

SPECIAL DETROIT EDITION

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 8, 1928

Number 2316

## ABRAHAM LINCOLN

---

This man whose homely face you look upon,  
Was one of Nature's masterful, great men;  
Born with strong arms, that unfought battles won;  
Direct of speech and cunning with the pen.  
Chosen for large designs, he had the art  
Of winning with his humor, and he went  
Straight to his mark, which was the human heart;  
Wise, too, for what he could not break he bent.  
Upon his back a more than Atlas-load  
Shot suddenly downwards, not a whit dismayed:  
Patiently resolute, what the stern hour  
Demanded, that he was — that Man, that Power.

RICHARD HENRY STODDARD

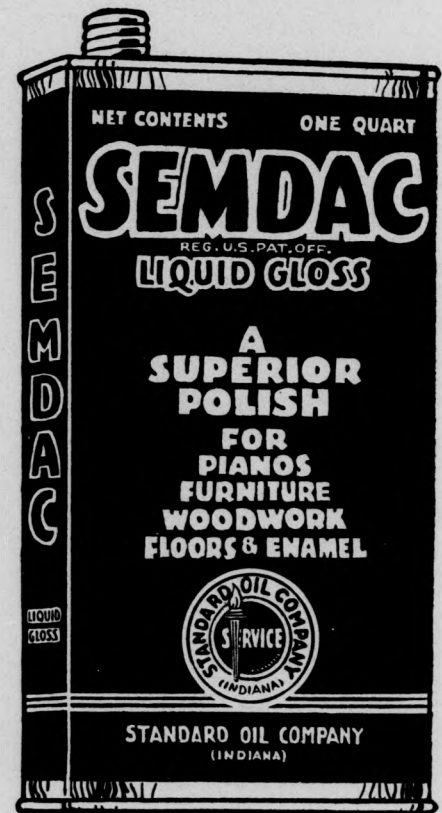
# SEMDAC LIQUID GLOSS *and* DEALER PROFITS

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.

And for as many years, this improved cleaner and polish has been displayed by an increasing number of Michigan dealers. For Semdac Liquid Gloss moves quickly and offers a greater profit than many other polishes.

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.*

**STANDARD OIL COMPANY**  
[INDIANA]

910 SOUTH MICHIGAN AVENUE

CHICAGO, ILLINOIS



# MICHIGAN TRADESMAN

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 8, 1928

Number 2316

## 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.

### DETROIT'S GREATNESS.

#### Reasons For the Dominance of Michigan's Metropolis.

Detroit, Feb. 7—Osman E. Fisher, president of the Fisher Wall Paper Co., the largest distributor of wall paper in the country, is another of the many Grand Rapids young men who have made business successes in Detroit. Mr. Fisher was born in Hesperia, and as soon as he considered his physique of sufficient potency to tackle whatever work might be assigned him in other fields, he hied himself to Grand Rapids, where he secured a position with Heystek & Canfield, wall paper merchants, at a salary of \$9 per week. Until engaging in business for himself, twelve years ago, this was the only job he held. His rise with Heystek & Canfield, later the Heystek Co., was rapid. From office boy to book-keeper and then treasurer he ascended by rapid strides. The growth of his own business in Detroit was likewise phenomenal. Osman's story reads not unlike the old Horatio Alger tales and when Grand Rapids lost that young man it allowed a potential city builder to slip from its grasp. Osman Fisher is one of the reasons for Detroit's market prestige.

Barney Berman, one of the big factors in the Serval Corporation, shirt division, and department manager for A. Krolik & Co., has just returned from the Eastern markets and is sincerely optimistic over conditions as viewed in that section. Mr. Berman says that manufacturers have great faith in the business possibilities for the coming season and are backing their faith with increased production.

Beg your pardon. Last week this column announced that M. W. "Collier," of Bay City was scheduled to speak at the coming merchandising conference. This should have read M. W. Carroll. Mr. Carroll will speak on the Application of Education to Business.

In a drapery magazine published in Chicago recently practically a half column was devoted in paying a tribute to the Detroit Wholesale Drapery Co. (which in private life is Frank J. Eichenberg). Mr. Eichenberg for a number of years was in charge of a similar department for Burnham, Stoepel & Co., of this city, and resigned to engage in business for himself. To-day the Detroit Wholesale Drapery Co. has established itself as one of the important factors in that particular business.

A. G. Richter, originally a Detroit, now merchandise manager for the

Smith-Bridgman Co., of Flint, will lead one of the discussions at the coming merchandise conference.

The Detroit Textile Co., organized after Burnham, Stoepel & Co. had discontinued all lines except floor coverings, by Harry Pratt, a former department manager, is beginning to make itself felt in the Central West territory. Associated with Mr. Pratt are four former Burnham, Stoepel & Co. traveling salesmen: Fred Keil, who is covering the Michigan territory; Bob Tyler, traveling in Northern Ohio and Indiana; C. W. Pyle, in Eastern Ohio, and Seth Ingram, covering the city trade in Detroit. The new firm handles lines of silks, dress goods, wash goods, rayons, linings and the Standard Mills remnants, acting as distributor for some of the best mills in the country.

An interested spectator of the second better merchandising conference next week will be K. C. Clapp of Grand Rapids, editor of the Furniture Record, published in that city.

That the Detroit wholesale shoe market has been strengthened during the past few years is not generally known, but is a fact, nevertheless. Over twenty firms are represented here, half of whom carry stocks for delivery to the trade. One of the oldest local shoe firms is the Brandau Shoe Co. The company was organized in 1898 by Adam Brandau, who specialized in the manufacture of moulders' shoes. Upon the death of Mr. Brandau, twelve years ago, the business was purchased from the heirs by two nephews of Mr. Brandau, Oscar J. and Elmer A. Friewald, who have since widened the scope of their lines and have developed a substantial business with Michigan, Ohio and Indiana merchants. O. J. Friewald is president and general manager of this progressive company, and E. A. Friewald acts in the capacity of secretary-treasurer. The Brandau Shoe Co. was incorporated in 1911.

Time was in Detroit and not so far distant when a factory employing several hundred girls making but one product, kiddies coveralls, would have been known to practically everyone in the city, especially to those engaged in the retail dry goods trade. Yet we have in our midst just such a factory and the fact that it is not more generally known may be accounted for by the fact the thing grew so rapidly that it was difficult to follow. A few years ago Arthur Colten and A. J. Colman resigned their positions with a local wholesale firm and organized the Kiddie Kover Manufacturing Co. The organization material consisted of a couple of ambitious young men, five more or less aged machines and some money, not so much but what the overhead expenses need be carefully guarded. To-day this company, one of the largest of its kind, is shipping its manufactured goods into every state in the Union. And their model plant is always open to the inspection of visiting merchants.

E. R. Calkins, of Calkins & Bradley, South Lyons, was one of the early registrants to the better merchandising conference and exposition.

J. Ziff, president of the Detroit Suspender & Belt Co., and one of the exhibitors at the coming better merchandising conference, looks forward to a record breaking attendance at the big show. Mr. Ziff is also preparing to

meet a great many merchants at his show rooms and factory at 401 to 405 W. Jefferson avenue.

As a men's cap manufacturing center Detroit need doff its own to few cities. Seven concerns manufacture dress and golf caps in all price ranges.

It is reported that the McConnell-Kerr Co. one of the younger concerns acting as mill distributors of linens, sheets, cases, bed spreads and blankets and for A. S. Hermann, Inc., of New York, have concluded negotiations with a big New England manufacturer of ruffled curtains and panels to act as their distributor in this territory, shipping direct from the mill at mill prices. All members of this firm were associated with Burnham, Stoepel & Co.

The Illinois Shade Cloth Co., whose advertisement appears on another page, is owned and managed by Bruce Ulonska, another Detroit business man who received his early training up-State. Mr. Ulonska hails from Traverse City, where he was employed by the J. W. Milliken department store in the carpet and drapery department. Later he came to Detroit, continuing in the same line of work and about five years ago engaged in business for himself. The business in that short space of time has grown until it is one of the largest of its kind in the State.

Detroit during recent years has become an important factor in wholesale distribution of floor coverings of all kinds, two of the many distributors here carry the largest stocks between New York and Chicago.

And the world do grow. A few years ago "Alex" Licht was "glad handing" the dress buyers in the stores of Michigan and Indiana and at the same time doing a good job of preparing himself for the mastery of a business of his own. A little over two years ago Mr. Licht canvassed the dress markets of the country, found the lines he considered imitation proof because of their preponderance of superiority, or words to that effect, and lo, we have Alexander Licht, children's dresses a specialty, with customers among the best and largest in this trading area. Alex was always an eloquent salesman and this is his story and he sticks to it. His place of business is located at 23 West Jefferson avenue.

Ed. Sovereign (A. Krolik & Co.) leaves for Cedar Springs Wednesday to attend the funeral of Charles Mather, a pioneer dry goods merchant of that town. Mr. Mather died suddenly last Saturday and his passing comes as a shock to his hosts of friends.

Henry Barmbee, veteran carpet man and a product of Saginaw, tells ye ed that he is chafing at the bit and all ready to go at the big conference and exposition next week. Like many of the older school of salesmen, Henry would just as soon shake hands and visit with an old customer as to sell a bill of goods to a new one. Mr. Barmbee is associated with C. A. Finsterwald, exclusive wholesaler and distributor of floor coverings.

One of the most comprehensive displays at the exposition will be that of the Michigan Bell Telephone Co. It will be in charge of R. W. Cameron, a member of the sales department. Switchboards and auxiliary equipment will be set up and continuous demonstrations will be made. Placards will be provided to call attention to such

topics as "Using the telephones to call customers." "Placing orders for new stock by telephone," and "Call your family to-night." In addition, there will be a demonstration of the "Electric Book" showing the uses of the "Telephone in merchandising." Many other interesting features will be on display in the booths and no merchant should overlook the educational advantages embodied in this special exposition of the telephone company.

Adolph Ferrer, president and general manager of the Small-Ferrer Co., Inc., one of Detroit's largest women's dress and coat carrying stock houses, is one of the pioneers in the development of the ready-to-wear market in this city. In spite of what appeared most discouraging obstacles to surmount because of the more favorable reputation of Chicago and Cleveland as centers for this class of trade this firm with the others that weathered the storm, had confidence in the ultimate outcome of their investments and the support of the trade in this territory. That this confidence has not been misplaced has been demonstrated by steadily increasing clientele of the ready-to-wear houses. "We have the lines, and we offer them at New York prices, but our biggest difficulty has been to educate the trade to the fact that the right things can really be found in this market," said Mr. Ferrer. "This, I presume, can be attributed to the fact that in the past the one weakness in this market was the very lines that to-day are big enough and strong enough to draw exclusive buyers to Detroit." Mr. Ferrer manages the local store and his business partner, Mr. Small, remains in the New York market, from which he makes selections and ships daily to Detroit.

You'll find it in the Detroit market.  
James M. Golding.

#### New Alignment by National Grocer Company.

Detroit, Feb. 7—At the annual meeting of the National Grocer Co., the following directors were elected:

Edward Kruisenga, Detroit.  
C. C. Virgil, Chicago.  
Howard Musselman, Traverse City  
E. A. Elliott, Detroit.  
F. W. Atkins, Bay City.  
E. A. Robertson, Saginaw.  
F. C. Letts, Chicago.  
J. F. Berner, Cadillac.  
W. I. Colwell, Detroit.

The directors elected officers, as follows:

President—Edward Kruisenga.  
Chairman—C. C. Virgil.  
Vice-Presidents—Howard Musselman, E. A. Elliott and F. W. Atkins.  
Secretary and Treasurer—W. I. Colwell.

General Manager—Edward Kruisenga.

Mr. Kruisenga was elected to the Presidency because of the retirement of Clifford Elliott, who has served as President ever since the death of Frank Letts, about six years ago.

Mr. Kruisenga will continue to make Detroit his headquarters.

#### Merrill Hotel Closed By Court.

Bay City, Feb. 4—The Merrill Hotel at Merrill, operated by John Koleschmidt until his arrest and conviction in the district court here on a bootlegging charge, was closed to-day by Richard Labelle, deputy United States marshal. The place will remain under a Government padlock for a year.



## HAS REACHED THE TOP.

### Edward Kruisenga Elected President National Grocer Co.

This is a story of a man's life that seems to have been an orderly progression under the steady hand of one who was a consistent master of himself, whose organism was harmonious and always well balanced.

A man of well balanced capacities and powers is always a strong character and one who inspires confidence in others; he may not have genius or any phenomenal characteristics, yet he is capable of mature judgment of his own capacities and of the people and circumstances that make up his life contacts and experiences. He is eminently a man of business sense and easily avoids the mistakes and disasters which come to those who, although possessing remarkable faculties in some respects, are liable to erratic movements that result in unwarranted risk and failure. A man of well balanced mind, even temper and conservative habit is not necessarily lacking in enterprise of the kind that leads to great accomplishments. What a man does and what he attains depend largely upon his opportunities. But the well balanced man, mentally and physically, is possessed of sufficient courage to venture where favoring opportunity is presented, and his judgment and even paced energy generally carry him forward to the goal of success.

Thirty-one years ago yesterday Edward Kruisenga sought and obtained employment with the Musselman Grocer Company here as office boy at a salary of \$5 per week.

Last week he was elected President of the corporation which is a consummation he scarcely dreamed of as a boy.

Edward Kruisenga was born at Holland, Aug. 4, 1876. His father was a native of Holland. His mother was of Irish descent. His father, John K. Kruisenga, was engaged in general trade at Holland for about forty years and Edward was initiated into the mysteries of the mercantile business at an early age.

It was in Holland that Mr. Kruisenga spent his school years and reached that period in the life of every youth when much thought is given as to what vocation or profession shall be chosen as his path to a niche in the hall of fame. Many thought Edward would follow in the footsteps of his father and become a retail merchant, but it developed that he had different plans for the trend of a life's career.

Just before graduating from the high school he took a commercial course at the Holland Business College. Feb. 7, 1897, he entered the employ of the Musselman Grocer Company, of this city, as office boy. He was promoted from one position to another until he became assistant to General Manager Elgin. Dec. 16, 1910, he was promoted to the management of the Cadillac branch, where he remained until Aug. 1, 1913, when he became Manager of the local branch, succeeding M. D. Elgin, who retired to engage in other

business. Feb. 7, 1922, Mr. Kruisenga was appointed General Manager of the National Grocer Company, to succeed B. B. Cushman, who was compelled to relinquish the duties and responsibilities of that position on account of ill health.

Mr. Kruisenga is a member of all of the Masonic orders up to the Shrine. He is also an Elk and a Woodman. He is also an enthusiastic baseballist and is exceptionally well versed in the rudiments of the game.

Mr. Kruisenga attributes his success to hard work. He considers his ability in this line to be his greatest asset. He goes to his new position full of the hope and courage which are the sheet anchors of success.



Edward Kruisenga.

### Right of Survivorship To Personal Property.

The Supreme Court in a recent decision involving a mooted question in Michigan courts held that where a husband and wife are, by verbal agreement, joint owners of personal property the survivor is entitled to the property if such is the intent of the agreement, and there is no will. The case came to the Supreme Court on appeal from the Berrien Circuit, and the opinion written by Justice George M. Clark and concurred in by the entire bench, established the right of survivorship to personal property by agreement. The decision reversed the lower court.

Throwing obstacles in front of the employer is like hamstringing a horse and then expecting him to win a race.

The wise man knows too much about a subject to give a snap judgment.

### Better Merchandising Conference Program Outstandingly Strong.

Seven feature addresses at the main sessions of the Second Better Merchandising Conference, in Detroit on Feb. 15, 16 and 17, by speakers recognized as outstanding authorities in their field. It was considered that the program offered at the first Conference, held last March, was hard to surpass: it is felt that this has been accomplished and a still more comprehensive retailing program has been built.

"What 1928 Holds for the Retailer," is the keynote address on the morning of Feb. 15 by William Nelson Taft, editor of the Retail Ledger, Philadelphia. It will contain food for discussion by those who attend.

Christensen, treats of a subject of particular interest to most independent retail merchants and Mr. Christensen is qualified to point out facts and tell the story effectively, if anyone can.

"Meeting Competition of the Chain Stores," has had particular study by T. K. Kelly, Nationally-known sales authority and editor of Kelly's Magazine. This address will be of wide interest to all retailers who hear it.

"What's Ahead in Business," by Russell C. Creviston, is still another talk that will be full of practical ideas applicable to every field of retailing.

This is but a part of the program. The eight trade departmentals on the afternoon of Thursday, Feb. 16, are of no minor import and will see many well-known merchants presiding and others addressing the several groups.

The demonstrations of window trimming by experts of the Detroit Display Men's Club will again be a part of the affair. Last March this feature proved of much practical value to many merchants, who stated they gained ideas therefrom alone worth registering for the Conference to obtain.

The big Exposition of eighty-five booths of display by the wholesalers and manufacturers of goods sold over retail counters will be a veritable avenue of ideas in modern store arrangement. There have been 100,000 tickets distributed for the Exposition.

Entertainment, too, has been provided to balance the program and afford relaxation after conference hours. A big Frolic and Fashion Show on the evening of Feb. 15 and the annual banquet on the night of the 16th, with special arrangements made for taking care of the entertainment of the wives of attending merchants.

All sessions, the exposition and the entertainment features will be held in the Book-Cadillac Hotel, where headquarters have been established. Those who have not already sent in their registration can register the morning of Feb. 15, when the Conference opens.

The above constituted briefly the picture. It is essentially for retailers and to help them sell more merchandise and do a bigger business in 1928 than last year. Full particulars, programs and registration cards can be had by writing immediately to Headquarters Better Merchandising Conference, Book-Cadillac Hotel, Detroit.

### Pajamas Less Bizarre.

Retailers are placing a considerable volume of orders for men's and boys' pajamas for quick delivery. Novelty patterns in two-piece garments lead, but there is somewhat of a swing away from the extremely bizarre effects popular a season or so ago. Collar attached styles in both coat and slip-over models are doing well in broad-cloths and percales. The one-piece pajama has become passe except in boys' sizes up to 12. From that size on there is also little demand for boys' nightshirts, which have been replaced by two-piece pajamas. In men's merchandise there is some call for nightshirts, notably from New England stores.

"How the Home-Owned Store Keeps on Selling," by Charles G.



*You Are Assured of a Hearty Welcome From The*  
**WHOLESALE MERCHANTS BUREAU**

**WHEN IN DETROIT FOR—**



**THE SECOND  
BETTER MERCHANDISING CONFERENCE  
AND EXPOSITION**

**at the Book-Cadillac Hotel**

**February 15-16-17**

IF THERE IS ANY SERVICE WE CAN EXTEND YOU DURING YOUR VISIT ON THIS OCCASION OR AT ANY OTHER TIME WE SHALL BE GLAD TO RENDER IT WITHOUT OBLIGATION.

FOR THE CONVENIENCE OF RETAIL MERCHANTS, or dealers in any of the trade, WE ARE ESTABLISHING AN INFORMATION SERVICE BUREAU as to sources of supply. Feel free to write us or come in at any time we can serve you. Helpful information will be given you without charge or obligation.

---

**WHOLESALE MERCHANTS BUREAU**

**COMMERCE BUILDING**

**317 Lafayette Ave., Detroit**

**E. E. PRINE, Secretary**

**MOVEMENTS OF MERCHANTS.**

Olivet—The Olivet State Bank has increased its capital stock from \$20,000 to \$25,000.

Co'dwater—The Coldwater Co-Operative Co. has increased its capital stock from \$6,000 to \$40,000.

Detroit—The Detroit Creamery Co. has increased its capital stock from \$6,000,000 to \$12,000,000.

Pickford—Fred Taylor will open a dry goods store in connection with his hardware business, Feb. 10.

Greenville—Earl F. Zank succeeds his father, John E. Zank in the clothing and men's furnishings business.

Muskegon — The West Michigan Core Sand Co., has changed its name to the West Michigan Sand & Fuel Co.

Greenville—H. L. Baker has sold his jewelry and silverware stock to Hugh McLean and Geo. Phelps, who have taken possession.

Ka'amazoo — Charles B. Wiersma has engaged in business at 238 West Main street, under the style of the Kalamazoo Wall Paper & Paint Store.

Detroit — Macumber-Smith & Co., General Motors building, wholesale and retail sporting goods, has increased its capital stock from \$77,000 to \$150,000.

Reed City—Joseph Benkert, recently of Holland, has purchased the restaurant part of the business conducted by R. S. Elliott. Mr. Elliott retaining the ice cream and confectionery.

Paw Paw — William Weatherwax, grocer, has filed a voluntary petition in bankruptcy, listing assets at \$6,712, of which \$4,432 is in open accounts and liabilities as \$6,326.

Brooklyn—The Brooklyn Co-Operative Co., has been incorporated to deal in farm produce, with an authorized capital stock of \$50,000, of which amount \$6,700 has been subscribed and paid in in cash.

Grand Haven—Walter E. Morris, proprietor of the Linco'n Market, has filed a voluntary petition in bankruptcy. A meeting of the creditors will be called to decide what is to be done with the stock and fixtures.

Cedar Springs—Charles Mather, who had been engaged in the dry goods business here for twenty-nine years, died last Saturday. Death was sudden, caused by heart disease. The funeral will be held Thursday afternoon.

Saginaw—L. Levinsohn has purchased the entire wholesale and retail stock of the Clare Knitting Mills, consisting of hosiery, gloves, underwear and sweaters and will liquidate same at their retail store, 103 Genesee avenue.

Detroit — The Crook Electric Co., 511 Grand River avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Erie Lumber & Coal Co., 2044 Buhl Bldg., has been incorporated to deal in lumber and fuel at wholesale and retail, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Grand Rapids—K'ein-Allman, Inc., 95 Monroe avenue, has been incorporated to deal in coats and women's wearing apparel, with an authorized

capital stock of \$10,000, all of which has been subscribed, and \$5,000 paid in in cash.

Stearburg—Fire destroyed the store building and stock of general merchandise, groceries, etc., owned by Oakley Betts, entailing a loss of about \$12,000, which is partially covered by insurance. Mr. Betts has not decided whether or not he will rebuild.

Grand Rapids—The Radiola Sales & Service Co., 1029 Michigan Trust building has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The McBryde Boot Shop, Inc., has merged its business into a stock company under the style of McBryde-Brown, Inc., 1432 Washington boulevard, with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed as paid in in cash.

Grand Rapids—The Foot-Saver Shoe Co., 29 Monroe avenue, has been incorporated to deal in footwear and kindred articles, with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Grand Rapids—The Black Monument Co., 324 Division avenue, S., has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Grand Rapids — The Stalker-Shead Lumber Co., Monument Square building, has been incorporated to deal in lumber and wood products at wholesale and retail with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Pewamo—B. W. Long has traded his stock of general merchandise and meat market to Pius Fedewa, of Westphalia, for his large farm one and one-half miles east of Pewamo and will remove to it at once. Mr. Fedewa will continue the business under his own name.

Detroit — Brennans, 148 Bagley avenue, women's wear, millinery supplies, has merged its business into a stock company under the style of Brennans, Inc., with an authorized capital stock of 500 shares at \$10 per share, \$5,000 being subscribed and paid in in cash.

East Lansing—The Grover-Phippen Radio Co., 136 West Grand River avenue, has been incorporated to deal in radio and electrical equipment at wholesale and retail, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed, \$150 paid in in cash and \$2,500 in property.

Casnov'a—C. B. Stinson has been elected president of the Farmers and Merchants Bank in place of the late J. L. Norris. Claude Estlow and E. Harry Norris were named vice-presidents, V. R. Fancett, cashier, and E. Fancett, assistant cashier. Frank Nelson and E. Clare Kempf are the other two directors,

Arcadia—Edward Larsen has sold his interest in the general merchandise stock of Henry Mauntler & Co., to his partner, Henry Behrens, who, in company with Henry Mauntler started the business thirty years ago. Mr. Mauntler died several years ago and his interests were taken over by his son-in-law, Edward Larsen. The business will be continued under the style of Henry Behrens & Son.

Albion—George T. Bul'en, dean of Albion business men, who has been associated with the retail dry goods merchandising for the past forty-four years without interruption, announces his retirement from the firm of the George T. Bullen Co. A son, Earl, who has been connected with the firm, also will retire and go to Detroit to engage in the real estate business. The firm name will remain the same and the business will be carried on by Mr. Bul'en's two sons, Donald and Ralph.

Grand Haven—Stockholders in the Grand Haven Merchandising Co., better known as the Co-Op, will receive \$13 per share for their stock on March 25, the date the dissolution becomes effective. This stock, bought at \$100, has paid well during the ten years it was in operation netting the owners about \$20 above the purchase price. E. C. Hurless has been retained to close up the affairs of the corporation which has recently dissolved. The stock and fixtures were sold to W. S. Bouwman, who is now conducting the business under the name of the Fair.

Iron Mountain—The Gamble-Robinson wholesale grocery branch in this city has been taken over by the Carpenter-Cook Co., with headquarters in Menominee. The deal was made by F. X. St. Peter, president of the Carpenter-Cook Co., and James A. Rodge-way, treasurer for the Gamble-Robinson Co. The stock involved in the purchase will be transferred to the Carpenter-Cook warehouse here, the building to be retained for the storing of fruit and produce. It was only a few months ago that the Carpenter-Cook Co. purchased the Brauns building here and this is being used as a distributing center for the company's business on the Menominee range.

**Manufacturing Matters.**

Detroit—The National Bedding Co., 3959 McKinley avenue, has changed its name to the Detroit National Mattress Co.

Milan—The Ideal Furnace Co. has resumed operations with a full force. The plant has been closed down for repairs and inventory for more than a month.

Detroit—The G. E. Sherman Co., 1422 Washington boulevard, manufacturer of weather strip, has changed its name to the G. E. Sherman-Underwood Co.

Niles—Fire destroyed the plant of the Ultra Nu Basket Co., Feb. 3, entailing an estimated loss of \$55,000, about 40 per cent. covered by insurance. The plant is new, having only been occupied three weeks.

Cadillac—The Falk American Potato Flour Co. has merged its business into a stock company under the style of the

Falk Products Co., with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in property.

Detroit—The B. B. Cabinet Corporation, 642 Beaubien street, has been incorporated with an authorized capital stock of \$10,500 class A, \$15,000 class B and 200 shares at \$1 per share, \$25,500 being subscribed and \$10,500 paid in in cash.

Detroit—Marshall & Lilly, Inc., 1015 Franklin street, has been incorporated to manufacture and deal in office furniture and partitions, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Ann Arbor—McCormick Laboratories, Inc., 337½ South Main street, has been incorporated to manufacture and deal in drugs, chemicals, toilet preparations, etc., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

Detroit—The Maul-Machtigal Co., 518 First street, has been incorporated to manufacture and deal in office supplies, fixtures, furniture, etc., at wholesale and retail, with an authorized capital stock of \$35,000, of which amount \$5,100 has been subscribed and paid in in cash.

Grosse Point Park—The Even-Heat Corporation, 5808 Wayburn avenue, has been incorporated to manufacture and deal in enamel dryer for photo-graving process and other similar apparatus, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Saginaw—The Germain Manufacturing Co., South Jefferson avenue and Rust street, has been incorporated to manufacture and deal in articles made of wood or in combination with wood, with an authorized capital stock of \$60,000, of which amount \$45,000 has been subscribed and paid in \$10,000 in cash and \$35,000 in property.

Detroit — The H. & S. Machine Screw Works, has merged its business into a stock company under the style of the H. & S. Screw Machine Corporation, 5676 12th street, with an authorized capital stock of \$25,000, of which amount \$20,000 has been subscribed, \$3,500 paid in in cash and \$16,500 in property.

Detroit—Sky-View Lines, Inc., 3513 Woodward avenue, has been incorporated to manufacture and develop aircraft and balloons and to deal in same, with an authorized capital stock of \$500,000 preferred and 10,000 shares no par value, \$5,000 of which has been subscribed and \$1,250 paid in in cash.

Lansing—The Atlas Drop Forge Co. now has 250 stockholders, nearly all of whom live in Lansing. The company, during 1927, increased its surplus by \$200,000, after paying \$2 a share to stockholders. The surplus totals \$660,891.12, with the addition made by earnings in 1927. Total assets of the company are \$2,310,669.12, with \$1,500,000 worth of common stock outstanding. Common stock is \$10 par. The company has no debts.



**Essential Features of the Grocery Staples.**

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

Tea—The market has had a rather easy week. In the first place, business doing now from first hands is poor. Buyers are holding off, watching the weakening of the market and they will probably preserve this standoffish condition until foreign markets steady. Ceylon, India and Java teas are undoubtedly weaker than they have been. These teas are ruling off in primary markets and this is affecting the markets in this country. It is developing that the crop of Northern India tea will be nowhere near as short as it was expected to be, although there will be a deficiency of 3,500,000. As the week closes business seems to be improving a little and the news from primary markets is a bit firmer.

Coffee—The coffee market has been very soggy since the last report throughout the list. Rio and Santos coffee, green and in a large way, has been soft and declining, although the declines have not been material. Generally speaking, even these are a fraction under what they were a week ago. Milds show no particular change for the week. The consumptive demand for roasted coffee shows no particular change. Fair demand.

Syrup and Molasses—The demand for grocery molasses is not bad, but undoubtedly less than usual. Prices are unchanged, although some few holders are trying to get an advance of about one cent a gallon. Prices are steady to firm. Sugar syrup is steady with light supply and steady market. Corn syrup is in rather light demand at steady prices.

Canned Fruits—The only feature of interest has been in the business in new pack California and Northwestern pears which is being put up to packers. Orders started to come in during the convention last week and are becoming more of a factor, perhaps due to the shortage of the 1927 pack. State red sour pitted cherries are also being sold on contract out of the 1928 pack for a similar reason. Cherries were one of the crop failures last season and buyers are safeguarding themselves against shortages in the future. Peaches on the Coast are still neglected by the rank and file and there is no particular activity in other 1927 pack fruits.

Canned Vegetables—The major vegetables have not been spectacular, but tomatoes have displayed a better undertone in the South. Full standards are being taken steadily and it is harder to buy either packers' or buyers' labels than formerly. Corn and peas have altered their position but little and are in such routine demand that there is little excitement. Stringless beans have shown greater firmness and where available Southern canners have higher ideas on No. 2s and No. 10s. New pack California spinach also has been in better demand, while the jobbing call for other minor vegetables has been on the increase.

Dried Fruits—Prune distributors may receive a reward in heaven for their philanthropic gifts of California

packs to their trade when they might be making profits, but they are certainly foregoing their reward here. Because they were able to buy prunes earlier in the season below to-day's costs, they are selling on the basis of original investment rather than with present replacement figures and the worst of it is that their action is of no particular benefit except to a few. The Coast market has been adversely affected; buying for replacement has been slowed up while the spot movement has not been speeded up because low prices have prevailed. Despite this unfavorable feature of the market, some progress was made last week to higher levels on the spot to bring the market back to a coast parity and it is generally believed that the situation is being adjusted. Probably when the sleepers awake they will make rapid progress toward readjusting their quotations. Until that is done little interest can prevail in coast offerings and no matter how firm the market may be there it will not be duplicated here to the same degree until selling prices change and holders show faith in the value of their merchandise. California and Oregon prunes are held with confidence by packers. The coast market on apricots, peaches and pears has also shown a strong undercurrent and raisins, while they have improved have not advanced materially. The spot situation on the first mentioned fruits has bettered itself, while raisins remain steady. Apricot assortments are broken and are difficult to replace. About the only thing offered on the coast is choice. Currants have remained firm, due to the condition of the market in Greece and the moderate stocks here. Imported figs have been in small supply as importations this season were reduced and the situation favors the holder.

Canned Fish—Maine sardines and pink salmon have been the most colorful of the fish packs. The former have been advanced at the factory and business was put through for keyless oils on the old basis before the Feb. 1 advance occurred. It will be several months before new pack is on the market and probably well into late spring before any quantity is here, making the trade dependent upon an unusually short supply because of the short pack of 1927. Pink salmon is in better jobbing demand but is mostly a spot proposition since it is cheaper to buy here than elsewhere. Reds are steady but quiet. Other fish are in routine demand. Lenten outlets so far have not made their presence felt.

Nuts—Shelled and unshelled nuts were more or less featureless all of last week. The demand for nuts in the shell is routine and is no more than average for the season. Consuming outlets are not conspicuous and while light stocks are being carried, the trade is buying conservatively as goods are needed and often in small blocks, even though the orders have to be repeated frequently. Price changes are not important. In nut meats the market also has been quiet. Importers have moderate holdings which they are liquidating in the face of a fair demand, but they are not buying for

replacement in any important way. Cables and letters indicate that almonds, walnuts and filberts are being maintained abroad and shellers are in no mood to make special concessions to increase buying interest.

Pepper—India does not push her surplus of pepper, on the contrary, she is distinctly reluctant with what she has or is supposed to have. Nor is there much temptation to bears to short the future, with so little left in Java and Sumatra of the Dutch Colonial peppers as long as the London and American stocks are so narrowly held. It is true that the sentiments of nearly all the users are distinctly hand-to-mouth absorption, as needed. For the present there is moderate need which is absorbing a fair share of the arrivals, at slowly hardening prices, following foreign markets. As far as can be seen, this situation is likely to persist for black and white peppers for the near future, and until India's exportable surplus is more clearly known.

Rice—Assortments among wholesalers are not heavy but are sufficient. Letters from millers in the South indicate that there is more milled rice available for distribution than formerly as operations have increased recently, but stocks are being firmly held and millers are adverse to cutting their quotations even on long lines. They report a good domestic demand with some interest displayed by exporters.

Sauerkraut—Bulk and canned kraut while steady in tone is featureless as the demand is for replacement and not for speculative blocks, which would tend to harden prices in a material way. Seasonable weather keeps consumption at its normal level.

Salt Fish—Lent begins this year February 22 and the demand for the fish commonly used in connection with Lent is already showing some improvement. There has been a good demand this past week and holders are expecting this to continue, as salt fish generally is a cheap food just now. Fresh fish have been higher than usual. The mackerel situation shows no particular change. There is a good demand for everything but small sizes.

**Review of the Produce Market.**

Apples — Baldwin's, \$2.25@2.50; Northern Spys, \$2.50@3; Western Jonathans, \$2.75 per box; Rome Beauty, \$3.50 per box.

Bagas—Canadian, \$1.75 per 100 lb. sack.

Bananas—7½@8c per lb.

Beets—\$1.25 per bu.

Butter—The market has been firm during the entire week, and prices have remained steady and unchanged. Offerings are not very heavy. The market is firm at this writing, with a good demand. Under grades are selling fairly well. Jobbers hold June packed at 42c, fresh packed at 44c, and prints at 46c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—\$2 per 100 lbs. for old; new from Florida, \$4 per 90 lb. crate.

Carrots—\$1.25 per bu. for old; new from Calif., \$1 per doz. or \$4.50 per crate.

Cauliflower—\$3.50 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.

Cucumbers—Indiana hot house, \$4.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans .....	\$7.25
Light Red Kidney .....	8.10
Dark Red Kidney .....	8.10

Eggs—The market has had an irregular week. Receipts have been more liberal, news coming in from outside markets has been weaker, the demand has lessened and prices have declined about 3c per dozen during the week. Storage eggs are still selling to some extent in some other markets. The market of course following fresh eggs. Local jobbers pay 32c for strictly fresh. Local storage operators are all sold out.

Grape Fruit — Florida commands \$5.50@6 per crate, according to size and grade.

Green Onions—Chalotts, 90c per doz.

Lemons—Quotations are now as follows:

300 Sunkist .....	\$9.00
360 Sunkist .....	9.00
360 Red Ball .....	8.50
300 Red Ball .....	8.50

Lettuce — In good demand on the following basis:

Arizona Iceberg, 4s, per bu. ....	\$4.00
Hothouse leaf, per bu. ....	\$2.25

Onions—Spanish, \$2.75 for 72s and 50s; home grown command \$2.25 for white or yellow—both 100 lb. sack.

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

100 .....	\$4.75
126 .....	5.50
150 .....	5.75
176 .....	6.50
200 .....	6.50
216 .....	6.50
252 .....	6.50
288 .....	5.75

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@1.10 per 100 lbs., generally over the State.

Poultry—Wilson & Company pay as follows:

Heavy fowls .....	24c
Light fow's .....	18c
Heavy Broilers .....	26c
Light W. L. Broilers .....	18c
Radishes—75c per doz. bunches for home grown hot house.	
Spinach—\$2.25 per bu.	

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

Tomatoes—\$3 for 10 lb. basket of hot house; \$1 per 6 lb. basket from Calif.

Veal Calves—Wilson & Company pay as follows:

Fancy .....	19c
Good .....	17c
Medium .....	15c
Poor .....	10c

The salesman who knows his goods is able to give an additional service with every sale. Give service as you serve.



## OUT AROUND.

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

All last week we planned to visit Lansing on our Out Around on Saturday, but the cement pavements were so wet during the day we feared they would be slippery after the sun went down, so we decided on a terminal not so far away. The most natural substitute under the circumstances was Holland—only twenty-six miles away—where we are always assured a warm welcome and pleasant interviews with everyone we call on.

The first call was at the Holland Rusk Co., where we were informed that a deal had been closed to sell the property to the National Biscuit Co. Later we learned from one of the stockholders that the sale price was \$400,000. It is not so very many years ago that the property was valued at \$30,000, showing that the energetic management has been very successful in building up the business to such large proportions that it attracted the attention of the largest baking concern in the country. What the policy of the purchaser will be of course no one but the officers of the National Biscuit Co. are in a position to speak authoritatively, but I venture the opinion that the business will not suffer for lack of capital or energetic salesmanship.

One thing the purchaser can never do, however. It can never lessen the deep-seated prejudice which exists in the minds of all fair minded grocers over the position assumed and rigidly maintained by the National Biscuit Co. in according sales discounts on quantity purchases to chain store combinations which it refuses to accord to independent store combinations and buying syndicates. This is a species of unfairness which is unworthy of a great organization like the National Biscuit Co. I am utterly unable to explain why so unfair, so unethical and so short sighted a policy should be adhered to by an organization which was once very popular with the retail trade, but is now anything but popular with merchants who have given the matter careful consideration.

It gives me no pleasure to make these strictures on the present policy of the National Biscuit Co., because of my former relations with the company. At one time I held a considerable stock in the company. I had a close acquaintance with President Green, President Babst, Director Evans and Director Sears. The latter was associated with me as a stockholder and director of the Tradesman Company until he died. Because of the action of the National Biscuit Co. in this matter, I sold my stock in that company and purchased the holdings of Mr. Sears in my own company, because I did not think it fair for me to continue these relations while I condemned the policy of the organization, both personally and editorially. I advise my friends in trade—independent merchants—not to handle a dollar's worth of National goods until this great wrong is righted and independent grocers are privileged to buy goods of the National Biscuit Co. on the same

basis the chain stores are enabled to purchase National products.

In those days of blessed memories the National Biscuit Co. used the trade journals largely in the exploitation of its products and had the friendship and co-operation of every trade paper published, I was frequently called to Chicago to meet the advertising committee of the corporation and Mr. McKinney, the wonderful advertising authority of the N. W. Ayer & Son agency, which handled the advertising of the company during the formative period of its history and did much to create the good will of the trade which has since been impaired, to a great extent, by the unfortunate action of the officers in discriminating against the independent grocers of the country who would otherwise be strong supporters of the excellent line of goods put out by the company. I made ten calls on Holland grocers and found only one dealer who had any National goods in stock—and he had only a few cans, less than ten per cent. of his total stock.

I made three calls on West Fourteenth street and was favored with a hearty welcome at each store. I found a fourth merchant—Chris Reidsma—had slipped away from us in some manner, but he is now duly reinstated on the List of the Lucky, which means that his sales will expand and his profits increase from now on. No merchant can read the Tradesman conscientiously without being a better merchant and a better citizen. The merchant who takes the paper and does not read it is nearly always headed for the bankruptcy court.

Two kinds of merchants I always try to avoid when out on a soliciting trip—the one with a dirty store and the one who has "no time to read." I dislike to see the Tradesman in a dirty store unless I think the merchant can be influenced to clean up as the result of his reading the Tradesman. The other kind of merchant is hopeless, because the dealer who does not read and think and plan will ultimately land in the involuntary division of the bankruptcy court and I dislike to see the Tradesman in possession of a man who is going through that experience.

At the Franzburg produce store the elder member of the firm told me about a visit he recently made to the Netherlands and of a call he made at the grocery store of a nephew who had been engaged in business for eleven years. The store was 12 x 14 and the stock was so small it could be all piled on a small truck. While he was in the store a customer came in and purchased half a pound of sugar (at 32c per pound) and a quarter of a pound of coffee. Both the merchant and his wife were greatly elated over the recent purchase of a wheelbarrow, costing the equivalent of \$4 in our money, with which to deliver goods. They were as happy over this purchase as Mr. Franzburg would be over the purchase of a \$2,000 truck. Notwithstanding the minuteness of their business, they were very happy over the success which had come to them since engaging in business and were perfectly contented. He did not dare tell them about his business and the volume of

## AUTOMOBILE INSURANCE

IS NOT ONLY A NECESSITY BUT A REAL PROTECTION.  
GET OUR FULL COVERAGE POLICY.

It will save you money at both ends of the trip.

**American Mutual Automobile Insurance Co.**

701-2 Bldg. & Loan Bldg.

Grand Rapids, Mich.

## THE KIDDIE COVER MFG. CO.

DETROIT

*Makers of Kiddie Covers and Kover Kids—  
Playsuits of merit.*

Award of merit received in 1925, 1926, 1927 from the International Association of Garment Manufacturers. Awards are based on style, utility, material and practicability of garments.

## BRODER BROS.

*Michigan's Largest Exclusive Wholesale Hosiery  
Distributor.*

218 W. Jefferson, Detroit

**Men's, Women's, Children's Hosiery**

Phone "Randolph 7322" for case lot quotations.

Visitors to the Second Better Merchandising Conference and Exposition  
—make it a well rounded trip by paying us a visit.

Visitors to the Better Merchandising Exposition are cordially invited  
to call.

## BRANDAU SHOE CO.

**In Stock Service on Men's, Boys' and Women's Quality Shoes.**

Factory Distributors of

"SPRING-ARCH" Real Feature Shoes  
"WORLD-BEATER" Snappy Dress Shoes  
"TRADE-BUILDER" All Purpose Shoes

248 W. JEFFERSON AVE.

DETROIT, MICH.

## INDUSTRIAL CAP MFG. CO.

*Manufacturers of quality dress and golf caps  
for men and boys.*

250 W. Jefferson, Detroit



During the Better Merchandising Conference and Exposition we will be pleased to have you inspect our display. At our factory we can show you how each superior detail is carried out in the manufacture of "Industrial" caps.



his sales for fear he would destroy the paradise in which they were living.

Later, in talking with a sister, she enquired how many clerks he employed. In order not to appear to be boasting, he told her he had four clerks, which was two less than the actual number. She expressed surprise and enquired what the clerks did when they were not engaged in waiting on customers. He told her they improved the opportunity to put up sugar in eight, ten and twelve pound packages. The sister shook her head at this statement, insisting that a ten pound sale of sugar was an unheard of circumstance. "Just one of your American bluffs," she characterized it. Mr. Franzburg made no reply to this charge, deeming it the part of wisdom to withhold from his sister the exact facts in American trading methods, in view of the satisfaction with which she regarded her situation in Holland.

I do not claim to be a specialist in the art—and it is an art—of contentment, but I do claim, after more than 68 years devoted to a few partial successes and some total failures, to have discovered the difference between the kernel of real genuine contentment and the husk of feigned satisfaction. The Master said, "Do violence to no man, neither accuse any falsely and be content with your wages." You will observe the Great Teacher did not command or advise the people whom he addressed that they be satisfied with their wages—simply that they be content. Solomon, you will also remember, said this: "All things are full of labor; man cannot utter it, the eye is not satisfied with seeing or the ear filled with hearing." Solomon, like the Master, was a student of human nature. He knew that it was possible for a man to be philosophically content, but he also knew that no genuine man; no man whose veins are filled with good red blood; no man who did not simply exist, but who really lived, could, in this world, at least, be perfectly satisfied; and if, perchance, he be wholly satisfied in some other world, then the theory of evolution is certainly a failure and a myth.

A friend of mine once remarked: "When a man reaches a point where his debts cease to worry him, the fellow he owes might as well forget it and commence to worry about something else." He is right, but he might have gone still further and said, "Whenever a man reaches a point where he is perfectly satisfied, another egotist has simply been added to the census; another man has stopped growing; another man has ceased to be productive of good to himself or his fellow men and the sooner he is out of the way the better for him and also for those who stumble over him.

Lacking the time for argument, I state it as my firm conviction that no unusually selfish man—because the law of self preservation makes us all more or less selfish—can be either satisfied or contented. With reference to selfishness my thought is this:

Selfishness in the heart of man and, as carried out in his conduct, is the cause of at least two-thirds of human misery and unhappiness. Eliminate

selfishness and you have decapitated a large share of the world's troubles. Selfishness on the part of employer and employe—exhibited sometimes on one side, sometimes on the other side, but usually on both sides—is the cause, the main cause, of the unsatisfactory conditions which exist to-day between capital and labor. Courts may continue to sit in judgment; occasionally a man clad either in a dress suit or in overalls may be placed behind the bars; investigators may continue to compile statistics and wise men may continue to write treatises, but not until the individual man softens his heart, recognizes in his thought and carries out in his conduct more of the spirit of the Master, not until he shall have supplanted much of his personal selfishness with a put-into-practice attitude of either interested or disinterested fairness; not until the individual man shall unselfishly recognize the rights of others will existing conditions appreciably improve.

When we think of contentment and friendship—and no man can be contented who isn't friendly—our next thought is of Jesus Christ, who must have lived much and lived well in order to have instilled so much of sweetness and poetry, so much that is kindly and beautiful into mere words—words that, as we read them, play only upon the best and truest keys in our make-up, words which stay by us and make us better men because of the impressions they have left upon our hearts.

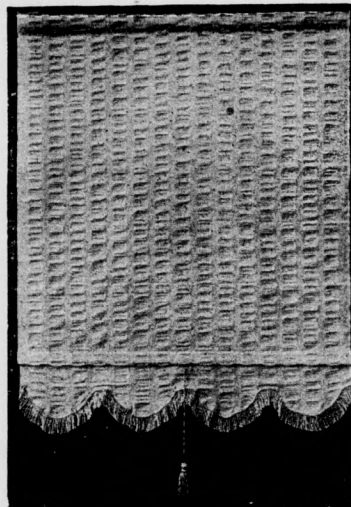
Henry Ward Beecher once said, "We only see in a lifetime a dozen faces marked with the peace of a contented spirit." Mr. Beecher possessed not only a brilliant mind, but he was also an unusually keen observer. If he was right in his observation and if, also, as he implied, contentment is a jewel to be sought, why so rare, why so hard to get and so difficult to keep? Before Mr. Beecher spoke Charles Kingsley answered him in this wise: "We shall be truly wise if we be made content; content, too, not only with what we can understand, but content with what we do not understand—the habit of mind which theologians call, and rightly, faith in God." Faith in God impels us to a life of service—service to the sons of God, to the children of men. If I were asked what would bring to you and to me the greatest contentment of mind, I should unhesitatingly reply, the rendering to our fellow men the greatest and truest service of which we are capable. It is an unalterable law of the universe that we draw to ourselves just such conditions as our minds constantly picture and dwell upon. One writer has said, "Thoughts are things," and again, "They fly o'er the track to bring you back whatever went out from your mind." If, then, we would be contented, let us not confuse the term with satisfaction and contentedly cease to grow, but let us give to the world the best that is in us of kindness, love and intelligently directed service and then the things we shall be remembered by will be the things we did as we passed along the way to make the world a little better for our having lived in it. E. A. Stowe.



WE hope to greet you personally at "Fur Headquarters," Woodward at Clifford—Detroit—as well as at our booth in the Book-Cadillac Hotel, during the Better Merchandising Conference on February 15, 16, and 17.

**ANNIS FUR POST**  
**WOODWARD AT CLIFFORD—DETROIT**  
 Founded 1887

Sponsors of ANNIS FUR TRAPPERS on Radio Station W.J.R. (440 Meters, 680 K. C.) Every Tuesday Evening—7:30 to 8:00 P. M.



**ILLINOIS SHADE CLOTH COMPANY**  
*of Michigan*

23 W. JEFFERSON DETROIT

We manufacture and stock all grades of stock shades, shade cloth, shade rollers, shade sundries. All kinds of shades made to order.

We specialize in Austrian plisse shades.

ENQUIRIES SOLICITED.

**DETROIT WHOLESALE FURNITURE COMPANY**

invites you to our exhibit at the

**Better Merchandising Conference**  
**BOOK-CADILLAC HOTEL, DETROIT**  
**February 15th, 16th and 17th, 1928**

Also to our Display Rooms, 430 West Larned Street, where we maintain an extensive display of household furnishings for your customers.



**LINCOLN'S AMERICANISM.**

Gold is the universal symbol of wealth, luxury, prosperity, the emblem of the spirit of materialism and commercialism. But there is something more precious than fine gold. It is not materialistic nor commercial. It is spiritual. It is man—man with high ideals and lofty ethical visions. Although gold has never meant more to man than it means to-day, yet spiritual manhood has never meant more than it means now.

It is for this reason that from every direction there is a universal turning toward Abraham Lincoln. And when God made Abraham Lincoln He made something more precious than fine gold and set him in the midst of the world, a man for the ages, to give through all time to all men the vision of spiritual greatness and the spiritual corrective of the material and commercial distortions of human life.

Abraham Lincoln was never so much alive as he is to-day. He never led or commanded so many people as he leads and commands to-day. When the brutal kaiser deliberately precipitated his war of conquest it was said "What Europe needs is a Lincoln." It was not long after that Lloyd George declared that the spirit of Lincoln was leading the allied armies. What America needs to-day is the leadership of Abraham Lincoln. Thank God, she has it. His life and all its springs of action are before the American people and before the world. His Americanism is being everywhere displayed and emphasized.

Lincoln's Americanism was essentially and basically a sense of and an allegiance to the ethical order.

He understood that "History is the voice of God sounding across the centuries the laws of right and wrong." Hence his faith and hope anchored in the eternal rightness of things.

The keynote to Lincoln's character and faith is sounded in the closing words of his Cooper Union speech: "Eternal right makes might. As we understand our duty, let us do it."

This was back of all his activity. When a man gets a vision of the ethical order he becomes God's man, he falls into harmony with God. Lincoln believed in God. A man who thus believes goes to God, asks, seeks, knocks and he has his answer.

Here you have the secret of Lincoln. It colored all his native qualities. It explains the First Inaugural, the Second Inaugural and the Gettysburg Address.

Because of this Lincoln already saw and understood that this Nation was conceived in liberty and dedicated to the proposition that all men are created equal. Because of this he highly resolved that this Nation under God should have a new birth of freedom and that government of the people, by the people and for the people should not perish from the earth. Of course, therefore, he was the defender of the Constitution and the institutions of human freedom, worshipping at the shrine of Washington, the exponent of the spirit of '76, the champion of the Stars and Stripes and all it stood for, offer-

ing himself a living sacrifice for his country. Of course, therefore, he enunciated as the watchwords of his Americanism, Liberty, Equality, Fraternity and Christianity, beholding America as God's torch to light the nations and pledging her to do her part in the cause of universal democracy and the redemption of the world.

**ONLY TWO PER CENT. UNION.**

The last report of the Michigan federation of labor discloses the interesting fact that the number of union men in Michigan has dwindled to 26,000, which is exactly 2 per cent. of the total number of men working for wages in this State.

The disclosure is interesting as showing how little basis there is for the arrogant claims made by union hirelings for recognition and dominance. The attempt of this little handful of marplots to foist the union label on the 98 per cent. class is as baseless in reason as it is criminal in conception and action. The union label is the essence of tyranny. It stands for poor workmanship, large wages to slovens and incompetents, the torch of the incendiary and the bludgeon of the assassin. No honorable man will permit the use of this emblem of all that is vile and contemptible to be placed on anything he produces or uses. Any person who favors the union label shows conclusively that he thinks more of the patronage of the 2 per cent. criminal class than he does the 98 per cent. independent class who refuse to humbly bend their necks to the yoke of tyranny and crime which are the embodiment of unionism.

The only unfortunate feature of this situation is that nine-tenths of the daily papers of this country are tied up to this monopoly through closed shop contracts, which Theodore Roosevelt said were "criminal in conception and diabolical in action." But for this unholy alliance and the tyranny it exercises over the daily papers, whose editors dare not say their souls are their own in discussing this infamous subject, the entire propaganda of union infamy would soon disappear from the face of free America.

**THREE MEN FROM ERIN.**

The ties which bind Ireland and the United States are being strengthened this year by the visit of three Irishmen, all strangely different and yet each representative of something typically Irish.

First there was De Valera, the unreconciled rebel, who only yesterday laid aside his arms and consented to swear allegiance to the hated British Crown. He is not a patriot in any sense of the terms, because he is so obsessed with the desire to humble England that he cannot see straight or talk intelligently. Then there was Cosgrave, politician and statesman, who created the new Ireland. And now finally is George W. Russell, so much better known as "Æ," the poet and mystic. What three men could better characterize Ireland than the rebel, the politician and the mystic?

It is the belief of "Æ" that there has been a poet at the root of every

great movement in Ireland. Doesn't this explain the sympathy and the interest which the Irish have always awakened in their long struggle for freedom? Other nations have resisted authority, fought for independence without evoking universal enthusiasm for their cause. But poetry is understood everywhere and it was the poets at the root of these great movements in Ireland who fought their country's battles in other lands.

The battles now to be fought, however, are the battles of peace. The mystic poets of Ireland, where "Æ" says the power of poetry is as marked as anywhere in Europe or America, have a new task before them.

**GENERAL TREND CLOUDY.**

In general business it is yet too early to see the trend clearly. Current reports and recent statistics leave a confused impression. Thus, a good deal has been said about commodity stocks being low as a result of reduced production in the fall and yet the indices show larger surpluses than a year ago in all groups but crude food-stuffs.

The movement of commodity prices has also testified to abundant supplies. The trend has been downward fairly well since last October, and the general rise from May to October was contributed mainly by farm products.

In certain industries overproduction has been evident for some time, but the general state of stocks may lean more strongly in this direction than has been commonly supposed. Undoubtedly the public was "oversold," and the unemployment dip that started last summer has not helped any. Perhaps the upturn in the heavy industries now in progress may take up this slack, but it is going a bit slower than was anticipated.

The merchandise markets have taken on increased activity, with interest now centered almost entirely on spring offerings. The season is earlier, and while price plays an important role in the buying being done style considerations come first in this business. "Trading up" appears to have definitely passed from the stage of a slogan to that of practice.

**WAGE EARNER IS AFFECTED.**

In the wage cuts that have taken place in New England textile plants a point comes up that is not on the program of the retailers this week but which seems to be deserving of consideration. The reduction of 10 per cent., it appears, means three-tenths of a cent on a 39-inch, 80-square print-cloth, half a cent on a broadcloth and three-quarters of a cent on a fine gingham. Of course, overproduction is held responsible for creating such intense competition that these slight concessions are considered necessary.

Since the wage earner is affected his purchasing is affected and the stores in that section and all the industries supplying them are affected.

The point raised, then, is whether prices should be driven so low as to make wage cuts necessary when a fraction of a cent absorbed in the distributing process might prevent this

tampering with purchasing power. It is not to be expected that distribution could absorb such increases as a regular thing, but something might be done, perhaps, to encourage producers who protect the living standards and buying power of their workers.

**WOOL INSTITUTE LAUNCHED.**

Several developments of interest took place in the woolen market during the week. Foremost was the incorporation of the Wool Institute by leaders in the industry who represent 47 per cent. of the loomage. This new organization will follow closely on the lines of the Cotton-Textile Institute.

The leading woolen producer opened men's wear staples for fall at levels little changed from recent quotations, but 5 to 15 cents a yard above last season. Prices were considered "close" and did not indicate much concern over a further rise in wool. However, the opening of fancy worsteds, when it takes place, will give a better understanding of values for the new season, as staples are not selling in much volume.

Cotton goods buyers tendered some low bids, but in the main held off, awaiting price settlement in the staple, which had another setback. Raw silk consumption last month was disclosed as the heaviest in two years and the goods market is quite active. The raw material has been moving higher.

**EFFECT OF RATE ADVANCE.**

In raising its rediscount rate to 4 per cent. during the past week the New York Reserve Bank took earlier action than was anticipated. Chicago and Richmond announced the first increases in what is generally understood to be a program for reducing bankers' loans, and thereby security speculation.

This move has business interest less for its effect on money rates than for its possibilities with respect to the host of investors who have sprung up since the war. Driving funds out of the stock market should make that much more available for commercial uses. On the other hand, if there is any serious reaction in the security market it will hit many new security owners.

Speculation used to strike production and business through driving up interest rates. In the present circumstances individuals would suffer.

The practice of coding shoes with a view to keeping the actual sizes unknown to the prospective buyer promises to be revived as a result of the opposition of many women to being fitted with longer and narrower shoes than they are accustomed to wearing. Experienced shoe men have found that a much better fit can be had if breadth can be reduced and length increased. This not only makes a pump fit more snugly around the heel and prevents slipping, but it does away with ugly side gaps that appear when the foot is held in certain positions. The improved appearance and great comfort thus effected are said to reduce consumer returns considerably.



### MEN OF MARK.

**Benjamin C. Nott, President W. R. Roach & Co.**

Three important elements enter into the formation of the human character, namely, heredity, early training or discipline and environment. Writers of biography are in the habit of laying great stress on ancestry in determining the characteristics of the individual. Undoubtedly hereditary traits go far in the make-up of the man. Each specimen of the genus homo is a congeries of hereditary traits and strains that really constitute the individual as he makes his appearance in the world, but modifications are effected by training and environment, and sometimes violent departures from the original ensemble result from contact with obdurate or forceful things and influences in the journey of life. Left without any potent struggle for existence, the adult would be but the development of his hereditary characteristics, physical and mental. Thrust into a world of combat, with soul and body trying influences, the character becomes more or less modified, warped, changed and developed away from its heredity.

In childhood and youth the physical and psychical constitution of the individual are tender and plastic. It is at that stage of development that a lasting shape can be given to character. By suitable exercise and indurations the osseous frame can be solidified, the muscles hardened and the digestive organs habituated to a healthy action. By well directed mental activity the intellect can be quickened and its capacity enlarged. By the cultivation of the moral sense the better impulses can be made to dominate in the motives and purposes of the individual. But if the child or youth be thrown into an environment of vicious and demoralizing influences, especially if the restraining influences of home training be weak, vacillating and illy sustained, there will be nothing to save the individual from going to the bad, save inherited traits that may be strong enough to resist and surmount such evil influences.

The child is especially fortunate who is descended of a sterling ancestry and born of an excellent parentage. Coming into life with such advantages, the child needs only a careful and thorough training in the principles and activities along right lines to become a man or a woman of character strong enough to withstand besetting evils and shape a successful career. With the right kind of heredity to start with, and proper training until the adult stage is reached, any after environment, in nine cases out of ten, will cause but little change in the character of the individual. There may be some aberration at times, under severe strain of the moral fiber, but reaction is almost sure to follow, like the straightening of a tree that is bent by the blast after the passing of the storm. All over the civilized world—and even in barbarian lands, at times—we find that there are men and women who stand like towers of strength amid the ruins of human kind. If we knew their origin we should find that

they inherited harmonious and substantial traits that were so built in with the very fiber of their physical and moral being that they dominate in all the thoughts, motives and activities of their lives. While others fall they stand erect; although others fail under stress of environment, temptation, passion and inherent vicious tendencies, they resist every malevolent shock. Such people are the bulwarks of society; and woe to our communities when degeneration, indolence, extravagance, immorality, dishonesty and a subserviency to pleasure and to money as the price of self-indulgence shall sway the multitude unchecked by any elect to save them by a stalwart, continuous and strenuous striving for the right.

the discharge of parental duties. Although their religious faith and practice were of the old-fashioned kind that exacted a strict observance of the Sabbath, of church services and general conduct in conformity to sobriety and the moral code, it was a good discipline for their children; and, say what we will in these days of latitudinarian and liberal views, the children brought up under the influence of the religious and moral life of America are to-day the steadfast supporters of all that makes for good order in society and the well being of state and nation. It was then only in the order of sequence that the man whose record is traced in the following lines should exemplify the principles laid down in the foregoing paragraphs. From the

the days which make the future success or failure of the man. Biography, therefore, can present no more interesting chapter than that which has to do with the habits, ideals and ambitions of the boy. The man who has a good deal of the boy left in his make-up will not go far wrong in his conduct as a man. To write the story of such a life should be a pleasure, because his later life reflects so clearly the trend of the sterling influences which dominated his youth.

Benjamin Copley Nott was born in Adams, N. Y., Sept. 27, 1880. His father and mother were both of English descent. When he was twelve years old the family removed to Albion, N. Y., where they remained four years. During this time he attended the public schools, nearly finishing the high school course. The family then removed to Buffalo, where Mr. Nott completed a course of instruction at Canton's Business College. The Spanish-American war breaking out about that time he enlisted in the New York Volunteers for service in Cuba. He trained at Camp Black, N. Y., and served under General Shafter. He did not see actual service in the field, his company devoting most of its time to gathering up Spanish soldiers and putting them on Spanish ships to be sent back to Spain. On his return to Buffalo at the close of hostilities between this country and Spain he entered the employ of the Niagara Falls Power Co., at the same time subscribing to a correspondence course on electricity. He continued with this company until 1902, when W. R. Roach, who married Mr. Nott's sister, offered him a position at Hart, Mich. He entered strenuously upon the work of learning the canning business in all its branches. He superintended the taking in of coal and worked in the cook room; in fact, spent time in every department of the Hart cannery until he became familiar with every detail of the business. In 1905 Mr. Roach acquired the Kent City cannery and sent Mr. Nott there to manage it. Three years later he was called back to Hart to assist Mr. Roach in the management of his entire business. In 1919 the general offices were removed from Hart to Grand Rapids and Mr. Nott assumed charge of the office. Two years ago, on the retirement of Mr. Roach from the presidency to take the office of chairman of the board, Mr. Nott was made president and general manager of the business. That he has handled the business in a satisfactory manner is a matter of common knowledge to all who are familiar with the situation.

Mr. Nott was married March 4, 1909, to Miss Edith Roberts, of Albion, N. Y. They have two children, a daughter of eighteen who will graduate from the high school in June, and a son of thirteen, who is just starting in high school. The family reside in their own home at 559 South College avenue. They have a summer home on the West side of Silver lake.

Mr. Nott has always been a Universalist in religion. He is a York Rite Mason and a member of the Shrine. He is a member of the



**Benjamin C. Nott.**

This brief homily has been suggested by contemplation of the life of a man who from birth was surrounded by conditions favorable to the better life. Springing from sturdy American stock of the old school, his parents were industrious, self-respecting and devoted to that form of religion that means integrity, purity of life, industry, good order in the community and loyalty to God and country. Not ambition nor extravagant living nor self-indulgence, nor wealth, except that which comes of honest effort, to be used wisely for the benefit of the household, the church and the worthy poor, was the motive of his parents' lives. They were satisfied to work hard for the ordinary comforts of life if in doing so they retained the respect of their neighbors and were faithful in

beginning his life has been a signal exemplification of thoroughness in every undertaking and an admirable illustration of unswerving fidelity to the cause of good citizenship and the fullest performance of every duty that has met him in life.

It may be a radical departure from the ordinary practice of biographical writing to say that the boyhood of a man is the most important part of his career. In this age we are so prone to measure a man's success in figures as to get the idea that his being a good citizen at the age of 48 is of more importance than his having been a good son at the age of 10. Yet he could hardly have been the one without being the other. The days of youth and training, of acquiring of experience, ideals and habits are really



Masonic Country Club and also the Peninsular Club.

Mr. Nott owns up to but one hobby, which is horseback riding. He finds the exercise very beneficial to his health and devotes all of his spare time to that recreation.

Mr. Nott has attended all the meetings of the National Cannery Association for several years and a year ago was elected first vice-president. At the meeting held in Chicago week before last he was elected President and it goes without saying that his administration will be a credit to all concerned. It is a little singular that three of the officials of the Roach Co. have been honored by holding the highest office in the gift of the organization—Mr. Roach, Mr. Sears and Mr. Nott.

Mr. Nott attributes his success to being on the job continually. He is one of the hardest worked men in the canning trade and during the summer season is seldom home more than two or three days a week, his time being taken up with superintendence of the many canneries operated by the corporation of which he is president.

Personally, Mr. Nott is a prince of good nature. Notwithstanding the high pressure under which he works, he finds time to give every caller a cheery greeting and a short and understanding audience.

#### Percy Palmer Enters the Hotel Business.

In spite of the fact that probably every traveling man at some time in his career as such felt he could operate a hotel better than the fellow who was doing it, yet among the hundreds we have known during the past twenty years we can recall but one or two who had the temerity to tackle such a job. As a matter of fact, we can number the number down to just one and that one was Gard Wallace, who used to sell men's furnishing goods to the Michigan trade. Gard moved out West some years ago to engage in the difficult job of pleasing the traveling fraternity. Of course, we are speaking now of the other days, because the present brings forth an outstanding exception in the person of P. C. Palmer, a former knight of the sample case and later a department manager for a Detroit wholesale house, Burnham, Stoepel & Co.

When we speak of "P. C." Palmer, many might wonder who this fellow is, but speaking of "Perce" Palmer immediately brings to mind one whom hundreds in the State knew and admired for many years.

Not only did Perce visualize the great future possibilities of Windsor, Ont., as the center of great commercial and industrial activity, but he had the business acumen to bring his visualization into concrete form and, as a result, Windsor has to-day a new and modern twelve-story hotel, one of the finest in the province of Ontario, wherein is located the hustling city of Windsor.

This new and splendid hotel is entirely the result of Perce Palmer's unflagging energy and organization ability. First, he secured a desirable location and tied it up for further developments. His next move was to associate

himself with progressive and aggressive hotel brains, so that the future events might run smoothly and orderly. That brings the Norton family into the picture. For surely no hotel in Detroit during the past ten years has been more successfully operated than the Hotel Norton, thanks to the ability of Charles W. Norton and his son, Preston.

With the expert aid and financial assistance of the Nortons, Mr. Palmer carefully planned the details of the big project and of bringing them to fruition. In December the Norton-Palmer opened its doors to the public and, while we have a lot of respect for the beautiful structure and its modern appointments, we can hardly give that inanimate object credit for the instantaneous success of the hotel. A more pleasing host, a more courteous gentleman and a happier personality than Mr. Palmer's—well, there ain't no such animal. From which you will draw your own conclusions of the Norton-Palmer success. James Golding.

#### Late News From Grand Traverse Bay

Traverse City, Feb. 7.—Traverse City owns and operates two electric light and power plants. Streets, municipal buildings, schools, many stores, offices, and homes are supplied with current by the city. Two dams on the Boardman river supply the power needed to produce the current. The operation of the system has proved to be profitable for the municipality. Additional current is needed and the city commission is considering plans for obtaining it.

The Northern Michigan Public Service Co. operates a plant in competition for patronage with the city. Recently this corporation purchased the dam and mill site owned and operated by Hannah, Lay & Co. for many years. The grist mill on the premises burned to the ground about one year ago. Its operation had not been profitable of late and the company did not rebuild. Last week the Northern Michigan corporation submitted a tentative proposition to the city commission for supplying the municipality with the additional electrical current it requires at rates to be agreed upon. Action on the matter was deferred for the present.

The State Hospital is advertising for 100 bushels of hand picked beans. Nearly 900 acres are cultivated by the hospital authorities and yet the institution, which houses 2,000 patients and several hundred attendants, is compelled to purchase a large percentage of the vegetables and fruits it needs in the public market.

The Mapel Co., dealer in dry goods, and Kellogg, a shoe dealer, announce that hereafter cash will rule in their store. Both have been giving a limited line of credit to customers.

The Chamber of Commerce has elected directors and officers for the current year. A. C. Batdorf is President and W. T. Hobbs is Secretary. Mr. Hobbs is serving the chamber as its secretary the twelfth year. Committees have been appointed to canvass for additional members; to prepare for tourists and resorters and to solicit a community fund of \$7,500.

Sleighs loaded with hard wood logs are quite numerous on the streets. Such logs will be converted into baskets, containers, etc.

A moderate scramble for orders is in progress among dealers in coal. The McGough estate is selling West Virginia spent coal for \$6.75 per ton, delivered. Other grades are priced in proportion, and no purple stamps are given to purchasers.

The Grand Traverse Packing Co. is selling apples at from \$1 to \$2.50 per bushel.

B. F. Steimel has sold his meat market to C. S. Cox.

Arthur Scott White.

#### Lansing Grocers and Meat Dealers Hold a Party.

Lansing, Feb. 2.—At the request of O. H. Bailey, I am writing you about the meeting of the Lansing Grocers & Meat Dealers' Association last night, held at the Hotel Olds. This meeting was a complimentary dinner dance, given in honor of the re-elected officers of our Association for the year 1928, as follows:

President—E. Van Antwerp.

Vice-President—Ben Sheets.

Second Vice-President—Eno Ayers.

Treasurer—Chas. Faster.

About 250 couples attended this meeting or party. Like the previous party held in November, this was quite an innovation in the way of a grocers and meat dealers' meeting. Many of our members have been asking for a meeting or party, for the express purpose of getting better acquainted with one another and not to sit and listen to a lot of shop talk which we get every day in the week and twice a month at our meetings, besides all the other meetings we attend through the week. This party was purely of a social nature, there being no speakers on the program, but we did have a wonderful program of entertainment, together with a few reports of the progress of various committees regarding our State convention to be held at the Hotel Olds April 17, 18 and 19.

Our State Association, as well as our local association, has been greatly honored by the election of our State President, O. H. Bailey, to be Third Vice-President of the newly-organized Michigan Association of Retail Meat Dealers, which held its first convention at Detroit Jan. 29, 30 and 31 of this year. The election of Paul Gezon and John Lake to the board of directors will, no doubt, have a tendency to strengthen our own Association.

J. Affeldt, Jr.

#### Detroit Passed Up By New Egg Agency.

Zeeland, Feb. 6.—The Ottawa Egg and Poultry Association, a co-operative agency recently organized here by 400 poultrymen, will make no attempt during its first three years to market its output in Detroit, it was indicated this week.

The organization has entered into a three-year agreement with a Chicago produce firm to take its entire output. The eggs will be collected daily and brought to Zeeland, where they will be candled, graded and packed for immediate shipment to Chicago. Twenty-four hour delivery is stipulated.

It is understood the terms of the contract guarantee New York prices less transportation charges.

With a definite outlet assured for its entire output, the association now is attempting to increase its membership for the purpose of increasing the volume of eggs to be sold.

When the association was formed, three months ago, it was the intent to make a strong bid for the Detroit trade in extra grade eggs. Detroit now is reported to be buying its supplies of that grade from Pacific Coast sources. Straight cars of California, Oregon and Washington eggs are being shipped into Detroit each month, according to trade reports.

There is a big difference between occupational hazards and taking a chance.

No employer wants to lose a good employe, therefore no employer deliberately makes an employe's lot hard.



## WOMEN TOO

Women like the Old National.

They find a sincere understanding of their financial, budgeting and investment problems—

Plus absolute safety for savings.

## The OLD NATIONAL BANK

MONROE at PEARL

*A Bank for Everybody*

### Link, Petter & Company

(Incorporated)  
Investment Bankers  
6th FLOOR, MICHIGAN TRUST BLDG.  
GRAND RAPIDS, MICHIGAN

### TER MOLEN & HART

SALAMANDERS for CONTRACTORS  
Successors to Foster Stevens Tin Shop,  
59 Commerce Ave.  
GRAND RAPIDS, MICHIGAN

## Hodenpyl Hardy Securities Corporation

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

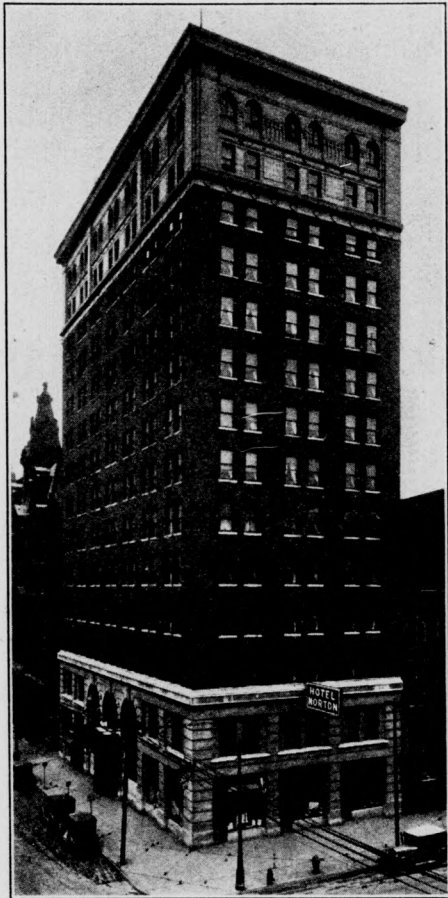
Our service, based on long experience, is yours for the asking. We handle only the best in investments.

231 So. La Salle Street  
Chicago

New York Jackson  
Grand Rapids



**THE HOTEL NORTON, DETROIT, AND THE NORTON - PALMER, WINDSOR'S NEWEST HOTEL INVITES AS GUESTS THOSE WHO APPRECIATE SUPERIOR SERVICE, HOME-LIKE COMFORTS AND ALL THE CONVENIENCES OF STRICTLY MODERN HOTELS AT REASONABLE PRICES.**



HOTEL NORTON  
Griswold at Jefferson

## **THE NORTON-PALMER WINDSOR, ONT.**

**CHARLES W. NORTON, Pres. and Managing Director.**  
**P. C. PALMER, Treas. and Resident Manager.**

Here the traveling public and visiting buyers to the Detroit market will find at an extremely moderate cost all the comforts of an up-to-date hotel — minus the din and clatter of a great city.

The best the market affords is served in the Norton-Palmer cafeteria at most reasonable prices.

The Norton-Palmer is but a few minutes ride from the heart of the retail and wholesale business sections of Detroit. There is continuous ferry boat service between Detroit and Windsor.

## **THE HOTEL NORTON DETROIT**

**CHARLES W. NORTON, President.**  
**PRESTON D. NORTON, Secy. and Treas.**

Guests of the Norton are but a few minutes walk from the heart of Detroit where are located the principal office and financial buildings, places of amusement, the retail shopping center and the wholesale district, Three blocks away are the ferry docks to Windsor, Canada, and within a short distance will be found all steam and electric stations and steamship wharves. 250 guest rooms, 150 with with bath, all rooms with telephone service and hot and cold water. Rates \$2.00 and up.



**THE NORTON PALMER  
Windsor, Ont.**  
Almost directly opposite Woodward Ave., Detroit

## FINANCIAL

### Remarkable Growth in Branch Banking.

The pamphlet report of the Bank of Italy National Trust and Savings Association, detailing for stockholders a record of last year's activities, is typical of the bank's progressive spirit.

Eastern bankers could benefit from a study of the booklet, it seems. Besides a resume of developments incidental to the bank's growth, the pamphlet contains remarks of James A. Bacigalupi, president, on branch banking, purchase of stock in the bank and other points of interest to shareholders.

Mr. Bacigalupi chronicles the events leading up to a consolidation of affiliated banking institutions and nationalization of the group. He calls attention to the more favorable position this step gives the bank. On the subject of branch banking he has some definite ideas.

"The marked change in attitude of the American Bankers Association on the question of branch banking at its recent national convention was a positive revelation," he said.

"Several of the principal causes of the changed attitude of many California bankers toward branch banking have sprung from their realization that in sound branch systems a market is assured for their institutions as and when the advisability or desirability of such sale arises, and, further, that in the exchange of their stock for that of established and proven metropolitan branch banks, they are the recipients of a security that is readily convertible into cash at a just and adequate price.

"It is indeed difficult to understand why banks and their customers should be denied the efficiencies of large-scale 'production' and of nation-wide scope which practically every one admits is a veritable boon to every other form of business, and it is equally difficult to comprehend why under our existing laws and practices, branches of American banks—both State and National—are permitted to be established and operated in foreign countries, but denied the right of establishment in other American States.

"It is our firm belief that all prejudice and opposition will soon disappear and that Nation-wide branch banking will be the order of to-morrow."

Mr. Bacigalupi takes a firm stand against speculation in stocks of the bank and affiliated institutions. He urges those who have been led to purchase the stock on margin as a result of its rapid appreciation last year to clear up their indebtedness, even if they must sell part of their holdings to do so. He says:

"This optimistic comment, however, should not be accepted by any shareholder, who may be indebted to any source for any portion of his or her holding of bank stock as an inducement to carry on in expectation of immediate increment or higher returns; nor should it be taken by others as an encouragement to go into debt for the purpose of increasing their holdings.

"One of our chief aims during this

year will be to do everything within our power to see our stock firmly lodged in strong hands, free and clear of indebtedness. If this advice is heeded, we venture the prediction that by the end of 1928 no better or more sought-after securities will exist in the United States than the shares of our institutions."

William Russell White.  
[Copyrighted, 1928]

### Loan Rise Hastens Rate Move.

Last Thursday's increase to 4 per cent in the New York rediscount rate was a logical move by the Federal Reserve system in its program to restrict credit expansion, but it took Wall Street somewhat by surprise.

For weeks the financial district has exaggerated the importance of cheap call money, and minimized the significance of underlying tightening influences in the bill market. It has not even taken too seriously the Reserve system's heavy liquidation of Government securities—although the sale of \$194,000,000 Governments in the last four weeks should have indicated that the Reserve Banks were modifying their money policy. When time money Wednesday fell  $\frac{1}{8}$  of 1 per cent., bringing the 90 day rate down to  $4\frac{3}{8}$  per cent., there were those who drew this to their bosom and found comfort.

More closely related to the change in the rediscount rate than some people appreciate, is the upturn last week in broker' loans. The \$27,000,000 increase announced late Wednesday afternoon brings the total back to \$3,815,000,000, almost to the second peak for all time. This unexpected expansion in speculative credit, following a very modest increase a week ago, must have emphasized to the Reserve authorities the need for a more effective curb than any of the preceding recent measures. It must have convinced them that the sale of Government securities and the moves to a 4 per cent. rate at two interior banks, Chicago and Richmond, were not powerful enough weapons in themselves to complete the job.

While the period is near at hand when business will require a larger volume of funds, that time has not yet arrived. The drop in time money yesterday emphasizes this conclusion. Not until late in February perhaps would the commercial demands have expressed themselves forcibly. The inevitable conclusion is — and this should have been plain weeks ago — that the Reserve authorities do not favor the abnormal expansion in credit for use in the security markets that has been under way in late months.

They foresee doubtless the approach of a time when more credit will be needed by business, and want to be prepared to provide it. Through a contraction in the present flow of credit they obviously and rightly hope to strengthen their position in anticipation of the time when they will want to extend the facilities for an expansion in commercial loans.

[Copyrighted, 1928]

The drum major looks like the leader, but he takes his orders from the marshal of the procession.

## Only When Helpful

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

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

### GRAND RAPIDS SAVINGS BANK

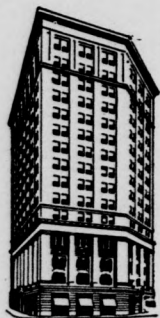
"The Bank Where You Feel At Home"

## Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.



"The Bank on the Square"

## GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY  
Investment Securities

Affiliated with Grand Rapids National Bank

## AUDITS-SYSTEMS-TAX SERVICE

LAWRENCE SCUDDER & Co.  
ACCOUNTANTS AND AUDITORS

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

313 PECK BUILDING, KALAMAZOO, MICHIGAN

452 W. WESTERN AVE., MUSKOGON, MICH.

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



**Prices Higher Than Were Previously Believed.**

Great is the faith of us all in official computations on business trends, but great must have been the amusement of laymen, on reading the Federal Reserve Bank of New York monthly bulletin for February, to find that this country's general price level is 50 per cent. higher than some economists had led us to believe.

This bank's newly calculated index reveals the general price level as 73 per cent. higher than in 1913. Most people thought it was only 49 per cent. above pre-war. Down to the present time economists have been content to use the Department of Labor's excellent weighted index of wholesale commodity prices as a fairly reliable measure of the general price level.

Nobody will deny the value of an index on wholesale prices for uses to which it can rightly be put. While wholesale prices in recent years have become stabilized at a level roughly 50 per cent. above pre-war, however, and here comes the rub, business executives, heads of families and housewives have been confronted with a statistical illusion. On the chart prices were only 50 per cent. higher than before the war. Their own individual experiences constantly told them this could not be so. Costs actually were running higher than 50 per cent. above 1913.

Now the Federal Reserve Bank of New York has taken upon itself the preparation of a general index of the price level that takes into account many factors besides wholesale prices. It takes account of retail food prices, rents, other cost of living items, industrial commodities at wholesale, farm prices at the farm, transportation costs, equipment and machinery prices, hardware prices, automobile prices and wages.

The bank's new index of the general price level represents a distinct step forward in our information on movements that affect vital changes in the business flow and in living costs. It particularly throws light on the expansion of bank credit of late for if the price level is 73 per cent. higher than in 1913, instead of only 49 per cent. higher, a broader base for growth in credit is presented than some commentators had reckoned on.

Paul Willard Garrett.

**Retail Gains Small Last Year.**

New York's retail business as reflected in department store sales last year rose only 2 per cent. over 1926, the smallest gain in five years, but sales picked up slightly in December. The report on department store sales given out by the Federal Reserve Agent shows a December gain of 3 per cent., which is better than the year's average.

When viewed for the year as a whole the sales of leading mail order houses, likewise reflecting retail demands, were larger than in 1926. Except for gains in the latter half of the year no improvement would have been reported. Apparently it was the increased buying power of the agricultural regions which stimulated the mail orders.

Department store net sales in De-

cember averaged 3 per cent. greater than the same month of the year before, but the variations of change between different groups were wide. Furniture sales rose 12 per cent., for example, as woolen goods sales fell 17 per cent.

Stocks of goods on hand at department stores generally were lower at the end of 1927 than at the end of 1926. Of nineteen groups studied by the Federal Reserve authorities fourteen showed declines in stocks during the year. Since sales were larger the presumption is that the department store stock turnover is rising.

A drop in the volume of business done by wholesale dealers indicates that the jobbers still find themselves unable to make gains. Both in December and for the year as a whole sales fell more than 5 per cent. from a year ago. Machine tool orders rose substantially, thus registering the first gain in months. Wholesale shoes, men's clothing, women's coats and suits did better, but sales in most other reporting lines fell.

Paul Willard Garrett.  
[Copyrighted, 1928]

While the announcement that a group of American business men is experimenting at the Washington Navy Yard with the aim of producing four-day liners is startling, there is no reason why the rate of speed in ocean-going vessels should not be as susceptible to increase as everything else in these days. The projectors expect to make 50 per cent. greater speed than that of existing liners using one-half the fuel now used and requiring only one-third of the number of men to operate vessels. In addition, the owners would save the upkeep of their passengers for two full days. The economies indicated would revolutionize transatlantic travel. Although there is a popular hope that airplanes will come into use speedily for overseas travel, vast improvements will have to be made before planes can undertake that work in a regular way. For a number of years, at least, the great mass of seagoers will cling to the liners, and if a four-day liner becomes a fact many will prefer four days on the level sea, with the dangers minimized, to two days in the air, with the prospect of meeting sudden storms.

It is an ever familiar but ever new feature of interest — the list of the words we cannot spell. Here are the "stickers" which defeated various entrants in the finals of the Illinois Teachers' Association spelling contest: Maneuver, gazetteer, connoisseur, sacrilegious, herbaceous, proficiency, sergeant, mucilage, dolorous, tranquillity, indispensable, syndicate, discernible, nitrogenous, occurrence, renaissance, propagation, inflammable, dissension, animosity, promiscuous, conscientious, villain, strategy, pasteurize, fatiguing, jardiniere, persistence, stimulus, venomous, hilarious, ecstasy, naphtha, spaghetti, erysipelas, melodious, dispensary, capillary, monotonous, simultaneous, effigy, etymology, synonymous, regina, parliament, mahogany, auxiliary, ridiculous, alimentary and intermittent.

*Protecting Your Estate Is As Important As Creating It.*

**HAVE YOU MADE A WILL?**



**GRAND RAPIDS TRUST CO.**

Grand Rapids, Michigan

**MUNICIPAL BONDS**

**SILER, CARPENTER & ROOSE**

1039 PENOBSCOT BLDG.,  
DETROIT, MICH.  
Phone, RANDOLPH 1505

360-366 SPITZER BLDG.,  
TOLEDO, OHIO  
Phone, ADAMS 5527

**Investment Securities**

**E. H. Rollins & Sons**

*Founded 1876*

Dime Bank Building, Detroit  
Michigan Trust Building, Grand Rapids

Boston  
Denver

New York  
San Francisco

Chicago  
Los Angeles

## MUTUAL FIRE INSURANCE

### Concrete Floors For a Residence.

Concrete as a material for the first floor of the average residence to act as a fire stop is believed by engineers to come in to general use in a few years. Such floor has excellent fire-proof qualities and will prevent the spread of basement fires to other parts of the residence structure.

From a constructional standpoint greater stiffness and strength, with less tendency to settling and straining, is imparted to the building. The floor is sometimes laid with wood joists, such as the concrete fill for the ordinary bathroom tile is laid or the new light-weight steel joist may be used. Some of the new cellulose concrete products are well adapted to this purpose, and add little in cost to the home. Use of wood floors is by no means prevented by the concrete construction, as wood sleepers imbedded in the concrete may be used as screens to which the floor is nailed. The new composition floorings may be laid directly on the concrete. Concrete in this use is but another manifestation of the growing tendency to reduce the Nation's fire loss.

### Discuss Oil Well Hazard.

Oil well operators will discuss the situation existing in the Saginaw field with city officials at a conference when the new ordinance to regulate activities in the producing area, largely within the city limits, is considered. Drilling and care of the wells will be the main topic for discussion. Criticism has been leveled at the fire hazard angle of the situation as the field penetrates almost to the heart of the city and loading of tank cars within a stone's throw of leading business buildings was declared to menace the entire downtown section.

### Fire Prevention Slogans.

Fools laugh at fire; wise men respect it.

Let fire prevention become a habit. The danger that never sleeps—fire. Less carelessness, less fires.

Bonfires may become banefires—guard them closely.

Any fool can start a fire, but it takes a careful man to prevent one.

Before your winter fires you light, be sure that all your flues are right.

That cigarette may be a dead "Camel," but a live coal.

Master fire or it will master you.

There is always fire where there is smoke; search for the cause.

Dying embers, then a breath of air, and the demon fire leaps from his lair.

Destroy the camp-fire—not the woods.

Extinguish the little spark.

Dead ashes often prove live ones.

Throw all oily rags away; combustion may start a fire some day.

### Good Report From Secretary De Hoog

The annual report of the Grand Rapids Merchants Mutual Fire Insurance Co. for 1927 is very reassuring. The summarized figures are as follows: Total assets and receipts—\$ 147,000.64  
Disbursements ..... 97,219.30  
Net cash balance ..... 49,781.34  
Ledger assets ..... 55,291.57

Non-ledger assets .....	60,014.95
Liabilities .....	4,796.72
Business in force Dec. 31, 1927 .....	7,354,057.00
Increase in business .....	386,407.00
Increase in assets .....	6,255.92
Increase in surplus .....	5,104.68

The operating expenses were 18.2 per cent. The loss ratio was 31.9 per cent. A 30 per cent. dividend will be allowed on business expiring during 1928.

### Diving Helmets.

Helmets designed especially for fire fighters have been found useful for divers in shallow water, serving as well as the heavy suits for limited depths, according to reports received from several Pacific coast departments. Equipped with them, men have remained under water for twenty minutes without feeling any ill effects, the oxygen tank and valves in the helmets being as impervious to water as to smoke. One advantage of this helmet is that it can be adjusted quickly in case of emergency. Several departments are drilling their members in the use of the helmets as diving apparatus for rescue work.

### Short Circuit.

Blaze caused by the short circuit of an electric wire, was given as the cause of a fire which swept the third floor of a Michigan furniture factory in the Michigan reformatory at Ionia. None of the thirty-five inmates and guards employed in the factory were injured. The fire originated in the spraying room and the inmates ran from the building when the report was heard. Timely work by several employes in removing several barrels of lacquer liquids stored on the third floor was thought to have lessened the damage.

### Ordinance Effects No Rate Reduction.

New York State Insurance Inspector informed the corporate council of Buffalo that an ordinance prohibiting shingle roofs would not affect the insurance rates of that city. It was pointed out that although schedules used in the determination of rates provide a difference between shingle roofs and hard roofs, no general reduction would result. The installation of a high pressure system in the downtown mercantile section would result in a 10 per cent. reduction in rates on buildings within five hundred feet of such hydrants.

### Negligent Public Officials.

It is often said that the undertaker covers the doctor's mistakes. This does not apply to the negligent public official because fires do not cover his mistakes. In fact they expose him only to a blind public. Where fire and losses are large, we have glowing tributes to some negligent public official but the queer part is that the public does not understand how the official incapacitates the fire department.

The successful farmer is the one who sells his farm to the golf club at a good price.

Dinner table talk is often the source of much inspiration.

## Give Your Insurance the Bi-Focal Test



When you buy insurance, give it the bi-focal test of quality and cost. In insurance, quality means protection and cost means the net price you pay. CENTRAL Policies offer sound insurance protection, backed by ample resources and a reputation for fair adjustments and prompt settlements. Actual cost is reduced by 30% through dividends returned to policy holders. Naturally CENTRAL Insurance appeals to the careful buyer.

*Write us about your insurance, and let us show you the kind of protection and the substantial savings that CENTRAL policies offer to you.*

Organized  
1876

The **CENTRAL**

A Friendly  
Company

Manufacturers Mutual Insurance Company  
of Van Wert, Ohio.

FIRE AND AUTOMOBILE INSURANCE FOR SELECT RISKS

Affiliated with

**The Michigan  
Retail Dry Goods Association**

An Association of Leading Merchants in the State

**THE GRAND RAPIDS MERCHANTS MUTUAL  
FIRE INSURANCE COMPANY**

320 Houseman Bldg.

Grand Rapids, Mich.

**OUR FIRE INSURANCE  
POLICIES ARE CONCURRENT**

with any standard stock policies that  
you are buying

The Net Cost is **30% Less**

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

**WILLIAM N. SENE, SECRETARY-TREASURER**



New Issue

\$3,400,000

## NATIONAL GAS & ELECTRIC CORPORATION

### First Mortgage Collateral Gold Bonds

25-Year 5½% Series of 1928

To be dated February 1, 1928

To mature February 1, 1953

Interest payable February 1 and August 1 at Illinois Merchants Trust Company, Chicago, Ill., the Trustee, or at The Chase National Bank of the City of New York. The Corporation agrees to pay interest without deduction for any Federal Income Tax not exceeding 2% which the Corporation or Trustee may be required or permitted to pay at the source, and to reimburse the holders of these bonds, if requested within sixty days after payment, for the Pennsylvania, Vermont and Connecticut four mills taxes, the District of Columbia and Michigan five mills taxes and the Massachusetts Income Tax on the interest not exceeding 9% of such interest per annum. Coupon bonds in interchangeable denominations of \$500 and \$1,000, with privilege of registration as to principal. Redeemable in whole or in part at any time on sixty days' notice at 105 during the years 1928 to 1932, inclusive; 104 during the years 1933 to 1937, inclusive; 103 during the years 1938 to 1942, inclusive; 102 during the years 1943 to 1947, inclusive; 101 during the years 1948 to 1951, inclusive, and 100 thereafter; accrued interest to be added in all cases.

Mr. F. W. Seymour, President of the Corporation, summarizes his letter to us as follows:

**BUSINESS AND PROPERTY:** National Gas & Electric Corporation, incorporated in August 1927 under the laws of the State of Delaware, operates through its subsidiary corporations public utility properties in the states of Ohio, Michigan, Missouri, Colorado, Georgia, Alabama, Virginia, North Carolina and South Carolina and serves communities having a population of approximately . . . Electric light and power is furnished to communities centered around and including Manchester, Ga., Marion, N. C., and Laurens, S. C. Manufactured gas is furnished to communities centered around and including Grand Haven, Monroe, Coldwater and Hillsdale, Mich., Brookfield and Kirksville, Mo., Greeley, Colo., Florence, Ala., and Winchester and Staunton, Va., and will be furnished to Statesville, N. C. Natural gas is supplied to various industrial plants at Zanesville, Crooksville and Cambridge, Ohio.

Of the present depreciated value of the properties, 64% is represented by manufactured gas, 20% by electric light and power, and 16% by natural gas and miscellaneous.

**PURPOSE OF ISSUE:** The proceeds from the sale of these bonds will provide part of the purchase price of the capital stock and funded debt of the subsidiary corporations acquired by National Gas & Electric Corporation, as stated above, or will be used to reimburse the Corporation for expenditures made for such purposes or applied to other corporate requirements.

**SECURITY:** Upon completion of the present financing, the First Mortgage Collateral Gold Bonds will be secured, in the opinion of counsel, by deposit and pledge with the Trustee of First Mortgage Bonds of subsidiary corporations, which have been approved by the regulatory bodies in the various states wherever required and which constitute the entire funded debt of such corporations, in an aggregate principal amount equal to at least 100% of the total amount of First Mortgage Collateral Gold Bonds outstanding. These bonds will be further secured by deposit and pledge with the Trustee of the entire outstanding voting stocks, except Directors' qualifying shares, of such subsidiary companies with the exception of small minority stock interests of two subsidiaries, funds for the acquisition whereof have been placed by the Corporation in deposit. In effect, therefore, the First Mortgage Collateral Gold Bonds will be a first mortgage on the properties of all of the subsidiary companies.

The \$3,400,000 First Mortgage Collateral Gold Bonds, Series of 1928, will be followed by \$1,800,000 Three-Year 5½% Convertible Gold Notes,

2,000 shares of \$6.50 Dividend Series Cumulative Preferred Stock without par value and 18,000 shares of Common Stock without par value, all of which will be outstanding upon completion of the present financing.

**VALUATION OF PROPERTIES:** The combined properties (including Statesville municipal gas property) have a reproduction value new, less depreciation, as certified by Messrs. Hagenah & Dorsey, Engineers, of Chicago, of over \$6,200,000, which is equal to over \$1,800 for each \$1,000 in principal amount of these First Mortgage 5½% Collateral Gold Bonds presently to be outstanding.

**EARNINGS:** The consolidated earnings statement of the subsidiaries (including earnings of the Statesville municipal gas property) which has been audited by Messrs. Lawrence Scudder & Co., Certified Public Accountants, of Chicago, for the year ended December 31, 1927, with the exception of the Muscle Shoals Gas Company which is included for the year ended October 31, shows consolidated net income available for funded debt interest, Federal income taxes, dividends, depreciation and amortization amounting to \$436,706.98 or TWO AND ONE-THIRD TIMES the annual interest requirements of these bonds.

More than 70% of the net income is derived from the sale of manufactured gas and electric light and power with natural gas and miscellaneous earnings providing the balance.

**SINKING AND IMPROVEMENT FUND:** Beginning January 1st, 1930, a sinking and improvement fund equal annually to not less than 1% of the greatest principal amount of bonds of this series at any time outstanding will either retire bonds or be invested in permanent additions, extensions and improvements.

**MAINTENANCE, RENEWAL AND DEPRECIATION RESERVE:** The Corporation will covenant in the Trust Indenture securing the First Mortgage Collateral Gold Bonds to cause each subsidiary company to create a maintenance, renewal and depreciation reserve and to credit yearly to such reserve at least 10% of the gross operating revenues of each manufactured gas and water company, and 12½% of the gross operating revenue of each electric light and power property, natural gas property and other public utility properties. All expenditures for maintenance and renewals will be charged to such accounts and any portion of such accounts not exhausted by such charges will be credited to depreciation reserve.

Price 98½ and accrued interest, to yield over 5.60%

New Issue

\$1,800,000

## NATIONAL GAS & ELECTRIC CORPORATION

### Three-Year 5½% Convertible Gold Notes

To be dated February 1, 1928

To mature February 1, 1931

Interest payable February 1 and August 1 at Union Trust Company, Chicago, Ill., the Trustee, or at Bankers Trust Company, New York. Corporation agrees to pay interest without deduction for any Federal Income Tax not exceeding 2% which the Corporation or Trustee may be required or permitted to pay at the source, and to reimburse the holders of these notes, if requested within sixty days after payment for the Pennsylvania, Connecticut and Vermont four mills taxes, the District of Columbia and Michigan five mills taxes and the Massachusetts Income Tax on the interest not exceeding 9% of such interest per annum. Coupon notes in interchangeable denominations of \$500 and \$1,000, with privilege of registration, as to principal. Redeemable in whole or in part at the option of the Corporation, upon sixty days' notice, at 101 during 1928, 100½ during 1929, 100¼ up to August 1, 1930 and 100 thereafter; accrued interest to be added in each case.

Convertible up to and including October 31, 1930, or until thirty days prior to any date specified for redemption if called prior to that date, at the option of the holders, into ten shares of \$6.50 Dividend Series Cumulative Preferred Stock, without par value, for each \$1,000 face value of Notes. The Preferred Stock is redeemable in whole or in part at the option of the Corporation, upon sixty days' notice, at \$110 per share and accrued dividends and in the event of liquidation, the holders have preference as to assets to the extent of \$100 per share, plus, in case such liquidation shall be voluntary, a premium of \$10 per share, together with accumulated dividends.

Mr. F. W. Seymour, President of the Corporation, summarizes his letter to us as follows:

**EARNINGS:** The consolidated earnings statement of the subsidiaries (including earnings of the Statesville municipal gas property), which has been audited by Messrs. Lawrence Scudder & Co., Certified Public Accountants, of Chicago, for the year ended December 31, 1927, with the exception of the Muscle Shoals Gas Company which is included for the year ended October 31, shows consolidated net income available for funded debt interest, Federal income taxes, dividends, depreciation and amortization amounting to \$436,706.98, or over one and one-half times the combined annual interest requirements of the \$3,400,000 First Mortgage Collateral Gold Bonds, Series of 1928, and this issue of \$1,800,000 Three-Year 5½% Convertible Gold Notes. After deducting the interest requirements of the bonds the balance is equal to over TWO AND ONE-HALF TIMES annual interest requirements of the Notes.

**VALUATION OF PROPERTIES:** The combined properties (including Statesville municipal gas property) have a reproduction value new, less depreciation, as certified by Messrs. Hagenah & Dorsey, Engineers, of Chicago, of over \$6,200,000, which, after deducting the \$3,400,000 First Mortgage Collateral Gold Bonds, is equal to over \$1,500 for each \$1,000 in principal amount of these Three-Year 5½% Convertible Gold Notes presently to be outstanding.

**PURPOSE OF ISSUE:** The proceeds from the sale of these notes will provide part of the purchase price of the capital stock and funded debt of the subsidiary corporations acquired by National Gas & Electric Corporation, as stated above, or will be used to reimburse the Corporation for expenditures made for such purposes, or applied to other corporate requirements.

Price 100 and accrued interest, to yield 5½%

All statements as shown herein give effect to the purchase of the Statesville, N. C., municipal gas property, which is under contract, subject to approval by vote of the citizens of Statesville—failing which, the purchase price will be deposited in trust for future acquisitions. All legal details in connection with these issues will be passed upon by Messrs. Cutting, Moore & Sidley, of Chicago, for the Bankers, and by Messrs. Dickinson & Smith, of Chicago, for the Corporation. The properties of the Corporation have been appraised by Messrs. Hagenah & Dorsey, Engineers, of Chicago, and the books and accounts of the Corporation have been audited by Messrs. Lawrence Scudder & Co., Certified Public Accountants, of Chicago. We offer these two issues if, as and when issued and received by us and subject to the approval of legal proceedings by our counsel. It is expected that the bonds in temporary form, or the interim receipts therefor of Illinois Merchants Trust Company, Chicago, and the notes in temporary form, or the interim receipts therefor of Union Trust Company, Chicago, will be ready for delivery on or about February 20, 1928.

**Wm. L. Ross & Company, Inc.**  
CHICAGO NEW YORK

**Spencer Trask & Company**  
CHICAGO NEW YORK

**Fenton, Davis & Boyle**  
GRAND RAPIDS DETROIT

All information given herein is from official sources, or from sources which we regard as reliable; but in no event are the statements herein contained to be regarded as our representations.



## ANNUAL ADDRESS

## Of President Glasgow at Hardware Convention at Detroit.

Again are you called on to be patient, charitable and suffer in silence, for whoever originally arranged these convention programs and included the president's message certainly put something over on us and while all previous messages have been both educational and historical of a high order, I believe I am safe in saying that your Presidents, in rendering this service, have suffered with you. At this time, however, there will be a decided departure from the old custom, for instead of indulging in a report giving you a general resume of the accomplishments of the Association for the past year and the usual suggestions so soon forgotten, I will refer briefly to the work and then proceed at once to the discussion of one of the important questions suggested by the National Congress.

Our Secretary, who has rendered the same consistent, intelligent and valuable service as in former years, has mailed you his annual report that you might be conversant with all the facts before coming to the convention.

The change from Grand Rapids to Detroit for this convention has involved much additional labor, all conditions being new, nevertheless you will find every arrangement complete, not only for the work of the convention, but for your personal comfort as well.

I cannot refrain from here expressing my sincere thanks to the members of the Board and all others for the willing and efficient service rendered by them and especially those who served as speakers at our several group meetings which at times necessitated a drive of hundreds of miles, also those who gave so liberally of their time in connection with our entertainment of the National Congress at Mackinac Island last June. It is just such splendid co-operation as this which has made the work of the year so pleasant and successful.

The work of Field Secretary Nelson has been most interesting and instructive, as those who have attended the thirty group meetings held during the Fall can testify; also his assistance rendered members in the matter of store, stock and display table arrangement, book-keeping, etc. Secretary Nelson appears to have one particular hobby, "work"—service to the Association as a whole and to the individual members in particular.

You will notice that space at the exhibition building is well filled, notwithstanding it is very much larger than at previous conventions, much to the credit of our most efficient exhibit manager, Karl S. Judson.

Our worthy Treasurer, William Moore, continues to handle our funds with his usual care and discretion and promises that if we are reasonably conservative we will always have cash on hand.

With this meager and well earned acknowledgement of my appreciation of the splendid assistance given during

the year, I will address myself to my subject, "The New Competition."

The word competition has many definitions and is subject to numerous applications. Accepted authority defines it as "the act of seeking or endeavoring to gain what another is endeavoring to gain at the same time or the effort of two or more parties acting independently to secure the custom of a third party by the offer of more favorable terms, prices, etc.

Competition also implies a struggle or contest between two or more persons for the same object, and I would add that it also means, or should, a good natured rivalry which develops the best in each contestant without jealousy or ill feeling.

In its application to trade, however, it has in the past been thought of as the attempt of a rival dealer to gain, by unfair means, if necessary, trade naturally belonging to another. This has given rise to a spirit of resentment and unfriendliness to be expressed in terms of ill will, ending in suspicion and hatred which, if defined according to that feeling, meant an enemy in business and one unworthy our confidence.

There are so many other conditions in this age where the contestants are actuated by the most worthy motives and the joy of the winner is shared by others that we, too, influenced by the new spirit of the age, are seeking a kinder name for those engaged in the same line of business and with whom we are or should be on most friendly terms.

Competition exists in every line of endeavor. The poets, artists, musicians, builders, manufacturers, bankers, common carriers and even politicians compete with each other in their respective lines in and endeavor to render a more valuable and acceptable service. It is, therefore, evident that competition is not limited to the hardware business, but where it becomes unduly active in our business is what interests us most.

A most interesting and illuminating report on this subject was made by the committee of the National Congress at the June meeting. I am not assuming here to present a better report or analysis of the subject than was made by them and which appeared in full in the July issue of Hardware Retailer, but because I feared that many of you failed to give it the consideration it merited.

The term "New Competition" suggests the activity of some new and different agency in commercial life than those with which we have become so familiar and which presents some new angle of trade relations which we should consider.

I am not going to take exception to the committee's findings or the trade name employed, but I am still a firm believer in the age old statement that "there is nothing new under the sun" and that any form of competition which may develop from time to time is but the old established principle of trade competition in different form and is a menace to the individual dealer in proportion to his lack of foresight or unwillingness to adopt new methods and which refusal blinds him to the

possibilities another may recognize and make use of.

If we are truly alive to the situation, as we should be, I believe we can as retailers meet any form of competition that may arise in the future as we have in the past, without regard to any name a congress or trade journal may see fit to give it, for you may be assured that it is the same old influence, changed, possibly, in form but not in character.

We can easily recall the many changes which have taken place in the manner of conducting our business within the last twenty-five years and all these were brought about by some wide-awake merchant introducing some new method of selling and distributing merchandise in place of the old method which had been in vogue for years.

The public quickly recognized and approved these new methods and thus each change operated as a decided jolt to dealers and convinced us that something had happened while we were enjoying a nap of confidence and security.

Hardware has been sold for centuries by dealers who have assembled it for the accommodation of the public locally, and history informs us that hardware, like other merchandise, was originally exchanged for commodities which the customer had and which manner of exchange was called barter. Nails and iron were exchanged for flour and potatoes and saws, axes and wedges for butter, poultry and eggs. A little later some bold spirit began to charge customers for merchandise bought to be later paid for with money and the regular dealer of that day set him down as crazy and destined for a short business career. As soon, however, as there was established a steady market for farm produce charge became the custom and was almost universally observed. In later years through the educational influence of associations an intelligent and continuous effort has been made to reduce the charge part and increase the cash part of our business even to an all cash basis where possible and from time to time even to-day as these changes are made a number of dealers consider it a most daring and questionable departure from a long-established custom and notwithstanding we suffer from its operation, yet there are dealers who look upon this application of improved methods as introducing a new element of competition because it involves putting new life and brains into retail merchandising.

In order to meet these conditions dealers have been forced to entirely change their manner of conducting business. As competition of different kinds and represented by someone not in the hardware business presents itself, the old time dealer at once christens it new and fierce competition which should be suppressed. Notwithstanding it causes worry for a time, it proves a blessing in the end, for it means advancement. We have always been able to meet every such situation successfully, otherwise we would be plodding along in the same old way our grandfathers did. What we need is to originate new and advanced ideas ourselves and thereby be

able to increase business and at the same time give better service.

It may prove that the necessity for the application of new and up-to-date methods, if disregarded, will result in the elimination of some dealers. However, that is but natural law, finding expression in human activity, as well as in the animal and vegetable kingdom; continue to inbreed the animal or replant the vegetable and they run out. Likewise, if we persist in believing that old methods which were good enough for father are good enough for son we will run out.

For a dealer one hundred or even fifty years ago to order goods one day and be able to deliver them to his customer the next day would certainly have been called new competition, regardless of the method employed. Even though its use was open to all, he would have gained the ill will of every other dealer in that community, notwithstanding the new and improved methods of communication and transportation, namely from ox cart to freight truck and slow mail to telephone now in general use had made it possible; that is, if his competitors were as slow in the adoption of up-to-date business methods as some of us are now. The ox as a transportation facility has been eliminated, no doubt much to his disgust. I assume that many dealers who were in business during the time these several advanced ideas were being adopted, groaned and said "well this ends business for me." However, we find the courageous and wide-awake dealers survived and the sale of hardware at regular retail stores has continued through the years. It is only the faint hearted who give up the race before it is finished.

I believe we of to-day, with our experience, access to better sources of information and with association assistance are more able to cope with changing conditions named "new competition" than any of the retailers of hardware who have preceded us.

True 100 years ago or later the changes were not so drastic nor rapid, but neither were the thoughts and ways of the people whose whole world moved on ox cart and slow mail schedule more able to adjust themselves to the then changing conditions than are we of this telephone and aeroplane age able to accept the challenge the so-called new competition throws down to us.

In my judgment there is no such thing as new competition, but rather the discovery by keen thinking, wide-awake dealers of new methods of advertising, displaying, selling and delivering merchandise. I can imagine the dealer of years ago whose customers gathered within easy spitting distance of the old round stove in a store with dirty windows, with a porch three feet high and reached by several steps cluttered with odds and ends of goods, rising in high dungeon and bitterly assailing the new comer who had built a store easy of access, clean windows and well heated by furnace, then because his customers appeared pleased with new conditions and began trading there, that he, too, groaned and decided he might as well quit business, but who later rearranged his



store and stock, made it more attractive than his competitor's and won his trade back. These conditions, my friends, come to all of us in one way or another at some time and in different form, so we, too, must awaken and bring ourselves and our business up-to-date, adopt the very latest methods, display our stock with greater care, make it easy for our customers to select what they want and in the language of Field Secretary Nelson, help the customer to buy.

Previous to the kaiser's war we had much of the same competition we now have and we warred against it. The fellow who started a department store in our town and included in his stock many of the articles common to the hardware trade was our enemy. He displayed his goods better than we did, priced the hardware articles a little lower and cut in on our trade. We resented being awakened from our slumber.

The catalogue house in the city carried a larger and better assorted stock than we did, furnished each customer and would-be customer with a picture of the goods accompanied by a good description and named a fair price and every time our customer asked for goods we were out of he sent to the catalogue house, so that his patronage of the catalogue house was encouraged by us. The catalogue house made none of the contributions to local needs that we did and, therefore, avoided that expense; in fact, was the same as a large retail store and therefore presented not new but different competition. All this set us thinking and devising plans whereby we might improve our advertising, display, assortment and method of doing business, all of which resulted in a decided improvement and placed the retail hardware business on a much higher plane than before. For many years we went calmly along in a rather careless and satisfied manner on the assumption that to the hardware man belonged the retail hardware business and there should be no interference.

With the kaiser's war there was ushered in an entirely new condition which greatly disturbed the even flow of merchandise, production in excess of the ability of the regular channels of trade to distribute forced our goods into the stocks of other than hardware stores. Some manufacturers yielded to the temptation to sell large dealers and ship direct possibly more than in the past, but there has always been more or less trouble of this kind, likewise some jobbers—far too many—have been guilty of the same practice. In most instances it proved unprofitable, however, for they soon found they could not sell to the dealer and to his customer also. This added expense was and is wherever incurred reflected in the cost of goods to the regular dealer. Then follows the chain store, which is the catalogue house plan brought to the customer, selling for cash only, with no expense for book-keeping, lost accounts, collecting, contributions to local needs, no obligation to the public except through its employes and with every unnecessary expense eliminated, and if the chain store is new competition to us it cer-

tainly is to the catalogue house and they recognize it.

What has forced the adoption of all the improved methods in use at the present time? Unquestionably competition, competition in new form, competition greatly multiplied as others engage in trade, keener as brains continue to devise new ways of interesting and convincing the public. Years ago two grocery stores located at the four corners in the country were in fierce competition for the trade of that sparsely settled section and the competition of to-day is simply an enlargement of the application of the same principle and it is useless to entertain the hope that it will cease or even grow less as long as business men with ambition continue to seek plans by which they can beat the other fellow to it. Nothing will eliminate or take its place except from time to time new and still better methods are devised and as employed by the more shrewd, competent and courageous will result in putting the slow, timid and less competent out of business. Strive as we may we cannot stop the advance of competitive conditions which result in giving the public better service, but we can and must, if we survive, join the ranks of thinkers, workers and straight shooters and stay in the game.

You have noticed from time to time articles in trade papers, financial journals and the public press assuring us that the year 1928 is going to be a very prosperous one and that a much larger volume of business is to be enjoyed. I am naturally optimistic, but I have known so many of these paper prophecies to fail and prove entirely unreliable that I question if we can bank on them. Prices of some commodities have advanced, others declined, and I am not impressed with the idea that we can afford to speculate, but rather keep our stocks well assorted without overloading and thus be in a position to meet successfully any form of competition that may arise.

Competition has ever been with us and always will be and we may not hope to meet or defeat it by theorizing or complaining but rather by the adoption of advanced, efficient and economic methods all along the line put in practice by close attention to business. By this means I believe we will be able to meet any form of it either new or old as have those who have preceded us.

I appreciate the fact that what I have said may not be any protection against the competition which now exists or that may come, but I do not believe in minimizing our ability to meet it, nor do I believe in creating any ghosts to be frightened at as long as we are in the enjoyment of normal, mental and physical strength. I confess that I am an optimist and have great faith in my fellow hardware men being able to meet any condition which may arise. It is stated that sixty-seven per cent. of the retail business of the country is being done by the retail merchants and I am confident that keeping alive to present needs, posted as to local conditions and buying wisely, the hardware merchant will survive as the best distributor of his merchandise at the lowest price that goods can be honestly sold.

*All retail merchants in this central territory will be benefitted by attendance at the*

## Better Merchandising Conference & Exposition

to be held at the

**BOOK-CADILLAC  
HOTEL**

**Detroit**

**February 15, 16, 17**

You undoubtedly have before you the full program of this most important conference.

We as wholesalers are deeply interested because we recognize that our future success is bound up with the future success of your business.

What helps you helps us. During your stay in Detroit make our store your headquarters.

**EDSON, MOORE & COMPANY**

1702-1722 West Fort Street

**DETROIT**

DRY GOODS — NOTIONS — FLOOR COVERINGS — FURNISHINGS

**TWO PARAMOUNT FEATURES.****Organization and Management in the Hardware Store.\***

Organization and management is a subject on which the head of the business should be able to talk most interestingly and with great authority. Yet the fact is that most of us can discuss many other phases of our business more fluently than this one, which, above all others, is within the scope of our duties.

Perhaps one reason is that most of us began with a small business. At first there wasn't much to organize or manage. As the business grew we added more help and increased the size of our stock. While we have given some kind of supervision to the business, the things we have done have been more largely the result of circumstances than the result of the formulation of any definite organization or management plans. Charles N. Schwab once said:

"Business success is entirely dependent upon scientific business management, which, in turn, is dependent upon definite knowledge obtained through record control."

You may define your organization as follows: Management is the head, salesmanship is the hands, and service is the heart of business. All head and no hands and there would be no business. All hands and no head and there would be no reason for business. Stop service and the heart of business stops.

Probably few of us ever really studied business management and we give comparatively little thought to the question.

We assume that we manage our business and in a measure we do, but in most cases our actions are more or less automatic. Our work along this line is more negative than positive. If we see a certain thing going wrong, we may take steps to stop it, but do we plan ahead to prevent the thing from going wrong in the first place?

I believe our management consists more of following certain habits which have been acquired through years of retail experience than as a result of carefully formulated plans which have been thought of in advance.

Management of this type was sufficient as long as those with whom we competed used no better methods than we. To-day we find that new factors of competition have entered our field and to be successful management must reach a higher degree of efficiency.

Big business has created this change. As the small general store grew into a department store and as the business of such a store increased in volume, the head of the firm was removed farther from actual contact with men and merchandise. Authority had to be delegated to subordinates. It was necessary to control and supervise these employes and, as the result, the demand for better management became apparent.

The owner of a single store found his problem changed when he developed that store into a chain. Direct personal supervision could not be given. The chain manager could not

\*Paper read at annual convention Michigan Retail Hardware Association by Arthur C. Lawson, Vice-President National Retail Hardware Association.

be expected to have the business knowledge of his employer. Therefore, again, there arose the necessity of training such men, of thinking for them and of supervising them, all of which taught retail distribution more about management and increased efficiency.

And so, from self-protection, if not from pride, we find ourselves studying the methods of those who appear to be making greater successes than we, and endeavoring to increase our own capabilities so that we may profitably compete with them.

One of the things we have lacked has been a concise statement of what is required by efficient management, so there might be an opportunity to measure our own activities by such rules.

That deficiency was supplied during the last year when a committee of hardware men presented to our annual Congress, at Mackinac, a report on this subject, from which there were developed and accepted by the Congress eleven standards of practice relating to organization and management. These standards merit the study of all hardware retailers. They point out the essentials of the successful conduct of a business and enable us to analyze our own methods and to determine wherein we are lacking.

One of the standards of practice is that the business cannot function properly unless it is properly financed, but that the use of an unnecessary amount of capital should be avoided.

Very few hardware retailers will admit that they are over-financed. Yet there are plenty of businesses where the return on capital investment is out of all proportion to the earnings on sales, a condition which points out clearly that the owner of the business is using more money than should be necessary and that capital may be taken from the business and invested elsewhere without in any way jeopardizing the earnings on sales. Most of us feel that we are under-financed, but, generally, the actual situation is that there is plenty of capital. Through poor management, it may not be kept sufficiently liquid. Perhaps we have too many accounts on our books which should be collected. Most dealers are too easy in allowing charge accounts of small amounts and too slow in collecting the larger accounts.

Don't acquire a champagne taste on a beer pocketbook. We are ambitious to build a bigger business. We are inclined to add new lines of merchandise, to rent larger stores and to buy finer equipment. Such activities are entirely commendable if the merchant has the capital to do these things.

But the good manager is going to carefully consider this question of finance before undertaking changes of this kind and is going to choose to be content with a smaller business if it appears that his efforts to build a larger one, quickly, will place a financial handicap upon him.

Good management dictates that the retailer should hold his business within the limits of his financial resources.

The retailer should so control his finances as to take the profits which accrue from cash discounting. From the standpoint of profit, cash discount-

At the second Better Merchandising Conference and Exposition to be held in Detroit, Feb. 15, 16, 17, visitors will find much to interest and instruct them in modern merchandising methods and we urge all retail merchants to make plans to attend.

Our complete Spring lines are open for inspection. You are cordially invited to look them over — and make your headquarters here while in Detroit.

∞

**A. KROLIK & CO. Inc.**

*Wholesale*

Dry Goods, Furnishing Goods, Floor Coverings

JEFFERSON AVE., E., AT RANDOLPH

**The CENTRAL**

**Manufacturers Mutual Insurance Company**

Assets \$3,194,142.55

Surplus \$1,552,912.80

Is one of the 15 Companies that we represent

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

*write*

**THE CLASS MUTUALS AGENCY**

305-06 Murray Building

Grand Rapids, Michigan

Butchers' and Grocers'  
Fixtures and Machinery

**BRUNSWICK ICE MACHINE**

Refrigerators of All Descriptions  
Casings, Tools and Supplies

**BOOT & CO.**

GRAND RAPIDS,

MICHIGAN



ing is of greater importance than the average merchant realizes. Two per cent. deducted from the individual invoice may not be large, but research by our National office indicates that more than half of the profits made by hardware retailers are the results of cash discounting. The merchant who discounts all his bills invariably buys on a better basis than the dealer who takes the credit limit or, perhaps, more than the limit.

It seems to me that cash discounting is the most excellent indicator of good management. It is not sufficient for the merchant to excuse his failure to discount because he doesn't have the available cash. If he is exercising the right kind of management over his business, he will go deeper into the matter than this, in order to find the cause and to remedy the situation.

In a majority of cases the failure to take cash discounts is the result of poor management or the drawing of too much salary by the owner. The immediate cause may be a surplus of stock or lax collection methods. Or it may be the result of over expansion. Whatever the cause it, it calls for correction and the proper management will bring the desired effect.

The general tendency is for the hardware man to permit his earnings to accumulate in the business. This is particularly true where the business is not incorporated and there are no outside stock holders insisting on cash dividends. In some cases it is good judgment to plough back the earnings into the business, but more often than not, the accumulation is evidence of improper management, resulting in the profits appearing in the form of increased inventories, rather than cash. The eventual result is that the dealer has in the business a larger amount of capital invested than is actually required.

In the ordinary business, buying is largely a matter of routine. There is a certain amount of merchandise which we believe should be on hand and this is replenished as it becomes exhausted. Other merchandise is bought because a salesman sells it to us.

This is what we generally think of as buying, but the third and fourth standards of practice for organization and management, as adopted by the Mackinac Congress, suggest an entirely different task for the buyer.

These standards set forth that the merchant "should thoroughly acquaint himself with the merchandise he proposes to handle, as to its uses, quality, adaptability to the needs of the community and the prices for which it can be secured," and that "he should be thoroughly informed of all sources of supply in order that, as a properly functioning purchasing agent, he may secure the best values and render the best service possible."

These standards suggest that the weakness of the man, without proper managing ability, is that he permits himself to be sold what the salesman has to sell, rather than buying the merchandise best suited to the needs of his community and at the best prices available.

We must remember that it is the business of the salesman to sell. He

cannot be expected to advise us that better values than he offers may be obtained elsewhere. The prime question from his standpoint is whether he can produce sufficient convincing arguments to cause the dealer to stock the merchandise which he offers.

The competitive situation of to-day calls for the keenest buying ability which can be adopted. Our competitors are searching the markets. They send their buyers to large centers, therefore they enjoy a substantial advantage over us who wait for the merchandise to be brought to us, either through the traveling salesman or through advertising.

The standards suggest that the attitude of the hardware buyer should be changed. He should seek merchandise instead of waiting for the merchandise to find him. It means persistent study of community possibilities coupled with a persistent study of advertising offerings.

The old-time store which confined itself to a single line of merchandise is rapidly disappearing. The progressive retail hardware dealers have discarded obsolete goods and have taken on new lines, whether they bear any relation to hardware or not. Here is one example:

I have always stocked brass bird cages and had a few calls for canary birds. Four weeks before Christmas I ordered one dozen male birds, guaranteed singers. They were all sold within ten days and proved so satisfactory that I ordered the second dozen, which were sold within a week. My third dozen lasted but four days and my fourth dozen were all sold before Christmas. With practically every bird sale I sold a cage and stand which netted me a good margin.

A college within two miles of my city offered the use of their tennis courts, last summer, to the young people in the vicinity. I stocked a good line of tennis rackets, advertised them well and sold more than I have sold for the last five years.

A dealer who sold a well-known line of cooking stoves for about twenty-five years went out of business and as the stoves had a good reputation, I took the agency last fall with very satisfactory results.

By looking around the different stores in my city I found that no dealer was stocking electric wiring equipment. I put in a small stock at first and it sold so well that I have increased my stock and I find that the line is one of the most profitable that I have ever added to my stock.

Unquestionably, more attention must be given to buying according to price lines than has been in the past. We are learning by studying successful competitors that not only are there certain classes of merchandise which sell in certain communities, but that there are certain prices at which such merchandise sells best.

Therefore, we need to study values and to know what particular price appeals most strongly in given lines to the buying psychology of the trade, so that we may search the markets not only for a given article, but for a given article which is to retail at a certain pre-determined price.

# LAST CALL! TO REGISTER FOR THE

## Second Better Merchandising Conference and Exposition

DETROIT — FEBRUARY 15-17

No progressive retailer can afford to miss this big three-day affair. It is built for him.

**OUTSTANDING SPEAKERS**      **TRADE DEPARTMENTALS**      **WINDOW TRIMMING**

**AND A GREAT EXPOSITION**

### ENTERTAINMENT TOO!

On evening of February 15th

**A FROLIC and FASHION SHOW**

(Admission free to all registrants and their ladies)

On evening of February 16th

**ANNUAL BANQUET**

(Tickets—\$3.00)

Special Entertainment for the Ladies.

*Entire Affair being held in Book-Cadillac Hotel*  
*Registration \$2.00 (exclusive of banquet)*

**BETTER MERCHANDISING CONFERENCE**

Headquarters BOOK-CADILLAC HOTEL

DETROIT, MICHIGAN

TYLER All-Steel — Easy Rolling

## Display Racks



Holds 3 times as much as counter.  
Everything Visible.  
Adjustable Shelves.  
100% Metal Construction.  
Extra strong tubular pedestals.  
Patented exclusive feature assures perfect shelf rigidity.  
Large pivoting casters.  
Lowest in price due to large production.  
48 in. high. 48 in. long. 21 in. wide.

**TYLER SALES FIXTURE COMPANY**  
MUSKEGON HEIGHTS, MICH., U. S. A.

## Putnam Candies

### for Valentine Day

Also PARIS and LOWNEY'S Heart Packages  
in all sizes

Ask for catalogue and price list

**Putnam Factory**      **Grand Rapids, Mich.**

The question of buying to meet the competition of others may often be answered by following the injunction of the standard to which I have referred and "knowing all sources of supply." Sometimes we are told by our regular sources of supply that it is impossible to supply merchandise at a price which will meet certain competition. Often we are advised to switch our efforts to some other line and to talk quality. But that is not always the solution. Oftentimes, the answer of the distributor is not a final one. The retailer who carefully searches the market frequently gets the merchandise he wants at a price which enables him to meet his competition.

With respect to the store forces, the standard adopted said: "His employes should be carefully selected for their fitness for the various positions they fill. Their appearance, character and ability should reflect credit upon the organization. The merchant should recognize his obligation to train his employes for efficient services to the public, as well as to amply compensate them for the duties performed."

When we realize that from 53 to 61 per cent. of the margin earned by hardware retailers in 1926 went to pay salaries, the importance of an efficient personnel is most certainly apparent.

Salaries constitute the largest item in our annual budget and it is probably true that any reduction which can be made in the cost of doing business will be the result of more efficient store forces. I doubt if we are as careful as we should be in the selection of employes. We often try to place a square peg in a round hole just because we like the employe or because he has been with us a long time or because we do not know just where to get a man better fitted for the position that is open. We permit practices that we know are not conducive to the best results and that we know are not in accordance with the dictates of good management.

We do not give the time to employes' training which we should. In the case of many of us our early training in the hardware business was somewhat in the nature of apprenticeship. The hardware retailer of the old school spent much more time in training his employes, in teaching them how to sell and in enabling them to learn the principles of business than we do.

Conditions in those days were conducive. Store hours were longer. Forces were not so large. There were fewer outside demands on the merchant's time. He had no luncheon clubs to take him from business. There were fewer community drives for which it was necessary for him to neglect his business. He went to work early and stayed late and so did his employes. The automobile and other pleasure appeals were not present.

We have crowded down the business day and have crowded into it many distracting factors which formerly did not exist. The opportunity for employe training and the inclination for the task have accordingly lessened. As a result, we find far too often that the employes are deficient, both in knowledge and interest. It takes a larger store force to do the same work that

was done formerly. Our inclination to take things easy ourselves and to be easy with employes results in many stores being over-manned. In many cases the salesman does not produce enough business to justify the salary which we feel he must have.

Proper management calls not only for training our store forces to do their work properly, but for knowing what is done and what it is costing us. The merchant who attempts to run his business without knowing how much his various salesmen are producing in sales cannot have the information which enables him to manage his business intelligently. You cannot afford to pay a salesman more than a certain percentage of the sales he produces. What that percentage is, will vary according to the store and according to the man. But there is a correct percentage and without knowing it and without knowing what the man is selling, the merchant is wandering in the dark.

If your business will not permit paying a man more than 10 per cent. of his sales and he is drawing \$1,500 a year and selling \$12,000 worth of merchandise, obviously you are losing money on him. Either his sales record needs to be improved or a change should be made.

The fault may not be primarily with the salesman. It may be the result of lack of training on your part. It may be because more sales people are employed than the business justifies. Or, again, it may be because the man is not fitted for the work you are asking him to do. But, whatever the cause, proper management will reveal the existing situation and the right method will change it.

Your salesmen will not grow in your business unless you give them responsibility. For instance, assign one of your sales force the job of decorating your show windows, one or two windows every week. If you receive or see pictures in circulars or magazines of well-dressed windows give them to your window trimmer.

Help him in every way possible and be sure you do not forget to compliment him if he makes an especially well dressed window. Likewise, assign to the same clerk or another one the job of writing your advertisements for your local paper and you will be surprised at the good results. A few comments and friendly criticism will give them encouragement and help a lot if the clerk is interested in his work. Give a clerk the job of keeping your store dusted every day, especially the open display tables.

It is a good policy to have your clerks work with you and not for you and have your whole organization as one happy family. Ask your salesmen's advice in selecting goods, as they are the ones who come in contact with the customers and know what merchandise will sell the best. Many times you will find their judgment is better than yours.

Store meetings are especially important in keeping the right spirit in your organization. It is also a good plan to have a luncheon and have the sales manager from the factory which manufactures the goods you sell give

## WELCOME TO DETROIT

and the Second

## BETTER MERCHANDISING CONFERENCE AND EXPOSITION

February 15-16-17

While You Are Here Look Some of These  
BIG RUG BARGAINS OVER

From Smith's Auction of Rugs and Carpets

We bought the new good looking patterns and offer them for delivery at once, at the following prices:

	27x54	36x63	6x9	7-6x9	8-3x10-6	9x12
Ardsley Axm. -----	\$1.90	\$3.00	\$11.95	\$15.00	\$18.00	\$19.95
Carlton Axm. -----	2.20	3.75	15.00	18.00	22.25	25.40
Yonkers Ax. 27x60 ----	3.10	4.25	17.00	22.00	28.50	32.75
Colonial Velvet -----	2.75	4.50	15.00		23.25	27.75
Katonah Velvet -----			8.45	10.50	14.00	16.35
Palisade Velvet -----			12.60	15.25	19.75	22.70

Visiting merchants are cordially invited to make their headquarters at our store.

## C. A. FINSTERWALD

Michigan's Largest Exclusive Carpet and Rug House

550 BATES, STREET

*Delegates to the Second Better Merchandising Conference and Exposition on Feb. 15, 16, 17 and all visiting merchants will find a welcome at*

## STANDART BROS. HARDWARE CORP.

Wholesale distributors of Hardware, Sporting Goods, Cutlery and Radios.

W. JEFFERSON AT FIRST STREET

## FISHER WALL PAPER CO.

"Michigan's Largest Wall Paper Distributor"

Wholesale Wall Paper and Paints

514-520 RANDOLPH ST.

DETROIT

### BRANCHES

Brownson-Fisher Wall Paper Co., Flint, Mich.  
Fisher-Watson Wall Paper Co., Saginaw, Mich.  
Fisher-Drummond Wall Paper Co., Grand Rapids, Mich.  
Grand Rapids Wall Paper Co., Grand Rapids, Mich.  
Fisher-Hamilton Wall Paper Co., Lansing, Mich.



a talk on his line. Treat your clerks as though they were partners in your store. Let them feel that their position is of some value, of some responsibility. Let them occasionally work out their own ideas. Have them realize that if they do not make the store successful, they may be out of a job. Have them always wrap up some advertising circulars with every bundle they hand to a customer. Above all, teach them to be salesmen and not merely order takers.

There are many elements in the present situation which are different from anything ever before experienced. It is known that prices are fluctuating, profit margins are narrowing, failures are increasing and defaulted payments are showing expansion. Under the circumstances, the best way to prepare for the worst is to buy conservatively, increase sales efforts, cut costs wherever possible keep after collections vigorously and reduce your own debts as much as possible.

A successful hardware retailer is generally a public spirited man, always active in local affairs in helping to build up a prosperous community. As Herbert Spencer said:

"The man who, expending his energies wholly on private matters, refuses to take part in public affairs, pluming himself on his wisdom in minding his own business is blind to the fact that his own business is made possible only by the prosperity of all."

Be a leader in your community and cultivate a good personality. The biggest asset any business can have is confidence and good will. A good reputation is founded on confidence. Try to build up a reputation of quality and fair dealings. Learn to smile generously in all your business transactions. Never speak evil of any man. If you cannot say anything good about a man, say nothing. Be honest with your customers, and if by mistake they overpay you, give them back their money cheerfully.

Likewise, be honest with your wholesalers. If they make a mistake, either for or against you, be man enough to tell them of it. It will pay you in your future business dealings. A man with a good honest character can generally get assistance, if needed, from his banker without collateral.

There is not time to go into a detailed discussion of each of the eleven standards of practice to which I have referred. But there is one more which I wish to direct your thoughtful consideration. This standard states that:

"He should apply the principles of business control necessary for the highest type of administration and should use such methods in conjunction with serious thinking and careful planning for the advancement of his business and craft."

Good management requires good machinery. Because of the very manner in which we have grown up in the hardware business, to which I referred early in my talk, we have grown accustomed to sailing the seas of commerce without adequate charts. Judgment that is not founded on accurate information is likely to be faulty. We cannot expect to carry in our minds all of the information necessary to

sound judgment. I have referred to the possibility of excessive stocks in connection with the financial side of the business. Far too often these stocks are the result of inaccurate buying, due to the fact that the buying was done on guesswork, rather than actual experience. The well managed business of to-day requires some form of stock control, some record which will enable us to know what merchandise moves and in what quantities we are justified in buying it.

Good management requires advance planning, the setting up of objectives which need to be attained during the business year. Here, again, we need to get the facts on paper rather than to trust to memory. Finally, let me urge that both business control and stock control, in some form, are essential to the machinery of proper organization and good management.

**No Higher Incentive Than Reward of Reputation.**

The man who builds and the man who buys are both beneficiaries of a good reputation. To the one it is a continuous spur and an incentive—to the other the strongest of all guarantees that what he buys is worthy.

We sometimes speak of winning a reputation as though that were the final goal. The truth is contrary to this. Reputation is a reward, to be sure, but it is really the beginning, not the end of endeavor. It should not be the signal for a let-down, but, rather, a reminder that the standards which won recognition can never again be lowered. From him who gives much—much is forever after expected.

Reputation is never completely earned—it is always being earned. It is a reward—but in a much more profound sense it is a continuing responsibility.

That which is mediocre may deteriorate and no great harm be done. That which has been accorded a good reputation is forever forbidden to drop below its own best. It must ceaselessly strive for higher standards. If your name means much to your public—you are doubly bound to keep faith. You have formed a habit of high aspiration which you cannot abandon—and out of that habit created a reputation which you dare not disown without drawing from disaster.

There is an iron tyranny which compels men who do good work to go on doing good work. The name of that beneficent tyranny is reputation. There is an inflexible law which binds men who build well, to go on building well. The name of that benevolent law is reputation. There is an insurance which infallibly protects those whose reason for buying is that they believe in a thing and in its maker. The name of that kindly insurance is reputation.

Choose without fear that which the generality of man joins you in approving. There is no higher incentive in human endeavor than the reward of reputation—and no greater responsibility than the responsibility which reputation compels all of us to assume. Out of that reward and out of that responsibility come the very best of which the heart and mind and soul of men are capable.

Alvan Macauley,  
President Packard Motor Car Co.

# 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



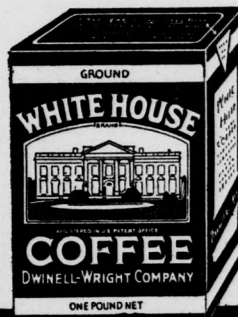
Hekman Biscuit Co. Grand Rapids, Mich.

# WHITE HOUSE COFFEE

Test it by your own Taste!

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

The Flavor Is Roasted In!



DWINELL-WRIGHT COMPANY

Michigan Distributors—LEE & CADY

Boston - Chicago  
Portsmouth, Va.

## MEN OF MARK.

## Siegel W. Judd, of Travis, Merrick, Johnson &amp; Judd.

Biography often is a completed or a nearly completed story, but it is a question whether the biographer sometimes does not wait too long. We still are piecing together, a little at a time, life histories of our ancient philosophers, our oldtime soldiers and our vanished statesmen. No doubt much that might have been written, and should have been written, has been forever lost to record because of our delay. The chief purpose of biography is not so much to pay tribute to its subject as to have in permanent form a story that will be an inspiration to others that come after. We do not draw that inspiration from men's achievements merely. It is not enough for us to know that this general won a battle, that statesman made a master stroke of diplomacy or that a certain philosopher fathered some occult theory or discovered some important fact. Their achievements are interesting, but we find inspiration more certainly in the intimate story of their beginnings and struggles. There is as much inspiration in the story of Abraham Lincoln's lowly birth and hard schooling as there is in the vital sentences of the Emancipation Proclamation. More American boys have been inspired by the popular picture of Abraham Lincoln as a rail splitter than by any other incident in his career. It is such incidents that are in many instances lost in belated biography.

It is the story of a man's career that really shows after generations the manner of man he was—whether a child of fortune, swept into position and prominence with almost no volition of his own, or whether he went out and made a place for himself by application to a definite purpose. Such a story also displays something of his personal characteristics. It shows how well he stood up in adversity and with how much sense he accepted prosperity. His actions are still fresh in the memory of those who have known him since the beginning of his interesting life history.

The Tradesman has before this published biographies of many men who still are young in years and fresh in the field, knowing that such stories would be an inspiration to other young men who likewise are at the very beginning of life. Such a story is not only taken from the dead past, but from the living present. It shows what man can do under conditions now existing. The pioneer had great hardships and great opportunities. The young man of to-day has fewer hardships and more competition. The pioneer was confronted by the necessity of establishing new precedents, of breaking a road or blazing a trail. The young man of to-day finds the road open, but filled with a vast cavalcade of other young men like himself struggling forward to a common point. He has as much difficulty keeping his footing and his place in the forward march as the pioneer encountered in making that road in the first place. There is as much inspiration in the

struggle of the present as there was in the struggle of the past; and the Tradesman presents this week the story of a young man who has gained prominence under the conditions that now prevail and that every young man nowadays must encounter.

Siegel W. Judd was born in Grand Rapids June 19, 1895. Both father and mother were of English descent, their ancestors having lived in this country for several generations. Siegel attended the public schools of his native city, graduating from the Central high school on the English course in 1914. The next three years he attended Dartmouth College, receiving his degree of Bachelor of Science in June, 1917. He immediately enlisted in the Navy, being ordered to Newport, R. I.,

June, 1919, he immediately entered the law department of the Michigan University. By working overtime and utilizing his vacations to the fullest possible extent, he was able to take the full three year course in a little more than two years. On receiving his diploma and being admitted to the bar, he returned to Grand Rapids and entered the legal office of Travis, Merrick, Warner & Johnson, with which firm he has remained ever since. Recently he was admitted as a partner, when the firm name was changed to Travis, Merrick, Johnson & Judd.

When he first entered the law office above named, Mr. Judd prepared to fit himself for a trial lawyer, but he soon developed such a strong liking for the corporation department of the house,

Mr. Judd attends the Fountain street Baptist church and is a member of the Peninsular, Kent Country and University Clubs. He is a director and secretary of the latter organization.

Mr. Judd insists that he has no hobby, unless hard work and close application to the business in hand comes under that heading. He is a close student and prodigious reader, which accounts for his broad and comprehensive knowledge on nearly every subject he is called upon to discuss.

One of Mr. Judd's associates in the office says of him: "Personally, Mr. Judd is one of the most affable men in the legal profession of the city. His affability is not exerted perfunctorily, but is spontaneous, because it comes from the heart. He immediately puts every caller at ease and never does or says anything to wound the feelings or impair the confidence of his customers and co-workers. He is a worker from Workville and never leaves his desk at night until the work is completed—and completed to his entire satisfaction. I have had the pleasure of watching many young men as they forge their way to the front and have never seen a man who works along truer lines—with his mind set on a certain result and keeps it there without deviation until he reaches the point of accomplishment—than Siegel Judd. I do not think there is an attorney in Grand Rapids who has a more brilliant future in store for him than Mr. Judd."

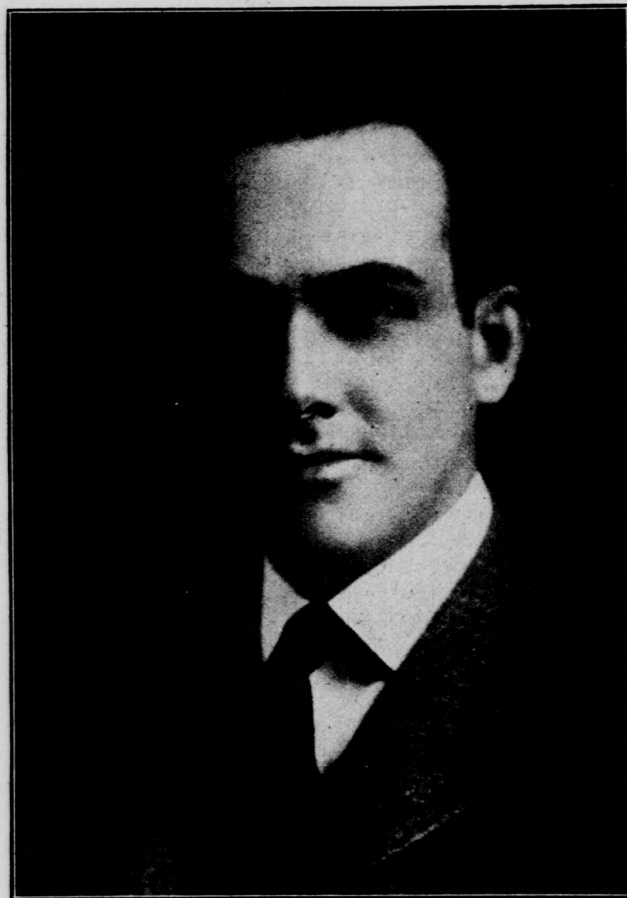
## Jade Demand Sets Record.

The demand for jade in this country, as well as abroad, has reached record proportions, and the dealers in this stone are hard pressed to meet the call on them for it. It is being used in practically all kinds of jewelry and the better qualities are now almost impossible to obtain. The shortage of fine jade extends all the way from the primary market to the consumer. In addition to jade there is also a good demand for emeralds, rubies and sapphires. The emeralds and rubies are being bought in all sizes, while the best call for sapphires is in ring sizes ranging from 5 to 15 carats. Star sapphires, star rubies and catseyes are in increasing vogue. Aquamarines continue to head the list of popular semi-precious stones.

## Riding Suits Thrive.

One of the leading firms in the ready-made riding suit business declares that business was never better. Orders are being placed by the leading stores in New York as well as by important houses throughout the country. So far the style trends indicate the return of the shorter length coat, also the acceptance of the two-color combination. For instance, dark materials in the coats are used with light beige fabrics, fine mixtures and stripes in the breeches. Suits for the younger folks are asked for in joudphour combinations. Coats again show a fitted effect and are made mostly in single breasted styles. The leading colors are browns, tans, greens and some black.

A poor manager can take a developed team and win gam's, but it takes a real leader to develop a team.



Siegel W. Judd.

where he studied the science of mine laying at that seaport and at New London, Conn. He was afterward sent to Annapolis, where he pursued the short course, receiving the commission of Ensign. He was then ordered for service on the battleship Pennsylvania, where he pursued target practice for several months. It is a matter of regret to him that he was not permitted to get in the midst of the game on the other side of the Atlantic, but Uncle Sam was a little particular about permitting his battle-ships to become the prey of Teutonic submarines, so his sailing experience was mainly confined to trips made on this side of the ocean while the Pennsylvania acted as convoy to coast vessels.

On his discharge from the Navy in

which probably handles a large percentage of the stock company organization work of the city and State, that he was transferred to that department, then under the supervision of David Warner. On the retirement of Mr. Warner a few months ago, to assume a responsible position with Howe, Snow & Co., Mr. Judd had become so proficient in the work of that department that the firm put him in entire charge of that division of their business. Those who have had occasion to employ this service realize that they are dealing with a master hand at corporation planning.

Mr. Judd was married June 29, 1923, to Miss Dorothy Leonard. They have one daughter, eighteen months old, and reside in their own home at 440 Morris avenue.



# MALTY MILKIES



**a big  
Nickel Seller**

**Everybody's  
Candy**

## The Best One of Its Kind

**T**HE Putnam Factory of the National Candy Co. has been in business since 1865. Putnam goods have always been quality goods and have won for themselves an outstanding reputation for popularity.

This policy and experience have enabled them to develop *Malty Milkies*. There is no other chocolate flavored malted milk candy lozenge on the market equivalent in quality and repeating power. *Malty Milkies* sell all the year 'round, summer and winter, and sell at a profit.

It has taken four years to develop *Malty Milkies* to its present standard of excellence.

It's a big value for 5c—17 pieces for a nickel. Get *Malty Milkies* in your line.

*Malty Milkies* can be purchased from any of the following factories of the National Candy Co.

- |            |             |             |             |
|------------|-------------|-------------|-------------|
| Buffalo    | Dallas      | Louisville  | Minneapolis |
| Chicago    | Duluth      | Detroit     | Nashville   |
| Cincinnati | Kansas City | Mt. Clemens | St. Louis   |
|            |             |             | St. Paul    |

**PUTNAM FACTORY**  
**NATIONAL CANDY CO. INC.**  
**Grand Rapids, Mich.**



**EARLY DETROIT MERCHANTS.****Some Peculiarities of Chandler and Baldwin.**

This paper is not a catalog of the old time merchants, but a reference to some of their outstanding achievements in church and state, as well as in trade.

I hold in fond recollection my first meeting with a Detroit merchant. When I came to Detroit in 1867, I brought with other letters of introduction, one from an old Hartford friend to Wm. W. Wheaton, of the wholesale firm of Wheaton, Leonard & Burr. Mr. Wheaton had just come through a very hectic campaign for his second term as mayor. In the course of conversation, in answer to a question about my occupation, I told him that I was on the editorial staff of the Daily Post.

He said he was pleased to make my acquaintance, but I might be in better business than working for that contemptible sheet. Its work against him in the campaign just closed was rotten. It seems that mayoral campaigns in those days, lacked the amenities that prevail at present. Mayor Wheaton's monument was the City Hall, planned and built during his term of office. The whole work was done without suspicion of graft or a breath of scandal. The cost was kept within the appropriation, and a balance was turned back to the city treasury, a very unusual procedure with public buildings.

The modest sign, "Z. Chandler, Dry Goods," marked the transition from the old time Indian, fur and general trader. Zachariah Chandler came to Detroit in 1833 from the little old run down hill town of Bedford, New Hampshire. After he had gone through the Bedford common schools and the academies of Pembroke and Derry, his father offered him the choice of \$1,000 or a college education. He took the cash and came West. With his brother-in-law, Franklin Moore, he opened a dry goods store. Three years later he bought out his partner, and soon afterwards changed the store from retail to wholesale, becoming thus the pioneer of all wholesalers in Detroit. He is said to have been the first merchant whose sales amounted to \$50,000 a year. Under the name of Z. Chandler and afterwards of Allen Shelden & Co., the business continued down to a comparatively recent period.

Through the influence of Mr. Chandler, Henry P. Baldwin came to Detroit from Rhode Island. He established a wholesale boot and shoe store, the first of its kind in the city, and subsequently became a manufacturer on a large scale. In their early days, Chandler and Baldwin often journeyed together through the settled parts of Michigan in the interests of business.

It was said that after business hours when stranded in country towns, Baldwin would hunt up the Episcopal rector or senior warden and have a good church talk, while Chandler was at the post office or hotel, hobnobbing with the local politicians. These trips by Chandler and Baldwin were the original trade-promotion tours, sugges-

tive of the method that has come in vogue in Detroit in recent years.

My first acquaintance with these eminent citizens was in 1868 when Baldwin was the Republican candidate for governor, and Chandler was out for a third term in the United States senate. The occasion was an afternoon mass meeting at Albion. The number of rigs in town and the number of people on the fair grounds, indicated that all parts of Calhoun county were interested in the event. Mr. Baldwin's manner was quiet and his voice was not strong and he failed to enthuse the crowd. But Mr. Chandler's robust form, the swing of his brawny arms and the sound of his resonant voice were quite suited to the occasion. The meeting, which was followed by others of the same kind, in other counties, was a great success. There was some stir in Michigan politics in those days.

In addition to the Chandler establishment, there were, half a century ago, the following dry goods firms whose business has lasted until nearly or quite the present days: Edson, Moore & Co., A. Krolik, still in business under the same names. Newcomb & Endicott were then retailers in the Opera House block. They afterwards combined wholesaling and retailing, then expanding into a huge department store, and only recently retired from the field.

Henry P. Baldwin's contemporaries in the boot and shoe business were A. C. McGraw & Co., Pingree & Smith and Snedcor & Hathaway, all of whom were manufacturers as well as jobbers. Richard H. Fyfe was in the field as a retailer over half a century ago.

Detroit early took rank among the leading cities in the country in both hardware and drug trades. In the former, Christian H. Buhl and Charles Ducharme were the pioneers. Mr. Buhl came here in 1835, but it was not until 1845 that the co-partnership of Buhl & Ducharme was formed. The business has been continuous down to the present time, with the successive names of the Buhl Hardware Co., and Buhl & Sons Co. Mr. Ducharme was also one of the incorporators of the Michigan Stove Co.

The Buhl and Ducharme names have been conspicuous for over half a century, both in manufacturing and mercantile circles. The wholesale hardware business was also represented in early times by Ducharme & Prentis, the Fletcher Hardware Co., D. C. Delamater, and Standart Bros. The latter firm is still in the same business with the same name.

The drug business in Detroit goes back to the retail stores of Drs. Marshall Chapin and Ebenezer Hurd in the '40's, but as a business of large dimensions, it was first inaugurated by Farrand & Sheley.

This firm, composed of Jacob S. Farrand and Alanson Sheley, reached a trade that was hardly surpassed by that of any drug firm in the country. Their business is continued under the name of Farrand, Williams & Clark and the Michigan Drug Co. Other conspicuous names in the wholesale drug business were those of Theodore Hinchman & Sons, Theodore H. Eaton

*Quality - Service - Price*

**McCONNELL-KERR CO.**

3495 Jefferson - Detroit

*Specialty Wholesale Distributors*

"Cannon Mills" towels

"Dwight Anchor" sheets, cases, sheetings, tubings.

"Springfield Woolen Mills" all wool and part wool blankets.

"Alexander" sheets, cases, sheetings.

Bed spreads in a wide range of cotton and rayon styles.

*Michigan Distributor for*

**A.S. Herrmann, Inc. 111-113 E. 22nd St.  
New York**

Carrying an extensive line of household linens, fine Moravian cloths and napkins, linen sheets and cases, chenille towels, bath towels, wash cloths, "Tannwald" plain and striped tickings at New York prices.

Delegates and visitors to the Better Merchandise Exposition and Conference are cordially invited to pay us a visit while in Detroit.

*When in Detroit be sure to visit the*

**DETROIT TEXTILE COMPANY**

THE KROLIK BUILDING

318 JEFFERSON, E.

Distributor and selling agent for standard manufacturers of Silks, Velvet, Wash Goods, Rayons, Wool Dress Goods, Satines, Linings.

*Standard Mills short lengths and remnants.*

Always a big assortment of new goods on the floor.

**Your Customers  
Are Pleased—**

*When you sell "Uneda Bakers" Products because:*

There's a cracker for every need.

The stock is always fresh.

The quality is of the highest.

The prices are right.

The service is appreciated.

NATIONAL  
BISCUIT COMPANY  
"Uneda Bakers"





& Sons, James E. Davis, John Owen & Co., and Swift & Dodds.

The wholesale grocers of fifty years ago included the following names, most of which were known also to the older men of the present generation: Beattie Fitzsimons & Co., W. J. Gould, Peter Henkal, Phelps & Brace, Chauncey Hurlbut and G. & R. McMillan. The letter firm are doing a retail and wholesale business at the same location that they occupied 50 years ago.

In other classes of business are the following that have come down nearly or quite to the present day: Books and stationery, Richmond & Backus, Detroit News Co.; crockery and glassware, Frederick Wetmore, R. W. King & Co., now L. B. King & Co.; furs, hats and caps, Frederick Buhl, H. A. Newland & Co.; watches and jewelry, Roehm & Wright, Traub Bros.

John J. Bagley was more manufacturer than merchant, but he had an idea with regard to salesmanship. During the civil war, he sent a liberal gift of Mayflower tobacco to every Michigan regiment in the Army of the Tennessee. When the boys came home, every man of them who used the weed was a booster for the Mayflower.

There were no official records of the volume of wholesale trade, but a careful newspaper canvass gave the following as the estimated totals in the '70's: Groceries, \$9,000,000; dry goods, \$3,700,000; hardware, \$3,200,000; drugs, \$2,235,000; cloth and clothing \$1,825,000; paper and stationery, \$960,000. The produce commission business was rated at \$24,600,000.

The merchants of Detroit during the middle ages took their share in politics as well as in business. Mr. Chandler commenced by dethroning John R. Williams who had been mayor of Detroit by election more years than John C. Lodge ever was by inheritance. He tried it the last time in 1851 when Chandler beat him out of it. Chandler was Whig candidate for Governor in 1852, but was beaten. He was four times elected United States senator and was afterwards Secretary of the Interior by appointment.

Henry P. Baldwin was chairman of the Finance Committee in the state senate in 1861-2, and rendered very important service in financing Michigan's expense in the civil war. He was twice elected Governor, and was United States senator by appointment. John J. Bagley commenced his political career as Alderman of the third ward. He was the prime mover in securing legislation creating the Metropolitan Police Department of Detroit and was on the first board of police commissioners. He was elected governor in 1872 and 1874. Hazen S. Pingree, who was merchant as well as manufacturer, was elected mayor four times before he became Governor.

Alanson Sheley lived on the East side of Woodward avenue, near Gratiot in a ward where election day was rather tempestuous. The ward was close, and one of the Democratic diversions was to jostle opposition voters away from the polls. On such occasions, Sheley's burly form and muscular arm sometimes came into play for the protection of voters and the restoration of peace.

He was a member of the state senate in 1867 and 1871. His contemporary druggist, Theodore H. Hinchman, was a member of the same body in 1877. James Burns was a member of the house in 1873; Wm. Adair, florist, was five times elected to the state senate.

The mercantile class supplied the city of Detroit with numerous mayors both in the olden time and in the middle ages. John R. Williams was elected in 1824, 1825, 1830, 1844, 1845 and 1846; Frederick Buhl in 1848; Zachariah Chandler in 1851; Oliver M. Hyde in 1853 and 1855; Christian H. Buhl in 1861; M. I. Mills in 1865; Wm. W. Wheaton in 1867 and 1869. To come down to a much later date, Marvin H. Chamberlain, dealer in goods in the use of which oppressive legislation had not yet infringed upon personal liberty, was elected in 1888.

A large proportion of the leading merchants mentioned in this article served by appointment upon one or another of the city commissions. The activity of Chauncey Hurlbut is especially notable. He gave many years of intelligent service to the Water Board, of which he was president. The memorial gateway at the entrance to Waterworks Park is a monument of his generosity. Jacob S. Farrand was, at another time, president of the same board.

We have occasional exhortations about the desirability of putting religion into business. Many of the merchants of those earliest days were examples of putting business into religion. The Farrand and Sheley partners were liberal contributors to the support of the First Presbyterian church, and were wise counselors as to the judicious use of the funds.

John Owen and James Burns probably gave more than any other two men toward the building of the Central Methodist, which at the time of its completion was the largest Protestant church edifice in the city. Henry P. Baldwin and Theodore H. Eaton gave much to the support of the Episcopal church. Mr. Baldwin paid a large part of the cost of construction of St. John's church. Zachariah Chandler and Allan Sheldon were among the largest contributors to the first cost of the Fort St. Presbyterian church.

Mr. Chandler's subscription of \$10,000 for construction was on condition that there should be no bell on the church. C. A. Newcomb was among the chief supporters of the Universalist church and John J. Bagley contributed liberally to the First Unitarian church. In fact pretty much every Christian church had merchants among its active supporters, and the Jewish merchants were traditionally liberal toward their synagogues.—William Stocking in Detroit.

A "popular price" restaurant explains in an advertisement the origin of "pie a la mode." A waitress, carrying a tray of desserts, tripped and fell and some ice-cream landed on some apple pie. A lot of stews and goulashes could seemingly be accounted for by the tripping waitress theory.



## Don't hire a juggler

to turn over your stock.

Continuous advertising plus the splendid character of the goods themselves does the turnover act for Beech-Nut Peanut Butter, Spaghetti, Pork and Beans, and the other good Beech-Nut things.

# Beech-Nut

"FOODS OF FINEST FLAVOR"

**WORDEN GROCER COMPANY**  
The Prompt Shippers

The Big Winner

# Morton House

# COFFEE

Makes Happy Customers

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

THE MICHIGAN TRUST COMPANY, Receiver

**SILENT FIGURE OF DETROIT.****Franklin Moore Looms Large in Early History.**

Trade is not only a money-making business but a civilizing influence. It is a medium through which one may serve his fellow men and his generation with mutual benefit. While he accumulates material wealth he may also exercise his creative power in building up character and reputation for himself and his associates in business. Men who have influenced other lives for good and have opened the doors of opportunity to their fellows in a notable way are often obscured by the larger success of their associates, but their works do follow them.

Franklin Moore, of Manchester, N. H., came to Detroit in 1832, seeking a business opening in the West at its then foremost frontier city. The survey pleased him and he settled in Detroit in 1833. Franklin Moore was one of eleven children of Joseph Moore, the foremost lumberman on the Merimac river in his time. His first venture was in the mercantile business in his native town of Manchester. In 1828, when he was 26 years of age, he was elected to the New Hampshire legislature on the whig ticket and was the youngest member of the house. He was a descendant of Capt. Samuel Moore, one of the original settlers of Londonderry, N. H., who married a daughter of John Goffe, who landed in Boston in 1662.

Mr. Moore married a Miss Annis Chandler, of Bedford, N. H., an elder sister of Zachariah Chandler and a daughter of Samuel Chandler. When he came to Detroit he brought his youthful brother-in-law with him. He rented the old Gov. Hull mansion on Jefferson avenue, East of Randolph, fitted up the ground floor for a store and established living quarters on the second floor. Young Chandler served as clerk, sleeping in the store, because in those days there was neither a paid police or fire department in Detroit, and took his meals with the family upstairs.

Joseph Moore, father of Franklin, had more money than he could use profitably in his business and Franklin enlarged his resources by borrowing from his father in order to branch out in Detroit. Zachariah Chandler's father gave him \$1,000 and with this he bought out Mr. Moore and became an independent merchant of Detroit. Mr. Moore opened a large grocery on Woodbridge street, on the East side of Woodward avenue, and employed George Foote as book-keeper. Soon he admitted Foote to partnership in the firm of Moore & Foote. A conflagration swept away the store with many other buildings but business was resumed in another location and the firm built up a large retail and some wholesale trade. George F. Bagley, brother of John J. Bagley became a partner.

Having plenty of capital, Mr. Moore opened a dry goods store on the North side of Jefferson avenue, between Woodward and Griswold street, with William N. Carpenter as clerk and presently he admitted Carpenter to partnership. When John J. Bagley

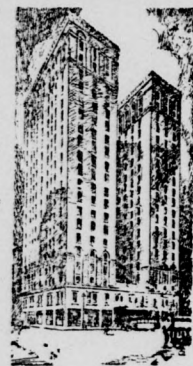
bought out the tobacco business of T. C. Miller, Mr. Carpenter went with him as a partner. Gradually Mr. Carpenter became one of Detroit's big business men, investing in the Peninsular Stove Co., the Eureka Iron & Steel Co., at Wyandotte, and he became a partner of Gov. Crapo in the lumber business. He was a director of the Peoples Savings Bank and in his later years engaged in a huge scheme for reclaiming the Everglades of Florida by means of drainage canals.

On the departure of Mr. Carpenter, Mr. Foote advanced another clerk to partnership. This was James Bradford. George Foote also became a member of the firm. Bradford & Foote a few years later sold out to the Farrel Brothers, who moved the store to the then new Merrill block at the Northeast corner of Jefferson and Woodward avenues. There James W. Farrell bought out his brother, Thomas H. Farrell and in 1868 James W. sold out to Newcomb & Endicott, just arrived from the East to begin a notable mercantile career of nearly sixty years duration in Detroit.

Mr. Moore began buying pine lands in St. Clair and Macomb counties and wrote to New Hampshire, urging his brothers to come to Michigan and engage in the same business. It was then possible to buy Government pine lands for \$1.25 per acre and the profit of cutting and marketing the lumber was several thousands per acre in good seasons. Stephen, Reuben and Henry C. Moore came to Michigan to begin lumbering.

Mr. Moore's grocery business was continued and an intelligent young Belgian, Francis Palms came to Detroit and was employed as book-keeper and soon became manager of the store and a partner. Mr. Palms was entirely in Mr. Moore's confidence and soon discovered that there was a big profit in the lumber business. He took his own money and borrowed more to buy 40,000 acres of pine land in St. Clair county. This was converted into lumber and netted a profit of about \$400,000. With that capital Mr. Palms branched out on a larger scale and he also bought real estate in the city of Detroit. Mr. Palms married, for his second wife, Catherine D. Campau, daughter of Joseph Campau, then the wealthiest man in Michigan. Mr. Palms left an estate worth millions at the time of his death and the value has greatly increased since that time. A fraction of it is now represented by the Book estate.

At the close of the civil war Russell A. Alger, then of Grand Rapids, was honorably discharged with the brevet of brigadier-general. He became an employe in the office of Franklin & Stephen Moore, soon rose to a partnership and later the firm was Moore & Alger. On the retirement of the Moores, Gen. Alger continued in the business on a constantly expanding scale and his latest partnership was with Martin S. Smith, of Detroit, under the title Alger, Smith & Co., which did a large lumbering business in Minnesota and on the Pacific Coast and in the long-leaf pine districts of the South. Gen. Alger was commander in chief of the G. A. R.; Governor



IN DETROIT STOP AT  
**THE BARLUM HOTEL**

New, modern, fireproof — but a short block from the heart of Detroit.

**RATES \$2.50 to \$4.00**

Dining room, cafeteria and coffee shop serving finest foods at popular prices.

**R. B. KERNAHAN**  
Managing Director

**SETH FRYMIRE**  
Resident Manager

Visiting buyers are cordially invited to call and inspect our lines and prices.

**DETROIT WHOLESALE DRAPERY CO.**

**F. J. EICHENBERG**

*Kapock Fabrics, Silk Damasks, Fringe, Drapery, Hardware.*

23 West Jefferson Avenue

DETROIT



"APOLLO" quality, just as represented — and honest product.

**Second Better Merchandising Conference and Exposition at Detroit, Feb. 15, 16, 17**

Visiting merchants are cordially invited to call and inspect our store and plant. You will find much to interest you.

**THE DETROIT BELT AND SUSPENDER CO.**

Manufacturer of  
Suspenders, Men's and Boys' Belts, Garters, Arm Bands

401-403-405 W. JEFFERSON

**MR. STOWE Says: We are on the square.**

*So will you after you have used our Collection Service.*

Only one small service charge. No extra commissions, Attorneys fees, Listing fees or any other extras.

References: Any Bank or Chamber of Commerce of Battle Creek, Mich., or this paper, or the Michigan Retail Dry Goods Association.

**Merchants' Creditors Association of U. S.**

Suite 304 Ward Building, Battle Creek, Michigan

For your protection we are bonded by the Fidelity & Casualty Company of New York City.

**WHEN YOU COME TO THE BIG MERCHANDISING CONFERENCE AND EXPOSITION NEXT WEEK**

Include us in your tour of inspection. Our lines—our prices—are sure to interest you. See our display at the exposition, then meet us where we hang our coats and hats throughout the year.

**WETSMAN & SHATZEN**

UNDERWEAR, HOSIERY, FURNISHING GOODS

138 W. JEFFERSON



of Michigan and Secretary of War during the Spanish-American war.

Zachariah Chandler became the leading dry goods merchant of Detroit and carried on a large wholesale trade. In 1851 he was elected mayor of Detroit and was the first candidate to defeat the old political war-horse, John R. Williams. In 1857 he succeeded Lewis Cass in the U. S. Senate and soon became the recognized leader of the Republican party in Congress. During the Grant administration he was Secretary of the Interior in the cabinet. He served three terms in the Senate. He built a mansion on Fort street, where the Detroit News building now stands.

Mr. Chandler devoted so much time to politics and other lines of business that he needed a managing partner for his dry goods business. Allan Shelden came to Detroit from Kinderhook, N. Y., became associated with Mr. Chandler and expanded the dry goods business. The firm became Allan Shelden & Co., with Chandler as a silent partner. Mr. Shelden also invested in lands and became a capitalist. He built a mansion beside that of his partner, Chandler, on Fort street, the two homes occupying the entire block.

In the background of all these notable men looms the silent figure of Franklin Moore, a man almost forgotten by the present generation, and these are but a few of the men whose lives were influenced and whose way to fortune was opened by this notable son of New Hampshire.

Geo. B. Catlin.

**Original Paths in Many Lines of Endeavor.**

Every age brings its pioneers. Trail blazers of commerce started the community and have kept it progressing ever since. Trail blazers of the skies, some of them yet in their teens, are leading the way in conquering the last element that has defied man—the air.

A pioneer is not necessarily an elderly individual with a few memories of a d'm past. Stinson, Schlee and Brock, for instance, will have to wait a long time before their whiskers trip them up. On the other hand there are some of the men who pioneered the way in some particular activity years ago and who are yet the outstanding figures in their particular fields.

Detroit's astounding growth in the past twenty years gives a surface indication of a city of upstart concerns. Nothing could be farther from the fact. Mr. Stocking's story refutes that.

Take, for instance, the Detroit Oak Belting Co. This was established in 1854 on the riverfront near where the creek "Bloody Run" empties into the Detroit River. The factory is still on that site. History shows that the Indians used that site for tanning hides and making belts long before the coming of the white man. To quote part of the company's literature, "The British on July 30, 1763, gave Chief Pontiac's hide a good tanning" right near the present plant.

Albert S. Keen, the president, and Williston A. Keen, vice-president, are sons of J. S. Keen, one of the early leaders of the company and are carrying on under modern business condi-

tions the ideals and quality products of the founders. Mike Wagner, one of the employes, is still at his job, after sixty-three years of continuous service with that company.

As a contrast in pioneers, consider Ralph Upson and his associates in the Aircraft Development Corporation, who are pioneering the all-metal dirigible airship in Detroit.

Frederick Sanders, founder of Sanders confectionery stores, began business more than fifty years ago in Detroit. He originated the combination of ice cream and soda water, giving the world ice cream soda. If that is not pioneering, then what is?

The Michigan Mutual Liability Co. in a very real sense pioneered the way in Michigan in compensation coverage, starting some fifteen years ago when the necessity for that form of insurance first manifested itself. It operates its own industrial hospital and provides members with complete surgical and medical service.

Fifty-seven years ago Ralph Lane Polk and James E. Scripps formed the business known as R. L. Polk & Co. To-day the firm is the largest publisher of city directories in the world. More than 4,000 people are on its payroll.

In 1831 the Free Press began publication in Detroit and it is yet pioneering the way in modern journalism for morning papers throughout America. The paper is forever indelibly entwined in the city's history and several of its past and present figures have achieved world-wide fame.

To give the details of all of Detroit's pioneers would require more space to fill than is available and more time to read than a busy executive can devote at his desk. For Detroit is essentially a city of pioneers in practically every line of endeavor. When it loses them the city will stop its progress. For everything we have we can thank those who had the courage and fortitude to pioneer the way.—Detroit.

**Corset Makers Optimistic.**

Corset makers in general are hopeful of good business for the new season. They base predictions on the excellent sales during the past season on garter girdles. It is also pointed out that the new one-piece dresses require a smooth unbroken line in order to fit properly. Buyers are placing large orders for girdles and step-ins in ten, twelve and fourteen inch lengths. Combinations are being ordered in a wide range of materials with and without bandeaux are wanted now in new tailored and sport models.

**New Covering For Paneled Walls.**

A new type of wall covering featuring Renaissance effects and colorings has just been placed on the market. The covering is designed to fit into paneled walls. It has a metallic background in gold or silver effects upon which the designs in mohair have been worked out. The merchandise is available in a wide assortment of colors, notably the warm Italian reds and purples. The covering is said to meet a demand for a decoration that relieves the monotony of cream colored and plain walls which many houses possess.

**SCHUST'S LINE MEANS —**

**More Sales  
Bigger Turnover  
Larger Profits, and  
Satisfied Customers**



**This Display Increases Sales**

**THE SCHUST COMPANY**

"ALL OVER MICHIGAN"

DISTRIBUTING POINTS

Grand Rapids  
Detroit

Lansing  
Saginaw



*The Voluntary or Living Trust affords an ideal means of relief for the busy man or the inexperienced woman who wants to be freed from all the care of investments or other property.*

**THE MICHIGAN TRUST COMPANY**

*The first Trust Company in Michigan*

### THE FIRST PRESIDENT.

#### F. S. Carlton, of Laurium, Reviews Hardware Conditions.

I desire to thank you for the rather urgent invitation of your officers to be present at this meeting. I assure you that it is a pleasure to me to be with you. Though having retired, my forty-four years of activity in hardware seems to have left considerable iron rust in my system.

Not being an orator, I will endeavor to make my remarks conform to the description by a critic, of a ladies garment, "Just long enough to cover the subject and short enough to be interesting."

Thirty-five to forty years ago chaotic conditions existed in the hardware trade. There was much friction between jobber and retailer, distrust between dealers and an entire lack of co-operation. In my reading of the Iron Age I realized that this condition was not confined to Michigan, but was more or less general. Late in 1893 the dealers of Ohio got together and organized an association in an effort to correct some of the troubles of the trade.

From this I conceived the idea of such an organization in Michigan. I began writing letters to dealers in different parts of the State to get their opinions. The correspondence developed the fact that there was need for such an organization, but a doubt that it could be made to be in any way successful.

That old saying, "From the lowly acorn, the mighty oak has grown," might very aptly apply to the Michigan Retail Hardware Association.

When that small acorn was planted in July, 1894, after six months of intensive soil preparation, the prospects for success were not too promising. But with the very able assistance of the less than twenty who attended that first meeting in Detroit and visioned the possibilities of such an association, the second meeting, held at Saginaw in February, 1895, showed that the prospects had very materially brightened and that success was reasonably assured.

While I was responsible for the preliminary soil preparation, too much credit cannot be given to the original charter members, without whose assistance the seed must have died.

Unfortunately the records of the first meetings were destroyed in a fire a few years ago, so I have to depend on memory for the names of the first members, of which there were sixteen, including the following:

H. C. Seber, Detroit.  
H. C. Minnie, Eaton Rapids.  
George W. Hubbard, Flint.  
T. Frank Ireland, Belding.  
J. B. Sperry, Port Huron.  
John Popp, Saginaw.  
C. F. Brock, Battle Creek.  
L. B. Brocket, Battle Creek.  
N. B. Wattles, Battle Creek.  
R. B. Bloodgood, Battle Creek.  
Thos. Harvey, Saginaw.  
J. H. Moyes, Marquette.  
F. S. Carlton, Calumet.

The names of the other three I cannot recall.

I am sorry to note that so few of the old stalwarts are left.

It is not necessary that I should tell you that the Association has been a success. What it has accomplished for the hardware trade demonstrates that. It has done more than the organizers thought possible to accomplish. The older members will better appreciate what has been done because they are more familiar with conditions thirty-five years ago.

These wonderful yearly conventions and trade fairs are truly educational and inspiring.

The sectional gatherings have been a source of great good. They have materially fostered acquaintanceship, which, in turn, have developed confidence, good will and co-operation, all of which had been so sadly lacking. The carrying of helpful messages to the more isolated trade by the Association's field men has been a wonderful help to them in fighting present day competition.

The work of the National Hardware Association must be highly commended. It furnishes information and other helps to the trade which would be impossible for a State Association to do. "In union there is strength."

We are living in a high pressure age—high pressure propaganda, high pressure advertising and high pressure salesmanship. Every one is seeking profit by way of volume and turnover. It is my opinion that in the coming year all business, large and small, might very well give less attention to volume and more attention to profit.

If every business executive made a solemn resolution to avoid any business commitment which is not profitable, all business would give better service to the community, contribute more toward prosperity and add more to general happiness than it ever has done before. Make for your motto, "A reasonable amount of business at a fair profit," and a more universal prosperity will follow.

Constructive thought and constructive work is the greatest stimulator for any organization or for men as individuals. I would call your attention to a subject that is worthy of your best thought and effort, as it affects us all, both as business men and as citizens of this great country of ours.

An English author in a recent book dealing with conditions in England uses the following rather startling phrase, "It is the great curse of this country—the insincerity of party, politicians." Might this not, in some degree, apply to America? Are we not in very urgent need of a number of constructive statesmen to at least leave our host of politicians? If this need exists, who is to blame? You and I my friends. We have the remedy in our hands, if we will but do our patriotic duty and exercise our privileges as intelligent citizens of this the great land of opportunity.

I have here two short articles which I will read to you, which set out in a concise way the condition and the remedy.

#### The Corruption of Power.

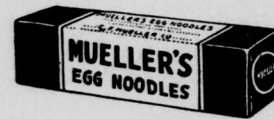
We give too little attention to the corrupting influence of power used for power's sake. A special interest may

## Satisfaction for your customers and profit for you on all the products of the

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



In a Sauce of Luscious Ingredients



STRENGTH

ECONOMY

## THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

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



Combined Assets of Group

\$39,611,125.59

20% to 40% Savings Made Since Organization

**FIRE INSURANCE—ALL BRANCHES**

Tornado—Automobile—Plate Glass



develop on this basis more perilous than any other special interest. Public service in an earlier day was only the incidental occupation of otherwise occupied citizens. They stepped into public place, stepped out again and took their places in civil life. We have been passing laws for the past thirty years which have tended to destroy political parties as agencies of public opinion, and have put politics entirely on the basis of office holding and office seeking. This has been the effect of the direct primary laws. It has made the pains and penalties of securing nominations to public office so great that citizens who know the conditions in advance, and have something else worth while to do, will not enter the field where boodle or bally-hoo, or both, are the keys to advancement. However worthy the original purposes behind the enactment of the laws to break down political parties, they have given us professionalized politics, corrupt politics, demagogue politics, and a greatly lowered level of public life.

The public official who betrays his trust is the ally of the revolutionary who seeks to overturn free government. The yellow official puts in the mouth of the red revolutionary his most effective arguments. True the thoughtful man will perceive that corrupt officialism is no fault of our form of government. The Christian religion is not to be judged by its Judases. These scandals to the logical observer argue not for such increase of the power of government as is advocated by most radicals. That men will use public power corruptly is surely no argument in favor of putting the government into even wider fields of activity, including the control of business enterprises. It would seem rather to justify the Jeffersonian dictum: "That government is best which governs least."

Is popular government a failure? This is a question that is being asked throughout the world. Russia, Italy, Poland and other European countries have concluded that it is, and have set up dictatorships. We know from the record of history that dictatorships are failures.

Popular government cannot be a failure unless the people themselves are failures. Indifference is the chief foe of free government. "Eternal vigilance," said Patrick Henry, "is the price of liberty." It is the price of good government, through the loss of which comes tyranny. Most people can find within themselves a cause of the abuses which exist in government, especially in their own local government, because they will realize that they have done very little to ward off the evils which have come upon them; that they have, perhaps, let some personal prejudice on a minor matter determine their action on public affairs, rather than the bigger things which really count.

**Getting Out the Vote.**

Business men throughout the country should take note of the national "Get-out-the-vote" campaign begun by the National Association of Manufacturers.

This campaign is to continue until the next presidential election. The re-

sults of the campaign will determine whether the American people have sunk into a permanent condition of indifference toward the right of the ballot.

In 1926 forty million citizens—two thirds of all those eligible to vote—did not do so. Two-thirds of American voters were too indifferent to make use of a right which was won only by long effort of many centuries.

A man who does not vote may be regarded in general as a good man, but it is hard to see how he can be regarded as a good citizen. For by failing to vote he neglects one of the principal duties of citizenship; he shows his disregard for one of citizenship's main privileges.

The bad local and state governments resulting from such indifference have a way of acting in a manner which has a direct effect upon the business man—that is, they increase expenses and increase taxes. Not only in his capacity as a citizen but also in his capacity as a taxpayer, the business man should be sure to vote at every election.

The National "Get-Out-the-Vote" campaign should be supported by business organizations in every community.

**New Year Starting Off Well at Detroit**

The new year starting off with good business although in the opinion of many the stimulation which started shortly after Thanksgiving is largely psychological at the present time but should be actual just as soon as the automobile companies get into steady production and the workingman has begun to accumulate a new surplus.

The wonderful stimulus and advertising which has been given to the automobile industry with its unusual new models and cut in prices should do much for Detroit and Michigan. Just when the general public was beginning to look with apathy on the so-called new models the automobile industry has electrified the entire country with such radical changes and such outstanding beauty of model that people are again talking new cars when they had just about decided that their old one would do.

Business entered 1928 with everyone talking good times and prosperity. Never has there been such unanimous prediction for good business; and rightly so for during the last six months all lines of business have been adjusting themselves. Stocks have been reduced, prices have been readjusted, and expenses cut. These facts together with an underlying sound economic condition should make 1928 an outstanding year in American business.

Harry Hogan,

Secretary Retail Merchants' Ass'n.

When a stranger comes to town, he doesn't care altogether about your park, your hospitals, your streets. He goes into a store and nine times out of ten forms his opinion of the town on the reception he gets there. He is the city's guest. If the clerk doesn't know how to welcome and serve a guest, the town is getting a stab in the back for which the employer himself is responsible.

**MERCHANDISING**

**ALL THE**

**Domino**

**Package Sugars**

**BRINGS MORE**

**AND**

**BETTER BUSINESS**

American Sugar Refining Company

**FINANCIAL STATEMENT  
FINNISH MUTUAL FIRE  
INSURANCE COMPANY  
Calumet, Michigan**

December 31, 1927.

**ASSETS—**

Cash and Securities .....	\$315,126.94
Real Estate .....	2,900.00
Premiums in Course of Collection .....	8,741.70
Accrued Interest .....	2,401.17
Premium Notes Receivable .....	1,352.81
Office Fixtures .....	1,500.00
Accounts Receivable .....	1,547.23

\$333,569.85

**LIABILITIES—**

Reserve for Losses Unpaid .....	7,908.99
Reserve for Commissions .....	886.88
Reserve for Unearned Premiums .....	61,845.23
Reserve for Unpaid Bills .....	140.08
SURPLUS to Policyholders .....	262,788.67

\$333,569.85

**GROWTH OF COMPANY**

Year.	Assets.	Premium income.	Ins. in force.
1890 .....	376.38	1,540.51	98,125.00
1900 .....	28,292.68	14,561.44	981,751.00
1910 .....	110,658.68	40,546.19	2,793,000.00
1915 .....	156,150.60	45,606.39	3,161,486.00
1920 .....	239,072.85	75,531.15	4,552,274.00
1922 .....	264,586.56	100,028.91	6,033,803.00
1924 .....	284,644.77	115,741.16	6,801,622.00
1925 .....	300,084.03	122,550.00	8,045,816.00
1926 .....	315,731.08	128,634.48	8,415,273.00
1927 .....	333,569.85	130,813.36	9,054,928.00

**WE HAVE PAID 40 TO 68 PER CENT REBATES TO OUR MEMBERS SINCE ORGANIZATION.**



## SAN JOAQUIN VALLEY.

### Every Point Is Easily Reached From Fresno.

Why did we locate in Fresno? Primarily because we had been here before; were favorably impressed with the city and surrounding territory and wanted to see more of it. Our second reason is that Fresno is in the geographical center of the State and, as we wish to see the whole State, a desirable point from which to start on our side trips of exploration and sight seeing.

The San Joaquin valley is one of the largest and richest valleys in the State, being about 250 miles long from North to South and from seventy-five to 100 miles wide. Bakersfield is at the Southern end of the valley, Fresno in the middle, and Stockton at the Northern point; the Eastern and Western boundaries are the great snow capped Sierras on the East and the Coast ranges on the West. The valley is traversed the whole length by the Golden State super highway, a part of a great paved way starting from Vancouver, B. C., and ending at Tia Juana on the Mexican border.

Fresno, the metropolis of this great region, in 1885 was only a small city of, perhaps, 3,000 people, now a busy and prosperous city of nearly 90,000 and growing all the time. It is a city of homes and one has all the conveniences of a large city without the drawbacks, and if one wishes any of the metropolitan advantages of a great city, we only have to start our motor and in from six to seven hours are at Oakland or San Francisco on the North or at Los Angeles on the South.

Fresno is the distributing center for the valley. The main lines of the Southern Pacific and Santa Fe pass through the city, while fourteen branch lines have their terminals here. The Southern Pacific, at the present time, is spending \$5,000,000 in new yards, freight and icing plants, viaducts, etc. A network of paved roads start from here to all points in the valley, so that the motorist on pleasure or business bent can, in a little over an hour, be at the snow line in the mountains or in a few hours to the far end of the valley or to the metropolis of the State. It is the gateway to three National parks—Yosemite, General Grant and Sequoia.

Industrially, while the city has foundries, machine shops and great lumber mills, etc., its great business is the processing and packing of fruits. Fresno is the Raisin Capital of the world. If you will take up a package of raisins from your store or pantry shelf you will find "Fresno" on every package. It is surely worth while to go through the big plants and watch the process of packing raisins, apricots, peaches, prunes, figs, etc., and to drive through the great orchards, groves and vineyards is a treat never to be forgotten.

In one tract only a few miles away are 12,000 acres of fig gardens and in most any direction one finds vineyards of Thompson seedless (the raisin grape), Malagas, Emperors, Muscats, reaching as far as the eye can see. At one point in the county, near Lindsay,

is a large hill, known as Gillette hill; from the top of this hill the writer looked only a few miles to the East at the snow capped Sierras and at the same time there lay within range of his vision some 35,000 acres of rich citrus groves: oranges, lemons, tangerines, grape fruit, etc., and this only a small part of the vast acreage of citrus fruits in the county. Also, while at Lindsay, the writer visited the great packing houses and watched the sorting, packing and shipping of this fruit and also visited the largest olive packing and processing plant in the world.

The school system of Fresno ranks very high, ranging from the kindergarten to the finely equipped high schools and the Fresno State College with its 1,500 students and equipment of buildings and athletic stadium which surpass that of many of our state universities.

The visitor to Fresno should not miss seeing the Sun-Maid plant, the largest dried fruit packing house in the world, Rhoeading city park and the beautiful Kearney Drive, Park and State experimental farm.

The city is well supplied with up-to-date hotels and public buildings. Three new high schools are now under construction, the city streets are well paved and lighted and lined with wonderful homes, beautified with trees and shrubbery.

Agriculture is highly developed in the valley; ample water for irrigation purposes is furnished by the King and San Joaquin rivers. Fresno county, in addition to its 290,000 acres of fruit, also produces hay, cotton, vegetables, nuts and grains in profitable and commercial quantities, while poultry and stock raising are major farm activities.

At the Western border of the county one finds Coalinga and Oil City, the center of the oldest oil producing areas in the State. Motoring Eastward through the intensively cultivated fruit, vegetable and dairying belt one reaches, in a couple of hours, the Eastern foothill section of great stock farms and further on the high Sierra Nevada range, with its untold lakes and rivers alive with trout of almost every species and where all kinds of wild game abounds. Here, too, we are in sight of the famous big trees and such world famed beauty spots as King River Canyon, Tehipile valley, Grouse meadow palisades, glaciers and countless geological wonders.

Fresno enjoys an exceptionally steady climate, an average of over 75 per cent. of sunshine in the summer season. There is a wide range between day and night. The evenings are cool and one needs a blanket, while the combination of high temperature and low humidity renders the sunshine not excessive and sunstroke is practically unknown. About 85 per cent. of the rainfall occurs between November and April and if one wants to plan a picnic or holiday vacation during the summer, one can do so without fear of rain and with the assurance of plenty of bright sunshine. The average rainfall is only about ten inches and thunderstorms are rare.

Fresno county ranks fifth in mineral resources in the State. The Coalinga oil fields rank fourth largest in the

## A National Cash Register for every business—\$75 up

ONE type of cash register will not meet the needs of all lines of business. That is why there are many distinctly different types of National Cash Registers, each designed to meet a particular condition. Prices range from \$75 up. Let us show you the one best suited to your business.

### Features available on National Cash Registers

Public indication showing amount of each sale.	Separate records of each clerk's sales.
Printed record of all transactions.	Records of sales by departments.
Printed receipt issued on each transaction.	Total of all money taken in.
Totals showing number of customers waited on.	Individual cash drawer for each clerk.



## The National Cash Register Company

A. J. CRON, Sales Agent

66 Ottawa Ave., N. W.

Grand Rapids, Mich.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

**Organized for  
SERVICE  
not for Profit**

We are Saving our Policy Holders  
30% of Their Tariff Rates on  
General Mercantile Business



for

Information write to

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



State. Gold, silver, copper, iron, bismuth, chromite, magnesia and any amount of good building stone. One large stone crushing plant near the city gets enough gold from washing the crushed rock which is used for concrete work, roads, etc., to pay for the operating of the plant.

The city is well supplied with enterprising daily newspapers of both Democratic and Republican persuasion. The leading and largest daily, the Fresno Republican, is owned and published by a son of our old friend, Chase S. Osborn, ex-Governor of Michigan.

Fresno is well supplied with churches, there being eighty-three places of worship in active operation. It also has the usual number of active and progressive social clubs, golf, etc.

At some time in the near future I will write something on the subject of trips in California, which I hope will be of interest to Tradesman readers.

Lewis A. Smith.

**Who Is Who in Emmet County.**

The McCabe Hardware Co., of Petoskey, has a large advertisement in the local daily newspaper every Tuesday which is decidedly unique. Instead of discussing hardware, it is made up of personal references to people who live in Emmet county and to events which are of general interest to every reader of the paper. The last issue contains a very crisp and condensed reference to John A. Lake, the well-known grocer and faithful public servant, as follows:

John A. Lake, of Petoskey, has the very unique distinction of being the one person within the memory of man to make money out of the grocery business. John did that. He has raised and educated a family. Built a fine home. Paid taxes and 12 cent electric light bills. Bought his wife's clothes. Helps support the Methodist church and to maintain the Republican party. Spent some winters in Florida, California and Mancelona. Bought some bonds, and retired from business before he was 50, all out of sugar and soap, etc. (coupled with business ability).

When John was a very young boy he was born way down in Clinton county of very respectable Democratic parents. Went to the district school several terms before he started to teach school himself. That was too tame for an ambitious young man, so he came to Petoskey and started in the grocery business where he soon learned his onions and had the name plate changed to his own name. For a score of years the firm of Smith & Lake was known far and wide as a Golden Rule grocery and had perhaps as large a clientele as any grocery in the North.

Now John has his ear to the ground. We hope he hears something that will keep him in Petoskey. Good, honest, fair-minded men like John Lake are needed in every community.

Mr. Lake was in the city recently en route home from Detroit, where he spent several days. He stopped off at Lansing to spend a few hours with O. H. Bailey, President of the Michigan Retail Grocers and Meat Dealers Association, who told him about the tentative plans the officers had made for the April convention in Lansing. Mr. Lake insists that the annual gathering will be a "hummer," as he expresses it.

Do the things of first importance first.

**Pork Sausage in Broad Demand.**

During the colder months of the year pork sausage is in broad demand throughout the country. This is due to the fact that this product supplies a relatively high caloric content and therefore supplies heat and energy in liberal measure, but just as much to its inherent flavor and palatability. While there are any number of different kinds of pork sausage on the market and special qualities claimed for many of them there really is nothing difficult about making good pork sausage and there is no reason why anyone should not be able to produce a product equal to any other. Like all manufactured meat products, the quality of the finished product depends largely upon the ingredients that go into it. The meat in pork sausage is entirely pork, as the name indicates, though some sausage used like pork sausage is used may contain some veal or beef, and in some other particular differ from pork sausage. Some manufacturers feel they meet their particular trade demands when some beef or veal is used. But for the minute we will consider pork sausage only. This sausage should be approximately seventy-five per cent. lean and twenty-five per cent. fat to make a product that will be free from hardness and dryness when cooked and yet not run away to fat in cooking. The lean should come from hogs of high quality and cut from such portions as the shoulder, ham, belly and back. Not much comes from the back ordinarily because the back is largely the fat portion with the loin underneath, and the loin is too valuable for roasts and chops to be used for sausage making. Whole shoulders with the leg removed may be used while the lean from the ham and belly is what is usually left after cuts are prepared. In a few cases the meat from the entire hog is used for sausage, but there is probably no advantage in this as ham, belly and shoulder trimmings make an excellent sausage. Some may feel they are making a better pork sausage when they make it very lean, but such kinds do not give universal satisfaction. The fat may be from the back, or from trimmings of hams, bellies, etc. In no case should meat from the lower part of the legs nor from the head be used, though jowls are very preferable to many manufacturers. Salting and spicing follows, after which the meat is ground and stuffed in muslin bags or animal casings, or may be cooked as patties. Pork sausage should be cooked slowly.

**Modern Effects in Jewelry.**

Modern effects are outstanding in the novelty jewelry lines now featured for Spring and Summer. Of special interest are the new triangular motifs that are brought out in silver and gold plate, in chokers, bracelets, hatpins, earrings and dress ornaments. Some of these are set with synthetic stones. Next in selling importance is Chanel jewelry, which is wanted now in white and colors. Cracked glass stones in colors are also being sponsored and used in different color schemes for bracelets and chokers for sports wear.

**MICHIGAN BELL TELEPHONE CO.**

Long Distance Rates are Surprisingly Low . . . For Instance

for **95¢**

Or Less, After 8:30 P. M.,

You can call the following points and talk for **THREE MINUTES** at the rates shown. Rates to other distant points are proportionately low.

From Grand Rapids to:	Night Station-to-Station Rate
AKRON, O. -----	\$.70
Buffalo, N. Y. -----	.90
CINCINNATI, O. -----	.75
DAVENPORT, IA. -----	.75
DAYTON, O. -----	.70
LOUISVILLE, KY. -----	.90
MARQUETTE, MICH. -----	.75
PITTSBURG, PA. -----	.90
TORONTO, ONT. -----	.85

The rates quoted above are Station-to-Station night rates, effective from 8:30 p. m. to 4:30 a. m.

A Station-to-Station call is one that is made to a certain telephone, 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 with "anyone" who answers at the called telephone.

Day rates, 4:30 a. m. to 7 p. m., and evening rates, 7 p. m. to 8:30 p. m., are higher than night rates.

A Person-to-Person call, because more work is involved, costs more than a Station-to-Station call. The rate on a Person-to-Person call is the same at all hours.

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



See our exhibits at the Second Better Merchandising Conference and Exposition Feb. 15, 16, 17.

We will be pleased to have you pay us a visit in our business home, located in the heart of the wholesale district, while you are in Detroit.

**I. SHETZER**

Wholesale

UNDERWEAR, HOSIERY, KNITTED OUTERWEAR

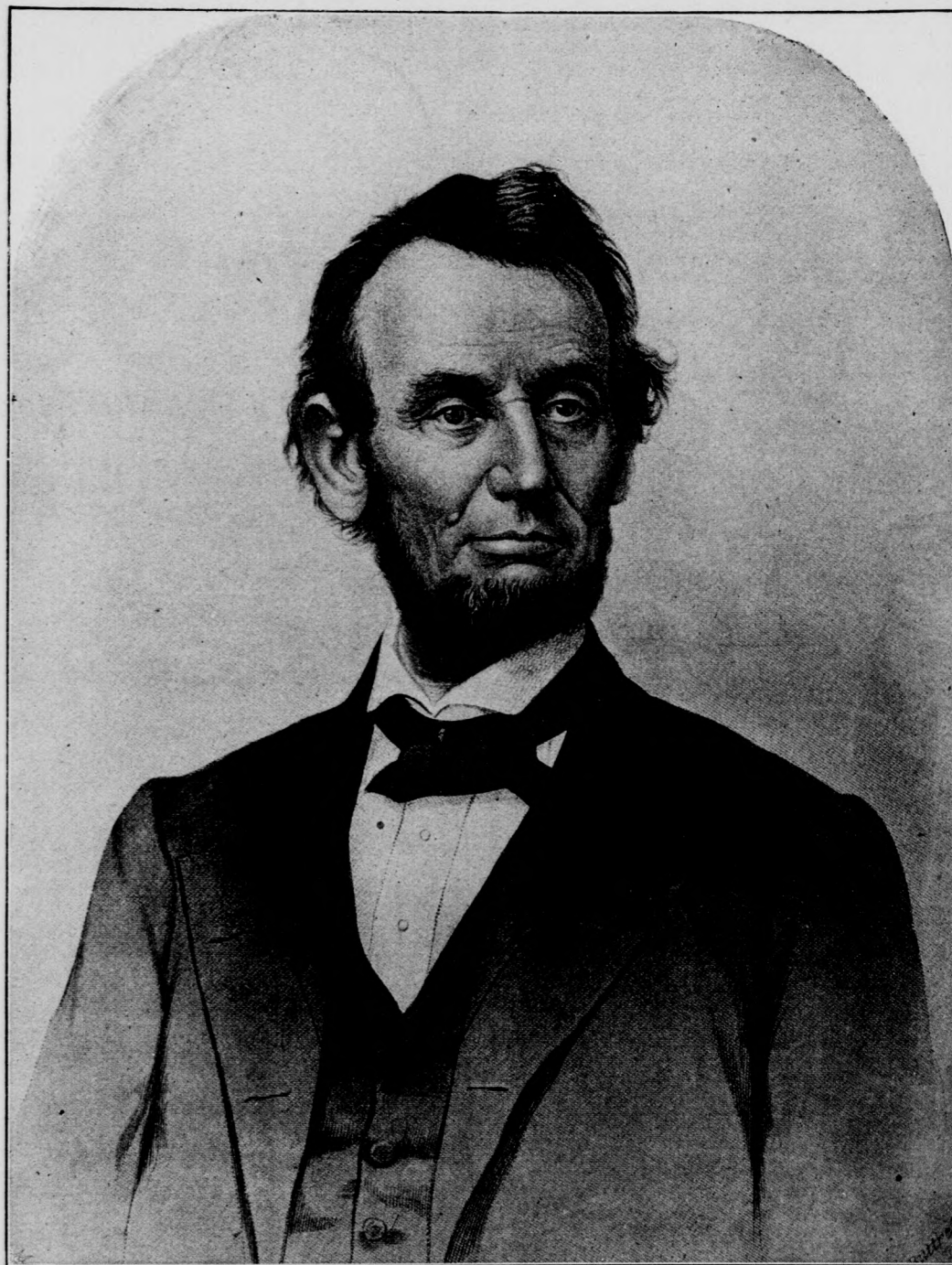
142 Jefferson Ave., East, Detroit

Exclusive Michigan distributor of Buster Brown hosiery, Chalmers underwear, Five Brothers work shirts.

**VINKEMULDER COMPANY**  
Grand Rapids, Michigan

Distributors Fresh Fruits and Vegetables

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



## Lincoln's Eyes

I NEVER pass through Chicago without visiting the Statue of Lincoln by St. Gaudens and standing before it for a moment uncovered. It is to me all that America is, physically and spiritually. I look at those long arms and long legs, large hands and feet, and I think that they represent the physical strength of this new country, its power and its youthful awkwardness. Then I look up at the head and see qualities which have made the American—the strong chin, the noble brow, those sober and steadfast eyes. They were the eyes of one who saw with sympathy and interpreted with common sense. They were the eyes of earnest idealism limited and checked by the possible and the practicable. They were the eyes of a truly humble spirit whose ambition was not a love for power, but a desire to be supremely useful. They were eyes of compassion and mercy

and a deep understanding. They saw far more than they looked at. They believed in far more than they saw. They loved men not for what they were but for what they might become. They were patient eyes, eyes that could wait and wait and live on in the faith that right would win. They were eyes which challenged the nobler things in men and brought out the hidden largeness. They were humorous eyes that saw things in their true proportions and in their real relationships. They looked through cant and pretense and the great and little vanities of great and little men. They were the eyes of an unflinching courage and an unflinching faith rising out of a sincere dependence upon the Master of the Universe. To believe in Lincoln is to learn to look through Lincoln's eyes.

Franklin K. Lane.



# The Preferred Automobile Insurance Company

*A Michigan Stock Company*

Home Office 822-828 Grand Rapids Nat'l Bank Bldg.

Telephone 41370

Invites inspection and comparison of its policy with that issued by any other company. An insurance policy should at least cover for \$10,000. If \$10,000 is of importance to you, why should you not protect it and KNOW that it is secure?

Do you delegate other such important transactions to casual acquaintances? No! Then study and understand insurance policies.

## You Can Read and Understand The Preferred

It is free from ambiguity and has no underlying technical phrases.

If a carpenter handed you a contract to build a house you would study it. An insurance policy is a contract. Are you going to accept one without understanding it?

Does the policy you now have insure you against **loss** or against **liability**? Understand the difference.

The Western Michigan Motor Club has investigated us and, being anxious to provide absolute protection for its members, changed to the Preferred on Jan. 1.

The Western Michigan Motor Club and Preferred Automobile Insurance Co. are pledged to the protection, assistance and comfort of Western Michigan Motorists. Should you not be identified with them?

## *The Preferred--a Policy--of Value*

**DRY GOODS**

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

**Death of Esteemed Employee of Edson, Moore & Co.**

Detroit, Feb. 4—Henry Stearns passed away Monday morning, Jan. 30. He was a representative for Edson, Moore & Co., of Detroit, having been in their employ for forty-six years. He was 69 years old. While his wife was in Los Angeles, Mr. Stearns lived at the Lincoln Hotel in Detroit.

Sunday he was found in his bed unconscious. His physician, Dr. Freund, was called and ordered him taken immediately to an emergency hospital. He never regained consciousness and died early Monday morning. His death was caused by his old trouble, euremic poisoning.

Mr. Stearns was in the store Saturday, full of his usual pep and with a lot of orders. Henry was one of the most loyal men ever in the employ of his house, and no man gave more faithful service to his employer than he did. He was of a most cheerful disposition. He never had an unkind word for anyone and had a tremendous amount of enthusiasm for anything with which he was connected, especially for Edson, Moore & Co. Henry had a large acquaintance, not only among the dry goods trade, but among all the business men in practically every town in Southern Michigan, and he will be missed by many of his customers who looked to him for advice, as he always had their best interests at heart.

When his family were at home they resided at Algonac, on Lake St. Clair, where Henry loved to spend his leisure hours.

The funeral services were held on Friday afternoon at 2 o'clock at the Temple Beth El. Louis J. Koster.

**Hosiery Test Will Come Now.**

Now that January and the retail inventory season are out of the way, the real test of how buyers of women's better-grade full-fashioned silk hose feel about Spring prices will come. Lists of trade leaders have been in buyers' hands for several weeks, but the response in most cases has been hardly more than perfunctory. Preliminary Spring buying by local stores was said to be about equal to last January's, and the same was true of buying by stores in the principal Winter resorts. The catch in this is that January business in 1927 was none too good. With general conditions better this year, however, prospects of a good hosiery season are considered favorable.

**Cheaper Dresses in Demand.**

There is an active demand for junior and misses' dresses and suits in the cheaper lines. Buyers are ordering two-piece models in light weight woollens, flannels, crepes and tweeds. The suits are in two-piece styles, with wrap-around skirts and short jackets lined with silk crepe. These wholesale at \$8.75 each, the dresses in one and two-piece models at \$6.75. Styling favors pleated skirts with profuse button trimming. The leading colors in wool crepes are light gray and beige. Pastel shades are favored in the flannels. The tweeds are obtained in the usual mixtures. On the more dressy models of silk crepe in bandings and

handkerchief effects is used for trimming.

**Moire Put Into Coats.**

Press reports of the Paris mid-season collections mention moire as a popular coat fabric. Some of the better grade manufacturers are not waiting for new models to arrive but are copying what they have already received in moire. They believe that the vogue for this fabric in the better grades will be short-lived and are anxious to get out lines for immediate showing. Coat styles at present indicate new panel and tier treatments placed usually at the back. Flat fur bandings toward the hemlines give the ensemble effect. Colors are restricted to beige, black and gray. Capes and scarfs are used with small collars and may be detached.

**One-Piece Dress Favored.**

One of the dress firms selling mostly to exclusive retail shops in New York finds that the formal one-piece afternoon frock is far outselling the two-piece styles in sports and tailored models. The new dresses are decidedly feminine in cut and favor new skirt treatments, such as tiers, full length overskirts and knee-length pleats. Necklines are original, with geometric designs predominating. More embellishment is used than in previous seasons, and includes bead work, button trimming and flat embroidery. Sheer fabrics and imported printed silks are the two outstanding materials seen in these dresses.

**Penney To Open Store No. 1,000.**

Announcement is made by the J. C. Penney Company, Inc., that it will open store No. 1,000 in its chain in Beloit, Kan., about April 1. While this store will be numbered 1,000, it was explained by a Penney executive that it will not be the thousandth store to go into operation. The company now has 954 stores. By Sept. 1, it was explained, the chain will contain over a thousand stores. The Beloit store is numbered 1,000 in honor of E. C. Sams, President of the company, who is a native of the town and received his early training in the W. J. Keyes store there, which has been purchased by the company.

**Black Wanted in Shoes.**

In the new Spring shoe models black appears to be the outstanding shade. It is used solidly or trimmed with natural colored reptiles, new peacock colored leathers and kid in beige and gray tones. The leathers so far wanted by buyers are lizard, suede, patent leather and kid. Styles include the fancy strap treatments that take in the very narrow widths placed high about the ankle and forming interesting designs with the instep trimmings. Opera styles are also shown with much cut-work and intricate appliques. Aside from pumps, the low-cut oxford is receiving quite a bit of attention in practical and dress styles.

**Offers New Hand-Printed Linens.**

Novel hand-printed linens for home decoration, originating with Jules Bouy are being offered in this country by a prominent importing house. They are

produced in three tones of one color, shading from light to dark, and one edge is made with a contrasting but harmonizing border. They are designed particularly for use in small rooms with low ceilings, and when hung or used as upholstery fabrics are said to give the impression of size. They are available in ten colors, of which red, orange, blue, green and rose are selling best in the order named. All colors are guaranteed fast.

**Towels To Match Kitchen Ware.**

Color for the kitchen is now available not only in utensils but in kitchen towels as well. An Eastern importer is featuring these towels in hand-printed and "boil proof" colors, which exactly match the brilliant shades in which enamel ware is now produced. The merchandise is of bleached linen and is shown in a number of designs including swan, sailing vessel and conventionalized floral effects. The towels wholesale at \$4.50 a dozen.

You'll profit by a trip to the Second Better Merchandising Conference and Exposition and a visit to

**THE CAMILL COMPANY**



Men's and Boys' fine Neckwear

Office and Factory 148 W. Jefferson DETROIT

SEE OUR DISPLAY AT THE EXPOSITION

Before the Big Merchandising Conference and after the Big Merchandising Conference — you will find here the right thing in women's and misses' dresses and coats. Styles that insure ready sale — prices that spell satisfactory profits.

**J. BURROWS**

Manufacturer of Dresses and Coats

130 W. JEFFERSON

DETROIT

Look for our display at the exposition.

Welcome to the Second Better Merchandising Conference and Exposition Feb. 15, 16, 17

**AND BEFORE LEAVING TOWN—**

Call and see the best, exclusive line of children's dresses in the city. Party dresses in original styles, newest shades and at surprisingly low prices. For immediate delivery.

**ALEX. LICHT**

"CHILDREN'S DRESS SPECIALIST"

23 W. Jefferson

Detroit

Displaying at the Exposition

**LEVIN GLOVE MFG. CO.**

Manufacturer of

**MEN'S COTTON, CANVAS AND LEATHER WORK GLOVES AND MITTENS**

216 W. Jefferson, Detroit

Visiting buyers cordially invited to call.



## SHOE MARKET

### Eliminate Outsize Shoes.

Steadily increasing rent and other factors entering into retail overhead are said to be causing a number of specialty shoe stores in all the large cities to seek more rapid turnover through elimination of the so-called outsize shoes. While this is apparently having the effect desired, especially where the novelty angle is played up, it is making it harder for women with outsize feet to find places where they can be fitted.

The range of sizes made by the average manufacturer of women's shoes is from 2½ to 8. In these, widths C and D sell most freely, with E next. There is some demand for women's shoes of F width, but these are mostly carried by neighborhood retailers who appeal to certain foreign-born women.

Because of the great need of rapid turnover the "high rent" retailers are restricting their stocks to those sizes and widths which are in constant demand. When a customer with feet too large or too small to be fitted from their supply comes in, they merely express regret and let the matter drop. A very large part of their trade is transient, and they do not have to worry much about repeat sales. This throws the bulk of the outsize business to stores which feature various types of arch support footwear, in which it is possible to be fitted in widths as narrow as quadruple A and triple E in all the standard lengths.

### Warn of Shoe Price Advance in Near Future.

Advances such as have taken place in the hide and leather market during the last year are at first blush regarded with suspicion as to their soundness, but a dispassionate analysis of the economic factors underlying these price increases, seems to indicate that they are well grounded.

A severe decrease in the number of beef cattle in all parts of the world, has resulted in markedly higher prices for cattle and greatly increased prices for hides which come from them. In the case of the various kinds of standard Chicago big packer hides, this increase has amounted to more than a 75 per cent. greater price than the same hides sold for one year ago.

This condition of short cattle supply and consequent hide price increase, is not peculiar to America but is a condition existing in all primary markets of the world.

That this acute under-supply of hides has not resulted in even greater price advances in both hides and leather is due to the restraint of the thoughtful tanning and shoe manufacturing industries of this country, which have exercised strongest conservatism in both manufacturing operations and price adoptions, in an effort to restrain these increasing price figures to the absolute minimum forced by the inescapable law of supply and demand.

With a view to conserving the world hide supply, the tanning industry has produced less leather than seems to be necessary for the actual shoe needs of our population.

The shoe industry has likewise carefully avoided over-production; and recognizing the dangers of unsoundly priced footwear, has consistently refrained from advancing prices until and as forced to by hide and leather conditions—the general policy of the large shoe manufacturer having been to pass along to the public at old prices whatever hides and leather he owned or had contracted for under earlier purchases.

Despite the utmost conservatism, however, hides and leather have advanced greatly, and shoes have advanced moderately; and there is every likelihood that shoes will have to bear further advances as present commitments of raw materials are exhausted.

Since the world supply of our basic raw material (hides) seems to be genuinely short of the industry's manufacturing needs (with the likelihood that that supply cannot be increased within the next year) the indication is that excepting for normal seasonal and market variations, hide values will probably remain in the general vicinity of present levels for some time to come—and since shoes have at no time been priced in keeping with raw material values, it would seem that the shoe industry supplying the footwear needs of our current population will necessarily have to advance prices from time to time until they reach a proper level based upon their raw material costs.

John A. Bush.

### New Styles of Footwear.

Many new styles of footwear are just out. Black oxfords, colonials, plain pumps and strap sandals will be worn in patent leather, dull kid, suede and lizard. With these are shown the sheer black and gunmetal stockings. Among the Palm Beach styles are the novelties in straw, which are hand

painted and decorated in needlework, and the shoes for day-time and evening which are covered with the same material as that in the dress. Models that indicate the shoes that will be fashionable for Spring and Summer are in the lighter shades of leather, in kid, suede and reptile skin.

An "open shank" sandal of beige kid is being shown, which is bound and trimmed with very narrow bands of lizard a trifle darker in color. The same model is also shown in other combinations. All of these are quiet in color. Pastel shades will probably predominate in shoes except in a few extreme styles for elaborate dress.

A striking novelty in evening shoes is the masque slipper. In form it suggests the Juliet, with the high front slashed to resemble the eye and mouth openings of a mask.

Promises may get the friends, but non-performance will turn them into enemies.

### SHIRTS TO MEASURE PAJAMAS

Samples on application  
**KELLY SHIRT CO.**  
39-43 Michigan, N.W., Grand Rapids



### MEN'S GENUINE CALFSKIN OXFORDS

to retail at  
\$5.00 and \$6.00

are features of  
our new line  
for spring.

Write for samples or  
salesman.

**Herold-Bertsch Shoe Co.**  
Grand Rapids, Mich.

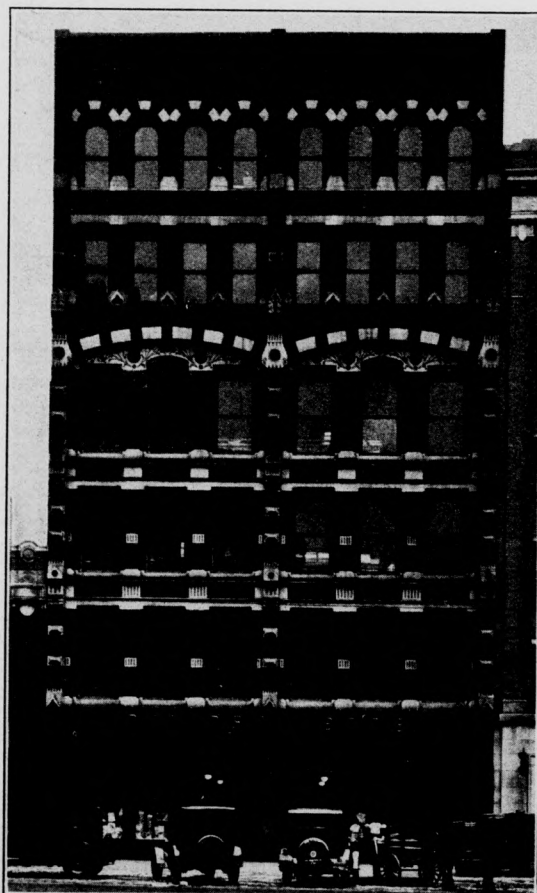
Manufacturers of Quality Footwear since 1892.



FOR "The original patrol" YOUR PROTECTION

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

401 Michigan Trust Bldg.  
PHONES—4-8528, if no response 8-6813  
Associated With  
UNITED DETECTIVE AGENCY



Add to the profit of a trip to the  
**Second Better Merchandising  
Conference and Exposition**  
by paying us a visit.

*"A growing factor  
the Detroit Market"*

## DAVIDSON BROS.

WHOLESALE

HOSIERY, UNDERWEAR, WOMEN'S and  
CHILDREN'S WEAR

159-161-163 W. JEFFERSON





## MEAT DEALER

### Differences in Meat Requirements.

If one travels around the country a little and if he is interested in meat distribution he will not fail to be impressed by difference in demand at large meat centers. Size of cuts of meat and class from which the cuts come, as well as quality or grade, are very apt to attract his attention because of the extent in which they differ from the place he is most familiar with. It is because of this difference that large packers find an outlet for the various classes and grades produced in the United States. In some big markets heavy beef is in best demand, while at other points lighter weight stock sells best. In some markets cow beef has a broad outlet, while in other places this class is in disrepute. One market seems to demand relatively heavy bacon, while at other places lighter and leaner stock is asked for and furnished. We could go on for considerable length in enumerating the differences that exist, but these probably explain our point. Since there is no appreciable difference in the prosperity of the masses at these points it is hard to understand why such a variety of tastes obtain, unless it is a result of habit. Up in Alaska the natives eat reindeer when they eat meat and apparently like it. In the United States reindeer meat is used very little as yet, except as a sort of novelty, or luxury. This, perhaps, is an example of extreme difference in taste. One class eats reindeer meat because it is the only kind available, and likes it, while in other sections of the country where reindeer is not so readily available and where other kinds of meat is on sale everywhere no taste has been developed for reindeer, but beef, veal, lamb, mutton and pork are consumed in great quantities with great relish. There is less reason that is really discernible why one section should demand beef from carcasses weighing 800 to 900 pounds, while in other sections these weights find few who want them, but where carcasses weighing around 600 pounds will meet all requirements. There are places where lightweight pork loams sell well and there are other places where the demand is for heavy loins, and so it goes. We are glad that there is a demand for all kinds of meat but we do not believe this demand should be so restrictive that it cannot change when national supply changes. It seems to us quality should be the guiding star of consumers.

### Definition of Lamb.

"When does a lamb become a yearling sheep? When does a yearling sheep become a mature sheep?" are questions often asked by the layman. A recently published bulletin by the United States Department of Agriculture answers the questions as follows: "Generally there are features peculiar to each of these groups by which it is not difficult to determine to which a given carcass belongs. These differences are the result of changes which occur at different stages of maturity in the live animal. Age produces mark-

ed changes in the character, color, and consistency of the flesh and bones and to a lesser extent in the consistency and character of the exterior and interior fats. But there are periods in live animals when lambs are approaching the yearling sheep stage and when yearling sheep are approaching the mature sheep stage, when the blending of the several features is so gradual that exact determination of the group to which their carcasses belong is exceedingly difficult. At this period, the foreleg joints of many carcasses do not show what is shown as a lamb joint. Lamb carcasses as a group are distinguished from mutton carcasses by their smaller and softer bones, lighter-colored flesh, softer and whiter external and internal fats, smaller size of carcass and cuts, and by the break joint of the forelegs. Of these the latter is most prominent. Lamb foreleg joints break in four well-defined ridges, resembling somewhat the teeth of a saw. The ridges are smooth, moist, and red with blood. The bones of the hind legs at this period also are streaked with blood. As lambs approach the yearling sheep stage the bones become harder and whiter and the break joints, although retaining some of the saw tooth effect, are relatively harder and more porous, and there is only a slight indication of blood at the joint. Bones in lamb carcasses are easily cut or sawed. In the better grades the flesh is fine-grained, smooth and velvety, and light pink in color.

### Cooking Pork Cuts.

When the young housewife asks you how long it takes to cook pork—tell her:

- Bacon, or Salt Pork, sliced, broiled or pan-broiled, 3 to 5 minutes.
- Piece, boiled, 1 to 1½ hours.
- Ham (smoked), ¼-inch slice, broiled or panbroiled, 3 minutes; 1-inch slice, broiled or panbroiled, 8 to 10 minutes.
- Whole, roasted or baked, 27 to 30 minutes per pound; boiled, 27 to 30 minutes per pound.
- Ham (fresh), roasted or baked, 25 minutes per pound; boiled, 30 minutes per pound; braised, 30 minutes per pound.
- Loin, roasted or baked, 25 minutes per pound.
- Shoulder, 25 minutes per pound.
- Spareribs, roasted or baked, 25 minutes per pound; boiled, 1 to 1½ hours.
- Crown Roast, roasted or baked, 2 to 3 hours.
- Chops, broiled or panbroiled, 15 to 25 minutes; braised, 45 minutes.
- Tenderloin, broiled or panbroiled, 15 minutes; roasted or baked, 1 hour; braised, 45 to 50 minutes.
- Sucking Pig, roasted or baked, 3 to 3½ hours.

Three teaspoons were removed from the stomach of a woman in Ohio. She had no recollection, she told the doctors, of having swallowed them. Likely, though, she made way with a demitasse spoon when an infant, and the three teaspoons represent the original deposit left at compound interest.

### The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY Distributor

### I. Van Westenbrugge

Grand Rapids - Muskegon  
Truck Service  
Central Western Michigan  
DISTRIBUTOR

## Nucoa

### KRAFT CHEESE

"Best Foods"

Salad Dressing

"Fanning's"

Bread and Butter Pickles

Alpha Butter

Saralee Horse Radish  
OTHER SPECIALTIES

### 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.

## Postma Biscuit Co.

QUALITY  
RUSKS and COOKIES  
Grand Rapids, Mich.

## BIXBY

OFFICE SUPPLY COMPANY  
GRAND RAPIDS, MICHIGAN

### COCOA

DROSTE'S CHOCOLATE  
Imported Canned Vegetables

Brussel Sprouts and French Beans  
HARRY MEYER, Distributor  
816-820 Logan St., S. E.

GRAND RAPIDS, MICHIGAN

### Ship By

## Associated Truck

GRAND RAPIDS, LANSING and  
DETROIT.

Every Load Insured. Phone 55505

Phone 61366

## JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.

GRAND RAPIDS, MICHIGAN

# It pays to stock it

It pays to stock what is easy to sell. Clerks make more sales in less time. Customers are better satisfied.

That is one reason why it pays to stock Carnation Milk. It is a familiar brand with a familiar label. Customers recognize and accept it.

As for the quality — well, you know you can't buy better milk.

Carnation Milk Products Company  
Carnation Bldg., Oconomowoc, Wis.

## Carnation Milk

"From Contented Cows"



© 1928, C. M. P. Co.

# DUTCH TEA RUSK

A HEKMAN MASTERPIECE

Fresh  
Eggs

Whole  
Milk

Twice  
Toasted at your  
grocer

MICHIGAN TEA RUSK CO.  
HOLLAND MICHIGAN

SELL

## Ge Bott's Kream FrydKaKes

DECIDEDLY BETTER

Grand Rapids Cream Fried Cake 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.

### Winter Business in Paint and Glass.

Paint is no longer a one-season seller. Some years ago it may have been considered as such; but the tendency to-day is to sell paint the whole year round.

It is true that sales are curtailed to some extent during the winter months, but that does not prevent a live dealer from making his paint department a profit-maker at all seasons of the year.

One dealer who owns a suburban hardware store in a large Canadian city, where winter weather is reasonably sharp, put on a window display at a time when the thermometer was hovering around the zero mark. As a result of this display he made a good many sales of floor paint, floor wax, enamel, varnish stain, wall paint and brushes.

This dealer takes the stand that the paint department must keep up its end through the winter months, the same as all the other departments of his store. So he does not believe in relaxing his efforts to sell paint in winter. Several customers remarked that he was trying to start the paint season a bit too early; but these remarks did not affect him. He simply kept the paint specialties well to the front, and by attractive display secured quite a bit of business. Nor were the sales all limited to 25 or 50 cent items. Several good sales were made.

One customer for instance enquired regarding a finish featured as especially attractive and durable for walls. The customer left the store with a quart of flat wall-finish and a three-inch paint brush. Two days later he returned for another quart of the same material. He was so pleased with results that before he finished his wall painting, he had used two gallons of flat wall paint and some thinning material.

This was only one of a number of customers who were led by that mid-winter display to purchase paint specialties.

The dealer of course cannot expect a big rush for paint during a slack season; but if he sells paint to a couple of dozen customers as the result of a display he is doing very good work.

In arranging a winter paint trim, make the utmost use you can of cards illustrating the point that certain kinds of work can be done successfully in the winter months. If ready-made show cards are not available, some neatly-lettered cards of your own manufacture will serve the purpose. The lettering can often be supplemented by attractive colored illustrations clipped from current magazines.

Many householders have plenty of spare time on their hands in the long winter evenings. This time can be profitably devoted to interior painting and decorating. A great deal more interior painting and decorating would doubtless be done by householders in the winter months if they felt sure they could do the work themselves. The fact that the handy amateur can get good results with most of these spec-

ialties should be stressed. A demonstration of interior paint specialties will often help to convince the skeptical customer on this point.

It may be said, "A big city dealer could get results in the paint department in winter, but what about the small dealer?" A Northern town of about 3,000 people had several dealers who have worked up a considerable business in winter paints. These dealers frankly concede that winter is a great deal quieter in this department than spring and fall; yet all agree that they have good winter sales. They have themselves largely to thank for this steady winter demand. With the coming of snow they do not relegate the paint department to the background. Instead, they push seasonable paint specialties—interior and similar lines—to the front and keep a good assortment of such specialties constantly on display. Anyone coming into the store can readily see lines which can be used in cold weather.

Naturally, these dealers appeal largely to farm trade. One of them in particular states that he has felt a good demand from farmers who take advantage of the dull winter months with their abundance of spare time to brighten up their implements. This dealer has also sold a good deal of barn paint—a line which he has brought prominently to the fore. Painting outside in frosty weather is not always a wise proceeding; but there are winter days when the frost is not severe, the air is dry, and small jobs on outhouses and similar buildings can very well be done with good results.

Floor paint also sells readily with these small-town dealers where it is kept prominently before the buying public. Very few people will think of painting their floors unless the idea is suggested by a paint display or, better still, a demonstration; or by seeing, in other homes, floors which have recently been painted. That is one important thing to remember about winter painting. There is more visiting in winter than at any other season. A woman sees the improvement in her neighbor's home, learns the neighbor did the work in spare time, and immediately wants to do likewise.

Another of these small town dealers states that women are the largest buyers of winter paint specialties. A third dealer reports that farmers' wives are every year becoming larger users of ready mixed paints. This is only natural. The man of the house is prone to minimize the importance of painting, especially the interior of the home. The woman, who spends much of her time here, feels the need of painting more keenly than does the man. On the other hand, a good many men like to paint; and find satisfaction in the idea that, by using their winter spare time in this way, they are adding to the value of their property at slight expense.

The dealer should, in most instances, make a very strong and direct appeal to the women folks. A good idea is to put on a demonstration of floor paint, wall tint, wax or other specialties; and to send out special invitations to a select list of housewives to come, and bring their neighbors. The telephone

## BROWN & SEHLER COMPANY

Automobile Tires and Tubes	Farm Machinery and Garden Tools
Automobile Accessories	Saddlery Hardware
Garage Equipment	Blankets, Robes
Radio Sets	Sheep lined and
Radio Equipment	Blanket - Lined Coats
Harness, Horse Collars	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

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

## Fenton Davis & Boyle

Investment Bankers

Chicago  
First National  
Bank Building

GRAND RAPIDS  
Grand Rapids National Bank Building  
Phone 4212

Detroit  
2066 Buhl  
Building



can be used; a great many farm-wives can be reached by the rural phone. An invitation to a paint demonstration is more likely to bring women to your store than a mere invitation to come in and discuss the paint proposition.

It is not necessary to have an expert demonstrator. With a little coaching some member of the staff can usually handle the work very well. The regular salesman may not have the same smooth patter as some of the traveling demonstrators; but it should be no difficult matter for an intelligent young man to master a good sales talk. It is important to stress the fine work done, the ease with which it can be done, the quality of the paint, the economy of using spare time to do this work, and the sanitary importance of interior painting. The demonstrator should be thoroughly posted on any questions that are likely to be raised; questions should be invited.

In fact, every salesman who is likely to have anything to do with the paint department should be well posted in regard to paint specialties. For instance, he should know approximately how much of a given specialty will cover a specified area of floor or wall space. I have often met salespeople who, when that question was put to them, had to consult the label on the can, or some circular. It should be borne in mind that the amount of paint required depends to some extent on the condition of the surface; and the number of coats to be applied is also a factor in the quantity used, and, also, is itself dependent on original surface conditions.

Quite often the purchaser is assured that such-and-such a quantity is ample for a certain job. In the ultimate show down he has to buy four times the original estimate, that purchaser is justifiably sore. As a rule, it is better to over-estimate than to under-estimate; but with knowledge of actual painting, it is possible to estimate very closely.

It is probable that the sale of glass in most hardware stores could be materially increased by intelligent effort. The demand usually comes in the fall, when storm windows are being got out and broken panes repaired against the winter. But in the winter months quite a bit of glazing is done by farmers, who have time at this season for work which cannot be given attention at the busier seasons of the year.

Glass is a commodity for sale in every hardware store. The demand is regular and steady. If a building boom develops, the demand is stimulated; storms, also, often bring a more pronounced demand for glass. But as a rule the hardware dealer does little to stimulate or develop trade, or to encourage customers to use more glass. Along this line there is room for some intelligent missionary work.

As an instance of the opportunities, quite often we see a convenient, well-built barn with the most up-to-date fixtures but almost completely dark inside. Three times the number of windows could have been easily installed, giving the barn a better appearance, improving the health of the livestock, and adding to the convenience of those who have to work inside the barn.

The value of light is inestimable; and plenty of light is one of the first essentials in satisfactory stabling. Dirt and disease lurk in dark corners of buildings or stables, and a generous supply of light is essential to proper sanitation. A passage from one authority might with advantage be quoted by any dealer in his newspaper or direct by mail advertising:

"To let in the sunlight generously is a long step toward proper sanitary conditions. Without touching the question of germ-destroying, the dirt of litter, manure, fodder and floating dust accumulating in cobwebs, will certainly escape notice in the corners and crannies of a dark stable. A periodical housecleaning in the cattle or horse stable is no substitute for a daily cleaning, which is most likely to be done when the light is turned on. The second point in favor of good lighting is that it saves labor, a great deal of vexation and, of course, time. With one man trying vainly to do two men's work, as is the case on hundreds of thousands of farms, all needless and wasteful steps and efforts must be eliminated. Efficient work cannot be accomplished in dark stables which tend to waste feed and lessen gains in meat as well as milk production. Therefore in planning to remodel the old stables provide something entirely new—plenty of convenient windows. The light will flow in if given a chance. Do not keep it out. It is one of the stockman's best friends."

Now is a good time to urge upon your farm customers the desirability of "more glass." Of course a certain educative process will be necessary before a "more glass" campaign gets full results; but the idea is worth keeping before your public; and a "more glass" window toward the close of winter, emphasizing these ideas, will prove a decided novelty.

More glass for school buildings is an even more important item from the public point of view. What can be accomplished in this direction is being illustrated right now in my own community. An eye specialist makes a hobby of proper lighting for schools. Last fall he gave a lecture to the teachers' association, illustrated by slides, and emphasizing the importance of proper lighting. Since then he has been repeating his address to home and school clubs and women's institutes throughout the country; with the result that old, faulty lighting arrangements in many schools are to be improved.

The wide-awake hardware dealer will lend his support to such a movement; and by judicious advertising, and perhaps by personal canvassing of school boards, can materially help the movement in his own locality, and, incidentally, stimulate the demand for glass. A circular letter to school boards will quite often develop some business. But if a first attempt does not produce results, that is no reason to quit; rather, the effort should be repeated from time to time. Here, as with paint selling, a sort of follow-up campaign is usually necessary to educate the prospect to the buying point.

Victor Lauriston.

## GRAND AND UPRIGHT PIANOS TO RENT

Pianos Tuned, Repaired and Rebuilt



Catalog of the Vose Piano gladly sent you on request.

*Its fame and its beauty of tone  
make it worthy a place in  
the finest of music-  
loving homes*

## VOSE Small Grand Piano

*Thoroughly high-grade in every detail,  
yet the price is only*

**\$795**

The presence of a grand piano lends distinction to the home—an atmosphere of culture, and musical appreciation—and, particularly is this true of the Vose Piano. For associated with the Vose is a record of more than 100,000 satisfied owners—a record extending back over three-quarters of a century. It is an instrument which justifies sincere pride in ownership. Be sure to see and hear the exquisite Vose Small Grand. It embodies all those attributes that have made the Vose name internationally known and esteemed. Grace your home with it now—at only \$795 it is most unusual value—and we gladly arrange convenient monthly terms if you wish. Your present piano accepted at liberal allowance as part payment.

Michigan's Leading Music House

## GRINNELL BROS.

Steinway Representatives

HQRS. 1515-21 WOODWARD AVE., DETROIT

Branch Stores at Adrian, Ann Arbor, Bay City, Flint, Grand Rapids, Hillsdale, Jackson, Kalamazoo, Lansing, Monroe, Pontiac, Port Huron, Saginaw, Traverse City, Wyandotte, Ypsilanti, Toledo, O.; Windsor, Ont.; Nine Detroit Branches.

"THERE'S A GRINNELL STORE NEAR YOU"



## HOTEL DEPARTMENT

### Graphic Description of Scotty, the Man of Mystery.

Los Angeles, Feb. 2—Here is one I heard the other day. An individual had been brought up before a police judge here, charged with driving an auto while intoxicated.

"He staggered," one witness said. "He stuttered," said another. "The odor of alcohol hung over him like a pall," said the third. "His eyes were bloodshot—his gestures were uncontrolled—he seemed to see everything double," testified the traffic cop. Such evidence was piled up so that it looked dark for the culprit, though he seemed unperturbed.

Then the defendant's attorney faced the judge and said he only desired to ask one of the witnesses one question.

"Was my client singing Sweet Adeline?" he demanded.

"He was not," said the witness.

"Discharged," said the judge.

The Federal Trade Commission has reported interestingly on the bread we eat—how the loaf is divided among those by whom it is produced. There is much to be found in this report justifying the claims of grain farmers that they are getting the fag end of the division of profits. The investigation made by the Commission shows that for a period of three years the cost per standard loaf of bread for the consumer has been 8.55 cents, of which the baker took 5.11 cents; the railroads .60; the miller, .41; the retailer 1.28 and the grain producer only 1.15. All of this must go to show that the distribution is out of proportion, for the farmer and distributor ought to be entitled to a larger share. Of course, the baker has a large investment and a pay roll as well, but the farmer surely evens up on both investment and labor.

California grape growers are much elated over the results of last year's harvest and the bright prospects for 1928. Most of the grape product is consumed in the manufacture of grape juice which a few years ago was a drug on the market. In fact, fermented wine sold as low as 14 cents per gallon up to the time of the Volstead legislation. To-day grape juice sells from \$1 up and the price of compressed yeast has also advanced 100 per cent. The recent decision of the Federal courts protecting the grape juice manufacturers against the vagaries of nature has had much to do with the prosperity of the grape producer.

When I paid a visit to Death Valley, a few weeks ago, I promised my readers I would later on have something to say about the individual who made this desert famous, "Death Valley Scotty."

This eccentric individual, whose real name is Walter Scott, set millions guessing as to the source of his wealth, in 1905 when he chartered a special train at Los Angeles merely to satisfy a whim for a fast ride and established a speed record to Chicago which has never since been approached, and he is still an unsolved puzzle. He made the trip, 2,200 miles in forty-four hours. In November last he offered railroad officials \$25,000 to carry him from Los Angeles to New York in sixty hours, but the offer was declined for the reason that such a trip would be too hazardous.

Mystery he surely is, and while he talks freely on occasions, he never really divulges any secrets. He is just completing a mansion near the head of Death Valley, in Eastern California, but nobody seems to know what he is doing it for, because of the fact that he is a veritable Arab in his habits and cares little for human comforts.

There are whisperings about a huge landing field for airplanes; there is enough cast iron pipe on the premises

to build a water system for a town; there are arrangements for an ice refrigerating plant in that spot where the white sand makes a mammoth reflector and the sun beats down blisteringly hot during eight months of the year. Also there is a two-story building of concrete construction, with screened-in sleeping porches, luxurious baths and appurtenances for an indulgence in athletics. There is a garage which houses a battery of trucks, several pleasure cars and plenty of space for holding a National presidential convention: stables which are a marvel of comfort and convenience; and an electric plant which generates by water power coming from a spring on the mountain side.

Scotty takes no offense if you ask him what he is going to do, for it takes you nowhere. Many stories are told about this eccentric man. Recently a prominent plumber asked him what he was going to do with his palace when completed. "You can prepare to move down there when I get it completed, as it is to be a home for crazy plumbers." The crowd laughed and the plumber blushed and the man of mystery was content, for he left them all guessing. A group of young girls, with bobbed hair, rouged lips, roll stockings and other marks of modern feminine youth, surrounded the famous prospector and demanded to know why he was constructing such an expensive building in the desert sand. "I am preparing that so we can round up all the incorrigible flappers and put them where they belong," was all the satisfaction they got out of the interrogation.

Now and then he boasts that he will be "sitting on top of the world" and will have more money than any man can spend when he completes his ambitious plans, but that is as far as he will go in divulging his program. His replies to any queries about the use he will make of an airplane landing field are just as unsatisfying.

Scotty is a master of mystery, but he also possesses a highly developed sense of humor and never is so happy as when he finds a gullible person who will believe one of his fanciful yarns. He was going recently to his nearest railroad trading point for some supplies when he met a motor tourist and his wife, who asked if he could direct them to the home of the famous Death Valley Scotty. He pointed to the only road leading to his place and they thanked him. Later on he overtook them and regaled them with wild tales about the individual they were seeking.

"If Scotty isn't at home," he said, "We will get into his house somehow and I will cook a meal for you. I know him pretty well and it will be all right." "If you know him so well," said the woman, "perhaps you can give us some accurate information concerning Scotty. Did he really get all of his wealth by holding up high grade ore shipments?" With the solemn expression of a judge and in a confidential tone Scotty answered her: "I know this bird almost like a brother and the story sounds plausible."

When the ranch was reached, Scotty manipulated the lock on the door, invited the travelers into the house, and explained that while Scotty was not at home, he would take a chance on making them feel at home, and prepared a meal for them. The woman was hearing and believing enough romance about the prospector to write a novel, when an Indian spoiled the joke by stepping into the kitchen and asking a question: "Say, Scotty, what do you want me to do with the mules?"

Scotty is not only an unusually interesting character, but he has a most likeable personality. No one could be a more hospitable host. He impresses one with the kindness of his nature and the desert country knows him for his generosity. Only those who have read merely of his escapades

"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.

### MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

### PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -- Sandwich Shop

### CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath

\$2.50 up with bath.

CAFETERIA IN CONNECTION

### Henry Smith FLORAL Co., Inc.

52 Monroe Avenue  
GRAND RAPIDS

Phone 9-3281



### 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.

### 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 GARY

GARY, IND. Holden operated

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

C. L. HOLDEN, Mgr.

### HOTEL KERNS

LARGEST HOTEL IN LANSING

300 Rooms With or Without Bath

Popular Priced Cafeteria in Connection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor.

### WESTERN HOTEL

BIG RAPIDS, MICH.

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

WILL F. JENKINS, Manager

### NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

150 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms

WALTER J. HODGES, Pres. and Gen. Mgr.

### HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER, Manager.

### Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT HOTEL.

American Plan, \$4.00 and up; European Plan, \$1.50 and up.

Open the year around.

### 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



without seeing and talking with him, entertain the idea that he is a bit "dippy." Those who have come in close contact with him recognize him as a keen, clever man who knows just what he is doing all the time and is smart enough to keep his purpose to himself. He is a spectacular actor who never steps out of his part. He is always consistent.

He is supposed to be about 50 years old but has all the appearances of a man of 35. He is about five feet nine inches in height and quite stocky in build. His head is covered with a mass of bristly hair which seems to have caught its shade from the sands he has tramped so much. Many who have never seen him and expect to see a countenance baked and cracked by the heat are astonished to find a man with a skin as fair as a woman's. But his eyes are interesting. The blue of the desert sky is mirrored in them. They give one the impression that either the pupil fills the entire eye or there is no difference in color between the pupil and iris, and one is not conscious of any white surrounding the blue.

Scotty has had the experiences of a dozen ordinary lives, but the heart of youth still beats in his breast. No college freshie is more eager to perform pranks, and he certainly does his stuff.

He was going from San Francisco to Los Angeles one time before Mr. Volstead started his disturbance. A waffle iron in a Chinese restaurant had prior to his boarding the train attracted his attention and, leaving money sufficient to pay for several of them, he placed the iron in his shirt bosom. He was wearing his usual heavy wool shirt with a flaming red tie and an overcoat, but no coat or vest. He had a satchel full of uncut bank notes which he had secured from a bank in San Francisco, and as he sat in the club car he attracted the attention of an Eastern man and his wife who gazed at his huge hat and grotesque makeup. That pleased Scotty so he began telling the woman how easy it was to live in the West without working. "Counterfeiting is the ticket," he whispered. "If you will lend me a pair of scissors, I will show you what I mean." The woman went to her seat and brought back a pair of scissors. Reaching into his satchel, Scotty picked up a sheet of the new money, cut off a few bills and said: "Now I will order some drinks and you will see that the unsuspecting porter will take this in payment for his check and will offer me change in real coin." And sure enough, the porter after serving the drinks, did offer the change to Scotty, which the latter scorned. Then he gave them a glimpse of the waffle iron, explaining it was the die with which he did the counterfeiting. The Eastern man took occasion to wire the authorities at Los Angeles that a dangerous counterfeiter would arrive on the train. The police car was at the depot when the train arrived, but when the officers saw Scotty emerge therefrom, they realized that their informant had been sold.

His source of wealth has been a mystery ever since the time, years ago, when he came to Los Angeles, engaged a suite of expensive rooms at one of the best hotels and proceeded to arouse public curiosity to a fever heat. He had champagne bottles in coolers placed around his rooms and welcomed in the newspaper boys. He would send the bell boy out for a few boxes of cigars and then, as the boy started to leave the room, would call him back, pull out a \$50 bill, tear it in two hand one-half to the amazed bell boy, placing the other half in his pocket. The next day he would hand the remaining half to the boy, who seemed to like the play.

His trip, in 1905, by special train to Chicago, was suddenly conceived and immediately carried out. He insisted on

having de luxe equipment and then spent most of his time on the locomotive. At each change of crews, he handed the engineer a \$100 bill, with a lesser amount to other employees. In one case he gave the conductor his watch, a most expensive affair, as a remembrance. By a coincidence, I made the trip from Albuquerque, New Mexico, to Williams, Arizona, with this self-same conductor on a flight of the fast mail and was shown this token, as mentioned at the time.

There are many people who believe that the railroad company arranged this whole affair as an advertising stunt. If it did, it must have paid Scotty an enormous sum for publicity, because the prospector literally threw money away in Chicago and later caused traffic jams and near riots by his spectacular antics in New York City, where he created the impression that he had transported all the gold from the West to the metropolis.

But withal this publicity which Scotty has scattered the world over respecting Death Valley, the fact remains that outside of his actually known connection with the Buffalo Bill Wild West show for a season or two in the nineties, his past is an impenetrable haze and the source of his seeming great wealth absolutely a riddle. Possibly some of the financial heads of the Coast may know something about the latter, but his nearest neighbors and most intimate friends seemingly are in the dark.

Among his intimate acquaintances he numbers governors, judges, railroad officials and others of high standing. His integrity is unquestioned, his charities, well dispensed, are marvelous, and he enjoys the notoriety of having given to the world a knowledge of Death Valley, which, though discovered by the '49ers, was practically unheard of until his famous flit across the continent on a Santa Fe special in 1905.

In my mention of the new James Oliver Curwood Hotel, at Owosso, recently, I forgot to chronicle the fact that it would be operated by the Holden Hotel Co., which has the New Gary, at Gary, Ind., and a chain of other similar institutions in Indiana and other states. C. L. Holden was formerly of the Rowe Hotel, Grand Rapids, and he, with his brother, Colonel Holden, are well known throughout the West as efficient operators.

Frank A. Duggan, who since Feb. 1, 1925, has been assistant manager of the Pennsylvania Hotel, New York, which was under Mr. Statler's personal supervision, has just been appointed general manager, a fact which will give his many Michigan friends much pleasure, it being the highest post in Statler hotel operation. The announcement of Mr. Duggan's advance to the highest position in New York hotel-dom comes also as a personal gratification to the writer who has watched his career with a great deal of interest. For years Mr. Statler watched over the destinies of the Pennsylvania jealously. It was his hobby. When he transplanted Frank Duggan to New York, some of the fraternity who were in close touch with the veteran operator predicted that he had booked him for the country's one big hotel job, and that is exactly where he has landed with both feet. Mr. Duggan was formerly a member of the California bar until he went to the service of his country in the kaiser's war. His rise in hotel affairs has consequently been very rapid, for only seven years ago he first associated with the Statler interests in the East. Soon afterward he was discovered and became banquet manager of the Detroit establishment, but the officials of the Detroit Golf Club decided he was the individual to direct the activities of that great social organization and drafted him

into the service. But Mr. Statler would not have it so. He made a special trip to Detroit, appealed to the club officials, who finally reluctantly cancelled his contract, and he at once returned to New York to become assistant to Mr. Statler, and there you are. The minutia of hotel operation he has at his finger tips, but he is also a host in every application of the term. Also he has not been spoiled by his successes. He is still the friend of his friends, his hotel associates honor him and his employes respect him.

And speaking of former hotel operators of Grand Rapids, I am reminded that William C. Keeley, who opened the New Morton, is manager of the Hayes Hotel North, a recent Chicago production, owned by Hayes Brothers, who control several desirable propositions in that city.

The Wright House, at Alma, which for years was operated by Verne Calkins and afterward by Mr. and Mrs. C. Elliott, has been sold by them to the J. H. Hardy Hotel Co., Chicago, which operates a chain of hotels in Iowa and Kansas. The Wright House is one of Alma's time honored institutions. It was built more than a quarter of a century ago and represented at that time everything in modern hotel construction, and it still looks the part, with its massive rooms, high ceilings, walnut trimmings, etc. Also it is supplied with modern plumbing and conveniences. The Elliotts certainly ran a good hotel, enjoyed a nice patronage, and no matter what vacation they may follow in the future, they may have the satisfaction of knowing that their work was well done.

A large number of prohibition enforcement officers have walked the plank here within the last fortnight and more are said to be on the anxious seat. The discovery that 240,000 cases of whisky were handled in Los Angeles by one rum trust in less than eight months did not seem to the authorities in Washington to be satisfactory evidence of law enforcement in the city of perpetual sunshine; 2,880,000 bottles of hard liquor, or more than two quarts per capita, by one supply organization seem like too large an average. The Federal court here has just disposed of the preceding batch of enforcement officers through acquittal and some doubt is expressed as to any attempt being made to discipline the more recent offenders, the judge, on a former occasion having expressed his disgust with the action of a jury who brought in a verdict of "not guilty," although a million and a half dollars' worth of smuggled liquor, kept in a Government warehouse here, had been peddled by Government representatives.

The Tariff Commission has ordered a raise in the tariff on sugar, coupled with the statement that "such an advance will make no perceptible difference with the ultimate consumer." One thing is assured, however, and that is that the individual producer of sugar cane will never hear of the raise and the refiners will add ducats to their capacious wallet. It seems almost miraculous, when we consider that no toes are tread upon when the big fellow adds to his profits by simply filtering thin air. It is in keeping with the claim that the Pullman surtax of 50 per cent. is not felt by the public at large, as only "malefactors of great wealth," as President Roosevelt used to call them, ride on Pullman sleepers? And a lot of them have passes. Perpetual motion must be very near at hand.

Frank S. Verbeck.

Traffic is never heavy enough on that straight and narrow path so but what you'll find room enough for travel.

#### Hotel Rejuvenated By Descendant of Eric the Red.

Boyer City, Feb. 7.—In 1911 Boyne City was a very little city. Thirteen whistles screeched, bellowed, hooted and squalled every morning to awaken the workers for their daily labors. The dark winter mornings echoed to the tramp of hurrying feet and the evening shadows saw the same forms homeward bound. Docks were crowded with shipping and day and night the hurrying engines shuttled in and out with provender for the maw of the mills and factories.

Strangers from everywhere came. They were cared for in entirely inadequate and out-of-date hostels. The "New Boyne" hotel was little better than a mill boarding house, an annex to the barroom but recently outlawed. The Eagle Hotel was a made-over story and a half dwelling house with a leanto dining room which met its fate at the hands of a vagrant switch engine. Another hotel was no more than a bootleg joint and its accommodations were, to say the least, primitive. The Pine Lake House, the most pretentious for size, was frankly a mill and lumberjack boarding house.

The New Boyne burned. The Garland also went up in smoke and the Eagle was pulled down—literally—because it became a death trap from its proximity to the railroad on a busy street. At this juncture a group of business men got together and built a real hotel, and when it was ready for occupation was christened "The Wolverine." It was opened with great eclat and some clatter. But, alas for the fond dreams of the promoters, while it was a wonderful advertisement for the town and a thing of beauty and satisfaction to its guests, it was a white elephant for its owners. It staggered along for three or four years under various managers until all were ready to throw up their hands and let the tail go with the hide.

In 1915 a new element entered into the picture. From the wilds of Northern Wisconsin came a magnificent person. Generously built, both physically and mentally, schooled in all the graces of the drawing room and the arts of the kitchen, of attractive personality and appearance, equally at home in the lobby, office, kitchen and laundry, she speedily brought order out of chaos and a new spirit dominated the place. Since that time, in all the varying fortunes of the hostelry and the country, she has kept the Wolverine in the front rank of the hostelries of the State. Sometimes as manager, hired, and sometimes as a leasee. Despite her long residence in the Western world, her tongue still betrays that she has for her forebears those rovers of the Atlantic who followed Eric the Red when he braved the terrors of the unknown seas and found the shores of Vriesland centuries before the followers of Columbus dared the venture. If you should come to Boyne City during the coming summer you will find "Marie" behind the desk, anxious to give you the best that can be given, and that welcome that makes each one feel she or he is especially singled out for special attention.

Charles T. McCutcheon.

#### Eleven New Readers of the Tradesman

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

- A. H. Eddy, Sault Ste. Marie.
- Barney Morton, Grand Rapids.
- Will Curtis, Reed City.
- L. A. Randall, Alba.
- H. J. Dornbos & Bro., Grand Haven Board of Commerce, Manistee.
- Chris Reidsma, Holland.
- A. H. Simpson, Grand Rapids.
- J. R. Jones' Sons & Co., Kalamazoo
- Ed. Hillebrand, Traverse City.
- Davidson Bros., Detroit.



### Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 7—We may be without street cars here after Feb. 15, according to a decision to forfeit its franchise by the directors of the Sault Ste. Marie Transit Co., on account of its having been operating at a loss for the past few years, but while the Northwestern Leather Co., of Algonquin, and the Union Carbide Co. would suffer most, on account of the several hundred employes using the street cars to go and come from work, it is rumored that possibly the two above companies, along with some of our enterprising citizens may purchase the system and continue operation.

Here is a brief history of the traction system: A charter to operate a street car line was granted to Emil G. Endress Nov. 17, 1899. In 1901 the company was absorbed by the Great Lakes Corporation, which also has an interest in the steel plant and the Algoma Central lines in the Canadian Soo. At first the company was known as the Trans-St. Marys Traction Co., a subsidiary of the Great Lakes Corporation, which is Canadian owned. The company on an average employed from fifteen to twenty-five men.

William Hayward, who for the past few years has been conducting a grocery store at Spur 459, near Fibre, has sold out to A. Goudreau, formerly from Garnet, who will conduct the business. Mr. Hayward has not announced his future plans.

Mrs. Gertrude Sullivan has moved her hat shop from 554 Ashmun street to 108 Peck street, next to the Soo Oil Co., where she will be pleased to see all of her former patrons.

The Lincoln cafe, on Portage avenue, has closed for repairs, which will be made during the winter. James Biskus, the proprietor, is supervising the work and expects to have one of the best cafes in the city.

The annual meeting of the Civic and Commercial Association for the year 1928 was held at the New Ojibway Hotel last week. The officers did much efficient service and are to be congratulated on the work done during the past two years. It was through their efforts that the new hotel was built; also the electric fountain on the Government park. The tourist business was doubled during last year, due to the aggressive advertising campaign put on. The chairman of the clean-up committee, Fred F. Shaw, did such a good job that he was made President of the Civic and Commercial Association for this year. No better choice could have been made. While a busy man at his own business, Secretary and Manager of the Gamble-Robinson & Shaw Co., Fred also takes a leading part in all civic matters. At present he and his wife are touring California and will be away for several months, returning home after visiting for a short time in Cuba.

The Soo hikers were entertained last Sunday at the country home of H. E. Fletcher, near Brimley, on the banks of the St. Mary's river. The members were transported via auto to the side road on the Roosevelt highway, snowshoeing from the highway into the cabin, where a good hiker banquet was discussed, after which a tramp along the shore was made, viewing an unusual sight of the ice mountains from five to forty feet in height—a sight long to be remembered.

The further a white lie travels, the blacker it becomes.

Walter Hastings, of Howell, photographer for the Department of Conservation, took 2,000 feet of film of the deer at Hulbert last week. He saw over 200 deer in ten hours while at work there. He said he saw more deer in the past forty-eight hours while here than he had seen in all his life. He was so interested in the sights and grandeur in this county

that he expressed a wish to spend the remaining years of his life in the Soo, photographing its beauty. As a climax to his activities here he "shot" 400 feet of winter scenes at the Algonquin hill before he left.

At any rate, drug stores have so far refrained from advertising "home cooking."

Fred Taylor, of Pickford, will open a dry goods store in connection with his hardware store on Feb. 10. Mr. Taylor left this week for Detroit and will attend the hardware convention and at the same time secure a stock of dry goods. This will give the people at Pickford an up-to-date dry goods store again.

J. C. Masker, of Milwaukee, District Manager for Swift & Co., was a business caller last week. He paid us a nice compliment about the fine New Ojibway Hotel, which he considers one of the nicest hotels of its size he has seen.

John Hunter, the well-known merchant, also proprietor of the new hotel at Hulbert, is taking advantage of the opportunity offered by the publicity of the deer fields within twenty rods of his hotel. He inserted an advertisement in our daily paper, calling attention to the feeding of the many deer and the accommodation he had to offer at his new hotel, which resulted in at least 500 visitors from the Soo and elsewhere going to Hulbert last Sunday. Reservations were made in parties of from five to forty for Sunday dinner. John could not find enough chickens in the county to serve all of his guests. Many of the visitors had not had an opportunity to see a deer roaming in the wild and had their first sight of the deer in large numbers which are being fed by the Gun and Rod Club. Some of the deer have become so tame one can get within a few feet of them. Hundreds of cameras made many nice pictures of this unusual sight and many of the old-time hunters were thrilled while walking through the woods seeing so many deer in lots of fifteen or more within a half mile walk through the woods. There is also a long hill entering into Hulbert where tobogganing and skiing are enjoyed, making Hulbert an ideal place for winter sports. The roads from the Soo never have been in better condition. Some of the cars made the trip, which is about fifty-four miles from the Soo, in an hour. The woodenware works at Hulbert is also running full blast, furnishing employment to a large number of men, which makes Hulbert one of the best villages on the D., S. S. & A. Ry.

Walter Derocher, of the T. L. Derocher & Sons Wrecking Co., at DeTour, returned last Friday from a visit in Lower Michigan. Walter had a narrow escape while driving his new car back from St. Ignace. Something happened and his car made several revolutions into the ditch. When the other occupants of the car got out of the car unhurt, they made a search for Walter, who was found under the car with the gasoline running over his clothes. Then the gas exploded and his clothes ignited as they pulled him out from under the car. He managed to get out of the clothes before much damage was done to himself, escaping with several bruises on the face, but the car was a total loss. He was taken to DeTour, but does not expect to be laid up long.

Roy Baker is now in charge of the meat department for the Lock City Mercantile Co., having succeeded J. Werve. Roy has a reputation of being one of the best market men in the business, with years of experience. Prior to engaging with the Lock City Mercantile Co., he was in charge of the A. H. Eddy store.

Frank Cameron, the well-known meat dealer, is on the sick list this week. William C. Tapert.

### Nearly Two Million Drivers' Licenses.

Since the law was enacted in 1919, effective Aug. 14 that year, requiring all drivers of motor vehicles to obtain licenses from the secretary of state, there were issued up to Jan. 24 this year, 1,941,059 drivers' licenses. These licenses are continuous, not being required to be renewed annually. The Federal census bureau's estimate of Michigan's population in 1925 was 4,154,625. So, the number of drivers' licenses issued since the law went into effect nine years ago is about 45 per cent. of the State's estimated population in 1925. However, this does not mean that there are 1,941,051 licensed drivers in the State at the present time, because many to whom licenses were issued have died. Some are no longer residents of the State and a considerable number of duplicates have been issued to holders who lost their originals. For the fiscal year ending June 30, 1927, the department issued 192,354 drivers' licenses.

In a recent statement by the motor vehicle commissioner of New Jersey, he told that 7,000 drivers' licenses have been revoked in that state the past ten years. During the last three years there were revoked in Michigan 6,342 licenses. New Jersey's estimated population is about 600,000 less than Michigan's.

### Rubbers For Handbags.

As a means of protection in the event of a sudden storm, women's rubbers have been placed on the market which are easily carried in a handbag. These items are of pure gum rubber and are very flexible, folding into small space when not in use. They come in small and medium sizes, both being of the so-called foot-hole type. The rubbers, when folded, fit into a small pouch. The colors available are black, brown, gray and tan.

The merchandise retails at a popular price.

### Jack Frost and Few Tourists at Miami

Miami, Fla., Feb. 4—We arrived in this city of the South all O. K., but we have had some cold weather since we have been here. On Sunday night, Jan. 29, it froze ice from a quarter to a half inch thick and we felt the cold very much. Everything here is at a standstill and you can get anything in the way of apartments you wish and at your own price. The choice is up to you and not to the one who rents the place. There are lots of vacant stores. We were up to Hollywood and that great hotel there on the beach. There were but very few there.

L. M. Wolf

### Weisman & Sons Co.

Importers and Wholesalers  
162-165 W. Jefferson Ave.  
DETROIT

Fancy goods, novelty goods, leather goods, men's and women's jewelry, infants' wear, men's and women's neckwear, dolls, etc.

### Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.  
Grand Rapids.

SAGINAW BRICK CO.  
Saginaw.

### "MONOGRAM" BRAND SANITARY SEALED BOTTLED GOODS

All put up in Metal Screw Cap Bottles (with few exceptions) attractively labeled, and highest grade of goods. Here is the list:

Ammonia, Bay Rum, Benzine, Beef Iron and Wine, Carbolic Acid, Citrate of Magnesia, Extract Anise, Extract Lemon, Extract Vanilla, Extract Wintergreen, Extract Witch Hazel, Food Colors, Formaldehyde Fluid, Extract Cascara, Aromatic, Glycerine, Glycerine and Rose Water, Goose Grease, Hoffman's Anodyne, Lime Water, Oil British, Oil Camphorated, Oil Castor, Oil Cinnamon, Oil Citronella, Oil Cloves, Oil Coconut, Oil Cod Liver, Oil Cotton Seed, Oil Mineral, Oil Fish, Oil Neatsfoot, Oil Olive, Oil Peppermint, Oil Sewing Machine, Oil Skunk, Oil Tar, Oil Wintergreen, Mercurachrome Solution, Spirits Ammonia Aromatic, Spirits Camphor, Spirits Nitre, Spirits Peppermint, Spirits Turpentine, Solution Silicate of Soda, Tincture Aconite, Tincture Arnica, Tincture Belladonna, Tincture Buchu, Tincture Iron Chloride, Tincture Iodine, Tincture Lobelia, Tincture Nux Vomica, Tincture Opium Camphorated.

Hazeltine & Perkins Drug Company  
MANISTEE Michigan GRAND RAPIDS



**Will Be a Brass-Tack Conference.**

Detroit, Feb. 7—The stage is all set for the start of the Second Better Merchandising Conference and Exposition in Detroit on Feb. 15, 16 and 17. Its purpose is primarily to help the retailers of the State solve their problems and will largely tend to drive away any case of "cold feet" and serve to renew a belief in the future of the retailing field.

Strong groups of merchants from many points in Michigan have advised the headquarters committee that they will be present and registrations are coming in from almost every city, town and village in the State and also from Northern Ohio and Northern Indiana.

It is felt that no progressive merchant planning to do business in his chosen retail field can afford to miss attending this brass-tack conference and to learn how others are effectively overcoming the conditions that are common in the retail business. T. O. Huckle, publisher of the Cadillac Evening News, Cadillac, is so thoroughly sold on the great value of this conference to the independent retail merchants of the smaller cities and towns that he, of his own initiative, sent a personal letter with a press release dealing with the affair to all publishers of newspapers in Michigan a week ago. Almost every chamber of commerce and retail merchants' bureau in the towns and cities within 200 miles of Detroit have sent bulletins to their merchants and urged upon them the importance of registering for the conference.

If you, Mr. Retailer, have not already made your registration and planned to be in Detroit for this three-day gathering, you better consider carefully whether you can afford to stand still and let others gain the merchandising knowledge here to be had. The registration fee is nominal, being but \$2, which covers the entire affair except the banquet. Better come.

S. E. Sagnster.

**Hides, Pelts and Furs.**

Green, No. 1	18
Green, No. 2	17
Cured, No. 1	19
Cured, No. 2	18
Calfskin, Green, No. 1	25
Calfskin, Green, No. 2	23 1/2
Calfskin, Cured, No. 1	26
Calfskin, Cured, No. 2	24 1/2
Horse, No. 1	6.00
Horse, No. 2	5.00
<b>Pelts.</b>	
Lambs	50@1.25
Shearlings	25@1.00
<b>Tallow.</b>	
Prime	07
No. 1	07
No. 2	06
<b>Wool.</b>	
Unwashed, medium	@33
Unwashed, rejects	@25
Unwashed, fine	@30
<b>Fox.</b>	
No. 1 Large	\$15.00
No. 1 Medium	12.00
No. 1 Small	10.00
<b>Skunk.</b>	
No. 1	\$2.00
No. 2	1.50
No. 3	1.00
No. 4	.50

**Corporations Wound Up.**

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:  
 Orange Crush Holding Corp., Detroit.  
 Ludington Gas Co., Ludington.  
 Bay Realty Co., Bay City.  
 Noll Motor Sales, Ltd., Stanton.  
 A. G. Noble Co., Albion.  
 Callahan-Marr Corp., Detroit.  
 Richmond Telephone Co., Richmond.  
 Van Buren Estates, Inc., Detroit.  
 Crawford Estates, Inc., Detroit.  
 Michigan Music Co., Detroit.  
 Lennon Elevator Co., Lennon.  
 Pike Garage, Whitehall.  
 New England Pie Co., Detroit.

There's one consolation. You can buy a genuine sealskin coat if you can't afford any of the expensive imitations.

*New Issue*

*We offer the unsold portion of*

**62,552 Shares**

**BAXTER LAUNDRIES, INCORPORATED**

**Class A Common Stock**

Shares are non-cumulative non-par value, fully paid and non-assessable. Redeemable in whole or in part at \$40 per share plus declared but unpaid dividends on any dividend date upon 30 days' published notice. The right of the Class A Stock to participate in the further distribution of dividends with the Class B Stock and other rights and privileges are fully set forth in our circular.

*Dividends are being paid at the rate of \$2.00 per share per annum, payable on the first days of January, April, July and October.*

**BUSINESS AND PROPERTY:** Baxter Laundries, summarizes his letter to the Bankers as follows:

**BUSINESS AND PROPERTY:** Baxter Laundries, Incorporated (a Delaware Corporation), or its predecessors, has been in continuous and successful operation in Grand Rapids, Michigan, since 1885.

The Corporation now operates 19 laundries and/or dry cleaning establishments and one towel supply business in Chicago, Illinois; Milwaukee, Wisconsin; Detroit, Grand Rapids, Flint, Lansing, Muskegon, Kalamazoo, and Pontiac, Michigan, and is negotiating for the purchase of other plants.

**CAPITALIZATION:** Upon completion of this financing the capitalization will be as follows:

First Mortgage and Collateral Trust 6 1/2% Sinking Fund Gold Bonds, Series A*	Outstanding
6 1/2% First Mortgage Gold Bonds—Great Lakes Laundries, Inc.	\$1,400,000
7% Preferred Stock (Par \$100)	800,000
Common Stock Class A (Non Par Value)**	1,534,700
Common Stock Class B (Non Par Value)***	62,552 shs.
	125,000 shs.

\*Issuance of additional Bonds or other obligations restricted by the provisions of Trust Indenture.

\*\*36,000 shares also reserved for Stock Purchase Warrants attached to the Bonds.

\*\*\*Issuance of "Class B" shares is limited to twice the total number of "Class A" shares which shall be issued.

**EARNINGS:** Net sales and adjusted profits, after depreciation on books values, of constituent companies based upon audits by Messrs. Ernst & Ernst, certified public accountants, after provision for all fixed charges and income taxes at present rates, and after giving effect to present operating conditions, and certain non-recurring charges and excluding loss of \$21,245 on capital assets, through replacements of Great Lakes Laundries, Incorporated, and without deducting profits applicable to the minority shares of the Great Lakes Laundries, Incorporated, have been as follows:

	Year Ended	Nine Months Ended	Annual Figures Based on Nine Months Ended
	Dec. 31, 1926	Sept. 30, 1927	Sept. 30, 1927
Net Sales (including subsidiaries)	\$3,655,900	\$3,050,078	\$4,020,660
Adjusted profits as defined above	265,603	296,078	390,261
Balance (after preferred dividends, but before sinking fund requirements) applicable to Class A common dividends	158,174	215,506	282,832
Dividends on Class A common at the \$2.00 annual rate	125,104	93,826	125,104
	\$ 33,070	\$ 121,680	\$ 157,728

Adjusted balance of \$282,832, as shown above for the 12 months ended December 31, 1927, was approximately \$4.52 per share on the 62,552 shares Class A Common Stock.

**MANAGEMENT:** Mr. Howard F. Baxter, who has successfully managed the predecessor company for more than fifteen years, is President of Baxter Laundries, Incorporated. Mr. Otto M. Rice, Past President of the Laundry Owners' National Association, previous owner and manager for thirty years of the Quick Service Laundry, Chicago, and prior to the consolidation, President and General Manager of Great Lakes Laundries, Inc., will be an active Vice-President.

**LAUNDRY INDUSTRY:** As one of the great public service industries, the laundry industry ranks twelfth in volume of business. It is estimated that within the last five years, this volume has doubled and it is now increasing even more rapidly than heretofore. Probably four-fifths of the total available business is not yet touched. Dry cleaning is a profitable adjunct to a well established laundry business, and the combination makes it possible to realize considerable savings, particularly in delivery costs.

The laundry industry is similar in nature to a public utility, as it supplies a constant basic economic need and depends upon no particular class of people for patronage. Collection losses are negligible because, in the main, it sells for cash. Inventory losses also are negligible because it sells service. Its business, furthermore, is stable, in that it is not greatly affected by the seasons or general industrial depressions.

The legality of this issue will be subject to approval of Messrs. Chapman & Cutler of Chicago, and Messrs. Travis, Merrick, Johnson & Judd, of Grand Rapids, Michigan. The accounts of the Company are audited regularly by Messrs. Ernst & Ernst, Certified Public Accountants, and the appraisals have been made by Lloyd's Appraisal Co., Chicago.

This Stock is offered when, as and if issued and received by us and subject to the approval of counsel. We reserve the right to reject subscriptions in whole or in part, to allot less than the amount applied for and to close the subscription books at any time without notice. Temporary Certificates will be delivered in the first instance.

LISTED ON THE CHICAGO STOCK EXCHANGE

PRICE \$25 PER SHARE

**HOWE, SNOW & CO.**

Incorporated

Investment Securities

GRAND RAPIDS

NEW YORK      DETROIT      CHICAGO      MINNEAPOLIS      SAN FRANCISCO

All information given herein is from official sources or from sources which we regard as reliable, but in no event are the statements herein contained to be regarded as our representations.



# 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

## DECLINED

**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 25  
24, 3 lb. ----- 6 00  
10 lb. pails, per doz. 8 50  
15 lb. pails, per doz. 11 95  
25 lb. pails, per doz. 19 15

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

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

## BEECH-NUT BRANDS.

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

## BREAKFAST FOODS

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

## Post's Brands.

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

## BROOMS

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

## BRUSHES

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

**Shaker**  
No. 50 ----- 2 00  
Peerless ----- 2 60

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

## BUTTER COLOR

Dandelion ----- 2 85

## CANDLES

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

## CANNED FRUIT

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

## CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35  
Clam Ch., No. 3 ----- 3 50  
Clams, Steamed, No. 1 2 00  
Clams, Minced, No. 1 3 25  
Finnan Haddie, 10 oz. 3 30  
Clam Bouillon, 7 oz. ----- 2 50  
Chicken Haddie, No. 1 3 75  
Fish Flakes, small ----- 1 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, 1/2s 2 80  
Salmon, Red Alaska 3 75  
Salmon, Med. Alaska 2 85  
Salmon, Pink Alaska 1 85  
Sardines, Im. 1/4, ea. 10@28  
Sardines, Im., 1/2, ea. ----- 25  
Sardines, Cal. ----- 1 65@1 80  
Tuna, 1/2, Albocore ----- 95  
Tuna, 1/4s, Curtis, doz. 2 20  
Tuna, 1/2s, Curtis, doz. 3 50  
Tuna, 1s, Curtis, doz. 7 00

## CATSUP.

B-nut, small ----- 1 90  
Lily of Valley, 14 oz. ----- 2 60  
Lily of Valley, 1/2 pint 1 75  
Paramount, 24, 8s ----- 1 40  
Paramount, 24, 16s ----- 2 25  
Paramount, Cal. ----- 13 50  
Sniders, 8 oz. ----- 1 75  
Sniders, 16 oz. ----- 2 55  
Quaker, 8 oz. ----- 1 25  
Quaker, 10 oz. ----- 1 40  
Quaker, 14 oz. ----- 1 90  
Quaker, Gallon Glass 12 00  
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

## 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 50  
Beef, 3 1/2 oz. Qua. sil. 2 10  
Beef, No. 1, B'nut, sil. 4 50  
Beefsteak & Onions, s 3 70  
Chili Con Ca., 1s 1 35@1 45  
Deviled Ham, 1/4s ----- 2 20  
Deviled Ham, 1/2s ----- 3 60  
Hamburg Steak & Onions, No. 1 ----- 3 15  
Potted Beef, 4 oz. ----- 1 10  
Potted Meat, 1/4 Libby 52 1/4  
Potted Meat, 1/2 Libby 92 1/4  
Potted Meat, 1/2 Qua. ----- 90  
Potted Ham, Gen. 1/4 1 85  
Vienna Saus., No. 1/4 1 45  
Vienna Sausage, Qua. ----- 95  
Vegal Loaf, Medium ----- 2 65

## CHEESE.

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

## CHEWING GUM.

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

## Baked Beans

Campbells, 1c free 5 ----- 1 15  
Quaker, 18 oz. ----- 95  
Fremont, No. 2 ----- 1 25  
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 65@1 75  
W. Beans, 10 ----- 7 50  
Green Beans, 2s 1 65@2 25  
Green Beans, 10s ----- 7 50  
L. Beans, 2 gr. 1 35@2 65  
Lima Beans, 2s, Soaked 1 15  
Red Kid, No. 2 ----- 1 25  
Beets, No. 2, wh. 1 75@2 40  
Beets, No. 2, cut 1 10@1 25  
Beets, No. 3, cut ----- 1 60  
Corn, No. 2, stan. ----- 1 10  
Corn, Ex. stan. No. 2 1 35  
Corn, No. 2, Fan. 1 80@2 35  
Corn, No. 10 ----- 8 00@10 75  
Hominy, No. 3 1 00@1 15  
Okra, No. 2, whole ----- 2 00  
Okra, No. 2, cut ----- 1 65  
Dehydrated Veg. Soup 90  
Mushrooms, Hotels ----- 33  
Mushrooms, Choice, 8 oz. 40  
Mushrooms, Sur Extra 50  
Peas, No. 2, E. J. ----- 1 65  
Peas, No. 2, Sift, ----- 1 85  
June ----- 2 25  
Peas, No. 2, Ex. Sift. ----- 2 25  
E. J. ----- 2 25  
Peas, Ex. Fine, French 25  
Pumpkin, No. 3 1 35@1 60  
Pumpkin, No. 10 4 00@4 75  
Pimentos, 1/4, each 12@14  
Pimentos, 1/2, each ----- 27  
Sw't Potatoes, No. 2 1/2 2 25  
Sauerkraut, No. 3 1 35@1 50  
Succotash, No. 2 1 65@2 50  
Succotash, No. 2, glass 2 80  
Spinach, No. 1 ----- 1 25  
Spinach, No. 2 ----- 1 60@1 90  
Spinach, No. 3 ----- 2 25@2 50  
Spinach, No. 10 ----- 6 50@7 00  
Tomatoes, No. 2 1 20@1 30  
Tomatoes, No. 3, 1 90@2 25  
Tomatoes, No. 10 ----- 8 00

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

## COCOA.

Droste's Dutch, 1 lb. ----- 8 50  
Droste's Dutch, 1/2 lb. 4 50  
Droste's Dutch, 1/4 lb. 2 25  
Droste's Dutch, 5 lb. ----- 60  
Chocolate Apples ----- 4 50  
Pastelles, No. 1 ----- 12 60  
Pastelles, 1/2 lb. ----- 6 60  
Pains De Cafe ----- 3 00  
Droste's Bars, 1 doz. ----- 2 15  
Delft Pastelles ----- 2 15  
1 lb. Rose Tin Bon ----- 00  
Bons ----- 00  
7 oz. Rose Tin Bon ----- 9 00  
Bons ----- 00  
13 oz. Creme De Cara-que ----- 13 20  
12 oz. Rosaces ----- 10 80  
1/2 lb. Rosaces ----- 7 80  
1/4 lb. Pastelles ----- 3 40  
Langues De Chats ----- 4 80

## CHOCOLATE.

Baker, Caracas, 1/4s ----- 37  
Baker, Caracas, 1/2s ----- 85

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



## COFFEE ROASTED

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

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

Maxwell House Coffee.  
1 lb. tins ----- 48  
3 lb. tins ----- 1 42

## Coffee Extracts

M. Y., per 100 ----- 12  
Frank's 50 pkgs. ----- 4 25  
Hummel's 50 1 lb. 10 1/2

## CONDENSED MILK

Leader, 4 doz. ----- 7 00  
Eagle, 4 doz. ----- 9 00

## MILK COMPOUND

Hebe, Tall, 4 doz. ----- 4 50  
Hebe, Baby, 8 doz. ----- 4 40  
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 doz. 5 05  
Oatman's Dundee, Tall 5 15  
Oatman's D'dee, Baby 5 00  
Every Day, Tall ----- 5 00  
Every Day, Baby ----- 4 90  
Pet, Tall ----- 5 15  
Pet, Baby, 8 oz. ----- 5 05  
Borden's Tall ----- 5 15  
Borden's Baby ----- 5 05  
Van Camp, Tall ----- 4 90  
Van Camp, Baby ----- 3 75

## CIGARS

G. J. Johnson's Brand  
G. J. Johnson Cigar, 10c ----- 75 00  
Worden Grocer Co. Brands  
Master Piece, 50 Tin. 35 00  
Master'ce, 10, Perf. 70 00  
Master'ce, 10, Spec. 70 00  
Mas'p., 2 for 25, Apollo 95 00  
In Betweens, 5 for 25 37 50  
Canadian Club ----- 35 00  
Little Tom ----- 37 50  
Tom Moore Monarch 75 00  
Tom Moore Panetris 65 00  
T. Moore Longfellow 95 00  
Webster Cadillac ----- 75 00  
Webster Knickbocker 95 00  
Webster Belmont ----- 110 00  
Webster St. Reges 125 00  
Bering Apollos ----- 95 00  
Bering Palmitas ----- 115 00  
Bering Diplomatica 115 00  
Bering Delloses ----- 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 35  
Smith Bros. ----- 1 50

## Package Goods

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

## Specialties

Walnut Fudge ----- 23  
Pineapple Fudge ----- 22  
Italian Bon Bons ----- 17  
Banquet Cream Mints. 27  
Silver King M.Mallows 1 35  
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 3 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 ----- 4 20

## 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 76

## Peaches

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

## Peel

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

## Raisins

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

## California Prunes

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

## FARINACEOUS GOODS

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

## Farina

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

## Hominy

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

## Macaroni

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

## Bulk Goods

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

## Pearl Barley

Chester ----- 4 50  
0000 ----- 7 90  
Barley Grits ----- 5 00

## Peas

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

## Sage

East India ----- 10

## Taploca

Pearl, 100 lb. sacks ----- 09  
Minute, 8 oz., 3 doz. 4 00  
Dromedary Instant ----- 3 50

## JENNINGS PURE FLAVORING EXTRACT

Vanilla and Lemon  
Same Price  
7 1/2 oz. 1 25  
1 1/2 oz. 1 80  
Italian Bon Bons ----- 17  
2 1/2 oz. 3 20  
3 1/2 oz. 4 50  
2 oz. 2 60  
4 oz. 5 00  
8 oz. 9 00  
16 oz. 15 00

## 50 Years Standard.

Jiffy Punch  
3 doz. Carton ----- 2 25  
Assorted flavors.

## FLOUR

V. C. Milling Co. Brands



GELATINE



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

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz. 37

OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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

Wilson & Co.'s Brands
Oleo
Certified 24
Nut 18
Special Roll 19

MATCHES

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

Safety Matches

Quaker, 5 gro. case 4 50

MOLASSES

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

NUTS—Whole

Almonds, Tarragona 26
Brazil, New 27
Fancy Mixed 25
Filberts, Sicily 22
Peanuts, Vir. Roasted 12 1/2
Peanuts, Jumbo, std. 17 1/2
Pecans, 3 star 20
Pecans, Jumbo 40
Pecans, Mammoth 50
Walnuts, California 26

Salted Peanuts

Fancy, No. 1 14 1/2

Shelled

Almonds 68
Peanuts, Spanish, 125 lb. bags 12 1/2
Filberts 32
Pecans Salted 89
Walnuts 60

MINCE MEAT

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

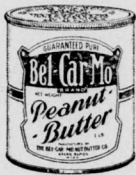
OLIVES

Bulk, 5 gal. keg 9 00
Quart Jars, dozen 5 50
Bulk, 2 gal. keg 3 75
Bulk, 1 gal. keg 3 00
Pint Jars, dozen 3 00
4 oz. Jar, plain, doz. 1 35
5 1/2 oz. Jar, pl., doz. 1 30
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, stuff'd, doz. 2 50
9 oz. Jar, stuff'd, doz. 3 25
12 oz. Jar, stuff'd, doz. 4 50
30 oz. Jar, stuff'd doz. 7 00

PARIS GREEN

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

PEANUT BUTTER



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

PETROLEUM PRODUCTS.

From Tank Wagon.
Red Crown Gasoline 11
Red Crown Ethyl 14
Solite Gasoline 14
In Iron Barrels
Perfection Kerosine 13.6
Gas Machine Gasoline 37.1
V. M. & P. Naphtha 19.6

ISO-VIS MOTOR OILS

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



Iron Barrels
Light 65.1
Medium 65.1
Heavy 65.1
Special heavy 65.1
Extra heavy 65.1
Polarine "E" 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 Steers & H'f. 15 1/2 @ 19
Med. Steers & Heif. 18
Com. Steers & Heif. 15 @ 16
Veal
Top 21
Good 20
Medium 19
Lamb
Spring Lamb 24
Good 23
Medium 22
Poor 20
Mutton
Good 18
Medium 16
Poor 13

Pork

Light hogs 11 1/2
Medium hogs 10 1/2
Heavy hogs 10 1/2
Loim, med. 16
Butts 15
Shoulders 12 1/2
Spareribs 13
Neck bones 06
Trimnings 10

PROVISIONS

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

Lard

Pure in tierces 13
60 lb. tubs advance 1/4
50 lb. tubs advance 1/4
20 lb. pails advance 3/4
10 lb. pails advance 7/8
5 lb. pails advance 1
3 lb. pails advance 1
Compound tierces 13 1/4
Compound, tubs 14 1/2

Sausages

Bologna 14
Liver 13
Frankfort 19
Pork 18 @ 20
Veal 19
Tongue, Jellied 16
Headcheese 35

Smoked Meats

Hams, Cer. 14-16 lb. @ 24
Hams, Cert., Skinned 16-18 lb. @ 23
Ham, dried beef
Knuckles @ 37
California Hams @ 17 1/2
Picnic Boiled
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 18
Calf 60
Pork 8

RICE

Fancy Blue Rose 06
Fancy Head 07 1/2
Broken 03 1/2

ROLLED OATS

Silver Flake, 12 New
Process 2 25
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 70
Mothers, 12s, M'mum 3 25
Nedrow, 12s, China 3 25
Sacks, 90 lb. Jute 3 75

RUSKS

Michigan Tea Rusk Co.
Brand
40 rolls, per case 4 70
18 rolls, per case 2 25
18 cartons, per case 2 25
36 cartons, per case 4 50

SALE RATUS

Arm and Hammer 3 75
SAL SODA
Granulated, bbls. 1 80
Granulated, 60 lbs. cs. 1 60
Granulated, 36 2 1/2 lb. packages 2 40

COD FISH

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

HERRING

Holland Herring
Mixed, Keys 1 00
Mixed, half bbls. 9 00
Mixed, bbls. 16 00
Milkers, Kegs 1 10
Milkers, half bbls. 10 00
Milkers, bbls. 18 00
K K K K, Norway 19 50
8 lb. pails 1 40
Cut Lunch 1 65
Boned, 10 lb. boxes 15

Lake Herring

1/2 bbl., 100 lbs. 6 50

Mackerel

Tubs, 100 lb. fncy fat 24 50
Tubs, 50 count 8 00
Pails, 10 lb. Fancy fat 2 00

White Fish

Med. Fancy, 100 lb. 13 00

SHOE BLACKENING

2 in 1, Paste, doz. 1 35
E. Z. Combination, dz. 1 35
Dri-Foot, doz. 2 00
Bixby's, Doz. 1 35
Shinola, doz. 90

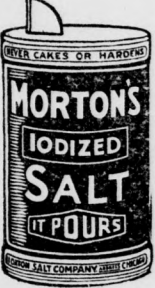
STOVE POLISH

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 70
Med. No. 1, 100 lb. bg. 90
Farmer Spec., 70 lb. 95
Packers Meat, 50 lb. 57
Crushed Rock for ice
cream, 100 lb., each 75
Butter Salt, 280 lb. bbl. 4 24
Block, 50 lb. 40
Baker Salt, 280 lb. bbl. 4 10
24, 10 lb., per bale 2 45
35, 4 lb., per bale 2 60
50, 3 lb., per bale 2 85
28 lb. bags, Table 42
Old Hickory, Smoked,
6-10 lb. 4 20



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



Am. Family, 100 box 6 30
Crystal White, 100 4 05
Export, 100 box 4 00
Big Jack, 60s 4 50
Fels Naptha, 100 box 5 50
Flake White, 10 box 4 05
Grdma White Na. 10s 3 90
Swift Classic, 100 box 4 40
Wool, 100 box 6 50
Jap Rose, 100 box 7 85
Fairly, 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
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

BORAX

Twenty Mule Team
24, 1 lb. packages 3 25
48, 10 oz. packages 4 35
96, 1/2 lb. packages 4 00

SOAP

Am. Family, 100 box 6 30
Crystal White, 100 4 05
Export, 100 box 4 00
Big Jack, 60s 4 50
Fels Naptha, 100 box 5 50
Flake White, 10 box 4 05
Grdma White Na. 10s 3 90
Swift Classic, 100 box 4 40
Wool, 100 box 6 50
Jap Rose, 100 box 7 85
Fairly, 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
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



30 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Brillo 85
Climaline, 4 doz. 4 20
Grandma, 100, 5c 3 65
Grandma, 24 Large 3 65
Gold Dust, 100s 4 00
Gold Dust, 12 Large 3 20
Golden Rod, 24 4 25
Jinx, 3 doz. 4 50
La France Laun., 4 dz. 3 60
Luster Box, 54 3 75
Old Dutch Clean, 4 dz 3 40
Octagon, 96s 3 90
Rinso, 40s 3 20
Rinso, 24s 5 25
Rub No More, 100, 10 oz. 3 85
Rub No More, 20 Lg. 4 00
Spotless Cleanser, 48, 20 oz. 3 85
Sani Flush, 1 doz. 2 25
Sapolio, 3 doz. 3 15
Soapine, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 24 Large 4 80
Speedee, 3 doz. 7 20
Sunbrite, 72 doz. 4 00
Wyandotte, 48 4 75

SPICES

Whole Spices
Allspice, Jamaica @ 25
Cloves, Zanzibar @ 38
Cassia, Canton @ 22
Cassia, 5c pkg., doz. @ 40
Ginger, African @ 19
Ginger, Cochin @ 25
Mace, Penang 1 39
Mixed, No. 1 @ 32
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 @ 59
Nutmegs, 105-1 10 @ 59
Pepper, Black @ 46

Pure Ground in Bulk

Allspice, Jamaica @ 29
Cloves, Zanzibar @ 45
Cassia, Canton @ 28
Ginger, Corkin @ 38
Mustard @ 32
Mace, Penang 1 39
Nutmegs @ 59
Pepper, White @ 72
Pepper, Cayenne @ 36
Paprika, Spanish @ 52

Seasoning

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

STARCH

Corn
Kingsford, 40 lbs. 11 1/4
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
Welchs, per gal. 3 10

TABLE SAUCES

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

Zion Fig Bars
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 @ 59
1 lb. pkg. Sifting 13

Gunpowder

Choice 40
Fancy 47

Ceylon

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

Oolong

Medium 39
Choice 45
Fancy 50

TWINE

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

VINEGAR

Cider, 40 Grain 26
White Wine, 80 grain 36
White Wine, 40 grain 20

WICKING

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

WOODENWARE

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

Churns

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

Pails

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

Traps

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

Tubs

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

Washboards

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

Wood Bowls

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

WRAPPING PAPER

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

YEAST CAKE

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

YEAST-COMPRESSED

Fleischmann, per doz. 30



## IN THE REALM OF RASCALITY.

## Questionable Schemes Which Are Under Suspicion.

Topinabee, Feb. 3—I am enclosing some letters from the Ideal Pants Co. I have received in regard to some pants shipped me in August. In their letter of Dec. 10 they said they thought I had overlooked their statement. I answered that letter by saying they were mistaken, but there was one thing they had overlooked and that was an order for those pants with my signature attached. When they could show that, I told them, I was ready to pay for them; otherwise they were at the express office and they could get them whenever they would pay charges for return. I opened the package and saw it was nothing I wanted or ordered and returned them to the express office and they are there yet. What else can I do, as I absolutely refuse to pay for goods I haven't ordered. I want to thank you for that one page in particular, the Realm of Rascality, as I think that one page is worth the price of the paper every week. I hope you may live to edit the Tradesman for years to come.

E. C. Chamberlin.

The letters referred to by Mr. Chamberlin are as follows:

New York, Dec. 1—You have evidently overlooked our invoice of Sept. 24, amounting to \$36.47, which is now past due and for which we should have received payment.

Trusting you will give this your attention and hoping to be favored with your remittance by return mail, we are,  
Ideal Pants Company.

New York, Dec. 15—We are again obliged to call your attention to our invoice of Sept. 24, amounting to \$36.47, which is now past due and for which we should have received payment by this time.

Trusting you will give this your consideration and hoping to be favored with your remittance by return mail, we are,  
Ideal Pants Company.

New York, Jan. 17—Your attention is once more directed to our invoice of Sept. 24, amounting to \$36.47, which you know is long past due.

We have mailed you a statement each month and have written you several times, requesting payment, but you neither made remittance, nor replied explaining the reason for your delay.

Failing to receive payment and believing that we have done all we can do to collect this account, we write to notify you that unless payment is received by return mail, we shall be compelled to place this account in the hands of our attorney for collection. We would not like to take such a step and, therefore, again request that you kindly remit promptly, thus closing this matter.  
Ideal Pants Company.

New York, Feb. 1—I have been retained by the Ideal Pants Co., of this city, to institute action against you for the above amount covering merchandise shipped you some time ago.

Although this sum should have been paid long before this, the amount in question still remains due and unpaid in spite of repeated demands for payment.

I have, therefore, notified my correspondent in your territory to commence action against you for the above sum, plus all costs and disbursements incurred, if this bill remains unpaid or if merchandise is not returned at once.  
Abner O. Siegel.

To the above letter the Realm replied as follows:

Grand Rapids, Feb. 6—E. C. Chamberlin, of Topinabee, Mich., sends me your letter of Feb. 1, threatening suit on a claim which is not a claim, which has no legal justification and which

would not be tolerated in any court for a single moment.

Notwithstanding the recent ruling of the Postoffice Department that the merchants who receive unauthorized and unwanted shipments are under no obligation to return them, I note you are accepting these bastard claims for collection and are sending out letters to merchants, threatening suit within a certain time if payment is not made forthwith.

Under the ruling above named, such letters are unmailable and render the attorneys using them liable to prosecution for misuse of the mails.

They also open the door for prosecution under the charge of attempted blackmail.

It would please me greatly if you would kindly favor me with your assurance that such trash will not be given place in your files hereafter.  
E. A. Stowe.

Our advice to Mr. Chamberlin is to stand pat and pay no attention to any lawyer's threats. No lawyer of any character or standing in his profession will consent to start suit against any man on a claim that is not a claim and has no legal status.

Shepherd, Feb. 6—I have received another dozen samples of caps from the Apple Hat Manufacturing Co. and refused same. This is the third time they have sent me caps and I have sent every one back. I thought they promised to stop this practice. I enclose invoice and letter for you to see.  
M. C. Lathrop.

## Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 21—We have to-day received the schedules, reference and adjudication in the matter of William T. Kroll, Bankrupt No. 3344. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Montague, and his occupation is that of a laborer. The schedules show assets of \$1,443.65 of which \$1,500 is claimed as exempt, with liabilities of \$3,300.92. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt are as follows:

Township of Montague	\$ 16.57
Walker Candy Co., Owosso	344.00
Frank Thise, Montague	125.00
G. R. Plano Co., Grand Rapids	218.00
Spear Co., Pittsburgh	38.00
William Threman, Montague	600.00
Farmer's State Bank, Montague	350.00
Charles Wisard, Montague	25.00
Pine St. Furn. Co., Muskegon	22.00
Lash Products Co., Chicago	26.46
Pitkin Ice Cream Co., Whitehall	96.97
John Reed, Montague	30.00
Joe Patten, Montague	45.00
G. N. Car Hdwe. Co., Whitehall	19.00
Wm. Coats Hdwe. Co., Whitehall	17.50
ValBlatz Brewery Co., Milwaukee	19.17
T. B. Widoe, Whitehall	32.75
Ciro Mesig Co., Chicago	9.00
G. H. Sales & Ser. Co., Grd. Haven	25.45
Straud Candy Co., Traverse City	112.16
John Bushey, Montague	125.00
C. P. Boynton, Muskegon	25.00
Dickery Dick Store, Muskegon	57.44
Weisman & Son, Montague	57.00
Muskegon Candy Co., Muskegon	209.45
Dr. Johnson, Shelby	25.00
Dr. Buwell, Whitehall	32.00
Coco Cola Bottling Co., Muskegon	106.38
Manistee Products Co., Manistee	30.00
Woodhouse Tobacco Co., Grand R.	110.00
Worden Grocer Co., Grand Rapids	30.00
Lee & Cady, Grand Rapids	35.00
Vandenberg Cigar Co., Grand Rap.	140.00
Van Veenaann Cigar Co., Zeeland	47.00
X Cigar Co., Grand Rapids	10.67
G. T. Pletcher, Muskegon	40.00
Moe Levin Co., Chicago	28.95

Jan. 24. We have to-day received the schedules, reference and adjudication in the matter of Clarence L. Leverton, Bankrupt No. 3345. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a barber. The schedules show assets of \$1,935 with liabilities of \$3,716.78. The court has written for funds and upon receipt of same, first meeting will be called, and note of same made herein. The list of creditors of said bankrupt are as follows:

First State Bank, South Haven	\$270.00
Cramer Elec. Co., Kalamazoo	126.00
Kal. Pharmacal, Kalamazoo	160.00
Humphrey Co., Kalamazoo	57.58
Kal. Lumber Co., Kalamazoo	72.14

North Lbr. & Mfg. Co., Kalamazoo	27.27
B. C. Sanitarium, Battle Creek	906.00
Dr. Goodrich, South Haven	12.50
Dr. Britton, Kalamazoo	75.00
Old Borgess Hospital, Kalamazoo	16.50
Celery City Coal & Coke Co., Kalamazoo	5.50
Consumers Roofing Co., Kalamazoo	4.00
Johnson Howard Co., Kalamazoo	7.50
Art Aseptible Furn. Co., St. Louis, Mo.	99.00
Glass Service Co., Kalamazoo	74.85
H. M. Strubele, Kalamazoo	139.58
Clyde G. Claus, Kalamazoo	44.50
General Builders Inc., Kalamazoo	49.96
Ideal Plumbing Co., Kalamazoo	161.13
South Side Lumber & Fuel Co., Kalamazoo	208.39
Rankin Insurance Agency, Kalamazoo	8.50
Tel. Co., Kalamazoo	24.00
Ideal Dairy Co., Kalamazoo	60.00
Montgomery Ward & Co., Chicago	20.00
Donohoe McQuaid Sales Co., Kalamazoo	300.00
Crane & Jackson, Kalamazoo	31.00
Fred Leverton, South Haven	160.00
Ed. R. Shoop, Kalamazoo	125.00
Elmer W. Leverton, South Haven	120.00
Kal. Citizens Loan & Inv. Co., Kalamazoo	215.00
Nebb Fitch, Kalamazoo	50.00

Jan. 26. We have to-day received the schedules, reference and adjudication in the matter of Mary J. Combs, Bankrupt No. 3346. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and her occupation is that of a milliner. The schedules show assets of \$709 of which \$250 is claimed as exempt, with liabilities of \$1,175.25. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt are as follows:

Coons & Co., Philadelphia	\$ 69.00
Edson Keith, Chicago	19.38
Dubois Munn Co., Grand Rapids	134.64
C. J. Farley Co., Grand Rapids	104.00
F. W. James Co., Toledo	76.92
M. Heimann Co., Milwaukee	52.02
McRoy Co., Chicago	31.50
S. P. Nelson & Co., Cincinnati	33.25
Pick Richmond Co., Cleveland	43.00
Reed Bros., Cleveland	279.00
J. A. Scott Co., Grand Rapids	72.00
Wittendorf & Neubert Co., Milwaukee	118.44
Michigan Bell Tel. Co., Grand Rap.	22.00
Edward Snyder, Grand Rapids	120.00

Jan. 26. We have to-day received the schedules, reference and adjudication in the matter of Robert R. Hunt, Bankrupt No. 3347. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$2,273.20. The court has written for funds, and the same have been received, the first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt are as follows:

Hoover Bond Co., Kalamazoo	\$340.00
L. B. Price Merc. Co. Kalamazoo	50.00
Associated Investment Co., Kalamazoo	215.70
G. S. Starkweather, Kalamazoo	43.00
Wagner Bros., Kalamazoo	90.00
Charles H. Warn, Kalamazoo	42.00
George W. Shaw, Kalamazoo	640.00
Co-operative Grocery Co., S. Haven	90.00
Kal. Land Co., Kalamazoo	35.00
Southern Coal Co., Kalamazoo	6.50
Garrett Bushouse Coal Co., Kalamazoo	11.50
S. H. Buema Coal Co., Kalamazoo	6.50
W. O. Harlow, Kalamazoo	22.00
City Tire Co., Kalamazoo	7.50
Big-Low Service Co., Kalamazoo	23.00
South Side Battery Shop, Kalamazoo	12.50
Dr. F. Andrews, Kalamazoo	6.50
Dr. L. W. DeWitt, Kalamazoo	5.00
Graves Johnson Furn. Co., Kalamazoo	12.50
LaMode Cloak House, Kalamazoo	110.00
Cora B. Speyers, Kalamazoo	17.00
Star Clothing Co., Kalamazoo	27.00
Richards Clo. Co., Kalamazoo	40.00
Couey Collection Agency, Kalamazoo	40.00
Kal. Creamery Co., Kalamazoo	27.00
Kal. Citizens Loan and Inv. Co., Kalamazoo	353.00

Jan. 19. (Delayed). On this day was held the sale of assets in the matter of American Cafe, Bankrupt No. 3312. The bankrupts were not present. The trustee was present. The auctioneer was present. The stock, fixtures and equipment of the estate was sold to Leon Agon, for \$800. The sale was confirmed and the sale adjourned without date. The trustee has filed his first report and account and an order for the payment of labor claims and expenses of administration has been made.

Jan. 23. (Delayed). On this day was held the auction sale of the assets in the matter of Harry L. Shuter, Bankrupt No. 3314. The bankrupt was not present or represented. The trustee was present. The court auctioneer was present. Several bidders were present. The stock was sold to N. D. Gover, of Mt. Pleasant, for \$1,400. The fixtures were sold to B. Jarrof, of Grand Rapids, for \$205. The sales were confirmed. The trustee has

filed his first report and account, and an order for the payment of expenses of administration and a first dividend of 10 per cent. to creditors has been made.

Jan. 26. On this day was held the final meeting of creditors in the matter of Mary J. Watson, doing business as Watson Fuel & Supply Co., Bankrupt No. 2353. The bankrupt was not present or represented. The trustee was present by Mr. Wells and represented by attorneys McAllister & McAllister. Claims were proved and allowed. The trustee's final report and account was considered and approved. Expenses of administration and a first and final dividend of 21.59 per cent. were ordered paid. No objections were made to discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Jan. 23. On this day was held the first meeting of creditors in the matter of Fibre Grand Co., Bankrupt No. 3320. The bankrupt corporation was present by its president and secretary. The bankrupt was represented by James A. Starr, attorney. Creditors were present and represented by Wicks, Fuller & Starr and Dilley Souter & Dilley. Claims were proved and allowed. The meeting then adjourned to Jan. 24. At this time there were the same parties present. The officers of the bankrupt were sworn and examined with a reporter present. Adrian Van Keulen, of Grand Rapids, was named trustee, and his bond placed at \$1,000. The adjourned first meeting then adjourned without date.

## 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.

MACHINE SHOP—FOR SALE—ARKANSAS delta town. Money maker; no competition. \$7,500 cash, balance easy terms. Box 337, Blytheville, Arkansas.  
68

FOR SALE—Cash business. Bath house in Hotel La Salle Annex, South Bend. Established. Long lease. Bargain. Renting for man and wife. Mr. Sundhoff, La Salle Annex, South Bend, Indiana.  
769

For Sale—\$7,500 stock of dry goods, groceries, shoes, and fixtures, located in McGregor, Michigan. Low rent and taxes. Bids will be received until Feb. 20 by Wm. McGregor, Sec. \$25 certified check required with each bid. McGregor Branch, Deckerville Co-operative Co.  
770

For Sale—Grocery stock and fixtures. Best location. An opportunity for the man capable of handling a first-class grocery in a growing and well located college town. Address Box 452, Ypsilanti, Mich.  
771

FOR SALE—Modern grocery and meat store, stock and fixtures. Doing \$2,000 per week. Will lease to suit. Ill health reason for selling. Write to W. G. Durkee, 3422 Fenton Road, Flint, Mich. 772

FOR SALE—To close an estate, fully equipped wood working factory located in city of 6,000 population with two railroads. E. W. Cone, Administrator, R. F. D. 6, Charlotte, Mich.  
773

For Sale — CONFECTIONERY, lunch and fountain. Beautiful fixtures, full equipment; very nice business, in heart of business section, near high school. Priced less than cost, for quick sale. Terms if desired. Austin Home and Land Co., 525 South Washington Ave., Royal Oak, Mich.  
764

WANTED—Experienced grocery clerk, good at window trimming and sign writing, capable of taking charge of large store. Offers big salary to right man. Write A. H. Eddy, Sault Ste. Marie, Michigan.  
765

FOR SALE—An up-to-date stock of dry goods, men's furnishings, underwear, hosiery, etc.; also fixtures, counters, show cases, safe, etc. Will sacrifice considerable for a quick sale. Reason for selling, engaged in another business. Address No. 766, c/o Michigan Tradesman.  
766

FOR SALE—THE ONLY hotel and good eating place in county seat of St. Joseph county, Michigan. Low overhead; fine income property. Snap this quick. Modern. Come and see, or write W. L. Klesner, Centerville, Mich.  
767

CASH For Your Merchandise! Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSOHN, Saginaw, Mich. Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Michigan. 566

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



**Chain Store Profits Not Always Satisfactory.**

(Continued from page 36)

selves as owners of business, will make old-line boys sit up and take due notice.

Opportunity is seen in reports of examinations wherever these are made in the country; for the ratio of one money-making grocer to three who make nothing or lose out remains unchanged from years ago. Any business which holds such ratios is open to improvement by those with business capacity, industry and enterprise.

I recently said that in selling stock, Kroger ate his cake and had it, too. The offering is 275,000 shares at \$70 per share. That makes \$19,250,000. Assuming certain expenses entailed by the sale, the net probably equals the net tangible assets of the company, just over \$17,000,000 at end of last year. Inasmuch as Kroger retains control, he will have received full value for all tangibles in the business and yet has the business. But at that, the public will have a good thing — no question about it; for liberal profits will continue to be earned.

Paul Findlay.

**Lincoln, the Greatest of All Created Men.**

Grandville, Feb. 7—The American people did not know Abraham Lincoln when they elected him President of the United States in November, 1860.

The Republican party idolized another and supposed to be far greater statesman, William H. Seward, of New York. Although Lincoln was a Western man, he was comparatively little known, even though he had more than held his own in a debate on political questions with that indomitable Little Giant of Illinois, Stephen A. Douglas.

To-day Douglas and Lincoln are the most honored in memory of any of her citizens, past or present, by Illinois. When the states South began secession movements Douglas, who had been a defender of the slave power, receded from the position he had long occupied and stood boldly beside the newly-elected President Lincoln in defense of the Union, and had not Douglas died at the beginning of hostilities his name would have blossomed largely in the after doings of that war for the preservation of the Union and the flag.

Many Southern states had passed ordinances of secession before Lincoln took his seat at Washington. Various acts of hostility against the authority of the United States were perpetrated without a dissenting voice from the Presidential chair at Washington which was then occupied by James Buchanan, a man who, unlike Andrew Jackson, could see no authority in the Constitution to coerce a state.

War had already begun when the newly-elected Lincoln took his seat at Washington, and the eager North, together with loyal citizens of the border states, awaited the action of the newly-elected President.

Even the boys of teenage were deeply excited and anxious. The question was as to how President Lincoln would go about conciliating his Southern brethren and avoid war.

I well remember when the announcement came that New York State had voted for Lincoln in the election which secured his victory at the polls. I also call to mind the reception in our border village of Lincoln's first inaugural message which was watched for with more interest than any other document which had hitherto issued from any public man.

A newspaper left at the store by a passing traveler containing that first message and father stood at his desk and read it aloud to half a dozen anxious bystanders who, like myself, a boy of thirteen, were tremendously interested. I remained out of school that afternoon to hear the Lincoln first inaugural address, which wound up as follows:

"I am loath to close. We are not enemies but friends. We must not be enemies. Though passion may have strained it must not break our bonds of affection. The mystic chords of memory stretching from every battlefield and patriot grave to every loving heart and hearthstone all over this broad land, will swell the chorus of the Union when again touched, as surely they will be, by the better angels of our nature."

That was an impressive appeal for the return of the rebellious sister states, yet it was all unheeded. Secession enactments continued until the whole South, save a narrow strip along the border, went into the strife for the dismemberment of the American Union.

It was then that the greatness of our Lincoln came to the fore, and through well calculated plans the defense and preservation of the Union and the flag was marked out.

Lincoln was never hasty in what he did. His public acts were well thought out before they were given to the public and after that he never receded or modified them.

At the time of his Emancipation Proclamation there were those who said the measure was a mere threat to frighten the South and that when Lincoln saw how unpopular the threat was it would be withdrawn. An earnest supporter of the new President and his war policy declared with emphasis that the proclamation would stand. "When Abraham Lincoln puts his foot down it is there to stay. Although sometimes seemingly slow to move, he yet holds every advance position and will continue to do so to the end." That statement was true to the last syllable. Lincoln had studied his problems well, and when moved to act all the powers of earth could not budge him from his position.

This great man, who faced and fielded the greatest civil war of the world, was not an aristocrat. Rather he came from what has been denominated the poor white trash of the South, a member of the lowly poor who never had the culture of the colleges, nor the refinement of high social position. Nevertheless he was a gentleman and, perhaps, not a scholar in the full acceptance of that term, yet one of nature's noblemen whom the world has delighted to honor since he died a martyr's death at the hands of a hot-headed, cold-blooded assassin.

When Lincoln fell at the hands of this assassin he had finished his life work and placed his country safely on the road to future happiness and glory.

There were few men like Lincoln. In truth no man ever arose in the history of the world who was well fitted to wear the shoes of our first martyr President. The world will seek in vain to find another like him; seek in vain to even find one who approaches him in greatness of heart and soul, with the innocence of a child, the statesmanship of a Webster and the honesty of a Washington. All our great men rolled into one would fall far short of attaining to the greatness of a Lincoln, the greatest of all created men.

Old Timer.

Advertised lines and turnover are pretty close buddies. Do you go in for this friendly pair?

Poverty is an admission of failure. Keep your courage and you can't be in want.

**BURNHAM, STOEPEL & Co.**

JEFFERSON AVE. at BEAUBIEN

DETROIT

Wholesale

FLOOR COVERINGS, CURTAINS AND DRAPERIES.

Distributors of

ARMSTRONG'S LINOLEUMS, AND LINOLEUM AND FELT BASE RUGS.

BIGELOW-HARTFORD RUGS AND CARPETS.

A complete cut order Carpet Service.

Write for catalogue and price list.

Visitors to the Second Better Merchandising Conference and Exposition are invited to make their headquarters at our store.

**WILLET-CHULSKI & Co.**  
INVESTMENT BANKERS

Listed and Unlisted Securities.

933-934 Michigan Trust Bldg.  
GRAND RAPIDS, MICHIGAN

**J. CLAUDE YODAN**

ATTORNEY AND COUNSELOR

Special attention given creditors proceedings, compositions, receiverships, bankruptcy and corporate matters.

Business Address:

433 Kelsey Office Building,  
GRAND RAPIDS, MICHIGAN

**NEW AND USED STORE FIXTURES**

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

**Grand Rapids Store Fixture Co.**

7 N. IONIA AVE.

Call 67143 or write

N. FREEMAN, Mgr.

**THE TOLEDO PLATE & WINDOW GLASS COMPANY**

MIRRORS—ART GLASS—DRESSER TOPS—AUTOMOBILE—SHOW CASE GLASS

All Kinds of Glass for Building Purposes

501-511 Ionia Avenue., S. W.

Grand Rapids, Michigan

We'll be glad to meet you at the Second Better Merchandising Conference and Exposition, Feb. 15, 16, 17.

**M. STARR COMPANY**

Michigan's largest exclusive wholesale Silks and Woolens House

Curtains — Draperies

162 E. JEFFERSON AVE.

DETROIT



### Development of the Detroit Wholesale Market.

The decision, more than a year ago, by the Wholesale Merchants Bureau of the Detroit Board of Commerce to stage the first better merchandising conference and exposition has developed a pleasant reaction which has proved more satisfactory than the most optimistic sponsors had hoped, for it not only brought several hundred merchants to town looking for merchandising information, but it has been instrumental in bringing about renewed plans and activity among the wholesalers in announcing their wares to the world.

That this market has increased its scope, adding many lines not heretofore carried and augmented present stocks, is not generally known in the trading area served by it. That's the wherefore of the determination to herald the merchandising virtues of this rapidly growing municipality. Thanks to the Conference and the Exposition, merchants who were business neighbors but who seldom, if ever, saw each other in a business way, have been brought together with the results mentioned above—a concerted effort to convey their message to the many busy marts of retail trade. And what does this new concurrent effort on the part of the men who are interested in promoting this market presage? This question can better be answered in part by telling the experience of a merchant—a local merchant, mind you—of a curious turn of mind, who, anxious to learn of the market growth, started on a tour of investigation. The number of lines he found it possible to buy right at home amazed him, he said, and at the same time he wondered whose fault it was that he didn't know more of his home market.

In Detroit two large general wholesale dry goods firms went out of business; yet to-day the grand total of merchandise carried by wholesalers in Detroit exceeds by a wide margin that carried in the city before the liquidation. Many specialty firms have been added to this market during the past few years, helping to strengthen the claim to this city's wholesaling prestige. Among the specialty lines which can be listed are: Underwear, hosiery, textiles, novelties, draperies, floor coverings, shoes, women's coats and dresses, children's dresses, children's wear, men's and boys' caps, ivory ware, radios, jewelry, window shades, work gloves, wall paper, men's trousers, work clothing, toilet articles and many others. Nor are these specialty houses of the frail, doubtful type of business enterprise which often dot the wholesale horizon in the larger cities. With the growth of Detroit the business of these specialists grew quietly, unostentatiously, yet establishing themselves firmly and stably. Blocks upon blocks of these specialty houses can be found in the down town area. Merchants who are interested in learning of any of the numerous and diversified wholesale lines in Detroit can by writing E. H. Prine, secretary of the Wholesale Merchants Bureau of the Detroit Board of Com-

merce, secure the information desired.

While the specialty houses in Detroit have multiplied, so the older wholesale houses have adjusted themselves to the changed times and, as remarked by an executive the other day, "We, too, are specialists, carrying our specialized lines under one roof." These firms have discarded many of the stagnant lines and have reduced the old sample displays to a minimum, but on the other hand have increased the "live" stocks that they may be in a better position to fill orders with the least degree of back ordering.

Of considerable interest to those who visit a market is the hotel situation. To-day no city in the world can boast of more or finer hotels at reasonable rates than Detroit.

The Detroit wholesale market has grown, is growing and will continue to grow and it beckons you merchant and buyer to call. James M. Golding.

#### Traverse City Topics.

The Milliken Dry Goods Co. is making extensive improvements on the second floor of its cosmopolitan building. It will soon have one of the best equipped wall paper and rug departments in Northern Michigan. With elevator service, tea room on the balcony, modern front and interior equipment, Mayor James Milliken has an establishment of which he may well be proud.

Friends of Mr. Heater, manager of the Penny store, are deeply solicitous over the condition of his daughter, who underwent an operation for appendicitis at the James Decker Munson hospital this week.

Dan Way, the veteran merchant of Rapid City, was calling on old friends Monday. Dan is filling his father's shoes very efficiently and is a successful merchant. He was accompanied by his good wife whose genial manner makes it a real pleasure to meet her.

Chas. H. Coy, of 714 South Union street, is the authorized agent for the Michigan Tradesman in Traverse City and the towns surrounding. His friends are glad to know that he is recovering so nicely from his long illness.

Your correspondent called on Hon. and Mrs. At. S. White last Thursday and found them very comfortable, indeed. They are enjoying the comforts of a fine home in their sunset days. Mr. White, a veteran newspaper man, has earned a competence and is enjoying the fruits of his well spent years. The cordiality they showed your correspondent was a real pleasure. Long may they live.

The ghost of the million dollar loss on our cherry crop last spring will not down. Never mind, fellows, God is still in his Holy Temple and the 1928 cherry crop, which we anticipate will be a bumper one, is now close at hand. Cheer up.

#### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 7—W. A. Gilleland, Manager of the Worden Grocer Co., left Saturday on a ten day vacation in the South. He is accompanied by Mrs. Gilleland.

L. P. Hadden (Bel-Car-Mo Nut Butter Co.), who has been spending several weeks in Florida, is expected

home the latter part of the week.

Richard Bean, Manager of the National Candy Co., left Sunday for Florida, accompanied by Mrs. Bean, where they will spend a month at Avon Park. Mr. Bean finds this a convenient point from which to visit the principal cities and resorts of

Southern and Central Florida. He is a very faithful official and richly deserves a little respite from business cares and responsibilities.

Unionism logically carried out means blind alley jobs for all but the leader.

## OUT OF TOWN

### Business a Specialty

Banks, Bankers, Corporations and individuals located outside the city of Detroit, will find this Bank's facilities particularly adapted to their needs.

## Griswold - First State Bank

Griswold National Bank  
Founded 1925

First State Bank  
Founded 1853

Corner Griswold and Lafayette Boulevard

CAPITAL AND SURPLUS \$7,500,000

Member Federal Reserve System

17 BRANCHES

GRISWOLD-FIRST STATE COMPANY

Investment Securities

## ALEXANDER LAMPORT & BRO.

134 W. Jefferson — Detroit

460 Broome St., New York; 324 W. Monroe, Chicago; 1261 W. 6th St., Cleveland

### COTTON GOODS

Short length—Sheets, Pillow Cases, Towels, Curtains, Curtain Materials.

GOING TO PUT ON A SALE?

*Then see Lamport.*

VISITORS TO THE EXPOSITION CORDIALLY INVITED TO CALL.

## SMALL-FERRER, INC.

1217 Griswold — Detroit.

Detroit's Largest Stock Carrying House

COATS, SUITS, DRESSES FOR IMMEDIATE DELIVERY

Women's, Misses', Regulars and Stouts.

AT NEW YORK PRICES

Dresses \$6.75 to \$10.75

Coats and Suits \$6.75 to \$59.75

Suits and Ensemble Suits \$10.75 to \$29.75

SEE OUR EXHIBIT AT THE BETTER MERCHANDISING CONFERENCE AND EXPOSITION, FEBRUARY 15 - 16 - 17.