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MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 4, 1928

Number 2311

*It's what a fellow
learns[after he knows it all
that counts*

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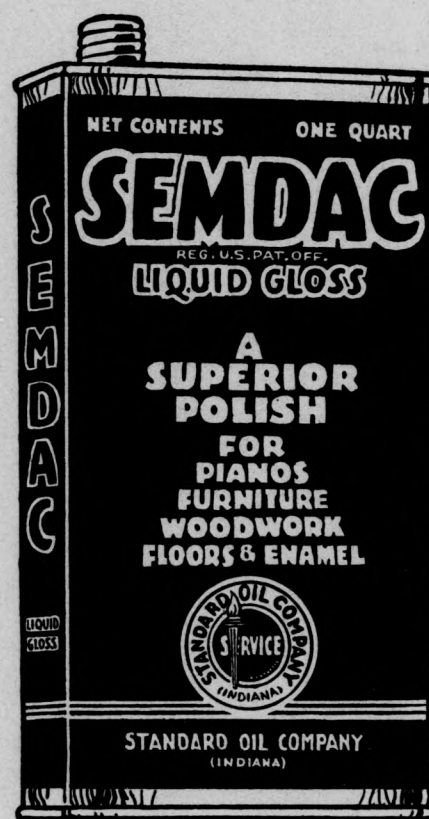
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For many years, Semdac Liquid Gloss has given most satisfactory results when used for renewing the lustre and enhancing the appearance of use-dulled furniture and woodwork.

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

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



SEMDAC AUTO POLISH

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

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

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

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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.

REVEAL MORE THOUGHT.

Time was when our annual reviews and forecasts were taken very seriously, but now, perhaps on account of their volume and monotony, they get less attention. In fact, a smile is sometimes their portion. What seems to be overlooked, however, is that while a number of these statements contain little beyond routine information and routine prediction, others contain shrewd observation and reasoning. The number of the latter type is on the increase and this can only indicate that more real thinking and analysis are being done in business than ever before. Considerable is still seen that relates to the effect of general conditions on business, but on the other hand, the specific conditions affecting a particular trade or industry are receiving more attention.

From time to time, instances come to notice of an enterprise that is able to keep running full time when the industry itself is almost shut down or of a business that continues to make profits when competitors report nothing but losses. Able and up-to-date management is usually the answer and it is more than likely that this management has applied itself to its own particular problems with sufficient intelligence to master what cannot be solved by others.

The appearance of something better than the stereotyped accounts of what has happened during the year and what the future holds in store may be counted as evidence that these able managements are growing.

THE STORE OF THE FUTURE.

Following up his earlier prediction that the "store of the future" would be a department store, each department of which would be a unit in a large chain, Edward A. Filene, the Boston merchant, offered another forecast last week and declared that if the department stores do not form chains, the chain will get together and form department stores. As color for his prediction, he visualized department store chains operating from 50 to 100 estab-

lishments in cities from coast to coast and doing a yearly business as big as General Motors or the United States Steel Corporation.

This conception of the trend in the retail field is probably based on the present-day logic that a merger of the department store and chain store systems ought to preserve the best features of each. Actually, developments along this line have already been witnessed. There are already chains of department stores, and there are also leased department systems of many units. Out of this flux may come a more ideal method of distribution, and yet for the present each plan of operation appears to have enough merit to enable it to exist in the test of competition. So far, only the mail-order business has proved vulnerable and that weakness is being bulwarked by expansion into actual store operation.

WOMAN PLAYING HER PART.

Aside from income taxes, tobacco has become the Federal Government's most important source of internal revenue. The grand total which smokers now contribute to the United States Treasury is \$376,170,205.04, a figure almost six times as great as that of the excise taxes and more than half of the total receipts from all internal sources except the income tax. What is more, the tax on tobacco shows an increase over that of the previous year of more than \$5,000,000, while the miscellaneous taxes as a whole have decreased by 25.1 per cent.

This increase in the receipts from the tobacco tax is attributed to the steadily expanding manufacture and sale of cigarettes. We might go further and attribute it in no small measure to the growing popularity of smoking among women. There is seldom a day without its account of the opening of a smoking room in some woman's college, of petitions for allowing women in smoking cars or of the adding of cigarettes to the stock in trade of stores which are patronized by women. Advertisements depicting women smoking have become commonplace.

Now we have proof that this modern tendency is reflected in tax receipts and that by taking up the cigarette woman is playing her part in keeping the wheels of government turning.

REASON FOR FALL REACTION.

In striving to find why business had its relapse last fall, various theories have been put forward. Weather is blamed by many merchants and less employment was also a factor. The peak in employment last year was registered in April and there was a steady drop for the remainder of the year. The floods in the spring brought a setback over a wide area and cut down

on purchasing. The Ford shut-down was responsible for another big loss in buying power.

This combination of events under any other circumstances but those of ostrich-like observation might have been expected to bring about some slowing down in industry, and yet the actual recession appeared to cause a great deal of surprise. Still another influence was probably at work, although it is very difficult to gauge its movement. Instalment sales have run at the rate of six billion dollars a year. In cold figures this means that every person gainfully employed in the country has bought nearly \$150 worth of something on partial payments, or, in another calculation, every income taxpayer has been obligated for \$822.

These may not be "saturation" points, but it would not be going too far to say that such debts might easily hold down day-to-day purchases.

SOUTHERN CITIES GROW.

The most remarkable change in the figures for population of American cities just made public by the Census Bureau is the growth of the cities of the South since last year. In the 200,000 class Atlanta advanced four places and Dallas one place. Of the five cities which have made their way into the 100,000 class three are Southern: Miami, Jacksonville and Knoxville. Tampa jumped over Utica, Lynn and Tacoma all at once. The figures for places which, no matter how much they speak of themselves as cities, must still be referred to as towns would probably show a similar boom.

The South in the last few years has seen an amazing growth of industry. Some of it is at the expense of the textile towns of New England, but much of it is sheer native vigor and prosperity. People who have been thinking of the South as perpetually backward will have to revise their notion of sleepy populations careless of competition with the North.

An arithmetical increase in numbers does not, of course, necessarily mean anything, but it is quite plain that the Southern cities are growing because they contain more money and energy and ambition than ever before.

IS THERE NO ESCAPE?

This business of efficiency can be carried too far. Here is a Swedish inventor with a contraption which he would hitch to our telephones in order that all unanswered calls may be duly recorded and messages transferred to some sort of dictaphone.

The telephone is already the bane of many a man's existence. Useful as it may be when we want to get in touch with some one, the shoe is often on the other foot when the phone's nervous

clang summons us from repose or leisure to remind us of things we had carefully forgotten, to offer us invitations we cannot escape or to summon us to tasks we had taken special pains to avoid. There are times when we manage to get away, perhaps by stealth, and offer the ready excuse that we are so sorry we never got the message, but these are all too few.

Now are threatened with the loss of this last vestige of freedom. The messages we try to escape are to be waiting for us on our return. There could be no more of these excuses in the face of this mechanical record of unanswered calls. We should be driven to swear that the apparatus was out of order.

The proposition that light-colored cavalry horses should be camouflaged by dyeing is but a natural step in the development of the new science brought on by the war. Why should animals be deprived of the protection accorded to all other military agents on land or sea? It is suggested that all light-colored horses or those with prominent light patches be given a neutral color by the use of dark dyes, but the process of concealment against aerial attack could be carried much further. Nature has not limited its protective coloring to neutral tints, but adapts itself to the animal's environment. For cavalry operations across country green would be the best shade for spring and summer. Light-colored horses might just as well be painted so that they would naturally blend with the surrounding trees and fields. There is no use in stopping at half-way measures. The only drawback to the practicability of the scheme is that the experience of the late war does not make the problem so important as it might have been before the advent of the airplane. It is not so much that aviation threatens the safety of cavalry operations as that it tends to render them obsolete.

When the popularity of the radio began to be manifest many persons expressed the opinion that all musical instruments would in time become obsolete, especially the piano. But the recent statement of a piano company that all existing records in the piano business had been broken by the sale of \$108,000 worth of pianos in one day proves the contrary. The same prediction was made when the player piano and the phonograph made their debut, but this extraordinary one-day sale of pianos indicates otherwise.

All there is to efficiency is to know what are essentials and do them, and to know what things are non-essentials, and let them alone.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Our exposure of the methods of the Indianapolis Sales Co. appears to have saved many Tradesman readers from loss, judging from the numerous letters received from merchants who were approached by emissaries of the concern. In no case were Tradesman readers caught on the sharp hooks of this swindling scheme. Among the letters of acknowledgment received during the past week is the following from the former President of the Michigan Wholesale Grocers' Association:

Bad Axe, Dec. 28—In the very valuable and interesting column of the Tradesman, which you call the Realm of Rascality, there appeared a short time ago an article concerning an Indianapolis Sales Co. Their representative, Mr. Goldberg, who wrote the enclosed letter, called on me and I showed him your article on his company. His letter shows that you were correct in the position which you assumed in regard to that company and its methods.

We have read the Tradesman for a good many years and hope that 1928 will be your banner year.

John G. Clark.

The letter above referred to is as follows:

Indianapolis, Dec. 21—Some time ago the writer called on you in regard to the sale of about seventy-eight acres of land you had platted over in Ohio.

The organization I was with at that time had not been producing results and, due to that fact, the National Auction Sales Co. has been started to sell by auction farms and business properties.

The National Auction Sales Co. is not in any way connected with the former company, which has about ceased its efforts in this territory. I want to say right here that the article you showed me in the Michigan Tradesman the day I talked to you was true in practically every sense. Upon my return to Indianapolis I had quite a long talk with the secretary of the Better Business Bureau and then turned in my contracts with the company.

A. M. Goldberg.

A quantity of blank checks has been stolen from the Seidel Creamery Co., Bay City, and a number of forgeries written on them have been reported by the Retail Merchants' Credit Bureau of Saginaw. A number of the checks have been passed in Bay City. The stolen checks bore numbers of from 14,000 up and bore the forged signature of C. J. Seidel. They were passed by a woman.

In a recent order the Federal Trade Commission has reaffirmed its rulings in the matter of geographical names. In this instance the Commission has ordered that the Carlton Soap Co., Inc. of New York, cease and desist from using the word "British," or words of similar import, on soap which it sells or distributes unless such soap was manufactured in Great Britain. A geographical name denotes country of origin. This is a principle which should be observed by all advertisers. Especially at this season of the year advertisements occasionally appear of domestic merchandise erroneously described as British, French, or Spanish, or etc. "Dutch Silver" for example,

is a misdescription if applied to cigarette boxes and such articles, usually of Japanese manufacture which are only silver plated on a base metal, which are neither Dutch or silver.

A manufacturer and seller of bedding advertised his wares as "strictly all new material," blended cotton," or "shredded cotton," as well as "pure sanitary materials" and "cotton puff."

The Federal Trade Commission found that this dealer's products "were not manufactured of, and did not contain filling which was made wholly of cotton, or of strictly all new material, or of pure, sanitary material; but were composed in varying quantities of fabric and material which were not cotton, pure, sanitary or new."

The firm was permitted to settle the case by signing an agreement to cease and desist from the practices condemned. The name of the company is withheld as in all such stipulation proceedings.

The Federal Trade Commission announces dismissal of its complaint against the Malden Knitting Mills, of Malden, Massachusetts, involving alleged labeling of goods made partly of wool as "all wool" or "100 per cent. wool." Attorneys for the firm, in a recent hearing before the Commission, declared that the company had discontinued the practices with which it was charged.

Experience has shown that one of the most destructive practices in the advertising and sale of merchandise to-day is the so-called "bait" offer. This practice is prevalent principally in the radio and piano trades, although it occurs also in the selling of fur, furniture, photographs, and other goods.

Bait methods debase advertising in the public mind and impair its usefulness. While they may not defraud the reader of advertising, they delude him; they are unfair competition for the honest advertiser.

The unwary reader of bait advertising of pianos is deluded in three ways:

1. Deceived, by a fictitious low price into thinking he can easily buy within his means, and on small installments, an article of reputation and quality.

2. Switched, by a floor salesman's systematic "knocking" of the article, advertised at a "come-on" price, usually of doubtful value and frequently beyond his means, into buying a higher-price article.

3. Sold, by high-pressure methods used by a salesman whose commission varies in proportion to what he can get from customers through a sliding scale of retail prices which, even with fictitious reductions from marked prices, include excessive profits.

Low-price player pianos, which appeal especially to the foreign-born and to colored people, are much used as "bait" by certain dealers, but the public is unaware that good, new player pianos normally cannot be retailed profitably for less than about \$450 to \$500.

The retail prices must cover freight,

handling, service, delivery, etc., as well as sales commissions and cost of carrying installment accounts, and will not permit the regular profitable sale of a reasonably good player piano at any figure substantially less than \$450 retail.

The fact that some "bait" advertisers in the retail field, also have manufacturing interests, whose output is not distributed at wholesale to other retailers, enables them to conceal the real market value of their product.

The "bait" advertiser persistently offers his make-believe bargains, week in and week out, and spends many times more for advertising than he could possibly make in profits if he actually sold the pianos advertised. His intention is to sell as few of the cheap pianos as possible, or none, and to induce those people who respond to such advertising to buy instruments at much higher prices. The piano he wants to sell is likely to be overpriced, just as the one is underpriced, which he is really not interested in selling. Such practice naturally undermines confidence in honest, straightforward advertising done by legitimate retailers.

The "bait" advertisers cannot survive except at the expense of legitimate business. If all advertisers used the fake "bait" methods, the public would quickly lose faith and respect for all advertising.

The retail salesman under such a system of "bait" advertising is a destructive force in merchandising. His method is to inveigle his prospect into a purchase by deceit. He cannot be honest with his customer in the atmosphere of trickery surrounding the transaction.

The piano industry as a whole has suffered a black eye through "bait" methods. As high name value as exists in the entire field of merchandising may be found in the piano field. In the past the piano trade taught the public to place dependence upon names of pianos and makers. "Bait" practices has undermined this faith in names and impaired the prestige of the whole business.

Hon. Charles Bowles Judge of the Records Court, of Detroit, in his decision recently handed down, finding the P. A. Starck Piano Co. guilty of false, deceptive and misleading advertising, said:

The number of times this advertisement appeared in the local papers during the past year, which the evidence shows was approximately one hundred insertions at a cost of something over \$25,000, considered in connection with the further fact that during the same period only five sales of this merchandise were made and one of those to a representative of the Better Business Bureau, is very convincing proof that the goods were not actually for sale.

On the other hand, if said advertisements were placed in the papers simply to advertise the name of the defendant company and to get people to come to its store, it could only be at the expense of innumerable persons who would be led to the defendant's place of business under the deception that they could purchase its merchandise as advertised. If this be the purpose of the advertisement, it would be a gross deception and a trespass on the convenience of the public, which the state would be amply justified in prohibiting in the proper exercise of its police

power, and would constitute a plain violation of the act in question. The Court, accordingly, finds that the advertising here complained of was false, deceptive, misleading and a plain violation of law.

When On Your Way, See Onaway.

Onaway, Jan. 3—Can you write it 1928 without stumbling?

Let's talk about the weather. That open winter we have been having has certainly stubbed its toe and the mercury has to look up in order to see zero. Oh, well, winter is nearly over with now. Spring is only three months away. There is one consolation—there are plenty of people nearer the North pole than we are. If diversified farming is successful, why not diversify the weather? Michigan delivers the goods.

Vern Tran is not going to wait for the spring moving season, but has purchased the Western Union and Express Co. building, now occupied by the Home bakery, and will take immediate possession, remodeling same for his barber shop and bath room. A good location right in the heart of the city.

It is reported that C. H. Kenrick has resumed his position with the Lobdell-Emery Mfg. Co. and will have charge of all their business in Onaway. Mr. Kenrick moved to Alma with the company after the big fire, but resigned his position and has been improving his resort property at Black Lake and regaining his health.

Now comes the announcement in big letters that the new Milliken garage is completed and that the new Chevrolet models will be on display this week. The new building is a credit to the town and the new model cars should be proud of their new home.

School re-opens Monday with the beginning of the new year and the Christmas holidays are over, the teachers returning from their various homes well satisfied with the blessings of Yuletide cheer and fine holiday weather.

The various fraternal orders are staging their annual installation festivities. Tuesday the Odd Fellows install their new officers, followed by a supper in the dining hall below and a card party on the upper floor.

There is a rumor to the effect that the big Colonial building, recently destroyed by fire, will be replaced in the spring with a modern brick building arranged for store rooms and offices. The prospective purchaser of the site is a responsible contractor and is securing prospects for leases. With present conditions as they are, with good business locations at a premium, it would seem that the new project should be a profitable investment.

Squire Signal.

Didn't Follow Instructions.

A Scotsman, not feeling so well as usual, called on his family doctor, who looked him over and gave him some pills to be taken at bedtime. Whisky was also prescribed for his stomach's sake, a small glass to be taken after each meal.

Four days later Sandy again called on the doctor, stating he was feeling no better.

"Have you taken the medicine exactly as I instructed?" the doctor enquired.

"Weel, doctor," replied the patient, "I may be a wee bit behindt wi' the pills, but I'm six weeks ahead wi' tha whusky."

Reforms often fail because the people lack imagination. They can not see how a thing will look until it is an accomplished fact.

THREE TYPES OF MEN.

How They Regard the Better Merchandising Exposition.

Detroit, Jan. 3—You will be interested in the copy below playing up three types of retailers to be considered in connection with plans for the Second Better Merchandising Conference and Exposition at Detroit, February 15, 16 and 17.

One of these retailers will not attend the Conference. One of them may attend. One of them surely will. We will use suitable types for pictures of the three merchants.

I Will Not Come



To the Better Merchandising Conference and Exposition. I am not interested in such meetings and consider them a waste of time and unnecessary expense. I know the retail business, having been in it twenty years. Conditions have changed to-day and there is no place for the independent retailer. I am getting out as soon as I find a buyer who will come anywhere near my price. I have lost a lot of money in the last few years and am not going to lose any more. I have cut my stocks and quit advertising and various other expenses which I consider a waste of money. Strike me off your list for I won't be there.

I May Come



To the Better Merchandising Conference and Exposition. I should like to find out what this Conference is all about. Last year you told me of some merchants making a lot of money in the retailing business. I did not get to go and I have got a lot of questions on my mind I may want to ask some of these fellows who are going to be there this year. Frankly, my position is, "I am on the fence." I know that a lot of things have changed in the retail business. Chain stores are growing and the mail order houses are getting a lot of business from my town. If there is a remedy for my business, I want to know it. Therefore, I might decide to come but if I don't, then don't be disappointed because I'll probably decide to give it up as a bad job.

I'll Be There



for the Better Merchandising Conference and Exposition on February 15. You can count on that. I have faith

in the retail business and its future and am doing all I can to get business. I am not worrying about the chain store and the mail order house. I welcome competition. I realize I don't know everything and want to get some of the good ideas that William Nelson Taft and some of the others tell about. You can't get too many good ideas when they mean business. In my store I watch unnecessary expense, am careful of my costs and give credit, but not carelessly. I study my market and its possibilities; I study my customers and their requirements; am careful to have good store arrangement, good windows, changed frequently, good seasonable merchandise and plan my business ahead. I am interested in turnover and stock control and I certainly believe in advertising because advertising is one of the best ways I know to tell my customers what I've got when I've got it. You can put me down right now for a reservation at the Book-Cadillac, to be there the full three days. Make it a single room with bath and I understand the price is about \$3.50. I may bring my wife. If I do I will notify you to change this to a \$6 or \$7 reservation covering us both.

The Program Committee, headed by J. B. Sperry, of Port Huron, is actively at work getting fine speakers for this affair. We had a good attendance last year and we believe an interested audience. We have learned some things for this year and are making some changes which we hope will be beneficial. There will not be quite as many speakers but each will have a little more time and each will be most carefully selected.

The exhibit will be most interesting and will comprise the following lines of merchandise:

Drugs
Dry goods
Clothing
Groceries
Plumbing and heating supplies
Confectionery
Furniture
Hardware

Chas. W. Collier.

Good Orders For Knit Wear.

Orders for Spring knitted outerwear are shaping up nicely and the indications are that the season will see an expanded demand for the merchandise. Interest in the early offerings centers strongly in sports ensembles of two and three pieces, and manufacturers are featuring highly varied collections of these garments. Sweaters to be worn with separate skirts are also given marked attention, particularly pullover styles with V and crew necks. Zephyr, mohair and rayon mixture yarn effects are outstanding.

Resort Stores To Benefit.

From present indications it looks as if the greater part of the Palm Beach business will take place at the resorts and not in the cities. Retailers with branch stores state that many women prefer to take along part of last season's wardrobe and select new things when they arrive. In this way they are better able to judge their needs and, incidentally, can try out new silhouettes and colors in a different environment. Another factor having considerable influence is that bills are received at a later date.

Hard To Locate.

He: We had a party last night.

She: Anything to drink?

He: Yes, I went out for gin and oranges, and had to go five places before I could find any oranges.

Protect Your Heirs

IF YOU ACCEPT THE FULL responsibility of safeguarding your family's future, you should create a "Life Insurance Trust", under the terms of which the proceeds will be paid over to this responsible and experienced institution. Your family or beneficiaries then will enjoy the full income from safe investments, without the burden or responsibility of such investments or the temptation of unwise expenditures.

THE
MICHIGAN TRUST
COMPANY

The first Trust Company in Michigan

WORDEN GROCER COMPANY
The Prompt Shippers

In The Past Few Months

Morton House
COFFEE

Has Quadrupled Its Sales
Quality Did This

WORDEN GROCER COMPANY
Wholesalers for Fifty-nine Years
OTTAWA at WESTON GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

MOVEMENTS OF MERCHANTS

Thompsonville—Al Martin has opened a bakery here.

Muskegon—The Jordan Auto Sales, Inc., 410 Morris avenue, has changed its name to City Motors, Inc.

Detroit—Ward Bros. Co., Inc., 3600 Toledo avenue, has changed its name to the Wonder Bakeries Co., Inc.

Reed City—F. S. Voelker has purchased the stock heretofore conducted under the style of the Voelker Grocery.

Nashville—C. S. Jessup, recently of Elkart, Ind., will engage in the jewelry and silverware business here about Jan. 10.

Detroit—The Pickard Hardware Co., 3139 Grand River avenue, has decreased its capital stock from \$12,500 to \$5,000.

Grand Rapids—The K. & B. Stores, Inc., 131 Division avenue, South, has decreased its capital stock from \$100,000 to \$40,000.

Holland—William Hoop has taken over the Wyngaarden Market, corner of 10th street and Maple avenue and will continue the business under his own name.

Grand Rapids—The State Bank of Home Acres, Home Acres, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Owosso—The J. H. Thuma Co., has been incorporated to can and pack fruits and vegetables, with an authorized capital stock of \$15,000, all of which has been subscribed and \$8,000 paid in in cash.

Kalamazoo—E. J. Barnabee has sold his grocery stock and store fixtures to Robert J. Schoonmaker, recently of Three Rivers, who will continue the business at the same location, 1701 East Main street.

Battle Creek — The Battle Creek Sparton Shop, Inc., 108 West Main street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—Peck & Peck, 1250 Washington boulevard, has been incorporated to deal in women's apparel, with an authorized capital stock of 100 shares at \$10 per share, \$1,000 being subscribed and paid in in cash.

Detroit—The Penn City Oil Co., Inc., 4359 Michigan avenue, has been incorporated to deal in gasoline and other petroleum derivatives, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The P. A. Gordon Co., 5050 Joy Road, has been incorporated to deal in lumber, building material, etc., at wholesale and retail, with an authorized capital stock of \$25,000, of which amount \$5,100 has been subscribed and paid in in cash.

Kalamazoo—N-S Stations, Inc., 401 East Main street, has been incorporated to deal in auto accessories, gasoline, oils, etc., at wholesale and retail, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Hamtramck—The Holbrook Baking Co., 2292 Holbrook avenue, has merged its wholesale and retail business into a stock company under the same style,

with an authorized capital stock of \$15,000, all of which has been subscribed and paid in, \$1,000 in cash and \$14,000 in property.

Ionia—C. E. Brunn & Son, motor vehicles, parts, etc., have merged their business into a stock company under the style of the Brunn Motor Co., with an authorized capital stock of \$20,000, of which amount \$14,000 has been subscribed and paid in, \$7,000 in cash and \$7,000 in property.

Saginaw—A. F. Hintz & Co., 210 South Washington street, jobber of cigars and confectionery, has merged its business into a stock company under the style of the Hintz Cigar Co., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

Detroit—Lefton & Smith, auto accessories, filling station, etc., 17408 John R. street, have merged the business into a stock company under the style of the Samoline Oil Corporation, with an authorized capital stock of \$75,000, of which amount \$42,700 has been subscribed, \$4,423.19 paid in in cash and \$33,976.81 in property.

Jackson—Giese Bros., Lake street and M. C. R. R., dealers in building materials, fuel, etc., have merged their business into a stock company under the style of Giese Brothers, Inc., with an authorized capital stock of \$50,000 preferred and 25,000 shares at \$1 per share, of which amount \$40,000 has been subscribed and paid in in property.

Port Huron—Doubling of its \$150,000 capital stock and the changing of its name to the First National Bank and Trust Co. were announced by stockholders of the First National Bank of Port Huron. Gus Hill, head of the Michigan Bankers Association in 1926, is President of the bank. Hill said the increase in capital stock gives stockholders a 100 per cent. stock dividend paid out of the bank's surplus and undivided profits. The fifty-three-year-old institution was first known as the Bank of John Miller.

Manufacturing Matters

Plymouth—The Markham Air Rifle Co. has changed its name to the King Manufacturing Co.

Muskegon—The L. O. Gordon Mfg. Co., auto parts, has increased its capital stock from \$100,000 to \$225,000.

Lansing—The New-Way Motor Co. has changed its capitalization from \$1,500,000 to 200,000 shares no par value.

Grand Haven—The Bolling Manufacturing Co. has changed its name to the Grand Haven Stamped Products Co.

Detroit—The Detroit Boring Bar Co., 686 East Fort street, has been incorporated to manufacture and deal in tools and machinery, with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and \$5,100 paid in in cash.

Grand Rapids—The Grand Rapids Art Terrazzo & Mosaic Co., Inc., 343 Ellsworth avenue, has been incorporated to manufacture and sell terrazzo, with an authorized capital stock of \$10,000, \$4,400 of which has been subscribed and paid in in property.

Detroit—The Wolverine Commercial

Body Corporation, 434 Brady street, has been incorporated with an authorized capital stock of \$50,000 preferred and 5,000 shares at \$1 per share, of which amount \$10,500 has been subscribed and \$5,500 paid in in property.

Detroit—The Wolverine Tube Co. announces an investment of more than \$300,000 in new buildings, new equipment and the realignment of existing facilities. The company was organized in 1919 by Charles C. Limbucker and Harry J. Hooks, and has enjoyed phenomenal success since the start.

Jackson—The Jackson Glass Works, 337 Water street, manufacturer and jobber of mirrors, art glass and window glass, has merged its business into a stock company under the same style, with an authorized capital stock of \$150,000, of which amount \$77,570 has been subscribed and paid in in property.

Cadillac — The Cadillac Flushlite Door Co., is being organized by principal stockholders of the Cadillac Lumber Co., and others and the planing mill of the lumber company is being remodeled for use by the new concern. The company started operations Jan. 1 and is expected to develop into one of the city's major industries.

Lansing—The New Way Motor Co. is building a new type of motor, a twin-cylinder, air-cooled engine which was displayed to stockholders at the recent annual meeting. W. H. Newbrough, president, predicted that the company would be greeted by large orders for the new motor. The new motor is more accessible and has fewer parts than old models while it has reduced vibration to a remarkably low point for an engine of its size and number of cylinders.

Carson City—A company is being organized at Carson City for the manufacture of washing machines. The main promoter is E. B. Stebbins, cashier of the Farmers & Merchants State Bank, who has subscribed for 100 shares of stock, and the man who will manage the business is B. D. Smith, formerly of Portland, more recently of Lansing. He was associated with Mr. Stebbins in the manufacturing business at Lakeview a number of years ago. It is proposed to raise \$15,000 by sale of stock and half the amount has already been subscribed. Mr. Smith matches Stebbins' subscription, also taking 100 shares.

Flint—Sale of the Mason Motor Co. property, last of the W. C. Durant manufacturing establishments in Flint, to the Standard Auto Batt Co. is announced. Purchase of the Cadillac Cotton Products Co., of Detroit, also is reported. This firm's machinery will be moved to the new property at Ossington and Camden avenues. The Standard Auto Batt Co. is affiliated with the Automotive Materials Corporation, of Detroit. The new property, purchase of which was necessitated by the rapid growth of the Standard Auto Batt Co.'s business, contains eight acres of land and several manufacturing buildings with approximately 50,000 square feet of floor space. There are 850 feet of private sidetrack on the property which is located on the Pere Marquette line. According to officials,

the company plans to double its output and increase its working force from sixty to 100 employees after remodeling operations have been completed. A machine shop, complete in every detail, will be installed it was said. At present the company has a daily capacity of 25,000 pounds of cotton auto batts. Manufacture of mattresses which has been carried on in part of the building under the firm name of the Flint Bedding Co., will be continued.

Port Huron — Operating economies estimated conservatively at \$300,000 per annum will be accomplished, it is claimed, by the merger now under way, taking in the Peerless Portland Cement Co., of Detroit, and the New Egyptian Portland Cement Co., of Port Huron. Total assets of the combined companies are approximately \$11,000,000. The Peerless Portland Cement Co. is the older of the combining companies, and the larger. It has operated a plant at Union City for many years. Five years ago, the capital of the company was increased about 300 per cent. and a large and modern plant constructed in West Detroit, near the Solvay Process plant. The new financing consisted of an additional \$3,000,000 of common stock, followed by a bond issue of nearly \$2,000,000. The company had outstanding at the time of the merger \$1,808,500 of 6½ per cent. gold bonds, and 414,088 shares of common stock, par \$10. The New Egyptian Portland Cement Co.'s original plant was at Fenton, using marl as its raw material. Operations started in 1914; but a reorganization followed a receivership in 1919. Baker, Simonds & Co., of Detroit, and New York, distributed a new stock issue for the company about two years ago, enabling it to go into large scale operation with new equipment at Port Huron. The plant here is excellently located, all raw material coming in by water.

Death of a Noble Citizen of Michigan.

As the Tradesman goes on the press a telegram from Miss Beckie Aarons announces the death this morning of her brother, Harry Aarons, the Manistee clothing merchant.

Mr. Aarons had been a patient sufferer from cancer of the throat for many months. He bore up under his affliction with wonderful fortitude and courage, even when no longer buoyed up by the hope of ultimate recovery.

As a progressive and representative citizen, the personality of Mr. Aarons was impressed upon the community in which he resided so many years. Not only was he active in promoting every worthy enterprise, but he was closely identified with everything calculated to enhance the material prosperity of Manistee and aid in its development.

Personally, Mr. Aarons was one of the most likeable persons one could meet. He was sincere in his every utterance, honorable in his every dealing and fully deserving of the high reputation he held when death came to him in the years of his greatest activity.

The funeral will be held in Milwaukee Friday afternoon.

Excessive talk dissipates both energy and courage.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.45 and beet granulated at 6.25.

Tea—The first hands tea market is rather stagnant, as it almost always is towards the close of the year. Prices, however, on everything desirable continue firm. Sellers are not shading prices, because little if any business would result if they did; besides that, spot stocks in this country are small. Figures given out during the week show the amount of tea brought into this country during five months ending November 30: India teas, 3,000,000 pounds under last year; Java, 1,000,000 pounds under, and Ceylons 500,000 pounds under; China greens were 2,500,000 pounds less and Japans 1,500,000 less. The only line of tea which exceeded last year were Formosas. Altogether the shortage amounts to 9,500,000 pounds, which warrants a great deal of firmness in the market, although it cannot be denied that the consumption of tea is not as good as it ought to be.

Coffee—The market for green Rio and Santos coffees has had several fluctuations during the week, but the net result is not very different from a week ago. The first hands market operators are marking time and will until after the holidays. Santos coffee has shown some strength during the week, because milds are in competition most directly with Santos coffee, which are firm, with an upward tendency, and it looks as if Santos will have a chance to compete with milds. Mild coffees generally are pretty firm. Consumptive demand for coffee is as good as usual at this season, prices being about unchanged for the week.

Canned Fruits—California fruits are not selling from first hands, as retail buyers are pretty well stocked up. Consumptive demand over the holidays has been good. Apples continue very scarce and high.

Dried Fruits—Dried fruit packers have had more serious problems the past season than canners, as they were not able to reduce the tonnage of prunes and raisins which were record crops and followed an incomplete liquidation of carryover. Never before have domestic and export markets faced as large a supply of prunes and raisins as existed at the beginning of the fall. Weakness naturally resulted and prices of both commodities went to lower levels than have prevailed in primary markets in several years. The salvation of the market, however, has occurred in the low basis which has ruled on the Coast and in jobbing markets. Wide outlets were created and by the beginning of December it was recognized that the market had passed its greatest period of weakness, at least for the time being, and under normal trading conditions, with a steady turnover of stocks, there is no reason to believe but that the market is permanently on the mend. A stronger undertone in prunes and raisins in December is out of the ordinary and is especially significant when it comes on the heels of record breaking supplies, without speculative trading by domestic and export inter-

ests and with only a limited amount of Coast buying by Eastern jobbers. Prunes and raisins have been going out into consuming channels in larger volume than is usually the case during the fall. No real drive has been made as yet to push prunes at retail, but after January 1, when grocers naturally give more attention to staples, they are bound to feature prunes, as they afford the opportunity for a liberal turnover at a favorable profit. The other dried fruits are in much smaller tonnage, than prunes and raisins and on their own account have showed firmness at a time when the market has been naturally quiet. There has been no speculative buying in any dried fruit and in many instances distributors have not covered their normal requirements. Stocks bought on contract are being liquidated and it is only a question of time before additional blocks will be needed.

Canned Vegetables—Southern tomatoes continue firm, although here and there you can get a shaded price. Most packers, however, are firm in their ideas and are predicting larger business and even higher prices a little later in the month. Corn and peas remain neglected. Prices unchanged. Corn is pretty hard to buy.

Canned Fish—Very dull. Salmon is not wanted at all, prices remaining about as they were. This really applies to all varieties of tinned fish.

Salt Fish—The general lack of buying interest in salt fish which has been apparent for several weeks while holiday items have been the center of interest continued all of the past week and the market was quiet in all of its departments. Distributors have maintained their quotations as they look for a widening in the demand after inventories and to anticipate lenter requirements. Many of the handlers of mackerel regard the statistical position of the market as favorable and they anticipate a cleanup of stocks before new pack is available. With the narrowing of offerings they look forward to a hardening of values which will be registered by distinct advances by the time lenter buying develops in earnest. American shore mackerel is practically cleaned up and few sizable blocks are being offered. Future requirements will have to be taken care of largely with imported mackerel.

Beans and Peas—A uniformly slow, dull business is reported in all varieties of dried beans. Everything is about unchanged from last week with an easy tone throughout. Split peas are also dull.

Cheese—Imported and domestic cheeses have been quiet all week as the retail and wholesale demand has been light and there has been no disposition to accumulate stocks just before inventories. A number of price readjustments have been made, some upward and some in the way of declines, to conform with the market in the various offerings.

Olives—No developments have occurred on the spot or in primary markets this week. New crop has been in light supply and confined to only a portion of the assortments. Many sizes and grades are still off the market and will not be available for several weeks.

The market is maintained on the basis of former quotations.

Pickles—Bottled pickles have been in more active demand than bulk packs with the principal call for the better grades, which are firmer than the balance of the list. Dills are so closely sold out that it is difficult to buy them on the open market. The open weather has not interfered with shipments in the Eastern territory and a seasonable movement has been under way.

Rice—Stocks throughout the trade are light as they have been reduced to a minimum and have not been increased in an important way since new crop began to move. A better undertone has developed and operators are of the opinion that increased trading after inventories will lead to general advances throughout the list.

Syrup and Molasses—Molasses business is very sluggish. The demand is very poor and will not re-open until well on in January. In spite of the great dullness prices are steady to firm. Sugar syrup is selling fairly well, although generally speaking, the market is quiet. Offerings are light and general situation steady. Compound syrup is dull, as buyers are pretty well stocked up. Prices are steady.

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—7@7½c per lb.

Beets—\$1.25 per bu.

Butter—The market has had a firm week, due to comparatively light supplies and the sustained good demand. Undergrades have also been in good demand. Jobbers hold June packed at 42c, fresh packed at 48c, and prints at 50c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—\$2 per 100 lbs.

Carrots—\$1.25 per bu.

Cauliflower—\$3 per doz.

Celery—25@60c per bunch according to size; Extra Jumbo from Decatur, \$1.25.

Celery Cabbage—\$1.25 per doz.

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

Cranberries—Late Howes command \$10 per ½ bbl. and \$5.25 per ¼ bbl.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans\$5.75

Light Red Kidney 7.75

Dark Red Kidney 7.60

Eggs—Eggs have been barely steady during the past week, on account of the comparatively poor demand and the fairly moderate offerings, and prices are about the same as a week ago. The demand for fine fresh eggs is still pretty good, but storage eggs are quiet and unchanged. Local jobbers pay 40c for strictly fresh. Cold storage operators are playing out their supplies as follows:

April firsts 34c

April seconds 8..... 30c

Checks 27c

Grape Fruit—Florida commands \$4.75@5.25 per crate, according to size and grade.

Green Onions—Chalotts, 90c per doz.

Lemons—Quotations are now as follows:

300 Sunkist\$8.50

360 Sunkist 8.50

360 Red Ball 8.00

300 Red Ball 8.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu.\$4.50

Hothouse leaf, per bu. 2.25

Onions—Spanish, \$2.75 for 72s and 50s; home grown command \$2 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, 50c per doz.

Potatoes—The market is quiet on the basis of \$1 per 100 lbs. generally over the State.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls 23c

Light fowls 16c

Heavy broilers 25c

Light W. L. Broilers 18c

Radishes—75c per doz. bunches for home grown hot house.

Spinach—\$1.50 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; \$1.50 per 6 lb. basket from Calif.

Veal Calves—Wilson & Company pay as follows:

Fancy 16½c

Good 14½c

Medium 13c

Poor 10c

Death of Veteran Drug Salesman.

John J. Dooley, traveling representative in Michigan for the Pepsin Sirup Drug Co., of Monticello, Ill., and for the past forty-five years identified with the drug trade in this State, died Monday at his home, 311 Auburn avenue.

Born at Rockford, Ill., in 1859, Mr. Dooley became not only well known as a member of the traveling fraternity, but he probably had as large an acquaintance among druggists, hotel men and hotel clerks as any man in Michigan. He was a welcome visitor wherever he went and was highly regarded and universally respected. He was a long-time member of Grand Rapids Council, U. C. T., and the lodge of Elks.

Deceased leaves besides the widow, three sisters, Mrs. Mary V. Bennett, Mrs. S. D. Melsheimer, both of Fort Wayne, Ind., and Mrs. Nellie Ziegler of Bellevue, Ohio, and a brother, Louis Dooley, of Logansport, Ind.

Funeral services will be held at the home Thursday morning at 10:30.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

We had no plans for Saturday up to noon, but when we saw an announcement in the noon Press that Charles A. French and associates had purchased the Holland Daily Sentinel, our duty was clear—we should visit Holland at once and extend congratulations two ways—to the people of Holland for their good fortune in securing so energetic, experienced and capable a newspaper man to guide the destiny of their daily newspaper, and to Mr. French for selecting as his future home and field of activity a city where the newspaper situation affords opportunity for so much expansion, development and usefulness.

Holland is a notable city in many respects. Her furniture factories, hot air furnace plants and food emporiums have given her a National reputation. Her new hotel is so typical of the spirit of the city that it has given the town almost world wide recognition and commendation. Her creamery is probably the oldest butter factory of the kind in the State and has always turned out a superior product. The city governing power has always been in good hands and has made the city a model municipality. In only one thing was she behind the times—in her daily newspaper, which has not been in keeping with the progressive character of the town. It was owned by a number of influential citizens, who gave their investment little thought, so long as they knew the paper was honestly conducted and they received their regular dividends. The paper was edited by Arnold Mulder, who made the editorial page an outstanding feature in scholarship, because of diction, candor and fairness in the treatment of every topic he discussed. He apparently had no inclination to build up a large and valuable newspaper, because newspaper work is evidently not to his liking. He has never told me that such is the case; but I cannot conceive of a man of his brilliant mental attainments and placid temperament taking to the "demnition grind" of a daily newspaper. Mr. Mulder is a dreamer, an idealist, a poet, an essayist, a novelist and a historian. His several novels describing Dutch life and characteristics are the truest and most accurate expositions of Dutch thought, action and accomplishment which have ever been given the reading public. Mr. Mulder has not as large a vocabulary of unusual words as Arthur Vandenberg and Chase Osborn, but he is a master workman with the pen, because he uses plain Anglo-Saxon words to convey his meaning with great clearness and force. He never gives his readers the impression that he is undertaking to exploit his erudition and he never indulges in what we call "fine writing." He uses plain words to convey his meaning in the simplest manner possible. No writer of the present day reminds me so much of Washington Irving as Arnold Mulder does. I could not accord him higher praise than this if I were to cover a page in undertaking to

describe the simplicity, the directness and the rare beauty of his literary work. I am not the son of a prophet and lay no claim to prophetic ability, but I believe that a thousand years hence the name of Arnold Mulder will be the only one which will stand out in effulgent brilliance in connection with the early history of Holland, because of the handiwork of his pen and the artistry of his mind.

How Charley French ever learned that Holland needed a man of his type to take over the Sentinel I do not know; and I cannot imagine how Holland was ever so fortunate as to interest such a man in her future development. No man of my acquaintance fits into that job better than he does. I knew him on the old Saturday Evening Post, of Grand Rapids, of blessed memory. I knew him as the publisher of an agricultural journal and as the manager of several daily papers. I saw him take hold of the Muskegon Chronicle and give it a substantial start on a prosperous career. I watched him invade the sleepy old town of Monroe, take over a newspaper aggregation which was the laughing stock of the profession, convert it into a metropolitan journal and, incidentally, convert a comatose town into a live city at the same time. I never meet a business man from Monroe who does not tell me that Charley French did more for Monroe than any other ten men the city ever possessed.

I saw Holland in ashes in the fall of 1871. For a long time thereafter the Holland people dated the beginning of their new town from that event. Now they have a newer event to figure from—when Landwehr came to town. Inside of five years the same people will establish a still newer event to date their prosperity from—when Charley French came to town.

Mr. French will give the people of Holland a newspaper which will meet their approbation because of its scope, completeness and accuracy. He has large plans for the expansion and development of the property he has just acquired and it goes without saying that he will soon become a dominant factor in the growth and prosperity of one of the most prosperous cities in Michigan.

Mr. French is a friend to all educational undertakings. He is a church man in all that the term implies. He will be first and foremost in every undertaking for the public good and he will make his newspaper a vital factor in promoting every cause which will promote the peace, happiness and prosperity of the community. I do not know of another city in Michigan where the man and the town are so perfectly adapted to work together for the common good as Charley French and Holland. I speak by the card, because I have known them both for over fifty years and fully realize the strength and weakness of both.

En route home we stopped at Zeeland long enough to call on some of the friends of the Tradesman in that bright little city. I did not happen to see A. Lahuis, but several of his friends told me that he was in a happy frame of mind over his investment in

Idaho Copper Co. stock in that his profits during 1927 approximated \$60,000.

I noted that the building erected by the brass company which failed is still unoccupied. It is certainly unfortunate that so complete a building should not be utilized with some kind of business which would furnish employment to men who would be glad to find steady work. E. A. Stowe.

Weapons of War Multiplied Hundred Fold.

Grandville, Jan. 3—All signs point to a considerable addition to the tonnage of the American navy under the recommendation of the President. It seems that Great Britain does not fully trust her brother nations where naval armament is concerned, much less America, hence she will continue to build warships by the score.

And America? We, of course, cannot consent to cut down our sea going armament while Britain refuses to do likewise.

The old theory that Britannia rules the wave has become, in a measure, obsolete, since Yankee tars tried titles with her on many a bloody sea and succeeded in humbling the "rulers" in a most humiliating manner.

Of course, it would be asking too much to expect Uncle Saam to cut down his sea power while Britain increases hers. We do not expect war between these two English speaking nations will ever again take place, yet it is not good common sense to give the Britishers a chance to step on us because our naval inferiority.

There is, however, not another nation in Europe that in any way threatens American safety on the ocean aside from Great Britain. Why is she so determined in keeping up her naval superiority if not to be prepared when another war convulses mother earth? Being prepared for emergencies is all right and America would be sinfully foolish not to see to it that Britain does not outbuild her on the ocean.

Britain is in reality a maritime nation and depends on ships rather than land armies for national defense. America occupies a somewhat similar position with her thousands of miles of coast line on the two great oceans.

It is not supposable that any more Constitutions will ring the echoes down historic sea battles, from the fact that there are too many other ways of exterminating an enemy than by battles on the water.

Undoubtedly the great naval heroes of the world have been of the past. In those days they did not have to contend with either submarines or airplanes, armed with bombs.

It might be pertinent to ask of what use is a great navy, however large the craft, when a few bombs dropped from the sky will knock them into abject wreckage?

New questions, new deals, and new methods of warfare have come into being since Old Ironsides floated the ocean, the pride and glory of the American navy. Pride in old ideas is very good, but something new under the sun has come to take the place of the old, and nations without sky protection are indeed back numbers.

It is known of all men that from the sky will come the menace which is wrestling with the nations of the world to-day.

"The last war was a holy terror," said an old salt, "but the next one will cast it in the shade a mile."

The mere contemplation of what would take place in the way of frightfulness should war again assail mankind is enough to send the cold chills down the spines of men.

Great Britain may build sea monsters, with guns of tremendous power, but all this will prove of little protec-

tion when the sky is darkened with flying dynamic forces whose dropped bombs will destroy the strongest fleet afloat.

The destructive engines now manufactured surely ought to warn any nation, however powerful, that it is like touching off dynamite to set the dogs of war once more barking. Even the weakest among the nations of earth are ingenious enough to manufacture sky-dogs of death which will place the weakest of them on an equality with the most powerful nation on earth.

When we consider the situation in all its bearings it seems as though Great Britain made a mistake in refusing to agree to a partial elimination of naval ship building. As for any one nation to claim superior sea power, that is simply idiotic, as the case now stands.

The airplanes of war must be met by other planes and the future fights on sea or land will be among the clouds. Great cities lie helpless under the bomb-droppings of enemy sky dogs.

The United States presents fat pickings for enemy airplanes of war. A great navy is, perhaps, a necessity, yet that navy will need the added protection of war airplanes for safety.

It is a conundrum to know what should be done to protect nations from annihilation from the skies. In fact, no one country has any great advantage over another, provided they all do their best licks at building war machines to use against each other when the gong sounds for the opening of the next world war.

Peace advocates say there must be no more war. It is fine to think and even say this, but that it can come to pass is beyond all human probability. The destructiveness of war weapons would naturally seem to give all mankind pause ere they rushed into another conflict.

Armies, too, are not exempt from the havoc-inflicting machines of the air. This fact alone ought to be sufficient to give warlike people pause before they seek to precipitate desolation and mayhap destruction upon their own countrymen.

Submarines and military bomb planes surely ought to warn malcontents to go slow in all future plans for breaking the world peace.

Old Timer.

Going Back to the Old Name.

Brimley, Jan. 3—Jan. 15, 1928, the Superior Mercantile Co. will be known and do business as Thompson & Washburn.

Eighteen years ago the co-partnership of Thompson & Washburn was formed by Archie Thompson and Rolla Washburn and did business under that name for several years, when the name was changed to the Superior Mercantile Co. No change is being made in the organization except the name. All Superior Mercantile Co. obligations are assumed by the undersigned.

Thompson & Washburn.

Good Opening For General Store.

Douglas, Jan. 3—Ever since C. Mast & Co. removed their general stock to Hartford, there has been a good opening here for a general merchant. The town people and farmers roundabout would welcome such an addition to the mercantile line-up. Such a dealer should handle shoes as well as dry goods and groceries and have a man in his employ who could cobble shoes and repair harness. I do not think there is a better opening in Michigan for a merchant of moderate means than the opportunity now presented at this place. Edward Frick.

Sandy was staying the night at a metropolitan hotel. Upon entering his room he found he was directly opposite a brightly lighted clock tower. So, Sandy stopped his watch.



A Cordial Invitation

At the beginning of the new year it is an excellent practice to go over your investments, weighing each security in the light of recent developments affecting it, and reviewing the balance and diversification of the list as a whole.

We cordially invite you to make use of our services in this connection. Through our private wires we can quickly secure for you market prices, reports of current progress of industrial concerns and

other important data. We maintain a special service on local and unlisted securities. We will prepare a carefully considered opinion of your holdings on the basis of yield, diversification and suitability for your particular investment position and suggest changes if they are advisable.

This service entails no obligation. We urge you to make use of it regardless of the amount of your investments.

INVESTMENT SUGGESTIONS FOR JANUARY FUNDS

MUNICIPALS

	RATE	MATURITY	APPROXIMATE YIELD
Columbia Twp. School District, Michigan	4 3/4	Apr. 1, 1946-48	4.35
Huntington, West Virginia, General Improvement	4 1/2	July 1, 1954	3.95
Harris County, Texas, Road	4 1/2	Oct. 10, 1940-57	4.20
Kalamazoo and Cooper Twps. School Dist. No. 8, Michigan	4 1/2	July 1, 1935-40	4.15
Miami, Florida, General Improvement	5	Feb. 1, 1941-54	4.60
Oakland County, Michigan, Covert Road	4 3/4	May 1, 1933	4.10
Parma Union School Dist. No. 1, Michigan	4 1/2	Oct. 1, 1928-56	4.20
State of Alabama	4	Mar. 1, 1954	3.95
State of Arkansas	4 1/4	Oct. 1, 1950-51	4.05
Toledo, Ohio, General Improvement	4 3/4	Oct.-Nov., 1934	3.90

RAILROADS

	RATE	MATURITY	APPROXIMATE YIELD
Atchison, Topeka & Santa Fe Ry. General Mortgage	4	1995	98 3/4
Canadian Pacific Ry. Debenture Perpetual	4	1958	98
Chicago, Burlington & Quincy Ry. General Mtge.	4	1942	97
Cuba Northern Railways Co. 1st Mortgage	5 1/2	1967	99
Erie Railroad Co. Refunding and Improvement	5	1940	92 1/2
Missouri, Kansas & Texas Ry. Co. 1st Mortgage	4	1975	82 1/2
Missouri Pacific Ry. Co. General Mortgage	4	1931	103 1/4
New York, Chicago & St. Louis Ry. Series "A"	6	1945	95 1/2
Seaboard Air Line Ry. 1st Mortgage and Con. Series "A"	6	1931	101
St. Louis & San Francisco Ry. Co. General Mtge.	5	1946	100 1/2
Western Pacific Ry. Co. 1st Mortgage Series "A"	5		

FOREIGN

	RATE	MATURITY	APPROXIMATE YIELD
Argentina Nation (Govt. of) External	6	1960	100
Belgium (Kingdom of) External	6	1955	99
Canada (Dominion of)	5 1/2	1929	102 1/2
City of Buenos Aires, Argentina, External	7	1957	97
Central Bank of German St. & Prov. Bk., Mtg.	6	1951	95
Chile (Mortgage Bank of) External	6 1/2	1957	96
Norway (Kingdom of) Municipalities B. H.	5	1967	95
New South Wales (Australia) External	5	1957	95
Peru (Republic of) External	6	1960	91 1/2
Poland (Republic of) External	7	1947	89
Prussia (Free State of) External	6 1/2	1951	95 1/2

REAL ESTATE

	RATE	MATURITY	APPROXIMATE YIELD
American Home Mtge. (Minneapolis) Guaranteed	6	1935-42	100
Bowman-Biltmore Hotel (New York) 1st Mortgage	7	1934	104
Court Square Bldg. (New York) 1st Mortgage	6	1958	101 1/4
Eppley Hotels Co. 1st Mortgage	6 1/2	1940	100
First National Co. (Baltimore)	6	Oct. 1928	100
Grand Rapids Realty Co. 1st Mortgage	5 1/2	1942	100
Medinah Athletic Club (Chicago) 1st Mortgage	6	1947	100
Nixon Bldg. (Chicago) 1st Mortgage leasehold	6 1/2	1940	100
Pantlind Hotel Bldg. 1st Mortgage	5 1/2	1946	100
Park Lane Corp. 1st leasehold closed	6 1/2	1943	97
Sherman Hotel (Chicago) 1st Mortgage	5 1/2	1937	100
United Masonic Temple 1st Mtg. leaseh'd (Chicago)	6 1/2	1949	101

PUBLIC UTILITIES

	RATE	MATURITY	APPROXIMATE YIELD
Am. Telephone & Telegraph Co. Debenture	5	1960	105 1/2
Associated Electric Co. 1st Mortgage	4 1/2	1953	94 1/4
Alabama Power Co. 1st Mortgage	4 1/2	1951	94 1/4
Central States Edison Co. 1 year secured	5	1928	99
Central Illinois Public Service Co. 1st Mortgage Series "F"	4 1/2	1967	94 3/4
Central Power & Light Co. 1st (Closed) Mortgage	5	1956	99
Central Public Service Corp. Coll. Trust	6	1940	97 1/2
Central Florida Gas Corp. 1st Mortgage Series "A"	6	1947	100
Cities Service Power & Light Co. Debenture	5 1/2	1952	98
Continental Gas & Electric Corp. Series "A"	6 1/2	1964	105
Delmarva Power Co. 1st Mortgage	5	1929	99 1/2
Duke Power Co. 1st and Refunding Mortgage	4 1/2	1967	98 1/2
Duquesne Light Co. 1st Mortgage	4 1/2	1967	101 1/4
Eastern Shore Public Service 1st Lien Series "A"	5 1/2	1947	100
General Public Utilities Co. 1st and Coll. Series "A"	6 1/2	1956	104
Grand Rapids Gas Light Company 1st Mortgage	5	1939	102
Inland Power & Light Corp. Coll. Series "C"	6	1957	103
International Telephone & Telegraph Corp.	4 1/2	1952	96 1/2
Jersey Central Power & Light Co. 1st and Ref. Series "A"	5 1/2	1945	103 1/2
Kansas Power Co. 1st Mortgage Series "A"	5	1947	98
Penn. Central Light & Power Co. 1st Mortgage	4 1/2	1977	96
West Texas Utilities Co. 1st Mortgage Series "A"	5	1957	97 1/2

INDUSTRIAL

	RATE	MATURITY	APPROXIMATE YIELD
Allis-Chalmers Mfg. Co. 10-yr. Debenture	5	1937	101
Crowley, Milner & Co. Debenture (Closed issue)	5 1/2	1937	99 1/2
Grand Rapids Showcase Co. 15-year Debenture	6	1941	100
Koppers Gas & Coke Co. Debenture	5	1947	99 1/4
La France Textile Industries 1st Mortgage	6	1942	100
Libby, McNeil & Co. 1st Mortgage	5	1942	97 1/2
Paramount Theaters (Allied Owners Corp.) Deben.	6	1931-40	95.88
Shell Pipe Line Corp. Debenture	5	1952	98
Terminals & Transportation Corp. of America 1st and Collateral Series "A"	6 1/2	1947	100
Unit Corporation of America Debenture	6 1/2	1937	100
United Biscuit Co. of America 15-year Debenture	6	1942	100
Welch-Wilmarth Corp. 1st Mortgage	6 1/2	1945	105

STOCKS

	RATE	PRICE	APPROX. YIELD
American Box Board Co. Common	8	10 1/4 Flat	7.80
American Box Board Co. Preferred	7	9.85 Flat	7.10
Alabastine Co. Common	8	10 1/4	7.62
Alabastine Co. Preferred	7	103 Flat	6.80
Duquesne Light Co. First Cum. Preferred	5	97 1/2 Flat	5.12
Empire Gas & Fuel Co. Cum. Preferred	7	100 Flat	7.00
Federal Water Service Corp. Cum. Preferred	6 1/2	94 1/2 & Div.	6.87
General Public Utilities Preferred	7	101 Flat	6.93
Grand Rapids Store Equipment Preferred	7	9.85 & Div.	7.10
Inland Power & Light Corp. Preferred	7	100 Flat	7.00

Howe, Snow & Co. Inc.

Grand Rapids

NEW YORK BOSTON PHILADELPHIA MINNEAPOLIS CHICAGO ROCHESTER, N. Y. SAN FRANCISCO DETROIT SYRACUSE

GENERAL TRADE CONDITIONS.

Following upon a Christmas trade that was satisfactory in most cases, and exceptionally good in some, retailers promptly launched their clearance sales. The weather has again interfered somewhat with results in certain sections but the response is quite favorable and indicates that, with more seasonal temperature, offerings should be quickly taken up. The stores will not only have the usual sale patronage but also the trade of those who have put off buying because of mild conditions.

Stocks of sale merchandise are reported to be very low because of the cautious operating policy of the manufacturers. As stocks of cold weather merchandise in the stores are also rather heavy, it is likely that the demand will center on goods to "sweeten up" what the merchants have.

This means that the demand for new designs will be heavier than usual at this time. Early spring goods should figure more prominently in the business placed and for this reason manufacturers anticipate an excellent in-between or advance season's business. Retailers, in the main appear to be confident on the score of trade prospects but the buying about to begin should furnish the best test of how they consider the outlook.

Where wholesale trade is considered, last year's figures offer little cause for rejoicing. As the month-to-month figures were released on this branch of business, decline after decline was shown, and 1927 probably wound up with a decrease of over 3 per cent. Changing conditions in distribution undoubtedly explain this recession, because the tendency has been very strong among both manufacturers and retailers to deal direct in order to gain the economies which are believed to prevail in escaping the middleman's profit.

Some manufacturers, after testing out the direct system, have found, however, that the economies were only on paper, and that additional costs have come up in practice that were more than enough to wipe out the theoretical advantages. The one real advantage is in obtaining the quick information on style tendencies and consumer preferences to be obtained through close contact with the retail outlets. But, after all, there are ways of getting this information without becoming a wholesaler.

While wholesalers have had to contend with difficult conditions in the twelve months just over, they are more hopeful for the new year, and base their optimism on the fact that advance orders at present are much larger than a year ago in many instances.

PRESERVING THE SCOTCH.

Are the Scots a dying people? Is the country from which were drawn those Protestant settlers of Ulster who brought division and discord into the ranks of the Catholic Irish to be divided in its turn by the return flow of Irish immigrants from the Catholic districts of the Irish Free State? These are the alarming questions which are being asked in Scotland to-day, according to the special correspondent of the

Manchester Guardian, who cites the disturbing figures of Irish immigration and Scottish emigration to point his moral that "the misgivings of Scottish Protestants when they peer into the future are natural, indeed inevitable."

In George Malcolm Thomson's *Caledonia* it is stated that every fifth baby born in Scotland is an Irish Catholic, that the Irish population in Scotland has doubled in the past forty years and now amounts to 650,000 out of a total of 4,880,000 and that even in such a city as Glasgow the largest communion is that of the Roman Catholics. Even more alarming in his diagnosis of the situation is the Rev. Duncan Cameron, who says: "The woes of Ireland have arisen from the English invasion and the plantation of Ulster and we are going to have a similar state of affairs in Scotland. Indeed, we have it already." He believes that unless present tendencies can be arrested within the next forty years there will be an Irish population in the industrial area of Scotland which will approach 1,500,000 and that the Scottish race will have lost control of the populous and wealth-producing parts of their country.

The report of a committee of the General Assembly of the Church of Scotland stated in 1923 that the "evidence is overwhelming that the Irish race in our midst will increase, while the Scottish race decreases." A report to the Scottish Churches Council in May of this year declared: "At the present rate of increase it is only a question of time (short in the life of a nation) until the Roman Catholic element will largely predominate in the West of Scotland."

There is no animus against the Irish or against Catholicism in the campaign which is being waged against the Irish immigrants by those Scots who are fearful of their country's future. They are as opposed to Scottish emigration as to Irish immigration and would legislate against both developments. Their aim is simply to preserve Scottish nationality.

WE ARE RULED BY WOMEN.

The American propensity to solve all possible problems by the simple expedient of passing laws has been explained by Count Keyserling. It is because our social system is purely matriarchal. We are ruled by women. And it is their natural instinct to meet every emergency with legislation.

To substantiate this theory the German philosopher cites our sumptuary laws, such as prohibition, for which he believes women may be held responsible. He considers the present agitation about "trial marriages" and "companionate marriages" as further evidence of American subservience of feminine influence. In a purely patriarchal society dissatisfaction with marriage would be expressed by getting along without it. And as Americans lack the stability of the English, despite our Anglo-Saxon tradition, Count Keyserling feels that the new missionary movement of feminism may change America profoundly. He frankly does not know what will become of us.

This doctrine is both encouraging and discouraging. It is more than con-

venient to be able to lay all the ills of life at the door of women and to place on their shoulders the responsibility for the cumbersome workings of a modern democracy. But it is disheartening to think of a future in which laws will pile upon laws until legislation circumscribes all personal conduct. It is evident that if this theory is adopted man must organize and that the efforts of all those who oppose further experiments with sumptuary legislation must be concentrated against feminist influence.

We do not feel, however, that the danger of direct feminine action is as great as the danger of legislation supported by reformers of both sexes who have the interfering and lawmaking complex which Count Keyserling ascribes solely to women. We do not fear the feminist crusade nearly so much as we fear the crusade of those who are imbued with the habits of mind of the traditional old maid but who wear trousers.

FLYING GEOGRAPHY.

With every new hop Colonel Lindbergh teaches us something, if not about himself and the art of flying then about strange parts of the world as to the topography and landscape of which we would otherwise have remained totally ignorant.

Millions of people every day follow, on neat little maps in the newspapers, the solid black line from Mexico to Guatemala and the dotted line from Guatemala to Belize and San Salvador and Tegucigalpa and Managua and the Panama Canal, and from there home via Bogota, Caracas and the Lesser Antilles. And millions of people are reading every day the Lindbergh travelogues, those calm bird's-eye sketches of mist in valleys, smoking volcanoes, palm trees on mountain tops, high, lonely villagers staring up at him and the brief glimpse of the Pacific Ocean, fifty miles away. He takes it coolly enough, although he is evidently interested, but for us earth-crawling stay-at-homes the great jump across hundreds of miles of volcanoes is at once as romantic as Christopher Columbus and as intimate as the Blue Book's auto map of the next county.

Seven hours from Mexico City to Guatemala, 675 miles. In a flash we see the whole stretch of magnificent, deserted countryside. We could almost give the directions now ourselves. 135 miles: leave smoking volcano on the left. 289 miles: extinct crater. Bear right with traffic. 473 miles: keep parallel with Pacific Ocean. 675 miles: Guatemala City; avoid crowds; end of road.

But it isn't the end of his road. He will go right on, a silver bird flying high over jungles, crossing the man-made ditch which separates the two Americas, passing the asphalt lakes of Venezuela far below him, lightly swooping from one stepping stone in the Spanish Main to another.

It is going to be the most fascinating lesson in geography that we have ever learned—and we shall not be likely, as with so many other lessons, to forget it.

NEW CURE FOR OLD HABITS.

The remarks of Dr. Knight Dunlap of Johns Hopkins before the American Association for the Advancement of Science came just at the right time. On or about Jan. 1 thousands of sufferers from the nicotine habit, the chewing gum habit, the bill rendered habit and the unanswered letter habit firmly resolve, for the nineteenth and positively last time to be good all through 1928. And, of course, most of them will fail—unless they follow Dr. Dunlap's advice.

Dr. Dunlap has been experimenting with bad habits and has found out a great deal that is entirely new about the reasons for them and the mental trickery that succeeds in breaking them off. He began with himself. He was addicted to the extremely common habit of writing "hte" on the typewriter instead of "the". The rest of us, in alarm at this symptom of decay, would have tried to root it out by pounding out "the" with penitent fingers hundreds or thousands of times. Dr. Dunlap did just the opposite. He forced himself to fill half a page, deliberately and accurately, with the out-cast "hte," at the same time saying to himself that this was a word which in the future he would use only voluntarily. It worked and he is now permanently cured.

The psychological theory behind this paradoxical experiment is a new one. It denies the old supposition that habits are formed and ingrained by force of repetition, that habits wear down in the mind, like cows in a pasture, a smooth track along which it is each day easier for them to travel. The only way, we always thought, to drive the habitual cows off the trail and let normal grass grow there again was simply and brutally to kick them off and keep them off with the barbed-wire fences of the will.

This method is apparently all wrong. With every habit we should like to be rid of but can't there goes, along with the blind momentum of the habit, a half-conscious resistance and objection to it in our own minds, like those small birds which perch and peck on the back of the rhinoceros. If we let the habit continue sometimes those objections, or, as Dr. Dunlap calls them, "negative factors," grow stronger by the evil they feed upon and suddenly the rhinoceros falls dead. And so Dr. Dunlap thinks it possible to cure some one of stammering by causing him to stammer voluntarily in exactly his ordinary, involuntary manner.

This theory and these few experiments explore a little farther into the human mechanism than any one else has heretofore penetrated. The technique of breaking off habits by not breaking them off is in sight, but not yet within reach. We do not advise amateur habit-breakers to fool with it; at any rate, not in a fit of New Year's zeal. Otherwise we shall discover in July smokers who are consuming forty cigarettes a day in the vain effort to quit smoking ten and people who did manage to answer December letters in February trying to cure themselves by never answering them at all.

MEN OF MARK.

A. L. Cron, Local Manager National Cash Register Co.

Man judges his fellows by results. It is a marked trait of human nature that it acclaims its members not for motives or efforts, but for their culmination. To employ a popular colloquialism, the man who ranks well in public estimation is he who "delivers the goods," not he who, perhaps exercising even greater effort, has failed to reach the goal he sought. Of the class who deliver the goods, in a literal as well as a figurative sense pre-eminent examples are those purveyors of manufactured products who keep the manufacturing plants busy, the loom and forge and mill in action, freight trains and water craft continually moving—the salesmen, the men who, more than all others, pave the way for the activities of commerce, whose initiative keeps these activities in constant movement.

In his way, and that way by no means a small fragment of a great quantity, the salesman is a pioneer, not alone in the spread of commerce, but in that more literal sense of one who blazes the way into beaten paths in the settlement of a new country. Where geographical exploration has led, commerce follows fast on its heels, and commerce itself must be and is preceded by the pioneers who lay the trail for the civilization to come after. The pioneering of the successful salesman has, perhaps, no more forceful exemplification in this country than in the story of John Jacob Astor and the epoch making history of the settlement of the Far Northwest.

The salesman is credited, and justly, with the initiative of conclusions of mighty portent. In addition, he is responsible for and should be credited with their successful development and maintenance. His invasion of new territory, commercial as well as geographical, is followed by its cultivation to an extent that even those who make a study of such subjects realize but little. The man who sells originates, and largely he controls the ultimate outcome of the mighty movement which he has started. Upon him depends, in a manner reflected by perhaps no other class, the turning of the wheels of commerce.

The salesman is made as well as born, in the light of practical experience more largely the former. What the successful salesman lacks inherently he acquires through persistent study and the acumen that results from hard knocks. Among the primary essentials of his equipment are a practical knowledge of human nature, inexhaustible patience, familiarity with his wares, a general (more often specific) intimacy with current and prospective commercial conditions, and adaptability—perhaps not in that order, but comprehending the whole. Possessed of that quintet of qualifications, the efforts of the salesman are practically assured of success. When is added a combination of Teutonic shrewdness and versatility the result is a force irresistible. This is the story of one in whom this enviable

fusion of the prime essentials of success is marked—a salesman head and shoulders above the average of his calling; a giant in the number and size of his sales; not only a sales manager but a seller in the harness.

A. L. Cron was born at Cartella, Ohio, Dec. 3, 1894. His father was engaged in the general store business at that place. His antecedents were of German descent on both sides. He attended district school until old enough to go to high school, when he entered the public schools of Dayton. He was not able to finish the entire course during the day time, but attended night school until he had completed his course, working during the day time in drug and grocery stores in Dayton. On graduating from the high

the Battle Creek branch. Two years later he was promoted to manager of the Terre Haute, Ind., branch. Three years later he was promoted to the Grand Rapids branch, where he has been four years. His territory comprises eighteen counties in Northwestern Michigan, running from Allegan county North to the Straits. He has eleven salesmen in his employ. Reports just received from Dayton are to the effect that he stands No. 218 in about 3,000 branch managers and that he continues as a member of the Hundred Point Club for the ninth consecutive year. This club is made up of branch managers who sell more cash registers in any one year than they did the year before. Mr. Cron's sales during the past year have exceeded 650,

He attributes his success to study and hard work.

Some people regard salesmanship as an acquired art, pure and simple, whereas it is second nature to men of the abilities and tendencies of the subject of this sketch to accomplish much in trade. He is approachable and knows how to approach others and gain their confidence. He is considerate of other people's interests, while not forgetting those of his own, and with a ready wit and accumulation of good stories at command, being a historian as well as a close observer of the trend of the times, he can engage one's attention with interest and hold it at all times. He is as forceful as he is fair, and keen and bright as he is eager to learn, and industrious in the pursuit of his business. He is in vigorous health and the infectious sunshine of his disposition is so wholesome that wherever he goes and whatever he does seems to be agreeable to those with whom he comes in contact.

To Increase Your Trade.

Keep your display right up to the minute.

Change your floor and counter display at least once a week.

Displays moved and placed differently make more sales.

Do not allow waste, dirt, dust or cobwebs to accumulate.

Have your goods correctly weighed ready to hand out.

Do not become too familiar with your customer.

Be attentive, polite and always ready to give every service in your power.

Give the children special attention. Never overcharge or substitute any item they may ask for.

In waiting on a customer always bear in mind one or two items to suggest.

When a customer asks for an item, show her the best. If it is not what she wants, it is easy for you to sell a lower-priced brand.

Last, but not least, always greet everyone with a happy smile and cheery good morning. People will trade at the store where they receive the best treatment.

Read this every day, follow the advice carefully and you will succeed.

Sagged in the Middle.

"Is it right that you've severed your engagement with Miss Overmarte?" queried the inquisitive friend.

The man shook his head.

"No," he replied, "I didn't break it off."

"Oh! She broke it off?"

"No," was the answer again.

"But it is broken off, isn't it?" persisted the curious one.

"Oh, yes," explained the moody one, with delicacy. "She told me what her milliner's yearly bill was, and I told her how much a week I got. Then our engagement just sagged in the middle and gently dissolved."

Don't laugh at a letter carrier. Remember a pharmacist must go to college for two years to be able to sell a postage stamp.



A. L. Cron.

school, which included a business course, he entered the employ of the Platt Iron Works. He started as errand boy and ended as paymaster. He remained in this position four years. In the meantime he had decided that he would rather embrace salesmanship than clerical work and attended the night school at the Dayton Cash Register Co. three nights a week during the four years he was with the Platt Iron Works. During this time he taught salesmanship in the regular course two nights. On the completion of this course he took six weeks intensive training in salesmanship under the auspices of the Cash Register Co., when he was given employment as salesman in the Dayton office. At the end of three years he was promoted to the position of manager of

which is the best record the Grand Rapids office has ever made.

Mr. Cron was married Sept. 4, 1917, to Miss Agnes Margaret Plunkett, of Dayton. They have three children, two girls and a boy. The children are seven, five and two years old respectively. They reside in their own home at 616 Rosewood avenue, East Grand Rapids.

Mr. Cron is a member of St. Stephens church, Knights of Columbus, Peninsular Club, Cascade Country Club, United Commercial Travelers, Kiwanis Club, Elks, Association of Commerce, National Aeronautic Association of the United States and the Iowa State Traveling Men's Association.

His hobby is golf, but he finds very little time to devote to that enjoyment.

THE CHAIN STORE MENACE.

Concerted Action By Independents Can Restrict It.

We all know the chain store, in its several fields, to be of recent development, not dating beyond the early business life of those who are now just past middle age. In late years it has grown by leaps until it is attracting the serious attention of the business world and of economic research. Those who are engaged in it see only a rightful, commendable exercise of business ability, frequently of superior character, and the use of honest capital, legitimately employed. Those who are engaged in individual retail business and affected by the chain store, see primarily a dangerous and unscrupulous form of competition. On the side lines stand a yet small but growing number who are not concerned directly in the outcome and success of either one or the other, but rather give thought and study to the economic life of our country as a whole and to the influence which apparently important changes will have on its future.

It is the people as a whole who will need to decide whether chain store growth shall go unhindered, and they will do so in the broad aspect of the public good or harm. The people as a whole are just awakening to the fact that the chain store may measurably alter the economic life and even the political life of the country and the well-being of their children and future generations. At present the masses confine their notice of the chain store to the impression that they are buying something cheaper there, and that as a rule they are conducted in an attractive, businesslike manner. The people have their own everyday care, and as long as they do not directly appear to suffer, they are satisfied or unconcerned, just as, unfortunately, the most of them are unconcerned about the government under which they live. Presently our whole life is said to be in a state of transition, we can hardly keep track of the new and wonderful things and changes which confront us from day to day, but the account taking day will come for us just as it has come in the life of earlier generations, and with it will come mass reaction and demand.

There are a goodly number who, although doubtful about the desirability of chain stores, take the position that they are here to stay and here to grow; that their future development and growth is a natural trend of the times. Just as well might they hold that the experiment in government as now conducted by Mussolini in Italy, or the Soviet in Russia, is a trend of the times and here to stay and grow. That both Mussolini and the Soviet or what they represent, will stay and grow if unhindered, is certain, and yet they exist only because the mass of the people concerned have been bluffed to accept them and have not arrived at a point where, sufficiently strong, they will rise against them. In the finale they must prove their worth to be sustained; to accept them as conclusive, simply because they exist and apparently prosper, is folly, and so it is with the chain store. They must prove

their worth to be sustained, and since admittedly they are having an increasing effect upon our economic life and thus are bound to influence our national life, we may well give thoughtful study to what their continued growth and expansion may lead. The public, interested in our national life and economic conditions cannot be concerned simply because the competition of the chain store is troublesome to the individual dealer. It may be decidedly disagreeable for the individual dealer and his friends, but cannot be controlling to warrant action. In order to merit interference with what some claim to be the natural trend, it must be fairly determined that the chain system is destructive and ruinous; that it will bring such changes as ultimately will mean disadvantage to the mass of people. The real test is, to decide whether ruinous competition and the out of proportion use of large capital in retail business will produce results, which will monopolize the retail business of the country for a few.

It is immediately apparent that a distinction must be made between the small, local, individually conducted chain, and the one which is corporately owned, machine like conducted, and using capital beyond the average individual possession. The small local owner or largest capitalizer, may be disagreeable enough to its competitors, but it is not and cannot be a public menace. As a rule it is reduced to its integral parts with the death of its organizer. The large, always corporately owned, always machine like systematically conducted, heavily capitalized chain, is quite a different proposition. Its personnel is such, that if one executive head passes out, another equally ambitious for still greater growth has been trained to take his place, and the capital investment of stockholders impels an ever greater magnitude and desire for it. It is self evident that the chain store can endanger our economic structure and public well being only because of magnitude and consequently only the corporately owned, widely extended and heavily capitalized chain institution, if any, carry the danger of real harm.

The greatness of our country beyond doubt is found in the fact that there was equal opportunity for all. From the early days, every person with brains and energy has had his chance. That has been, and is, the safety valve for contentment and happiness, which all have been given the assurance that they may pursue. True, all do not aspire to own and conduct their own business, all by no means are fit to do so, but many do and are. In the past, they have been able to satisfy that desire, and since reasonably it must exist proportionately in the same number of people, what will the future mean to them if the chain store continues unhindered. Brains, energy and fitness combined with an amount of capital or credit heretofore needed to engage in retail business, is without hope against the buying power and dictatorship of unlimited capital used on a large scale. It may be claimed that there is always room at the top and also that there yet remains equal opportunity, notwithstanding.

To revert to an earlier illustration, in that sense, it is equally true that all have an equal opportunity to aspire to the position of a Mussolini. In the olden days all had the opportunity in like manner to hope to become autocratic princes and kings, but remoteness of realization was the ever growing cause for forcing a change. The ownership, control and conduct of the

enormously extended large chain store systems, and their ever increasing growth and greater magnitude is not primarily serving to satisfy the exercise of god given brains and energy. It can be only an innate desire for power and possession out of proportion, and only the return from use of out of proportion capital which spurs the owners of large chain systems to

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Now Offering: Cranberries, Bagas, Sweet Potatoes,
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ever add to their number. They would be masters of all with whom and with what they come in touch. The future of our country depends primarily, as is the case everywhere, on what have been termed the middle classes and while presumably we are without classes, yet, the people who elsewhere constitute those classes also carry our future. The retail merchant and those who in the past have been able to become retail merchants, if they so desired, and the farmer, constitute the very backbone of our national existence and governmental structure. Over one million of our people are now engaged in retail business on their own account. It may be fairly estimated that even at this time, one-fourth that number in addition, could be engaged in retail business on their own account, if it were not for the large chain systems. About two hundred and fifty thousand people are now denied the opportunity of individual enterprise, and if the present growth of the chain system continues unhindered, what will remain of the individual retail merchant fifty years from now? There will be but few. It is proposed to meet the onslaught of the ever growing chain system by co-operation among individual dealers, but co-operation is a child of late years, and has been a wonderful help, but co-operation as now proposed to meet the chain system, in order to be successful, is bound to be brought to a point where the individual ceases to be his own master, and the doer of his own deed, and, then will also crush out individual initiative and freedom of action.

The claim is made that the use of unlimited capital in retail business by chain stores, is truly a natural development; that it is of great benefit to the public; that it prevents waste; that it eliminates the useless middle man; that in sum the benefits secured for the public thereby, greatly outweigh any possible detriment. It does not matter much whether the chain store is a natural development, because many things naturally develop which are not good. The public benefit claim, if upheld, must be found in lower cost. That the chain store is responsible for practically one-third of all retail sales being without profit and a good part at heavy loss, will not be questioned and its leadership in that respect is not offset by the fact that now the disease is general, but it may be seriously doubted that there is public benefit on that account. Let us grant for the moment that by reason of one chain store two thousand families together save \$10,000 or even \$20,000 per year in the cost of merchandise. Is the economic value of such saving equal to the independent livelihood of only three individuals, each conducting their own business, maintaining their families and employees and their families, paying rent and sharing in the general upkeep of their community. It may well be asked what rather is the net loss to the general public. The sale at cost or below is a bait, particularly with the chain store. It serves as an inducement for the making of sales on which profits are out of proportion and of goods which the public frequently does not need. I incline to believe that a

chain store patron would spend less per year in order to supply all of his wants, if he limited his purchases to the individual store. It should be added, that if the sale of merchandise at less than cost for advertising purposes may at any time be justified, then the offer to sell dollar bills at eighty-five cents would be equally good and merit governmental approval. The elimination of the middle man is by no means an unalloyed benefit. The middle man has always served a good purpose. Without him the public can never be assured that its wants will be filled. Without him, progress, new venture, the supply of new and improved merchandise will be appreciably lessened, and many a valuable new product will not come to public notice and use. Without him, and if the chain store reaches the goal it desires, there will be the few executives of such systems who may arbitrarily determine what the public may eat, drink and generally use. Even now, the chain store decides that the public may have Jones' Pepsin and not Smith's. As a public benefactor, the chain store can hardly hold the limelight, unless it be in the imagination of its owners. The chain store with its intensified turnover and sales could not exist but for large profits on goods, the cost of which the public does not know. Goods largely manufactured by it or over which it has more or less exclusive control and on which the ordinary profit and advertising expense of the manufacturer is eliminated. In the final analysis, it can hardly be claimed that the elimination of the profit of independent manufacturers and wholesalers and the earning of their employees is compensated for by enabling the chain store owner to flourish and incidentally cast doubt upon the value of all merchandise which he sells at cost or less. Much might be added in further proof that public benefaction does not come from the chain store, but it hardly seems necessary and the executive head of every chain store system fully appreciates as does every business man, that he is in business for profit.

If in fact it be true that the public derives no ultimate benefit from chain store; if in fact it be true that an extension of the large corporately owned chain store system lessens opportunity for the people to independently engage in business on their own account, in pursuit of happiness; if in fact it compels an ever increasing number to always be satisfied to work for someone else; if in fact it means to increase the power of a few and place the wealth of the country more and more in their hands, so that eventually all will have to live at the dictate and pleasure of such few; if it will do any or all of these things, then indeed is the chain store a menace to the public and our form of government. The public need only to know this in order to put a stop to the so-called natural growth and development of the chain store system. Concerted action by the one million independent retail dealers, properly applied, can educate the American people within two years, so that the output of the large corporately owned chain will be limited almost entirely to the sale of about one-third of

their present turnover which is made at a loss. Frank H. Fredericks.

New Green Liked For Spring.

A new green of a bluish tinge is looming up as a leading color for the Spring season. This shade, together with two colors, will be played up strongly in the forthcoming Spring fashion show of the Garment Retailers of America. Following this, the hue will be strongly emphasized in the window displays with which many retailers will launch their Spring offerings. The color is said to have much in its favor, as it is not a difficult one to wear and harmonizes readily in the desired ensemble effect.



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FINANCIAL

Shrinkages in Motor and Steel Industries Sharp.

Extraordinary declines in the motor and in the iron and steel industries carried the general level of industrial production in this country down in November to the lowest point since 1924, it was revealed to-day by the Federal Reserve Board at Washington.

The total value of fifty agricultural crops has been estimated by the Department of Agriculture as \$8,430,000,000, which represents a \$635,000,000 gain over 1926. The greatest increases were in the values of cotton, corn, barley and oats and the heaviest loss in potatoes.

Emphasis on the improving agricultural situation is given in the Federal Reserve Bank statements in the January bulletins released to-day.

From the Federal Reserve Bank of Dallas comes the comment that fall plowing has been well advanced, and with the harvesting of crops virtually completed "it is evident that the returns from this year's crops have been exceedingly large. The farmers not only have ample feed for use in connection with the cultivation of crops in 1928, but they have also derived large cash returns from the money crops." Notwithstanding the receipt of more cattle at the markets during November and early December than at any time in several years cattle prices have risen.

Curiously enough the Kansas City Federal Reserve Bank finds a similar improvement in that district. It says in part: "The livestock industry moved into stronger position as the year advanced, due to the larger crops of corn, hay and other stock feeds, and to advances in prices of cattle. While receipts of meat animals, notably of cattle and hogs, at primary markets in November and eleven months were smaller than in the same month and eleven months of the preceding year the increased value of cattle and heavier weights of live stock more than offset the marked decline in hog prices and gave the year's marketings a greater value than that for meat animals marketed in 1926."

Although not quite so optimistic in its statement the San Francisco bank declares that the "generally satisfactory outcome of the agricultural year has been marred only by the marketing difficulties of certain groups of producers, notably some of the deciduous fruit growers of the Pacific Coast States and the potato growers of Idaho. In evaluating the results of the agricultural year it should be noted that the farmers of the district will not be obligated to use so large a proportion of the year's financial returns in liquidating old debts, as has been necessary during each of the past several years." Paul Willard Garrett.

[Copyrighted, 1927.]

Farm Prices No Longer Lag.

How will commodity prices move in 1928? Here is the question for which an answer is sought eagerly by all those now forecasting the future.

The 1927 upswing in agricultural

prices has received so much attention from commentators that an equally significant movement has gone unnoticed. The reference is to the continued decline in non-agricultural prices. The time was when agricultural values ruled far below others but this year the tables have been turned. Now non-agricultural prices have become the laggards. The official index for November just computed by the Bureau of Labor Statistics indeed shows that agricultural prices averaged 154 (taking 1913 as 100) whereas non-agricultural values averaged only 144.

To that good level agricultural values have risen from only 143 as recently as June this year. To that low level—and it represents the lowest since October, 1916—non-agricultural values have fallen from a high of 173 as recently as April, 1923.

The essential point to note is that non-agricultural commodities have been falling for more than four years, and that now they are at the very lowest position in more than a decade. Evidence is at hand that in the not distant future the trend of non-agricultural commodities will be reversed and that they will follow the leadership of farm products.

Looking at the movement from a broad standpoint the depression in prices during the last few years reflects the return of hard money in Europe. As European countries have substituted gold for paper they have made money relatively more valuable or, to put the reverse, commodities less valuable.

With the European currencies now pretty generally stabilized the assumption is reasonable that the world decline in commodities should be near an end.

Certainly as the new year begins the outlook for an improving price level is clearer than it has been for many years, and in rising prices business always finds nourishment. Corporate profits have fallen substantially in the last six months but a reversal of the commodities trend would go a long way toward restoring confidence and building up profits.

Paul Willard Garrett.

[Copyrighted, 1927.]

Stock Exchange Paves Way For Foreign Market.

Although some disappointment has been expressed that a greater number of applications have not been made for listing foreign securities on the New York Stock Exchange in response to the invitation suggested in adoption of new regulations some time ago, the opinion prevails in financial circles that the foreign list will be gradually expanded.

The absence of an expected rush of new listings in the foreign section has been attributed in some measure to the admitted stringency of the regulations. The new policy of the Exchange was adopted only after exhaustive studies by a special committee, which carefully examined all phases of the new departure. As a result, every precaution was taken to protect American investors, and the restrictions on new stocks, therefore, were so compre-

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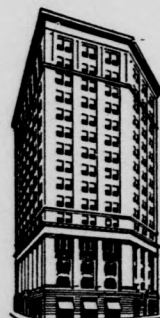
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hensive some companies were disinclined to meet requirements.

Preparing the way for new foreign securities paves the way for an important expansion of security markets in this country, however, and an international market is expected gradually to develop here.

Information for investors interested in foreign securities and an international market has been prepared in pamphlet form by Stone & Webster and Blodgett, Inc., presenting an analysis of the Stock Exchange listing policy, together with data on foreign shares, European market indexes and taxation regulations.

The Stock Exchange requires, for instance, that applications be signed not only by the banking house sponsoring the issue but also by the company in question. It limits stocks to be listed to companies well established, companies of fairly large capitalization whose securities are widely distributed, so as to prevent introduction of unseasoned securities and to avert corners.

One of the restrictions limits listing to shares from countries on a legally established gold basis. The value of American shares will be affected by foreign exchange movements, of course and it is the purpose of the Exchange authorities to set up safeguards against wide fluctuations.

Regulations have been adopted to insure dissemination of information on earnings and dividend payments in the English language and to present income statements in a form satisfactory to the authorities.

Valuable information on taxation legislation in European countries, so far as it affects securities, is presented in the pamphlet, together with a list of the most important stocks and recent quotations.

William Russell White.
[Copyrighted, 1927.]

Disposition of Old Invoices, Checks and Stubs.

A well-posted merchant writes the Tradesman as follows:

I pick up the Tradesman (including old issues) many, many times during the week and read and study and think.

A thought just came to me: Why not get someone—if possible, someone who is authoritative—to write a brief article on what merchants should do with old bills and invoices, also old checks and stubs. Just to say throw them away isn't convincing to the novice.

I know it would be far more important to have someone tell the merchants—grocers especially—how to work out an accounting system for use in their business, but, even so, the first suggestion might be considered a phase of the latter.

This was just a thought, perhaps a foolish one, and if it doesn't appeal to you, just drop this in the waste basket.

The enquiry is a very pertinent one. Because it is always wise to retain business records, such as paid invoices and cancelled checks, the best methods of preserving such records systematically and in such a way as to make them easy of access at any time and so classified that the identical record desired can be identified almost instantly, are none too good for any merchant or any man who has been

a merchant in the past and wishes to fortify himself against unjust claims which might be trumped up against him or his estate long after he has retired from trade.

To the writer it has seemed as though the best way to preserve invoices was by pasting them in a bill book. This was in the days when books of this kind could be purchased that would stand the wear and tear of years. Unfortunately, the houses which make most of these books nowadays use such poor stock that both covers and contents are quite likely to be a mass of wreckage in a half dozen years. Resort is therefore made to regular bill files. As soon as a file is full, the contents are transferred to a cheaper file or tied up in bundles. No attempt is made to keep invoices covering a longer period than ten years.

Checks should also be preserved for a ten year period. This can be done by keeping each monthly collection tied up and at the end of each year the yearly accumulation can be wrapped, tied and appropriately marked.

If any one has a better system than either of the above described methods, we should be pleased to hear from him.

First Aid For Givers.

In an age of organization philanthropy has not been behind the times. It is to-day one of the greatest industries in the country, and the immense funds controlled by endowments and foundations are dispensed with business efficiency and strict care that they shall always be used to the greatest advantage. But there are still thousands of persons who are eager to contribute to philanthropic enterprises but who do not know just what to do with their money.

To make information in regard to public benefactions readily available the National Welfare Association has accepted, together with a \$10,000 endowment for its care, a collection of information on this subject made by a philanthropic citizen of Los Angeles. Its chief usefulness will lie in guarding the philanthropic against misguided generosity. There are to-day hundreds of trusts which in their time served some worth-while purpose, but which are now white elephants because conditions have so changed that the need they originally met no longer exists. Their income is tied up for some specific charity which is no longer needed. Many examples could be cited, as, for instance, of poorhouses and homes for the aged which are rolling in wealth and unable to find inmates meeting the requirements laid down in some old bequest, simply because our modern tendency is away from such institutions and toward aiding the needy to keep their own homes.

Perhaps the best lesson the philanthropic may learn from this new information service is the futility of making bequests too specific. The demands of charity are constantly changing and the only way to ensure the maximum usefulness for one's gift to society is to allow a generous latitude to those who will administer it which will enable them to meet these changing conditions.

The Busy Life.

"Only the dead have a right to rest," is a recent striking remark of Premier Poincare. In a general way, the maxim may be accepted. So long as a man's strength endures he is better off at work, as many a successful retired man knows to his sorrow. Perhaps most men at the beginning of their careers look forward to the pleasures of leisure after they have won success, but as a rule long years of effort fasten upon a man such habits of industry that he cannot be satisfied to abandon them. If he does give them up, with nothing but pleasure to take their place, it soon be-

comes stale, flat and unprofitable. It is not avarice that keeps so many important men at work. It is the sense of power that useful work brings. And so the great majority work on the end.

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MUTUAL FIRE INSURANCE

The Astounding Cost of Negligence.

Recently a conflagration map was published by one of the leading fire insurance companies which shows that property valued at \$1,316,428,733 was destroyed in 266 conflagrations. This stupendous loss seems almost humanly inconceivable. It is a tremendous blow to the stability of the Nation and it strikes to the heart of not only all sound business enterprise, but also the credit that sustains it.

In a recent statement the National Board of Fire Underwriters showed that 86 per cent. of the fires that cause an annual loss of \$560,000,000 is preventable. This is confirmed in the results of the campaign of Jay W. Stevens, State Fire Marshal of California, Secretary of the National Association of Fire Chiefs and head of the Fire Prevention Bureau of the National Board of Fire Underwriters.

During the annual convention of fire chiefs at Portland in August, Stevens showed that during the first half of 1927 the fire prevention movement has shown an astounding reduction in the number of fires. It is hoped that this progress will be maintained throughout the coming year.

Every building owner and manager is able to exercise tremendous influence toward the prevention of fires, the reduction of losses and the consequent readjustment of fire rates. And indeed, if the country wants lower fire rates it will cost nothing to exercise more judgment, lend greater effort and constructive co-operation in preventing fires from all causes than it has ever done heretofore. It will further cost comparatively little to construct all buildings with even greater fire foresight and precaution, than to suffer later losses which may prove irretrievable.

If the public individually were scrupulously concerned about fire prevention and its telling effect upon their living conditions, they would enjoy even greater prosperity, greater personal progress and consequently greater happiness. For instance, take \$560,000,000—the cost of fires in 1926—distribute this sum among the families of the Nation. Take the equal, lesser or greater cost of all the fires in previous years and in coming years—divide that too, with the families of the Nation—would we be better, happier, more prosperous beings for it? We would—and we still can be—by doing our bit in looking for and removing all causes of fire wherever we see them.

In 1926 alone people of this country paid a price in fire losses equal to the cost of a war. In addition an army of almost 15,000 lives and hundreds of thousands more injured and maimed by fire were added to this great loss. Does the god of war stalk the country in the guise of Fire? Is the spirit of carelessness and destruction becoming a matter of common public indifference? Does the public expect and accept fire disaster as a matter of course, or will they ever be aroused to earnest, worthwhile effort in preventing the devastating increase of fire.

The same patriotism and loyalty dis-

played during war times for love of country, preservation of its interests, and the saving of property is needed now as never before in fighting the fire foe whose strength seems to grow greater each year.

The problem of fire has tremendous economic importance to every home and every business. It requires the large attention of every community and deserves first place among all other urgent matters of the home and of business.

Upon every possible occasion every business organization and civic league should reserve time in their meetings to consider the subject of public safety through fire prevention and discuss and plan improvements for better fire fighting service in their vicinities.

The spread of population and crowding in many communities, the fast growth of suburbs and the quickening transformation of rural districts into more active centers are making the matter of fire prevention and fire fighting preparedness more imperative than ever.

The public should not depend nor wait upon city, county or town officials expecting immediate co-operation and improvements. They should, of course, demand these, but they should also appoint their own committees to study the situation in their localities, and plan and promote the safety and efficiency needed in ways and means in which public officials consider themselves for the time being, more or less limited. All this personal effort may seem unjust to both residents and business men of various sections of the country who pay taxes for fire safety and general improvements. But none are more able to know exactly what is required, nor provide more satisfactorily, nor co-operate more definitely than the people who are involved. For their own security and the progress of their community every citizen, whether situated in a residential or a business center, can lend his personal aid and co-operation in work for greater safety from the great dangers of fire.

Forewarning is not enough! Every man must act to provide substantial safety, and then not consider only himself but also his neighbor, as he would want his neighbor to consider him.

Here and There.

When I am done
With morning's early waking ray
Which shone with each returning sun
Anew to fire another day;
Then let me feel, but more than real,
That greater Flame the ages name
When I am done.

When I am done
Fear not as finally I start
Upon a course from earth to one
Unknown, save in my hungering heart
Belief does give desire to live
And faith would see realms yet to be
When I am done.

When I am done
Let no acquaintance say of me:
"He now is dead;" a leaf undone
And which has fallen from its tree.
Even aloof, gives still a proof
Of great Design and things divine
When I am done.

When I am done
Then let me pass forever hence
Where courses yet unending run
Unmeasured by old continents;
Or older seas, for all of these
With all the earth are nothing worth
When I am done.

Charles A. Heath.

"Honesty is the best policy." Still, in case of fire, an insurance policy isn't so bad.

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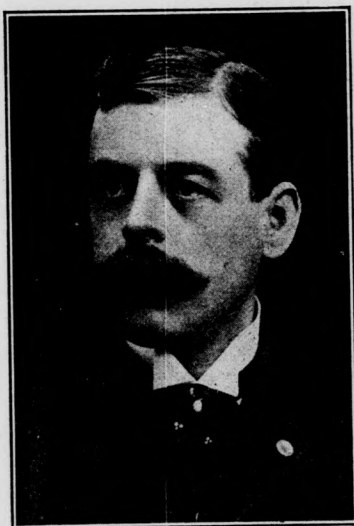
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H. Fred DeGraff was born at Seneca Falls, New York, Oct. 20, 1866. When he was a year old his parents removed to Canandaigua, where they remained four years. They then removed to Kendallville, Indiana, where they remained two years, when they took up their residence in Grand Rapids. Mr. DeGraff received his education in the Grand Rapids public schools, graduating from the grammar grade in 1883, when he entered the employ of the Hazeltine & Perkins Drug Co. as an errand boy. He was afterwards promoted to the order department and subsequently to the sundry department and finally made manager of the sundry department. In 1897 he received a proposition from Foote & Jenks, of Jackson, to represent them in Indiana and Ohio and he continued in this capacity for four years, after which he put in two years



H. Fred DeGraff.

in Northern Michigan for the sundry department of the Michigan Drug Co. The next two years he covered Michigan and Indiana for the Wells & Richardson Co., of Burlington, Vermont. On Jan. 1, 1906, he went back to his former connection with Foote & Jenks, covering the Northern half of Michigan and Wisconsin, including Grand Rapids, St. Paul, Minneapolis. He continued with Foote & Jenks ten years, when he decided to change his line. He thereupon made a connection with the Ladysmith Chair and Furniture Co., of Ladysmith, Wis. His territory included Michigan and Ohio. During the war he was employed by the Government at the Hayes-Ionia Co. plant in this city. May 1, 1919, he engaged to travel for the National Chair Co., of St. Louis, Mo. He is still with that house, the only interruption being three years' illness from May, 1924 to February, 1927. His territory comprises Michigan and the Northern half of Indiana, including Indianapolis.

Mr. DeGraff owns up to two hobbies—base ball and biography. He is unmarried and makes his home at the Herkimer Hotel.

Mr. DeGraff is a member of Ellks

Lodge, No. 48, and Grand Rapids Council, U. C. T., No. 131, of which he is a Past Senior Counselor. He attributes his success to strict attention to business and square dealing with his trade.

Dearer Money a Possibility of Business Upturn.

This week's upturn in call money reflects purely the tightening influences of the year's end, but with the advent of the new year views in the financial district on the future of money are being modified. Up to this time money prophets had been overwhelmingly of the opinion that the present low rates will be maintained into 1928.

Obviously early January will bring its seasonal increased flow of funds but certain influences are at work in business that could easily bring dearer rates in the forepart of the year. The predicted improvement in business now universally forecast in itself is an influence for higher money levels. With agricultural values already swinging upward and with industrial values now at their lowest level since 1916, the indication is for higher rather than lower prices.

Gold has begun to move out at an unprecedented rate and plainly that is another pressure for dear money. It is possible that this movement will not proceed so rapidly in the months immediately ahead as some commentators believe. The mere possession here of a heavy surplus volume of metal gives no assurance that its broad redistribution will take place at once. The question is not how much gold this country can afford to lose but how much gold Europe will take.

Foreign balances on hand in this market are exceedingly large and if these were turned to gold for shipment abroad a substantial quantity of metal would be taken from vaults here. Foreign banks will not all want to convert their balances into gold, however, for the plain reason that in so doing they would cut off interest payments on the balance. So long as the balances are convertible into gold, and therefore in a sense serve the purpose of gold reserves, many banks abroad will prefer to leave their balances here intact.

In the last analysis nobody can predict what will happen to money rates without first predicting what the Federal Reserve system's money policies will be next year. The Federal Reserve authorities in the next few months will face some exceedingly difficult questions. They will be torn between two desires. Their obligations to preserve easy money here for its benefits abroad will make them want to maintain the program adopted last summer. Their obligations to prevent too great an expansion in domestic credit will make them want to allow slightly higher rates to prevail here.

Member bank credit has risen fast in the last few months. The volume now stands \$1,700,000,000 higher than at this time a year ago. The item is one important to watch by those who follow money matters.

Paul Willard Garrett.
[Copyrighted, 1927.]

Sidelight on Early Merchant of Grand Rapids.

John W. Peirce opened the first book and stationery store in Grand Rapids about ninety years ago. He was a good, honest merchant and during all the years of his residence in Grand Rapids he enjoyed popularity and prosperity. He was one of a corporation which erected the first toll bridge over Grand river at Bridge street and handled its money many years. His handsome brick store, in the Gothic order of architecture, was located on the Southwest corner of Monroe avenue and Erie street. Mr. Peirce ably supported George W. Patterson, publisher of the first newspaper—the Grand River Times—issued in Western Michigan. More than one-half of the space in the Times devoted to advertising was filled by Mr. Peirce. Every item in his stock seemingly was advertised separately. Every book on his shelves was mentioned with the name of the author. Mr. Peirce was a jolly, kindly disposed person. His inexhaustible fund of witticisms was showered upon friends like sprayed water from a fountain. He was a leader in the civic life of the village. A musical organization was formed under his direction. The Governor of the State came to the village one day and Peirce decided to honor his excellency with a serenade. "We turned out in full force," Mr. Peirce explained, "and gave the Governor our best numbers. I met the Governor the following day and asked him how he liked our music."

"Music? Music? Did you say

music? Do you call that noisy disturbance that so offended my ears music?" the Governor asked.

"I explained that our players were amateurs."

"Well, sir, make a note of this: If I should hear of their attempting to play again, I will send the adjutant general with a squad of troopers here with instructions to arrest your players and ram their instruments down their throats."

Then Mr. Peirce added, in sad tones: "And I play the flute."

Artemus Ward described a monkey in his collection of small animals as "an amusing little cuss."

Without disrespect it may be said that Mr. Peirce was not unlike Ward's monkey: He was an amusing little cuss.

A son and two daughters were born to Mr. and Mrs. Peirce. Miss Frank E. Peirce became noted as an actress and reader, Miss Julia married Col. George G. Briggs and spent many happy years as the wife of that gentleman. A LeGrand Peirce was associated with his father in the management of a store devoted to the sale of dry goods and a limited line of groceries, following a close-out of its book and stationery business. He continued to manage the store several years after his father died, two score of years ago. Finally he took to the stage as a character delineator and traveled several years in that capacity. Mr. Peirce and his sister passed out of life within the past decade.

The wife of L. Victor Seydel is a daughter of A. LeGrand Peirce.

Arthur Scott White.

NOTHING TREADS AS SILENTLY
AS TIME - HAVE YOU
MADE YOUR WILL?



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan



John A. Cleveland.

MEN OF MARK.

John A. Cleveland, Manager of Consumers Power Co.

The immortal Solomon, in the period of his ripest faculties, exclaimed: "Seest thou a man diligent in business: he shall stand before kings: he shall not stand before mean men."

In the days of the ancient wise man a sharp line was drawn between kings and the people; the first represented all that was exalted, powerful and much honored among all mankind; "mean men" was a term used to express the wide separation between royalty and the common people, rather than as a reflection on character. It was a term that expressed lowliness of life in distinction to that other phase of existence which was rich, grand and exalted.

Like all the proverbial expressions of Holy Writ, this one of Solomon's had in it the quality of being eternally, perpetually applicable to the lives of men, in all ages, under every change and mutation thereof. In our time, although those diligent in business cannot all expect to stand before kings—in other words, be received as guests of honor by royalty—they can count on the honor of association with the kings of finance, trade, transportation, government and all the exalted relations of our progressive modern life. The attainment of such eminence is possible in all countries and under all forms of government; but in this country it is not only possible but probable to every individual who persists in unremitting diligence in business in whatever avocation choice or fortuitous circumstance may have mapped out for his career.

Diligence is another name for persistent work. All that is worth having in science, mechanics, trade, commerce, transportation, invention, art or even society can be secured by never flagging industry and can be secured in no other way. But the work that ends in success in whatever one undertakes must include that of the mind as well as the hands. Men plodding never so diligently, with the physical forces only, may never win an exalted position in life. Mere brain work, with the only object, in a subordinate capacity, to minister to the daily necessities and the common pleasures of life, will never raise a man from the rank and the file of the plodders. The man who aims to stand before the kings in any department of endeavor must work with all the forces within his capacity, inspired and energized by a purpose to reach a position above and beyond the common level. Even in the competitive sports of our times, whether athletic or merely skillful, eminence and the winning of prizes are obtainable only by hard and persistent work. But there must be a sufficient motive and the spirit of the game, without which the prizes of life, in whatever department, never will be gained. It is this ambition and the spirit of the game that marks the broad difference that exists between the winners and the losers.

The foregoing reflections have been induced by the contemplation of the life career of a man who has distin-

guished himself by a notable success won through diligence in business, not only in the accumulation of wealth and commercial power, but in all the relations of business and social life. It is a pleasure for this journal to usher upon this biographical stage one of the leading citizens of our city and a gentleman who has won distinction both in this city and Saginaw for public spirit, efficiency in wise direction of civic affairs and sound economic and moral purposes in all that makes for the welfare of the community with whose interests he is identified.

John A. Cleveland is a native of Rochester, N. Y. His father, C. Augustus Cleveland, was a leading shoe manufacturer of that city. Both parents were descended from sturdy English stock. Mr. Cleveland graduated from the high school of Pittsford, a suburb of Rochester, going immediately to Williams College, Williamstown, Mass., where he pursued a four year course, receiving on graduation the degree of Bachelor of Arts. Having concluded to espouse the profession of electrical engineer, he entered the electrical course at Cornell University, graduating three years later with the degree of Electrical Engineer.

After spending two years with the Rochester Railway & Light Co., he went to Saginaw, as industrial electrical engineer for the Saginaw Power Co. Three years later he was appointed manager of the Bay City Power Co. and the Bay City Gas Co. After two years residence in Bay City he returned to Saginaw as vice-president and general manager of the Saginaw-Bay City Railway Co., the Saginaw and Bay City power companies and the Saginaw and Bay City gas companies. The gas and electric companies in Saginaw and Bay City were later consolidated with a number of other similar companies in the State, forming the Consumers Power Co. Mr. Cleveland continued in charge of the public utility properties in Saginaw until February, 1924, when he came to Grand Rapids as manager of the Grand Rapids district of the Consumers Power Co., which includes various counties of Western Michigan. Mr. Cleveland has been identified with the Consumers Power Co. for several years and has been closely connected with its development. This company is playing a large part in advancing the civic and industrial progress of Michigan. It has a number of large and modern steam generating plants and has constructed and has in operation many hydro-electric plants on different rivers in the State.

Mr. Cleveland belongs to several Masonic orders, including Elf Khurafeh Temple, of Saginaw, and DeMolai Commandery, Knights Templar, of Grand Rapids. He is a member of the Phi Beta Kappa honorary college fraternity, to which he was admitted while a student at Williams College. He belongs to the Peninsular Club, the University Club, the Highlands Country Club and the Rotary Club. He is unmarried and makes his home in apartments at Oakwood Manor.

The operation of a great organization like the Consumers Power Co.

necessarily involves much friction, due to the disinclination of the company to honor promises made by former managements and keep inviolate agreements which were evidently entered into in good faith, but which subsequent events rendered it desirable—from the company's standpoint—to repudiate. In coming to Grand Rapids and assuming the management of the corporation, Mr. Cleveland became heir to many such controversies, but by the exercise of rare diplomacy and excellent judgment he has straightened out many misunderstandings and mellowed much bitter opposition. In no department of his administration has he shown greater skill than in the handling of matters of this character which require the highest form of executive ability, together with a disposition to deal as fairly and generously with a customer as the rigid rules of a dominant and somewhat arrogant public service corporation permit.

The first lesson of Mr. Cleveland's life touches his habits. Here the leading characteristic is self-mastery. He is no slave to appetite or passion. His youth knew no dissipations; his maturity knows no follies. His sturdy vigor craves no luxuries. His claim to a place among men is not derived from the tailor. He secures always for himself needful shelter, food and raiment, but his whole life, without a conscious thought of it, is a temperance advocacy. He pays not the slightest attention to the artificial and fictitious necessities of modern society. His attitude here is no affectation—these little things never came within the range of his vision. His ambition is to be a stalwart man. He counts one a weakling who cannot restrain himself or makes no effort to uplift himself.

The greatness becomes more manifest when we consider his character. Four strokes outline his character: Individuality, truth, honesty, will.

He always is himself. He imitates no man; catches his coloring from no external circumstance or association. He never waits on others to voice his convictions, nor reserves his judgment to find which way the wind is blowing. He has a head of his own and invariably acts upon his own judgment; steers his own boat, follows his own plans and assumes all the responsibility of his decisions. All this individualizes him.

His truth is both elemental and transparent. Apart from the sin of it, it would serve no useful purpose, in speaking before those who know him, to exaggerate his truthfulness. We may well doubt that he ever heard of him who said that the right use of words is to conceal ideas. His word equals his bond. His promises equal his deeds. He is cautious in making a promise, but once made it needs no legal endorsement to make it good. With him it is yea or nay.

To veracity he adds honesty. A noted author has said: "An honest man is the noblest work of God." John A. Cleveland is pre-eminently an honest man. He pays for what he gets. He shirks no business obligation. With him to overreach in a bargain is knavery—to be overreached, folly. His are not ill gotten gains. Fraud, cheat-

ing and lying never touch his silver dollar nor scorch the currency bill in his hand. The recipient of his bounty has no fear of tainted money.

Inflexibility of purpose completes the outline of character. His will power is great and persistent. His undertakings are the result of mature deliberation and, once commenced, are never abandoned. Of him it cannot be said: "This man began to build and was not able to finish." He counts all the cost in advance and makes ample provision for it.

Such being his character, we may now consider his adjustment of his life, the relations of that life which give rise to all duties.

Mr. Cleveland is a worker from Workville. His life knows no idleness. He never folds a sluggard's hands. Business to him is a grave matter, calling for assiduous attention and diligence. His business appointments are all sacred and he cannot understand how any man can make them lightly or treat them slightly. Business honor is the breath of his nostrils. With seriousness of mind he addresses himself to the keeping of all his affairs well in hand. He is the driver in business and not the driven ox. He counts himself a part of the social order and under obligations to it. There is no element of the anarchist in him. He bows to the law's necessity and supremacy. He recognizes and honors its majesty. He sees in it the safeguard of both life and property.

Personally, Mr. Cleveland is companionable, but business first and social amenities after has been the guiding principle of his daily life. He represents those qualities of citizenship which make for the good of the community, and all that he has accomplished in business success is the fitting reward of indefatigable industry, sagacity, sterling integrity and sound common sense in dealing with his fellows. His business career is an object lesson to those who would make their impress on the commercial world.

Must Combat Unrest.

The solemn-looking man in the compartment remained silent for many a mile. Finally, however, he touched the man opposite who happened to be J. L. Mac Inerney, of Grand Rapids, and remarked: "There is much unrest in the world just now, my friend, much unrest."

"You're quite right."

"I hope you are not unmindful of the fact that we all have a duty to perform. We must combat this unrest."

"I'm doing my very best," said the other.

"How?"

"I manufacture Marshall mattresses."

Contagious.

One of the elephants at the circus was coughing badly one morning, and the keeper was instructed to give it a bucket of water into which a bottle of whisky had been emptied.

"How's Sally?" asked the circus proprietor next morning.

"Oh, just the same!" was the reply, "but all the other elephants are coughing now."

DRY GOODS

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

"Trading" in Outing Flannels?

Well-founded reports are current in the cotton goods trade that certain makers of outings for the garment manufacturers are "trading" in the goods on a confidential basis. The amount of the reduction is not generally known, but in one source where "trading" is practically known to be going on, the practice was defended in preference to cutting prices openly to stimulate demand. The latter course, it was said, unsettled the entire market and tended to check the demand for goods other than those on which the reductions were made. The further statement was made that the weather this Fall has been all against the cutters, making it practically impossible for retailers to move stocks of sleeping garments in a normal way. This has caused the cutters to hold off and practically made it imperative for some mills to "trade" in order to hold their organizations together.

Jewelry Memorandum Sales Big.

Although the amount of business that will stick will not be known definitely until some time early in January, reports from the jewelry trade indicate that the volume of memorandum business booked during the holiday season comes closer to the boom days of 1919 than that of any year since then. The articles bought, in a general way, follow the usual types of holiday jewelry, including various styles of rings, bracelets, brooches, lavallieres, etc., but the trend of the buying was notably toward the more expensive pieces. In the finer articles there was a considerable run on colored precious stones, which were said yesterday to have sold better than diamonds. The latter gems, however, had their usual run in the moderately high-priced pieces. One of the features was the call for jade-set jewelry of practically all types and prices.

Outlook For Worsteds Improves.

With the indications favorable to a strong vogue for women's suits for the Spring, the women's wear fabric mills have been booking a fairly good advance business in corded worsteds and mannish weaves for use in these garments. The opinion was voiced yesterday that the market in worsteds of these types has been pretty well cleared of surplus stocks of these cloths, and that business for the new season would not be affected by the unfavorable developments at the close of last Spring. In other worsteds, such as twills, there may be some stocks still available, but there are said to be good chances of active absorption of these goods for use in Spring coats and dresses.

Use of Fur Reversed.

The use of fur trimming on women's coats is being reversed this season. One of the leading manufactur-

ers is showing fur-trimmed sport coats for Spring and smart afternoon coats without fur. Formerly the sport coat was very plain and the dress coat made elaborate use of fur. In his Spring line for the new season this manufacturer is using flat furs on collars and cuffs which often form clever scarf arrangement. On the other hand, tailored cutting and designing are accentuated in the afternoon dress coats, which show new sleeves, collar and shoulder treatments. In these black and beige are the only two colors ordered for early Spring delivery, while the sports models are wanted in brown, beige and tweed mixtures.

Novel Accessory For Smokers.

"Filling stations" for those who carry pocket lighters are the newest accessories for smokers to be put on the market. They are made of glass and covered with gaily painted cement to prevent breakage. A heavy felt-covered base prevents their tipping over. Bizarre colors are used on all models, which are made in inkwell sizes and in a wide variety of shapes. The nature of the contents is painted on each in letters of good size, so there is little danger of their being taken for inkwells. Even the dropper tops, with their rubber bulbs, show the use of gay colors. The "stations" contain sufficient fluid to last a year. They come in handy for either home or office use, and at the same time are ornamental. The retail price is 50 cents.

Indian Designs in Jewelry.

American Indian life is portrayed in a new series of novelty rhinestone jewelry just placed on the market. Included in the line are shoulder pins, hat ornaments, shoe and dress buckles and odd shaped brooches. White metal composition is used for the foundation of these articles, with solid paving of rhinestones in various sizes. All phases of life on an Indian reservation are depicted in these items as well as implements of war, Indian figures, heads, tents and canoes. Some are made in individual designs in silhouette fashion, while others are used with a frame work or background in square, oval or circular shapes. Prices range from \$15 to \$40.

Gift Items Still Needed.

Gift shops are calling for goods placed on order before the holidays. This after-the-holiday business is unusual and is attributed by proprietors to the fact that many people in their Christmas shopping saw articles they would like for their own use and either left deposits on them or were willing to wait for newer models. Ordinarily, the shops must receive shipments before Dec. 20 at the latest. The items wanted are table lamps, small tables, plants in bowls, mirrors, odd boxes for sundry purposes and magazine stands. They are mostly for business people living in small apartments, where every article in use must be practical as well as decorative.

More Call For Overcoatings.

The recent spurt in the consumer demand for overcoats has led to an increased enquiry for overcoatings in the woolen trade. The demand has

not been particularly active as yet, mill representatives said yesterday, but is of sufficient strength to warrant the belief that the stocks the mills have on hand will be cleaned up during the next few weeks. In the buying which consumers have done so far the solid-colored fabrics, particularly boucles, chinchillas, meltons and oxfords, have done well, and these fabrics have consequently figured in the re-orders the mills are receiving. Blues have taken well, browns and oxford grays likewise ranking well in color preference.

New Small Hats Wanted.

Despite sales of millinery in all grades, customers appear to be interested only in new hats. Drastic reductions on early season models are ignored for the latest version of the mode, which women desire in order to finish out the Winter season. Another feature of the demand is the call for the formal hat rather than the sports type. It appears that many women have one or two sports hats but now find a need for a dressier hat to wear with fur-trimmed cloth coats. The small felt is specifically asked for in black, dark brown, light beige and a few in gray.

Shops After Dresses.

Dresses wholesaling for \$10.75 each are in big demand at the moment both for Palm Beach and immediate delivery to the small specialty shops. These frocks are made up in flat crepes, crepe Roma and heavy georgettes in one and two-piece styles. The two-piece models are outselling the one-piece styles in the small sizes while the reverse is true of sizes ranging from 40 to 46. The dark blues, tans, browns and blacks are wanted for city trade, while white and the pastel shades are wanted by the Washington stores and those further South.

Style Acceleration Used.

By constantly showing new models in rather small selections, one of the wholesale firms specializing in high grade women's sportswear has been able to keep stocks low and designers have been able to check up on the trend very quickly. At the same time their creative work has been spurred by the fact that fresh ideas are always needed. This firm has made a practice of confining certain colors and fabrics to different models. No one costume has been sold in a full range of colors.

Scarfs Favored For Spring.

Scarfs are expected to be particularly good Spring items, following their strong vogue during the Fall. The merchandise has now become staple, according to wholesalers. Both triangle and square shapes are emphasized in the offerings being made. The former type is being widely used as a trimming accessory by dress manufacturers for both tailored and sports garments. Supplementary scarf lines will be shown early next month, in which hand-painted effects will be noteworthy.

A military leader in China seems to be anybody with a bunch of followers and an itching palm.



Safety First

From a standpoint of service, the Old National easily leads.

But it's comforting to know that this friendly bank is organized and operates on the soundest basis.

The OLD NATIONAL BANK

MONROE at PEARL

A Bank for Everybody



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

Brings Window Shoppers in Next Day To Buy.

In an Ohio town where there is a great deal of window shopping during the evening hours when the stores are closed a shoe retailer hit upon a clever way of getting their attention and bringing them back next day to buy.

For some time he had made a practice of wheeling a small show case just inside his door after closing time. In this case he always featured some new style. A light in the case was plugged into a floor socket, and since the case could easily be seen through the glass of the door, he thus secured a little extra display space.

He determined to see if he could get some direct traceable returns from this space. So he tried showing a special value in this case evenings with a card headed "Window Shoppers' Special." The card explained that this value was not advertised, would not be on display and could be bought on the following day only, and only by asking to see the "Window Shoppers' Special." The result more than justified the idea, for every day brought several calls for this special value from shoppers who had stopped to look in the window the night before.

Paragraphs To Put Punch in Your January Advertising.

Making a Thorough Job of This Sale.

No carry-overs! That's our slogan for January, 1928, and that is why our January Clearance Sale offers some of the most unusual bargains in shoes this town has ever seen. We want to begin unpacking spring stocks next month with plenty of shelf room to accommodate them, and we're going to do it! When have you ever been able to buy GOOD shoes at such low prices?

Mid-Winter Shoe Clearance.

Possibly you don't need a new pair of shoes to-day, but how about next week, or next month? Winter is not over, and there are months of unpleasantness ahead. Better make sure that you are prepared with adequate footwear, for to-day you can buy at January Clearance prices that won't be available later. Anticipate your needs! You can't lose at these prices!

Six Dollars Never Went So Far Before.

Six dollars is the featured price of our January Clearance sale of footwear, and we have never had such extraordinary shoe values to offer for \$6 as we have to-day. The reason is simple enough. Instead of determining how much we could cut our regular prices we simply set our sale price at \$6 and then proceeded to mark regular prices down to \$6 without regard for cost! Look at these values!

Real January Sale of Children's Shoes.

One of the biggest features of our January Shoe Clearance is the sale of children's footwear. Included are all those splendid quality shoes for boys and girls that are so popular with mothers. And they can be had this week for much less than the regular

prices! Bring the little folks in and get an extra pair of shoes all around. At these sale prices it will pay you!

January Shoe Sale For Men in Full Swing.

Of course you don't need another pair of shoes, sir; That pair we sold you last fall is still doing valiant service! But why not have another pair while you can get them at such a big price reduction? Your feet will be much more comfortable if you have an extra pair of shoes to wear on alternate days, and it is no secret that two pairs of shoes worn in this way will last more than twice as long as one pair!

Odd Pairs of Shoes at Great Reductions.

In going over our stocks to prepare for this January Clearance Sale we found many odd pairs of various styles, in lots too small to advertise. Just one or two pairs of a size, perhaps, or maybe only one or two sizes in a style.

Use Letter Like This For January Sale.

The best publicity is a good letter, one that is not too long, and that is interesting enough to get a reading. As a suggestion we submit the letter below. Probably it will not exactly suit your needs in its present form, but you can alter it or add to it to tie it up with your particular sale plan.

At any rate, here it is:

Date.

Dear Madam:

Just as sure as January rolls around the newspapers record a fresh crop of Clearance Sales. There have been a good many already, but you have not heard a word about ours.

Certainly we're going to have one. And it will be the same kind of a wonderful bargain event we have had in years gone by.

But we've felt that we would rather wait a few days before announcing ours and we've spent the extra time in thoroughly canvassing our stocks and figuring just how deeply we could cut our prices.

Now we're ready. The sale starts next Saturday morning—January 14—and its going to be a wonder.

[We want our best friends to have first chance at the bargains, so here's our suggestion: Drop in any time Friday and we'll let you choose from the sale lots at sale prices, before the sale starts. Look the enclosed circular over and you will see how well worth your while it will be to come in. We're expecting you.

Your Name.

If you will send out a circular of your sales bargains with a letter like this, it will bring in a good many shoppers on the day before the sale.

Clever Advertising Catches Transient Trade.

Out in the Middle West there is a town situated quite near a university with a mammoth stadium. The shoe merchant in this town has apparently discovered that on the eve of big athletic events in this stadium many people stay overnight at the hotel in his town.

Guests in the hotel upon such occasions find upon arising that a letter has been slipped under their doors during the night. The letter expresses a pleasant greeting, a hope that they

will enjoy the game, and the suggestion that if they have come without heavy footwear, or rubbers or gaiters, or umbrellas, that the store can supply the need before they leave for the scene of the game.

Men Appreciate This Inexpensive Souvenir.

In a Pennsylvania shoe store every man who purchases a pair of shoes is courteously asked his name at the time the sale is made. When he gets home and unwraps his package he finds enclosed with the shoes a half-dozen books of paper matches, with his initial on the cover of each book.

The owner of the store says he has never found any inexpensive souvenir that met with such hearty approval, and many of his customers have dropped in to thank him for the matches. Now he is planning to send each man on his mailing list a packet of initial matches for a holiday greeting.

Shoe Output Up One Year, Down in Next.

Shoe production in this country has such a regular year-to-year fluctuation that it might almost be called a production trend rather than a fluctuation census figures reveal. In the first ten months of 1922, for instance, production touched 265,947,062 pairs. In the same period of 1923 it rose to 301,491,668.

In the first ten months of 1924 there was a slump, which was reversed by the ten months' output of 1925. In 1926 came the usual setback, with production touching 272,339,930 pairs. That for the first ten months of this year mounted again, reaching 293,994,957 pairs.

Men's Furnishings Doing Well.

While clothing sales have lagged, the holiday turnover of men's furnishings at retail has been fully up to expectations. The call for neckwear and shirts has been particularly brisk. Silk shirts, particularly white jacquard figured merchandise, have done well. The sale of mufflers has been somewhat affected by mild weather, but these items are nevertheless said to be holding favor for gift purposes. Initial buckle and belt sets of the better grade have met with strong consumer interest and are credited with a turnover bigger than the year before.



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.

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.

The Merchant-Artist Blooms Again.

It is always a joy to get one of Cavalli's circulars. George runs a general store in the little resort town of Cloverdale, California; and to judge from his advertising and quite evident prosperity, he must be a big frog in that rather undersized puddle. That he has much fun as he goes is apparent from the good cheer and jolly humor which permeates whatever he writes.

It should be understood at the start that not everybody can be like George; for he is a natural artist and he has developed his talent to a point where he might exhibit anywhere without diffidence. But the talks can be emulated in quality by anybody who takes his advertising as seriously as George does and works at it as earnestly as every merchant should do.

George's December circular is before me. Naturally it differs from what he issues other months, because of the Christmas holidays. This one is 18 x 25 inches, printed in green and red on pink paper, with holiday border and poinsettias in the corners. It is profusely illustrated with cuts.

A point for emulation is George's plain, homely talks. He writes as he would speak and gets down to cases at once. Here is what he says about his Therapeutic Lamps: "This lamp is made to serve every purpose of gaining and retaining beauty and health. Everyone in your home will have a vital need and desire to use it. Special, each, \$6.50."

In one portion of the circular George says: "You are always welcome to come in and look." I suppose there is not a modern store anywhere which does not think it extends that invitation; but the atmosphere surrounding the casual looker is vastly various in different stores. In some the visitor feels that he can inspect and look as long as he likes, freely, without interference. Some book stores are like that. The invitation is to "come in and browse." Another book store says nothing, but the visitor is let alone until he manifests desire to be attended.

The Mutual Stores Co. uses women clerks and gives them intensive, painstaking training. The Mutual girls speak with low, musical voices, saying, with a welcoming smile: "Can I help you?" There is a friendliness that is quite attractive. One of the great merchandisers of all time, John Wanamaker, Philadelphia, trained his clerks to see, be alert and on hand the minute service was wanted; but never to offer service until there was indication from the visitor. The telephone folks train their operators, sometimes for six months—during which time the girls draw pay and produce absolutely nothing for the company—in clear enunciation, a set form of words for every need, and, above all, a carefully modulated, cheerful voice. Result is to be noted by every phone user in the uniformly charming voices of the op-

erators and the distinctness of whatever they say.

Let merchants contrast all this with the brusque "Yes Sir!" that is shouted stridently at most visitors to the ordinary store. If what happens in your store conveys to the visitor the spirit of what Cavalli prints you are well fixed and to be congratulated. If not try to instill that spirit into yourself and assistants.

Cavalli reads good literature and knows when suitably to use it. He quotes from Dickens' Christmas Carol in this circular. But his talks about goods, while right to the point, convey cheer and courtesy. Talking of Sweet Potatoes, he says:

"Southern style; that sounds good. We have some very fine Southern Yams, of excellent flavor. Try some with your next order. Three pounds for 25c." If you happen to know that what we call sweet potatoes are not eaten at all South of Mason & Dixon's line, this will get across to you. Those Southerners eat only yams.

I could quote all of George's circular with pleasure; but anybody can get a copy by asking him for it. A study of any of his stuff will profit any merchant anywhere.

In connection with this matter of writing advertisements, it should be noted that English is a part of the courses through which British grocer-students have to study to graduate into assistants and so gradually become master grocers. A recent proceedings of the Institute of Certified Grocers, London, says:

"It will be generally agreed that the retail salesman needs to possess a good knowledge of his mother tongue, and any course of study followed by candidates in preparation for the examinations of the Institute should be planned with the object of enlarging the vocabulary of students, and engendering in them an appreciation of good English and a desire to use it."

That may sound stilted to most of us; but if we contrast our own clerks, who enlarge their vocabulary mostly through picking up the latest slang, maybe we shall conclude there is something in this British idea.

Anybody who has been waited on by an English or Scotch grocery clerk must have been struck by his alert, soldierlike bearing, his prompt service, his exact knowledge and the swift facility with which he computed the charge in that intricate money of theirs, setting down his results in clear, yet pointedly characteristic writing. We might go farther and fare worse than to follow and emulate some of those old-fashioned customs and plans.

In the old days, the chains sales used to run about 57 per cent. in seven staples. Now 29 per cent. of their sales are in six staples; thus: Butter, 7 per cent.; Coffee, 6.5 per cent.; Sugar, 6 per cent.; Eggs, 5 per cent.; Bread, 2.5 per cent.; Flour, 2 per cent.; Two interesting points in this tabulation appear: First, that sugar is no longer the leading staple seller in the chains. Butter is taking the lead, with coffee—formerly slowed up in sales because held generally at near-luxury

(Continued on page 31)

Don't Say Bread

— Say

HOLSUM

M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST -- FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

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.

NEW CUSTOMERS EVERY DAY

Every day thousands of people are seeking improved health—and finding it—through eating Fleischmann's Yeast.

Most people buy their Fleischmann's Yeast at the grocery store and the Fleischmann transparency on your door will remind passers-by daily that *yours* is the store which sells it.

FLEISCHMANN'S YEAST

Service

MEAT DEALER

Calories, Vitamines and Just Meat.

The housewife hears a great deal today about calories, vitamins, proteins, carbohydrates and other things of dietetical importance and we sometimes wonder if some of them are not getting a little fed up on them. There are things essential to life and health and neglect of their use results disastrously, but the average person does not need to study about these things to her annoyance or bewilderment. When it comes to the essentials of life and health meat holds a very prominent place, as attested to by highly competent authorities and, ordinarily there is nothing but good to come from its use, and all the talking done by those who would have it otherwise does not alter the facts. But there is another reason why meat is eaten and a very vital reason, too. People eat meat because they like it. It possesses flavors that carry special appeal and it satisfies the appetite in a most comforting way. This is about all the average person cares to know about it, except what it costs. It is well that we should have competent scientists who find out all they can about food and then tell us what is good and what is bad, but if we have confidence in what they tell us it is not necessary for everyone to find out things for himself. The danger of everybody attempting to study food from a scientific standpoint is that most of those who try to do this gain little more than superficial knowledge and are apt to jump at conclusions or believe statements made by those they come in contact with either through reading books or listening to lectures. If the conclusions are right and based on scientific knowledge, well and good, but if they happen to be wrong and if they are spread as facts considerable injury may result. Too many people pose as food authorities who know nothing about the matter from actual first-hand study, but simply repeat what they have heard or read. There are many real experts who may safely be accepted as authorities, but it is not always advisable to isolate a few statements made by these experts and use them as indicating their conclusions on the whole matter. For the average lay person to try to teach dietetics without having first made a scientific study of the subject is about as logical as to practice medicine without having been graduated from a medical school.

Lamb Chops a New Way.

This seems to be an age when plumpness is looked upon with disfavor, and holy horrors! if a person is fat he is entirely out of the running. This, perhaps, is why lamb chops are so popular, for someone said a year or two ago that if one eats a lamb chop with a slice of pineapple every day the figure will be all that could be desired. We are going to tell you now how lamb chops may be served with pineapple so that all may enjoy the dish and maintain a sylphlike figure, although the latter is not guaranteed. The one who prepared this recipe called it "Lamb Chops, Hawaiian

Style." "Place lamb chops on a well heated broiler and cook until brown on one side. Turn and cook a few minutes, but not until brown; then place a slice of pineapple on each chop and cook until the pineapple becomes a delicious brown, about five minutes. If pan-broiled, place pineapple on top of chop at once, then change to cooked side when chop is turned." This sounds very good, doesn't it? and would probably be quite a treat to Hawaiians or others living on those beautiful islands. They have the pineapple out there, which are so delicious they never grow tiresome, but lambs are more plentiful in the States. We have eaten lots of pineapples in Honolulu, and lamb chops, too, but do not recall ever having partaken of the combination we are telling you about. It is good, though, and deserves a trial. The wholesale market on lamb has been about as jumpy lately as the lambs themselves are in their native habitations and right now the market is relatively low. This should be a good time to try out the dish mentioned or to buy a leg or shoulder roast for a nice dinner. The quality will be found very good and by buying now and helping the industry a little you will help yourself much.

Hides, Pelts and Furs.

Grees, No. 1	15
Green, No. 2	14
Cured, No. 1	17
Cured, No. 2	16
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	17
Calfskin, Cured, No. 2	15½
Horse, No. 1	5.00
Horse, No. 2	3.00

Pelts.

Lambs	50@1.25
Shearlings	25@1.00

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

Unwashed, medium	@33
Unwashed, rejects	@25
Unwashed, fine	@30

Fox.

No. 1 Large	\$15.00
No. 1 Medium	12.00
No. 1 Small	10.00

Skunk.

No. 1	\$2.00
No. 2	1.50
No. 3	1.00
No. 4	.50

Pack Eggs Round End Up.

A word of advice or suggestion from those actually doing or supervising the work of packing eggs and poultry is always welcome. In the footnote to a recent letter, F. Strumpfer, with Seymour Packing Co., Norton, Kansas, writes, "Many eggs grade lower if they have not been packed right either by producer or dealer. Pack all eggs round (big) end up to prevent settled yolks or spot rots."

John A. Lake, of Smith & Lake, dealers in groceries at Petoskey, writes the Tradesman as follows: "Enclosed find a check to cover our old friend the Michigan Tradesman for the coming year. You receive this pleasure once a year, we receive ours fifty-two times."

Chauncey & Baldwin, dealers in general merchandise at Bridgman, renew their subscription to the Tradesman and write as follows: "It has been a welcome visitor at our store and home for a quarter of a century."

Nearly Fifty Years of Experience in
Match Making has Produced

THE DIAMOND BRAND



You will build prestige for your store by selling this high quality brand, avoid price cutting and inferior quality competition.

You will serve your community by securing the best and safest match that can be made.

A match is made to produce fire. It therefore can be an element of danger. The Diamond Brand has the high reputation of the makers behind it.

THE DIAMOND MATCH COMPANY

HEKMAN'S

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

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

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.

New Year Suggestions For the Hardware Dealer.

Written for the Tradesman.

For the hardware dealer, January is apt to be a quiet month. After the Christmas rush comes an inevitable reaction. The public, having gorged itself with buying, dislikes the very thought of buying anything further; and, having considerably overspent, is strongly impelled to economize. Drastic retrenchment is in the air. As a result, the hardware dealer will generally find business decidedly slow in coming.

The dealer himself, even with the stimulus that naturally attends the entering of a new and untried year, is usually inclined to slacken his efforts. He has spent his energies freely to meet the demands of the Christmas season; and gladly welcomes the opportunity to rest. So long as there was business to be done, he attended to it; but with the natural slackening that follows the holiday season, the tendency of the hardware dealer is to wait until business picks up before putting forth any great effort.

In other words, he wants to rest; and he will rest.

Now, rest is very desirable at the proper time and place; but the hardware store during business hours is neither the proper place nor the proper time for rest.

Rest in the hardware store during January is dangerous to business. It is more dangerous than it would have been in December. In December, everybody was in the buying mood. In many instances the goods practically sold themselves. Even if you put forth little effort, a certain amount of business was bound to come your way. In December the man who hustled the hardest naturally got most of the business; but even the easy-going chap secured a reasonable share.

But in January conditions are different.

In January the hustler gets a fair amount of business. The "take-it-easy" fellow gets little or nothing.

In December, business hits the high spots. The two months between the Christmas rush and the spring awakening represent a dull monotony when business lags and has to be most intelligently and persistently prodded.

It may be hard for the dealer to rouse himself to the necessary business-getting effort in these dull months, when effort is so difficult and results are seemingly so small. But the hardware dealer should keep constantly in mind that when he works in January and February, he works, not only for the immediate present, but for the yet more important future.

The hardware dealer who, in January and February, by persistent effort, keeps his store before the public and keeps the public coming to his store, is the dealer who will find the spring business easier to get.

When trade does not come of its own accord, is the very time to work

harder, advertise more aggressively, and fight more vigorously for business.

Business can be drummed up in January. Not by any means to the same extent as in busy December; yet enough to make this lean first month of the New Year pay its way.

For, be it remembered, the rent and the overhead continue just the same. But unless you hustle for sales, the income will not be available to meet these inevitable outlays.

One of the surest methods to secure business in January is to quote the sort of prices that people cannot resist. The popular disinclination to buy can be most effectively overcome through the medium of price advertising. At least, price advertising is the bait which will rouse people from their inertia and get them inside the hardware store.

When you talk to your customers after Christmas in terms of price, you are talking in the language which at that precise time is most likely to interest them. Every hardware dealer has met the penny-pinching customer who, although he is reluctant to buy vitally necessary articles at a fair price, cannot refrain from buying occasional things he doesn't need just because they are "cheap". His mind is attuned to the bargain, even though the bargain may be something he does not require.

Just so, the public right now is thinking in terms of economy; its mental attitude is one of penny-pinching; and the price-argument strikes a responsive chord.

It is a time to talk to the public, not in terms of dollars, but in terms of quarters, dimes, and nickels. And the customer who can't be persuaded to spend a dollar all at once will often spend ten dimes, one after another.

But, while the "price-argument" is useful and necessary, this does not involve a general price cutting. You don't have to give away your goods, even in January, to get people into your store. And getting folks into the store is more than half the battle, in January. Once inside the store, the customer is pretty sure to buy something he sees, even if it isn't the item which first attracted him, and even if it isn't offered at a bargain price.

The skilful use of an occasional "loss-leader" is the best way to attract customers. The "loss leader" should be something likely to interest a great many people, and so priced as to overcome their post-holiday inertia. A low-priced article which interests only a few people won't serve the purpose. Neither will a popular article where the price is only a little shaded. To get a lot of people into your store, you must sacrifice something a lot of people want at a price they can't refuse.

In catering to January business, the hardware dealer will as a rule be well advised to disregard the men, and concentrate on his feminine customers. To make a direct, specific and successful appeal to women, the dealer should specialize on household goods at attractive prices.

If a woman wants a stove in January, sell it to her. Sell people whatever they want. But most women do not want stoves in mid-winter. They

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

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

have already provided for cold weather in this respect.

They do want household hardware, tinware, enamelware, and a multitude of little articles used about the kitchen. No woman ever feels that her home is sufficiently equipped in this respect. It is with these lines that the feminine customers can be most effectively reached right now.

Accordingly, it will pay to forget your heavy hardware, and, in January, put on several first-class window trims devoted to small household articles. Feature items in tinware, enamelware and household hardware that you can price-ticket at 10 cents or up.

Your window displays should be supplemented by strong newspaper advertising. In a sale where the price-argument is stressed, newspaper advertising is vital. Circulars can also be sent out through the mail to your regular mailing list; or to a considerably enlarged list. Even a general distribution to every householder is worth while. Throughout all this advertising, the price-appeal should be stressed.

Care should be taken in your interior arrangements. The advertising should bring a lot of people into your store. In this advertising you have played up your most striking offerings. But when the people do come, they should find, not merely the advertised specials but a host of other interesting items; goods where, perhaps, the price-shading is merely nominal, but which most housewives are apt to need. And the housewife who is attracted to the store by a 50 cent saving on a featured article will usually buy several small items where the saving is only a cent or two.

If necessary, the store interior should be temporarily rearranged to give these household lines especial prominence. Bargain tables for small-wares can be introduced. Everything should be price-ticketed in plain figures. The constant reiteration of the price-argument emphasizes the genuineness of the sale.

Show as many of these small lines as you can, and show them as prominently as you can. Get across the idea that this is a golden opportunity for thrifty housewives to purchase the handy little household devices they have wanted for years and haven't felt able to buy.

Plenty of small articles in the hardware stock lend themselves readily to window and interior display. In trimming your windows it is not necessary stunts. The great thing right now is the "stocky" window, the window to put on elaborate displays of fancy which shows articles and quotes a multitude of prices.

Here are some items that lend themselves readily to such displays: Oil cans, pie pans, muffin tins, tea-kettles, nutmeg-graters, pudding-tins, coffee pots, dish pans, soap dishes, sauce pans, basting spoons, tin cups, bread pans, funnels, drip pans, teaspoons, dairy pans, preserving kettles, colanders, dust pans, dippers, etc.

Price-tag everything in clear, unmistakable figures. It is sound policy in most instances to feature the cheaper lines and the lower priced articles. You must appeal to the public along lines

where the response is sure; and right now the public is in the ten-cent mood rather than the ten-dollar mood.

Certain of your "loss leaders" must, as previously stated, be items popular enough to attract a lot of people. At the same time, your sale affords a golden opportunity to get at least a little money out of odds and ends of slow-selling stock. If you take stock immediately after the holiday, you will undoubtedly uncover quite a few such items; items which normally you will never sell at the regular price, which are apt if held to prove a dead loss, and which it is worth while to offer for what they will bring.

Cut drastically on such items. You may sell them, in which event whatever you get is practically money found; and the drastic cuts you make will help materially to emphasize your price argument.

While low priced items should be featured, such a sale affords a good opportunity to demonstrate some higher priced lines offered at practically regular prices. Aluminum ware, electrical goods, washing machines, vacuum cleaners, these and similar lines can be demonstrated. Where dairying or agricultural machinery is handled, these lines can also be demonstrated. You may not do much business in such lines at the moment; but the demonstrations will educate your customers for future business. Use the rural telephone to bring in country customers; they are not so busy as they will be later in the year, and many of them will be glad to come in and see such demonstrations of articles interesting to them.

Such demonstrations help to pull crowds to your special sale; your special sale helps to bring crowds to your demonstration. Thus you are killing two birds with one stone.

For, after all, your big task in January is to keep people coming to your store. That will mean extra business right now; it will impress them with the fact that you are wide-awake and aggressive; and it will pave the way for a great deal more business when the spring buying opens.

Judged by results, your January effort may seem rather futile. Yet it has one additional advantage personal to yourself. It keeps you in the habit of hustling; it trains you for future business-getting; it helps immensely to make you more efficient when, a little later in the year, efficiency is vital to business-getting.

Victor Lauriston.

Not So Cool After All.

A few minutes after an alarm of fire was given in a hotel, one of the guests joined the group that was watching the fire, and chaffed them on their apparent excitement.

"There was nothing to be excited about," he said. "I took my time about dressing, lighted a cigarette, didn't like the knot in my necktie, so tied it over again—that's how cool I was."

"Fine," one of his old friends remarked, "but why haven't you your trousers on?"

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

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

VITAMINE FOODS MAKE VIGOROUS DOGS

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

You can Buy them at

Van Driele & Co.
GRAND RAPIDS, MICH.

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

The Brand You Know by HART



Look for the Red Heart
on the Can

LEE & CADY Distributor

SELL
Ge Bott's
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DECIDEDLY BETTER
Grand Rapids Cream Fried Cake Co.
Grand Rapids, Mich.

Ship By
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GRAND RAPIDS, LANSING and
DETROIT.
Every Load Insured. Phone 55505

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

BIXBY
OFFICE SUPPLY COMPANY
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PERSONAL SERVICE
Gives you better results. Our moving and storage rates are very reasonable. Every load insured.
BOMERS and WOLTJER
1041 Sherman and 1019 Baxter Sts.
GRAND RAPIDS, MICH.

Est. 1912
15 YEARS OF SERVICE
QUAKER RESTAURANT
THE HOME OF PURE FOOD
318 Monroe Ave.
Grand Rapids Michigan

J. CLAUDE YOUDAN
ATTORNEY AND COUNSELOR
Special attention given creditors proceedings, compositions, receiverships, bankruptcy and corporate matters.
Business Address:
433 Kelsey Office Building,
GRAND RAPIDS, MICHIGAN

Henry Smith
FLORAL Co., Inc.
52 Monroe Avenue
GRAND RAPIDS
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Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Expert Chemical Service
Products Analyzed and Duplicated
Process Developed and Improved
Consultation and Research
The Industrial Laboratories, Inc.
127 Commerce Ave. Phone 65497
Grand Rapids, Mich.

TER MOLEN & HART
SPRINGS; Office Chair, Coil, Baby
Jumper, General Assortment.
Successors to
Foster Stevens Tin Shop,
59 Commerce Ave.
GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

When Bull Fights Were Held in California.

Los Angeles, Dec. 22—Next week I am promised a four day motor trip to Death's Valley, Inyo county, with an opportunity of seeing snow in the mountains, with a chance of shoveling same, providing snow shovels are not an unknown quantity.

The other day while blacksnaking at the Plaza, I ran across an interesting old Mexican, Alvarado by name, who entertained me with a story of the days of bull fights when the Plaza was the social center of old Los Angeles. Just West of Broadway is a typical Spanish road called Castelar. In the 50's it was called Bull street, where matadors and toreadors were matinee idols. They entered the arena to the strains of patriotic and warlike music and were greeted with showers of bouquets from the hands of fair senoritas.

Fake fights they had in the old days but that was before the commonwealth had legalized human butchery and had a regularly constituted commission to regulate same, hence in place of a commission they used a shot gun as a regulator.

There may be some people nowadays who do not approve of prize fights because of their brutal features, who hate to believe that Californians indulged in bull fights, but they did just the same. In those halcyon days there was one Don Felipe Lugo, who was a leader in this fine Castilian line of manly and brutal sport, and a hero as well, for on an occasion during Argonaut days, when an infuriated bull broke through the ring and charged upon spectators, gallantly spurred his steed in front of the maddened animal. His horse met death at the long horns of the bull which fell with a dozen bullets in his heart from the weapon of the brave Don Felipe.

California was a Spanish province for 280 years and a Mexican colony for twenty-five years thereafter, hence the hotbloods were largely in the majority and bull fighting was even then the sport of kings.

The most popular bull ring was on Castelar street, near where the French hospital now stands, but there were several others in the Plaza district. One near the Southeast corner of the Plaza, at the very doors of the Mission, was very popular and here other sporting events took place—the cock fights which supplied some of the real thrills of early sporting days. It is a proudly acknowledged fact that the priests from the Mission kept splendid game cocks which won many historical battles.

One famous bull fight, along the lines of comic opera, is still a topic of hilarious conversation by such as survive of the social heavy weights. It was as good as the recent pugilistic contest at the Coliseum here which is now agitating sporting fans all over the state, particularly those who are trying to get a refund of ducats put up for admission.

Large bill boards proclaimed the coming, direct from Seville, Spain, of a famous toreadore, Don Jesus of Plaza de los Toros, who was to fight the most ferocious wild bull ever captured. The grandstand was filled with dons, senoritas and wealthy other citizens, when the toreadore made his appearance, preceded by oilt and glitter, spangles and spatters, lance and pennon, mounted on elegantly comparisoned steeds—as they say in the circus posters—picadores, banderillos and finally—the matadores all radiant in green silk, tinsel and stripes.

When the "ferocious" bull made his appearance he came not with wild, flashing eye, distended nostril and high waving tail, but as gentle a visaged old ox as ever tugged at a Mexican cart. The spectators were naturally

hot under the collar, realizing that they were gypped, but restrained their temper for a re-entry, later on, when they gave an exhibition such as the sole survivor of Custer's last charge would have considered the acme of excitement.

But the poor, old beast was tormented by Don Jesus until he made a wild dash for his tormentor, who made a dash for the fence, and, fortunately for the ox, close to the spot where the mayor or burgomaster of Los Angeles set. The mayor planted a well directed kick in the pit of the toreador's stomach, which landed him on the gory, hornless head of the workox, who, now looking the very incarnation of victory, gave his tormentor a toss high over his head. The much heralded Don Jesus turned out to be a cook in a cheap restaurant, and returned to his situation after his shattered frame had been reupholstered. Of course there was much tumult by the cash customers, but they finally saw the humor of the thing and Alvarado, my informant, still chuckles over the event.

Chinatown, adjacent to the Plaza, while not as elegant and elaborate as the similar institution in San Francisco, is still interesting, and especially so if you happen in on a holiday, which are frequent. John Chinaman lives here to-day as he has always lived, although probably not quite so numerous as he was twenty years ago. He lounges about in the narrow Apalbiassa street, smoking his queer tobacco pipe—both pipe and tobacco are queer. The pigtail is almost passe, although occasionally you will find an orthodox individual who would as soon think of committing suicide as to separate himself therefrom. His little slant eyes are as baffling as ever and his ways never change, unless he makes a radical effort to assume Americanism. He is particularly friendly, however, and if he does take a liking to you, you may, as I have done, visit his joss house and maybe, one of the long rooms where the little idols sit in perpetual contemplation over the offerings of rice and cakes.

The Chinese theater is a scream. The play is always a serial or a continued story. At the box office you may, if you desire, purchase a continued or season ticket. The play, which fortunately I got an insight into, on account of scraping up an acquaintance with a China youth, commences with the birth of the hero and heroine, which interesting event is almost exhibited on the stage, and they are then followed through all the vicissitudes of life down to the grave. They tell me that sometimes a play lasts six months. I doubt if any rehearsals are required, for to me it seemed that they made it up as they went along. The youth assured me this particular play, which was a hummer, had been going on for two months and was just approaching the zone of excitement. The comedian, as usual, was not in the least respect funny. The heroine, as explained to me, had finally grown up into womanhood and was on the point of being married to a young Chinaman in spangled trousers and a long pigtail. The bride's father comes in with his arms full of tea chests and bestows them, with his blessing, upon the happy couple. There is no drop curtain. All shifting of scenery goes on in the presence of the audience. The stage properties consist chiefly of rugs and draperies and most elaborate in character. They go far toward entertaining the visitor who is not fortunate enough to have an interpreter alongside. To me the orchestra is a wonderfully entertaining feature. Like the play their music is also extemporaneous, executed on tin pans and one-stringed fiddles. One application is usually sufficient, but if you have never seen a Chinese play, don't overlook the one application.



Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

**In Detroit
It is the Tuller
For Value**

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

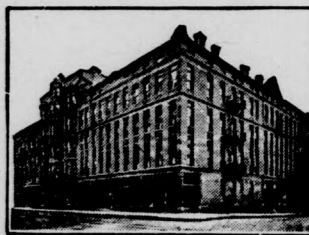
**HOTEL
TULLER**

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.



CODY HOTEL

IN THE HEART OF THE
CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath

\$2.50 up with bath

**CODY CAFETERIA IN
CONNECTION**

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the
Continental-Leland Corp.

GEORGE L. CROCKER,

Manager.

Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEAD-

ING COMMERCIAL AND RESORT

HOTEL. American Plan, \$4.00 and

up; European Plan, \$1.50 and up.

Open the year around.

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"

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Four Flags Hotel

Niles, Michigan

80 Rooms—50 Baths

30 Rooms with Private Toilets

TERENCE M. CONNELL, Mgr.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

HOTEL PHELPS

Good Beds - Good Eats

GREENVILLE, MICH.

E. J. ANSTED, Prop. and Mgr.

HOTEL KERNS

LARGEST HOTEL IN LANSING

300 Rooms With or Without Bath

Popular Priced Cafeteria in Con-

nection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.

Hot and cold running water in all

rooms. Several rooms with bath. All

rooms well heated and well venti-

lated. A good place to stop. Amer-

ican plan. Rates reasonable.

WILL F. JENKINS, Manager

In a letter from my friend, H. F. Heldenbrand, of Pontiac, he conveys the information that he will probably open his new Heldenbrand Hotel in that city the latter part of January. I had an opportunity of looking over the proposition in its incipency before leaving for California, and now if some good fairy will favor me with advance details, will be in a position to tell my little story contemporaneous with the dedication of this splendid affair.

I have been conscripted frequently since coming back to the Golden State to attend hotel men's functions, but a most enjoyable affair was a meeting of the Southern California U. C. T., the other evening, and talking a little about my experience on both sides of the hotel counter, it so happening that my road work covered a period of a quarter of a century and hotel operation half as many years later.

I have always had a warm spot in my heart for the traveling man and think I demonstrated that fact in my treatment of them while acting in the role of boniface. Their hearts are always young, but there is a constant change going on in the method of selling goods.

The old time traveling man is now a specialty salesman, high-powered, in most instances, at that. He differs from his commercial forbear, much like the prime factor of evolution.

The old-time drummer always rode on slow local trains, stopping in the tank towns, making two, or sometimes only one stop, a day. Arriving at a town, he would spend part of the day arguing with the hotel clerk and finally the bellboy and porter, so that he could get his trunk of samples hauled from the depot, unpacked and installed in a sample room.

Then he would spend more hours calling on the trade, inveigling buyers or small store proprietors to come to his room, and after he had taken their orders and treated them to whatever stock of stories, alcoholic beverages and cigars, he had on hand, would begin the weary job of packing up his sample cases again.

Sundays he often had to lay over in small town hotels, killing time by making out his route list for the forthcoming week and indulging in seven up with other victims similarly situated. Quite customarily he would have an opportunity of getting acquainted with his family at intervals of from two or three weeks to as many months, and then only for fleeting visits. His old trade, as a rule, were loyal to him, and prospective customers encouraged him with the statement that they would give him orders on his next visit. He occasionally heard from his house with an enclosure of an expense check, and when sales were slow, with a personal suggestion that they could not "understand why."

A mistaken idea with the general public was that he was "flip," and the hotel man that he had an easy job spending money for his house. Others, however, considered him with mixed feelings of awe, respect, doubt and admiration.

As I said, times have changed with the modern knight of the grip. No more local trains, long layovers in jerkwater towns, Sundays in out-of-the-way hotels. He travels in an automobile, usually equipped with specially made trunks and cases for the display of his merchandise. He seldom uses a sample room, but goes directly to his customer's store, and utilizes any spare time his customer may have, at intervals when there is no particular rush.

Instead of one or two towns, he travels on smooth highways, making a dozen towns a day, and, if he happens to be a grocery or hardware

salesman, has a regular fixed schedule as unalterable as a railroad time table. He is always with his family every week-end, and the more fortunate are home every night.

He enjoys his car, tells his colleagues what wonderful work it is doing and how many he wears out in a season. That is what they were made for and, besides, he gets plenty of benefit out of them.

But telling stories and dispensing hospitality to the trade are things he knows little about. He is all business. Instead of questionable jokes, he puts in his spare time telling his customer just how to stimulate trade, how to buy conservatively and all about bargains.

And at night he sits in his comfortable home and listens to the radio, instead of playing poker with the gang in some lost hamlet. Many of his brethren are even stalwart pillars in the church, and most of them are active in civic affairs and improvements.

But even if the old-time traveling man has disappeared under the swift wheels of progress, he will be remembered many a day by the veteran country hotel man who waxed fat off his patronage. The stage will keep him alive and his stories will be repeated in locker rooms and Pullman smoking compartments. A gay life he lived in his day. Many a sad female heart followed his disappearance. He was a picturesque figure, even if many of the stories he told were bewhiskered. And as such his passing is mourned.

Out here is a man who has discovered a process which will arrest the decay in citrus fruit and almost unbelievably has refused an offer of \$1,000,000 for the formula, reserving it for the free use of fruit growers in his own state. As a result of his generosity it is now possible for any grower who may desire to do so to preserve fresh oranges, lemons and grape fruit for months, to discontinue the use of refrigerator cars and consequently unusually high special freight rates on same. The Government has "o. k.d" the methods employed. It looks bright for the horticulturist.

One of the most horrible crimes reported in the annals of California, was the kidnapping and subsequent murdering and dismembering of the body of a twelve year old school girl in this city last week, and the return of the mutilated remains to the grief-stricken parents by the perpetrator of the horrible deed. Of course these particulars have been broadcast to the whole civilized world, but not so the statement of Police Commissioner Jones, broadcast over the radio, with reference to this case, in which he took up the question of lax methods in the detection and prevention of crime.

Mr. Jones comes to the front with a denial of inefficiency, so far as the police organization is concerned, but claims it is doing its very best with the means provided for its operation.

"The public does not seem to realize the full responsibility contemplated in the undertaking of guarding the peace of a community like the city of Los Angeles. With the means which the taxpayers provide, an efficient police force might be maintained were conditions the same as a decade ago, but during a more recent period additional responsibilities have been given the law enforcement division, without adequate financial resources to meet increased needs of law enforcement requirements. The Wright liquor enforcement act by our own state legislative body, and the Volstead act which the General Government admonishes us to properly recognize absorb such resources to an extent that we are not, under such abnormal conditions, economically powerful enough to cope with such conditions as bring about atrocious crimes such as we were a few days ago forced to face.

The comprehensive enforcement of the intoxicating liquor laws in this city would require every penny of our annual budget and leave nothing for the protection of human lives. Hence if we go out gunning for sparrows, vultures flock in."

As the budget for the support of the Los Angeles police department is greater than the National appropriation for the enforcement of prohibition in 48 states besides territories and dependencies, the public is at liberty to draw its own conclusions.

Frank S. Verbeck.

White House Christmas Dinner Well Adorned.

Washington, Dec. 30—Santa Claus remembered the White House this year with greater generosity than he has been known to do in recent times. Just previous to Christmas nine fine turkeys rested on their backs in President Coolidge's ice box, waiting to see which one would have the honor of adorning the presidential dinner table on Christmas Day. Close by were a brace of partridges, a couple of ducks and a fat goose. Elsewhere in the kitchen were boxes of fruit, nuts and candy.

E. W. Troop, dealer in general merchandise at Perrinton, renews his subscription to the Tradesman and says: "It is a grand paper and every merchant should have it."

HOTEL GARY



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

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



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

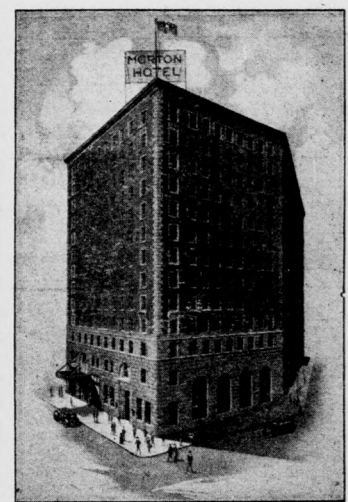


The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fire-proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

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



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST

Manager

DRUGS

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

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

Hair Removing Preparations Used in England.

Soap in some form or other is the most popular lubricant in using a razor, in spite of the various reputed advances towards simplification in the production of a satisfactory shave. Hard soap, as curd soap, is still a favorite with experienced people, although most of the shaving soaps nowadays are on the soft side, which inclines to the idea that potash plays a large part in addition to the filling. The shaving sticks and creams for lathering with water and brush are wholly in the hands of the soapmakers and credit must be accorded to them for the relative perfection that has been reached. One disadvantage arises in the progress towards a good shaving soap or cream which may be expressed as a soft abundant lather. With safety razors too much or too easy a lather is a drawback, since it is produced before the application of a brush with plenty of warm water has sufficiently softened the hair. Some who recognize this, wash first and then shave, but enquiries show that this is not the common method. Hair consists largely of keratin, which is susceptible to alkalis but very little else. While one might think in terms of keratin plus alkalis, not too much must be made of it, as the epithelial tissue, although it contains keratin, is of a more recent age and can stand less alkali than hair. The alkali or alkaline sulphides which can destroy hair will also remove the cuticle and dissolve the finger nails. Hence, in making any preparation to remove hair, a true balance requires to be found between a softener and a lubricant. Any substance which is not properly balanced exacts too much from the razor blade or the skin of the person using it, when the only remedy for soreness or stiffness is to apply some emollient. A good shave really requires nothing else to leave the sense of comfort and cleanliness.

Shaving Without Brush or Water.

The desire of most travelers, especially on night trains, is for a shaving cream needing no brush or water. At first it appears to be unreasonable demand upon the razor to leave behind any sense of comfort under such conditions, but this is not quite the case. A simple solution of the problem cannot be adopted on account of the large numbers of exceptions bound to arise. Pharmaceutical Formulas refers to the Euxesis type of shaving cream as being sapo-oleaceous of exceptional thickness; the formula suggested consists of soap with cocoa butter and almond oil, which, if made firm, yields quite satisfactory results. The method adopted in the British Pharmaceutical Codex for cremor ad rasendum is not altogether alien to this, but adopts white bees-

wax, soap, tragacanth and starch, the object being to make a sufficiently firm cream to provide some resistance to the razor, which presumes the cutting edge is properly applied to the hair.

It will be seen from the two creams mentioned that soap is the basis with wax, starch, tragacanth or fat as fillings, which, in theory, remove the need of water. To a certain extent they fulfill the requirements, but it is obvious that a keratin structure is not altogether amenable to substances of a fatty nature, and the only assumption for their use would be a physical one to provide some resistance. This is a poor excuse for a razor properly used, because with the safety type few can fail to get the best out of any cutting edge applied to hair on the skin. It may be that safety razors sounded the knell of sapo-oleaceous cremor ad rasendum, in any case, the formula of the B. P. C. is almost, if not quite, obsolete.

Vanishing creams provide a satisfactory light evening shave when dressing for dinner or similar social function. If one is to be made specially for the purpose, a small percentage of spermaceti is an advantage, a satisfactory formula being:

Stearic acid	10.0
Caustic potash	1.0
Glycerin	5.0
Spermaceti	2.0
Borax	2.0
Perfume	q.s.
Distilled water	to 100

The usual method of making a stearate cream is adopted. The success of stearate acid is the enormous quantity of water it can be made to carry, and, with potash and ammonia, more can be incorporated than is shown above. The danger is in the cream doing the "vanishing trick," and leaving behind no lubricant with which to facilitate the shave.

Soap, which is the clue to the sheen effect produced with vanishing creams, also forms an excellent addition to a cream of the above nature. Hard soaps are not satisfactory with stearates, and for some reason or another ammonia also fails, but potash gives good results. The old Naples soap, or, better still, the so-called shaving creams—really soaps—sold in bulk by the soapmakers, improve a stearate cream beyond measure. Soft shaving cream of this class is mixed with an equal quantity of distilled waer and made into a semi-liquid, 2 per cent. of borax is added and an equal bulk quantity of stearate vanishing cream incorporated. With such a cream the need of any further water or brush is eliminated.

An ad hoc preparation can be made as follows:

I. Coconut oil	10.0
Caustic potash solution (1-2)	2.0
Allow to stand in a warm place until saponified.	
II. Stearic acid	20.0
Caustic potash	2.0
Borax	5.0
Spermaceti	3.0
Glycerin	10.0
Distilled water	80.0

The cream is made in the usual way, and the numer I is dissolved in the hot liquid before the caustic potash is added. Oleic acid neutralized can be

made to replace the coconut oil soap, if desired, with equally satisfactory results.

This forms a very useful cream, gives an easy shave, and on the face can even have some moisture applied with the fingers where one wishes to be sparing in the application of the cream.

Two Good Shaving Creams.

A modification of the Euxesis type using stearic acid can be made very effective, and the soothing effect on the skin is more pleasing than with plain stearic acid and soap. The following formula is excellent:

Hard soap	5.0
Stearic acid	15.0
Glycerin	20.0
Caustic potash	2.0
Mucilage of tragacanth	5.0
Borax	2.0
Almond oil	5.0
Spermaceti	3.0
Distilled water	80.0

The above is prepared in the same way as a vanishing cream. It yields a satisfactory product, does not vanish,

and allows a soothing shave. The only drawbacks are the oil and tragacanth, since if these are not mixed in a good cream the spermaceti will come out somewhat too easily.

Soda saponification was considered suitable, and a considerable number of experiments, some painful, were necessary to find a suitable combination. Finally, a preparation was evolved which fulfilled all the conditions and yielded a first-class cream, which can be kept in covered pots, thus making the use of collapsible tubes unnecessary. The formula is:

Spermaceti	5.0
Borax	3.0
Stearic acid	20.0
Glycerin	20.0
Distilled water	80.0
Hard soap	10.0
Caustic soda solution (20 per cent.)	2.0

The method of preparation is to liquefy the solids over a water bath, add the soda solution, and stir in after it has been removed from the source of heat. The cream is a good one,

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low . . . for Instance

**For \$1.00
(or less)**

You can call the following points and talk three minutes, after 8:30 p.m., at the rates shown. Rates are proportionately reasonable to all other points.

From Grand Rapids to:

BUFFALO	\$.90
CHICAGO	.65
CINCINNATI	.75
DAVENPORT, IA.	.75
INDIANAPOLIS	.65
LOUISVILLE, KY.	.90
MADISON, WIS.	.60
ROCHESTER, N. Y.	1.00

The rates above are quoted for station-to-station calls, and are effective between 8:30 p.m. and 4:30 a.m.

A station-to-station call is one that is made to a telephone number, as in a local call, rather than to some person in particular. If you do not know the number of the distant telephone, give the operator the name and address and specify that you will talk to "anyone" who answers at the called telephone.

Day rates, 4:30 a.m. to 7:00 p.m., and evening rates, 7:00 p.m. to 8:30 p.m., are somewhat higher than night rates for this class of calls.

Additional rate information may be secured by calling the Long Distance operator



does not vanish, and leaves behind it a soothing effect. Moreover, it makes no excessive demands either on the edge of the razor or on the skin.

Depilatories.

Following what has been said, it is clear that the solvents of the keratin of hair must depend on alkalis or alkaline sulphides. The former are inapplicable as being too caustic to the cuticle. The latter are equally dangerous on sensitive skins. Barium sulphide as a depilatory was the standby until it was placed on the Poison Schedule; the modern base is an alkaline calcium sulphide which may be prepared from sodium sulphide by reaction with calcium hydroxide and made into a paste with glycerin of tragacanth. However, the first condition to avoid is undue exposure to the air, which results in some physical change and removes the potency in softening the keratin. The main objection to sulphides is one of odour, which perfume only masks, and never removes, without destroying the softening action.

One sulphide in its pure state has no odour, and this is the sodium salt. The best formula for the use of this is given in the C. & D. Price List Formulary. It depends on making a jelly with tragacanth and adding or 10 per cent. of sodium sulphide. This is very effective, but it must be kept from atmospheric influence, as change results in about twenty-four hours.

Powder depilatories for mixing with water when required for use are unsatisfactory, and perhaps the safest and best method is a safety razor and one of the above specified stearic creams.

Compound Syrup of Yerba Santa, Liquorice and Chocolate.

Chocolate, bitter -----2 av. oz. 90 gr.
Ext. of liquorice -----2 av. oz. 90 gr.
Fl. ext. yerba santa -----1 fl. oz.

Potassium carbonate --.5 oz.
Saccharin -----60 gr.
Oil of sassafras -----16 gr.
Oil of anise -----6 drops
Oil of cinnamon -----6 drops
Honey -----10 drops
Oil of wintergreen -----15 drops
Water, to make -----16 fl. oz.

Mix s.a. This is Falk's formula and combines the three best-known disguisers of quinine, viz., yerba santa, liquorice, and chocolate.

Coloring Syrup of Orange.

The following gives a harmless color of a deep orange color which when diluted gives a beautiful yellow tint to syrups for the fountain:

Saffron -----1 oz.
Alcohol -----4 ozs.
Water -----4 ozs.

Mix alcohol and water and then add the saffron. Allow the mixture to stand in a warm place for several days, shaking occasionally; then filter.

Rapid Grease Eradicator.

The following makes a good grease eradicator:

Powdered borax -----1 oz.
Powdered sodium carbonate --.2 ozs.
Hard soap -----4 ozs.
Alcohol (90 per cent.) -----3 ozs.
Ether -----2 ozs.
Oil of turpentine -----2 ozs.
Solution of ammonia -----7 ozs.
Mix.

L. V. Mulholland, dealer in drugs at Sand Lake renews his subscription to the Tradesman and writes: There is no greater general benefactor for the common herd than yourself, and I am pleased to be permitted to be associated with your paper and the good causes it advocates."

There's many a tall tombstone that is sacred to the memory of post-mortem vanity.

"Monogram Brand" Package Line of PURE DRUGS

We put up the following in Sealed, Sanitary, Dust Proof Cartons of convenient sizes for your trade:

Boric Acid, Oxalic Acid, Salicylic Acid, Allspice, Alum, Borax, Blue Vitriol, Cassia Buds, Cinnamon, Cloves, Copperas, Cream Tartar, Curry Powder, Fuller's Earth, Insect Powder, Jamaica Ginger, Henna Leaves, Senna Leaves, Comp. Licorice Powder, Mace, Moth Balls, Nutmegs, Black Pepper, White Pepper, Red Pepper, Plaster Paris, Potassium Permanganate, Pumice Stone, Orris Root, Rosin, Saltpetre, Saccharine, Epsom Salts, Glauber Salts, Liberty Salts, Rochelle Salts, Bird Seed, Dill Seed, Flaxseed, Yellow Mustard, Black Mustard Seed, White Mustard Seed, Soda Bicarbonate, Sodium Fluoride, Mixed Spices, Sugar Lead, Solution Silicate of Soda, Sulphur, Tumeric, Whiting, Etc.

It will pay you to have our Price List of this line for the prices, considering the quality, are the best of all package lines.

Hazeltine & Perkins Drug Company
MANISTEE Michigan GRAND RAPIDS

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	12 1/2 @ 20	Cubebs	6 50 @ 75	Benzoin	2 23
Boric (Xtal)	15 @ 25	Eigeron	7 50 @ 75	Benzoin Comp'd	2 40
Carbolic	38 @ 44	Eucalyptus	1 25 @ 1 50	Buchu	2 16
Citric	53 @ 70	Hemlock, pure	2 00 @ 2 25	Cantharadics	2 52
Muriatic	3 1/2 @ 8	Juniper Berries	4 50 @ 7 75	Capsicum	2 23
Nitric	3 @ 15	Juniper Wood	1 50 @ 1 75	Catechu	2 14
Oxalic	16 1/2 @ 25	Lard, extra	1 55 @ 1 65	Cinchona	2 16
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25 @ 1 40	Colchicum	2 18
Tartaric	50 @ 60	Lavender Flow	6 00 @ 6 25	Cubebs	2 76
Ammonia		Lavender Gar'n	85 @ 1 20	Digitalis	2 04
Water, 26 deg.	06 @ 13	Lemon	4 00 @ 4 25	Gentian	2 35
Water, 18 deg.	05 1/2 @ 16	Linseed, raw, bbl.	@ 78	Gualac	2 23
Water, 14 deg.	04 1/2 @ 11	Linseed, boiled, bbl.	@ 81	Gualac, Ammon.	2 04
Carbonate	20 @ 25	Linseed, bld. less	88 @ 1 01	Iodine	2 25
Chloride (Gran.)	09 @ 20	Linseed, raw, less	85 @ 98	Iodine, Colorless	2 10
Balsams		Mustard, artifl. oz.	@ 35	Iron, Clo.	2 16
Copaiba	1 00 @ 1 25	Neatsfoot	1 25 @ 1 35	Kino	2 14
Fir (Canada)	2 75 @ 3 00	Olive, pure	4 00 @ 5 00	Myrrh	2 52
Fir (Oregon)	65 @ 1 00	Olive, Malaga,		Nux Vomica	2 18
Peru	3 00 @ 3 25	yellow	2 85 @ 3 25	Opium	2 50
Tolu	2 00 @ 2 25	Olive, Malaga,		Opium, Camp.	2 44
Barks		green	2 85 @ 3 25	Opium, Deodor'd	2 50
Cassia (ordinary)	25 @ 30	Orange, Sweet	5 00 @ 5 25	Rhubarb	2 12
Cassia (Saigon)	50 @ 60	Origanum, pure	@ 50		
Sassafras (pw. 60c)	@ 50	Origanum, com'l	1 00 @ 1 20		
Soap Cut (powd.)		Pennyroyal	3 25 @ 3 50		
35c	20 @ 30	Peppermint	5 50 @ 5 70		
Berries		Rose, pure	13 50 @ 14 00		
Cubeb	@ 1 00	Rosemary Flows	1 25 @ 1 50		
Fish	@ 25	Sandelwood, E.			
Juniper	11 @ 20	I.	10 50 @ 10 75		
Prickly Ash	@ 75	Sassafras, true	1 75 @ 2 00		
Extracts		Sassafras, art'l	75 @ 1 00		
Licorice	60 @ 65	Spearment	8 00 @ 8 25		
Licorice, powd.	60 @ 70	Sperm	1 50 @ 1 75		
Flowers		Tany	7 00 @ 7 25		
Arnica	1 75 @ 1 85	Tar USP	65 @ 75		
Chamomile (Ged.)	@ 60	Turpentine, bbl.	@ 63		
Chamomile Rom.	@ 50	Turpentine, less	70 @ 83		
Gums		Wintergreen,			
Acacia, 1st	45 @ 55	leaf	6 00 @ 6 25		
Acacia, 2nd	50 @ 55	Wintergreen, sweet			
Acacia, Sorts	20 @ 25	birch	3 00 @ 3 25		
Acacia, Powdered	35 @ 40	Wintergreen, art	75 @ 1 00		
Aloes (Barb Pow)	25 @ 35	Worm Seed	6 00 @ 6 25		
Aloes (Cape Pow)	25 @ 35	Wormwood	15 00 @ 15 25		
Aloes (Soc. Pow.)	65 @ 70				
Asafoetida	50 @ 60				
Pow.	75 @ 1 00				
Camphor	85 @ 90				
Guaiaac	@ 80				
Guaiaac, pow'd	@ 90				
Kino	@ 1 25				
Kino, powdered	@ 1 20				
Myrrh	@ 75				
Myrrh, powdered	@ 80				
Opium, powd.	19 65 @ 19 92				
Opium, gran.	19 65 @ 19 92				
Shellac	65 @ 80				
Shellac	75 @ 90				
Tragacanth, pow.	@ 1 75				
Tragacanth	1 75 @ 2 35				
Turpentine	@ 30				
Insecticides					
Arsenic	05 @ 20				
Blue Vitriol, bbl.	@ 08				
Blue Vitriol, less	10 @ 17				
Bordea. Mix Dry	13 @ 22				
Hellebore, White	18 @ 30				
powdered	18 @ 30				
Insect Powder	35 @ 45				
Lead Arsenate Po.	14 1/2 @ 24				
Lime and Sulphur					
Dry	@ 23				
Paris Green	22 @ 33				
Leaves					
Buchu	@ 1 00				
Buchu, powdered	@ 1 10				
Anise, Bulk	25 @ 30				
Sage, 1/4 loose	@ 40				
Sage, powdered	@ 35				
Senna, Alex.	50 @ 75				
Senna, Tinn. pow.	30 @ 85				
Uva Ursi	20 @ 25				
Oils					
Almonds, Bitter,					
true	7 50 @ 7 75				
Almonds, Bitter,					
artificial	3 00 @ 3 25				
Almonds, Sweet,					
true	1 50 @ 1 80				
Almonds, Sweet,					
imitation	1 00 @ 1 25				
Amber, crude	1 25 @ 1 50				
Amber, rectified	1 50 @ 1 75				
Anise	1 40 @ 1 60				
Bergamont	9 00 @ 9 25				
Cajuput	1 50 @ 1 75				
Cassia	3 50 @ 3 75				
Cedar	1 50 @ 1 75				
Cedar Leaf	2 00 @ 2 25				
Citronella	1 25 @ 1 50				
Cloves	2 50 @ 2 75				
Cocoonut	25 @ 35				
Cod Liver	2 00 @ 2 25				
Croton	2 00 @ 2 25				
Potassium					
Bicarbonate	35 @ 40				
Bichromate	15 @ 25				
Bromide	69 @ 85				
Bromide	54 @ 71				
Chlorate, gran'd	23 @ 30				
Chlorate, powd.					
or Xtal	16 @ 25				
Cyanide	30 @ 90				
Iodide	4 36 @ 4 55				
Permanganate	20 @ 30				
Prussiate, yellow	40 @ 50				
Prussiate, red	@ 70				
Sulphate	35 @ 40				
Roots					
Alkanet	30 @ 35				
Blood, powdered	35 @ 40				
Calamus	35 @ 75				
Elecampane, powd.	25 @ 30				
Gentian, powd.	20 @ 30				
Ginger, African,					
powdered	30 @ 35				
Ginger, Jamaica	60 @ 65				
Ginger, Jamaica,					
powdered	45 @ 50				
Golden Seal, pow.	@ 80				
Ipecac, powd.	@ 60				
Licorice	35 @ 40				
Licorice, powd.	20 @ 30				
Orris, powdered	30 @ 40				
Poke, powdered	35 @ 40				
Rhubarb, powd.	@ 1 00				
Rosinwood, powd.	@ 40				
Sarsaparilla, Hond.	@ 1 10				
Sarsaparilla, Mexican,					
Glycerine	32 @ 52				
Squills	35 @ 40				
Squills, powdered	70 @ 80				
Tumeric, powd.	20 @ 25				
Valerian, powd.	@ 1 00				
Seeds					
Anise	@ 35				
Anise, powdered	35 @ 40				
Bird, is	13 @ 17				
Canary	10 @ 16				
Caraway, Po.	25 @ 30				
Cardamon	3 25 @ 3 50				
Coriander pow.	30 @ 35				
Dill	15 @ 20				
Fennel	25 @ 30				
Flax	7 @ 15				
Flax, ground	7 @ 15				
Foenugreek, pwd.	15 @ 25				
Hemp	8 @ 15				
Lobelia, powd.	@ 1 60				
Mustard, yellow	17 @ 25				
Mustard, black	20 @ 25				
Poppy	15 @ 30				
Quince	1 25 @ 1 50				
Rape	15 @ 20				
Sabadilla	60 @ 70				
Sunflower	11 1/2 @ 15				
Worm, American	30 @ 40				
Worm, Levant	5 25 @ 5 40				
Tinctures					
Aconite	@ 1 80				
Aloes	@ 1 50				
Arnica	@ 1 50				
Asafoetida	@ 2 25				

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

Cream of Tartar

DECLINED

Veal

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, 24, 12 oz. case 2 50



AXLE GREASE
48, 1 lb. ----- 4 35
24, 3 lb. ----- 6 00
10 lb. pails, per doz. 8 50
15 lb. pails, per doz. 11 95
25 lb. pails, per doz. 19.15

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

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

BEECH-NUT BRANDS.



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

BREAKFAST FOODS

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

Post's Brands.
Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 6 2 25
Postum Cereal, No. 1 2 70
Post Toasties, 36s ----- 2 85
Post Toasties, 24s ----- 2 85
Post's Bran, 24s ----- 2 70

BROOMS
Jewell, doz. ----- 5 25
Standard Parlor, 23 lb. 8 25
Fancy Parlor, 23 lb. ----- 9 40
Ex. Fancy Parlor 25 lb. 9 75
Ex. Fcy. Parlor 26 lb. 10 00
Toy ----- 1 75
Whisk, No. 3 ----- 2 75

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

Stove
Shaker ----- 1 80
No. 50 ----- 2 00
Peerless ----- 2 60

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

BUTTER COLOR
Dandelion ----- 2 85

CANDLES
Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. ----- 12.8
Paraffine, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT

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

CANNED FISH

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

CANNED MEAT

Bacon, Med. Beechnut 3 30
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned ----- 3 10
Beef, No. 1, Roast ----- 3 10
Beef, No. 2 1/2, Qua. sil. 1 35
Beef, 3 1/2 oz. Qua. sil. 2 00
Beef, 4 oz., Qua. sil. 2 25
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, s ----- 3 45
Chili Con Car., 1s 1 35
Deviled Ham, 1/4 ----- 2 20
Deviled Ham, 1/2 ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 52 1/2
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 3/4 Qua. ----- 90
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 1/4 ----- 1 45
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 65

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

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips ----- 3 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 45
W. Beans, 10 ----- 7 50
Green Beans, 2s 1 45
Green Beans, 10s ----- 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 ----- 1 25
Beets, No. 2, wh. 1 75
Beets, No. 2, cut 1 10
Beets, No. 3, cut ----- 1 60
Corn, No. 2, stan. ----- 1 10
Corn, Ex. stan. No. 3 1 25
Corn, No. 2, Fan. 1 30
Corn, No. 10 ----- 8 00
Hominy, No. 3 1 00
Okra, No. 2, whole ----- 2 05
Okra, No. 2, cut ----- 1 65
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 33
Mushrooms, Choice, 8 oz. 45
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift. ----- 1 85
Peas, No. 2, Ex. Sift. ----- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35
Pumpkin, No. 10 4 00
Pimientos, 1/4, each ----- 12 1/4
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1 25
Sauerkraut, No. 3 1 25
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 3 ----- 2 35
Spinach, No. 4 ----- 6 50
Tomatoes, No. 2 1 20
Tomatoes, No. 3 1 90
Tomatoes, No. 10 ----- 98 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 25
Paramount, 24, 16s ----- 2 40
Paramount, Cal. ----- 13 50
Sniders, 8 oz. ----- 2 55
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
Chili, small tins ----- 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Wisconsin Daisies ----- 31
Longhorn ----- 32
Michigan Daisy ----- 30
Sap Sago ----- 38
Brick ----- 28

CHEWING GUM.

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

Beeman's Pepsin ----- 65
Beechnut Wintergreen ----- 65
Beechnut Peppermint ----- 65
Beechnut Spearmint ----- 65
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
Palms De Cafe ----- 3 00
Droste's Bars, 1 doz. ----- 2 15
Delft Pastelles ----- 2 15
1 lb. Rose Tin Bon ----- 10 00
7 oz. Rose Tin Bon ----- 9 00
13 oz. Creme De Cara-que ----- 13 20
12 oz. Rosaces ----- 10 80
1/2 lb. Rosaces ----- 7 80
1/2 lb. Pastelles ----- 3 40
Langes De Chats ----- 4 80

CHOCOLATE.

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

COCOANUT

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

CLOTHES LINE.

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



COFFEE ROASTED

1 lb. Package
Melrose ----- 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 Knickerbocker 95 00
Webster Belmont ----- 110 00
Webster St. Reges 125 00
Bering Apollos ----- 95 00
Bering Palmitas ----- 115 00
Bering Diplomatica 115 00
Bering Delicose ----- 120 00
Bering Favorita ----- 135 00
Bering Albas ----- 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

Putnam's ----- 1 25
Smith Bros. ----- 1 50

Package Goods

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

Specialties

Walnut Fudge ----- 33
Pineapple Fudge ----- 22
Italian Bon Bons ----- 17
Banquet Cream Mints ----- 27
Silver King M.Mallows 1 35

Bar Goods

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

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 30 00
1000 Economic grade 37 50

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

CREAM OF TARTAR

6 lb. boxes ----- 43

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

FARINACEOUS GOODS

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

Farina

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

Hominy

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

Macaroni

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

Bulk Goods

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

Pearl Barley

Chester ----- 4 50
0000 ----- 7 20
Barley Grits ----- 5 00

Peas

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

Sage

East India ----- 10

Taploca

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

FLAVORING EXTRACTS

JENNINGS PURE FLAVORING EXTRACT
Vanilla and Lemon
Same Price
1/2 oz. 1 25
1 1/2 oz. 1 80
2 1/2 oz. 3 20
3 1/2 oz. 4 50
4 oz. 2 60
2 1/2 Ounce
Taper Bottle
50 Years Standard.



2 1/2 Ounce
Taper Bottle

50 Years Standard.

Jiffy Punch

3 doz. Carton ----- 3 25
Assorted flavors.

FLOUR

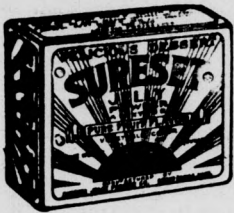
V. C. Milling Co. Brands

Lilly White ----- 9 90
Harvest Queen ----- 9 90
Yes Ma'am Graham, 50s ----- 2 40

FRUIT CANS

F. O. B. Grand Rapids

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



Nucco, 1 lb. ----- 21
 Nucco, 2 and 5 lb. ----- 20 1/4

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 ----- 50
 Walnuts, California ----- 26

Salted Peanuts

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

Shelled

Almonds ----- 68
 Peanuts, Spanish, ----- 12 1/2
 125 lb. bags ----- 32
 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
 3 1/2 oz. Jar, plain, doz. ----- 2 35
 20 oz. Jar, Pl. do. ----- 4 25
 3 oz. Jar, Stu., doz. ----- 1 35
 6 oz. Jar, stuffed, dz. ----- 2 50
 9 oz. Jar, stuffed, doz. ----- 3 50
 12 oz. Jar, Stuffed, ----- 4 50
 doz. ----- 4 50
 20 oz. Jar, stuffed dz. ----- 7 00

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand
 24 1 lb. Tins ----- 37
 8 oz., 2 do. in case ----- 37
 15 lb. pails ----- 14
 25 lb. pails ----- 14

PETROLEUM PRODUCTS.

From Tank Wagon.
 Red Crown Gasoline ----- 11
 Red Crown Ethyl ----- 14
 Solite Gasoline ----- 14
 In Iron Barrels
 Perfection Kerosine ----- 13 1/2
 Gas Machine Gasoline 37.1
 V. M. & P. Naphtha 19.6

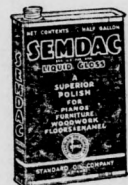
ISO-VIS MOTOR OILS

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



Iron Barrels

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



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

PICKLES

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

Sweet Small

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

Dill Pickles

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

PIPES

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

PLAYING CARDS

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

POTASH

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

FRESH MEATS

Beef
 Top Steers & Heif. ----- 22
 Good St's & H'f. 15 1/2@19
 Med. Steers & Heif. 18
 Com. Steers & Heif. 15@16
 Veal
 Top ----- 19
 Good ----- 18
 Medium ----- 17

Lamb

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

Mutton

Good ----- 18
 Medium ----- 16
 Poor ----- 15

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

Lard

Pure in tierces ----- 13 1/2
 60 lb. tubs ----- advance 1/4
 50 lb. tubs ----- advance 1/4
 20 lb. pails ----- advance 1/4
 10 lb. pails ----- advance 1/4
 5 lb. pails ----- advance 1
 3 lb. pails ----- advance 1
 Compound tierces ----- 13 1/2
 Compound, tubs ----- 14 1/2

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb. @23
 Hams, Cert., Skinned ----- @22
 16-18 lb. ----- @22
 Ham, dried beef ----- @21
 Knuckles ----- @17 1/2
 California Hams ----- @17 1/2
 Picnic Boiled ----- @22
 Hams ----- 20 @22
 Boiled Hams ----- @34
 Minced Hams ----- @17
 Bacon 4/6 Cert. ----- 24 @34

Beef

Boneless, rump 28 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 ----- 2 35
 Process ----- 1 80
 Quaker, 18 Regular ----- 1 80
 Quaker, 12s Family ----- 2 70
 Mothers, 12s, M'num ----- 3 35
 Nedrow, 12s, China ----- 3 35
 Sacks, 90 lb. Jute ----- 3 75

RUSKS

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

SALERATUS

Arm and Hammer ----- 3 75
 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 ----- 14
 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
 Milklers, Kegs ----- 1 10
 Milklers, half bbls. ----- 10 00
 Milklers, bbls. ----- 18 00
 K K K K, Norway ----- 19 50
 8 lb. pails ----- 1 40
 Cut Lunch ----- 1 65
 Roned, 10 lb. boxes ----- 15

Lake Herring

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

Mackerel

Tubs, 100 lb. fancy 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 35
 Dri-Foot, doz. ----- 2 00
 Bixbys, Doz. ----- 1 35
 Shinola, doz. ----- 90

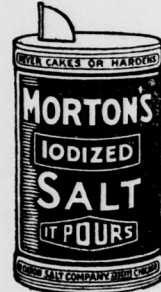
STOVE POLISH

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

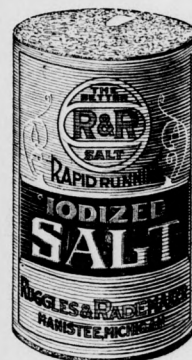
Black Silk Paste, doz. 1 25
 Enameline Paste, doz. 1 35
 Enameline Liquid, dz. 1 35
 E. Z. Liquid, per doz. 1 40
 Radium, per doz. ----- 1 85
 Rising Sun, per doz. 1 35
 654 Stove Enamel, dz. 2 80
 Vulcanol, No. 5, doz. 95
 Vulcanol, No. 10, doz. 1 35
 Stovoil, per doz. ----- 3 00

SALT

Colonial, 24, 2 lb. ----- 95
 Colonial, 36-1 1/2 ----- 1 25
 Colonial, Iodized, 24-2 ----- 2 00
 Med. No. 1 Bbls. ----- 2 60
 Med. No. 1, 100 lb. bg. ----- 85
 Farmer Spec., 70 lb. ----- 95
 Packers Meat, 50 lb. ----- 57
 Crushed Rock for Ice ----- 75
 cream, 100 lb., each ----- 75
 Butter Salt, 280 lb. bbl. ----- 4 24
 Block, 50 lb. ----- 40
 Baker Salt, 280 lb. bbl. ----- 4 10
 24, 10 lb., per bale ----- 2 45
 35, 4 lb., per bale ----- 2 60
 50, 3 lb., per bale ----- 2 85
 28 lb. bags, Table ----- 42
 Old Hickory, Smoked, ----- 4 20
 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 Napha, 100 box ----- 5 50
 Flake White, 10 box ----- 4 05
 Gritna 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 box ----- 4 90
 Octagon, 120 ----- 5 00
 Pummo, 100 box ----- 4 85
 Sweetheart, 100 box ----- 5 70
 Grandpa Tar, 50 sm. ----- 2 10
 Grandpa Tar, 50 lge. ----- 3 50
 Quaker Hardwater ----- 2 85
 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
 Climoline, 4 doz. ----- 4 20
 Grandma, 100, 5c ----- 4 00
 Grandma, 24 Large ----- 3 80
 Gold Dust, 100s ----- 4 00
 Gold Dust, 12 Large ----- 3 20
 Golden Rod, 24 ----- 4 25
 Jinx, 3 doz. ----- 4 50
 La France Laun., 4 dz. ----- 3 60
 Luster Box, 54 ----- 3 75
 Old Dutch Clean, 4 dz ----- 3 40
 Octagon, 96s ----- 3 90
 Rinso, 40s ----- 3 20
 Rinso, 24s ----- 5 25
 Rub No More, 100, 10 ----- 3 85
 Rub No More, 20 Lg. ----- 4 00
 Spotless Cleanser, 48, ----- 3 85
 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 ----- @25
 Cloves, Zanzibar ----- @38
 Cassia, Canton ----- @22
 Cassia, 5c pkg., doz. ----- @40
 Ginger, African ----- @19
 Ginger, Cochinchina ----- @25
 Mace, Penang ----- 1 39
 Mixed, No. 1 ----- @32
 Mixed, 5c pkg., doz. ----- @45
 Nutmegs, 70@90 ----- @59
 Nutmegs, 105-1 10 ----- @59
 Pepper, Black ----- @46

Pure Ground in Bulk

Allspice, Jamaica ----- @29
 Cloves, Zanzibar ----- @46
 Cassia, Canton ----- @28
 Cassia, 5c pkg., doz. ----- @40
 Mustard ----- @32
 Mace, Penang ----- 1 30
 Pepper, Black ----- @55
 Nutmegs ----- @61
 Pepper, White ----- @72
 Pepper, Cayenne ----- @36
 Paprika, Spanish ----- @52

Seasoning

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

STARCH

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

Gloss

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

CORN SYRUP

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

Imit. Maple Flavor

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

Maple.

Green Label Karo ----- 5 19

Maple and Cane

Kanuck, per gal. ----- 1 50

Maple

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

TABLE SAUCES

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

Zion Fig Bars

Unequalled for
 Stimulating and
 Speeding Up
 Cooky Sales

Obtainable from Your
 Wholesale Grocer

Zion Institutions & Industries
 Baking Industry
 Zion, Illinois

TEA

Japan

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

Gunpowder

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

Ceylon

Pekoe, medium ----- 57

English Breakfast

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

Oolong

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

TWINE

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

VINEGAR

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

WICKING

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

WOODENWARE

Baskets

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

Churns

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

Pails

10 qt. Galvanized ----- 2 50

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 19.—We have to-day received the schedules, reference and adjudication in the matter of Angelos Pappas and Peter Pappas copartners as American Cafe, Bankrupt No. 3312. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids. The schedules show assets of \$3,000 of which \$500 is claimed as exempt, with liabilities of \$4,627.36. The first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:

City of Grand Rapids \$106.00
Bernadina Markey, Grand Rapids 13.00
Dorris Jones, Grand Rapids 11.00
Leonard Craft, Grand Rapids 11.00
Cody & Barnhart, Grand Rapids 920.00
Ryskamp Bros., Grand Rapids 1,085.00
P. D. Mohrhardt, Grand Rapids 374.00
James Pollie, Grand Rapids 35.00
Holsum Bakery, Grand Rapids 118.50
G. R. Creamery Co., Grand Rapids 370.00
G. R. Coat & Apron Supply Co., Grand Rapids 22.46
G. R. Store Fixture Co., Grand R. 50.00
Gas Co., Grand Rapids 160.00
Coffee Ranch, Grand Rapids 204.00
M. J. Darr & Sons, Grand Rapids 8.50
John Plagotis, Grand Rapids 250.00
Gust Glent, Grand Rapids 250.00
Hoekstra Creamery Co., Grand R. 227.00
Consumers Power Co., Grand Rap. 50.00
Rademaker & Dooze, Grand Rapids 195.00
Consumers Ice Co., Grand Rapids 130.00
Barnhart Saw Co., Chicago 8.50
P. Stetekete & Sons, Grand Rapids 12.50
Kent Storage Co., Grand Rapids 16.50

Dec. 19. We have received the schedules, reference and adjudication in the matter of Clarence DeLange and George Van Beek, doing business as the Madison Square Electric Co., and as individuals, Bankrupt No. 3309. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids. The schedules show assets of \$950.59 of which \$250 is claimed as exempt, with liabilities of \$2,162.59. The first meeting will be called and note of the same made herein. The list of creditors of said bankrupt is as follows:

Chas. H. Chase, Grand Rapids \$ 30.00
George Van Beek, Grand Rapids 20.00
Clarence DeLange, Grand Rapids 20.00
E. E. Murray Co., Grand Rapids 136.19
Harry W. Thompson, Grand Rapids 13.53
Lewis Electric Co., Grand Rapids 8.00
Commercial Credit Co., Grand Rap 15.00
A. Koper, Grand Rapids 1.25
Roseberry-Henry Elec. Co., Grand Rapids 147.31
Ackerman Elec. Co., Grand Rapids 669.65
Remington Typewriter Co., Detroit 10.00
Ella Young, Grand Rapids 591.56
Darwin G. Young, Grand Rapids 420.00
Dr. J. C. Foshee, Grand Rapids 70.00

Dec. 19. We have to-day received the schedules, reference and adjudication in the matter of the Kent Motor Sales Co., Bankrupt No. 3313. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids. The schedules show assets of \$6,396.37 with liabilities of \$9,528.76. The first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City Treasurer, Grand Rapids \$582.95
Charles E. Vaughan, Grand Rapids 300.00
Paul M. Hutchins, Detroit 70.00
Eli Kahler, Muskegon 38.15
Guarantee Bond & Mortgage Co., Grand Rapids 1,845.46
Jacob DeBoer, Grand Rapids 237.45
Jos. Thiel, Grand Rapids 240.30
Wm. Schuiling, Beverly 423.39
Gerritt Lagendyk, Grand Rapids 394.32
Guar. Bond & Mort. Co., Grand R. 550.00
Auto Body Shop, Grand Rapids 2.50
Auto. Elec. & Bat., Grand Rapids 8.60
Allen & Folger, Grand Rapids 6.50
Automotive Parts, Grand Rapids 24.00
Auto Appraisal, Detroit 6.00
Adam Brown Co., Grand Rapids 50.20
Max P. Cobb, Grand Rapids 4.00
C. B. K. Elec., Grand Rapids 7.20
Decker, Davies & Jean, Grand Rap. 99.13
Down Town Garage, Grand Rapids 120.50
Consumers Power Co., Grand Rap. 29.56
Exide Battery, Grand Rapids 5.03
Franklin Fuel Co., Grand Rapids 114.63
Firestone Tire, Grand Rapids 19.30
Herald, Grand Rapids 63.20
G. R. Forging & Iron, Grand Rapids 24.25
G. R. Directory, Grand Rapids 25.00
G. R. Ass'n. Commerce, Grand Rap. 12.50
Grimes & Madigan, Grand Rapids 351.04
S. A. Hobson & Co., Detroit 4.94
Ill. Life Ins. Co., Chicago 279.13
Mich. Bell Tel. Co., Grand Rapids 11.15
Pulte Korrek Mach. Co., Grand R. 20.05
Pass. Car Dealers, Grand Rapids 57.00
Presto Lite Thompson, Long Island 10.58
Richards Motor Car, Grand Rapids 8.75
Sherwood-Hall Co., Grand Rapids 9.65
Jos. Troske, Grand Rapids 20.02
Tisch Auto Supply Co., Grand Rap. 53.14
Tel. Directory Adv., Detroit 12.00
Ver Wvs & Co., Grand Rapids 7.62
V. C. Plating, Grand Rapids 9.50
Van Heulen Fuel Co., Grand Rapids 30.00
Vrana Auto Top, Grand Rapids 95.20
Chas. Wrigley, Detroit 183.00
Chas. E. Vaughan, Grand Rapids 870.23
S. L. Vaughan, Grand Rapids 6,918.50
R. E. Becker, Grand Rapids 100.00
Nason & Nelson, Grand Rapids 100.00

Dec. 19. We have to-day received the schedules, reference and adjudication in the matter of Harry L. Shuter, Bankrupt

No. 3314. The bankrupt is a resident of Lowell, and his occupation is that of a shoe merchant. The schedules show assets of \$3,959 of which \$250 is claimed as exempt, with liabilities of \$5,812.77. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt are as follows:

Township Treasurer, Lowell \$115.49
C. W. Mills Paper Co., Grand Rap. 9.66
Daniel Green Felt Shoe Co., Doleville, N. Y. 29.83
Alfred J. Sweet, Auburn, Me. 90.22
Hagerstown Shoe & Legging Co., Hagerstown, Md. 258.00
Rollings Hosiery Mills, Des Moines 152.06
Western Shoe Co., Toledo 686.33
Endicott Johnson Corp., Endicott, N. Y. 657.20
Goodyear Rubber Co., St. Louis 100.59
Wolverine Shoe & Tanning Corp., Rockford 106.18
Beacon Falls Rubber Shoe Co., Chicago 353.42
Marion Rubber Co., Grand Rapids 136.25
B. F. Goodrich Rubber Co., Chicago 414.85
Mishawaka Rubber & Woolen Mfg. Co., Mishawaka 702.80
Hamilton Brown Shoe Co., St. Louis, Mo. 40.70
Roberts, Johnson & Rand, St. Louis, Mo. 56.55
T. G. Rhodes Co., Chicago 17.20
Walter Booth Shoe Co., Milwaukee 87.90
Groves Shoe Co., Chicago 130.35
Simplex Shoe Mfg. Co., Milwaukee 21.67
Hoekstra Shoe Co., Grand Rapids 399.85
Thompson Ehlers, Chicago 22.34
Robertson Shoe Co., Minneapolis 55.10
C. H. Runemann, Lowell 156.55
City State Bank, Lowell 1,000.00

Dec. 21. We have to-day received the schedules, reference and adjudication in the matter of George Schroeder, Bankrupt No. 3310. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$200 of which the full interest is claimed as exempt with liabilities of \$1,692. The court has written for funds and upon receipt of the same, the first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Hanna Lumber Co., Hanna, Ind. \$1,025.00
Ralph Edwards, Grand Rapids 150.00
Frank Schroeder, Chicago 142.00
Charles G. Turner, Grand Rapids 75.00
Frank Corrigan, Grand Rapids 300.00
Dec. 21. We have to-day received the schedules of the Cable Sales Co., Bankrupt No. 3288. This is an involuntary case. The schedules show assets of \$2,056.08 with liabilities of \$9,282.55. This bankrupt concern is located at Kalamazoo. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt is as follows:

City of Kalamazoo \$ 66.00
American Heel Co., Nashua, N. H. 14.25
Beacon Falls Rubber Co., Chicago 189.00
Chicago Rubber Co., Racine 80.07
Foster Rubber Co., Boston 17.70
Diamond Rubber Co., Akron, Ohio 80.07
C. G. Gleckenstein Co., Muskegon 2,558.87
Gauer Lawson Co., Chicago 58.07
D. Gluck Co., Chicago 730.51
Goodyear Tire Co., Akron, Ohio 558.23
Holtite Mfg. Co., Baltimore, Md. 599.29
Lindenoid Lea. Co., New York 117.69
Mohawk Rubber Co., Akron, Ohio 24.96
O'Sullivan Rubber Co., New York 150.11
Perry Refining Co., Chicago 48.25
Racine Horseshoe Tire, Racine 2,938.45
M. L. Snyder Co., Philadelphia 12.82
H. B. Sherman Co., Battle Creek 30.10
Shoe Finders Supply Co., Chicago 43.40
United Shoe Mach. Corp., Boston 25.71
U. S. Rubber Co., Chicago 524.32
Whittemore Bros. Corp., Cambridge 327.72
Wedler Shuford Co., St. Louis 46.00
Wolverine Bumper Co., Grand Rap. 213.55
American Laundry, Kalamazoo 30.45
Sterling Tire Co., Chicago 44.00
R. T. Parfet Co., Kalamazoo 33.62
Mich. Bell Tel. Co., Kalamazoo 6.30

Dec. 22. We have to-day received the schedules, reference and adjudication in the matter of Rufus B. Clark, Bankrupt No. 3315. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedules show assets of \$127 of which the full interest is claimed as exempt, with liabilities of \$1,240. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

P. S. Wilson, Muskegon \$ 89.00
T. Schillaci, Muskegon 75.00
J. O. Nyberg, Muskegon 50.00
Hackley Hospital, Muskegon 54.00
D. A. Barnes, Muskegon Hts. 60.00
Sanitary Dairy, Muskegon 16.00
Pine St. Furn. Co., Muskegon 10.50
Drs. Jones & Jones, Berne, Ind. 43.00
A. Reusser, Berne, Ind. 47.00
Jefferson Garage, Berne, Ind. 24.50
Peoples Credit Clo. Co., Ft. Wayne 24.00
Broom Hall Tire Co., Muskegon 47.00
Wm. Teryll, Muskegon Heights 18.00
Louis Clark, Berne, Ind. 682.00

Dec. 22. We have to-day received the schedules, reference and adjudication in the matter of Claude and Henry Storey, individually and as partners as S. & S. Store, Bankrupt No. 3316. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt's store was located at Spring Lake. The schedules show assets of \$377.87 of which

the full interest is claimed as exempt, with liabilities of \$2,303.22. The court has written for funds and upon receipt of same, first meeting will be called, after which note of same made herein. The list of creditors of said bankrupt is as follows:

Freeman Dairy Co., Muskegon \$ 22.00
Lee & Cady, Grand Rapids 825.00
Butler Bros., Chicago 110.72
Loose Wiles Biscuit Co., Chicago 22.00
C. J. Litscher Elec. Co., Grand R. 203.00
McLaughlin Coffee Co., Chicago 76.25
H. J. Heinz Co., Grand Rapids 2.37
Jennings Mfg. Co., Grand Rapids 9.00
E. A. Nixon, Spring Lake 39.90
S. Falls, Spring Lake 7.00
Hazelins & Perkins Drug Co., Grand Rapids 19.68
Franklin MacVeagh Co., Chicago \$ 52.45
Bos. Tobacco Co., Holland 60.00
Phillip Jones Corp., Chicago 16.60
Natural Ice Co., Grand Haven 15.50
Chas. Carpenter, Spring Lake 705.00
Sell-Rite Products Co., Grand Rap. 7.00
Draa & Co., Grand Haven 19.00
Reid Murdoch Co., Chicago 14.75
Al Etrelman, Grand Rapids 76.00
R. C. Sackett, Grand Rapids 60.00
Dr. Stewart DeWitt, Grand Haven 50.00
Spring Lake State Bank, Spring Lake 375.00
Studebaker Garage, Grand Haven 350.00

Dec. 22. On this day was held the first meeting of creditors in the matter of Leslie Heath, Bankrupt No. 3282. The bankrupt was present in person and not represented. No creditors were present or represented. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Dec. 23. On this day was held the first meeting of creditors in the matter of William J. Witt, Bankrupt No. 3279. The bankrupt was present in person. No creditors were present. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Clyde H. Stambaugh, Bankrupt No. 3293. The bankrupt was present in person and represented by attorneys Eldred & Genuend. No creditors were present in person, or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. The case has been closed and returned to the district court as a case without assets.

Dec. 19. On this day was held the first meeting of creditors in the matter of Claude M. Holcomb, Bankrupt No. 3274. The bankrupt was present in person and represented by attorney R. L. Newnham. Creditors were present by Wicks, Fuller & Starr and Harry Chase. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Clifford E. Worden, Bankrupt No. 3276. The bankrupt was present in person and represented by attorney Homer H. Freeland. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. No trustee was appointed. The case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Harm Mejeur, Bankrupt No. 3281. The bankrupt was present in person and represented by attorney Glen R. Faling. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Abraham Tazelaar, Bankrupt No. 3270. The bankrupt was not present in person, but represented by Corwin, Norcross & Cook, attorneys for the bankrupt. Creditors were present in person and represented by attorneys Dunham & Cholette and Fred G. Timmer, agent. Claims were proved and allowed. C. W. Moore was elected trustee, and his bond placed at \$100. The first meeting of creditors then adjourned to Jan. 4. The bankrupt is directed to be present at the adjourned date and time for examination.

On this day also was held the first meeting of creditors in the matter of Jean Paul Octave De Mauriac, Bankrupt No. 3287. The bankrupt was present in person and represented by attorneys Robinson & Parsons. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. John Arendshorst, of Holland, was named trustee, and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the sale at auction of the assets in the matter of Walter Boydston, as Burton Heights Tire

Service Station, Bankrupt No. 3280. The bankrupt was not present. The trustee was present and represented by the official auctioneer. Various bidders were present in person. The property was sold on final bulk bid to E. D. Collar, of Muskegon, for \$675. The sale was confirmed and the auction adjourned without date. The trustee has filed his first report and account and a first dividend of 5 per cent. to creditors and administration expenses have been ordered paid.

On this day also was held the sale of assets in the matter of Ray Hice and Hunter Hice and as copartners as North Park Sanitary Market, Bankrupt No. 3284. The bankrupts were not present or represented. The trustee was present. The official auctioneer was in charge. The property sold for the bulk bid of Thomas Hice, at \$1,400, the purchaser to assume a certain lien in the approximate sum of \$683. The sale was confirmed and the matter adjourned without date.

Dec. 27. On this day was held the first meeting of creditors in the matter of Clark E. Oversmith, Bankrupt No. 3275. The bankrupt was present in person and represented by attorney Calvin L. Bancroft. Creditors were present in person. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Frank Eckheart, Bankrupt No. 3292. The bankrupt was present in person and represented by attorneys Alexis J. Rogoski and Lou Landman. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of George Gildner, Bankrupt No. 3286. The bankrupt was present in person and represented by attorney Charles A. Watt. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Henry Van Goosen, Bankrupt No. 3285. The bankrupt was present in person and represented by attorneys Stetekete & Stetekete. Creditors were present in person and by attorneys Knappen, Uhl & Bryant and Charles F. Hext. Fred G. Timmer, agent was also present for creditors. The bankrupt was sworn and examined without a reporter. C. W. Moore was named trustee and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Abe Hyma, Bankrupt No. 3289. The bankrupt was present in person. Claims were filed. The bankrupt was sworn and examined without a reporter. Myron H. Walker was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

Dec. 23. We have to-day received the schedules, reference and adjudication in the matter of Totten Electric Construction Co., Bankrupt No. 3317. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids. The schedules show assets of \$23,167.25 with liabilities of \$10,452.79. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

W. C. Brown, Grand Rapids \$ 11.25
J. Ecken, Grand Rapids 28.90
J. Hoffius, Grand Rapids 65.49
H. Nichols, Grand Rapids 43.67
G. Peterson, Grand Rapids 15.00
Kent State Bank, Grand Rapids 365.00
Mrs. Steenbergen, Grand Rapids 300.00
Ackerman Elec. Co., Grand Rap. 4,506.75
W. M. Ackerman Elec. Co., Grand R. 25.17
American Signs Corp., Grand Rap. 363.91
Allis, Louis Co., Milwaukee 84.15
Armstrong Mfg. Co. 16.80
Associated Truck Lines, Grand R. 4.32
Bouwkamp Garage, Lamont 8.90
Butterworth & Lowe, Grand Rapids 22.80
Crane Co., Grand Rapids 60.00
Louis F. Dow Co., St. Louis 36.92
DeGood Transfer Co., Grand Rapids 9.65
Dilley, Souter & Dilley, Grand R. 47.75
Duro Co., Dayton 111.75
Eason Goldsmith Co., Grand Rapids 12.85
Press, Grand Rapids 29.61
G. R. Lumber Co., Grand Rapids 10.32
Frank G. Hoeny, Grand Rapids 17.75
Hayden Supply Co., Grand Rapids 689.76
Kessler Mayo Co., Grand Rapids 14.55
Lewis Elec. Co., Grand Rapids 14.00
Litscher Elec. Co., Grand Rapids 2,441.18
Mich. Bell Tel. Co., Grand Rapids 63.33
Miller Co., New York 237.53
Murray Co., Grand Rapids 103.36
Maring Wire Co., Muskegon 3.38
Michigan Trust Co., Grand Rapids 120.00
Monitor Furnace Co., Cincinnati 195.00
McGraw, Grand Rapids 119.75
Opalume Sign Co., Battle Creek 14.67
Perry Sign Service, Grand Rapids 1.75
Tisch-Hine Co., Grand Rapids 34.05
Universla Car & Ser. Co., Grand R. 25.92
Underwood Typew. Co., Grand R. 65.00
Ira Purchase, Spring Lake 110.00
Haven Busch Co., Grand Rapids 110.00

The Merchant-Artist Blooms Again.

(Continued from page 20)

prices—a close second. Second: That chain sales are departing from the preponderance of staples in volume, whereas staples were formerly almost all that chains sold.

I wonder just what this condition indicates? I shall be grateful if any reader has any ideas on the subject which he will be kind enough to write to me.

All such questions are important to all grocers because, regardless of how any man feels about the direct effect chains have on his business, the scientific merchandising practiced by chains influences the policies of everybody.

Nobody, for example, could be more firmly intrenched, apparently, than Henry May & Co., Honolulu; yet May has just instituted a two-way character of service to meet certain changes in customers' ways and preferences. Writing Nov. 16, George Bustard, manager of May's, says:

"This week we started something new in the way of accommodating and securing a portion of the cash business that is being done in all communities. We are still retaining our full service facilities, but to those who wish to pay cash we allow a certain discount. The policy has been in operation only a few days, but so far has pleased our patrons. We feel that we shall be able to retain our service customers and introducing this innovation we shall be able to attract cash customers who formerly did no business with us."

May's circular explains that "by reason of reduced expenses selling groceries and provisions for cash the saving will be handed to patrons through a discount, as follows:

"Ten per cent. off regular prices when cash is paid and goods are removed by customer; 5 per cent. for cash paid, but goods are delivered by Mays; no discount where credit and delivery are furnished by Mays."

Experience elsewhere shows that people favor such a plan. Customers will accept a discount in lieu of certain services they elect to perform themselves; but they will not fall in with a plan of paying a price without service and adding a charge for any service.

Paul Findlay.

Some Things We May Do When We Eat.

We read in one of the newest books on cookery and table manners that we may now cut our salad with a knife. In fact, it seems that this is the proper thing to do if one wishes to eat daintily. What a relief after all the trouble we have had chasing slippery hearts of lettuce around our side plates and how much easier it will be to corral the watercress and bring it into submission! If we wait long enough it is probable that our rural friends will come into their own, for we can assure the modern writers of table manners that many a salad was cut with a knife out in the country homes long before it was permitted in so-called formal gatherings. Perhaps the next thing we will hear or read about will be the advantage of using the knife in conveying food to the mouth, though

we will probably be warned of the training necessary to high attainment. We look for changes in what we eat in such a progressive age and meat being the central dish we look to it first. The National Livestock and Meat Board tells us how to prepare liver and rice in casserole. Nothing is said about the kind of liver and so we will fill in this omission by recommending beef liver from a piece that is bright in color and pleasing to the eye. Here is what we read in their beautiful holiday book entitled "One hundred meat recipes, old and new": Wash one pound of liver in cold water, then cut in narrow strips and brown these in bacon fat with hot water or stock, and allow to simmer about one hour. Thicken the liquid to make a thin gravy, using one tablespoon of flour to each cup of liquid. Add one-quarter cup cooked chopped mushrooms and one-quarter cup chopped carrots. Arrange alternate layers of rice and liver in a casserole and have rice as the top layer. Pour the gravy over all. Cover and bake in a modern oven twenty minutes or longer until done. Garnish with finely minced parsley and serve. This dish ought to be good and while we have never tried it yet it will not be long now until we do. Liver is mighty fine when cooked with bacon, and this reminds us of a lady who used to buy liver for her cat, but the cat was so particular she always knew the liver was in perfect condition and of excellent quality when he ate it as if he liked it. So she got to sharing the liver with the cat and they were both happy. The only difference was she had hers with bacon while the cat took his straight.

Hog Styles Have Changed.

Packers have notified the National Swine Growers Association that a new model in hogs must be provided if the retail trade demand for lean pork chops and bacon is to be met.

The popular model in hogs in the past has been the short, corpulent, lard hog. But styles in hogs have changed, the packers want the porker with a long, slender body, much less lard and more lean meat in the carcass; they suggest that this new model in the pork world would be produced quickly, that the demand for lean meat may be supplied and the market waiting may be cultivated and enlarged.

The corpulent, short model porker has chops and bacon available, but each is largely decorated with fat, and fat pork has lost its appeal to much of the trade in this country. The demand at the retail market is for chops and bacon with a generous portion of lean.

Consumers have become discriminating. Public sentiment is powerful when it is vocal at the retail counter demanding just what it wants. There may be some lines of trade where leaders in the field of supply are indifferent to public sentiment, but that is not true in the meat trade. The packers are quick to hear and eager to meet every change in the buying sentiment. They want the buyers to be cheerful and satisfied. In that they are wise,

While the American packer is able to meet competition from all other lands and produces the best product in the market, the Canadian packer has been catering to the demand for lean meat for years. The bacon prepared in that country is sold in many places in the United States, and at prices much above those charged for the American product. It is a lean bacon very dry, and approaches closely the sliced ham when well cooked and served.

Maybe the American demand for lean meat has been helped by the Canadian product sold in many cities. At any rate, the style in meats has undergone a change, the new model hog must be supplied and the new style established.

The American hog raiser is pretty certain to raise the porker wanted by the packer. It means easy sales and good prices.

Gezon's Idea of the Trend of Business.

Wyoming Park, Jan. 3.—Last week's Tradesman carried an account of an arrangement whereby the Alma and surrounding retail grocers became owners of the Redmon wholesale grocery.

It is the trend of business nowadays to join forces and get together. We must do it. If we don't "hang together" we will "hang separately."

I have been watching the different groups around the State and some are having good success and others not so good. But they should not become discouraged. As they find they have made mistakes, they must resolve to profit by them.

In Grand Rapids we have a wonderful group of advertisers. We meet every Tuesday evening and there is always a good crowd on hand. We number thirty-five members and it is a happy bunch. We stress advertising and let the buying take care of itself. I have contended from the start that if we have a good group of advertisers the sellers will come to us. That has been our experience in Grand Rapids.

By far the most valuable feature of such an advertising group is the getting together each week. We are learning to merchandise and it is by this, rather than by price cutting, that we can beat the chains. I have learned to admire the methods of these chains, because they are clever merchants. They display, they feature, they mark, they change, they advertise, they do everything to make the psychological appeal to the buyer. It is not one person's idea, but the ideas of hosts of good merchants whom they employ.

So with us. We must get together often, exchange ideas, compare methods, plan a campaign and put our story before the public and, incidentally, have the best time of your life doing it.

That is to be the big theme at our coming convention in Lansing in April, for which we are now making plans.

Paul Gezon,
Sec'y Retail Grocers and Meat Dealers' Assn.

You've Got To Be Bigger.

Bigger than your job if you ever expect to be promoted.

Bigger than your opportunities if you would get the most out of them.

Do you do only what you are told to do? Then you'll never capture any of the prizes the world is always willing to bestow for initiative.

Do you do only enough to get by? Then some day you'll be surprised when they hand you the go-by.

It's a strenuous, up-and-doing age

in which we live. Progress tramples all over the fellow who stops to look back.

Don't look back. Look ahead. Have a goal. Keep your eye on it. Sometimes the tears may blur the view, but the man worth while is not only the man who can smile, but he who can keep on even when he can't see why.

We must grow or stagnate. There is really no such thing as a middle ground. Unless you're digging you're likely to be covered up. Buck up or stay down.

As Lindbergh's flight to Paris was the beginning of the year's remarkable record in aviation, so his statement to the Associated Press upon the need of greater attention to the element of safety appropriately rounds it out. True to his common sense practicality he does not indulge in vague or abstract phrases but puts his finger upon specific defects in our present aeronautical arrangements. Aspirants for flying honors have courage in abundance. As Lindbergh puts it, "Young America wants to fly and is going to fly." But nobody ought to be allowed to act as pilot of a plane unless he has had adequate training. Financial limitations lead would-be aviators to go to schools which allow them to graduate with less than ten hours of training. This condition calls for remedy. Lindbergh proposes — doubtless with the previous approval of others who are qualified to speak on the subject—that the Department of Commerce through the Bureau of Aeronautics be empowered to add to its present regulation of interstate flying control of flying within individual states, including the laying down of minimum requirements for courses in flying schools. There may be a legal difficulty in this proposal, but in some way the licensing of air pilots should be as carefully restricted as the licensing of automobile drivers.

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—Cigar stock and fixtures. Good location. Cheap for cash. Irvin Borgman, 737 Portage St., Kalamazoo, Mich. 747

For Sale—A clean stock of groceries and fixtures invoicing about \$2,500. 25 miles from Grand Rapids. Address No. 748, c/o Michigan Tradesman. 748

FOR SALE—General merchandise stock on main highway between Kalamazoo and Battle Creek. Doing good business. Reason for selling. Will discount for quick sale. Schrodes, Galesburg. 749

FOR SALE—A prosperous hardware store in a live town. Five miles from Campau Square. No competition. \$3,500 will handle it. Address No. 750, c/o Michigan Tradesman. 750

FOR SALE—General store, glazed tile, 24 ft. x 32 ft., stock of goods and fixtures. For particulars, write us. Nelson Brothers, Chase, Michigan. 744

CASH For Your Merchandise!

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

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

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 3—Pickford is the poultry center of Chippewa county. The farmers are going into the poultry game more each year and the yield is far more profitable than most anything else which they can produce. Harry Best, one of the leading merchants at Pickford, brought in the largest single load of poultry, which sold for \$936. The farmers are also going into the dairy business more since the high price of butter and eggs is making farming more profitable.

Adolf Wandler, chief meat cutter for the Pittsburg Supply Co. during the season of navigation, has opened his meat market on Swinton street, which will continue until the opening of navigation, when he will again follow his summer work. Mr. Wandler is the only sausage maker with a diploma from Germany, where he learned the sausage making business. He will specialize on home made sausages and also offer a full line of choice meats, butter, eggs and cheese. He has the only market in his neighborhood and should enjoy a good patronage.

Charles Therrian, who for the past few years has been conducting a grocery store at St. Ignace, in addition to acting as express agent, has disposed of his stock and will hereafter devote his entire time to the express business.

R. Mollenberg is opening a new home bakery at 559 Ashmun street in the place recently occupied by Mrs. Sullivan's hat store. New bake ovens and new fixtures are being installed. Mr. Mollenberg needs no introduction to the public, as he conducted a bakery for a number of years on the corner of Easterday street and Bingham avenue, which was destroyed by fire several years ago. Mr. Mollenberg since that time has been in the employ of the Union Carbide Co. This will give us five good bakeries on Ashmun street in the center of the business district and all of them are doing a good business.

The markets here cleaned up on poultry for the New Year. Very few turkeys and chickens were left over from Christmas. Ducks and geese were off the market for the New Year and what turkeys were on sale were shipped in from other markets, but the prices were no higher than they were at Christmas.

The new O'Jibway Hotel was formally opened by a banquet and ball Jan. 2. It was one of the big events here. About 300 guests attended. Governor Green was the principal speaker. Many other distinguished guests were here from the surrounding country. The Civic and Commercial Association put on the banquet and have every reason to be proud of their achievement, as they were responsible in making it possible through the business men (with Hon. Chase S. Osborn, who is the largest single stockholder) to raise every dollar subscribed by local business men, giving the Soo one of the best hotels for its size in the State. The hotel will be a big asset to this community, especially during the tourist season, when we were handicapped by not having enough hotel accommodation. The old Park will be opened again during the tourist season as a rooming house in connection with the New O'Jibway.

A Scotchman had driven the same automobile since 1903. Just wait until he has to buy new tires though.

William McGuire, one of DeTour's progressive merchants, spent a day here last week doing some holiday shopping. He reports a good holiday trade this year and is optimistic for the future, as he figures the large amount of money spent developing the new summer resort at Albany Island will, naturally, help DeTour, which is the nearest village, being only twelve miles distant.

Meat consumers should insist that

retail dealers do not remove the inspection stamp in selling meat, says D. L. McMillan, our county agricultural agent. Despite the common belief, the stamp is harmless and should be on the meat to show that it has been properly inspected by the Department of Agriculture. He said that some of the dealers are accustomed to chop off the colored inspection stamp, because some consumers object to the stamps on the meat cuts. The marking fluid of the stamp is vegetable coloring matter made of approved ingredients and is as harmless as fruit juice. The stamp is put on all wholesale cuts of inspected beef, veal, pork, lamb and mutton and is the Government's assurance the meat is from healthy animals. By cutting off the stamp, the official assurance as to the meat's wholesomeness is lost.

I wish to all a happy and prosperous New Year. William G. Tapert.

Death of Frank Cornell, the Sunfield Merchant.

Sunfield, Dec. 31—F. N. Cornell died at Pennock hospital at Hastings Thursday night from paralysis. He was stricken three weeks ago. Mr. Cornell came to Sunfield to conduct a general store in 1901 after having conducted a similar business in Sebewa. He was a member of the I. O. O. F. in Sebewa and was active in Masonic circles here. Three children survive, Elizabeth, of Portland, Ore., Leighton, of Alhoo, Ore., and Harold, of New York City.

Frank N. Cornell was born in Grand Rapids April 25, 1861, which happened to be the day on which the civil war was declared. His father's step-father owned the first brickyard established in Grand Rapids, and on the death of the step-father his father and uncle continued the business until 1862, when his father located on a farm in Oakfield township. Frank attended school until he was fourteen years of age, when he began clerking in the general store of N. H. Gould, at Oakfield Center. He afterwards changed to the general store of E. L. Boynton, at Griswold. In order to acquire an accurate knowledge of the business he subsequently took charge of the general store of T. J. Norton, at Oakfield Center, working for \$10 a month and boarding himself. The sales of the store at that time averaged \$20 a day and he was the only person employed in the store. Mr. Norton visited the Grand Rapids market once a week to purchase goods. Aside from this assistance, the management devolved entirely upon Mr. Cornell. In 1885 he formed a co-partnership with Alonzo Griswold and engaged in general trade at Griswold under the style of Cornell & Griswold. The partners contributed \$200 apiece to the capital stock and the business prospered to that extent that Mr. Cornell purchased his partner's interest two years later for \$2,000. He had no money with which to make the payment, but he was so well regarded by Lester J. Rindge, O. A. Ball and John Snitseler that they voluntarily furnished him the money and also gave him lines of credit which enabled him to carry on the business successfully. Eighteen months later, on Sept. 10, Mr. Cornell removed his stock to Sebewa, where he continued the general merchandise business for many years. In 1901 he opened a general store at Sunfield, where he was a leading factor in the mercantile situation for several years.

Many years ago Mr. Cornell joined Mr. Butler, Manager of the Shredded Wheat Biscuit Co., in opening a grocery store at Niagara Falls, under the style of the Butler Grocery Co. The business was capitalized originally at \$15,000, but the capital was later increased to \$30,000. Mr. Cornell subsequently sold his interest to Mr. Butler at a very handsome profit.

Mr. Cornell was married Dec. 25,

1885, to Miss Jessie DeGraw. Mrs. Cornell died about eighteen years ago, leaving three children. The family resided in a beautiful home at Sebewa, which was one of the most complete and home-like residences in the State. Mr. Cornell was a member of the Methodist church at Sebewa, which he served in the capacity of Trustee and also as Superintendent of the Sunday school. He was a Mason, Odd Fellow and a Woodman.

Mr. Cornell attributed his success to hard work and sticking to it. He had never been in the habit of going away from home very much and had but two hobbies—fishing and hunting—which he indulged to a moderate extent. He was naturally very proud of the fact that he had never sent an order to a jobbing house which was not filled promptly and also that he had never permitted a note to go to protest. He had long been on Easy street and had demonstrated that there was money to be made and satisfaction to be gained and success to be achieved in conducting a first-class store in a country town.

Exhibits To Be Grouped at Merchandising Show.

Detroit, Jan. 3—The Exposition Committee in charge of the second exhibit in connection with the Better Merchandising Conference at the Book Cadillac Hotel, Feb. 15, 16 and 17, has inaugurated a new plan in connection with the allocation of booths for the show this year. In stead of offering any exhibitor in any line of business the opportunity of choosing space in any part of the hall, it has been decided to group exhibits according to specific or related lines of business. There will therefore be sections devoted to dry goods and allied lines, with exhibits already pledged from the following:

A. Krolik & Co.	11 spaces
Edson Moore & Co.	9 spaces
Davidson Bros.	4 spaces
I. Shetzer	2 spaces
G. F. Minto & Co.	1 space
Annis Fur Co.	1 space
Camill Co. (Neckwear)	1 space
C. A. Finsterwald Co.	2 spaces
Detroit Suspender Co.	1 space

Advice has been received from several other concerns in this line that they will make definite reservations very shortly. These spaces will be grouped in the grand ballroom. In the Italian garden will be wholesale drugs, including Farrand Williams & Clark, with three spaces, Michigan Drug Co., with two spaces, the Detroit Wholesale Furniture Co., with five spaces and the Detroit Show Case Co., with two spaces.

Grouped close by is hardware, plumbing and heating supplies and builders' supplies, including reservations by Standart Bros., two spaces, Buhl Sons Co., one space, A. Harvey's Sons Co., one space and the Carey Co., one space. A tentative reservation has been made by Murray W. Sales Co. and the Ever Hot Heater Co.

Lee & Cady has reserved a section to prominently display wholesale groceries and is considering a plan for installing a modern retail grocery store.

The committee plans to distribute 100,000 tickets to the exhibit, through various channels, reaching merchants in various lines. Last year 10,000 saw the exhibits alone, in addition to the 600 who registered from the conference. A mailing campaign consisting of a broadside to 16,000 dealers, a series of special letters to the same list from prominent Detroiters, amplified by intensive publicity campaign is now under way.

Chambers of Commerce of the district, Merchants' Associations, newspapers and other groups have pledged their fullest support for this conference and exhibit. Sidney M. Netzorg, of Schroeder Bros., Battle Creek, has been named chairman of the On-To-Detroit Committee, President J. B.

Sperry, of Port Huron, announces that full details of the program will be released early in January and he expects to include some of the outstanding merchants of the country on this program. Headquarters for the conference and exposition are on the ball-room mezzanine floor of the Book-Cadillac Hotel.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Franklin Development Co., Inc., Franklin.

Kalamazoo Realty Co., Kalamazoo.

Specialty Distributing Co., Detroit.

Dumbarton Road Realty Co., Detroit.

Bertie Mining Co., Menominee.

Michigan Union Mortgage Co., Flint.

Palmer-Woods Building Co., Detroit.

Houstoker Corporation, Detroit.

Snider & Popplestone, Inc., Detroit.

Ayers & Blindbury, Detroit.

Healy & Co., Detroit.

Lapeer Avenue Corp., Port Huron.

Cable Stockholders' Co., Detroit.

Marker Corp., Detroit.

Riverside Realty Co., Iron River.

Fisher-Morrison Lumber & Fuel Co., Iron River.

Monte Carlo Textile Co., Detroit.

George W. Martin Concrete Block & Supply Co., River Rouge.

Moore & Co., Detroit.

Community Home Building Corp., Lansing.

Ludington Basket Co., Ludington.

Blue Ribbon Ice Cream Co., Kalamazoo.

Rollo, Webster & Co., Inc., Kalamazoo.

Lakewood Land Corp., Detroit.

Central Pole Co., Pinconning.

Asher Fire Proofing Co., Detroit.

Troy Development Co., Royal Oak.

Michigan Oil & Gas Co., Saginaw.

Iosco Oil Co., Bay City.

American Sharpening Machine Co., Kalamazoo.

Dickinson Land Co., Detroit.

Humboldt Copper Co., Calumet.

Powers' Accounting Machine Corp., Detroit.

Consumers' Fuel & Builders' Supply Co., Grand Rapids.

Bath Electric Light & Power Co., Bath.

Snyder-Parker Bag Co., Detroit.

In the Land of Flowers and Sunshine.

Jacksonville, Fla., Dec. 30—Mr. and Mrs. McNalley, proprietors of the Bennett Hotel, St. Augustine, invited me to join them on a little business trip to the city of Jacksonville and I enjoyed it very much.

Jacksonville is a wonderful city. To describe it properly requires a better pen than my typewriter.

I paid a visit to my friends at the Fleischmann Co., for, as you know, an old cat can't leave the mice alone. Mr. Godfrey, manager of the local branch, claims that business is wonderful. The baker's trade is booming and people are eating Yeast-for-Health to "beat the band." To prove it to me, Mr. Godfrey hitched up his Buick and drove me through the residential section of Jacksonville and showed me where the people of Jacksonville in the four hundred class live who eat Fleischmann's Yeast-for-Health. He also showed me the beautiful Christmas trees to which we, from the Bennett Hotel, St. Augustine, sent citrus fruits grown in our vicinity to be donated to the poor, which was broadcasted in the radio reports over WJAX.

Yesterday I met my friend, Mr. Dixon, the salesman who attends to the yeast deliveries between Jacksonville, St. Augustine, Palatka and Gainesville, who proudly showed me their new delivery truck and I took a little spin with him around St. Augustine, just to feel the difference between my old sleigh delivery of 1885 in Grand Rapids and the modern outfit they now use in Florida and all over the United States.

Louis Winternitz.