

# MICHIGAN TRADESMAN

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Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 15, 1928

Number 2317

## Walking in the Way

To hold the faith when all seems dark, to keep of good courage when failure follows failure, to cherish hope when its promise is faintly whispered, to bear without complaint the heavy burdens that must be borne, to be cheerful whatever comes, to preserve high ideals, to trust unfalteringly that well-being follows well-doing: this is the Way of Life.

To be modest in desires, to enjoy simple pleasures, to be earnest, to be true, to be kindly, to be reasonably patient and everlastingly persistent, to be considerate, to be at least just, to be helpful, to be loving; this is Walking in the Way.

Charles A. Murdock

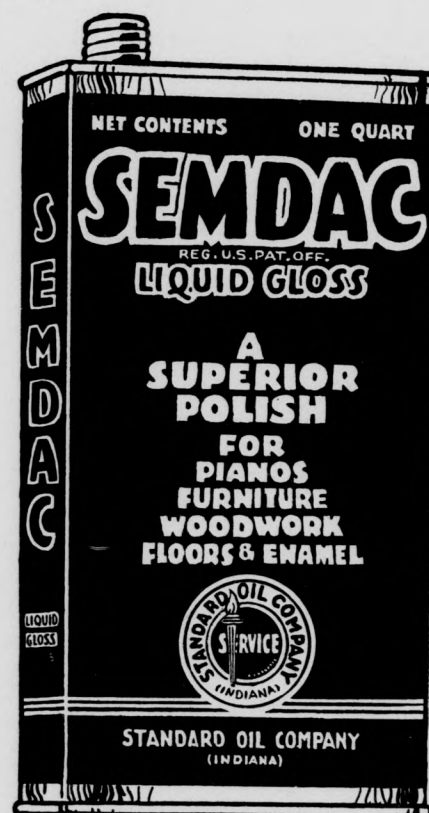
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## MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 14—Berton W. Rockwell, assistant manager of the Kresge store in Kansas City, Mo., and the son of Allen F. Rockwell, Secretary of Grand Rapids Council, is in the city with his wife for about a month visiting his father and mother. While here Mr. Rockwell is going to have his nose and throat treated by their family doctor.

Harry C. Hoag, formerly in business in Lowell, is now representing the Elam Papeterie Co., of Vicksburg, Mich., manufacturers of fine stationery, in Michigan and Ohio.

The dancing and card party given in the English room of the Rowe Hotel Feb. 11, was a decided success, about 125 couples attending. There were about 100 prizes given away and a very good time was enjoyed by all present.

Two candidates were taken into Grand Rapids Council Saturday evening, Feb. 4, Roy E. Bellaire, salesmanager for Boss & Bellaire, and Jos. Neuhauser, selling Mulehide roofing.

Preparations for the annual banquet of Grand Rapids Council, to be held at the Pantlind Hotel Saturday evening, March 3, are going forward very rapidly. The tickets are being sold very rapidly and those members who expect to enjoy this banquet are advised to make arrangements for their tickets beforehand and not wait until the night of the banquet and ball, as they are very liable to be disappointed. Arrangements have been made to entertain 400 guests and when that number of tickets are sold no more will be available. The banquet this year will start at 6:30 sharp. During the banquet guests will be entertained by Bert Hogan, the Dutch comedian, Marion Lypps, daughter of Walter Lypps, who will give several beautiful dances, and the U. C. T. male quartette. Claude Goldner will lead the community singing during the banquet. Each ticket sold will have a coupon attached and immediately after the banquet, while the floor is being cleared for dancing, over 200 prizes will be awarded to the holders of the lucky coupons. The committee have promised to have a speaker of National importance, but will not disclose his name, as they want this part of the program to be a complete surprise. Caskey's orchestra will furnish the music for the ball. The committee are as follows: Clarence J. Farley, chairman; Clarence C. Myers, Walter C. Lypps, Harry C. Coleman.

At a recent meeting of the Grand Rapids Salesmen's Club, Mr. Homer R. Bradfield, who has been secretary since the club started, made his annual

report and in connection with this read a supplementary report which was so good that we believe it will warrant giving it in full as follows:

This club was born on Jan. 21, 1922. It has functioned regularly ever since. It is well known throughout this community as a live organization. We are listed among the active clubs of the city and our help and co-operation is oftentimes solicited by the different welfare and philanthropic organizations. So well known and established as a going concern is this club that employers of salesmen often write the club offering positions, large industrial concerns and manufacturers are offering their own specially trained speakers to the club. Transportation companies are soliciting patronage from our organization. Many of our members are individually connected with and represent the largest institutions of their kind in the world and they admit it and boast of it, and yet they treasure and hold in high regard their membership in this club. Verily we have from an infant grown until now we are six years of age and rapidly coming into our own.

The lines sold by the members of this club run from cigarettes to camels, from printing to Kelly presses, from service to salad dressings, from lumber to lip sticks, from cosmetics to cocoanuts, from candy to cathartics, and so on ad infinitum.

We are in fact a cosmopolitan aggregation. We are the only noonday luncheon club in the city which not only welcomes the ladies with open arms at all our meetings, but takes them into active membership with us. Verily, verily, we are setting the pace for all other clubs of this city and community in seeking education and advancement along, not only the lines of salesmanship but good citizenship as well. This is attested to by the caliber of speakers and entertainment we secure for our meetings with their inspirational, educational and enlightening talks and addresses. Our aim is high and our marksmanship is good.

Twenty-seven meetings were held during this last club year and at twenty different meetings a high grade address was delivered. The other meetings were taken up with other forms of entertainment with a little business mixed in.

The officers of this club in their speeches of acceptance pledged their loyalty and best efforts to the club during the coming year and your secretary, speaking for himself and the other officers, asks for and expects the continued loyalty and wholehearted support of each and every member of this club during this coming year, in order that we all may have not only pleasure but profit therefrom.

Over three hundred people attended the Old Settlers' annual banquet given at the Pantlind Hotel Monday evening, Feb. 13. During the banquet old time songs were sung and after the banquet Captain Belknap introduced the daughter of Henry Pennoyer, a pioneer who settled in Ottawa county in the early '50s and who later moved to Newaygo county and was very active in settling that county. This daughter presented to the Old Settlers' Association a solid silver cake basket, which had been presented to her father in appreciation of his activities, upon which was inscribed not only his name, but the names of several other men who had been

pioneers in this section of the State. Bishop McCormick and several other people spoke and all recalled the earlier days. Dancing was then enjoyed until nearly midnight.

Frank C. Heineman, of St. Johns, has engaged to cover the Thumb district for Chas. G. Graham & Co. Mr. Heineman has been employed the past three years in the department store of Fred C. Burk, at St. Johns. Five years previously he was on the road in the Thumb country for Carson, Pirie, Scott & Co., of Chicago. He will make his headquarters at St. Johns.

Frank Gerber, President of the Fremont Canning Co., sailed from New York Saturday for Northern Africa, accompanied by his wife. They will take a trip into the desert and visit other Mediterranean points, returning home via Paris, where they will spend several weeks. They expect to be home about June 1.

### Di-agrees With President Bailey on Co-operative Buying.

Port Huron, Feb. 13—I would be pleased to have any independent retail merchant send me answers to the problems which confront the retailer to whom I allude in the following. I would not have the worthy president think that I take exception to his ideas expressed in the Tradesman of Jan. 11, 1928, just for the sake of argument, or that I know better or more than any other retailer, but more to enlighten myself in the matter of being able to pay more money for stock to sell at the same price as competitors. It certainly sounds, ne to say, I am going to forget competition, pay regular prices, get regular profits, depend on personal acquaintance, friendship or personality to hold trade. Just how long would the average retailer last? I and every other independent retailer realize the necessity of a wholesale distributing company, but why should we pay all the profits to the wholesaler when he himself offers all local chain stores discounts on the merchandise they buy?

It is possible for a man in business who has trade large enough to buy twenty-five or fifty cases of any commodity to take the stand of forgetting competition, but let a small buyer try to exist on buying one case at a time and pay list price.

I do not blame the wholesaler alone for the present state of affairs. The manufacturers are also to blame. They are taking their brands out of the regular channels and selling large chain stores and large buyers direct, giving them advantages over the smaller store, and unless co-operative buying is established or the retailer can compel the manufacturer to discontinue said prices, I can see little hope of forgetting competition, and unless Congress enacts laws permitting manufacturers to maintain prices on their commodities, giving everyone the right to live and let live, I see no solution of the problem, save that the independents band together, not only in cities, but in whole districts. Under a State-wide association they can fight fire with fire. The chain stores are losing ground every day. The necessity of establishing stores in every district, many of which are operated at a loss, is causing no end of financial trouble to them, and by the individual

being placed on an equal footing there is no reason why he cannot hold his own. How can you or I pay one case price on commodities and sell competitive to jobbing prices?

Twenty-five Years a Retail Grocer.

### Topics From Traverse City.

Traverse City, Feb. 14—Dr. Dick Way has returned from a month's visit with friends at Los Angeles. He was accompanied by his wife.

Fred Dewey, of Big Rapids, is in the city in the interests of the New Era Association, of Grand Rapids. He is taking up the old style certificates and exchanging them for the new style policies, containing all the desirable features of the old line policies, besides several new ones. He is meeting with great success.

The daughter of Mr. Heater, local manager of the Penny store, who was operated on for appendicitis at the James Decker Munson Hospital, recovered from her operation sufficiently to be able to be removed to her home on S 5th street Sunday.

A. W. Bartak, one of Traverse City's pioneer merchants, is confined to his home by illness.

All of the merchants of the city were very busy last Saturday and the "Heart of Nature's Playground" had a very holiday appearance on the streets.

Fred G. Heumann, who has conducted a merchant tailoring shop on Cass street for over thirty-five years, takes a keen interest in things Masonic. He is a 32d degree Mason and belongs to the various branches of the order. Masonry is his hobby and he has a host of friends.

Dr. E. B. Minor, of the firm of Drs. Way & Minor, leaves Feb. 20, accompanied by Mrs. Minor and son, Donald, for an extended tour. They stop at State College, Lansing, to pick up the daughter, Miss Asenith Minor, who is a student there. They are making the trip entirely by auto, stopping over at Niagara Falls en route to New York City, where they embark on a Cunard line steamer for a cruise in the West Indies, touching at Venezuela and Panama and visiting the Bahama Islands on their return. The trip will take about four weeks.

Charles H. Coy.

### Solution of Farm Labor Problem Is Believed Near.

Largo, Fla., Feb. 10—What may prove to be the long-sought solution to the growing problem of how to keep the farm population from migrating to the cities and taking up the urban life to the consequent detriment of our country's produce industry, presented itself to the students of agriculture at the fair recently held in this city. In the county fairerette beauty contest held in connection with the fair the cup was won by Miss Mildred Allen, St. Petersburg high school girl. Miss Allen was garbed in abbreviated silk overalls, while her competitors wore the conventional blue denims.

### Four New Readers of the Tradesman.

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

Grover's Coffee Stores, Detroit.  
Charles C. Blair, Grand Rapids.  
L. A. Rose Market, Inc., Detroit.  
Hotel Divine, Portland.



## SUDDON SUMMONS.

## Dr. Willard M. Burleson, the Eminent Rectal Specialist.

Dr. W. M. Burleson died Monday noon at his home on Plymouth Boulevard. He had not been feeling well for some weeks, but attended to his office work as usual up to the end of last week. Sunday he drove about the city with his wife. Monday morning he could not be awakened by his wife and medical assistance was immediately invoked. The cause of death was attributed to dilation of the heart. The funeral will be held at the Baptist church Thursday afternoon under the auspices of the Knights Templar.

Willard M. Burleson was born in Saginaw, March 20, 1868. His father was of Welch descent, the original family of Burlesons having emigrated to this country in 1635. Mr. Burleson's mother was of Scotch and Irish descent she having been the daughter of the late Dr. Spaulding, who was an early practitioner in this city. When he was 6 years old the family moved to a farm four miles North of Ovid, where Willard remained until he was 14 years of age. He then went back to Saginaw and worked his way unaided through the public schools. On the completion of his school course he enlisted as a regular in the U. S. Army, being a member of the Sixth Cavalry, which was then commanded by General Pershing. He served one year at Fort Bayard and three years at Fort Union, spending the remaining year in Dakota, taking part in the campaign against the Indians which culminated in the death of Sitting Bull. While he was in the service he rose to the rank of Sergeant and was recommended for the position of Second Lieutenant. On the completion of his five year term of enlistment, in May, 1891, he was discharged from the service and returned to Saginaw where he took a business course at a local commercial college. His first employment was with Wickes Bros., boiler manufacturers, where he conducted the correspondence concerning the sale of the boilers for the office and apartment building which he purchased for his business eighteen years later. In 1896 he entered the Saginaw Valley Medical College. On receiving his diploma in 1899, he came to Grand Rapids, locating at 147 South Division street, entering in general practice. He took up the study of medicine with the idea of making a specialty of rectal troubles, but felt that it would be an advantage to him to engage in general practice for a time. In 1902 he gave up his practice and devoted his entire attention from that time on to the profession he had selected for his life work. He opened offices over the Grand Rapids Savings Bank, where he remained nine years, when he removed to the battery of buildings purchased by him for the use of his business in 1911. The year he started in business as a specialist he treated about fifty cases. In 1915 he treated over 3,000 cases. His treatment was non-surgical, mild and effective and is accomplished by means of electricity. No institution in the city has given Grand Rapids a wider reputation all over the world than the

Burleson Institute, which attracts patients from Egypt, Australia, Siberia and nearly every country on the face of the globe. Dr. Burleson's practice has been to make his charges the same in all cases. It goes without saying that a great part of his work was of a charitable nature. No one was ever permitted to suffer if he could be relieved by Dr. Burleson because he was not financially able to meet the expense of the necessary treatment.

Dr. Burleson put three of his brothers through college. Two of them were associated with him in the business, which will be continued without interruption.

In 1911 Dr. Burleson and his associates purchased the two down-town apartment buildings previously known as the Wellington Flats. This course was rendered necessary in order to provide ample and adequate accommodation for the patients of the Burle-

son Institute, which attracts patients from Egypt, Australia, Siberia and nearly every country on the face of the globe. Dr. Burleson's practice has been to make his charges the same in all cases. It goes without saying that a great part of his work was of a charitable nature. No one was ever permitted to suffer if he could be relieved by Dr. Burleson because he was not financially able to meet the expense of the necessary treatment.

Dr. Burleson had three hobbies: fishing, hunting and automobiling. He was one of the most expert trout and bass anglers in the country and had a National reputation as a hunter of big game, such as elk and moose.

Dr. Burleson attributed his success to the certainty of cure in practically every case and to the fact that his patients invariably became his personal friends and pluggers. He always proceeded on the theory that a satisfied customer is the best kind of a customer and no one was ever turned away from the institution feeling that he was not completely cured. No money was ever taken from a patient who could not be permanently cured. In many cases unexpected complications developed as the treatment progressed, but in no case was the patient asked to con-



Dr. Willard M. Burleson.

son institution. If all the patients of Dr. Burleson were local people, they could take the treatment and live at home, but transients, of course, have to establish a local habitation and Dr. Burleson found it much more convenient for all concerned to have them located near him, where they could be under the constant supervision of the Burleson operators, as to habits, treatment and diet. These buildings were entirely refitted and converted into a homelike hotel which afforded the Burleson patrons all the comforts and convenience of a modern home.

Last fall the institution was moved to the upper floors of the Morton Hotel, which enabled the operators to devote their entire time to the treatment of their patients.

Dr. Burleson was married August 21, 1900, to Miss Mary C. Comstock. They had a daughter, now married. The family reside in their own home on Plymouth Boulevard.

Dr. Burleson was a member of the Fountain Street Baptist church. He

tribute any more money than he agreed to pay at the beginning.

Personally, Dr. Burleson was one of the most companionable of men. He was a wide reader and an interesting conversationalist. He was thoroughly conversant with the history of our own times, as well as ancient lore, and his opinion on historical matters was highly regarded by those who know how deeply he delved into the subject. He was suave in manner and courteous in his dealings with everyone. He never intentionally gave offense and never made an enemy unnecessarily. His charities were broad and practical and his dealings with his friends and business associates were always marked by fairness and justice. He had a hearty contempt for cant and hypocrisy and his keen mind enabled him to instantly detect the bogus from the genuine. Few men started at the bottom of the ladder and attained the pinnacle of success and retained their poise as completely as Dr. Burleson succeeded in doing.

## THE INDIVIDUAL BENT.

## Students Too Often Restrained From Freedom of Action.

"I don't want to be in the spelling class any more," said little Charlie Garfield, a boy of seven, to Miss Hall, his teacher.

"Why, what's the trouble?"

"I'm always at the foot of the class. I never can learn to spell. I'm discouraged."

"Well Charlie, maybe spelling isn't your forte. What would you like to do in place of it?"

"Let me write something—write a story."

"Very well; but come into the spelling class once more. I will not ask you to spell anything."

Later, the spelling class was called; a dozen boys and girls responded and, sure enough, Charlie was at the foot. The teacher said, "Children, we will not have the spelling lesson to-day. I will tell you a story. All be seated and listen to every word I say." A short story was graphically told and the teacher said, "I want you to write down this story the best you know how for to-morrow, and use only the words you find in the first five pages in your spelling book. Your work will be marked by your handwriting and the perfection of the way you tell the story. Hand in your stories to-night."

The next day when the class was called, the teacher said she was quite proud of the work, but she was troubled in marking one story. Charlie Garfield's writing was the best, and he had told the story the best of any one, but he had misspelled ten words. "But you didn't say anything about spelling when you gave us the lesson," piped out a small voice from the foot of the class. "Yes," responded the teacher, "That is what troubles me, and I am going to leave to the class what I ought to do."

A bright, black eyed girl held up her hand to be recognized.

"Well, Sara, what have you to say?"

"Didn't you say Charlie spelled ten words wrong, and if so, those words were not in the first five pages of the speller and his story ought to be thrown out."

The teacher said the point was well taken and Charlie's story could not compete. He was greatly humiliated and shed many bitter tears. However, Miss Hall had a session with him, the result of which was that he saw the great importance of correct spelling, never objecting again to doing his work in this class, and conquered his weakness.

This incident from my boyhood made a deep impression upon me as an illustration of diplomacy in handling a belligerent and discouraged child.

Eleven years later, I was in the schoolroom as a teacher in charge of eighty pupils, ranging from five to seventeen years of age, and the work covering the range of learning A. B. C's to conning equations in Algebra. It was a country school, and the job was anything but attractive. Fortunately, it was a summer term and there was the great out-of-doors to help, and my early lesson in diplomacy was mighty useful. In a number of

instances, instead of antagonizing the pupils who were dull and discouraged, I sought something they liked to do, to divert them from their lack of confidence.

One boy of five could not learn to distinguish the letters of the alphabet. I sent him out to hunt different kinds of leaves, and in his reports I found he knew more kinds of oaks than I, and acting upon his suggestion, I gave him plenty of work he liked to do, and at the end of the term, he could identify every tree in the school district, which was infinitely more valuable to him than to name the units of the alphabet. I speak advisedly, because he made a successful farmer and became an oracle in his neighborhood concerning nature things. He has often told me he learned to read because he wanted to know more about the things he observed during this term of school.

Compelled, as I was, to drive these children out of doors to maintain the interest in school, I builded better than I knew in awakening a desire to know about all the out-of-door things. I am often reminded of the success of this adventure by men and women who recall to me the incidents of that term of rural school, from which they date the beginning of interesting achievements.

It was the year after this experience that I decided to go to college. My immaturity of judgment is illustrated by my feeling that I could not afford to give four years to college life. I must get to work at some remunerative occupation. I confided in the principal of the high school and showed him the catalogue of the Michigan Agricultural College, accompanied by this statement: "Mr. Daniels, I want to go to college and enter as far in advance as possible. You know my work in high school, which has not been completed. Will you coach me for examinations, in the two months I have, and help me in my ambition?" He smiled and said, "It is a fool thing for you to do. You should know that time in college is not wasted in preparation for life work. Take your four years and have the best time in your life. However, I know you too well to even dream that you will take this advice and I am going to have a lot of fun stuffing you for college examinations, but you will have the most strenuous two months you have ever experienced or perhaps ever will experience. Go to it and I will guide you."

I have made a lot of blunders in judgment, but this was the acme of stupendous folly. It was an immediate success, for I creditably passed examinations in two years of college work. But all this stuffing was of no value. I could not understand that the incidentals of college life were of far more value than the curriculum. In mingling with my fellow students and becoming acquainted with my professors, I soon learned how little technical examinations meant; how much there was to get in college life for which there were no examinations, and so I determined to take another year in this work of absorption.

I do not know if there is any record

of those entrance examinations, but I do know, as a revelation of attainment, they are absolutely meaningless. Mr. Daniels often recalled this experience during our long friendship and said it was a triumph of his skill in using his knowledge of college examinations for a definite purpose of cleaning up on them in a unique adventure.

These experiences, and many others connected with our educational processes, have led me often to question if our teachers in all grades of schools and colleges are not apt to emphasize too strongly their own importance in the teaching processes. Students pass from one class room to another, and from each they are given things to remember and are marked and examined on what they can remember, as if facts and the garnering of them were the most valuable acquirements in school life. The students are expected to carry on a balanced ration of studies, to the neglect of the one most important process—that of thinking. There are so many lines of activity that there is no time for real downright earnest and successful thinking.

Learning to see things correctly and upon the basis of accurate observation to think things out to a finality are the two great factors in our school processes. Lumbering up the memory with a great lot of stuff that we can better leave somewhere and know how to quickly turn to it, is a great waste, particularly when the acquirement stands directly in the way of rational thinking.

In mingling with students and learning about their habits; in drawing out the opinions of teachers; in listening to recitations and their manipulation; in sitting under discourses of wisdom from educators who are intimately associated with the machinery of our educational processes; I cannot help but draw the conclusion that we are liable to magnify the value of stated methods of tuition and give too little thought to allowing the individual bent of students to have freedom of action. In our judgments of progress and attainment, we are led to draw erroneous conclusions and make mistaken decisions based upon surface indications. We have multiplied the accompaniments of our school and college work to such an extent that students' minds are diverted from the most important acquirement by the machinery of education, and while our schools are wonderful in their appliances and in the diversity of tuition, I am sometimes longing for the simplicity which makes the most of personal contact between students and instructors and encourages a knowledge of the home life of pupils as the basis of the most effective tuition.

The Parents-Teachers Associations are a wonderful means of linking the school and home processes, but I would like to see some plan evolved by which the teachers could acquire more specific knowledge of the home needs, even at the expense of elaborateness in preparation for class instruction.

Charles W. Garfield.

After the license to fish will likely come a license to drive out in the woods and scan the evergreens.



## Daily Duties

The duties of Executor and Trustee are daily duties of this organization. Such work is its *business* and not an exceptional occurrence, as it is likely to be with an individual.

Your Estate, like any other important matter, whether of law, medicine or business, requires the attention of efficient and responsible specialists.

Appoint this Company your Executor and Trustee.

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**MICHIGAN TRUST**  
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The first Trust Company in Michigan



**MOVEMENTS OF MERCHANTS.**

Jackson—Hugo A. Beisweger, dealer in boots and shoes, has filed a petition in bankruptcy.

Portland—Ralph Stewart, formerly engaged in the baking business at Muir, has opened a bakery here.

Marquette—A. O. Smith, Inc., will open a men's furnishings store in the Donckers building about March 1.

Hersey—H. Hintz has sold his stock of notions and bazaar goods to John Wickett, who has taken possession.

Sunfield—L. Levinsohn has purchased the clothing and shoe stock of the late F. N. Cornell and removed it to Saginaw.

Jackson—The Trenton Garment Co., Mechanic and Pearl streets, has increased its capital stock from \$35,000 to \$60,000.

Ishpeming—D. C. Topping, manager of the Ishpeming Feed Co., has opened a cream buying station in connection with the store.

Benton Harbor—Landsman Bros. succeed Hipp, Enders & Avery Co. in the clothing and shoe business at 86 West Main street.

Allegan—Victor Roussin, recently of Cadillac, has purchased the Baker drug stock and will reopen the store the last of this month.

Lowell—A. J. B'Jork, proprietor of the Mity-Nice bakery, has sold it to Frank Dettling, recently of Fremont, who has taken possession.

Kalamazoo—The Carey-Knapp Co. has been organized to deal in general merchandise at wholesale and retail at 210 South Burdick street.

Gobles—Styles & Winters have sold their hardware and implement stock to Howard Eldridge, who will continue the business at the same location.

Kalamazoo—Nix Bros., dealers in washing machines and household appliances, have removed their stock from 308 to 240 West Main street.

Vicksburg—O. W. Weinand has purchased the clothing stock and store fixtures of C. G. Porter and will continue the business at the same location.

Kalamazoo—The Wheeler-Blaney Co., 249 North Burdick street, plumbers' and heating supplies, has increased its capital stock from \$40,000 to \$100,000.

St. Joseph—Barlow Bros., whose laundry was destroyed by fire, entailing a loss of over \$65,000, will rebuild the plant at once. They carried about \$15,000 insurance.

Saginaw—L. Levinsohn has opened a general merchandise store at the corner of Genesee and Washington avenue, for the purpose of disposing of distress merchandise.

Detroit—Joseph Weir, proprietor of Weir's Boot Shop, 8237 Linwood avenue, has sold his stock to Arthur H. Neubert, who will continue the business at the same location.

Schoolcraft—W. J. Thomas, recently of Constantine, has purchased a half interest in the grain and fuel business of Harvey & Stuart and the business will be continued under the same style.

Grand Rapids—The Entroth Shoe Co., 112 Monroe street, N. W., has been incorporated with an authorized

capital stock of \$25,000, \$20,000 of which has been subscribed and paid in in cash.

Mt. Pleasant—E. L. Conrick, Inc., has been incorporated to conduct a general mercantile business, with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in in cash.

Detroit—The Reliable Textile Co., 2011 Taylor avenue, has been incorporated to buy and sell rags, cloth, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Flint—L. Levinsohn has purchased the shoe and men's furnishings stock and store fixtures of William Mannus, 922 North Saginaw street, at a chattel mortgage foreclosure sale and removed it to Saginaw.

Detroit—The White, Ryal & Greene Fur Shop, Inc., 408 Metropolitan building, has been incorporated with an authorized capital stock of 100 shares at \$10 per share, \$1,000 being subscribed and paid in in cash.

Jackson—The National American Furs, Inc., 703 Reynolds building, has been incorporated with an authorized capital stock of 100,000 shares at \$1 per share, \$2,500 of which has been subscribed and paid in in cash.

Lansing—The Better Business Institute, 1128 Prospect street, has been incorporated to conduct a school of merchandising, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Kalamazoo—I. H. Gingrich & Son have engaged in business at 330 East South street, carrying parts and supplies for all makes of trucks and servicing them. They have had 18 years' experience in this line in Grand Rapids.

Detroit—Guerin & Sepull, Inc., 10025 Grand River avenue, has been incorporated to deal in furniture and house furnishings at retail, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Detroit—The Bagley Music House, 1429 Broadway, has merged its business into a stock company under the style of the Bagley Music House, Inc., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Kalamazoo—The Carey-Knapp Co., 210 South Burdick street, has been incorporated to deal in general merchandise at wholesale and retail with an authorized capital stock of 5,000 shares at \$10 per share, \$40,000 being subscribed and paid in in property.

Flint—The Love Lumber Co., 2452 Fenton Road, has been incorporated to deal in lumber and building supplies at wholesale and retail, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in, \$41,000 in cash and \$59,000 in property.

St. Johns—W. R. Osgood & Son are closing out their furniture stock and converting the Corbit residence, which they recently purchased, into a modern funeral home which they will occupy with their undertaking business. They will rent their store building on Clinton street.

Hancock—The Standard Acceptance Corporation has been incorporated to conduct financial operations, loans, investments, etc., with an authorized capital stock of \$50,000 common and \$50,000 preferred, of which amount \$14,400 has been subscribed and \$2,500 paid in in cash.

Lansing—The Bernard-Densmore Funeral Co., 1624 South Washington avenue, has been incorporated to conduct an undertaking business in this city and in Holt, with an authorized capital stock of \$6,000, of which amount \$4,000 has been subscribed and \$2,000 paid in in cash.

Grand Rapids—The Holwerda Heating Co., 1040 Wealthy avenue, S. E., has merged its business into a stock company under the same style, with an authorized capital stock of \$15,000 of which amount \$7,500 has been subscribed and paid in, \$3,826.74 in cash, and \$3,673.26 in property.

Flint—The Brownson-Fisher Wall Paper Co., 128 East Third street, has merged its business into a stock company under the same style with an authorized capital stock of 600 shares at \$100 per share, \$60,000 being subscribed and paid in, \$445.46 in cash and \$59,554.54 in property.

Detroit—The D. J. Healy Shops, 1426 Woodward avenue, importer and retailer of women's fine wearing apparel, has merged its business into a stock company under the same style, with an authorized capital stock of \$700,000, all of which has been subscribed and paid in in property.

Kalamazoo—The Service Materials Co., 725 East Walnut street, has been incorporated to deal in building materials of all kinds at wholesale and retail with an authorized capital stock of \$20,000 preferred and 200 shares at \$1 per share, of which amount \$5,050 has been subscribed and paid in in cash.

Detroit—Sam M. Baker has merged his wholesale produce and fruit business into a stock company under the style of S. M. Baker, Inc., 1797 West Jefferson avenue, with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and paid in, \$7,000 in cash and \$18,000 in property.

Jackson—The M. & F. Lincoln Co., 708 Williams street, has merged its grocery, farm produce, provision, lumber and building material business into a stock company under the style of the H. M. Lincoln Co., with an authorized capital stock of \$25,000, \$16,000 of which has been subscribed and paid in, \$20 in cash and \$15,980 in property.

**Manufacturing Matters.**

St. Clair—The Diamond Crystal Salt Co., has increased its capital stock from \$2,050,000 to \$3,150,000.

Grand Rapids—Wolverine Lubricating Co., 624 Watson street, has changed its name to the Grand Rapids Barrel Co., Inc.

Hastings—The Viking Equipment Co., sprinklers and fire protection apparatus, has increased its capital stock from \$100,000 to \$210,000.

Detroit—The Bellows Corporation, 2900 East Grand boulevard, manufac-

turer of electric signs, has changed its name to the Bellows Claude Neon Co.

Kalamazoo—Fuller & Sons Manufacturing Co., corner of Prouty and North Pitcher streets, manufacturer of auto parts, has increased its capital stock from \$600,000 to \$750,000.

Detroit—The Detroit Eco-Thermal Co., 12215 Grand River avenue, has been incorporated with an authorized capital stock of \$10,000, of which amount \$4,500 has been subscribed and paid in, \$1,000 in cash and \$3,500 in property.

Detroit—The Mahar Manufacturing Co., 1310 Maple street, has been incorporated to manufacture and deal in refrigeration units, with an authorized capital stock of 50,000 shares at \$1 per share, \$10,000 being subscribed and \$5,000 paid in in cash.

Detroit—The Manufacturers' Sales Corporation, 2406 Eaton Tower, has been incorporated to manufacture and deal in internal combustion motors and their parts, etc., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Detroit—The Evans-Miller Cedar Products Co., 1504 Dime Savings Bank building, has been incorporated to manufacture and deal in wood and metal products with an authorized capital stock of 5,000 shares at \$10 per share, \$5,000 being subscribed and paid in in cash.

St. Joseph—The St. Joseph Electric Steel Castings Co., has been incorporated with an authorized capital stock of 12,500 shares of class A stock at \$10 per share and 15,000 shares class B at \$5 per share, of which amount \$94,520 has been subscribed and \$32,100 paid in in cash.

Detroit—The Ever-Ready Manufacturing Co., 5064 Commonwealth avenue, has been incorporated to manufacture and sell bob-sleds and scooters, with an authorized capital stock of \$50,000 preferred and 5,000 shares at \$1 per share, \$1,000 being subscribed and paid in in cash.

Benton Harbor—The W. M. Staley Manufacturing Co., 202 Water street, has been incorporated to manufacture and sell radio and electrical devices, with an authorized capital stock of \$50,000, of which amount \$26,600 has been subscribed and paid in, \$2,500 in cash and \$24,100 in property.

Detroit—The Acme Auto Bat Co., 13469 Conant street, has been incorporated to manufacture and deal in fibres and fibre products, with an authorized capital stock of \$50,000 preferred and 500 shares at \$10 per share of which amount \$35,700 has been subscribed, \$4,745 paid in in cash and \$20,000 in property.

Adrian—The Evan's Auto Loading Co., of Detroit, has purchased the factory building of the Bond Steel Post Co., on East Maumee street, and will start production in the near future as the Evans-Miller Co., a subsidiary of the Evans Auto Loading Co. The principal products of the company are automobile shipping blocks, automobile decks and automobile export boxes. It is expected that production will be started with about thirty employees.



## DETROIT DOINGS.

## Up-State Merchants Ready For the Exposition.

Detroit, Feb. 14—All is bustle and activity among the local wholesalers and manufacturers in anticipation of the retail hosts expected this week to attend the second Better Merchandising Conference and Exposition at the Book Cadillac Hotel. For two days previous to the conference many retail merchants from all points in Michigan have been registered in the city, making calls on their favorite wholesale dealers, laying down spot delivery orders with a light sprinkling of orders for merchandise for later delivery.

Among the early arrivals to the conference was Louis Koster, veteran salesman for Edson, Moore & Co., whose home is Grand Haven. With Louis was a string of Western Michigan merchants who came to learn more of the modern methods of conducting a retail store and to take advantage of the opportunities which only direct market contact affords.

The Statler Hotel has inaugurated an innovation which is advertised as the "most spectacular radio tie-in yet attempted"—a radio in every room.

Harking back to the days when the Griswold House was the home where the traveling men "put up" will at once bring to mind the smiling countenance of Seth Frymire, for a number of years the Griswold manager. Hundreds of the old timers remember Seth and will be glad to know, if they haven't already been apprised of the fact, that he is now manager of the new Barlum Hotel. Nor has his old time smile diminished in the least.

Through an error the advertisement of the Kiddie Kover Manufacturing Co., makers of children's play suits in last week's Special Detroit Edition, did not mention the name of their exclusive Michigan distributor, I. Shetzer, 142 Jefferson avenue, East. I Shetzer has made tremendous strides in the local market and is also making a strong bid for up-State business from buyers who visit this market. According to Simon Shetzer, a son of the organizer of the business, many inducements can be offered in the way of price concessions because they do not send their sales force into all parts of the State except by special appointment which is no small expense that must be added to the general overhead. The firm carries a line of men's furnishings and women's and children's hosiery.

One of the week's early buyers was Frank J. Zielinski, who has recently become affiliated with the Chase Mercantile Co., of Pontiac. Mr. Zielinski will be remembered by many salesmen who called on him in Manistee, where for a number of years he conducted a dry goods store. He is in charge of the bargain basement departments which include all yard goods.

Few if any merchants in this trading area are aware of the real development of the Detroit market during the past few years and of the many distributors of diversified lines that have located here. That's why a concerted effort is being made by the wholesalers, manufacturers, manufacturers' agents and the Detroit Board of Commerce to bring about a closer relationship with the merchants. One of the most definite steps yet made in this direction was announced last week by E. E. Prine, Secretary of the Wholesale Merchants Bureau of the Detroit Board of Commerce. A careful survey is being made by this organization and the full analysis of this survey will be at the disposal of retail merchants who can in this way learn promptly of every distributor of the particular lines they are interested in who is located in Detroit. The information will be furnished by Mr. Prine on request.

One of the interesting exhibits at the

conference this week will be that of Davidson Brothers. Of no lesser interest is the history of this firm, which about fifteen years ago conducted a small infants' wear line store on Gratiot avenue, which was a street taken over by the retail stores, rather than wholesale institutions. To-day this same firm, organized by I. Davidson and since joined by his brothers, Louis and Sol, moved into Detroit's wholesale district and augmented the lines already carried with women's ready-to-wear—in a store that occupied but one floor. As the business prospered more lines were added and more space occupied. To-day they are housed in a substantial building of considerable frontage and six stories high, all of which is utilized by themselves and with stocks using all available space. While their efforts are confined largely to catering to the trade in and surrounding Wayne county, Davidson Brothers clientele in Michigan, Ohio and Indiana is developing through the visits of buyers coming to this market. The firm carries practically all lines usually sold by regular dry goods jobbers with the exception of textiles.

Ted Smith, a friend of Percy Palmer and likewise of the writer, takes exception to a statement or rather the inference made by us last week to the effect that the success of the new Norton-Palmer, of Windsor, was because of Mr. Palmer's geniality or words to that effect. Writes Ted: "Dear Jim: What you said about Palmer was all right but what you said about the reason for the success of his hotel is all, or at least is partly wrong. Of course, you know there is a liquor law permitting hotel guests in that town to buy what they want. And in every room is a cork screw fastened on the wall. Perce may be all right, but I leave it to you." We stand corrected. We were all wet. James M. Golding.

## Essential Features of the Grocery Staples.

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

Dried Fruits—Packers are not saying much about peaches, apricots or pears as they say that to do so would be a waste of breath since normal trade channels will account for everything which is left in first hands in California. Recently the trend has even been to consider the prune marketing problem as practically solved, leaving only raisins upon which attention need be centered. Prunes are considered favorably placed on the Coast as primary markets have been held firm despite the restricted buying from domestic Eastern markets where stocks have been selling below replacement costs. Prunes will come into their own when the cheap sellers get tired of doing business here without an adequate profit. The talk about raisins is mostly in the way of explaining the large crop in sight, discounting the volume by saying that poor drying weather last fall resulted in the loss of a considerable tonnage which has further been increased by losses while the fruit has been in storage. The result of this process has not been felt as yet in the jobbing markets but the leading packers sense the drift of the market to a higher level and they are of the opinion that when the smaller packers are eliminated they will be able to boost their prices to a more normal level. Also in dried fruits, after March 1, when packers tack on taxes, carrying charges and other expenses, they are apt to hold for higher quotations and

being favorably placed will force the buying trade to meet their views of values.

Rice—Domestic rice remains steady in tone, at former prices and in much the same hand-to-mouth demand which has characterized the market for several months. Jobbing operations are expanding somewhat, as it is apparent that shortages are developing, but it cannot be said that there is any heavy buying for later needs. The markets in the South have been steady and the increase in the amount of finished rice available for prompt shipments has been so well taken that there has been no reaction in quotations.

Canned Goods—The most noticeable change in the local situation during the past week has been the growing enquiry for the several items which have been selling at low prices. For instance, cheap corn, peas and pink salmon have been taken, resulting in what amounts to a clearance of the packs which combine merchantable quality and satisfactory price. A good cheap pea is mighty scarce. Even then the buyer cannot be too particular as to grade, sieve or packing district. Pink salmon has evidently been stabilized, after fractional advances. While advances can be mentioned, not one instance of a decline is to be noted, as even the dull items have held their own. The future market has witnessed some trade with an evident trend toward expansion, but for the packs which are more or less standardized and represent the moderate or small outputs rather than the volume class. California spinach is one of the most important new packs. Most buyers are not ready to consider peas, corn and the other staples as they do not care to bind themselves to contracts when they do not know the extent of the pack. For the most part, they want to feel their way cautiously and devote most of their time to trading in spot stocks.

## Review of the Produce Market.

Apples — Baldwins, \$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¢@8¢ per lb.

Beets—\$1.25 per bu.

Butter—The market has had both ups and downs during the past week. Demand for fine creamery butter has been good. At present the market is rather quiet and steady. 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, \$3.75 per 90 lb. crate.

Carrots—\$1.25 per bu. for old; new from Texas, \$2.50 per bu.

Cauliflower—New from Florida, \$2 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, \$3.50

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$8.00
Light Red Kidney	-----	8.25
Dark Red Kidney	-----	8.35

Eggs—Buyers are not very confident as to the egg market and have bought very gingerly during the past week. The time of greatest production is not far off. The market is tending downward. The week's decline aggregated about 5c per dozen. Local jobbers pay 32c for strictly fresh. Local storage operators are all sold out.

Grape Fruit — Florida commands \$5@5.25 per crate, according to size and grade.

Green Onions—Chalotts, 70c 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:

Arizonia Iceberg, 4s, per bu.	-----	\$3.50
Hothouse leaf, per bu.	-----	\$2.00
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 Flor'das are selling at \$6.		

Peppers—Green, 65c per doz.

Potatoes — The market is a little firmer on the basis of \$1.10@1.20 per 100 lbs., generally over the State.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	24c
Light fowls	-----	18c
Heavy Broilers	-----	26c
Light W. L. Broilers	-----	18c

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

Spinach—\$1.60 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

An apology is due the Schust Co. by the Tradesman on account of an article written by our Holland City correspondent, which appeared in our issue of Nov. 30, which quoted another biscuit factory as being the largest independent biscuit factory in Michigan. The Schust Co., doing business all over Michigan, took exception to this statement and submitted a certified statement to prove that it is the largest independent biscuit plant in Michigan. As it is impossible to discredit the statement, the Tradesman is inserting this item.



## IN THE REALM OF RASCALITY.

### Questionable Schemes Which Are Under Suspicion.

Sherman Cole, the Copemish merchant, gave an itinerant solicitor who was a cripple a subscription to the Frontier Magazine Aug. 5, 1927. He paid the solicitor, who gave his name as R. F. Stimmel, \$1 in advance, sending the \$2 additional by check to the H. & H. Periodical Service Co., 910 Garrick Bldg., Chicago. He has written the latter several times without result, which leads him to believe that the concern is a fraudulent one. If any other reader of the Realm has had any experience with this concern or the cripple who claimed to represent it, we should be pleased to receive the particulars.

Good checks may be bad checks, says the National Automobile Dealers' Association in reporting a new swindle racket which came to light in Los Angeles, where a dealer's justifiable suspicions cost him \$20,000 in a damage suit.

According to a bulletin of the N. A. D. A., a man recently purchased a \$3,000 automobile in Los Angeles, paid for it with a check on a New York bank, drove the car around town an hour or so, then drove to a used car business and offered to sell the car for \$1,000.

The dealer bought the car after testing it out and finding that it was all right, and communicated with the original dealer, who immediately had the purchaser arrested on the theory that the original check for \$3,000 was worthless.

The purchaser was held in jail for the length of the time necessary to clear the check and was then released, brought suit for damages and settled for \$20,000.

The N. A. D. A. is broadcasting information on the ground that another attempt at the fraud may be perpetrated.

Have you ever heard of the Modern Art Academy, of Detroit and Chicago? The better business bureaus of Detroit and Chicago have been asked to locate the "Academy" but they have not been able to do so. Apparently it exists only in myth.

The Magazine of Wall Street suggests the following resolutions for the government of investors:

1. I will not buy securities impulsively, on tips of well-meaning friends or so-called inside information.
2. My security holdings will always contain a substantial percentage of sound bonds.
3. Any stocks I retain among my permanent holdings must be of investment caliber.
4. I will not confuse my investments with my speculations. I will see to it that at least 75 per cent. of my total security holdings belong in the investment class.
5. If I hold any speculative securities, it will be with the understanding that they are not permanent but to be

watched closely and disposed of if their outlook becomes uncertain.

6. I will attempt a reasonable degree of diversification in my security holdings, a sufficient number of different types to distribute the risk and not so many that I shall find it difficult to watch them.

7. In my more speculative undertakings, I shall not hesitate to accept a small loss if necessary but if I purchase an investment security I shall not permit small fluctuations to influence me.

8. I shall pay more attention to the financial stability and earning power of the companies in which I invest than in their dividend rates.

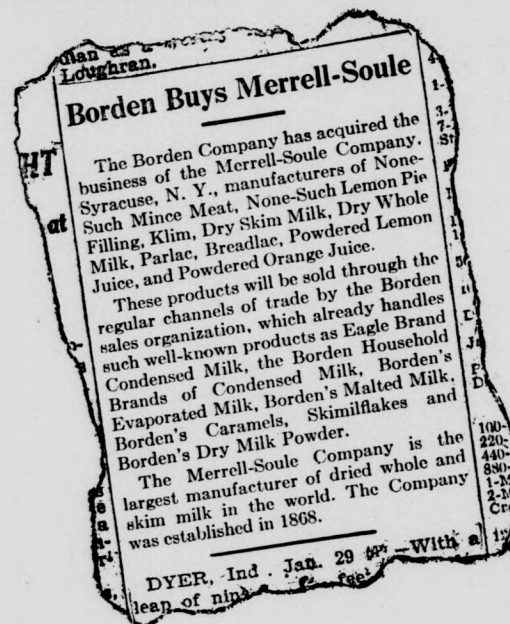
9. I shall never dispose of investment holdings to purchase speculative securities.

10. In all cases when I purchase stocks they shall represent companies in a position to grow over a period of years, and thus assure steady growth in the value of my investment.

Respondent, a corporation, conducting its business under various trade names, engaged in the sale and distribution of medium priced men's watches and ladies' wrist watches to mail order customers in interstate commerce, and in competition with other corporations, firms, partnerships and individuals likewise engaged, entered into the following stipulation of facts and agreement to cease and desist forever from the alleged unfair methods of competition as set forth therein.

Respondent, in soliciting the sale of and selling its products, caused advertisements to be inserted in magazines circulated in commerce between and among various states of the United States, and also distributed circulars or circular letters in interstate commerce, in which said advertisements and circulars or circular letters described the goods which it offered for sale and sold, the following language was used: ("You need send only 10c for this latest model imported jeweled movement watch. Only a down payment of 10c required and we make immediate shipment of this beautiful engraved wrist watch. We trust you shipment same day. No reference is needed." "Send only 10c for this jeweled and regulated wrist watch studded with diamonds and sapphires. Only a down payment of 10c required and we make immediate shipment of this beautiful engraved wrist watch. We trust you shipment same day. No references needed. For a genuine diamond watch of this kind you would be required to pay elsewhere upward of \$150. For ours pay only \$12 and you pay it \$1 per week. Make first payment to postman when he delivers package. Send name and address and receive your watch by return mail. A guarantee with each watch.")

Upon receipt of the 10c called for in the above advertisements, respondent did not make shipment at once of the watch ordered, but wrote the customer advising that owing to "The tremendous popularity of our jewelry, there is a slight delay in making the shipment which, however, will be ready in a day or two," and advised



**Thus** a 60 year old grocery staple—None-Such Mince Meat—and the other Merrell-Soule Products join a 71 year old stand-by—Eagle Brand—and the other Borden Products.

Once more we say: the full Borden line is a profitable line; every Borden Product is a quality product; the Borden guarantee is absolute; Borden service is a complete service. Every Borden Product is an advertised product, and Borden advertising is always at work to put more business in the grocery store.

**STOCK THE FULL BORDEN LINE.**

**Exempt from Federal Income Tax**

**\$145,000**

**CITY OF ST. PETERSBURG,  
FLORIDA**

**5 1/4% IMPROVEMENT BONDS**

**Due June 1, 1954**

### FINANCIAL STATEMENT

Estimated Value Taxable Property	-----	\$375,000,000
Assessed Valuation, 1925	-----	157,652,447
Total Bonded Debt	-----	22,124,600
NET DEBT	-----	6,579,768

Population, Federal Census, 1927-- 47,629

Population (Winter), Estimated -- 125,000

These Bonds are a direct general obligation of the entire City of St. Petersburg, Florida, payable from an unlimited ad valorem tax levied on all of the property that is taxable therein.

**PRICE TO YIELD 4.75%**

**HOWE, SNOW & CO.**

Incorporated

**GRAND RAPIDS**

Chicago New York Detroit San Francisco Minneapolis Philadelphia



the customer, "We have a little surprise for you. We are going to send you, in addition to your regular order, absolutely free of charge, a string of the gorgeous pearls, picture of which is enclosed" and the purchaser was requested to fill out a blank and deposit with the postman \$3; when in truth and in fact the said watches were not studded with diamonds and sapphires, and shipments were not made the same day, and the customer was not trusted, but the customer was urged to make a further deposit of \$3 and references were required.

Respondent agreed to cease and desist from the use in soliciting the sale of and selling its products in interstate commerce, in advertisements, circulars or circular letters distributed in interstate commerce, of the words "Jeweled wrist watch studded with diamonds and sapphires;" unless and until the watches so advertised, depicted and described are jeweled, studded with diamonds and sapphires; and respondent further agreed to cease and resist from the use of the words "Only a down payment of 10c required and we make immediate shipment of this beautiful engraved wrist watch. We trust you. Shipment same day. No references needed" or any other word or words which import or imply that the terms of sale as set forth in the advertisements will be strictly observed by the seller, when it is the intent, purpose and custom of the seller to exact from the purchaser additional payments, and payments not set forth in the advertisements.

The Union Woolen Mills Co., of Racine, Wis., the Union Woolen Mills Co., of Jackson, Mich., and Max Cohen president of the two corporations, have been ordered by the Federal Trade Commission to discontinue use of the word "mill" or "mills" in their corporate names until they actually own, control or operate a mill or mills for manufacture of the cloth from which their clothing wares are made.

They are also ordered to cease making, in connection with the sale and distribution of men's clothing, representations through trade names, circulars or other forms of advertising, to the effect that they are manufacturers or makers of cloth from which such clothing is made.

The respondent, Max Cohen, is individually ordered to discontinue the use of the word "mill" or "mills" in the corporate or trade name of any corporation, firm, association or store which he may organize in the future for the sale and distribution of men's clothing.

Cohen maintains headquarters in Chicago, where he is in business under the name of Union Woolen Mills Co. He usually takes care of orders from the out-of-town stores such as those in Jackson and Racine. If a customer in the Jackson store wants a suit or overcoat "made to measure" he may place the order at the Jackson store after selecting the material. The order and a sufficient amount of the cloth selected may be sent to Cohen in Chicago. Cohen then may cut the cloth according to the measurements and

deliver it to some concern in Chicago for the actual sewing and making of the suit or overcoat. When finished, the garment is shipped back to Jackson for delivery by the store there to its customer.

The words "grape" or "grape squeeze" are not to be used to describe a compound offered for sale for use in the manufacture of beverages when such concentrate or compound is not derived from grape juice or grapes, the Federal Trade Commission rules in an order just issued to the National Fruit Flavor Co., Inc., of New Orleans.

This company manufactures a concentrate or compound named by it "Grape Squeeze" and "Squeeze" and sells the commodity to owners and operators of bottling plants in various parts of the United States. The compound is designed for use by these bottlers in making a beverage which they compound and bottle then sell to venders and dispensers of beverages. These latter vendors resell the drink to the consuming public under the names "Grape Squeeze" and "Squeeze."

The respondent supplies its vendees with signs, placards and other advertising to bring to the public's attention "Grape Squeeze" and "Squeeze." Neither the compound nor the beverage are actually derived from grape juice or grapes, but rather the beverage imitates grape-juice in color, odor and taste, the Commission reports in its findings, and holds that the respondent's use of these terms constitutes unfair competition and is a violation of the Federal Trade Commission act.

Use of the word "English" to describe soap that is not manufactured in England, but rather in the United States and then sold in the United States, is prohibited by the Federal Trade Commission in an order issued to James J. Bradley & Co., of New York City.

One of the labels used by the respondent on its product was "English Tub Soap." On each cake of the soap there were stamped in large letters the phrases, "English Tub Soap" and "Hanson-Jenks, Ltd., London-New York." On the wrapper of the soap were printed conspicuously the phrases "English Tub Soap" and "James J. Bradley & Co., 1457 Broadway, New York City, Sole Agents, United States and Canada."

The Commission found that toilet and bath soap manufactured in England have for many years enjoyed wide-spread popularity, good will and demand among the consuming public throughout the United States, many of whom believe and consider that bath and toilet soaps manufactured in England are superior in quality to such soaps manufactured in the United States.

The respondent's misleading use of the word "English" in advertising its soap was held to be a violation of the Federal Trade Commission Act.

If everyone worked on the basis of "Every man for himself and the devil take the hindmost," it would be difficult to become successful in either selling or buying.

## WORDEN GROCER COMPANY

### The Prompt Shippers

YOUR CUSTOMERS  
will like

# QUAKER

## Pork and Beans

They Have The Flavor

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

THE MICHIGAN TRUST COMPANY, Receiver

## Nearly Fifty Years of Experience in Match Making has Produced THE DIAMOND BRAND



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



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



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

THE DIAMOND MATCH COMPANY



### NOT FOR THE TRADESMAN.

Ten trade journals in the Eastern states have been bunched into one company with a capital stock of \$3,350,000. How well such an arrangement will work out remains to be seen. It may prove to be very profitable for the stockholders, as is the case with the trade papers assembled by the Root syndicate, but not so advantageous for the readers. The Tradesman has always maintained that aggregations of this kind were not to the advantage of the reader, because they deprive each publication of the independence in thought and action which makes a trade journal most valuable to the reader. The Tradesman has been published without change of ownership, editorship or business management for nearly forty-five years. During all this time it has had to respond to the effort and enterprise of but one man whose sole object had been the betterment of the retail merchant—mentally, morally and financially. The effort may not have been so successful as it would have been if directed by a master mind located on the twenty-fifth floor of a metropolitan building a thousand miles away, but the chances are that the man on the ground who has kept in close touch with his readers by constant personal contact and conversation is quite as well qualified to act as guide and advisor as the man in the distance who would not know a retailer if he should meet him on the street.

Firmly believing that the Tradesman's value to the retail trade would not be conserved by giving up its independence of thought and action, it will continue along the path of self reliance it has pursued since 1883 with such satisfaction to itself and its patrons.

Many economies could probably be brought about by combinations, but these would be offset, in a degree, by the similarity which would result from concerted action in every department of each publication. Such an alliance would force the Tradesman to remove the expression "Unlike Any Other Paper" from its masthead, which it prefers not to do. The fact that the Tradesman is radically different than any other publication in the world is one of its chief charms in the estimation of both publisher and patron.

### MISBRANDING FURS.

It is only a few years since substitutes for silk became so numerous and so cheap that buyers of "silks" often found that they had not bought silk at all. So serious did the matter become that the Federal Trade Commission finally intervened and ruled that all substitutes for silk should be called and advertised as "rayon." Many manufacturers threw up their hands in despair and asserted that the Government was going to ruin them. To-day seller and buyer alike are satisfied and rayon is a recognized article or merit in its field.

Heartened, perhaps, by its success in the silk industry, the Federal Trade Commission met a delegation of representatives of the fur trade in New

York City recently to consider complaints about misrepresentation of other goods. At that meeting W. E. Humphrey, chairman of the Commission, made the revolutionary suggestion that processed fur pieces be named something besides "seal" if they do not contain seal and warned the furriers that the Government would have to step in if complaints of misbranding were found to be well grounded and the practice not corrected.

As long ago as the twelfth century the London guilds took disciplinary action against furriers for this very offense and it has been a live subject in every trade center of the fur industry on many occasions since then, for abuses are easy and the rewards large.

Buying furs is universal among women, but that any purchaser of the cheaper furs knows what she is buying is most improbable, for the dealers themselves, in their reply to the Commission, make this admission: "There is considerable fraud and deception practiced in the retail fur business. The devices practiced by the unscrupulous dealer for the undoing of the ignorant or the careless customers are impossible to count."

The ignorant and even the careless customers are entitled to honest representation of the goods they are buying. It is to be hoped that the fur industry and the Federal Trade Commission will find ground on which the buyer and the seller can meet without the discredited warning, "Let the buyer beware."

### RETAIL TRADE BETTER.

The figures on recent trade results show that the stores of the country have not enjoyed easy sailing. The Federal Reserve report for department stores indicated a decline of about 1 per cent. last month under January, 1927, with decreases ranging from 2 per cent. in New York to 8 per cent. in the Minneapolis district. As against these losses, the Chicago district ran 11½ per cent. ahead of January a year ago.

These comparisons reflect the spotty conditions that prevail in business. Not only do results vary by sections of the country, but there is also considerable variation among stores in the same locality. However, the variation that appears to exist between chain store and department store results is not what it seems from the percentages. The big increases cited by some chains merely mark additional volume supplied by new stores.

So far as the condition of general trade is concerned, it is worth calling attention to the fact that we have only the reports from the larger and better managed concerns. These represent about 25 per cent. of the retail volume, the great bulk of the business being done by the smaller stores. Therefore it seems proper, in forming any idea of the entire trade situation, to count on something less than what good management is able to accomplish.

The week brought word of improvement in retail trade with consumer de-

mand more active for between-seasons requirements, such as sports-wear. Prompt deliveries are asked by retail buyers now in the market in order that the new merchandise may be properly tested out.

### MONEY LOST BY NEGLECT.

It is estimated that the business men of Detroit lose \$47,000,000 every year because of traffic congestion.

Other losses during the year 1927 are appalling. We have been compiling some statistics of our own on the subject, as follows:

Five hundred and sixty-five thousand office boys at \$11 a week whistled, when they ought to have been working, an average of fifteen minutes a day, thereby cheating their employers out of the sum of \$10,102,000.

Nineteen thousand three hundred high-pressure executives, valuing their time at \$50 an hour, hit the ends off their cigars instead of using a sharp knife. They are the poorer by \$71,588,000.

Three million seventy-four people wasted 90,000,000 hours watching steam shovels scoop another pile of dirt into the dump track. Financial loss: \$88,000,000.

All-American loss of time due to wrong numbers, broken shoelaces, lapses of memory, excessively hot soup, delayed street cars, window shopping, collar buttons, Irish anecdotes, parked automobiles, leaky lily cups, illegible handwriting, cold engines, misprints and taking the local instead of the express elevator, \$9,873,455,699.17.

Grand total—enough to pay off the National debt plus free subway rides for the population of New York until 1960.

Not counting the loss of time used to compile these and similar statistics, which, translated into cash, would buy each of the merchants of this country a red necktie.

### COTTON GOODS SALES LOWER.

An upturn in cotton brought some firming of prices in the cloth market during the past week and also a better demand. The figures on January operations of the industry indicated that output was about the same as in December, while sales averaged 33,000,000 yards and shipments 5,500,000 yards less a week than in the former month. Stocks rose 64,000,000 yards to 367,223,000 yards and unfilled orders dropped to 313,893,000 yards, or 62,900,000 below those at the end of December.

In the woolen market further openings on men's wear staple lines were announced. The present-day business on staples is limited and the opening of fancies this week will draw better response. Wool prices continue to firm up, but the mills are little disposed to speculate. Foreign values are up again and the domestic average shows an increase in the year of 13 per cent.

The best reports in the textile markets just now are being received on wash goods and printed silks. Wholesalers are ordering the former quite liberally while a record season is predicted on the latter.

### CHEAP POLITICS.

The Senate has passed the La Follette resolution condemning the third term.

From the standpoint of general policy we regret the action. The third-term tradition has been at just about the right degree of stabilization. It has not been an absolute legal bar, but it has had the strength of a sound rule, to be broken only in case of great emergency. This is just as it should be. The continuance in office of "the man on horseback" should be hampered by the power of precedent, but, on the other hand, the Republic should not be forbidden to call into crucial service any one of her sons whom she may need.

The Senate resolution is not law. But it is more than a gesture. By its moral weight it will bear down the scales too heavily on the side of precedent. It may lead to actual and final constitutional amendment in that direction. We are sorry that the Senate did not leave well enough alone.

As to the Coolidge aspect of the vote, we regret the humiliating doubt upon his word which the resolution implies. It was this point that made numerous Senators rebel against the ironic commendation of the President.

Of course, it is urged that the Senate struck not at the President but at the Republican politicians who are seeking to use his name for convention trading purposes. Yet the blow was at least a glancing one at Mr. Coolidge, too.

The manner in which Senator La Follette withdrew the Coolidge clause showed a humiliating disbelief in the integrity of the President's intentions. It should be remembered that according to Senator La Follette's own statement the whole resolution was introduced because of the action of the Hilles Republicans in deciding Jan. 28 for an uninstructed New York delegation that would be first for Coolidge. Mr. Coolidge has been humiliated primarily because of the selfish policies of his professed friends.

### PENSIONS FOR PREACHERS.

With a goal of \$4,000,000, the United Lutheran Church in America is making a drive for an adequate endowment fund for ministers' pensions and relief. The movement is older than most persons realize, since it is only of recent years that churches have attempted to make such provision on a large scale. If there is one class of persons in special need of old-age pensions it is that of clergymen. Not only are their salaries small but they are conspicuous for making sacrifices in order that their children may have the advantages of college and university training. Moreover, contrary to the cynical tradition, ministers' children are particularly likely to become useful and public-spirited citizens. It is to the interest of the whole community that pension funds should be established for ministers and also—as is to some extent being done—that the general level of their salaries should be raised.



## OUT AROUND.

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

As I drove through the main business street of Lansing last Saturday afternoon, crowded to capacity by vehicle traffic and street cars, I was reminded of the fact that I was in Lansing nearly forty-seven years ago when the civilized world was shocked by the news that President Garfield had been shot by Charles Jules Guiteau at the Baltimore & Potomac depot on the morning of July 2 while he was on his way to deliver the commencement address at Williams College.

I was in Lansing at the time to represent the Daily Leader at the greenback camp meeting which was being held at the fair grounds in that city. The news was so overwhelming that it was uppermost in the minds of all present and superseded all thought of party and party issues for the time being. The regular afternoon programme was wholly forgotten and the speakers scheduled for that session devoted their time to praise of the President and denunciation of the assassin. General Weaver, who was twice the unsuccessful presidential candidate of the greenback party, made the welkin ring with praises of the martyred President. I recall that at the time I heard the impassioned remarks of Weaver I was reminded of the panegyric Garfield uttered in New York on the occasion of Lincoln's assassination in 1865, ending with the memorable words: "The President is dead, but the Republic still lives."

One of the most distinguished speakers at the camp meeting was Gen. West, of Mississippi, who had been a noted cavalry officer in the civil war. He made several brilliant addresses, one of which was devoted to the outcome of the civil war. I distinctly recall the closing words of the latter address: "It was not Northern valor which brought victory to the North. It was not Southern weakness which brought disaster to the South. It was the genius of the Constitution." These words, delivered with great earnestness by a man of matchless eloquence and commanding appearance, have been ringing in my ears for nearly fifty years.

No one who has been familiar with Lansing for half a century can fail to commend the progressive spirit which has served to make Lansing a great and growing city. In no way is this wonderful spirit more fully exemplified than in the benefactions of Moore, Durant and others. The greatness of Mr. Olds is shown quite as much in his interest in banking and hotel development as in the creation of one of the largest automobile establishments in the world. Another unfailing indication of his greatness is shown in the character of the men with whom he surrounds himself in all his undertakings. Lansing has had many brainy men at different stages of her development, but I am told that Mr. Scott, the master hand and directing force of the Reo plant, is one of the few really great men in Michigan.

My real reason for visiting Lansing last Saturday was to make good on my

promise to O. H. Bailey that I would see him at least three times before the convening of his State grocery convention in April. A call at his grocery store on Ionia street disclosed the fact that he had been confined to his home for a week by illness. He had so far recovered from his indisposition as to be able to see his friends and we spent a pleasant half hour in one of the most complete and comfortable homes it has ever been our pleasure to inspect. Mr. Bailey has a fine collection of stuffed birds. Included in his collection is a fine specimen of the traveling pigeon which has recently become suddenly extinct, without any known cause for the circumstance. Mr. Bailey and his wife are very fond of their home, as they have reason to be; also their three children and a grandchild, who is the idol of the family.

The Bailey grocery store and meat market are just what I expected to find from my knowledge of the man—clean, wholesome and well-kept. The elder son is the father's chief assistant in the grocery department. Mr. Bailey owns a two-story brick building, leasing an extra store to a druggist. A banker on whom I called during the day told me that Mr. Bailey had outstanding assets to the amount of \$100,000 and that he was very generally regarded as one of the coming men of Lansing. All of which goes to show that the members of the Retail Grocers and Meat Dealers' Association made no mistake when they elected him their standard bearer a year ago, because he stands for all that is progressive and praiseworthy in merchandising; all that is admirable in civic life; all that is pure and wholesome in social circles and family environment. I hope the Association can always be so fortunate in the selection of their presiding officers.

I regret that Martin C. Goossen was not in his store when I called. I have known Martin fifty-one years. In 1877 he was a clerk in the crockery store of M. R. Bissell, who subsequently engaged in the retail grocery business in Grand Rapids, which he continued for about twenty years. His store in Lansing is very popular, because Martin is a worker from Workville and watches every detail of his business with care and thoroughness. Martin has had his full share of ups and downs, but never stays down long, because he refuses to admit the word failure to his vocabulary. He has one besetting sin which I was in hopes he would banish as he grows older and meets business prosperity—he never forgets the unpleasant experiences of the past. Instead of passing them up as ancient history—too trivial to be nursed and cherished—he rakes them up on the least provocation. This sort of thing is not conducive to either peace of mind or lasting friendship. I commend to Martin a careful and prayerful perusal of Charles W. Garfield's article on the Value of a Forgetter in the Tradesman of Feb. 1. If Martin will do this and act on the advice of the illustrious gentleman who penned the wonderful words contained in the article, he will immediately and permanently increase tenfold the esteem in which he is held by his friends.

Last week Mr. Verbeck announced that George Crocker, Manager of Hotel Olds, had turned in a balance sheet to investors in that institution which was highly satisfactory, viewed financially as well as various other angles. Now he has been named a member of the operating committee of the Leland Hotel Corporation, which conducts the following prominent hotels: Detroit-Leland, Detroit; Mansfield-Leland, Mansfield, Ohio; Aurora-Leland, Aurora, Illinois; The Bankhead, Birmingham, Alabama, and the Lansing Olds. Mr. Crocker will retain the active management of the Olds, just the same. Congratulations, George. It takes the real simon-pure Michigan product to get to the front.

E. A. Stowe.

## How the Pantlind Hotel Received Its Name.

James Gallup was a prosperous owner of a drug store sixty-five years ago. It was located opposite the main entrance of the Hotel Pantlind. A popular chemist, John McIntyre, was his assistant. Mr. Gallup was active in the work of the Park Congregational church. Not infrequently he conducted the services for pastors of outlying churches.

Rev. Dr. Smith had preserved a barrel full of sermons during the thirty years of service he had rendered to Baptist churches. When he quit he remarked, "I have given the Lord the best of my ability. I must spend my remaining years in service for myself."

Mr. Gallup often called at Dr. Smith's house and selected from the barrel such sermons as appealed to his fancy.

Mr. Gallup, with the aid of former Mayor Henry S. (Salaratus) Smith and other influential friends, obtained an appointment as postmaster of Grand Rapids. He sold the drug store to Charles W. Mills and James D. Lacey.

Laurens W. Wolcott, a young lawyer, married Gallup's only daughter and parked himself at the Gallup homestead to remain to the close of his life. Wolcott incurred the displeasure of Nathan Church, publisher of the irony, invective and abuse. Wolcott was given a roasting which one could never forget. Church contemptuously dubbed the subject of his wrath "Bonnie Annie Laurie Wolcott."

Times. Church had an essence of Mills & Lacey carried on the business profitably a decade or more and also organized the Mills & Lacey Manufacturing Co., which engaged in the business of compounding embalming fluids and dealing in supplies of various kinds for undertakers. In this branch of their business the firm was pre-eminently successful. Later the firm added the importation of tropical products to their activities. Mills was stricken with yellow fever while sojourning on an island in the South Atlantic and died.

Mention of the Hotel Pantlind serves to recall the fact that J. Boyd Pantlind seriously objected to the use of his cognomen when it was proposed by the Old National Bank, which had acquired Sweet's Hotel, to change its

name. George C. Peirce, who represented the bank and had supervised the remodeling of the hotel, explained that the bank wished to honor A. V. Pantlind, an uncle of Boyd's, in naming the Hotel Pantlind. In the light of this explanation, Boyd acquiesced in the plan.

John McIntyre was a merry lad. When Mr. Gallup sold his drug store Mac found employment in the capacity of a traveling salesman for Randall & Hawkins. He played many practical jokes on friends.

In the year 1878 the city of Muskegon desired connection with the world at large by rail. A vote on an issue of bonds to provide for the construction of a railroad from Muskegon to Ferrysburg carried and in due time the purpose of the city was accomplished. McIntyre traveled over that road often. On one occasion he remarked, "See how easy it is to beat the conductor. The fare to Ferrysburg is 40 cents. I will hand him one at a time, four three cent pieces. The conductor will not examine the coins before putting them in his pocket." A few minutes later the conductor appeared and pocketed the twelve cents Mac had dropped in his hand without looking at them.

Arthur Scott White.

## Should Be Read By Every Merchant.

Wyoming Park, Feb. 13—I enclose copy of Hon. Clyde Kelley's speech delivered Jan. 6 on a Square Deal price policy. I think it is very good. It being too long for publication, I would be pleased to have you make editorial comment on it and invite your readers to write to their congressman for a copy.

Paul Gezon, Sec'y.

The speech referred to by Mr. Gezon contains the best analysis of the situation regarding chain stores which has ever been made. The speaker undertakes to describe the outcome of the chain store as it now exists and the crisis which will be created by the chains of department stores now coming into existence. The conclusion he draws from the situation is that price maintenance—enacted by the Government and enforced by the Federal courts—is the only cure for the malady. No merchant, either wholesale or retail, should refrain from reading this remarkable document.

## Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Moe Bridges Co., Detroit. D'Arcy Advertising Co., Detroit. P. L. Graham Co., Ltd., Crosswell. Holland-Sentinel Publishing Co., Holland. Capitol Advertising Agency, Lansing. Brighton Realty Company, Brighton. Sauzedde Wheel and Brake Co., Mount Clemens. Men's Service Station, Detroit. General Mosaic Co., Detroit. Caball and Jackson Farms & Hatcheries, Hudson. Electrical Jobbers Catalog Co., Grand Rapids. Artesia Water Corporation, Detroit.

As soon as the snow leaves, the kiddies are going to get started with their wheeled toys. A well planned auto or scooter race will net some worth while business along these lines. Plan now and be ready when the season arrives.



## SHOE MARKET

### Applies Factory Methods in His Shoe Store.

Experience gained as benchman in a shoe factory, as a foreman and superintendent and as a president of a shoe manufacturing company, forms the background for W. J. Muckle in his retail shoe business. Knowledge of the shoe business in all its different phases, thus gained, is of inestimable value and is sufficient reason why Mr. Muckle has made such a great success in his business and why he is regarded as an authority on shoes by all those who know him. When his colleagues are in doubt about technical matters concerning shoes they often ask Mr. Muckle, who invariably does all he can to help out. This has brought him many friends, who, in respect for him, have elected him president of the Wisconsin Shoe Retailers' Association.

Into his store at 4401 North avenue, Milwaukee, Mr. Muckle introduced many of the systems of keeping check of shoes that were used in factories. The use of them were well known to him and he at once recognized their value in the shoe retailing business. He has an entry by which he can check every pair of shoes in the house, locate them, and be able to tell, after a busy day, in a very few minutes, just how many shoes he sold, what size and style they were; color, whether they were on the shelves or in stock, how much was paid for them, and the profit.

"This system was proven to be of incalculable value to me in my business," said Mr. Muckle. "It saves a great deal of time and trouble, eliminates the need of inventory and helps me keep my books in shape every day in the year. By this system, also, I know just what kind of shoes I must order and what type of shoe sells best at different times."

To go with the books, special stock boxes are arranged along the shelves. These are all of the same kind, gray in color, heavier and much more durable than the ordinary shoe box. These are for all individual styles and numbers and correspond with the sheets upon which the whole system is based. The sheets, themselves, are very simple. At the top is written the type of shoe, style number, cost and retail price, from whom bought and when, to all of which is added each morning the profit on the previous day's business. Below are a number of squares, numbered according to the numbers of the shoes, from one to 13½ and from one to two, all sizes thus being given. Under each of these sizes are more squares in which are filled in the numbers of pairs in stock on the shelves and in the stock room. Each sale made means one pair checked off from one of the squares.

Efficiency exemplified in this way, however, is extended to the other angles of the business. Mr. Muckle knows that in the shoe retailing business as well as in any other, to be successful you must put on a front, so to speak, and lay all your cards on the table. You stake all you have on

the knowledge that your product is the best that can be bought for your price. The medium through which you do this is your window. All along North avenue, the most prosperous district in the Northern part of Milwaukee, business men do this and the best proof of their success is the fact that they are prosperous.

The W. J. Muckle Shoe Store show window is one of the most attractive on North avenue. The store faces on two streets and thus more show space is allowed. There are two windows, one of which faces on the two streets. In this are displayed the various grades of women's footwear in tiers and on glass bases. As a background for this there are crystal glass panels behind, serving as a wall for the show window, and numerous cut glass vases with artificial flowers which are changed according to the seasons.

"Most of the business done is family trade," said Mr. Muckle, "cultivated through years of conscientious dealing. I manage to hold all my customers. Some of the first to buy here when I first opened in 1923, are buying from me now. I know my customers by name because they like to buy at a place where they are considered friends. Friends thus cultivated are a boon to the retailer and assure him of a regular patronage. There is no gamble in a business of this kind."

A business which deals most with family trade must necessarily do a lot of advertising in papers and publications that are published for the welfare of the community. "The Scroll," a high school paper is the best medium, according to Mr. Muckle. Parents of the children are interested in their paper and patronize advertisers listed in it. Direct mail advertising in the form of circulars has also been productive to his shoe store, according to Mr. Muckle. As he deals only in family trade, Mr. Muckle does no city wide advertising and rarely goes out of his district except insofar as it interests his community.

"In the last few years, especially the last," says Mr. Muckle, "I have noticed that people buy shoes more frequently than when I first opened my store. Whereas before a man bought a pair of shoes and wore them until they were useless, he now buys generally more than one pair. First there is the so-called 'Sunday and holiday' shoe and second, the 'every day or working' shoe. Usually, the 'Sunday' pair is a much finer grade of shoe than the other. This has caused us to have in stock two grades of shoes. That would explain a half of the greater shoe sales in the last few years. Another reason is that young men and women take a very great interest in neat appearance of shoes. They buy much more often than the older people. Children's shoes, of course, have always been good sellers due to the way they use and abuse them while playing."

The Wisconsin cobbler who forecasts the weather with the aid of an onion is again on the job. According to his prognostication, there will be eight wet months in 1928. That will give prohibition agents four months in which to rest,

### January Footwear Sales Behind.

Reports indicate that the gross business done in footwear during January fell somewhat behind that of the same month last year. The bulk of the loss was attributed to the slow movement of rubbers and other protective footwear, which was due to the lack of snow. The relatively small decline in sales of leather footwear was held due to the emphasis put on orders for shoes for pre-Easter shipment at the expense of those for "at once" delivery. Further indications are that last year's piling up of orders in the three or four weeks immediately before Easter will be duplicated. If last Easter's volume can be done in this way, however, wholesalers will have little to complain about.

### Crystal For Shoe Ornaments.

The vogue for Chanel crystals has reached the shoe field. One of the large jewelry houses is featuring a new line of shoe ornaments to replace the conventional buckle types. These items are made up in various sizes and a wide range of modernistic designs. The stones used are quite large and are set in a white metal composition smoothly finished throughout to prevent any injury to sheer evening hose. These ornaments are being sold also in sets with dress pins, necklaces, bracelets and belt buckles.

### Dress Stocks Need Balancing.

In handling their dress departments retailers need to give greater attention than ever before to balancing the stocks carried, according to opinions expressed yesterday. The greater range of consumer choice and the wide variety of types offered in the wholesale market were described as compelling factors. For example, there are at present day-time, afternoon, sports, tailored, informal and dressy evening frocks being offered. This listing does not include garments for little women and the half-size dresses, which are becoming increasingly important.

### Offers Metallic Printed Fabrics.

A novelty in cotton goods featuring gold and silver printing on fine-stripe grounds has been put out by Pacific Mills. The line printed in gold is offered in green, tan and blue, the printing being superimposed in nail head design. The silver line, which is similarly printed, is shown in lavender, green and purple. These fabrics, which

are guaranteed color fast, are especially adaptable for use in shirts. They have been used for this purpose for the first time by the Commercial Shirt Corporation.

### Modernistic Trend in Lamps.

The modernistic note is strongly emphasized in the new lamps being offered for home decorations. Bases and shades are featuring the simple, irregular lines characteristic of this art. Torchiers, which lately have been meeting with an expanded demand, particularly show this treatment. Sales of the merchandise are expected to be good, as more consumers acquaint themselves with the new trend and its possibilities in producing ensemble effects in home decoration.

**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.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY LANSING, MICHIGAN

### Prompt Adjustments

Write

**L. H. BAKER, Secy-Treas.**

**LANSING, MICH.**

**P. O. Box 549**



### Dedicating a Henhouse With a Dance.

Grandville, Feb. 14—Who says farmers do not have their fun? They certainly should have good times if anybody in the wide world is entitled to enjoyment. Seed time and harvest come and go and the tiller of the soil goes merrily on.

Those of happy disposition and fair intelligence are making good right along, as many well groomed farm lots testify to the whizzing auto driver. There is no reason under the sun why Mr. Husbandman should mope in his home and cry hard times.

The amusements of the farmer are rational and healthy sports in the main, which cannot be said of the razzing, jazzing urban residents in general.

In the news columns of the daily press we notice an item telling how a Norway, Maine, poultryman dedicates his new henhouse with a dance. Some sport that and the biddies, no doubt, felt honored by the occasion. The next we shall hear will doubtless be the dedication of a pigsty in the same manner. In the days of the long ago such dedications were not in order from the fact that biddy houses and swine stys were hardly capacious enough to permit of such carryings on.

At the dedication over a hundred guests were in attendance. The domestic fowl seems coming into its own, while the wild ones are being rapidly wound up. Too bad, of course, about the wild fowl, but as there seems no new Curwood to come to the rescue, there is no hope of saving the day.

A fruit grower has solved the problem of saving his cherries from the robins and other birds by installing a loud speaker among the trees. It is said that the scheme works to perfection.

While I was on the farm I solved the bird and fruit question for myself in a very happy manner and that was before the discovery of radio. Tall poles from which dangled squares of tin so hung that the least breeze sent a terrific jangling sound through the air. The device proved a happy success and I no longer lost fruit from bird cribbing.

Not a bird was ever killed on my premises except by pothunters from Grand Rapids who came in numbers, trespassed and destroyed all the quail. There are some people who imagine a bird has no place on earth except to make a holiday of sport for the passing of leisure time.

When these people (men and women) cross the river to that other land where spirit instead of common clay rules, they will know that the great All Power recognizes the feathered creation equally with that of man and that the slaying of birds in wanton sport is a sin against God and man.

Dancing in a henhouse is a novelty never indulged until very recently. In the olden time, however, barn dances were not uncommon. New school-houses and sometimes residences were often hus dedicated. Not so a church, however. The cloth was too highly regarded to desecrate the new edifices erected to the worship of God to ever permit of dancing within the sacred edifice, and even the sound of a fiddle was never permitted there on any occasion. The violin, however, has long since lost its wicked tendencies and has won a place beside more imposing instruments.

Going to a barn dance was considered quite the thing in the sixties. The drive along the forest road behind a span of sleek dobbins was a part of the pleasure when you had your best girl by your side.

The most stylish rigs consisted of open buggies. At one time the only mode of conveyance was by lumber wagon down crooked roads through the dense pine woods, and the first man to get a buggy was the envied of all his friends. Buggy-riding with the girls and boys was at one time a very pleasurable experience.

These barn dances came off before the horses and cattle were given shelter therein, although I well remember one of these dances where the big bay and mows were filled with hay ready for the animals which could soon occupy the place.

The ride home after the dance, at the break of day, was pleasant in the extreme. The road, a narrow trail through the thick woods, was a romantic drive with that best girl of yours. No such experience nowadays with the rush and roar of the swift-flying auto and the clang and rush of trolley cars.

That Maine farmer who dedicated his poultry house with a dance had genuine natural love for nature and the good things of life. He may have remembered his early ladhood when the barn dances came in now and then to break the monotony of the wild-wood scene.

At any rate it is well that the old times are being revived by such means as those adopted by this Yankee hen-raiser.

One of the early lumbermen on the Muskegon erected a boarding house with a large dining room. When finished the first thing to do was to dedicate the new structure with a dance. The party was a success, and that dining room was the scene of many dances in after times, one proprietress giving a weekly dance all one winter in order to give her only child, a girl of remarkable beauty, a chance to "get into society."

The mother's solicitude was hardly appreciated, since the girl soon after that winter's weekly dancing experience, eloped with one of the mill crew to a shanty in the woods where he twain were married by a backwoods justice and came home the next day, aboard a lumber wagon, delighted and happy.

There are enough opportunities for farmers to enjoy life if they are alive to the conditions confronting them,  
Old Timer.

### Incidents of a Business Trip to Detroit

Wyoming Park, Feb. 13—At the Meat Dealers' convention, held in Detroit, it was suggested that the new Meat Dealers' Association hold their convention in connection with this Association in 1929 and that we meet in Detroit.

I stayed over in Detroit an extra day to see how the grocers of that town felt about the matter.

In company with Mr. Von Schoik, of the Detroit Convention Bureau, and with F. H. Albrecht, Treasurer of our Association, we spent a whole day calling on retailers and jobbers in Michigan's metropolis. It is certainly a city of "magnificent distances," Jefferson avenue being about twenty-five miles long. We found some very nice stores and, of course, some good merchants who seemed interested in Association affairs.

Business was fair, they said, and all seemed to be holding their own against strong competition.

The following new members were secured, all from Detroit: C. L. Moelman, Chas. Langley, J. Alfeltus, A. S. Keipert, McLouth Grocery, G. & G. Grocery, R. D. Mitchell, E. Deiss.

I think we will have an invitation from Detroit for the 1929 convention and I see no reason why we cannot go.

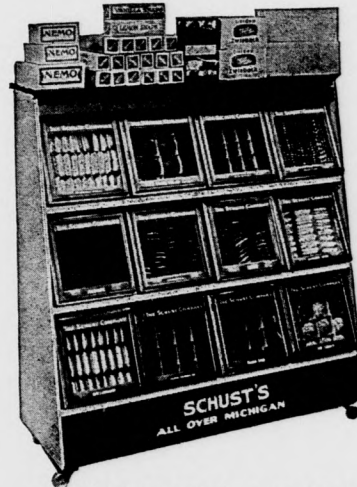
I must confess that I have neglected Detroit and I want to express my thanks to Treasurer Albrecht and Mr. Von Schoik, who so kindly showed me around the town in their cars and also gave many, many good suggestions.

There will be a large delegation of Detroit members on hand at the Lansing convention April 17, 18 and 19.

We have the promise of E. A. Eliot, of the National Grocer Co., that he will explain to us the new merchandising plan they have been working on for two years. Paul Gezon, Sec'y Retail Grocers & Meat Dealers.

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Cookie-Cakes  
and Crackers

Cookie-Cakes  
and Crackers

MASTERPIECES  
OF THE BAKER'S ART



for every occasion



*Hekman Biscuit Co.*  
Grand Rapids, Mich.



## FINANCIAL

### Review of Business Conditions in Michigan.

Written for the Tradesman.

The general industry and trade of the country are on the upgrade and the outlook is encouraging. Some unevenness has developed, but it has not reached serious proportions. Such irregularities as have occurred have caused little apprehension. Business seldom displays unusual activity in mid-winter and the current season is no exception to this rule. Moderate improvement in many lines may be expected during the next two months. A decided quickening in general business should take place in the Spring.

Automobiles and steel are the two industries making the most satisfactory showing. Production in the steel industry is stepping up rapidly and is now 78 and 89 per cent. of capacity respectively for the independent manufacturers and the United States Steel Corporation compared with 60 to 65 per cent. a few months ago. Increased activity in these two basic industries will be of much benefit to the railroads and to business generally.

The outstanding event of the last few weeks was the advancement of the readiscount rate from  $3\frac{1}{2}$  to 4 per cent. by seven Federal Reserve banks including the New York bank. This action, following as it did closely on the heels of a sale of Government securities, the system's first aid in controlling bank credit, is generally regarded as a move to curb speculation in securities. Some few interpret the rate increase as a means of providing adequate credit for industrial and commercial requirements. The gesture in all probability was pointed primarily in the direction of stock speculation. Provision of ample credit for general business needs and checking of the flow of gold to foreign countries were likely secondary considerations. The Reserve banks' action in this matter is another favorable factor in the economic situation.

Car loadings of revenue freight during the first four weeks of this year were eight per cent. below the corresponding period last year. The loss occurred principally in coal shipments. Coal loadings a year ago were large on account of the approaching strike in the bituminous coal fields. Loadings of merchandise during recent weeks compare favorably with the same period both in 1927 and 1926.

Commodity prices have experienced little change since the turn of the year and are holding close to the level of a year ago. The general level of prices is not expected to make any marked advance during the next few months in view of the comfortable supply of goods. Stability of prices is another favorable element in the business outlook.

Output of cotton textile mills has been running ahead of demand and production, accordingly, is being curtailed. Wages in this industry have been reduced 10 per cent. The lumber industry also has curtailed output. Continued restriction of oil production

is slowly but steadily bringing about betterment in that industry.

Business in Michigan is on the upward trend. Reports from all parts of the State show a slow but definite improvement. Industrially, the lead is being taken by the automobile industry. Automotive parts and accessory factories are being benefited by increased orders. Furniture manufacturing has experienced some improvement following the recent show at Grand Rapids. Farm implement plants at Battle Creek are profiting from the improved agricultural situation. Normal conditions prevail at the paper mills. Automotive factories at Detroit, Pontiac, Flint, Saginaw and Lansing are getting into production on the new models. The trend at Muskegon is now towards improvement.

Alpena reports increased production in leather and garments. Manufacturing activities in Bay City are ahead of what they were a year ago. Port Huron has experienced a good pick-up recently. Two-thirds of the cities in the State report manufacturing normal or better. Few large cities are included among those reporting business conditions below normal. There is a better tone to business in the Upper Peninsula where the situation is described as being the most encouraging in several years. Lumber camps, despite the unusually warm weather prevailing through the first half of January, are running to capacity. Operations at the iron mines are holding steady and the copper situation is much improved.

January production of automobiles is estimated at approximately 224,000 units, a gain of 69 per cent. over the preceding month. Difficulty is being experienced in getting necessary materials. Production, however, is being increased as rapidly as possible to take care of the large volume of sales resulting from the automobile shows. Output for February should show a substantial gain over January. Delays and difficulties have been holding down production of the new Ford car to between 250 and 300 units a day, but the way to larger production is being rapidly cleared. Present indications are that daily output at the Ford Motor Company will reach 1,000 cars a day before the end of February and 3,000 vehicles sometime in March.

Three public utility companies of the State, the Michigan Bell Telephone Co., the Detroit Edison Co. and the Consumers Power Co., will spend over \$73,000,000 for expansion during 1928.

Employment in Detroit has increased more than 20,000 since the beginning of the year and is 5,717 greater than at this time last year, according to figures prepared by the Employers Association of Detroit. These figures cover approximately two-thirds of the working population of the city. Employment is also on the increase in Saginaw, Port Huron, Benton Harbor, Alpena, Bay City, Jackson, Lansing, Lapeer, Newberry and Pontiac.

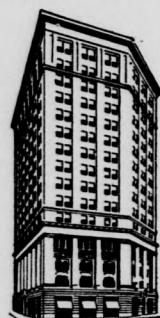
Retail trade is spotty throughout the State. Some betterment is noted in practically all wholesale lines. Drugs and hardware, which have been quiet, are now beginning to pick up. Col-

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Investment Securities

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## Only When Helpful

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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"



lections are fair. Future prospects are brighter for both wholesalers and retailers.

Wayne W. Putnam,  
Director Public Relations, Union Trust Co., Detroit.

#### Why Fixed Trust Shares Are Popular

Since the popularity among security buyers of investment trust shares has been demonstrated, much has been heard of the merits or demerits of the two principal types.

Some who have studied the situation feel the management type of trust fails to set up sufficient safeguards for the investor's funds. Others believe the rigid, or fixed, trust is handicapped in not being able to make changes in its portfolio if one of its securities should collapse.

To safeguard the investor, therefore, fixed trusts must use every precaution to select only such securities as will give the highest degree of stability. The management is in the position of the life insurance actuary in weighing the qualities of stocks or bonds that go to make up a unit to be held by a trustee against which certificates are issued. When it has selected stocks of the highest rating it has met its chief criticism. The investor knows at all times what securities are behind his certificate.

Probably the most important feature of a rigid trust, after careful selection of its portfolio, is establishment of a reserve fund to stabilize dividends. This was a point stressed by Attorney General Ottinger in his recent report.

The conservatively managed fixed trusts have arranged for setting aside an amount at the start to be known as a fund for equalizing dividends. To this reserve additional sums may be diverted from income above ordinary dividend requirements. Certificate holders are entitled to share in this reserve pro rata, of course, and the market price of the certificates reflects this participation.

Moreover, this reserve fund is strengthened by the fact that most well-managed companies constantly are building up surpluses for stockholders, thus bolstering shares in the trust's group. This double insurance not only provides a safety margin for dividends but holds out promise of extra disbursements when reserves become larger than necessary.

Ready marketability is a quality to be desired in both management and rigid types of trust certificates, for although fixed trust certificates customarily are convertible into securities that underlie the outstanding shares, not every investor would want to take this method of turning his holdings into cash.

Either the firm sponsoring the trust or the trustee would be prepared, therefore, to purchase certificates at their net market worth, including the pro rata share in the reserve fund. It is not necessary to sell fixed trust shares to raise cash, as a rule, however, for many banks will accept certificates as collateral for loans up to 70 to 85 per cent. of their surrender value when the underlying securities are known to be readily marketable and high grade.

These are some of the points to be kept in mind in considering trust certificates of either type for investment.

William Russell White.

#### Stocks Yield Less Than Bonds.

The stock market's persistent rise since June, 1921, has swept the yield on industrial common shares down to the lowest level since before the war and made stocks in a sense dearer than bonds.

A new calculation shows that the yield on 33 high-grade common industrial stocks on February 1 touched a new low at 4.63 per cent., which almost cuts in half the yield of 7.95 per cent. offered by the same stocks in June, 1921. It means that the yield on the best industrial issues now is lower than that of high grade industrial bonds. On February 1 industrial stocks yielded 4.63 as against a return on industrial bonds of 4.73.

These computations naturally are based on the best quality of dividend paying common stocks, and would not apply to poorer issues. The situation nevertheless has focused Wall Street's attention on prices. With the fall in stock yields virtually to the level of time loans, the conclusion is suggested that advances from present quotations will be increasingly difficult.

In any prediction on the future of the stock market this consideration is important. The decline in stock yields has been substantial and persistent for nearly seven years, but at the new low yield levels dividends now are in competition with loan rates.

Many large individual investors and many institutional investors are in a liquid position. Some for two years have felt uncertain about the market. Others have liquidated their holdings within the last few months and now await a favorable opportunity to buy in again. The substantial volume of funds held on tap in anticipation of the market's decline will help to offset the pressure for lower prices. To what extent they will check a downward movement, when and if one should start, is a question nobody can answer.

While the shrinkage in stock yields presents a condition that now gives investment authorities food for thought, it is not one to bring alarm. After all the old yields on common stocks probably never will be restored. Within a few years it doubtless will have become plain that the best shares have passed permanently on to a higher price and lower yield level.

Paul Willard Garrett.

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It is always a pretty good plan to tend to your own business, but it also pays to keep an eye on your competitors. Read their advertising and watch their methods and profit by them when possible.

Electric light is popular because it is always there, ready for action.

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Investment Bankers

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Dime Bank Building, Detroit  
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If You Leave No Will - - -  
WHAT THEN?



### GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

## MUTUAL FIRE INSURANCE

### Iron Safe Clause in Fire Insurance Policies.

I have just finished reading a decision of a United States Circuit Court of Appeals on the iron safe clause of fire insurance policies. You are probably more or less familiar with that; it is contained in all fire insurance policies on stocks of merchandise, fixtures, etc., and binds the insured to keep adequate books, to keep them in an iron safe except in business hours, and to make regular inventories.

Going a little more into detail, the "iron safe clause" requires the insured to take a complete itemized inventory of stock on hand at least once in each calendar year, and, unless one had been taken within twelve calendar months prior to the date of the policy, to take one within thirty days of the issuance of the policy; and the insured is required to keep a set of books which will clearly and plainly present a complete record of business transacted from the date of the inventory, and to keep them in an iron safe except in business hours. Failure to comply with this clause voids the policy.

I suppose more suits to recover fire insurance have grown out of this clause than out of any other part of the policy. Unquestionably this clause is a fair insurance regulation. After the destruction of a stock of goods by fire confusion is almost certain to arise over what was burned and what its fair value was, and what was not burned, and what was its fair price. Reaching a just conclusion is hard, even with all data before you, but with the books kept as too many merchants keep them, and possibly left out on the counter and burned up in the fire, it is yell high impossible to reach any conclusion at all. The insurance companies are right in insisting that the insured should be able to support his claim of loss by the proper kind of evidence.

Most of the cases that arise under this clause arise not because the books weren't kept in an iron safe, but because the records or the inventory weren't kept in a proper way. Some cases have arisen, however, out of failure to use the safe, and the courts hold that that invalidates the policy and makes the insurance void even though the books weren't burned.

In the case I am describing, the holder of the policy got through all right, but he had an expensive law suit and what is more, he might have failed, and if he had failed he would have lost over \$13,000 insurance.

Now, in order to show readers how courts look on the iron safe clause, and what is required under it, I shall reproduce this extract from the decision:

It is contended that there was a breach of the iron safe clause because the inventory and books do not comply with the warranty of themselves and therefore their sufficiency was a question for the court and should not have been submitted to the jury. It appears that the insured had made three inventories, one on January 1st, one on June 26th, and one on December 22d. The policies were issued between May 26th and April 20th, so that the inventories were sufficient to con-

form to the warranty in point of time.

As might be expected where a regular book-keeper was not employed, the inventories and the books were somewhat crude and ambiguous. Samuel Jass testified as to the methods of doing business and keeping the books, and also that the books had been turned over to Pennington, an expert accountant recommended by the insurer, to make a statement. Pennington testified in substance that the books checked accurately with the railroad records and evidence from other sources and were sufficient to enable him to determine accurately the amount of goods on hand at the time of the fire.

So this case came out all right, but hundreds of cases, according to the books, did not, and the policyholder lost everything he had. Isn't it remarkable that business men will take any chances with such an important matter? Literally it is often a matter of business life or death. I have personally known of cases where business men who had suffered a fire had all they owned invested in the business, and having no insurance, or losing what they had, they had nothing whatever left to begin again.

It is like going where your life may depend alone on a life preserver, yet letting all the cork leak out of it.

Business men now have two checks on their book-keeping habits which they formerly did not have, the need of filing an income tax report and the iron safe clause in their policies. These checks have very greatly improved business habits, particularly those of small and medium sized merchants who are apt not to be too careful in their inventorying and their book-keeping.

Elton J. Buckley.

[Copyrighted, 1928]

### Place Bathing Suit Orders.

Buyers of bathing suits are placing larger advance orders this season, having in mind that they were caught last year with a demand for new models and had only staple lines in stock. Two piece styles are in biggest demand. Women's garments in gay colored shirts with dark trunks are leading. In men's suits, white shirts with navy trunks are wanted almost exclusively. In the children's lines, the one-piece suit made up to look like the two-piece garments are outselling the plain colored models.

### Ribbon Novelties Selling.

The use of ribbons for made-up novelties continues to gain and accounts for a substantial yardage consumption. Some of the newest items include cases for hosiery, handkerchiefs and gloves. Wide ribbons are employed and are so folded and sewn that a case is formed. Satin, moire and taffeta numbers are used in hand-painted, embroidered, lace-trimmed and plain effects. For Easter selling handkerchiefs and ribbon garter sets are active, the former being of georgette in shades to match the garters.

### He's Busy at 105.

Business looks good to Sam Pepethal, a 105-year-old man of Toledo, Ohio, who has never taken an automobile ride, talked over a telephone or heard a radio. He is planning to sell more brooms in a door-to-door canvass in 1928 than he has ever sold before.

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

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The Finnish Mutual—The Central Manufacturers'  
Mutual and Associate Companies.

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## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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of Fremont, Michigan

WILLIAM N. SENF, SECRETARY-TREASURER



**Steel Reflects Trade Pickup.**

Real evidence that a substantial upturn in business is under way lies in this week's figures on steel operations. The financial district has reserved its judgment on the significance of recent tendencies but those on the inside of the steel industry look upon the current movement as one of substance.

If the Steel Corporation's unfilled orders to be published to-morrow show a January gain of 300,000 tons—and the financial district confidently expects that—the corporation's future business would reach 4,272,874 tons. Such a total would tower above any shown during 1927, and would represent a 40 per cent. increase since last May. Specifically it would lift the unfilled orders 1,221,933 from their 1927 low of 3,050,941 eight months ago.

Not the least interesting feature of the improvement is the interesting tendency to contract ahead in the steel business. While future requirements even now are not anticipated more than three months in advance, the trend differs from that in the industry during the last year. Plainly the upturn in steel prices since last October, when the low point was reached, has stimulated this future business. It is suggested that another increase will come in the not distant future.

Further evidence of what is going on may be had from an examination of the steel ingot figures. Since the daily average of ingot output reached its low for the year in November at 119,300 tons the rate has stepped up smartly. A 26 per cent. increase in steel ingot production in January—exceeded only by that of a war month, March, 1918—lifts the total to a January average of 152,304 tons daily.

Here are plain enough signs of an improvement in one of the two major industries whose 1927 recessions slowed down business in that year. Presumably it reflects an increased demand from various sources. It does not reflect simply the pickup in the motor industry. Early records suggest that building operations in January were close to a record for that month.

If the present signs of an improvement in the steel industry reveal a condition that will be sustained those who predicted greater prosperity for 1928 than 1927 will not be disappointed.

Paul Willard Garrett.

[Copyrighted, 1928]

**Progress Being Made in Forestry.**

The report of the New York State Conservation Department, showing work done in 1927, is of value to the people of Michigan because it shows ways and means that could well be used to lay a broader foundation in our State for the welfare of us all. One item concerns an amendment to their 1926 forest tax law to eliminate a restrictive feature which is well out of the way. The law as it now stands is quite broad in its provisions and has the definite aim to secure permanent forests under adequate control and the rules of good forestry. It is apparent that they have the problem of abandoned land in their State and the Conservation Department is encouraging towns, school districts and counties in

efforts to take over abandoned lands and use them for community forests, forty-seven new ones having been established in 1927.

All told, there are now 269 in the State, containing a total of 17,125,950 trees. The New York Department has in its charge growth studies on 334 sample plots in forest plantations throughout the State.

There will be a study and finding of results at five year intervals to provide accurate data as to growth and yield.

In 1923 and following years the department furnished trees for demonstration plantation and in the Spring of 1927 signs were placed to mark ninety-six of the most successful of the 1923 and 1924 plantations where located on well traveled roads in thirty-two counties.

It seems evident that encouragement of community forests and the dissemination of knowledge through demonstration plantations secures a better understanding of reforestation and the usefulness of good forestry.

The effect of it is evidenced in some degree by the number of trees amounting to 10,484,830 bought by individuals for planting in 1927 on private holdings. Total use in all ways in 1927 of trees produced by the State nurseries amounted to 23,375,502. It is well to study the progressive spirit of other State Conservation Departments, so as to determine wherein our Department can do effective work along the same line. Our Michigan latest published report shows that in two years covered by that report, 249,888 seedlings were supplied gratis to various organizations of a public or quasi-public nature. A table at the headquarters office seems to show that there is no plan to make gifts of trees to committees with the design to encourage the taking over of unused land for town, school district and county reforestation projects.

It would seem that in view of the unused land in Michigan the fullest possible encouragement should be offered by our Conservation Department to community forests and in that way bunch their hits in giving away trees to projects wherein the New York experience seems to show they do the most good. Frederick Wheeler, President Michigan Forestry Ass'n.

**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	23½
Calfskin, Cured, No. 1	26
Calfskin, Cured, No. 2	24½
Horse, No. 1	6.00
Horse, No. 2	5.00

**Pelts.**

Lambs	50@1.25
Shearlings	25@1.00

**Tallow.**

Prime	07
No. 1	07
No. 2	06

**Wool.**

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

**Fox.**

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

**Skunk.**

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

A woman's guest is usually a conquest.

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Distributors Fresh Fruits and Vegetables

Now Offering: Cranberries, Bagas, Sweet Potatoes,  
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All Kinds of Glass for Building Purposes

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Long Distance Rates are Surprisingly Low  
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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
BALTIMORE, MD.	\$1.20
JERSEY CITY, N. J.	1.40
KANSAS CITY, MO.	1.30
NEW HAVEN, CONN.	1.40
NEW YORK, N. Y.	1.40
PHILADELPHIA, PA.	1.30
ROCHESTER, N. Y.	1.00
ST. LOUIS, MO.	1.00
WASHINGTON, D. C.	1.20

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





## MERCHANDISE CONTROL.

### Restricted Buying Frequently Leads To Starved Store.\*

The topic of Merchandise Control is not a particularly popular one among hardware men. They regard a slow moving stock as a necessary evil and let it go at that. It will be my effort to show that the slow moving stock is not a necessity and that the condition can be corrected by simple, convenient and inexpensive method of control.

Many of you are familiar with the figures showing the earnings of chain stores, profits of which in many cases approximate 10 per cent. of the sales and, in a few, frequently exceeds 10 per cent. It is my belief that if these chains had as slow a stockturn as hardware stores and occupied as much space for their stock in proportion to sales, they would not make a larger profit on their investment than is now made in the average hardware store. That profit has been varying between 2 and 4 per cent. on sales and 7 and 9 per cent. on investment in the past few years. Stockturn in the hardware store in the past few years has been varying from one turn in 136 days to 139 days, while the general merchandise chains will turn over the stock in approximately forty days.

In the older days of merchandising when rentals were cheap, when creditors were satisfied with getting their money once a year and when there was no such thing as style in hardware, the matter of merchandise control was not a particularly important one for the hardware men.

Now, one of the important expense factors is rent; interest is charged on over due accounts and the style element is becoming more and more important day by day. The older ways of doing things were suitable to their time—the newer time demands new ways.

At one time a merchant could remember everything he had in stock. I know of one hardware man who, when he had a total fire loss and no figures from which to compute his inventory, made up that inventory from memory—shelf by shelf and section by section—an estimate that was accepted by his insurance company.

The hardware stock was then composed chiefly of staple articles on which the demand was fairly normal, but now we find a continuous shifting in kind and style which, if realized too late, leaves the stock with a large number of slow selling or unsalable items.

Realizing the need of a simple form of merchandise control, this subject was placed on the program of the last congress of the National Retail Hardware Association, held at Mackinac Island last June. Upon a committee of three hardware men was placed the duty of preparing such a plan. This plan was approved by the congress and the several state associations were given the responsibility of presenting the plans to their membership. I have been placed on your program to discuss that responsibility.

The subject will be considered under

\*Paper read at Detroit Hardware convention by H. W. Bervig.

three general heads. First, the study of merchandise movements as generally found in hardware stores; next, suggestion for improvement of the situation where a change seems advisable and a practical means of carrying out such suggestions.

The subject will be taken in its broad relation to merchandising as a whole because fast stockturn alone is of no great importance. It must be considered in its general background as a part of the merchandising of any business.

Before undertaking to present the matter we picked out what was considered a representative successful hardware store. A study was made of the purchases for a period of twenty-one months, and, following this, an inventory was taken of all the articles studied. A study was made item by item as well as line by line, so we would know precisely to the unit which made up the whole of that stock. By observation in a great number of other stores we have been able to verify the conclusions drawn from this particular study as being generally applicable to a considerable extent in most hardware stores.

This is the first time, so far as I know, where the movement was studied of any considerable number of individual items. That is the only possible approach to the problem.

The first point that develops from the study is the fact that purchases were scattered over a great variety of sources. A little hand out here and another there makes the account of little value to the majority of suppliers. In one year, for instance, paint and glass alone were purchased from twenty-five sources. In the same year merchandise was purchased from 119 different sources. From fifty-nine of these only one invoice was received.

Next in order of development and one that is largely the result of the scattering of purchases is that no effort whatever was made at a standardization in lines where the benefit of such a policy would be most clearly apparent. For instance, an ordinary screw driver would be bought under one wholesaler's brand one time and the next purchase would be of a similar article under another brand. As a result, the stock would be composed of a miscellaneous assortment of articles which cost about the same price. In fact, the price apparently had little to do with the choice of article.

Going further into the study it was apparent that the stock of items in the various lines had little direct relation to sales. Many of the best selling items were absent from stock and a surplus of articles which had a relatively slow sale. This is a condition frequently found in stores whose owners boast that "they have everything in hardware." Sometimes it seems as though they had about everything one doesn't need.

In many lines where the stockturn on a whole was quite satisfactory, many of the individual items showed unsatisfactory results. Also in lines where the stockturn was slow many of the individual items had a good rate of stockturn. This would indicate that

the stockturn in a line as a whole could be considerably improved.

To illustrate this point a chart has been prepared showing stockturn in a number of representative lines. The first column shows the average stockturn of the whole line. The next gives the stockturn of the best selling sizes which range from three to ten in each line. In the third column are an equal number of slow selling sizes. House paints, nails and glass show a fast stockturn, while screws and drill bits turn very slowly. The movement in drill bits is representative of the movement in most of the tool lines and is a point which will be emphasized later. In these various lines are shown the best selling and slowest selling sizes. As an example of the information we found that ten out of seventy-nine sizes of screws comprise nearly half the total sales. A similar situation is found in many of the other lines.

Continuing the investigation of the store it was apparent that the owner spent more time than seemed necessary in buying. We figured that it took approximately one hour to purchase every \$55 worth of merchandise. This is a function that needs the closest attention, and I do not mean to minimize its importance, but with a better organized stock it was apparent that much time could be saved here and devoted to other equally important functions of the business.

The results of the methods of purchasing were apparent in the condition of stock for the packages and often the merchandise itself were shop worn, showed evidence of having been handled many times. This resulted in the merchandise becoming unsalable and is considerably depreciating its value.

The result at the end of the year indicated that a very large share of the profits were found in this unsalable and depreciated merchandise, a profit that in many cases will never be realized.

Finally, the store itself has the appearance more of a warehouse than a show room. When someone in the store asks "Where shall I put this stuff?" You know that you are in a warehouse. If he asks, "How shall we show this merchandise?" You are in a show room. Most of you know which question is heard most frequently.

You have been presented with a situation which we believe to be fairly typical of a hardware store. Naturally our next step would be to present suggestions for improvement.

In the past five years you have heard about hand-to-mouth buying. Advice has been given to "buy often and buy less." This policy was presumed to automatically speed up stockturn. Wholesalers and manufacturers inform us that this campaign has had considerable effect and that buying is, to a very considerable extent, done on a hand-to-mouth basis. If this is the case no appreciable effect can be found from a study of stockturn covering the period from 1922 and on. In no year has the stockturn in averages found from over 1300 stores been faster than 2.28 times and in no year has it been

slower than 2.25 times. The extreme variation is only 3/100 of one turn. The stockturn in 1926 was almost exactly the same as in 1922.

Hand-to-mouth buying too frequently results in starving stocks, losing sales and profits on those sales. The policy has apparently not been a particularly satisfactory one.

Considering the typical hardware store the first point was that the purchases were scattered over a large number of sources. The first suggestion for remedying the situation in this store would be to concentrate those purchases. If an account is scattered among a dozen wholesalers and a hundred to 150 manufacturers the account is not very valuable to any of them. When concessions are given the merchant who scatters his purchases is not the one who generally receives them.

Two wholesalers besides the manufacturers' lines you may handle seems sufficient for most stores. Dealing with these two you are in a position to request consideration that you could not get if you spread your business out. Moreover, when buying from a smaller number of sources you will replace stock with articles of the same brand as has been carried.

This brings us to the next suggestion, that of a standardization of stock. A stock list should be made in the various lines handled. Add nothing to that list until you are sure it will sell and scan it frequently for items that could be dropped. With such a definite list you would not be so likely to add items in the various lines unless the demand was found to be sufficiently large to warrant placing in stock.

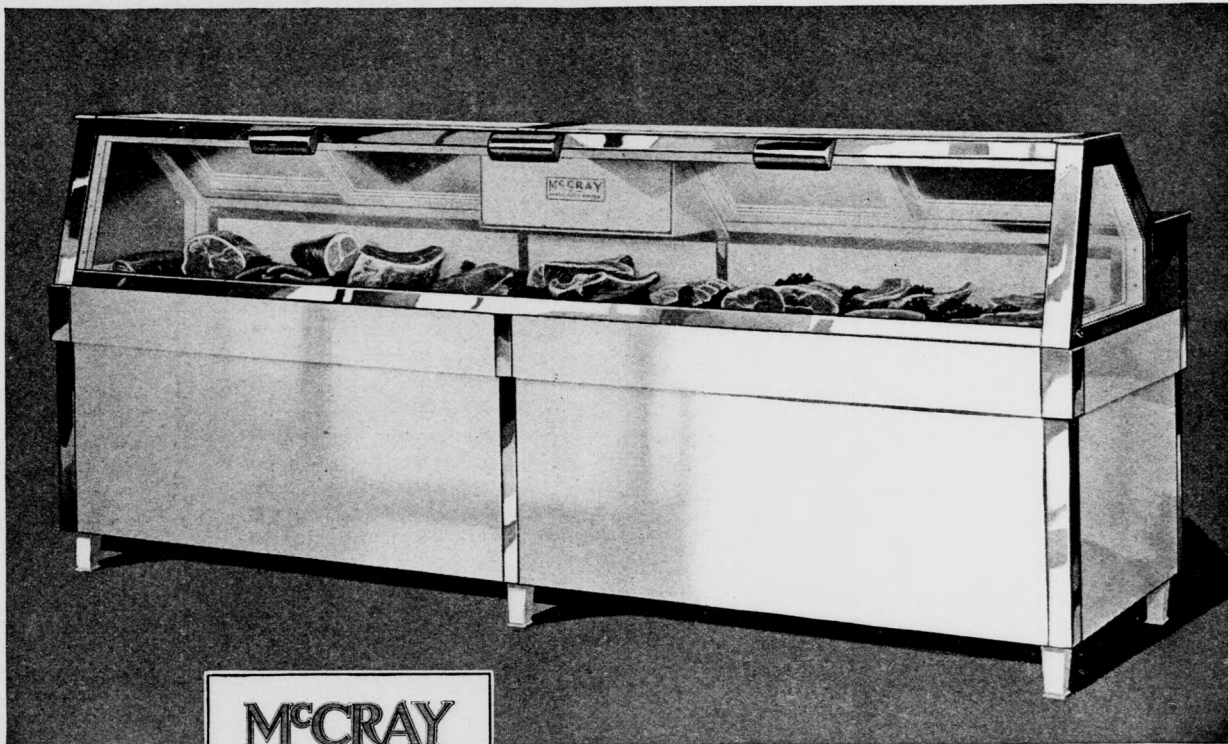
Every individual item added to the stock should have a definite place in the merchandising plan. Merchandise is often carried in stock merely because a similar item has formed a part of the stock for a long time past. The best sellers in each line should be found and the stock apportioned according to the probable sale. Following out that suggestion would mean a considerable change in the manner of merchandising hardware, a change that is entirely in line with modern merchandising practice.

The working out of a complete plan for merchandise control is merely a means to the end of studying merchandise possibilities. The mechanics of merchandise control is only the servant of merchandising—not its master. When it is found that a line is not moving as you believe it should and sales are not bearing their proper relation to the stock, it will be up to the merchandisers to see first, if sales on the slow moving lines cannot be increased. This is where display enters into the problem. A line that seems almost dead can frequently be brought to life by proper display treatment. The open display stands that many of you have installed in the past few years provide the best type of display for finding out whether a line really will sell or not.

In a typical store which we have been considering we find a situation in the tool department that is reflected in many other hardware stores. As ex-



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amples, augur bits showed a turnover of one-quarter time, an average of one stockturn every four years. Carpenter chisels turned at the rate of once every three years, hammers every year and a half and saws every two years and a quarter. One entire display stand given over to lines such as these frequently stimulate the sales on the line which will continue even after the display has been removed.

A mass display of individual items will often develop sales on such items in excess of the movement in an entire line. If this store would make a mass display, say of a dozen of one kind of a popular priced saw, they will probably sell more saws in a week than they had previously been selling of all kinds in a month.

If the stock fails to respond to the display treatment the alternative step would be to cut the stock in proportion to the probable sales. If an honest effort has been made to display these lines and the response is inadequate to the stimulus given that is the only treatment possible.

The different suggestions given for adequate control of merchandise cannot be carried out to the fullest without some practical means of accurate figure control. That means the installation of records of some kind.

The specialized retailer, such as is the hardware man, has perhaps thought that he was not greatly concerned; that he could watch his stock as well or better without records of any kind; that he knows his trade well enough to enable him to furnish requirements intelligently without having to bother with recording sales or purchases in individual lines or items.

Effective merchandise control does not call for much additional work or added expense; neither does it make merchandising more complicated. The fact of the matter is that all stores attempt some form of merchandise control; a control that usually depends on the memory or casual impression of some one man. If records are used they are frequently too elaborate or inadequate.

The test for the use of merchandise control records, as for any other record depends on whether or not they will enable the business to make more profit than the cost of operation. A theoretically perfect system may be a practical impossibility because of the cost.

There are two general types of merchandise control, departmental control and unit control. The first type studies groups of related merchandise and the second studies individual items. Plans for both the Departmental and Unit control were presented by the committee at Mackinac and both are important. The larger store needs both types, but stores, both large and small, need Unit Control. Only by such control can you get the specific knowledge about the movement of the units of merchandise. The entire stock is nothing but a collection of such units.

There are two general sources for information when setting up a Unit control. Unit control is usually considered as secured through an analysis of sales. In that method it would be

necessary to make a slip of every sale whether charged or cash and to deduct the quantities sold from the amount on hand of each item from the day before. This kind of unit control has been found too burdensome, too complex and too expensive.

The second source from which information can be secured is from using the purchases only. If you know how much you had at the beginning of any period and how much you had bought, you can total these two, deduct the inventory at the end of the period and will know what you have sold during that time. This very greatly simplifies the task of securing the quantity sold on individual items.

A good system of stock control will result in fresher and cleaner stock and stock that is more responsive to customer's need. Through the use of records provided by the National Association you will be able to anticipate the changes in demand. For instance, an article will sell for a season, then gradually be replaced by something else. Without a figure control it would be difficult to know the rate of change. That being known the stock could be gradually decreased and when sales possibilities are exhausted you would be out of stock.

Stock control would result in a lowering of expense because you would spend less time in buying. I have in mind one hardware man who buys a carload of nails in less than five minutes. He knows from his stock records the proportion sold of each of the several kinds of nails and simply asked his stenographer to specify a carload of nails based on those figures. When you have the entire record of a line in front of you it will not take you much time to order merchandise.

With the stock balanced according to probable sales the space now given over to storage of goods would be used for display instead and this will result in increasing sales, and your profit on those sales.

Smaller investment in stock will also mean a larger net profit on your total investment and, of course, smaller loss from obsolescence and depreciation of merchandise.

One Michigan merchant, after installing stock control released \$534.50 from his paint stock alone. That was the first department in which the stock control was installed. It has since been applied to a considerable number of other lines with equally satisfactory results.

It is our suggestion that you apply this method of control to two or three lines in your store, then as you find how advantageous they are you can extend them over a larger number of lines or departments.

Stock control is a central policy in department and chain store selling. I know of one chain store that spent nearly one-half million dollars in merely the development of a system for stock control and they consider that money well spent. These firms know that if they did not watch stock, if they did not weed out undesirable items as quickly as they developed and if they did not know with a fair degree of certainty what they could sell in a

certain period that, instead of showing a profit at the end of the year they would have a loss.

Upon what single factor is commercial success based? You will all probably agree that there are none more important than good judgment and that nothing can take its place. Your judgment is only as good as your information. If the factual base is incorrect the conclusion will be in error.

The method of stock control gives you a correct factual base upon which to form an accurate judgment as to the desirability of carrying merchandise. The method requires very little additional labor and involves no complicated mechanism in its operation. It will give any merchant using it the facts that will enable him to have adequate quantities on hand without overstock which undermines profits.

The chief difficulty in the way of installing merchandise control is in getting used to the idea. It is entirely too easy to get into the frame of mind that "It is a good thing for the other fellow but not for me."

Give thought to your own problem, fit the suggested ideas to your particular situation, install stock control on a reasonable number of lines until the benefits are clearly apparent, expand as conditions warrant and you will have satisfactorily solved one of the most troublesome problems in retailing. You will have a clear view of merchandising possibilities and you and your business will profit accordingly.

#### Largest Convention Ever Held By Hardware Men.

The annual convention of the Michigan Retail Hardware Association, which was held at Detroit last week, had the largest attendance of any gathering ever held by that organization. The exhibits were 25 per cent. larger than ever before.

It was decided to hold the 1929 convention in Detroit.

The following officers were elected: President—Herman Dignan, Owosso Vice-President—Warren A. Slack, Bad Axe.

Secretary—A. J. Scott, Marine City. Treasurer—William Moore, Detroit. Board of Directors: C. L. Glasgow, Nashville; Herbert R. Hinckley, Dowagiac; Waldo Bruske, Saginaw; James Draper, Detroit; Russel S. Spencer, Charlotte.

The President's address and two papers read at the convention were printed last week. Another paper appears this week. Other papers will be published from time to time.

Right now, while things are a little dull in the store, is a mighty fine time to get out after your rural customers. Don't let the mail order houses sell the farmers all of their requirements.

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

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## DRY GOODS

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First Vice-President—J. H. Lourim, Jackson.  
Second Vice-President—F. H. Nissly, Ypsilanti.  
Secretary-Treasurer—D. W. Robinson, Alma.  
Manager—Jason E. Hammond, Lansing.

### Hats Follow Ensemble Vogue.

The fancy for ensembles is shown in a number of the latest hat models, especially in the more tailored ones. At the moment polka dots, which are expected to be worn a great deal, are shown in scarf and band trimmings on straw hats in small and of medium sizes. A smart little hat of brown baku straw has a slightly rolling brim and about the crown is draped a scarf of brown and beige polka-dot crepe de chine. With this is to be worn a Deauville kerchief of the same material. This ensemble is attractively copied in navy and white, navy and tan, and particularly in black and white. Crepe, silk and chiffon in other painted patterns, such as geometric or small florals in many colors, are used for the hat trimming and for the scarf or kerchief.

Separate scarfs are now made in narrow, straight strips of crepe printed in a number of new designs, most of them in small conventional patterns in fresh Spring colors. These scarfs, cut like a muffler, are worn close around the neck and tied in front in the manner of an Ascot. They are intended to accompany the simpler frocks in plain colors and the new tailored suits. Many scarfs of the dressy sort and those of printed chiffon and tinted lace will be much in demand for Summer evening dress. Some quite stunning scarfs are woven in Roman stripes and brilliant colors.

### Hat Has a Lighter.

The vogue for cigarette lighters has extended to the millinery trade. An Eastern manufacturer is placing on the market a felt hat in which a lighter forms part of an ornament that trims a circlet of straw on the hat. The case of the lighter is enameled in colors to match the hat. In addition a pouch for cigarettes is provided within the hat, thus rounding out the latest convenience in millinery for the girl who smokes. The hat, plus lighter, is priced at \$3.

### Children's Blazers Shown Again.

Manufacturers of children's and juniors' dresses believe that the volume business being placed for two-piece sport frocks will later on in the season bring about a demand for some type of short jacket or blazer. Consequently several are showing a varied line of jackets, lined and unlined. The materials used are mostly woolen in gay stripes, both vertical and diagonal. Red, green and black velveteen is used. Although these garments are usually sold in the better grade shops they are being made to retail at from \$5 to \$7.50 apiece.

### Exclusive Rights on Jewelry.

Department stores appear to recognize the sales value of novelty jewelry and various types of women's accessories to the extent of ordering certain

items with the understanding that they are to have them exclusively if only for a period of two weeks. This situation in turn is of great value to the manufacturer because competing stores immediately come looking for the new items and in addition are willing to leave orders for them for future delivery. Still another advantage in placing such items first with a New York store, is that out-of-town buyers are influenced by what is being accepted by New Yorkers.

### Furnishings Lead Over Clothing.

Men's wear retailers are now putting stress on furnishings in their sales events rather than on suits and overcoats. Consumer response to the furnishings offerings is credited with being much better than in the case of clothing. This is held likely to result in some carryover of the latter, which will be quite light in the case of suits but proportionately heavier in overcoats. This is expected to be a factor governing the piece goods orders which overcoat manufacturers will place for next Fall. The outlook for Spring topcoats is considered good and early offerings of these will be made by retailers.

### Retail Collections Improving.

While some irregularity is shown, retail collections appear to be improving. Retail credit men regard anything over 50 per cent. as good, and over 60 per cent. as excellent. The present average, on this basis, ranges between 45 and 50 per cent. Relatively few stores are in the 60 per cent. class, but most of them show improvement over the same period of January, 1927. Reports of new accounts opened thus far this month also vary, with even the more favorable ones showing relatively small increases. This is attributed partly to the increases shown prior to the holiday buying season in December and partly to the uncertainty that usually is felt in a Presidential election year.

### Toy Imports Watched.

Domestic toy manufacturers are trying to curb the importation of merchandise which they claim should be classed as toys, but is imported, as other types of goods, at lower duties. Frequent hearings have been held in connection with the matter at the United States Custom Court, one being scheduled for next Friday. An instance of what American manufacturers object to was cited in the importation of certain items filled with candy. The goods were brought in as "containers," but the domestic manufacturers claim they should be assessed as dolls.

### Modernistic Art Taking Hold.

The trend toward modernistic art effects in window displays, strong in the East, is also making much headway in the Middle and Far West. The heads of Western stores recently in the market were strongly impressed with the modernistic displays of local retailers. In two instances, told of yesterday, executives wired for their display managers to come here immediately to see what was being done. One said in his wire that the methods

used were so unique that he couldn't very well explain the displays and that it was absolutely essential for the display manager to see them in person.

### Need Two Experts on Ensembles.

The slow acceptance of the cheap and medium priced ensemble suit is blamed on manufacturers who, it is claimed, are not versed in the art of making both coats and dresses. The coat producer falls down on the dress end and the dress man on the coats. Another point is that the cheaper ensembles are not considered entirely practical. When they are copies of the high-priced models the coat is too short to wear with other dresses. As a consequence some buyers and manufacturers believe that the cheap suit and full-length coat will be best sellers for Spring.

### Group Buying Expands.

A further expansion of group buying activities is indicated for the year. Particularly successful as applied to ready-to-wear, the method is being broadened to take in a wide range of general merchandise. The buying organizations, to take care of this development, have strengthened their personnel and are intensifying their merchandising functions. The various wholesale markets are being studied with the utmost care, with the aim in mind of keeping buyers best posted, making the most advantageous purchases and cutting down the mark-downs on the goods bought.

### Antique Intaglio Seals Featured.

One of the high-grade novelty jewelry firms is featuring antique intaglio seals in a new line of bracelets, chokers, necklaces and earrings. The seals are all genuine old pieces in real and synthetic stones. The selection is limited to cornelians, amethysts, sardonyx and turquoise. Mountings are plain and elaborate and are in either gold or silver following the Spring trend in metals. These seals are used in various ways, as links in bracelets and flat chokers, or suspended on fine chains for earrings and necklaces. These items are priced from \$30 a dozen upward.

### Long Hair Not a Factor.

Reports from various parts of the country which say that many of the younger women are letting their bobbed hair grow are not regarded seriously by the millinery trade in the light of possible effect on styles. Just as many 21 inch head sizes are being sold now as at any time since the vogue for close bobbing set in, and the same percentage of 22 inch head sizes is also selling. Most of the 23 inch hats are purchased by women of the matronly type who have not been bobbed. The first real hot weather is also expected to discourage those who are letting their bobs grow.

### Display Cases For Store Doors.

The door space in front of a store is made to yield additional display space at night by means of new cases just placed on the market. These are designed to fit the back of the glass panel in each door. Made of wood and held in place by bolts, they are

electrically illuminated and permit unit trims in the layout of merchandise. The cases vary in height or width to fit the door and can be obtained in effects harmonizing with other fixtures. It is estimated that one-quarter to a half of the average store front is taken up by the doors, which at night remain dark and unproductive.

### Colored Sheets Selling Well.

Although there has been a slow but general improvement in the jobbing call for white cotton sheets of late, the demand for colored sheets is increasing rapidly. All sections are taking them, sales to conservative New England being proportionately equal to those of other parts of the country. Pink continues the favored color. One feature of the demand for colored sheets is the noticeable trend in favor toward the longer ones. While 81 inches is still the favored width, the best selling lengths are now 99 and 108 inches. The 99 inch length, for many years the standard is steadily slipping backward.

### Fancy Cuffs Best in Gloves.

Women's kid gloves are selling best in fancy cuffed styles. Black so far is in the lead, with beige following. White is also good and some new orders are being placed for gray. This latter color is not expected to carry over after Easter. Manufacturers in general feel that the plain tailored, hand-sewn and slip-on gloves in beige and nude colors will be in demand after the Easter holidays and will be worn with the early Summer sport suits. The average priced glove, selling at \$24 a dozen, is in better demand than the very cheap lines or the expensive types.

### Ensembles Help Millinery Trade.

One of the better grade millinery firms claims that the ensemble has helped along early Spring business. The new suits, it appears, require hats that are more distinctive than those selected for general wear. In this way a woman will want more than the regulation felt hat. Then, too, it is pointed out that with the approach of warm weather and the featuring of very sheer printed frocks the larger brimmed straws and felts will be needed. Black and beige remain the color choice of the majority of buyers, with pastel shades noted for late Spring and Summer wear.

## CLOTHING SALESMAN Michigan and Indiana

Resident salesmen wanted by a large, prominent, New York manufacturer of men's and young men's overcoats, topcoats, summer clothing, trousers and knickers. We have an old well-established trade in Michigan and Indiana, but will only consider men who can prove unquestionably that they have an established following and long intimate acquaintance with buyers and retailers in the States of Michigan and Indiana. Give complete details in first letter in confidence; state annual net shipments for past two years. All our salesmen have been notified about this advertisement. Write Box 2000, c/o Michigan Tradesman

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## RETAIL GROCER

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Secretary—Paul Gezon, Wyoming Park.  
Treasurer—F. H. Albrecht, Detroit.

### Salesman Helps Merchant Who Helps Himself.

It is plain human nature to see our own difficulties and to wish they were not. So whenever a lot of wholesalers, manufacturers, canners or others who market through retailers, are gathered together, much is apt to be said about the ineffectiveness of the retailer. Such attitude is negative, the reverse of constructive.

So here is a true story, told last week by the editor of Salesmanagement, a National magazine of business, of how a salesman—a grocery salesman who might easily have thought he could "let George do it," or let it remain undone—served a grocer.

This was the case of a small grocer on a side street who kept a small place where he also "kept" groceries, for he sold few of them. He operated the entire plant mainly alone, serving a small line of credit customers.

The salesman felt that if more customers could be brought into that store, two things would happen: cash trade would be increased; really desirable credit customers could be selected from cash buyers. He needed the co-operation of the grocer, which he succeeded in getting. He laid out his plan, which I relate in his own language, because that was precisely what was done, and results will be noted.

"I told my friend," said the salesman, "to have the biggest cake baked ever seen in his town and to advertise to his trade everywhere in his district that, beginning on a certain day, a slice would be given to every visitor to his store, accompanied by a cup of hot coffee.

"Because this was to be a trade-building stunt, he got the flour and other principal ingredients free on his agreement that the donors should have their names and brands prominently mentioned in his advertising. Because he promised also to feature the baker, the baker, who was his neighbor, made and baked the cake without charge. It was so big that a washtub was required for the baking thereof.

On the same basis, he got the coffee without charge.

"He circularized his entire district a few days in advance—not too long—with dodgers put into every door in which he explained precisely what he was going to do; and he emphasized that no obligation would be entailed on anybody in return for the free cake and coffee.

"The big cake was exhibited in his window for three days. Then on the day appointed it was cut and served to all comers with coffee as advertised.

"The day the cake was cut was cold and rainy; but cash sales were between four and five times what the merchant had ever yet experienced. The second day conditions were better, and that fact, plus the word-of-mouth advertising given him by those who visited

him the first day, resulted in cash sales seven times as great as he had ever yet had in his nine years business experience.

"The third day was Saturday. His cash sales were twelve times as great as on any previous Saturday. But that was not all. He was entirely unable to wait on the crowds, for he had not anticipated any such rush and was unprepared. Indications were that, had he been able to handle the trade, his sales would have ranged somewhere between twenty and thirty times his best previous cash-sale record."

Such is the story as told by the salesman who was responsible for the plan whereby he built up a new business for one of his customers. It demonstrates the truth that the traveling man who visits grocers regularly can be of great service to them without wasting time or energy thereby. No doubt this man talked over the details of his idea with this grocer many times before the thought took a bite; but that did not mean that he took any more time than many salesmen use up in idle gossip on their rounds. The difference was that this man used his spare minutes advantageously instead of worse than wasting them.

Jobbers hesitate to encourage their salesmen to do work of that kind. They say that "the average salesman cannot do it." True, but "the average" grocer would not respond. In fact, the average of anything will not produce exceptional results, and business is built on exceptional character, unusual industry, rare insight and faith in expected results. It is because both these men were above the average that results were as stated.

Jobbers further hesitate because they feel that if a salesman tries to do that kind of work, the merchant will suspect him of working for his own interest—that he must have an ulterior, selfish motive in offering such helpful service to his merchant-customers.

But first we must get the right angle, thus: The work will be done—that is persisted in and carried on systematically—only by exceptional salesmen. Such men have tact and insight into human nature. They are intelligent enough to select the right merchants to work on. They are just as capable of passing up grocers who "know it all" and are so "wise in their own conceit" that nobody can help them much. Such salesmen should be encouraged to do that kind of work.

On the other hand, merchants who are capable of being thus led into better, more profitable ways are also broad minded men. It will not worry them in the least that the salesman expects to build business for himself and his house in thus improving conditions among his trade. The right kind of merchant will not give that phase of the question a thought; and, as noted, the right kind is the only class that can be influenced anyway.

Such work is bound to result in good to the employer of such a salesman. Is there any earthly reason why it should not?

Such mutuality of effort, such team work between wholesaler and retailer

(Continued on page 31)

Always Sell

## LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham	Rowena Pancake Flour
Rowena Golden G. Meal	Rowena Buckwheat Compound
Rowena Whole Wheat Flour	

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

## GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

## A SIMPLE FRESH FOOD . . . . . AND HEALTH

Fleischmann's Yeast is a simple fresh food that relieves constipation, aids digestion, clears the skin and tones up the whole system—gives buoyant health.

Recommend it to your customers—they will appreciate the service. Then, too, Yeast-for-Health customers come regularly to your store; give you an opportunity to sell them all the groceries they need.

**FLEISCHMANN'S YEAST**  
Service

Don't Say Bread

— Say

**HOLSUM**

## M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST -- FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables



## MEAT DEALER

### Veal Quality on the Market Now.

We were asked over the telephone to-day by one who keeps closely in touch with the food market if veal is not poor at the present time. This question was something of a surprise for it indicated that this person had been informed that quality was low. As a matter of fact most of the current supply of veal comes in the vealer class at the present time, which means that most of the supply has been milk-fed. There are a few carcasses of what is known as calf carcass meat coming from calves that have advanced beyond the usual age for vealers and that have been fed on other kinds of feed than milk. Among the vealer supply there are found some of all usual market grades ranging from Prime down to Common, but the bulk are eligible to the Medium, Good and Choice grades and a liberal supply grade Good and Choice. Broadly speaking, we might designate the average quality of veal at the present time fully up to the average found on the market during the greater part of the year, with enough of high quality to supply the demand for such kinds. In most cases the meat is of good color, reasonably blocky, quite tender and flavorful.

There is usually very little complaint from consumers when veal quality is as good as at the present time and whether cutlets, chops or pieces for roasting or stewing are bought they ought to satisfy if bought in any retail market where meats are generally up to the grades demanded for regular use. The wholesale market on veal is only slightly higher than a year ago and considered reasonable according to modern meat values. A year ago no calf carcasses were quoted at New York, but in that respect the present market does not materially differ, since the supply is now so low that at times it is hardly quotable. During certain seasons of the year and especially during these seasons of certain years a large part of the total supply is made up of the older types of calves. When this is so and when the total is little if any greater than at present the average quality of veal is lower than at present. This is especially true since the more mature calf carcasses (weights run considerably in excess of the true vealers) and so, with numbers of both kinds about the same, the tonnage of the vealers amounts to less than half of the total. Right now those who like veal may buy it with assurance that quality will be pretty sure to satisfy.

### Graded and Stamped Beef.

Since May 2 of last year there have been many choice and prime steer and heifer carcasses of beef graded and stamped for grade under the supervision of the United States Department of Agriculture. Work has been done in eight different slaughtering centers throughout the United States, and in many cases carcasses and cuts bearing the grade stamp have been shipped to other points where graders are not at present available. This work

has been done as an experiment, and its extent has been according to requests from the slaughterers of the cattle at the plants where they originated as beef. These slaughterers have requested grading to meet demand from retailers who have wished to give consumers the advantage of knowing just what quality they have been buying, and thereby develop greater confidence in what was bought. The National Live Stock and Meat Board, located in Chicago, has co-operated in the work, and has tried to inform consumers everywhere of what is being done. Among other things, this board has gotten up attractive posters for retailers using graded and stamped beef to display in their shops. Many retailers have secured these display posters and have bought beef which had been previously graded and stamped. The beef can be readily identified by consumers, since a ribbon brand is so placed on the beef that each carcass or cut shows it conspicuously. Dealers who display this poster will be glad to know about the beef, and point out the brand, which is a guarantee of quality. Customers who desire this high quality beef should not hesitate to ask dealers about it, and if they see the poster displayed to ask to be shown the ribbon brand on the section from which their cuts are taken. A great deal of the National supply of meat has a purple brand placed on it by the Government, which guarantees it as being in every way fit for food when the stamp or brand was placed on it, but the ribbon stamp is one to designate grade only, and has no relation to the other except that the beef must bear the brand showing the meat to be wholesome before the grade stamp will be placed on it. Here the consumer has double protection from the work the Government is doing. Consumers will co-operate in the work by requiring retailers to give them this protection.

### Eat-More-Cheese Campaign.

Americans are to be urged to eat more Swiss cheese through an advertising campaign conducted by the Cheese Union. During the first nine months of the current year exports to the United States from the Berne district, the chief center of the Swiss cheese industry, amounted to nearly 12,000,000 pounds, which was in increase of approximately 3,000,000 pounds over the corresponding period of 1926. The United States is now the chief market. It is doubly valuable to the industry by reason of the fact that the American taste is for the softer, whiter, winter cheese, which is not much in demand in Switzerland and in some other markets. The Cheese Union is protecting Swiss cheese against imitations by an indented trade mark on each cheese, covering the entire cheese in such a way that every slice cut from it will have the word Switzerland plainly marked on it. Not only are conditions for cheese exports to America favorable, but those conditions in other important markets are also regarded as getting better.

A successful merchant realizes he is a teacher as well as a boss.

I. Van Westenbrugge  
Grand Rapids - Muskegon  
Truck Service  
Central Western Michigan

DISTRIBUTOR

**Nucoa**

**KRAFT K 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

**The Brand You Know  
by HART**



Look for the Red Heart  
on the Can

LEE & CADY

Distributor

SELL

**Ge Bott's  
Kream FrydKaKes**

DECIDEDLY BETTER

Grand Rapids Cream Fried Cake Co.  
Grand Rapids, Mich.

**Like Toast?**

Then you'll like Dutch  
Tea Rusk even better.  
Made with fresh eggs  
and whole milk. Tastes  
better, more nourishing

**MICHIGAN TEA RUSK CO.**  
HOLLAND MICHIGAN



**READY**

**CASH**

There's no reserve for an  
active business like ready  
money.

That's why we have so  
many saving accounts in  
the name of small mer-  
chants.

Let's talk it over!

**The OLD  
NATIONAL BANK**

MONROE at PEARL

*A Bank for Everybody*



## HARDWARE

Michigan Retail Hardware Association.  
President—Herman Dignan, Owosso.  
Vice-Pres.—Warren A. Slack, Bad Axe.  
Secretary—A. J. Scott, Marine City.  
Treasurer—William Moore, Detroit.

### Stunts Designed To Interest New Customers.

Written for the Tradesman.

The value of novel stunts for interesting new customers in the hardware store is perhaps overestimated. Novel ideas can never really take the place of the sound fundamentals of good business—which include quality goods, straightforward and honest dealing, tact in handling customers, personality, and intelligent methods of newspaper advertising and window and interior display.

Without these fundamentals, no amount of novel advertising stunts will ever develop a successful business. But the business which has dependable quality and sound methods behind it can often be helped by such stunts—so long as the stunts in themselves do not negate the sound basic ideas on which enduring businesses are built.

There is practically no limit to the plans that may be used by the retailer to create and stimulate trade. A number of excellent books have been written on the subject. Almost every issue of your trade journal has ideas along this line to offer.

Many effective sales plans, however, are the result of the dealer putting on his thinking cap and designing something especially suited to his particular case.

It is sound policy to make moderate use of good sales plans. It is not well to be overly liberal in their use; for if you have something of the kind going all the time, your stunts are quite likely to grow tiresome. At any rate, they will not attract the same amount of attention to your store as if, every now and then, you spring some one really effective stunt. It's a good plan to shut off the current every little while just to have a chance to turn it on again.

In the earlier days, guessing contests were among the most common devices for exciting interest. One of the most successful of these was the penny guessing contest. The dealer filled the show window with bright new pennies, and offered prizes to the first three persons guessing nearest the correct number displayed. The guessing might be open to anyone, without restriction; or it might be limited to those making purchases. If limited to actual purchasers, the prizes were, as a rule, more valuable than where the contest was wide open. If confined to purchasers, one guess was usually allowed for every dollar's worth of goods purchased. A good prize would be from ten to twenty-five silver dollars stacked in a neat pile in the window, along with the pennies. On the closing day of the contest arrangements were sometimes made for a couple of bank clerks to enter the window and count the pennies in full view of people from the sidewalk.

This scheme is typical of guessing contests. The number of beans in a jar, the number of seeds in a pumpkin, the exact hour and minute when a

clock would run down or when a candle would burn out, were other schemes.

Such contests years ago had considerable vogue. Then they were tossed into the discard. Now they have been so long out of use that one would be a novelty to the younger generation and a reminder of other days to the older folk. Lots of people are fond of an old idea dressed up in new clothes.

In connection with such contests, however, and, in fact, in connection with all contest schemes, care should be taken by the hardware dealer to familiarize himself with local, state or national legislation bearing on such matters. There are some forms of contests, for instance, which cannot be advertised through the mails; and as a general rule it is sound policy to avoid anything of this sort entirely.

Another form of contest that was very popular some years ago is the voting contest. This form of contest still bobs up occasionally; and new versions of it are constantly emerging. One of the best of these is a contest for the most popular school, in which a liberal prize is offered to the public or private school receiving the greatest number of votes, one vote to be given with every ten cent purchase. If you "get in right" in this contest and the public takes to it, it will produce exceptionally good results, as the interest and enthusiasm of the school children and teachers of a town are a powerful force to have working for you. Other voting contests have been held for the most popular young lady, little girl, married couple, minister, club, etc.

In some communities voting contests have been emphatically overdone; and even a new version of the old idea would be viewed with pronounced disfavor by a public nauseated with them. The dealer must shape his policies according to local conditions. Because such contests have been conducted in the past is often one of the strongest reasons why it is inadvisable to repeat them. It is better to originate a new stunt than to endlessly repeat an old one.

An idea frequently used for a ten days' sale is to refund the full purchase money on every tenth or every twentieth sale. If the store is large enough it is a good plan to ring a big bell every time such a refund is made. Customers who are fortunate enough to have their money refunded spread the news among their friends, and in this way such a sale is always liberally advertised. A similar scheme is to refund one day's cash sales to all customers for a certain day each month, the day to be determined by ballot of the customers at the end of the month.

It is natural for people to want to utilize anything they possess which represents a definite, known value even if it is necessary to buy things they would not otherwise buy in order to take advantage of their good fortune. On this idea is based the due-bill plan. The plan is to take a selected list of customers and offer them, in appreciation of their patronage, a certificate or due bill which will be accepted at your store at a certain figure

## Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting  
Goods and  
Fishing Tackle

WE  
NOW  
CARRY



A  
COMPLETE  
STOCK OF

HEATH & MILLIGAN DEPENDABLE PAINTS AND  
VARNISHES

**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.

### 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.

## BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN



on total purchases of a stipulated amount before a certain date. The amount may be \$1 on a \$10 purchase, or 10 cents on a \$1 purchase, or any amount you prefer. One merchant who issues a store paper checks up its circulation by the expedient of including in each issue a coupon good for 10 cents in trade. Numerous variations to this idea have been devised; for instance, the due bill or coupon is good only on the purchase of some specified article, as for instance a stove. Usually a time-limit is specified.

Schemes which appeal to children are frequent. Children enter enthusiastically into the spirit of such things, and if a scheme possesses merit they generally succeed pretty well in interesting the entire household. Free tickets to the picture show with every purchase of a stipulated amount appeals readily to boys and girls, and to older people as well. Other methods of reaching the children are the prize essay competition for school children, and prizes for the largest number of words made from the letters contained in the store name or store slogan. These word-contests are being very widely used at the present time.

One of the most recent stunts is the picture of some article or animal, or a series of letters, made up of tiny figures; the prize going to the first individual who turns in the correct total of the figures used.

The plan of holding annually a sale lasting one week, during which two per cent. of the gross receipts are given to employees, has been used by a number of merchants. This scheme is calculated to create a feeling of good will on the part of the salespeople; they are usually keen to boost the sale in every way possible, and bring in a lot of extra customers who are interested in helping them.

Little accommodations always help to make the store popular. One large store has a weighing machine where any person can weigh himself free of charge. Naturally, this brings a lot of people into the store; and a good many of them purchase things before they go out again.

One dealer has a dozen card punches which he keeps especially to loan to ladies giving card parties. No charge is made for these; but as a rule the beneficiaries end by buying punches of their own, and a good many other articles as well.

Another dealer has an elaborate baby scale which he lends to happy parents upon request.

Magazines are often used for premium purposes. These the dealer can secure at the wholesale price on a year's subscription: a coupon can be given with every ten cent value purchased, and for a specified number of coupons the purchaser gets a year's subscription to the magazine. Similar premium stunts have been quite frequently used with other articles.

The "selling stunt" should, as I have indicated, be utilized intelligently and with keen discrimination. It can easily be overdone. Too many such schemes in the long run hurt rather than help. They are apt to give a store a reputation for ingenuity rather than dependability. It should never be forgotten

that quite often the direct sales resulting from an advertising stunt do not pay the cost of the advertising. Unless the customers attracted in this way continue to buy at regular prices on the basis of satisfaction received, the stunt fails of its purpose. And a store depending too largely on stunts is apt to develop a class of customers who, failing such attractions, will seek other stores. This is why stunts, if used, should be merely occasional, and very carefully selected.

The quiet, steady going business that is based on quality goods, service and personality, plus regular advertising methods, is undoubtedly the best business to have. These things must in any event form the foundation on which your business has to be built. Stunts, in moderation, will help; in excess they are apt to hurt, and, furthermore, to cost more than they are worth and, in the long run, to lose their effect.

Demonstrations are good, especially to interest the women folk in your store. A rest room for country customers is a good thing where you are doing business in a small community with a considerable rural trade. Country customers often arrange to meet their friends in such rest rooms, and the store gets a good deal of advertising as a result. One large store runs a modest tea room in this connection. The danger with such things, of course is that they may become too ambitious and be developed to a stage where they cost more than they are worth; the dealer who starts out merely to advertise his store a little, finds himself ultimately carrying on a small-sized restaurant. Some big stores can do that successfully. Most small stores can't.

In connection with demonstrations—such as range demonstrations—intended particularly for the women folk, it is a good idea to serve light refreshments, such as biscuits, coffee or tea, and cookies, all made on the range which is demonstrated. For such affairs, invitations can be sent out. It is a good idea to run a demonstration through an entire week, starting one Saturday and finishing the next Saturday. Send out formal invitations to a selected mailing list, use the telephone to invite customers, have a few palms, ferns and flowers, perhaps the radio or a victrola, and give the entire event something the color of a social affair. A demonstration is one of the best methods of advertising, and is more legitimate than most novelty stunts.

Victor Lauriston.

#### Electric Paint Remover.

As a substitute for the painter's torch, an electric heated unit that may be operated from the light current is said to be safer and more easy to handle. A scraper can be attached to the frame so that there will be no need of using more than one tool to remove the coating.

**TER MOLEN & HART**  
SALAMANDERS for  
CONTRACTORS  
Successors to  
**Foster Stevens Tin Shop,**  
59 Commerce Ave.  
GRAND RAPIDS, 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.

## Uncle Jake says-

*"Stuffing the average man with flattery is like feeding cream puffs to a ditch digger; when you tickle the palate you soften the muscle."*



We have learned much more about paper making from criticisms than we have from flattery.

We have improved our

#### K V P DELICATESSEN PAPER

as a result of suggestions made by its big users to a degree that we do not hesitate to recommend it to you as being better, far better, than the average papers on the market for the protection of your food products from your store to your customers kitchen.

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

## WHITE HOUSE COFFEE

National Distribution for Over  
40 Years

When you sell White House Coffee, you profit from a reputation that has grown through nearly half a century. Yet the acid test is the serving of White House Coffee in your own home. Try this test. Compare the aroma, the rich coffee taste, with any other brand of coffee. After drinking White House Coffee, yourself, you will push it all the harder among your trade.

**The Flavor Is Roasted In!**



**DWINELL-WRIGHT COMPANY**

Michigan Distributors—LEE & CADY

Boston - Chicago  
Portsmouth, Va.



## HOTEL DEPARTMENT

### Million People From Other States in California.

Los Angeles, Feb. 10—It begins to look as though this General Sandino is about as elusive as our old friend Aguinaldo. Like the flea, now you have him and now you don't. You remember how the American army volleys and thundered at him according to the best dictates of military science until the Kansas farm boy, who afterward became General Funston, got disgusted with army tactics and went into the tall timber and kidnapped him. Perhaps in the Sandino case, a mouse trap would answer the purpose.

In California almost every immigrant from the older states, belongs to a state society. Michigan has a very prosperous one in Southern California, which meets monthly, has a good musical and amusement program, a roll call, whereby everybody gets acquainted with everyone else, and feels like a native son. Recently at a meeting here over half of the participants were from Kent county. At the annual picnic, which usually occurs the latter part of February, they usually have an attendance of at least 10,000. It is estimated that the combined membership of the different state organizations exceeds a million.

I notice by the press reports that the Park Sisters, a Los Angeles product, are making a great hit in European vaudeville circles. I mention these young ladies, for the reason that I met them socially on my Hawaiian trip, a year ago, soon after their first stage appearance in their native city. The writer had been placed in charge of the amusement features aboard the vessel, but soon after clearing from Honolulu, discovered that only a portion of the ship's orchestra had sailed, which promised a curtailment in the amusement program. At this juncture these sisters offered their services, not only performing various entertaining stunts, but assisting in the orchestral work, absolutely refusing compensation of any sort, though same was proffered by the ship's officers. Their work is not unlike that of the Duncan Sisters in "Topsy and Eva." They deserve a successful career, not only because of their pleasing dispositions, but because their work has real merit, evidenced by their European successes.

Quite often lawyers are fond of referring to themselves as "officers of the court," whose sworn duty is to see that the laws are obeyed. All members of the bar accept in principle the obligations of the title. But the manner in which some of them individually apply it is yet another matter. Custom develops that the duties and obligations the phrase implies have never been well defined with any strictness and that a great deal of liberty of conscience is permitted.

There was a marked departure from custom in the Hotelling case, however, quite at variance with procedure in the case of Hickman here. In the Michigan case, however, the defense lawyer gave evidence of realization of the duty owing the court, and made no attempt to befog or delay the issue. He interpreted his duty as "officer of the court" to be the protection of the legitimate interests of his client; he did not conceive that he should attempt to shield him from deserved punishment. Seeing no injustice or infraction of Hotelling's rights, he stood silent and allowed the law to take its course.

The Michigan law and court practice are not so markedly different from that of any other state's that this attorney could not have dragged out the trail for weeks or months if he had so desired. But he was a lawyer, not

a pettifogger. The fine example he set in the Hotelling case, were it more generally followed, would raise the bar in public estimation to the high standard contemplated by Blackstone.

The provisions of the law which guard against too much haste are reasonable and perhaps necessary when properly used. There are cases where innocent men require time to establish their innocence. It was never intended, however, that these provisions should serve as a shield to the guilty; but that they do so in innumerable cases is a fact of every day judicial experience. It was never more clearly set forth than in the instance of the trial of two youthful Chicago murder monsters, a couple of years ago, when it was openly proclaimed without denial that a certain attorney accepted a princely fee to befog justice where mercy had not a single excuse for intervening.

Just now California—if not the entire world—is mentally torn asunder over the Hickman trial, where a human fiend absolutely should have no consideration whatever on account of his brutal murder and dismembering of the body of a 12 year old school girl. There is no known legal punishment adequate to the exigencies of the case. A young, intelligent lawyer, who hopes for a brilliant career, has started out with the deliberate intention of delaying justice. Thereby, while he cannot hope to rescue his client from the ultimate fate which is justly his due, he hopes to gain prestige as a criminal defender—no riot, as it were. Whom is he emulating? Certainly no one of eminence in the judicial world. The only genuine issue in the Los Angeles case, where the accused has confessed to one of the most atrocious crimes of any age, is whether this young fiend was legally sane at the time he committed the crime, which was so ghastly that the Chicago attorney, before referred to, refused to associate himself therewith. It is a simple issue, which in this particular case could be determined in a few hours by an examination of the facts and circumstances already at hand in abundance. If the defense attorney is an "officer of the court" he should feel the moral responsibility of clearing away all semblance of doubt without unnecessary delay. Instead, he has already insulted the judge originally assigned to try the case by impugning his honesty, which in all his career has never before been even technically questioned.

Michigan has a few of these legal lights which it would be a charitable act to call "shysters." They come into temporary prominence, but are rapidly eclipsed. That is one of the reasons why the action of the Flint defense attorney appeals to one. He wanted his client to have a full measure of justice, such as was originally contemplated by the originators of judicial procedure, and he got it. But the lawyer did not find it necessary to come out in the public prints and advertise his accomplishments. His procedure was conscientious and consistent and he remains a law-abiding citizen.

It is a question if the co-operation between an attorney and his client, to defeat the ends of justice, through technicalities, is not an act of conspiracy, and punishable as such. It ought to be made plain to the embryo attorney that the license the State gives him to appear and practice in the courts, is a revocable privilege, not an arbitrary right, and that it carries with it real obligations. The lawyer is to protect his client from injustice, but not from justice.

Congress is at last trying to do something to regulate the affairs of the shipping board, one of those oligarchies inherited from the war, the members of which are bent upon destroying

## 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.

"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.

## 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.  
250 Rooms—150 Rooms with Private Bath.  
European \$1.50 and up per Day.  
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.  
Entire Seventh Floor Devoted to Especially Equipped Sample Rooms  
WALTER J. HODGES,  
Pres. and Gen. Mgr.

## HOTEL OLDS

LANSING

300 Rooms 300 Baths

*Absolutely Fireproof*

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,  
Manager.

## Wolverine Hotel

BOYNE CITY, MICHIGAN  
Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT HOTEL. American Plan, \$4.00 and up; European Plan, \$1.50 and up.  
Open the year around.

## HOTEL FAIRBAIRN

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

## Columbia Hotel

KALAMAZOO

Good Place To Tie To

## Four Flags Hotel

Niles, Michigan  
80 Rooms—50 Baths  
30 Rooms with Private Toilets  
TERENCE M. CONNELL, Mgr.



of its merchant marine or giving away its vessels to organizations which would destroy their efficiency. Some time ago I mentioned a condition which deserved prompt correction by Congress. It is the practice of selling our vessels to corporations who immediately register them under foreign jurisdiction. Why? Because of the infamous La Follette seaman's act, which makes it impossible for our own merchant ships to operate at a profit. It has almost annihilated the shipping activities on the great lakes. There the only steamships which produce profits for their owners are of Canadian registry.

Anyone who has made an observation of conditions as I have knows that the most of the ships sailing from the Pacific ports are registered in Japan and are manned by Japanese sailors, although supposedly representing the American interests. The LaFollette legislation is no protection to shipping unions, even though handed to them as a political sop, for thousands of their kind are kept from positions which are now filled by foreign employees. They could not take a job on one of these vessels without bringing down on the heads of their employers the majesty of the law and ostracism by fellow members of their respective unions. If, instead of spending a vast sum of money in investigating, Congress will undo the LaFollette infamy, American sailors will manipulate American ships profitably, and then if Uncle Sam wants to relieve himself and the taxpayer from the odium of Government ownership there will be no occasion to defend the future actions of the shipping board. We will build up foreign commerce unhampered and live happily ever after.

From the pulpit of a certain pyrotechnic evangelist in Los Angeles, comes an accusation against a Federal and half a dozen circuit judges, no names being mentioned. But they have all been implicated as participants in booze parties. The scandal has assumed such proportions that it has been taken up by the state bar association, not that they claim jurisdiction over the judges, but a score of prominent attorneys are also mixed up in the matter and explanations are expected, if not forthcoming. What is eating these God given guardians of you, me and the other fellow? We all, or the most of us do, know of some particular judge who takes a little something to ward off the effects of possible snake-bites when out fishing or hunting, but uniformly when they get back on their jobs they make life a burden for the fellow who is caught red-handed with a half-pint on his hip. We also know that even preachers find all work and no play depressing, and take a little relaxation occasionally. Why should they take an overworked judge to task because his stomach "hones" to be renovated?

A few years ago in California when a tenderfoot offered copper coins in payment for a purchase, he was told without hesitation that money, instead of copper, was desired. To-day it is claimed there is a distinct shortage of pennies in this particular zone. Is this an evidence of advancing civilization or a shortage of larger coins?

To former visitors in California, this will prove reminiscent: Scores of "sub-division" representatives throng the parks and other public places under the guise of Good Samaritans. They uniformly offer you a free trip to the countryside, with a free meal thrown in. If you accept, you travel to the free meal in a great bus operated by the real-estate company. You are driven over a beautiful highway to the place where you are to have the free eats. All you have to do is to sit and listen, during the meal, after the meal,

and through the ride, to a salesman who tells you and your companions of the beauties and possibilities and the investment value of the tract of land you are taken to see.

And the meal, in most cases, is one that will keep you from starvation until the next one on the following day. Some of the companies have dining rooms on their tracts. Others have arrangements with cafes near by and still others take you to a neighboring drug store and tell you to "go as far as you like" at their expense. It is said some of the larger companies spend as much as \$25,000 monthly in bus rides and meals alone. Others are said to have a battery of telephone girls going through the telephone directory, name by name, inviting guests to week-end trips. In every instance you are repeatedly told that you are under no sort of obligation to buy anything. The pleasure is always theirs. The strange part of the whole proceeding is that the real estate firms lose nothing by the free rides and free meals—that they earn much, as a rule, by them, in the course of time, and almost convince you that you carry joy to them.

The reasons for this are simple. They know that men or women who dress well and have leisure time to take these trips are usually persons who belong to the leisure class and have money to invest. But they are said to keep a close watch on the bus riders, just the same, for repeaters—men or women who take the trips frequently but do no buying. The solicitors are supposed to get a rake off on the sales commissions, but some of them have informed me that they get a flat bonus of \$2 for every passenger secured, whether they make a purchase or not, but if a sale is accomplished they get a lick at the 'lasses barrel.

There are scores of these busses and hundreds of these solicitors, so that anyone feeling like taking an airing or eating a free lunch, and possessing the necessary good clothes and the air of prosperity, can get under the canvas make the solicitor happy and, seemingly, radiate joy upon the enthusiastic promoter.

On several occasions I have warned the folks back home to the effect that if they come out here they should be in possession of a full wallet, or, at least, a return ticket. There are no soft snaps in the way of jobs awaiting anybody here. In fact, there are a great many individuals out of work—thousands of them. There seems to be no particular reason for this, except that too many people migrate to California on account of the advantages of climate, with the result there are too many workers for the jobs available. Then again, there are what is known as "native sons" and these are given preference universally. I am speaking of this condition for the reason that recently I met quite a number of Michigan school teachers who came out here on a gamble only to find that before they can accept a position here, they must have a state certificate, a document which is only issued upon a one year residence in California. One can live very reasonably out here, but they must be provided with funds to live on, or there will be much embarrassment.

California recently adopted a very vigorous and far reaching anti-firearms law. Under this new regulation nobody, unless a duly accredited law enforcement officer, may carry a one-hand firearm of any description, the theory being that the possession of such a death dealing implement is prima facie evidence of an intent to commit robbery, and it carries with it a major sentence, in the state penitentiary.

Also, if firearms of any description are discovered in an automobile, whether concealed or not, the penalty

is almost as severe. For shotguns and the like the very first thing to do on reaching the state border is to turn the last named articles over to some official and then proceed in the regular way to procure a sporting gun license, which will protect you against police interference. But under no circumstances attempt to reach your destination without such permit, for the reason that one-half the fine imposed goes to the informant, which makes it an incentive for a great many individuals to spy on the tourist.

It is a question as to whether a gun of any description would prove of any value while motoring across the plains. Along most of the highways tourists travel in calvacades through preference, and very few holdups are reported. But the presence of a gun if you are the victim of high-jackers, is like waving a red rag at a bull and malefactors usually make it an excuse for rapid shooting.

Under the laws of the Golden State, dogs are only permitted to run at large upon your own premises and must be provided with a license tag. If taken beyond one's own domain, it must be under leash, and this doesn't mean maybe. There are no dog pounds, and no pulls. No tag—no dog is the rule. So don't think of bringing an ariel wonder or an angelic Pekinese with you unless you are willing to comply with requirements, or the bogie man will get you. Also don't try to smuggle one of these domestic necessities into a public park, or the guardians of the law will prove to you that they are actually peeved.

Every time we pick up a newspaper we find where some thug has entered a banking institution in broad daylight, held up the cashier and departed with a load of swag. When interviewed, bank officials uniformly tell you that their institutions are fully protected by insurance and the operative stacks up another pile of yellow backs to prove an incentive for future operation by hold-up men.

I could never understand why it was necessary for a bank, especially where protection was meager, to place on display all of its cash assets. 't seems to me where large sums were being checked out, it could be done privately, thus doing away with the necessity for handling so much cash in the open. Then, again, it seems as though some special guardian should be provided to watch all transactions at the paying teller's cage. It might cost a little something to provide such a service, but it would at least be the same as providing additional insurance against hold-ups.

I know of a certain bank in Michigan in one of the smaller cities which employs a sharp-shooter, with a Winchester rifle, to watch over every movement in the currency department. By pressing a button he can immedi-

ately close and lock the front door. He is protected in a steel ambushade. An arrangement like this seems far more practical than organizing posses to follow up robbers after the act has been committed. It is one of the few ideas I did not invent, but it seems very practical.

The legion of friends of Mr. and Mrs. George W. Woodcock, both in and out of the hotel fraternity in Michigan, are regretting the loss of his Hotel Muskegon, at Muskegon, the other day, by a fire which entirely consumed the building. Mr. Woodcock, who owned the furniture and equipment, and has operated it for the past decade, is one of the best known and most popular hotel men in Western Michigan. Prior to assuming proprietorship of the Hotel Muskegon, he was manager of the Hotel Stearns, Ludington, and for a while after coming to Muskegon, managed Hotel Otsego, Jackson, with Mrs. Woodcock managing the Muskegon institution, which she did most successfully. I am unadvised as to just what will be done concerning the future of the Muskegon enterprise, which enjoyed a good patronage, but I am sure whatever happens, the Woodcocks will land somewhere in a congenial situation.

Frank S. Verbeck.

#### Wild Pineapples Make Pulp for Paper.

London, Feb. 10—Carao, a species of wild pineapple found in Brazil, may soon be used to provide pulp for making first class paper. For centuries the natives of Brazil have cut the long narrow leaves that protect the carao fruit, and have obtained fiber from them by beating between two stones. From this they made twine and ropes by "wet rotting." Experimenters found that after submitting this rope to a treatment, which included a dipping in a caustic soda solution, the wild pineapple became excellent paper fit for any of milady's correspondence.



**HOTEL BROWNING**

150 Fireproof Rooms

GRAND RAPIDS, Cor. Sheldon & Oakes  
Facing Union Depot; Three Blocks Away.

# EASTER

CANDY EGGS  
CHOCOLATE TOYS  
COTTON TOYS  
BASKETS

Get Your order in NOW before the line is broken.

**EASTER SUNDAY APRIL 8**

NATIONAL CANDY CO., Inc.

**PUTNAM FACTORY**  
GRAND RAPIDS, MICHIGAN



## DRUGS

**Michigan Board of Pharmacy.**  
President—James E. Way, Jackson.  
Vice-President—J. C. Dykema, Grand Rapids.  
Director—H. H. Hoffman, Lansing.  
Coming Sessions—Grand Rapids, March 20, 21 and 22.

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

### Easily Prepared Drinks Which Create Profits.

Good coffee has such a tremendous following that we may well make a leader of it. The big thing is to have drinks that will build a following. Most people are accustomed to good coffee at home. This being the case, it is astonishing what they will sometimes drink down town.

A business man questioned on this point said: "I haven't much time for lunch. I patronize that place because it is convenient. The food might be better, and the coffee is terrible. But the place is convenient, and the lunch rooms around here are all alike."

"But you would have time to go a couple of blocks further for good stuff, wouldn't you?"

"Oh, yes."

This outlines the situation.

Superfine coffee will draw them from many directions. Pick out a really good brand or blend.

If you deal direct with a coffee jobber, have your coffee freshly ground at frequent intervals. Some get their supplies daily.

Make the coffee up fresh every morning.

Have the process always the same. Insist on this.

Serve it hot.

Use real cream.

There is enough stuff here for an advertising folder. A few words about preparing coffee for the market would not be amiss. If you get your cream from a notable dairy farm, you have a good point.

Play us such items. People like to know about such things. It is not sufficient to say—"We have good coffee." Explain why your coffee is good.

Let us assume that you mail a folder to every office in the neighborhood. This will bring in some investigators. The folder having brought them in, we depend on the coffee itself to come up to the claims made, and to hold trial customers. And remember—too many good products are spoiled in the kitchen.

The coffee man supplies you with fine coffee. He wants your business. The dairyman sells you excellent cream. He wants your business. If these products are carelessly brought together, the money expended is wasted. The answer is—constant supervision. Take nothing for granted. The best dispenser under whom I ever worked would sometimes notice on the counter a glass or mug containing a drink only half consumed. He would immediately pour the remnant into another container and taste it. Usually one taste was enough. At that fountain dispensers soon learned that in-

ferior drinks could not get by. Customers might not complain, but the boss did.

All good leaders have a perpetual advertising value. Use printed matter to get people into the store. Really good drinks will hold them. Word of mouth advertising will bring in other customers.

Thus the building process goes on.

Included among your hot soda drinks are excellent soups or bouillons, asparagus, chicken, beef, tomato, clam, and so on. I doubt if all the advertising you could do would sell any of these during the breakfast period. People simply do not drink soup for breakfast.

These are suitable luncheon drinks, some of them will sell during the afternoon, we might have a little boom during the dinner hour, and especially should we feature them after the theater.

For these various purposes employ appropriate placards.

Dyspepsia is aggravated by not having time to chew the food.

Lunch on Tomato Bouillon.

This is carefully worded and was gotten out by an advertising expert. He says: "Of course, if people would chew their food properly they wouldn't have dyspepsia, and they ought to take time to chew their food. Plenty of them realize this. At the same time they do not care to be confronted with their shortcomings too plainly. So we try to tell the story without being too plain in our statements."

His point is well taken.

After shopping try a cup of

Celery Bouillon. It is soothing.

After shopping try a mug of

Hot Chocolate as a quick restorative.

These fit the afternoon period, when we also feature afternoon tea. Afternoon tea can be made quite a function. We can make it "swagger" by serving a hot marmalade with wafers, or perhaps a small jar of special cheese.

It is restful to find a quiet table after the shopping crush, and many dispensers make a point of their restful surroundings.

A dispenser located near a theater gets up a special trim for the theater crowds. This varies, but he always shows this placard:

Give Her a Treat

After the Show

Then follows a list of hot soda drinks. The theory is that a young man sees this placard, that his girl sees it, and that he knows she has seen it. It's a good "line."

Probably most doctors will agree that a light hot drink taken just before retiring will tend to induce natural sleep. Hot milk certainly has this effect. Now in the hotel district are many old boys who can't sleep. Why not a timely placard for their benefit?

Can't Sleep?

Try a hot drink every night just before retiring.

This kind of a placard will get some customers, and the customers ought to get results.

Hot clam broth is grateful to a weak stomach.

Hot chocolate is assuredly a restorative, something to take the place of the afternoon cocktail.

All hot food drinks are fine for dyspeptics.

Mix in, throughout the day, some placards covering these points.

The big money comes in during the luncheon period. Many thousands are on the streets then that are up town at night.

Hot soda fits in splendidly with a food feature. Given a bowl of soup, a sandwich and a cup of coffee, we have a nice luncheon order. For dessert, we bring in cake, pie, the various ice cream combinations, cream puffs, tarts, anything desired.

The great cry has always been—"How can I operate a food feature without a cook?"

Hot soda comes in handily here.

Do not overlook what may be accomplished with hot waffles, which anybody can serve by means of an electric iron. Hot waffles with honey, with syrup, or with butter, a superb breakfast or luncheon leader.

This field has been scarcely touched as yet.

It has great possibilities.

In all down-town floating districts, there is a lot of so-called "floating business."

Go after it.

### Greatly Impressed With Three Features in California.

Since our arrival in California I have been asked as to what man-made improvements I had noted in the State I considered the most important. My reply has been I have been greatly impressed with three things, as follows:

1. Control of water supply, irrigation by which the barren desert has been made to bloom, and turned into a veritable garden, furnishing more food stuffs, fruits, grains, vegetables, cattle, sheep, etc., than any like area in the whole country.

2. The great school system of the State, which ranks high among the school systems of the country, and ranges from the kindergarten, grammar school and high school to normal, college and universities, including schools of such reputation as Leland Stanford and Berkeley, all housed in buildings of the finest architecture. I have never seen more beautiful and up-to-date school buildings anywhere, even the rural districts have the latest in grammar and high school buildings and the "one room school" is almost unknown.

3. The great system of paved and hard surface highways extending to every corner of the State, of which we have taken full advantage since our arrival, as we motor somewhere almost every day and have made some very interesting side trips at week ends and during the Thanksgiving and Christmas week vacations. I will try to not tire the Tradesman readers by telling of all these trips, but will confine my letter to one or two of the trips which impressed us the most.

We arrived here on Thursday, Oct. 20, and the following Sunday we started early for a seventy-five mile drive to General Grant National Park in the great National forest, high up in the Sierras. The road followed was paved most of the way and of ample width for cars to pass at any point, wound

around the mountains at easy grades, through passes from ridge to ridge on ever up through the most beautiful mountain scenery, the sides of the mountains as far as the eye could reach covered with dense growth of great redwood trees.

We stopped at the ranger station at the entrance to the park, registered, and paid entrance fee of \$1, which is used by the Government in making improvements to the park, roads, etc. We arrived at the hotel, cottages, commissary and ranger station in time for an early dinner right in sight of the oldest and largest trees in the world, many of which have been given the names of states or generals. The one called General Grant is 264 feet high and has an average diameter of 35 feet. Imagine, if you can, a standing tree from which lumber sufficient to build twenty-two average homes can be cut. One of the giants is said to contain 361,366 board feet of merchantable lumber.

The Fallen Monarch, which lies on its side, has been gutted by fire, leaving an opening the whole length, some three hundred feet, and open on one side. Walking through and reaching as high as I could reach I was unable to touch the top shell or ceiling and at the side a number of large cars could park side by side, and completely under shelter.

After leaving the mountains on our way back to Fresno we passed through Orange Cove, where the sweetest of navel and Valencia grow, thence through Selma, "the Home of the Peach," where Libby, McNeal & Libby, Del Monte and other large canners of fruit have great packing houses. We arrived home in good season and all agreed that the day had been well and enjoyably spent.

A week after we made the trip snow fell in the mountains and the valley folks, to whom snow is a real treat, spent the week ends at the park enjoying such winter sports as tobogganing, skiing, skating, etc.

At Thanksgiving time the schools closed for a week and we improved the opportunity by motoring to Los Angeles, going by the ridge route, and arriving seven hours after our departure. Here we visited Margaret Lake Greer, a sister of my business partner. She formerly clerked for us at our Petoskey store, but has been in the West some twenty years.

At Pasadena we made calls on the Klise family. Mr. Klise was formerly manager and at the head of the Rotary Pump Co., in Petoskey; also called on Mr. and Mrs. Charlie Hamill, Miss Agnes Dean, Mrs. George Branch, and some other old home acquaintances. We also visited Meral Leach and wife, of Petoskey, who are wintering at Venice and seeing the Golden State by auto. In company with them we motored via Long Beach and the ocean highway to San Diego, where we spent a day sight seeing and making a side trip to Tia Juana, in old Mexico, where we visited the Foreign Club, seeing more silver dollars than I knew existed piled on the gaming tables and saw the old-time open saloon, with beer and whisky aplenty as in the days of yore; and it didn't look so good either.







# 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

Olives  
Vinegar  
Jelly Glasses  
Quaker Milk  
Cheese

**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**  
18, 1 lb. 4 25  
24, 3 lb. 6 00  
10 lb. pails, per doz. 8 50  
15 lb. pails, per doz. 11 50  
25 lb. pails, per doz. 19 15

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

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

## BEECH-NUT BRANDS.



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

## BREAKFAST FOODS

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

**Post's Brands.**  
Grape-Nuts, 24s 3 80  
Grape-Nuts, 100s 2 75  
Instant Postum, No. 8 5 40  
Instant Postum, No. 9 5 00  
Instant Postum, No. 10 4 50  
Postum Cereal, No. 0 2 25  
Postum Cereal, No. 1 2 70  
Post Toasties, 36s 2 85  
Post Toasties, 24s 2 85  
Post's Bran, 24s 2 70

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

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

**Stove**  
Shaker No. 50 1 80  
No. 50 2 00  
No. 20 2 60  
**Shoe**  
No. 4-0 2 25  
No. 20 3 00

## BUTTER COLOR

Dandelion 2 85

## CANDLES

Electric Light, 40 lbs. 12.1  
Plumber, 40 lbs. 12.3  
Paraffine, 6s 14 1/2  
Paraffine, 12s 14 1/2  
Wicking 40  
Tudor, 6s, per box 30

## CANNED FRUIT

Apples, 3 lb. Standard 1 50  
Apples, No. 10 5 15@5 75  
Apple Sauce, No. 10 8 00  
Apricots, No. 1 1 75@2 00  
Apricots, No. 2 2 00  
Apricots, No. 2 1/2 3 40@3 90  
Apricots, No. 10 8 50@11 00  
Blackberries, No. 10 8 50  
Blueberry'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 75  
Peaches, 2 1/2 Cal. 3 00@3 25  
Peaches, 10, Mich. 8 50  
Pineapple, 1 sl. 1 75  
Pineapple, 2 sl. 2 60  
P'apple, 2 br. sl. 2 40  
P'apple, 2 1/2, sl. 3 00  
P'apple, 2, cru. 2 60  
Pineapple, 10 cru. 9 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 00

## CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 25  
Clam Ch. No. 3 3 50  
Clams, Steamed, No. 1 2 00  
Clams, Minced, No. 1 3 25  
Finnan Haddie, 10 oz. 3 20  
Clam Bouillon, 7 oz. 2 50  
Chicken Haddie, No. 1 3 75  
Fish Flakes, small 1 25  
Cod Fish Cake, 10 oz. 1 25  
Cove Oysters, 5 oz. 1 65  
Lobster, No. 1/4, Star 2 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, 1/4 2 80  
Salmon, Red Alaska 3 75  
Salmon, Med. Alaska 2 85  
Salmon, Pink Alaska 1 85  
Sardines, 1m, 1/4, ea. 10@28  
Sardines, 1m, 1/4, ea. 2 50  
Sardines, Cal. 1 65@1 80  
Tuna, 1/4, Albocore 95  
Tuna, 1/4, Curtis, doz. 2 30  
Tuna, 1/4, Curtis, doz. 3 50  
Tuna, 1s, Curtis, doz. 7 00

## CANNED MEAT

Bacon, Med. Beechnut 3 30  
Bacon, Lge. Beechnut 5 40  
Beef, No. 1, Corned 3 10  
Beef, No. 1, Roast 3 10  
Beef, No. 2 1/2, Qua. sl. 1 50  
Beef, 3 1/2 oz. Qua. sl. 2 10  
Beef, No. 1, B'nut, sl. 4 50  
Beefsteak & Onions, s 3 70  
Chili Con Ca., 1s 1 35@1 45  
Deviled Ham, 1/4 2 20  
Deviled Ham, 1/4 3 60  
Hamburg Steak & Onions, No. 1 3 15  
Potted Beef, 4 oz. 1 10  
Potted Meat, 1/4 Libby 52 1/2  
Potted Meat, 1/4 Libby 92 1/2  
Potted Meat, 1/4 Qua. 90  
Potted Ham, Gen. 1/4 1 85  
Vienna Saus., No. 1/4 1 45  
Vienna Sausage, Qua. 95  
Veal Loaf, Medium 2 65

**Baked Beans**  
Campbell's, 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 97 50  
L. Beans, 2 gr. 1 35@1 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 25  
Corn, No. 2, Fan. 1 80@2 35  
Corn, No. 10 8 00@10 75  
Hominy, No. 3 1 00@1 15  
Okra, No. 2, whole 2 00  
Okra, No. 2, cut 1 65  
Dehydrated Veg. Soup 90  
Dehydrated Potatoes, lb. 45  
Mushrooms, Hotels 33  
Mushrooms, Choice, 8 oz. 40  
Mushrooms, Sur Extra 50  
Peas, No. 2, E. J. 1 65  
Peas, No. 2, Sift. 1 85  
Peas, No. 2, Ex. Sift. 2 25  
Peas, Ex. Fine, French 25  
Pumpkin, No. 3 1 35@1 60  
Pumpkin, No. 10 4 00@4 75  
Pimentos, 1/4, each 12@14  
Pimentos, 1/2, each 27  
Swt Potatoes, No. 2 1/2 2 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 50@1 90  
Spinach, No. 3 2 35@3 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 98 00

## CATSUP.

B-nut, small 1 90  
Lily of Valley, 14 oz. 2 60  
Lily of Valley, 1/2 pint 1 75  
Lily of Valley, 1/4 1 40  
Paramount, 24, 8s 2 25  
Paramount, 24, 16s 13 50  
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 35

## OYSTER COCKTAIL.

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

## CHEESE.

Roquefort 55  
Kraft, small items 1 85  
Kraft, American 1 85  
Chili, small tins 1 65  
Pimento, small tins 1 25  
Roquefort, sm. tins 2 25  
Camembert, sm. tins 2 25  
Wisconsin Daisies 29  
Longhorn 29  
Michigan Daisy 29  
Sap Sago 38  
Brick 28

## CHEWING GUM.

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

Beeman's Pepsin 65  
Beechnut Wintergreen  
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 00  
Delft Pastelles 2 15  
1 lb. Rose Tin Bon 1 00  
Bons 9 00  
7 oz. Rose Tin Bon 9 00  
13 oz. Creme De Cara-que 13 20  
12 oz. Rosaces 10 80  
1/2 lb. Rosaces 7 80  
1/4 lb. Pastelles 3 40  
Langues De Chats 4 80

## CHOCOLATE.

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

## COCOANUT

Dunham's  
15 lb. case, 1/4 and 1/2 48  
15 lb. case, 1/4 47  
15 lb. case, 1/2 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 45  
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  
Caroline, Tall, 4 doz. 3 80  
Caroline, Baby 3 50

## EVAPORATED MILK

Quaker, Tall, 4 doz. 4 70  
Quaker, Baby, 8 doz. 4 60  
Quaker, Gallon, 1/2 doz. 4 60  
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  
Masterpiece, 10, Perf. 70 00  
Masterpiece, 10, Spec. 70 00  
Mas'p., 2 for 25, Apollo 95 00  
In Between, 5 for 25 37 50  
Canadian Club 35 00  
Little Tom 37 50  
Tom Moore Monarch 75 00  
Tom Moore Panetris 65 00  
T. Moore Longfellow 95 00  
Webster Cadillac 75 00  
Webster Knickerbocker 95 00  
Webster Belmont 110 00  
Webster St. Reges 125 00  
Bering Apollos 95 00  
Bering Palmitas 115 00  
Bering 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 00  
Big Stick, 20 lb. case 18

## 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

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

## Lozenges

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

## Hard Goods

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

## Cough Drops

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. Malloes 1 25  
Bar Goods  
Mich. Sugar Ca., 24, 5c 75  
Pal O Mine, 24, 5c 75  
Malty Milkies, 24, 5c 75  
Lemon Rolls 75  
Tru Luv, 24, 5c 75  
No-Nut, 24, 5c 75

## COUPON BOOKS

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

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

## CREAM OF TARTAR

6 lb. boxes 42

## 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

## Currents

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

## Dates

Dromedary, 26s 6 75

## Peaches

Evap. Choice 16  
Evap. Ex. Fancy, P.P. 18

## 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 1/2  
50@60, 25 lb. boxes. @09  
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 08 3/4  
Cal. Limas 09  
Brown, Swedish 07 1/2  
Red Kidney 09

## Farina

24 packages 3 50  
Bulk, per 100 lbs. 06 1/2

## Hominy

Pearl, 100 lb. sacks 3 50

## Macaroni

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

## Bulk Goods

Elbow, 20 lb. 07 1/2  
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

## Tapioa

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

## FLAVORING EXTRACTS

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

## 50 Years Standard.

## Jiffy Punch

3 doz. Carton 3 35  
Assorted flavors.

## FLOUR

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

## FRUIT CANS

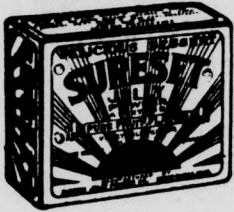
**F. O. B. Grand Rapids**  
Mason  
Half pint 7 50  
One pint 7 75  
One quart 9 10  
Half gallon 12 15

## Ideal Glass Top.

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



## 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.	35
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## OLEOMARGARINE

Van Westenbrugge Brands  
Carload Distributor



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

## Wilson &amp; Co.'s Brands

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
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## 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	24
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	12 1/2
Peanuts, Jumbo, std.	17 1/4
Pecans, 3 star	20
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, California	27

## Salted Peanuts

Fancy, No. 1	14 1/2
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## Shelled

Almonds	68
Peanuts, Spanish,	
125 lb. bags	12 1/2
Filberts	32
Pecans Salted	89
Walnuts	58

## MINCE MEAT

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

## OLIVES

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

## PARIS GREEN

1/2 lb.	31
1 lb.	29
2s and 5s	27

## PEANUT BUTTER



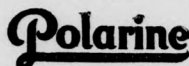
Bel Car-Mo Brand	
24 1 lb. Tins	
8 oz., 2 do. in case	
15 lb. pails	
25 lb. pails	

## 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 "F"	65.1
Transmission Oil	65.1
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	9.3
Parowax, 40, 1 lb.	9.5
Parowax, 20, 1 lb.	9.7



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

## PICKLES

Medium Sour	
5 gallon, 400 count	4 75

## Sweet Small

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

## Dill Pickles

Gal. 40 to Tin, doz.	9 00
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## PIPES

Cob, 3 doz. in bx. 1 00 @ 1 20	
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## PLAYING CARDS

Battle Axe, per doz.	2 75
Bicycle	4 75

## POTASH

Babbitt's, 2 doz.	2 75
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## FRESH MEATS

Beef	
Top Steers & Heif.	22
Good Str's & H's	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
Loin, med.	16
Butts	15
Shoulders	12 1/2
Spareribs	12
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 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13 1/2
Compound, tubs	14 1/2

## Sausages

Bologna	14
Liver	13
Frankfort	19
Pork	18 @ 20
Veal	19
Tongue, Jellied	35
Headcheese	16

## Smoked Meats

Hams, Cer. 14-16 lb.	@ 24
Hams, Cert., Skinned	@ 23
16-18 lb.	@ 23
Ham, dried beef	@ 37
Knuckles	@ 37
California Hams	@ 17 1/2
Picnic Balled	
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'num	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

## SALERATUS

Arm and Hammer	3 75
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## 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
Roned, 10 lb. boxes	15

## Lake Herring

1/2 bbl., 100 lbs.	6 50
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## Mackerel

Tubs, 100 lb. fncy fat	24 50
Tubs, 50 count	8 00
Pails, 10 lb. Fancy fat	1 75

## White Fish

Med. Fancy, 100 lb.	13 00
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## SHOE BLACKENING

2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

## STOVE POLISH

Blackene, 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
Stovoll, 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.	2 40



## 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
Fairy, 100 box	4 00
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 30
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

## CLEANSERS



50 can cases, \$4.80 per case

## WASHING POWDERS

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Brillo	
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</
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# Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 31—On this day was held the adjourned first meeting of creditors in the matter of Albert Beam, Bankrupt No. 3319. The bankrupt was present and represented by attorneys Dilley, Souter & Dilley. One creditor was present in person and represented by attorneys Watt & Colwell and John J. McKenna. The bankrupt was sworn and examined, with a reporter present. Asa M. Burnett, of Ionia, was named trustee, and his bond placed at \$500. The adjourned first meeting then adjourned without date.

In the matter of Jean Keefe, Bankrupt No. 3170, the trustee has filed his final report and account and returns showing that there are no assets in the estate. The matter has been closed and returned to the district court, as a case without assets.

In the matter of Clyde C. Hawkins, Bankrupt No. 3301, the trustee has filed his report and return of no assets, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Robert Sauntman, Bankrupt No. 2905, the trustee has filed his return of no assets and the matter has been closed and returned to the district court as a case without assets.

In the matter of W. H. Chase, Bankrupt No. 3307, the funds for the first meeting have been received and such meeting has been called for Feb. 16.

In the matter of Robert H. Hunt, Bankrupt No. 3347, the funds for the first meeting have been received and such meeting has been called for Feb. 16.

In the matter of Harvey Bogues, Bankrupt No. 3324, the funds for the first meeting have been received and the meeting has been called for Feb. 16.

In the matter of Nathan Graham, Bankrupt No. 3329, the funds for the first meeting have been received and the meeting has been called for Feb. 16.

In the matter of Fred C. Oldham, Bankrupt No. 3336, the funds for the first meeting have been received and the meeting has been called for Feb. 16.

In the matter of Wibbo Kiel, Bankrupt No. 3334, the funds for the first meeting have been received and such meeting has been called for Feb. 16.

In the matter of Ray R. Osburn, Bankrupt No. 3335, the funds for the first meeting have been received and such meeting has been called for Feb. 17.

In the matter of Louis Schroeder, Bankrupt No. 3331, the funds for the first meeting have been received and such meeting has been called for Feb. 17.

In the matter of Frank J. Titus, Bankrupt No. 3258, the funds for the first meeting have been received and such meeting has been called for Feb. 17.

In the matter of Claude Bates, Bankrupt No. 3252, the funds for the first meeting have been received and such meeting has been called for Feb. 17.

In the matter of Leah Schade, Bankrupt No. 3254, the funds for the first meeting have been received and such meeting has been called for Feb. 17.

In the matter of Andrew C. Anderson, Bankrupt No. 323, the funds for the first meeting have been received and such meeting has been called for Feb. 17.

In the matter of Mike Danko, Bankrupt No. 3340, the funds for the first meeting have been received and such meeting has been called for Feb. 17.

Jan. 31. We have to-day received the adjudication and reference in the matter of Muskegon Scrap Material Co., Bankrupt No. 3343. This is an involuntary case, and schedules have been ordered filed. Upon receipt of same, list of creditors will be made herein, and first meeting will be called, and note of same made herein. This concern is located at Muskegon.

Feb. 1. We have to-day received the schedules, reference and adjudication in the matter of Elmer VanHohenstein, Bankrupt No. 3348. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$1,192.85. 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:

William Kiellor, Muskegon	\$160.00
Walter Birch, Muskegon	65.00
Martin E. A. Aamondt, Muskegon	100.00
Iver Anderson & Son, Muskegon	5.00
W. S. Wilkinson, Muskegon	100.00
Dr. A. B. Egan, Muskegon	50.00
Dr. Frank W. Garber, Muskegon	30.00
Dr. S. A. Jackson, Muskegon	35.00
Dr. Chas. T. Eckerman, Muskegon	5.00
Dr. E. L. Knishkern, Muskegon	9.00
Dr. Ernest D'Alcorn, Muskegon	25.00
Hackley Hospital, Muskegon	35.00
Mercy Hospital, Muskegon	35.00
Consumers Fuel Co., Muskegon	18.50
Home Fuel Co., Muskegon	20.85
C. M. Morrill, Muskegon	40.00
John R. Hilt & Co., Muskegon	9.00

G. W. Panyward, Muskegon	4.10
Liberal Clothing Co., Muskegon	40.00
Butler's Clo. Co., Muskegon	22.00
Robert W. Christie, Muskegon	11.00
Albert R. Damm, Muskegon	50.00
Nicholas G. Vanderlinde, Muskegon	7.75
Mecher Bros., Muskegon	10.00
L. Fish Furn. Co., Chicago	12.93
Periodical Publishing Co., Detroit	2.72
Personal Finance Co., Muskegon	300.00

Jan. 31. We have to-day received the schedules, reference and adjudication in the matter of Clare H. Sexton, Bankrupt No. 3349. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lake Odessa, and his occupation is that of an automobile dealer. The schedules show assets of \$1,125.25 of which \$250 is claimed as exempt, with liabilities of \$4,314.14. The court has written for funds and upon receipt of which the first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Mary Sexton, Lake Odessa	\$3,000.00
Mabel Valentine, Lake Odessa	254.88
Campbell & Gilson, Lake Odessa	20.00
Standard Oil Co., Grand Rapids	64.21
Osborne Co., Newark, N. J.	30.21
McHellen Tire Co., Detroit	464.31
Howard D. Poff, Lake Odessa	21.44
Sid Chapin, Lake Odessa	165.00
Hawkes Auto Equipment Co., Lansing	12.07
Lacey Co., Grand Rapids	11.25
G. R. Welding Co., Grand Rapids	24.24
Alomite Lubricating Co., Grand Rapids	26.42
Reed & Wiley, Grand Rapids	1.60
Matheson, Oakland Co., Grand R.	129.38
Mutual Petroleum Corp., Lake Odessa	6.20
Defender Mfg. Co., Allegan	31.50
E. R. Schweinforth Sales Co., Lansing	17.62
R. M. Hollingshead Co., Camden, N. J.	52.10
Mfrs. Oil & Grease Co., Cleveland	28.05
Miller Rubber Co., Grand Rapids	88.55
Gates & Huntzinger, Lake Odessa	114.11

Feb. 1. We have received the schedules, reference and adjudication in the matter of Arthur A. Anderson, as Anderson Furniture Show Rooms, Bankrupt No. 3350. The bankrupt is a resident of Muskegon, and his occupation is that of a retail furniture dealer. The schedules show assets of \$2,778.35, of which \$370 is claimed as exempt, with liabilities of \$10,743.14. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt are as follows:

City of Muskegon	\$53.65
Alice M. Anderson, Muskegon	42.93
Muskegon Citizens Loan and Inv. Co., Muskegon	2,100.00
Michigan Home Tel. Co., Muskegon	13.10
Milan Mfg. Co., Milan, Ind.	15.97
Nieman Table Co., Chicago	134.45
G. V. Panyard Co., Muskegon	27.97
Rockford Furn. Co., Rockford	80.00
Spencer Cardinal Co., Marion, Ind.	99.60
Steketee Co., Muskegon	23.50
Simmons Co., Chicago	200.99
Schmidt Bedding Co., Milwaukee	20.00
Union Bed Spring Co., Chicago	18.55
Windsor Furn. Co., Grand Rapids	345.20
I. E. Wagner Co., Big Rapids	30.00
A. L. Randall Co., Chicago	199.03
Northern Furn. Co., Sheboygan, Wis.	138.28
Hale Co., Arlington	64.95
Griffith Furn. Co., Muncie, Ind.	50.00
H. R. Stone Mfg. Co., Grand Rapids	165.52
Park Furn. Co., Rushville	80.38
Peck & Hills, Chicago	53.58
Star Mattress Co., Muskegon	20.00
Metal Stampings Corp., Streator, Ill.	68.70
Classique Lamp Studios, Milwaukee	83.75
Milwaukee Woven Wire Works, Milwaukee	1,696.40

St. Johns Table Co., Cadillac	148.55
A. B. Chair Co., Charlotte	86.45
Besarts Co., Grand Rapids	162.25
West Mich. Furn. Co., Holland	199.22
Bailey Table Co., Jamestown	113.00
Nathan N. Stone, Chicago	53.30
Hershelshelmer Co., Grand Rapids	871.71
Chronicle, Muskegon	28.02
Consumers Power Co., Muskegon	20.96
Star Truck Line, Muskegon	7.78
W. R. Compton Co., Grand Rapids	30.35
Phillip Carry Co., Chicago	7.78
Alisto Mfg. Co., Cincinnati	14.00
Butler Bros., Chicago	246.48
Parch O Nett Co., Huntington	86.55
Fall Creek Mfg. Co., Mooresville, Ind.	160.16
Big Rapids Mfg. Co., Big Rapids	180.00
Clinton Carpet Co., Chicago	8.80
David B. DeYoung, Grand Rapids	45.25
Dillingham Mfg. Co., Sheboygan, Wis.	50.13
Hoyland Co., Chicago	24.25
Krebs Stengel Co., New York	20.40
Bussey & Briggs Co., Chicago	97.92
Ideal Garage, Muskegon	20.00
Star Mattress Co., Muskegon	110.40
Nat'l Lumberman's Bank, Muskegon	444.00
G. R. Savings Bank, Grand Rapids	745.00
McNicol Pottery Co., Liverpool, Ohio	49.39
Motor Transit Co., Muskegon	15.00
Speich Co., Milwaukee	120.30
Anway Peelfress Co., Grand Rapids	47.15
Fenske Bros., Chicago	107.35
Fred N. Dobe, Chicago	11.00

Liberty Toy Co., Muskegon Hts. 10.00  
Feb. 3. We have to-day received the schedules, reference and adjudication in the matter of Dudley B. Barrett, Bankrupt No. 3352. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of an engineering student. The schedules show assets of \$78.80 of which the full interest is claimed as exempt, with liabilities of \$2,754.15. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Charles J. Moll, Grand Rapids \$2,754.15

Feb. 2. We have to-day received the schedules, reference and adjudication in the matter of Harry C. Knight, Bankrupt No. 3353. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Baroda, and his occupation is that of an electrician. The schedules show assets of \$3,138.09 of which \$350 is claimed as exempt, with liabilities of \$6,884.88. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt is as follows:

National Cash Register Co.,

Beardslee Chandler Co., Chicago	82.14
Paramount Elec. Co., Chicago	85.82
Carco Register Co., Chicago	30.51
J. M. Race, Baroda	21.26
Brown Bros., Baroda	51.70
Gus Nelson, Baroda	96.06
Tollas Bros., Baroda	85.76
Baroda Coal & Lumber Co., Baroda	98.00
St. Joe Valley Oil Co., Baroda	133.68
Ray Mead, Baroda	40.29
Frank Clay, Kalamazoo	30.15
National Importing Co., New York	33.14
Shaffstall Battery Service South Bend	20.30

Sidney Smith, Berrien Springs	350.00
Baroda State Bank, Baroda	30.00
Bridgman Print Shop, Bridgman	9.00
Henry Zeilke, Baroda	29.40
George Koebel, Berrien Springs	1,000.00
Benton Harbor St. Joe Railway & Light Co., Benton Harbor	2.25
Baroda State Bank, Baroda	968.50

Feb. 4. We have to-day received the schedules, reference and adjudication in the matter of Walter E. Morris, as Lincoln Market, Bankrupt No. 3354. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Holland, and his occupation is that of a meat dealer. The schedules show assets of \$16,948.29 of which \$500 is claimed as exempt, with liabilities of \$12,030.81. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt are as follows:

City of Holland	\$159.70
First State Bank, Holland	40.00
Ottawa Co. Bldg. & Loan Ass'n., Holland	2,100.00
Peoples State Bank, Holland	3,190.00
Dr. Kools, Holland	6.00
Deur & Zwemer, Holland	16.23
Scott Lagers Lbr. Co., Holland	4.80
Klomparens Coal Co., Holland	17.26
Smith's Exide Service, Holland	19.70
Arnold Bros., Chicago	168.93
Armour & Co., Chicago	168.70
George Bashara, Grand Rapids	331.65
Beach Milling Co., Holland	13.58
Borculo Creamery Co., Borculo	592.91
R. Gumz Co., Milwaukee	58.62
G. H. Hammond, Chicago	205.92
Peter Heiftje, Holland	59.39
Roy Shley, Holland	24.90
J. Jesson, Muskegon	106.01
Illinois Meat Co., Chicago	25.10
C. Kardux, Holland	34.59
John Klesi, Holland	41.07
Lee & Cady, Grand Rapids	178.76
Gerrit Lemmen, Holland	273.76
W. F. McLaughlin & Co., Chicago	124.51
Morris & Co., Chicago	108.44
National Grocer Co., Grand Rapids	72.98
Oscar Mayer & Co., Chicago	61.11
Ottawa Sales & Ser. Co., Holland	271.26
Reid Murdoch & Co., Chicago	178.15
C. Schmidt Co., Cincinnati	64.22
Schust Co., Grand Rapids	147.89
Standard Grocer & Milling Co., Holland	496.59

Stock Yards Packing Co., Chicago	803.11
Swift & Co., Chicago	334.08
Vette & Zunker Co., Chicago	109.44
Worden Grocer Co., Grand Rapids	117.84
Model Meat Market, Holland	30.77
Kuite's Market, Holland	246.96
B. F. Stone, West Olive	24.42
Martin Nienhuis, Holland	4.62
Ernest DeHaan, Holland	4.40
Niffenegger Bros., South Haven	37.29

John Arnedshorst, Holland	115.04
Holland Rusk Co., Holland	17.50
Steketee Tire Shop, Holland	29.01
Associated Truck Line, Holland	1.25
Citizens Transfer Co., Holland	30.79
Clean Sweep Co., Battle Creek	3.75
VandenBerg Bros., Holland	39.74
Johnson Paper Co., Kalamazoo	29.42
Holland Daily Sentinel, Holland	40.51
Lockway Stouch Paper Co., Benton Harbor	23.06
Lokker & DenHerder, Holland	14.25
C. W. Mills Paper Co., Holland	36.07
Superior Pure Ice & Machine Co., Holland	103.48
Steindler Paper Co., Muskegon	43.78
Visscher Brooks, Holland	13.75
Eagle Lodge, Holland	250.00
U. S. Stamp Co., Toledo	45.00
St. Francis De Sales Quarterly, Holland	35.00
Peoples State Bank, Holland	1,023.55

Feb. 4. We have to-day received the schedules, reference and adjudication in the matter of William A. Weatherwax, Bankrupt No. 3355. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Paw Paw, and his occupation is that of a grocer. The schedules show assets of \$6,712.80 of which \$1,550 is claimed as exempt with liabilities of \$6,326.87. The first meeting of creditors will be called promptly and note of same will be made herein. The list of creditors of said bankrupt is as follows:

Township Treasurer, Paw Paw	\$86.12
Kidd, Dater & Price, Benton Har.	3,800.00
Alfred J. Brown Seed Co., Grand R.	19.78
Barnsteen, Benton Harbor	30.00
Beam & Son, Lawton	22.00
E. Colby, Paw Paw	50.00
Briggs & Co., Paw Paw	22.00
Cleanewerck & Sons, Kalamazoo	75.00
Dowagiac Fruit Co., Dowagiac	75.00
Heckman Biscuit Co., Kalamazoo	154.26
Hartford Baking Co., Hartford	130.00
Engle Baking Co., Paw Paw	5.00
C. Kammert, South Haven	275.00
Kal. Bread Co., Kalamazoo	265.00
Lockway Stouch Paper Co., Benton Harbor	143.38
McCaskey Register Co., Alliance, Ohio	16.00

H. L. McNeil, Paw Paw	130.00
Pittsburgh Erie Saw Co., Pittsburgh	12.75
Sinclair Refining Co., Paw Paw	360.62
Sawyer Biscuit Co., Chicago	17.00
Village of Paw Paw	33.00
Tri County Tel. Co., Paw Paw	24.00
Theisen Clemens Co., Paw Paw	199.00
Taylor Produce Co., Kalamazoo	32.00
Vette & Zunker, Chicago	22.62
A. R. Walker Candy Co., Owosso	5.00
A. W. Walsh Co., Kalamazoo	70.00
R. A. Williams, South Haven	9.99
K. Vandermolten, Kalamazoo	26.45
Ziebarth, Kalamazoo	5.80
W. A. Weatherwax, Paw Paw	200.00

Feb. 6. On this day was held the first meeting of creditors in the matter of George Schroeder, Bankrupt No. 3310. The bankrupt was represented by attorney C. G. Turner. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt had previously been sworn and examined by the referee, without a reporter. The first meeting then closed without date and the case has been closed and returned to the district court as a case without assets.

In the matter of Carl K. Meese, Bankrupt No. 3339, the funds for the first meeting have been received and such meeting has been called for Feb. 20.

In the matter of Frank H. Crandall, Bankrupt No. 3341, the funds for the first meeting have been received and such meeting has been called for Feb. 20.

In the matter of Clarence Leverton, Bankrupt No. 3345, the funds for the first meeting have been received and such meeting has been called for Feb. 20.

In the matter of Mary J. Combs, Bankrupt No. 3346, the funds for the first meeting have been received and such meeting has been called for Feb. 20.

In the matter of William T. Kelley, Bankrupt No. 3337, the funds for the first meeting have been received and such meeting has been called for Feb. 20.

In the matter of William E. Worden, Bankrupt No. 3338, the funds for the first meeting have been received and such meeting has been called for Feb. 20.

In the matter of Hero Brat, Bankrupt No. 3330, the funds for the first meeting have been received and such meeting has been called for Feb. 20.

In the matter of William Britton, alleged Bankrupt No. 3311, the hearing upon composition was had on Jan. 26. The alleged bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. Creditors were present in person and by Wood, Schapiro & Clute, attorneys. Claims were proved and allowed. The alleged bankrupt was sworn and examined with a reporter present. Acceptances and rejections of the offer of the alleged bankrupt on composition were filed. The offer was 30 per cent. The meeting then adjourned to Feb. 9 to permit the taking of an inventory and appraisal.

Feb. 3. On this day was held the sale of the trustee's interest in the assets of



American Woodenware Co., Bankrupt No. 3248. The trustee was present and represented by Corwin, Norcross & Cook, for Belcher & Hamlin, attorneys for the trustee. The Board of Commerce of Manistee was present by Mr. Lloyd. The interest of the trustee in the property shown upon the inventory and appraisal was sold to Manistee Board of Commerce for \$3,500. The sale was confirmed and the meeting adjourned without date.

In the matter of Totten Electric Construction Co., Bankrupt No. 3317, the sale of assets heretofore held Jan. 19, has been confirmed to Abner Dilley, of Grand Rapids, for \$605. The hearing then adjourned without date.

Jan. 27 (Delayed). On this day was held the final meeting of creditors in the matter of Leo Kraus, individually and as Burton Heights Paint & Wall Paper Co., Bankrupt No. 3061. The bankrupt was not present or represented. The trustee was not present. Claims were proved and allowed. The trustee's final report and account was approved and allowed. Expenses of administration were ordered paid, and a first and final dividend of 5 per cent. to creditors ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

### Surely a Slowing Down in the Business World.

Grandville, Jan. 31—There is no use disguising the fact that times are slowing down and that the hurry and rush of big business which has been on since the close of the kaiser's war is perceptibly on the wane. Why is this? Doubtless the answer is the same to-day that it was a few years after the close of the civil war.

At that time the currency was at fault. To-day we have a stable money current which has, no doubt, been a blessing we little realize. The years immediately subsequent to the civil war were among the most prosperous in our history. Wages were good and business flourished as never before. Afterward came a resumption of specie payment and a tightening of the times.

Good times, big wages and high prices breed extravagance which we of to-day fully realize. The wide extension of the credit habit has not been wholly beneficial, as many people will know to their sorrow before all this tightening down to a lower level in prices comes about.

The abnormal has been in evidence and people have gone wild, as it were, over expenditures. The wise man will husband his resources, no matter how much he is earning. Too many, however, spend while the spending is good, seeming to think there will never come an end to hilarious prosperity.

For many months, perhaps more than a year, the handwriting has been on the wall, cautioning prudent men to make haste slowly and to curtail unnecessary expenses. The liberal extension of credit may well be questioned, since the time of settlement is sure to come, and when that time does come we are not always prepared to meet it.

I do not wish to inculcate the idea that a panic is coming. Nothing of the sort. In fact, there need be very little trouble in the future if men and women will cut their cloth according to the pattern. Times are slowing down, however, as anyone with an insight into things must know.

A correspondent from Eastern Pennsylvania writes me that times are very hard. Some shops are running but four days per week, while many men are being laid off. What the end is to be no man may positively know.

That there has been wild extravagance all down the line since the close of the kaiser's war none will deny. This extravagance is not confined to any portion of society but is in effect in every walk in life. Cut corners and look out for future decrease in prices, both wages and merchandise.

Not only has the common citizen allowed his judgment to be warped where the expenditure of hard earned dollars is concerned, but public busi-

ness has been run on a most extravagant, not to say reckless, scale. How long this can continue and not create a catastrophe it is hard to say.

Always there has been a slowing down after our great wars. We should profit by past experience and prepare for the curtailment of business.

The high pressure is sure to react and a drop in prices result. There need be no fear of a panic if people will only heed the signs and prepare for the change that is necessary to meet changed conditions. Fact is we as a people have been living beyond our means.

Our numerous public improvements, even though necessary, have been carried in a manner that would disgrace the perspicacity of any ordinary school-boy. Extravagance has been the rule everywhere.

Schools, highways and all public work has been rushed through regardless of expense. Taxation has become a debt that is grinding the people everywhere. No expense seems too great to be undertaken in the name of education and good roads.

He who dances must pay the fiddler and we have been dancing at an extravagant rate these late days.

The presidential campaign so near at hand does not aid in solving our present problems. There has been much talk of making the question of farm prices a National one, even what are called farmer candidates being suggested in different parts of the country.

Farmers as well as others laboring for sustenance and a bank roll must take into consideration the fact that the trend of the times to-day is not the enhancing of the prices of soil products, but rather tend toward a decline which is affecting all other business.

All lines of manufacturing must prosper if the farmer would also come in for a goodly share of the dividends. To cut wages and mercantile prices is not the way to rehabilitate the vacant farms in Uncle Sam's domain.

Extravagance has always wrought disaster in the long run. Economy is the only safe method to adopt if a panic in this country is averted. Past experience ought to warn the people to call a halt to reckless expenditures on public works.

Call off some of the work planned for the future and dig down in your wallet to find coin to keep our present enterprises going, permitting new enterprises of a public nature to wait until this flurry in business is over.

Even though there has been a falling off in a measure of war prices there is yet ample room for still further cutting prices until normal conditions are reached. A state of normality is what must come, and it may be the sooner the better.

No change of party in the next election can work a change for the better. It is not politics but sound business sense that is demanded to settle the unhealthy conditions under which we labor to-day. Shall we have it?

Old Timer.

### Salesman Helps Merchant Who Helps Himself.

(Continued from page 20)

—well, just what is it if it be not a practical application of the "co-operation" about which all of us like to talk? Consider that jobbers are fond of emphasizing how the alleged shrewd buyer, the man who seeks out bargains on every hand and is interested mainly in "distress merchandise," seldom wins out. Yet if there be not such a thing as true mutuality of interest, why should there be any other kind of success than that which attends on shrewd selfishness?

It is rather well known that the bar-

gain hunter among merchants suffers the disadvantage under which the bargain hunter among consumers labors: that he has no friends; that nobody is interested in him; that his success means nothing to any source of merchandise supply. So the man who tries always to buy where he can buy most cheaply and has no other thought—the man who prides himself on being cold-blooded—sooner or later experiences the chill which results from meeting with the marble heart in others all around him.

The fact is that service which is sincerely planned and rendered is not misinterpreted. Whether it be service you render to your customers or rendered by your jobber to you, if it be honestly designed for your benefit, it will be understood, will get across, and will benefit both parties to any transaction or succession of business dealings.

Paul Findlay.

### Drop Matrons' Lines.

Manufacturers state that the continued demand for youthful styles in women's popular priced evening dresses has caused many of them this season to drop their matron lines entirely and feature only youthful models in a full range of sizes. The results have been very satisfactory, orders have increased and, in addition, the manufacturers are able to go after business on girls' and misses' lines. The trend in the youthful styles towards simple and dignified lines has, of course, aided producers in swinging over from the matronly designs.

### Neckwear Orders Varied.

Orders placed during the past week for women's neckwear in New York are more varied than they have been for several seasons. Items that have not been shown recently are being asked for and include the following: Plastrons, bib effects, collars with jabots, georgette ruffling with a bias fold as a finish, lace and net collar and cuff sets, and a full line of vestees. These latter are shown in lace, net, georgette, linen and a ribbed silk with Peter Pan collars, convertible collars, plain "V" necklines and notched collars.

The salesperson's value in terms of salary is properly based upon the results produced in terms of receipts.

## Business Wants Department

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

FOR SALE CHEAP—Stock of furnishings and fixtures, in a good down town location, Toledo, Ohio. Ed Price, 306 Summit St., Toledo, Ohio. 774

FOR SALE CHEAP—Building, billiard parlor, soft drinks, etc., in Gladwin, Mich. Will consider a good exchange. Address Mr. Ed. Price, 306 Summit St., Toledo, Ohio. 775

FOR SALE—A going business, consisting of shoes, rubbers, staple dry goods, notions, men's work clothes, underwear, a full line of groceries. Situated in one of the best farming sections in Michigan. Want to retire. Sale to be for cash. Stock invoices \$8,500. Will lease brick building 24 x 100 ft. Address No. 776, c/o Michigan Tradesman. 776

GENERAL MERCHANDISE STOCK AND IMPROVEMENTS—Consisting of store building, six living rooms upstairs, one large warehouse, lumber warehouse, coal shed, etc. Town located in a rich irrigated valley. Ideal climate. Capital required, \$20,000 to \$25,000. BEALE & LUNDGREN, Gypsum, Colorado. 777

FACTORY SALE—New and slightly used store fixtures, show cases, units, counter staples, etc. Real bargain prices. Call at office, Madison Ave. and P. M. tracks. Grand Rapids Store Equipment Corporation, Grand Rapids, Mich. 778

MACHINE SHOP—FOR SALE—ARKANSAS delta town. Money maker; no competition. \$7,500 cash, balance easy terms. Box 337, Blytheville, Arkansas. 768

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

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

# PROFITS

## RESULT FROM RUMFORD

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

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

# QUALITY





### Ward Co. Plans Retail Chain of 1,500 Stores.

Plans for the largest retail chain store development ever undertaken in the general merchandising field were announced last night by Montgomery Ward & Co., the Chicago mail order house. The company has been experimenting in the chain store field for the last eighteen months, now has fifty stores in operation and will have 150 by the end of this year.

"There are more than 1,500 towns above 5,000 population in the United States and the company plans to locate stores in these communities as rapidly as suitable locations can be secured," President George B. Everitt announced. "As the result of study and research, we have reached the conclusion that there is a definite need of the type of chain store we are operating."

"We are selling in our chain stores merchandise that is not handled in a national way by any other concern. Therefore, we shall not be competing with any of the existing chains. No attempt has been made to overshadow local merchants. Our experience has been that wherever we have located, local merchants have been benefited. Every town has been stimulated as a trade center."

"These stores will supplement our mail order distribution. It might appear that a development of this kind would tend to decrease our mail order volume. But we find that when more people become acquainted with our company through our local stores, mail order volume actually increases in these areas. A great advantage in our plan is that there is no large capital requirements, as we operate in leased properties."

### Detroit Wholesalers To Visit the Thumb.

Detroit, Feb. 14—Plans were made last week by E. E. Prine, secretary of the Wholesale Merchants' Bureau of the Board of Commerce, to take a large delegation of executives of Detroit wholesale houses to Sandusky, on Feb. 22, when the Thumb of Michigan Association holds its banquet. A great many Detroit wholesalers, especially those who originally came from that section of the State, are making plans to take advantage of the invitation to meet their customers and friends.

A bus has been chartered to take the Detroiters up and back. It will leave the Board of Commerce on Washington's birthday, Feb. 22, at 1:30 o'clock in the afternoon and will reach Sandusky in time for the banquet. The cost of the trip will be \$8 per person, which includes the cost of the dinner, which will consist of products of the Thumb.

A comprehensive program has been arranged and the principal speech of the meeting will be made by Fred Woodworth, Collector of Internal Revenue, Harvey Campbell, who hails from Yale, will be among the Detroiters. Members of the Board who are not wholesalers, are being invited to join the party. Mr. Prine will give the necessary information to anyone interested.

Detroit—The May Screw Products Co., 2157 Howard street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in property.

Everybody loves a good listener.

### New Issue

\$1,200,000

## BAXTER LAUNDRIES, INCORPORATED

### First Mortgage and Collateral Trust 6½% Sinking Fund Gold Bonds

#### SERIES A

#### With Stock Purchase Warrants

Dated January 1, 1928

Due January 1, 1938

Coupon Bonds in denominations of \$1,000, \$500 and \$100, registerable as to principal. Interest payable January 1st and July 1st at the Central Union Trust Company of New York, N. Y., Trustee, or the Paying Agents in Chicago and Grand Rapids, Michigan, without deduction for the normal Federal Income Tax, not exceeding 2% per annum. The Corporation agrees to reimburse the holders for the present specific or personal property taxes of the States of Pennsylvania, Connecticut, Maryland, California and the District of Columbia and for the present Massachusetts Income Tax, all as provided in the Trust Indenture. Redeemable in whole or in part at any time on sixty days' published notice, at 105 and accrued interest if redeemed prior to July 1, 1928, the premium decreasing ¼ of 1% on July 1, 1928, and by a like amount on each semi-annual interest paying date thereafter.

Non-detachable Stock Purchase Warrants affixed to each Bond entitle the holder to purchase Class A Common Stock at the rate of 20 shares for each \$1,000 par amount of Bonds at \$27.50 per share, to and including December 31, 1928; thereafter at \$30 per share up to and including December 31, 1929; and thereafter at \$32.50 per share up to and including December 31, 1930, and thereafter at \$35 per share up to and including December 31, 1931, subject to prior redemption of Bonds. Proceeds of stock thus sold must be invested in additional property or used to retire these Bonds.

Mr. Howard F. Baxter, President of the Corporation, 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 directly or through subsidiaries 19 laundries and/or dry cleaning establishments and towel supply business in: Chicago, Illinois and Milwaukee, Wisconsin, Detroit, Grand Rapids, Flint, Lansing, Muskegon, Kalamazoo, and Pontiac, Michigan, and is negotiating for the purchase of other plants in middle western cities.

**SECURITY:** These bonds are a direct obligation of the Corporation and will be secured by a Trust Indenture constituting a first lien upon the fixed assets owned by the Corporation and by pledge with the New York Trustee (except as to Great Lakes Laundries, Incorporated) of all of the First Mortgage Bonds and all of the capital stock (excepting directors' qualifying shares) of the Illinois, Michigan and Wisconsin subsidiaries. The plants and property, including trade routes of the constituent companies, have a sound value as of September 30, 1927, of \$4,482,520.65, as appraised by Lloyd's Appraisal Company, Chicago, adjusted for additions and depreciations between the dates of appraisals and September 30, 1927. Net Current Assets amounted to \$331,131.15, giving total Net Asset value of \$4,813,651.80, or more than twice all of the outstanding bonds, including bonds of Great Lakes Laundries, Incorporated.

**CAPITALIZATION:** Upon completion of this financing the capitalization of the Corporation will be as follows:

	Outstanding
First Mortgage and Collateral Trust 6½% Sinking Fund Gold Bonds, Series A*	\$1,400,000
6½% First Mortgage Gold Bonds—Great Lakes Laundries, Inc.	800,000
7% Preferred Stock (Par \$100)	1,534,700
Common Stock Class A (Non Par Value)**	62,552 shs.
Common Stock Class B (Non Par Value)	125,000 shs.

\* Issuance of additional Bonds limited by the provisions of Trust Indenture.

\*\* 36,000 shares also reserved for Stock Purchase Warrants.

**EARNINGS:** Net sales and adjusted profits, after depreciation on book values, of the constituent companies, based upon the audits of Ernst & Ernst, Certified Public Accountants, after payment of interest on bonds of the Great Lakes Laundries, Incorporated, and after giving effect to present operating conditions and certain non-recurring charges and excluding loss of \$21,245.00 on capital assets through replacement of Great Lakes Laundries, Incorporated, and without deducting profits applicable to the minority shares of Great Lakes Laundries, Incorporated, but before interest on this issue and Federal taxes, have been as follows:

	Year ended Dec. 31, 1925	Year ended Dec. 31, 1926	9 months ended Sept. 30, 1927	Annual figures based on 9 months ended Sept. 30, 1927
Net Sales (including subsidiaries)	\$3,194,573	\$3,655,900	\$3,050,078	\$4,020,660
Adjusted Profits as defined above	332,545	411,153	421,974	556,337
Annual Interest Charges on \$1,400,000 First Mortgage and Collateral Trust 6½% Sinking Fund Gold Bonds, Series A	91,000	91,000	68,250	91,000

Annual Adjusted Profits as based on the 9 months ended September 30, 1927, were more than 6 times the annual interest requirements on these Bonds.

After provision for Federal taxes at current rates, and preferred dividends but before Sinking Fund requirements hereinafter defined, the balance applicable to the \$2 per share dividend on the 62,552 shares of Class A Common Stock amounted to \$282,832, or approximately \$4.52 per share.

**PURPOSE OF ISSUE:** The proceeds of this issue will be applied towards the purchase of the business and properties of the constituent companies, and will be used for other corporate purposes. The balance of the purchase price is being paid in Preferred Stock and from the proceeds of the sale of Preferred and Common Stocks.

**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.

These Bonds are 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 Bonds will be ready for delivery on or about February 23, 1928.

Price 100 and Interest, to Yield 6.50%

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.