're lucky if such items are worth anything at all. Why not face the issue at the very start, that even the finest fixtures, on a forced sale, will realize only a small percentage of what they cost you."

Another merchant adopting a some-

what similar policy does so for slightly different reasons:

"If it were not for human psychology, I could transact business just as well with a rough pine counter as with a shiny quarter-cut-oak silent salesman. The difference represents, from my point of view, not service to the store, but advertising appeal. The shiny silent salesman, the plate glass and brass trimmings and handsome woodwork, advertise my store as up to date. The outlay might better be treated as advertising than as investment."

Newspaper advertising, if intelligently conducted, is just as much an investment. Indeed, it is a better investment. But no retailer seriously thinks of including last year's advertising outlays as assets in this year's stock-sheets. The resultant good-will may, in the event of a sale of the business, become an appreciable asset; but the asset is so intangible that the dealer cannot count upon it, especially if the tide takes a turn against him.

A sound basis for valuing stock and equipment is the amount it is likely to be worth in a pinch.

The proper relation between stock values and fixture values should be maintained; and watch should also be kept on the relation between the stock carried and the turnover. It is on the frequent turnover that the retailer makes his money. Inflated fixtures values or high stock values create paper profits; but cash sales represent real profits.

In listing accounts and bills receivable it pays to follow an equally conservative policy. Your bills receivable must be paid. Your accounts receivable may be collected, or they may not. An account is not an asset until you have realized on it. It is not something to be carried on your books from year to year, but something to be collected at the end of the month.

Therefore, face the situation squarely. What accounts are good, what accounts doubtful, and what accounts absolutely bad? Do you know what accounts are hopeless? Such accounts must be charged against profit and loss. It is no advantage to carry them in your inventory in an effort to persuade yourself that you are making money when you are not. Better write them off and know for a certainty where you stand. Better still, hustle out and collect wherever you can.

To be of value to you, your stock-taking must deal in cold facts. Never allow the desire to make a favorable showing to run away with your judgment. Rather, get down to cold facts, and read their lesson clearly. To those who do so, the annual inventory is a guide and a help.

Victor Lauriston.

**Christmas.**

A joyous word is Christmas!  
The chime of bells we hear,  
The laughter of glad children,  
And carols far and near.

A picture word is Christmas,  
Gay holly wreaths we see;  
And glittering gold and silver  
That deck the Christmas tree.

A blessed word is Christmas.  
Again we kneel with them—  
The Magi and the shepherds,  
At star-lit Bethlehem.  
Daisy D. Stephenson.

SELL  
**Ge Bott's  
Kream FrydKaKes**  
DECIDEDLY BETTER  
Grand Rapids Cream Fried Cake Co.  
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FAVORITE TEA in 1/2 lb. lead packages is a strictly 1st May Picking and is one of the very highest grades sold in the U. S. If this Tea is not sold in your city, exclusive sale may be arranged by addressing

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**VITAMINE FOODS  
MAKE VIGOROUS  
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Imperial Cod Liver Oil Foods for Dogs & Foxes are a balanced ration supplying the necessary Vitamins so essential to healthy growth and freedom from disease. Imperial Dog & Fox Biscuits are not hard. It is not necessary to soak them in liquids as they are readily broken up by small Dogs and Puppies. All Dogs and Foxes relish and thrive on these crisp tasty Biscuits. A trial will convince you.

You can Buy them at

**Van Driele & Co.**  
GRAND RAPIDS, MICH.  
Distributors

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SPRINGS; Office Chair, Coil, Baby Jumper, General Assortment.  
Successors to  
**Foster Stevens Tin Shop,**  
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Imported Canned Vegetables  
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Gives you better results. Our moving and storage rates are very reasonable. Every load insured.  
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Products Analyzed and Duplicated  
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## HOTEL DEPARTMENT

### Trees Were Big When Moses Was a Child.

Los Angeles, Dec. 17—Enlarged to include more than 600 square miles of the most beautiful country of the California Sierras, Sequoia National Park takes rank to-day as one of the foremost of the twelve greatest National playgrounds of the West. The highest mountain in the United States, Whitney, stands sentinel on its Eastern border. The thousands of enormous sequoias that make up the giant forest on that magnificent divide between the Maple Fork and main Kaweah comprise a forest whose nobility cannot be approached by any other in the world.

Surviving witnesses of years that go back to the dawn of record history, the giant sequoias are beyond dispute the most impressive living things in nature. And in countless lakes and streams, in Sierra Meadows starred with flowers, in rugged peaks of naked Sierra granite, Sequoia National Park is rich beyond any computation less exact than that of many of the writer's explorations.

On recent visits to the Grand Canyon I had decided, to my own entire satisfaction, that I had seen about everything that could ever impress me greatly, but no words can adequately describe the majesty and friendliness of the giant trees of this forest, the stately granite dunes and white pinnacles, the roaring white cascades and the deep, dark canyons. In this fairyland the lover of outdoor life can camp for months in the summer without taking tent or raincoat, for it never rains here in vacation time.

As I stated, after one has viewed the Grand Canyon he feels that almost any other place he may visit must necessarily seem tame and insipid compared with the overwhelming effect of that stupendous marvel, but it is a curious and most satisfactory provision of Nature that one impression shall give way to another without destroying the value of the one displaced. Mental impressions are not unlike visual ones. Notice how rapidly the human eye photographs one scene after another without the least mental confusion. In the minutest fraction of a second one negative on the retina has been wiped away and another developed upon the same film, and repetition goes on and on, a process of natural perpetual motion.

When on a recent Saturday a friend of mine suggested to me a motor trip to Sequoia National Park, I agreed that the ride might be attractive, but I certainly was not prepared for such a succession of surprises as came before me as we proceeded.

In the Grand Canyon was delicacy of beauty in the play of colors, grace and strength in the color of the rocks, and size measured in the depth and expanse of the chasm. In Sequoia National Park is beauty of a different type and strength and size and steadfastness which has to be estimated by another form of measurement. Instead of depth there is height. Instead of wide expanse of air filled space—here is dense solid thickness of imperious and impenetrable substance. Instead of material that has given way before the erosive action of the elements, there has been steadfast resistance through all the ages to the most violent ravages of the Storm King. The Sequoia is staunch, noble and true. It scarcely bends to the sway of the gale and it never breaks. Lightning strikes it, because it stands exposed above all its neighbors in the tree kingdom, and it loses some top branches or takes on an occasional scar from the burning of its great body but it does not succumb. Instead it stands as erect as ever and carries its head proudly as one above noticing such indignities. Some violent cata-

clysm of nature or the ruthless hand of man may cast one of these giants to the earth, but it does not die or rot like other trees, but slumbers quietly like a giant at rest and defies even death.

I will not attempt to describe the various scenes through which we pass through Visalia, across the level floor of the San Joaquin valley, through Lemon Cove into Kaweah Canyon, past Three Rivers to Ash Mountain, where the park headquarters are located on the Western boundary of the park.

Certainly no other National park can boast of such contrasts as Sequoia presents. From the "Elfin Forest" of California chapparal on the Keweah foothill at Ash Mountain, the park superintendent can look to the Sequoia sentinels of the "giant forest" that peer down from the Sierra ridges far above. Fig trees flourish in the gardens at Ash Mountain, and a few miles down the Keweah at Three Rivers are thrifty orange groves. Yet from the porch at headquarters in the winter season one can turn a navy glass on a snow gauge on the summit of Alta Peak and read a snow depth of ten or fifteen feet in that Alpine world.

At the park headquarters we were treated with a cordiality which is so apparent in all National park service, which is a decidedly unique feature of Government activity, because of the energy and enthusiasm and intelligence exhibited.

We were directed over the splendid new General's highway, from Ash Mountain. This follows first up the Kaweah Canyon, and then, under the shadow of Moro Rock, turns and climbs 3,600 feet to the ridges above on a long series of switch-backs. Suddenly looms among them a noble forest of yellow pine, sugar pine and incense cedar. Then a giant red column, a tree so huge that it seems a survival of the age of gigantic birds and beasts. Then down a little grade we roll into the Giant Forest camp where another kindly official supplies us with acceptable information. Here, in one of the noblest groups of sequoias, is located the hotel, ranger headquarters, store and postoffice. Adjoining it are tourist camp grounds, where 2,000 visitors can be cared for. Here we arrange to remain for the night after a journey of something over 400 miles, and enjoy the accommodations and service greatly. The beds are restful, especially after a very full day, and the meals are extremely satisfying. Also the charge fair and reasonable. We spend a pleasant evening listening to stories of ranger experiences, and do not have to be rocked to sleep.

Our first observation on the following morning was the famous General Sherman tree, which is said to be 279 feet in height, 102 feet in circumference, with a diameter of 36 feet. It is certainly an unusual experience to stand beneath a mass of vegetation such as this, and one cannot help but reflect, when told that its probable age is 5,000 years, of the changes in history since that magnificent tree was a seedling. Long before Moses had led the Children of Israel out of Egypt, long before his brethren had carried back to their father Joseph's blood-stained coat of many colors, long before the birth of the patriarch whose children and whose children's children to the remotest generation, the Most High promised to bless, even before the aged pyramids had reared their heads on the banks of the Nile, long centuries before the hanging gardens of Babylon, were conceived, this tree has been growing.

Thousands of years this majestic growth of verdure has offered its head to every passing thunder cloud, but so strong and sturdy that, like Ajax, it has defied the lightning. Many of these trees grow to a height of 300 feet, with a circumference of 100 at the base, the bark alone measuring



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pleasant rooms, \$2.50 and up.  
Ward B. James, Manager.  
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Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

### MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

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

### PANTLIND HOTEL

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Rooms \$2.25 and up.  
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140 comfortable and clean rooms. Popular Dutch Grill with reasonable prices. Always a room for the Commercial traveler.

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

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

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

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80 Rooms—50 Baths

30 Rooms with Private Toilets  
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### Occidental Hotel

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### HOTEL GARY

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

between three and four feet in thickness. The rings on the stumps of many which have been cut indicate an age exceeding 3,000 years. For a height of 100 feet or more they are clear of branches, their great limbs, the thickness of a large tree, extending above the near smaller growth, which in the early lumbering days of Michigan would resemble a remarkable forest. Their branches are not swayed or are their trunks bent by the fiercest wind. It is in Sequoia National Park that these trees are found in the greatest number, it being estimated that there are here at least 10,000 trees with a diameter of ten feet, included in twelve different groves.

As a hunter keeps a record of the bears he has killed by cutting notches on the stock of his trusty rifle, so the big tree keeps a record of the years it has lived by the rings concealed within its trunk. Every year it lives it grows in girth a tiny bit—in youth faster, in age slower, in fat years more, in lean years less, but it never fails to add the ring with each passing year.

Past General Sherman tree road work is in progress on a new highway which is to connect Sequoia and General Grant National parks, and which will make accessible more groves and many desirable camping places. With no excessive gradients, and maintaining an altitude of between 6,000 and 7,000 feet, the new road will provide a long-needed and easy connection between the two parks that are dedicated primarily to the preservation of these giant trees.

Not the least of the beauties of Giant Forest are to be found in the many meadows scattered through it. Round Meadow, Circle Meadow and Log Meadow are all within two miles of the camp. A wealth of wild flowers adorns them the entire summer long and tiny streams wind through their golden hearts.

From Moro Rock or Kaweah Vista a wonderful mountain panorama is spread to the East, where the majestic peaks of the Kaweah Divide separate the Kaweah and the Kern rivers. From these two viewpoints can be appreciated the vastness of the domain that now belongs to Sequoia, for beyond the Kaweah Divide is the great canyon of the Kern, and the mountain wall, of which Mount Whitney, is a part, all within the park borders.

It is the lasting good fortune of Southern California motorists that this natural playground has been set apart forever and made accessible from Los Angeles and San Francisco in a few hours. It is estimated 100,000 people entered its borders during the season just closed, but this is only a beginning, for though Sequoia is dedicated especially to Southern California, it is a National playground that as the years go by will more and more draw visitors from the entire Nation.

We leave Sequoia park with regret, but as we are only passengers and our host and guide is a very busy Los Angeles hotel operator, with whom a week end contemplates the passage of time between Saturday morning and Monday evening, we say good bye with regrets. Really getting acquainted with Sequoia is a pleasant task that should involve months instead of a few measly days. The motor car will not for years take you much farther than the border, which will leave its beautiful treasures for the more leisurely vacationist, who with pack horse will seek out the numberless streams, lakes and trails in mountain and valley.

I notice that Arthur White, in a recent communication to the Tradesman, makes mention of the fact that the Michigan Transit Company lost money in their operations between Chicago and Northern Michigan points last season, which will not be regarded as a thunderbolt from a clear sky by those

familiar with the business policies of this particular corporation, for the past few years. The charges extorted by this line were altogether too high for the class of people who would naturally patronize it. For instance, their rates to Northern Michigan points were twice as high as they were a decade ago, and for the carriage of automobiles, absolutely prohibitive. Former patrons discovered they could motor to Milwaukee, from Chicago, ship their cars and families to Manistee save 75 per cent. in outlay in personal transportation, as well as on the cost of car shipments. Out here one can buy first-class transportation from Los Angeles to San Francisco, a distance of 500 miles, on a palatial steamship costing millions with no greater carrying capacity than the Michigan boats, with berth and three square meals included, for less than they would pay for passage alone there. But they sell out their accommodations and find it to be profitable, instead of hauling tenantless staterooms.

It is claimed that Arthur Brisbane, one of the Hearst syndicate, receives a salary greater than the President of the United States, and I maintain he is worth the price. The other day he said something about prohibition which, coming from an individual who is strictly abstemious, appealed to me. Some prominent "dry" had made the statement that the benefits of prohibition were to be seen in every walk of life, from the banker to the workingman. Brisbane says such talk is "asinine and statistics everywhere prove to the contrary. It is hurtful to the cause of prohibition to make such claims, for the observant individual knows better, and classes their other claims as none too reliable."

In Los Angeles a prominent member of the police board, radioed the other evening, that "the increase of arrests for auto driving while intoxicated had increased at the ratio of 19 to 1, increase in number of vehicles and population duly considered, since the Volstead act had gone into effect; that the penal institutions were harboring inmates at a trifle less than that proportion." The other day, the Federal grand jury here brought in thirty-one indictments for liquor law violations, but the accused were not even arraigned, as the judge stated: "We are not possessed of the equipment for prosecuting these alleged violators or the facilities for taking care of them if convicted." Further he said: "We are asked to prosecute home manufacture of wine and beer, made for personal consumption only, when several district judges have already decided that it cannot legally be accomplished."

The silly strike of students at Cudahy, Wisconsin, because of the dismissal of a teacher, ought to prove an object lesson for parents everywhere, many of whom have gone through a lifetime of regret because of inadequate education in youth, but who have been giving their own boys and girls all possible advantages, which they seemingly little appreciate, followed by the abetting by the parents of insurrection in class rooms.

Benjamin Franklin made the claim that a youth's greatest victory was when he first learned subservience to authority and that no man was equipped for life's struggle without recognizing the right of authority in others. We find this to be true in every walk of life. The laborer never wants anyone to do any bossing; he always has a better way of doing things.

The boys and girls of to-day receive all the public schools have to offer and that means unbounded possibilities. Within the child's limitations, based on heredity and environment, there is no boundary to the limit which the public school gives; but the parent owes it to the child to adopt a

code of discipline which will make it possible for her or him to properly appreciate the fact that this opportunity must not be wasted through frivolity.

The good that the schools might do, and should do, and the value of many millions rightfully spent therefor, will lose much of their effectiveness because of the seeming attitude of the parent toward the school, as in the Cudahay situation.

Also there are too many articles, cartoons and jokes on the opening of school each year which give the impression that school is something to be feared and avoided and that the happiest days are spent out of school. False ideas of children as to school life make the work of teachers most difficult. It is the duty of parents to make the children enthusiastic about their school instead of abetting them in insubordination and mutiny.

Opinions are formed in the home, at the breakfast table and at the dinner table, by the conversation of father and mother. Some of the enthusiastic talk devoted to other things should be directed toward the benefits of school—to the fact that without money or price on their part, in fine buildings, well lighted and well heated and ventilated, millions of children receive the education for which such men as Lincoln, Garfield and others struggled in youth against the heavy handicap of hardship and discouragement.

Teach your children to obey the mandates of both parent and teacher; to learn the faculty of loving and respecting both; to be grateful for the fact that in glorious America knowledge is as free as light and air for all who will accept and assimilate it.

The situation at Cudahay is abhorrent to all teachings of loyalty and patriotism, but the school children are not the principal culprits. It is the old story of "sowing the wind and reaping the whirlwind." Such conditions lead to disrespect of parental authority and eventually lead to anarchy and crime, but with parents disclaiming all responsibility in the premises.

If Lincoln had only a dozen books which he studied by candlelight in a cheerless attic, and Garfield learned to read while leading a towpath mule, what are the possibilities of the child to-day with its present school equipment—if he really wants to?

Arrangements have been made for building an annex of forty rooms to Hotel Gildner, at Grand Haven; also remodeling the old building with modern equipment, including a new lobby. This is a sensible move and will dispose effectually of a plan to build another hotel where it is not needed. The Gildner has a wonderful location, a desirable reputation, and this change will add much to its possibilities.

Frank S. Verbeck.

#### Jackson Hotel Meeting Continuous Round of Pleasure.

Clare, Dec. 20—The winter meeting of the Michigan Hotel Association was called to order in Hotel Hayes at Jackson by President Stevenson, with about fifty members present. Committees were appointed and reports of Secretary and Treasurer were read. The Treasurer's report showed the Association in the best condition it has ever been.

The members were then taken for a trip through the Michigan State Prison and were given a very interesting talk by Chaplin Hopp as he conducted the party through the buildings and shops.

At 6:30 the Association was entertained by Miss Sneler, of the Otsego Hotel, with a wonderful dinner dance.

The meeting was called to order again at 9:30 a. m. Saturday, when George L. Crocker, of the Olds Hotel, Lansing, gave a talk on advertising, in which he explained the advantages of the different forms of advertising.

Miss Ruth Myhan, of South Haven, in her able manner, gave a few suggestions to the A. H. A. Blossom week was in for a pleasant picture by J. T. Townsend, of St. Joseph. John Anderson talked on the new ways the tourists are spending their vacations.

Noon luncheon was served in very able style at the Jackson City Club, after which the ladies were entertained at the theater by Mrs. Wooten.

At the afternoon meeting William L. McManus, Jr., gave a talk on winter sports. He took us back to the times of the soldiers in Michigan and the way they enjoyed themselves in the winter at Mackinac Island and voiced the opinion that the time was coming again when we would all enjoy these old fashioned winter sports. H. William Klare then gave a most interesting report, on hotel education bringing to light that the fifth largest industry was at last coming into its own by the way of college education.

The question box was conducted by Walter Hodges, of Kalamazoo, and was one of the most important parts of the programme. By asking questions, getting different angles and comparing notes, it is by no means a small part of the meeting.

Business over, we were asked to be on hand promptly by Manager Wooten of the Hayes Hotel, at 7 p. m. With great care he had planned a banquet, unexcelled in food, service and music. Dancing was enjoyed until all were tired and expressed their appreciation of the Jackson Hotel and of our hosts, Mr. and Mrs. Wooten.

Fred Doherty, Sec'y.

#### Seedless Watermelon and Tomato.

According to an Associated Press dispatch, D. G. Klassen, of Newton, Kans., has produced a seedless watermelon and a seedless tomato. One of his tomatoes was reported to weigh three pounds and fifteen ounces.

#### Too Often the Case.

"Before he married me, he said he'd move Heaven and earth for me."

"And then?"

"Oh, now he's raising hell."

**HOTEL FAIRBAIN**

Columbia at John R. Sts. Detroit

200 Rooms with Lavatory \$1.50, \$1.75, \$2.00  
100 Rooms with Lavatory and Toilet \$2.25  
100 Rooms with Private Bath \$2.50, \$3.00  
Rates by the Week or Month  
"A HOME AWAY FROM HOME"

**CODY HOTEL**

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



**HOTEL BROWNING**  
150 Fireproof Rooms  
GRAND RAPIDS, Cor. Sheldon & Oakes  
Facing Union Depot; Three Blocks Away.

## DRUGS

**Michigan Board of Pharmacy.**  
 President—James E. Way, Jackson.  
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 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.

### Ginger Ale a Promising Leader.

A large part of the popularity of ginger ale is due to the fact that many people firmly believe that ginger ale is actually beneficial as health-promoter. Many others look upon it as a beverage embodying the least amount of evil of any of the similar products on the market, and they drink it for this reason. And others, many others, drink it simply because they like it.

But whatever the various reasons, the vital fact, in so far as fountain owners are concerned, is that there is always a big demand for ginger ale and that ginger ale is profitable.

Many fountain owners take care of their portion of this demand in a listless sort of manner. I have seen druggists who sell ginger ale with about the same amount of enthusiasm that they show when selling a two-cent stamp, and I have also noticed facial expressions registering triumph and victory when the same fountain owners have been able to announce that they were "out of it."

If not otherwise specified by the customer when ordering, ginger ale should be served from the tank dispenser usually supplied by bottling and carbonating concerns. This is, without question, the most economical way when a glass only is wanted. If a customer asks for a glass of bottled ginger ale, he should be given a split, or an explanation to the effect that if a longer drink is wanted it will be necessary for him to pay for the entire contents of the larger bottle—this because of the fact that ginger ale, in common with any other gaseous beverage, once opened will soon become "dead."

Many fountains have an established rule regarding all bottled carbonated beverages that the customer must pay for the entire contents of the bottle whether he drinks it all or not. At such fountains signs, conspicuously posted, help make the going easier. This system is a reasonable one and it is surprising how few complaints are made by the patrons when they are once made to see the situation.

It is also of interest to note the large number of people who, when they find that they must pay for the contents of the whole bottle, manage to drink it all.

Ten cents is the proper and popular price to charge for a glass of ginger ale, whether served from the dispenser or from the split. In exceptional cases only it is necessary to reduce the price to a nickel, but even then the margin of profit is a fair one.

Most splits hold nine and one-half ounces, making a fairly long drink for ten cents. The larger bottles of

the better brands of ginger ale hold twelve ounces, and nowadays at the majority of fountains this size bottle is retailed at 25 cents, whether consumed at the fountain or taken out.

Special attention should be given to the temperature at which bottled ginger ale is served. It should be available at all times in three different ways—on the ice, from the ice-box, and off the ice entirely. Different people like it at different temperatures, and if stored in the three ways described ginger ale at almost any temperature can be served.

At every large fountain of to-day there is a good healthy demand for the more expensive bottled brands. Many regular drinkers of ginger ale are fussy about getting their favorite brand and it is difficult to switch them from one to another. In most instances if they cannot get the particular kind they specify they will walk out, and it therefore behooves the fountain owner to carry as large a variety of different brands as he conveniently can. Certainly he should stock the leaders.

Especially during the summer months should fountain owners go after tourist business on not only ginger ale but on all the various bottled beverages, such as lemon, strawberry, coca cola, root beer, loganberry, etc. There is a heavy demand for bottled beverages that can be "carried along" by that mammoth and almost endless parade of summer automobile tourists which moves continually, day in and day out, in every part of the country. It would be interesting indeed to know the amount of the fortune spent for such beverages every summer by this army of restless transients.

I know one fountain owner who hangs out a large sign addressed especially to tourists and bearing a message to the effect that his fountain is the place to stock up with bottled beverages before starting on the next leg of the trip. This is a big country. There is room for many such signs.

A. G. Richardson.

### "Ask Me Another."

Socrates, who died 399 B. C., has a good deal to answer for. He seems to have been the originator of the system which blossomed in the year 1927 in the popular game of wanting to know the height of Popocatepetl, how many stars there are in the Big Dipper, who invented wheel-barrows, who was Catherine the Great, what is the capital of Denmark and so on.

We all of us have some general ideas about such matters, good enough to go on with, but the sharp needle of question pricks the bubble of self-confidence. We find we don't know anything, like the group of whom Mark Twain asked regarding New Zealand. (He was unexpectedly visited by a clergyman from that island and he wanted to talk intelligently to his guest.) Nobody, it seemed, could say much more than, "Oh, yes, New Zealand, er, it's an island near Australia and there is a bridge connecting them, isn't there?" They had about as much exact lore as the lady entertaining a gentleman just back from a trip to

Italy. She asked him, "Tell me, is it true that Italy is the shape of a boot?" That was her sole and single bit of knowledge concerning Italy.

From the days of catechisms to those of college examinations, questioning has been something to shudder at. It reveals one's ignorance so mercilessly. Why, this special torture should spring into popularity now is a mystery, unless we have all seen and admired, in vaudeville houses, those memory prodigies who know all populations, capitals, race winners and similar futilities. They may have excited envy. Or perhaps the cross-word puzzle, forcing us to know uncommon and out-of-the-way words, led our minds into the region of uncommon and out-of-the-way facts. Possibly, too, the large advertisements of men who enthral the company by their unexpected knowledge of everything have aroused our emulation.

However, it would be a good thing in the drug business if clerks and salesmen were required to answer a list of questions concerning the industry they are in. Buyers would not then make the frequent complaint they do now that these selling representatives cannot give information necessary to enable a purchase to be made. Employers should know that even the most ordinary salesman, behind the counter or on the road, can if compelled memorize an amazing list of facts. Memory is the most elastic faculty people have. It can do wonders if forced.

### The Chemical Trust.

Another powerful European industrial trust came into being last month with the formation of a Franco-German chemical entente.

Although the official reasons for this latest Continental effort at co-operation are greater economy, superior production and the interests of the consumer, it is an open secret among big business men that the chief purpose is to challenge the position which the new American post-war chemical industry has built up in the South American, Far Eastern and other markets.

Just at this time we are engaged in both tariff, general trade and capital negotiations involving several of the nations said to be engaged in this joint attack on our business. If, upon investigation, the current reports of "cartel" attack should prove to be well founded, they may well be informed that persistence along present lines will cut them off from our customers for we have no intention of supinely accepting their effort to dwarf or retard an industry whose prosperity is essential to the national defense.

### Compound Mandrake Pills.

Podophyllin .....	1.50
Leptandrin .....	3.00
Iridin .....	3.00
Ipecac .....	0.75
Extract of Hyoscyamus .....	0.75
Mix and make 100 pills.	

### Metal Polish, Liquid.

Prepared Chalk .....	2 ozs.
Ammonia Water .....	2 ozs.
Water, to make .....	8 ozs.

### Some Makeshifts Adopted By Pioneer Fever Specialists.

Grandville, Dec. 20—At one time in Michigan many diseases combined to make life miserable which to-day are almost unknown. Among the most disagreeable of these was what was denominated fever and ague. Very few if any escaped this, and one Easterner became a mark for the chills and fever soon after coming to the new country.

He was a strong, able-bodied man, and even the ague king failed to entirely knock him out. He entertained the chills and fever for fifteen months straight off the bat. Chills and fever one day, exemption the next, then again the disease, so that for more than a year he could work only about half the time.

At the end of fifteen months he had no more ague, and from that time on the malaria fought shy of him. He had evidently completely worn out the disease. There were numerous remedies employed for the purpose of combating the ague, none of which was fully effective. Osgood's India Chologogue was one of the most popular of them. This and quinine seemed the best adapted to counteract the disease.

Various brands of bitters were invented and passed on the public as a sure cure for the ague. Stomach bitters were sold in every store, however humble the place, and at one time an aromatic schiedam schnapps was hailed as a cureall. The latter was mainly Holland gin and was very much sought after by the ailing public.

An aunt of the writer from Maine visited her sister in Michigan and soon became a victim of fever and ague. She was a slender woman and seemed to suffer intensely. After a few months she gave up the battle and returned to her New England home, not visiting Michigan again for a number of years.

Fortunately, those early malarial fevers are of the past. Even such contagious diseases as measles, mumps, scarlet fever, diphtheria and smallpox are no longer considered necessary evils which every child was expected to have save perhaps the last named.

There were times when half of a mill crew would be ill with fever and ague, which did not necessarily completely disable them, but it was inconvenient at times as folks of that early day remember.

An old German blacksmith who was a dear lover of "bitters" once bought a large bottle of sarsaparilla. The clerk warned him not to take it as a beverage, but the old fellow did not heed the warning, drinking half the bottle in one day. The old man was mighty ill for four and twenty hours after his indulgence. Although this old German loved his liquor as a babe loves milk, yet he was one of the most kind-hearted, lovable natures who ever lived. A few years ago I visited him at the Soldier's Home, where he passed the declining years of his life, finding entrance here because of the fact that he had been a member of Sherman's army in its march to the sea, having been a company blacksmith.

But for his indulgence in intoxicants this man might have amassed a competence. It was his one greatest fault and it followed him to the grave.

Immense blackberry fields surrounded the Bridgeton settlement and a lumberman there bought immense quantities of blackberries of the Indians, from which he manufactured blackberry wine. In those days wine—home made wine—was considered a luxury and not tabooed because of its intoxicating qualities.

Backwoods doctors recommended blackberry cordial and wine for numerous ills, so that its manufacture was not prohibited. The lumberman in question made about forty barrels, which he sold in outlying towns for four dollars a gallon, thus bringing in a snug bunch of money. "Better than



# 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

Nuts—Whole

### DECLINED

Pork

#### 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. ----- 12.3  
 Paraffine, 6s ----- 14 1/2  
 Paraffine, 12s ----- 14 1/2  
 Wicking ----- 40  
 Tudor, 6s, per box ----- 30

#### CANNED FRUIT

Apples, 3 lb. Standard 1 50  
 Apples, No. 10 ----- 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 90  
 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. 1 2 00  
 Clams, Minced, No. 1 3 25  
 Finnan Haddie, 10 oz. 3 30  
 Clam Bouillon, 7 oz. 2 50  
 Chicken Haddie, No. 1 3 75  
 Fish Flakes, small ----- 1 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@23  
 Sardines, Im., 1/4, 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 30  
 Bacon, Lge. Beechnut 5 40  
 Instant Postum, No. 9 5 40  
 Instant Postum, No. 10 4 50  
 Postum Cereal, No. 0 2 25  
 Postum Cereal, No. 1 2 70  
 Post Toasties, 36s ----- 2 85  
 Post Toasties, 24s ----- 2 85  
 Post's Bran, 24s ----- 2 70

#### BROOMS

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

#### BRUSHES

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

#### 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  
 Mushrooms, Hotels ----- 33  
 Mushrooms, Choice, 8 oz. 45  
 Mushrooms, Sur Extra 50  
 Peas, No. 2, E. J. ----- 1 65  
 Peas, No. 2, Sift. ----- 1 85  
 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  
 Sw't Potatoes, No. 2 1/2 2 25  
 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 35@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 ----- 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, 14 oz. ----- 1 40  
 Quaker, 14 oz. ----- 1 90  
 Quaker, Gallon Glass 12 50  
 Quaker, Gallon Tin ----- 8 00

##### CHILI SAUCE

Snider, 16 oz. ----- 3 30  
 Snider, 8 oz. ----- 2 30  
 Lilly Valley, 8 oz. ----- 2 25  
 Lilly Valley, 14 oz. ----- 3 25

##### OYSTER COCKTAIL.

Sniders, 16 oz. ----- 3 30  
 Sniders, 8 oz. ----- 2 30

##### CHEESE.

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

##### CHEWING GUM.

Adams Black Jack ----- 65  
 Adams Bloodberry ----- 65  
 Adams Dentvne ----- 65  
 Adams Calif Fruit ----- 65  
 Adams Sen Sen ----- 65

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

#### COCOA.

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

#### 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  
 In Betweens, 5 for 25 37 50  
 Canadian Club ----- 35 00  
 Little Tom ----- 37 50  
 Tom Moore Monarch 75 00  
 Tom Moore Panetris 65 00  
 T. Moore Longfellow 95 00  
 Webster Cadillac ----- 75 00  
 Webster Knickbocker 95 00  
 Webster Belmont ----- 110 00  
 Webster St. Reges 125 00  
 Bering Apollos ----- 95 00  
 Bering Palmitas ----- 115 00  
 Bering Diplomatica 115 00  
 Bering Delooses ----- 120 00  
 Bering Favorita ----- 135 00  
 Bering Albas ----- 150 00

#### CONFECTIONERY

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

#### Mixed Candy

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

#### Fancy Chocolates

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

#### Gum Drops Palls

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

#### Lozenges Palls

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

#### Hard Goods Palls

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

#### Cough Drops Bxs

Putnam's ----- 1 35  
 Smith Bros. ----- 1 50

#### Package Goods

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

#### Specialties

Walnut Fudge ----- 23  
 Pineapple Fudge ----- 22  
 Italian Bon Bons ----- 17  
 Banquet Cream Mints 27  
 Silver King M. Mallovs 1 35

#### Bar Goods

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

#### COUPON BOOKS

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

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

#### CREAM OF TARTAR

6 lb. boxes ----- 28

#### DRIED FRUITS

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

#### Apricots

Evaporated, Choice ----- 20  
 Evaporated, Fancy ----- 23  
 Evaporated, Slabs ----- 17

#### Citron

10 lb. box ----- 40

#### Currants

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

#### Dates

Dromedary, 36s ----- 6 75

#### Peaches

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

#### Peel

Lemon, American ----- 30  
 Orange, American ----- 30

#### Raisins

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

#### California Prunes

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

#### FARINACEOUS GOODS & Beans

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

#### Farina

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

#### Hominy

Pearl, 100 lb. sacks ----- 2 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. ----- 85 1/2  
 Split, lb. yellow ----- 08  
 Split green ----- 08

#### Sage

East India ----- 10

#### Tapoca

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

#### FLAVORING EXTRACTS

JENNINGS PURE  
 FLAVORING  
 EXTRACT  
 Vanilla and  
 Lemon

Same Price  
 7/8 oz. 1 25  
 1 1/2 oz. 1 80  
 2 1/2 oz. 3 20  
 3 1/2 oz. 4 50  
 2 oz. 2 60  
 4 oz. 5 00  
 8 oz. 9 00  
 16 oz. 15 00

#### 2 1/2 Ounce Taper Bottle

#### 50 Years Standard.

Jiffy Punch  
 3 doz. Carton ----- 3 35  
 Assorted flavors.

#### FLOUR

V. C. Milling Co. Brands  
 Lily White ----- 9 90  
 Harvest Queen ----- 9 90  
 Yes Ma'am Graham,  
 50s ----- 3 40

#### FRUIT CANS

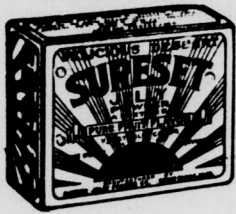
F. O. B. Grand Rapids  
 Mason  
 Half pint ----- 7 50  
 One pint ----- 7 75  
 One quart ----- 9 10  
 Half gallon ----- 12 15

#### Ideal Glass Top.

Half pint ----- 9 00  
 One pint ----- 9 30  
 One quart ----- 11 15  
 Half gallon ----- 15 40



**GELATINE**



26 oz., 1 doz. case -- 6 00  
 3 1/4 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, 3 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 12 1/2  
 Peanuts, Jumbo, std. 15 1/2  
 Pecans, 3 star ----- 20  
 Pecans, Jumbo ----- 40  
 Pecans, Mammoth ----- 56  
 Walnuts, California ----- 20

**Salted Peanuts**

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

**Shelled**

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

**MINCE MEAT**

None Such, 4 doz. ----- 6 47  
 Quaker, 3 doz. case -- 3 50  
 Libby, Kegs, wet, lb. 22

**OLIVES**

Bulk, 5 gal. keg ----- 10 00  
 Quart Jars, dozen ----- 6 50  
 Bulk, 2 gal. keg ----- 4 25  
 Pint, Jars, dozen ----- 3 75  
 4 oz. Jar, plain, doz. 1 35  
 5 1/2 oz. Jar, pl., doz. 1 60  
 8 1/2 oz. Jar, plain, doz. 2 35  
 20 oz. Jar, Pl. do. ----- 4 25  
 3 oz. Jar, Stu., doz. 1 35  
 6 oz. Jar, stuffed, ds. 2 50  
 9 oz. Jar, stuffed, doz. 3 50  
 12 oz. Jar, stuffed, doz. ----- 4 50 @ 4 75  
 20 oz. Jar, stuffed ds. 7 00

**PARIS GREEN**

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

**PEANUT BUTTER**



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

**PETROLEUM PRODUCTS.**

From Tank Wagon.  
 Red Crown Gasoline -- 11  
 Red Crown Ethyl ----- 14  
 Solite Gasoline ----- 14  
 In Iron Barrels  
 Perfection Kerosine -- 13.6  
 Gas Machine Gasoline 37.1  
 V. M. & P. Naptha 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 "I" ----- 65.1  
 Transmission Oil ----- 65.1  
 Finol, 4 oz. cans, doz. 1 50  
 Finol, 8 oz. cans, doz. 2 25  
 Parowax, 100 lb. ----- 9.3  
 Parowax, 40, 1 lb. ----- 9.5  
 Parowax, 20, 1 lb. ----- 9.7



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

**PICKLES**

**Medium Sour**  
 5 gallon, 400 count -- 4 75  
**Sweet Small**  
 16 Gallon, 3300 ----- 28 75  
 5 Gallon, 750 ----- 9 00

**Dill Pickles**

Gal. 40 to Tin, doz. -- 9 00

**PIPES**

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

**PLAYING CARDS**

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

**POTASH**

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

**FRESH MEATS**

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

**Veal**  
 Top ----- 21  
 Good ----- 20  
 Medium ----- 18

**Lamb**

Spring Lamb ----- 24  
 Good ----- 23  
 Medium ----- 22  
 Poor ----- 20

**Mutton**

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

**Pork**

Light hogs ----- 11 1/2  
 Medium hogs ----- 11  
 Heavy hogs ----- 11  
 Loin, Med. ----- 16  
 Butts ----- 16  
 Shoulders ----- 13  
 Spareribs ----- 16  
 Neck bones ----- 06  
 Trimmings ----- 11

**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 1/2  
 50 lb. tubs ----- advance 1/2  
 20 lb. pails ----- advance 1/2  
 10 lb. pails ----- advance 1/2  
 5 lb. pails ----- advance 1  
 3 lb. pails ----- advance 1  
 Compound tierces ----- 13 1/2  
 Compound, tubs ----- 14 1/2

**Sausages**

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

**Smoked Meats**

Hams, Cer. 14-16 lb. @ 23  
 Hams, Cert., Skinned 16-18 lb. @ 22  
 Ham, dried beef -----  
 Knuckles ----- @ 17  
 California Hams -- @ 17 1/2  
 Picnic Boiled -----  
 Hams ----- 20 @ 22  
 Boiled Hams ----- @ 24  
 Minced Hams ----- @ 17  
 Bacon 4/6 Cert. -- 24 @ 34

**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 75

**RUSKS**

**Holland Rusk Co.**  
**Brand**  
 18 roll packages ----- 3 30  
 36 roll packages ----- 4 50  
 36 carton packages ----- 5 20  
 18 carton packages ----- 2 65

**SALETRATUS**

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 65  
 Bone 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  
 E. Z. Combination, dz. 1 85  
 Dri-Foot, doz. ----- 2 00  
 Bixbys, 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. 95  
 Vulcanol, No. 10, doz. 1 35  
 Stovoil, per doz. ----- 3 00

**SALT**

Colonial, 24, 2 lb. ----- 95  
 Colonial, 36-1 1/2 ----- 1 25  
 Colonial, Iodized, 24-2 ----- 2 60  
 Med. No. 1 Bbls. ----- 2 60  
 Med. No. 1, 100 lb. bg. 85  
 Farmer Spec., 70 lb. 95  
 Packers Meat, 50 lb. 57  
 Crushed Rock for ice cream, 100 lb., each 75  
 Butter Salt, 280 lb. bbl. 4 24  
 Block, 50 lb. ----- 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 ----- 4 20  
 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  
 Wool, 100 box ----- 6 50  
 Jap Rose, 100 box ----- 7 85  
 Fairy, 100 box ----- 4 00  
 Palm Olive, 144 box 11 00  
 Lava, 100 bo ----- 4 90  
 Octagon, 120 ----- 5 00  
 Pummo, 100 box ----- 4 85  
 Sweetheart, 100 box -- 5 70  
 Grandpa Tar, 50 sm. 2 10  
 Blue Karo, No. 10 3 13  
 Quaker Hardwater  
 Cocoa, 72s, box ----- 2 85  
 Fairbank Tar, 100 bx 4 00  
 Trilby Soap, 100, 10c 7 30  
 Williams Barber Bar, 9s 50  
 Williams Mug, per doz. 48

**CLEANSERS**



80 can cases, \$4.80 per case

**WASHING POWDERS**

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

**SPICES**

**Whole Spices**

Allspice, Jamaica ----- @ 26  
 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**

Chill Powder, 15c ----- 1 35  
 Celery Salt, 3 oz. ----- 95  
 Sage, 2 oz. ----- 90  
 Onion Salt ----- 1 35  
 Garlic ----- 1 35  
 Ponetyl, 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 1/2  
 Powdered, bags ----- 4 60  
 Argo, 48, 1 lb. pkgs. 3 60  
 Cream, 48-1 ----- 4 80  
 Quaker, 40-1 ----- 07 1/2

**Gloss**

Argo, 48, 1 lb. pkgs. 3 60  
 Argo, 12, 3 lb. pkgs. 2 96  
 Argo, 8, 5 lb. pkgs. -- 3 35  
 Silver Gloss, 48, 1s ----- 11 1/2  
 Elastic, 64 pkgs. ----- 5 55  
 Tiger, 48-1 ----- 3 50  
 Tiger, 50 lbs. ----- 06

**CORN SYRUP**

**Corn**

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

**Imit. Maple Flavor**

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

**Maple**

Green Label Karo, ----- 5 19

**Maple and Cane**

Mayflower, per gal. -- 1 55

**Maple**

Michigan, per gal. -- 2 50  
 Welch's, 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  
 Capex, 2 oz. ----- 3 20

**Zion Fig Bars**

Unequalled for Stimulating and Speeding Up Cooky Sales

Obtainable from Your Wholesale Grocer

Zion Institutions & Industries  
**Baking Industry**  
 Zion, Illinois

**TEA**

**Japan**

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

**Gunpowder**

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

**Ceylon**

Pekoe, medium ----- 57  
**English Breakfast**  
 Congou, Medium ----- 28  
 Congou, Choice ----- 35 @ 36  
 Congou, Fancy ----- 42 @ 43

**Oolong**

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

**TWINE**

Cotton, 3 ply cone ----- 40  
 Cotton, 3 ply pails ----- 42  
 Wool, 6 ply ----- 13

**VINEGAR**

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

### 3,600 KROGER STORES.

#### How the Chain Grew From \$750 Capital.

With capital of less than \$750, B. H. Kroger and a partner started a business about forty-four years ago which has grown to a chain of more than 3,700 stores doing a business of more than \$160,000,000 a year. The basis for this success was an unyielding spirit, revealed in Mr. Kroger's own account of his refusal to compromise with the Havemeyer "sugar trust." Details of his early struggle are recalled by Mr. Kroger in his own words, printed here for the first time.

Mosquitoes, I think, made a groceryman of me.

I was working on a farm up near Pleasant View, Ohio, where the ground is very level and the Mosquitoes propagated in great hordes. At that time it was not known that malaria fever came from mosquito bites.

I was about seventeen years old when the mosquitoes got me and gave me malaria fever, which sent me back to town.

After I recovered from this I secured a position with the Great Northern Tea Co., selling goods on a commission.

From there I went to White & Co., and even at that time I could see why the White business was not a success. One of the men connected with it, who was supposed to attend the store, would be playing a guitar in the back of the store and, if some one came it, would call out to them, "What do you want?"

Upon seeing there was no chance of success there, I went with a new concern called the Imperial Tea Co., composed of two men who put in \$3,500. Although they did a very good business, they kept losing money, and at the end of two years I saw there was no opportunity for that concern to be a success, so began to look around for another position.

One evening on my return home from my delivery route (I was running a wagon for the Imperial Tea Co. at that time) I found a telegram from a New York importing tea house offering me a position representing them in Northern Kentucky, Ohio, Southern Indiana and part of West Virginia in a wholesale line and concluded to take it.

When on my way down to the store the next day, I met one of the owners of the Imperial Tea Co. and told him about my intention. He said that C. Stanley, who was the other partner in the business, and himself had been talking the matter over that day, having just concluded stock taking, and they found their capital had been reduced from \$3,500, the original investment, to only \$600; that they had decided to offer me the management of this business and make one more run for it.

"Well," I said, "that put a different light on the matter." So Mr. Tatum and I went down to the store, where we met Charlie Stanley, and I signed a contract to run the business for them at \$12 a week and 10 per cent. of the profits, the profits heretofore having all been in red ink.

After eleven months the fiscal year was up, and after making a very liberal allowance for depreciation of fixtures, horses and wagons the Imperial Tea Co. made \$3,100 net, of which I received \$310.

I called Messrs. Tatum and Stanley into the store one evening shortly after this and told them that I would put back into the business the \$310 I had received from them, and also \$62 which I had saved, for a one-third interest in the business. This they refused.

I then told them I would start many stores, one right after another, and build up a business much larger than their present one and make them millionaires if they would give me this interest. I pleaded with them for some time, but they were very obdurate and would not agree, so I then told them I would go into business for myself, with the result that they hired another man and I broke him in for a couple of weeks and, having a good credit, took a partner named Branningan, who borrowed \$350 to put in the business, and we started out for ourselves.

We opened our first store, which at that time was 66 East Pearl street, on July 1, 1883.

Having a good credit, as stated above, enabled us to go ahead in a much larger way than we could have done if we had no credit, so we ordered a wagon from the Bank Street Wagon Works at \$225.

Bought a sorrel horse called "Dan" for \$190, and a brass-trimmed set of harness from Karrant on Main street, near Fourth, for \$35, and you can rest assured we were very proud of this outfit.

I will never forget the first time I drove the wagon down in front of the office of White & Co., whom we did a great deal of business with.

I was so proud of it that I wanted to show the entire outfit around, but Mr. White took a great deal of my pride away when he said it looked like a circus wagon.

In about three weeks after getting this horse and wagon, my partner, one Monday morning, took \$68 worth of groceries in this wagon and drove out to Norwood, Ohio. He was not feeling very well that day, and in attempting to cross the railroad tracks at Hopkins avenue, Norwood, he ran into a train, with the result that the horse was killed, the wagon smashed to pieces, harness destroyed and \$68 worth of groceries scattered along the track, upon which we could make no recovery—almost the entire assets of the new concern gone in one accident.

At the end of the year, that is, the first of January, six months after this accident, my brother died in Denver, necessitating my paying the expenses of about \$400 in taking care of the removal of his remains to Cincinnati and other expenses.

On the night of February 13, the water was coming up on the South side of Pearl street—the Ohio River had gone on a rampage. About 11 o'clock that night I talked to the rivermen along the street and they said the river was at a standstill.

My store was about one foot above the sidewalk, and the river having about two feet to come up to get the

store, they said there was no danger, but notwithstanding that I piled the groceries on the counter.

The next morning I reached the store at 4 o'clock and found the groceries in the mud and water. However, the water receded about 7 o'clock and I cleaned the mud and water out of the store and knocked the "bug" off my left shoulder and put it in the fire, from which it never returned.

Notwithstanding all these adversities, at the end of the first year, my partner's interest in the business was \$1,510 and my interest was \$1,110.

I offered to sell out to him for \$1,000 because of my desire to go to New York, thinking there was a bigger field, but he would not buy me out, and the result was I bought him out for \$1,510.

The first store opened was in the Market Square, between Broadway and Sycamore on Pearl street, on the North side.

We had no lease—in fact, it was the only store we could get in the Market Square, and knowing Mr. Bemis, who owned the property and who conducted a butter store in the adjoining building and he seemingly being very much interested in our success, we felt that although he would give no lease we would not be disturbed.

He and his wife would come into the store after the theater when I was putting up orders for the next day, and sit around, sometimes for an hour, talking; in fact, we seemed to be very good friends.

However, after being there about a year and a half, he suddenly leased the store over my head—I being the sole owner at that time—to one of my competitors, without giving me a chance to pay an increased rental; in fact, without giving me any notice at all.

Stores in that block were impossible to get, or even in the next block, between Main and Sycamore, where there was some little marketing done, so I had to take a store on Pearl street East of Broadway, which was no business section at all, and I leased a four-story building there which had been a warehouse, putting a retail store downstairs, and the other part of the building came in very handy, as by that time I had at least four stores.

Surprising to myself, I carried the business I had in the market block over to the new location.

One of the peculiar things that happened was when the "sugar trust" was formed, sugar always having been an article sold at cost, or even less. The wholesale grocers prevailed upon the American Sugar Refining Co. to bill sugar at three-eighths of a cent a pound above the cost to them, they in turn selling it at the price billed, and we had to make a contract with the American Sugar Refining Co. not to sell it lower than at the price billed.

I had always positively refused to sign any contract to sell at a fixed price, my business being to get to the customer at as close a price as possible and therefore, I refused to sign this contract.

I certainly had a hard time getting sugar, but I managed to get Southern granulated known as "Plantation gran-

ulated" at a considerable less price than Eastern granulated, and sold it at cost, which made a difference of almost one cent a pound. I also secured some Russian granulated, which was not quite as good as American, but it certainly upset the quality plans, etc., in our neighborhood.

The jobbers "yelled" and "squealed" and they got in touch with Havemeyer and one day the sales manager for the American Sugar Refining Co. telegraphed me he would call me on the telephone at 3 o'clock in the afternoon and would reverse the charges, expecting me to pay the same.

I wired him right back, collect, that if he called me by telephone, he would pay the charges himself, as I did not care about speaking to him, but at 3 o'clock he called me up and told me Mr. Havemeyer wanted to see me in New York, and I answered him I would come to New York provided they would pay my expenses, which they refused to do, but on the following day they changed their minds and paid my expenses to New York.

There I fixed up a deal with Havemeyer in which he said as long as I could pay for one hundred barrels of sugar that would be all there would be to it and he would sell it to me.

I never signed one of the contracts.  
B. H. Kroger.

## I. Van Westenbrugge

Grand Rapids - Muskegon  
Truck Service  
Central Western Michigan

## Nucoa

### KRAFT CHEESE

"BEST FOODS" SALAD DRESSING  
"FANNING'S" Bread and Butter PICKLES  
ALPHA BUTTER  
Saralee Horse Radish  
OTHER SPECIALTIES

### Hodenpyl Hardy Securities Corporation

Getting the most out of your investments requires a broad knowledge of securities and how to use them best for your own purposes. Our service, based on long experience, is yours for the asking. We handle only the best in investments.

231 So. La Salle Street  
Chicago

New York Jackson  
Grand Rapids



### Grocers Too Often Hold Umbrella for Competition.

(Continued from page 20)

ings is a triumph of good management. Rent figures .82 per cent. on sales. That shows that an advantageous lease is enjoyed. The boys better keep some of these facts under cover, because a wakeful landlord would certainly want to increase their rent from the present extremely low basis of \$135 per month to at least \$275. Even then the rent would figure only 1.65 per cent. on sales and would be moderate at that figure.

Outstanding accounts amount to more than \$16,000. They are kept alive, so such ratio is entirely wholesome. But what interested me was the reasoning behind the extension of credit.

"We cultivate good credit trade," said the meat manager whom I talked with. "When anyone trades with us for a time, so we get to know her, we investigate her record. Finding it good, the next time she is in we say to her: 'Would you not like to have a charge account with us? So much more convenient, you know. Then we can call you up in the morning when goods are fresh and you will get your order promptly without any of the trouble of coming to the store.'"

"Usually a customer thus approached express surprise that we want credit trade and we flatter her in reply, telling her that we always want good credit, the credit of folks who pay their bills. That makes her feel happy and enables us to emphasize our desire only for trade that pays promptly. But on our side there are advantages about which we say nothing.

"Why, take Thanksgiving, for example. I can sell twenty turkeys over the 'phone while I would be selling one to a customer who came to pick hers out. And that goes all through the business. Not only do we save time taking orders, but we economize by using time that otherwise would be idle putting up orders. Credit trade, properly managed, is a time, labor and expense saver, to say nothing of the way in which it fastens the most desirable trade to a store and leads folks to trade with us completely who otherwise would come only for special items."

I might write much comment on that last consideration, but I could add nothing essential to its soundness. But well conducted credit is, perhaps, the most important hold any individual merchant can have on his business. That it reduces expenses is well known to the posted. Paul Findlay.

### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 15—In the matter of Thomas-Daggett Co., Bankrupt No. 2708, the trustee has filed his final report and account, and a final meeting of creditors has been called for Dec. 28. The report and account of the trustee and various bills of the estate for administration, will be considered and passed upon. Expenses will be ordered paid, and a first and final dividend to creditors declared and ordered paid.

In the matter of Jacob D. Kirkhuff, the trustee has reported the offer of \$10 for the trustee's right, title and interest in the bankrupt's fractional interest in a contract for the purchase of certain property in Melbourne, Florida, known as "Orange Spot Inn." An order to show cause has been issued to show cause why

such offer should not be accepted and the trustee directed to convey his interest in the matter. The sale will be held at the referee's office Dec. 27.

In the matter of T. C. Ganser, Bankrupt No. 3209, the trustee has been directed to pay a supplemental first dividend of 5 per cent. on new claims proved and allowed to date.

In the matter of N. Robert Anderson, Bankrupt No. 3007, the trustee has filed his report and account showing no assets and the case has been closed and returned to the district court, as a case without assets.

In the matter of Harry M. Lehnen, Bankrupt No. 2939, the trustee has filed his report and account showing no assets in the estate. The case has been closed and returned to the district court as a case without assets.

In the matter of Roy M. Amos, Bankrupt No. 3328, the trustee has filed his first report and account and an order for the payment of expenses of administration and preferred claims has been made.

Dec. 15. On this day was held the final meeting of creditors in the matter of George Start, Bankrupt No. 3000. The bankrupt was not present or represented. The trustee was not present. No creditors were present or represented. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of the balance of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 3.2 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

In the matter of Knauf Bros., etc., Bankrupt No. 3299, the first meeting of creditors has been called for Dec. 30.

In the matter of James A. Snyder, Bankrupt No. 3298, the first meeting of creditors has been called for Dec. 30.

In the matter of Paramount Boot Shop, etc., Bankrupt No. 3278, the first meeting of creditors has been called for Dec. 30.

Dec. 16. On this day was held the final meeting of creditors in the matter of George J. Selberis, Bankrupt No. 3257. The bankrupt was present in person and represented by attorney R. L. Newnam. One creditor was present in person. Claims were 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, as far as the funds on hand would permit. There were no funds for dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Dec. 16. On this day was held the final meeting of creditors in the matter of Thomas E. Brooks, Bankrupt No. 2806. The bankrupt was not present or represented. The trustee was not present or represented. No creditors were present. Claims were 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 payment of 80 per cent. dividend to labor claims. 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.

In the matter of Paramount Boot Shop, Bankrupt No. 3278, the receiver has filed his petition for an auction sale and such leave has been granted. The sale will be held at the property formerly occupied by the bankrupt, at Kalamazoo. The property for sale is a stock of ladies' and men's boots, shoes rubbers, etc., with attendant fixtures, of the appraised value of \$1,500. The sale will be held Jan. 4.

In the matter of Knauf Bros., Bankrupt No. 3299, the receiver has filed his petition for an auction sale and such sale will be held at the premises occupied by the bankrupt No. 215 N. Fourth street, Niles, Jan. 5. The property for sale is a stock of jewelry and fixtures of the scheduled value of 1,500. In the same estate a second stock of jewelry and fixtures of the scheduled value of \$500, located at Three Oaks, will be sold at 12 noon on the same day. The sales are for cash and subject to immediate confirmation. An inventory will be on hand at the sales. The property may be seen by application to A. Dembinsky, auctioneer, 114 Cherry street, Saginaw, or to John Huff, custodian, Niles.

In the matter of James Snyder, Bankrupt No. 3298, the receiver has filed his petition for an auction sale and the petition has been granted. The date for sale is Jan. 5. The property for sale will be sold at the premises occupied by the bankrupt, No. 205 State street, St. Joseph, and is of the scheduled value of \$1,500. The property consists of bakery machinery, tools and equipment. An inventory will be on hand at the date of sale. The property may be seen prior to sale by application to Harris S. Whitney, custodian, Benton Harbor, or by application to A. Dembinsky, auctioneer, 114 Cherry street, Saginaw.

Dec. 19. On this day was held the

first meeting of creditors in the matter of Schuyler St. John, Bankrupt No. 3246. The bankrupt was present in person and represented by attorneys Hilding, Hilding & Tubbs. No creditors were present or represented. 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 will be closed and returned to the district court as a case without assets.

### Preliminary Plans For the Hardware Convention.

The thirty-fourth annual convention and hardware exhibition of the Michigan Retail Hardware Association will be held in Detroit, Feb. 7, 8, 9 and 10. Convention headquarters and meetings will be at the Hotel Statler, and the exhibition at convention hall.

The program outlined will follow largely that of the National Congress, which was held at Mackinac Island last June.

The general theme of the convention will be "Better Merchandising," with several subdivisions.

The convention will open Tuesday noon with a President's complimentary luncheon at the Hotel Statler. We hope to honor, at that time, the organizer and first president of the Association, Frank S. Carlton, of Calumet; the first secretary, Henry C. Minnie, of Eaton Rapids, and all charter members, which will not exceed four outside of those mentioned. From a charter membership of twenty, the Association has grown to its present membership of more than 1,700 dealers the largest single state hardware association in the United States.

The program, exhibit and entertainment committees are all at work and we are looking forward to one of the best conventions ever held by the Michigan Association.

Tuesday, immediately following the luncheon, the President, C. L. Glasgow, will give his annual address and will speak on the subject, "The New Competition." This will be followed by Harvey Campbell, Secretary of the Detroit Board of Commerce, who will give a talk on "Merchandise and Merchandising."

Other speakers and their assignments are:

Past President Scott Kendrick, Flint, subject: "Control Your Business for a Bigger Profit."

Arthur C. Lamson, Vice-President of the National Retail Hardware Association, Marlborough, Mass., subject: "Organization and Management."

Paul M. Mulliken, Assistant Secretary of the Illinois Retail Hardware Association, Elgin, Illinois, subject: "Arrangement and Display."

Harold W. Bervig, Indianapolis, Ind., subject: "How to Control Your Merchandise."

H. R. LaTowsky, Chicago, Ill., subject: "How to Make the Paint Department Pay a Profit."

There will be a selling talk. The speaker at this time has not been decided upon.

With the presentation and discussion of these subjects, most every phase of retail merchandising will be covered and the dealer who attends cannot help but bring home with him many ideas which, if put in practice, will make him a better merchant.

Convention hall, the largest exhibition building in the country, will be an

ideal place for our show. We have more than doubled the floor space of any of our former exhibits and our aim is to have the largest and finest exhibition ever held in the Middle West.

There will be plenty of entertainment. Theater party, banquet, dance and special entertainment for the ladies. Arthur J. Scott, Sec'y.

### Bean Crop Not Up to Navy Standards

Navy beans grown in New York and Michigan, which heretofore have been bought in large quantities for the Navy, are "taboo," temporarily at least, according to Captain William S. Zane, of the Bureau of Supplies and Accounts of the Department of the Navy.

The navy or "pea" bean crops of these two states, Captain Zane stated orally Dec. 13, for the year 1925 were "abnormally wet" and therefore could not be stored well. As a result of this high moisture content the Navy suffered a loss on its 1925 purchases and has eliminated the New York and Michigan beans from its specifications. It has recently been purchasing "Great Northern" and California beans. Should the products of the states of New York and Michigan regain normalcy as it is defined under the United States Standards, No. 1, grade, they again will be purchased, should the bids of producers in these states be acceptable, Captain Zane declared.

It was pointed out by Captain Zane that the Navy, as well as other governmental agencies, purchase their food products under standard specifications drawn up by the Provisions Committee of the Federal Specifications Board.

### Business Wants Department

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

FOR SALE—To readjust estate. Elevator and grain business, established 20 years. Good retail outlet, located on P. M. railway, on one of main streets of city. Inquire Owner, 407 Third street, Bay City, Michigan. 743

FOR SALE—General store, glazed tile, 24 ft. x 82 ft., stock of goods and fixtures. For particulars, write us. Nelson Brothers, Chase, Michigan. 744

To Exchange—For stock of general merchandise. 114 acres, forty in fruit. Good buildings. Address No. 745, c/o Michigan Tradesman. 745

For Sale—The hardware stock and fixtures of The Dettling Hardware at Elkhart, Indiana. Stock and fixtures, \$10,000. 746

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—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

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, bazaars novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

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

### What Does Your Inventory Mean?

There is a new year in the offing, and an old year on its last legs. Soon merchants all over the United States will be taking their annual inventories and finding out what they have done in 1927. To many it will be merely a tiresome bit of routine. To others it will be a guide book for the year ahead. The serious aspect of it is the fact that so many business men fail to utilize the facts disclosed by their annual inventory.

To the real business man, the inventory reveals much. It shows him whether he has gained or lost, and how much. It brings to light slow moving and dead stock. It brings him to a realization that certain lines to which he has pinned a profit faith are really losing money, while other seemingly unimportant lines are paying well. It gives him a vision of himself as a buyer, a seller, and a stock keeper. It points out his mistakes and his good moves. Like a thermometer it records his business temperature, but it leaves the treatment in his own hands. What is the value of knowing your business ills, unless you use that knowledge as a basis for cure?

Mercantile inventories this year are going to reveal both over stocks and under stocks, and one is as bad as the other. They are going to bring to light some errors in buying and many instances of poor selling. The fact that an article does not move from your shelves does not necessarily signify that it was not properly purchased. It may have been poorly displayed, poorly advertised and seldom offered to purchasers. This is not a buying period but a selling one. People are not asking for all kinds of merchandise. They have to be shown, and there is behind every article in your stock a real, vital reason why some one should buy it. If your inventory does nothing more than stir you to better selling it will have paid you well.

Make use of your inventory this coming year. Take it honestly and fairly without hoodwinking yourselves. Study it as a table of facts and figures, but remember that facts and figures do not eliminate judgment. Regard the facts and figures as true, but let judgment determine the reasons and plan accordingly.

Last year the inventory of a Kentucky merchant showed a loss in a certain department. The proprietor decided to cut out the line. Then a traveling salesman advised him to make a thorough investigation. He did and found that the department was heavily overstocked on slow-selling items and understocked on quick-moving items. The man in charge of the department was found to be unable to accurately pick the items which sold best. The rate of turnover for the department was one and one-half times. The dealer reconsidered his decision. He cut down the over stock and built up the short lines. He planned displays and sales arguments. He pushed the lines, taking a monthly inventory of the department, and its rate of turnover to date is six times. It is showing a very substantial profit.

The fact is that most of us have bad mental eyesight. We get the facts and figures, but we either fail to see them, or see them in the wrong light. We accept them as fixed conditions, when they should be regarded as soundings to determine our future business course.

The wise merchant will spend much more time studying and analyzing his inventory than he does in taking it.

### Nothing the Matter With Business But the Merchants.

I frequently hear my brother merchants exclaim, "What is the matter with business?"

In my opinion there is nothing the matter with business, but there is much the matter with business men.

Speaking of merchants as a class, I would say we are a pack of fools.

We think we are merchants, but we do not know the first principles of merchandising.

In our grandfather's day merchants worked from 7 in the morning until 10 at night. They kept their stores clean and wholesome. They dressed in keeping with their business. They did not permit smoking by themselves or clerks during business hours. They set a good example to their clerks by being at their post of duty from the time the store opened until it closed, with an hour out for "dinner" and an hour out for "supper." They handled serviceable goods at reasonable prices. The wife frequently helped in the store during rush hours and the children of the family did all they could to save clerk hire by going to the store before school in the morning and after school at night.

What do we see now? The store opens at 8 or later. The clerks stroll in with pipes and cigars in their mouths. Half an hour or more is devoted to relating the happenings of the evening before. Customers who drop in to trade have to beg to be waited on. At 9 or 10 the merchant comes into the store, smoking a cigar. He opens his mail, dictates his letters, goes to his club for luncheon, devotes half the afternoon to playing cards, gets back to the store in time to sign the letters he has dictated in the forenoon. His wife comes in for her \$50 allowance. The children put in their spare time at the gymnasium before and after school and later in life are sent to college or the university, where the boys learn to play poker and the girls learn to smoke cigarettes.

Instead of being a business place, the store has degenerated into a loafing place, where merchant and clerk can swap yarns and blow tobacco smoke in the faces of their customers.

By and by trade drops off, profits are reduced and the merchant gropes his way into the bankruptcy court.

Have I overdrawn the picture? I certainly have not. The fidelity to the store which was a distinguishing characteristic of other days has become an unknown quantity. Long hours, close attention to business and careful consideration of the needs and requirements of the customer have been supplanted by indifference to everything but the determination to have a good time, to enjoy life to the utmost through amusements and practices

which would not have been tolerated fifty years ago.

There is only one way to restore retail business to the same status it was in the good old days and that is by reaching the conclusion that the present era is the era of ultra foolishness in merchandising and that the only royal road to fortune is the old fashioned way of doing things as they should be done—by fidelity, faithfulness, long hours, reasonable profits, courteous attention to customers and carefully trained clerks and assistants.

Old Fogy.

### Mysterious Are the Ways of Highway Department.

Boyne City, Dec. 20—After many sporadic attempts, winter seems to have settled in for good. We have had four or five storms which promised to leave a good body of snow, but the open water of Lake Michigan was too much for the frigid winds which came over from Canada and the frost dissolved in rain. Our ground is well filled with water, to carry us over the winter, and be ready for the spring. Within the past few days, a good body of snow has fallen and promises to stay. Lake Charlevoix has a skim of ice on it and each succeeding day will see it firmer until it is firmly set for the winter.

Although the young folks are entirely occupied with Santa Claus, for the present, it will be put a few days when they will be getting out their skis and toboggans and making use of the hills and trails which are beckoning them to winter frolics on every side. A young man who recently located here asked me where he could find a good place to use his skis. I looked at him a moment and waved my hand at the whole horizon. He allowed that he might find a place in the ten or fifteen miles of hills in sight.

The ways of our highway department are mysterious and beyond the ken of the ordinary mortal. We learn that Branch Trunk Line, M 75 will not be kept open this winter between Boyne Falls and Clarion, while U. S. 131, between the same places, will be. U. S. 131 is nine miles, with ten farm houses, part of them abandoned. On M 75 are thirty-four farms, one town of nearly 4,000 people, where open county roads connect to two other towns whose combined population is over 5,000. Besides this, people from Boyne City are cut off from Petoskey, except by making an extra nine miles. The people of Walloon Lake are cut off from Boyne City, unless they want to make an extra journey of sixteen miles, instead of six miles. The State has built a very fine road, on M 75 from Boyne Falls to Clarion, about fourteen miles, almost seven miles of which are of the best concrete construction, built a \$30,000 bridge across the Boyne River at Boyne City and now proposes to let it lie idle, except for a few farmers' sleighs, for four to five months of the year. Both roads could be kept open at a very little extra cost, and a vastly greater number of people accommodated. Wonderful are the works of Efficiency.

Charles T. McCutcheon.

### Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Shubel's Arcade Bootery, Lansing. C. L. Livinggood & Sons, Inc., Detroit. Better Business Institute, Lansing. Cleanser Oil Co., Hancock. Shrier Market, Detroit. St. Joe Valley Oil Co., Baroda. Universal Skidless Chain Co., Niles. Cut Rate Sample Stores, Detroit. Warner Products Co., Detroit. Howe, Snow & Co., Inc., Grand Rapids

Equitable Land Development Co., Detroit. Weibatch Liquid Scale Co., Inc., Grand Rapids. Hawkins Business Association, Limited, Hawkins. Grandmont Motor Sales, Inc., Detroit. Bluff Park Land Co., Detroit. James Oliver Curwood Productions, Inc., Owosso. Central Lakes Resort Association, Central Lake. Beckwith Gravel Co., Grand Rapids. Hackett and Ebert Coal Co., Detroit. L. J. Barry Coal Co., Detroit. Blue Bird Theater Corporation, Detroit. Baker Theater Corporation, Detroit. Greater Detroit Theaters Corporation, Detroit. American Theater Corporation, Detroit. Victoria Theater Corporation, Detroit. Albion Wholesale Grocery Co., Albion. Quality Tire Shop, Grand Rapids. J. F. Buhr Machine Tool Co., Detroit. Detroit Machine Tool Co., Detroit. Mitchell-Stockton Co., Flint. Grand Rapids Corporation, Grand Rapids. Edward A. Martin, Inc., Detroit. First National Fur Producers, Inc., Grand Rapids. Modern Painting Corporation, Flint. Victor's Stores Co., Hamtramck.

### Supreme Court Outlaws Chain-Selling Coupon Scheme.

The "endless chain" method of selling appears to have been ended finally by a recent decision of the Supreme Court of the United States. This scheme flourished in different parts of the country during the past year or two as a means of selling hosiery and other merchandise. The principal exponent of the scheme was the Tribond Hosiery Co.

The Supreme Court has refused the petition of the Tribond organization for a writ of certiorari which would have permitted a review of lower court decisions against this method of selling. The decisions had held that the Tribond company method came within the scope of the lottery provisions of the postal laws. This sustains the fraud order issued against Tribond by the Post Office Department nearly two years ago.

The Tribond scheme is well-known to merchants. It involved the signing by the customer of a contract to pay \$10 for a certain number of pairs of hosiery. Four dollars was paid in cash and the balance was realized through the sale of coupons to other customers. The original customer got back \$3 through the sale of three coupons. The women who bought the coupons continued the chain by selling other coupons in their turn. When settlement was made on the third coupon, the original purchaser received her hosiery.

### Turned the Tables.

"Have you ever been married?" asked the judge.

"Ye-es," stammered the prisoner.

"To whom?"

"A woman."

"Of course it was a woman," snapped the judge. "Did you ever hear of anyone marrying a man?"

"Yes, sir," said the prisoner brightly, "my sister did."

There is tonic in praise. A little applesauce every day keeps the doctor away.