

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, JUNE 27, 1928

Number 2336

FRIENDSHIP

FRIENDSHIP is a chain
of gold,
Shaped in God's all
perfect mold,
Each link a smile, a laugh, a tear,
A grip of the hand, a word of
cheer,
Binding closer soul to soul;
No matter how far or heavy
the load,
Sweet is the journey on Friend-
ship's road.

J. B. Downie

Your Customers Know

that the *quality* of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as.

K C Baking Powder

*Same Price
for over 35 years*

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

*Millions of Pounds Used by Our
Government*



To help the Buyer SELL

The only way the Postum Company can increase its business is to increase the business of its customers.

To help the wholesaler and the retailer sell more of its products, the Postum Company has become the largest national advertiser of grocery specialties.

This advertising not only brings constantly increasing business to the trade, but by creating a large demand also makes it possible for the Postum Company to guarantee the sale of its products.

And because the sale of their merchandise is guaranteed, Postum salesmen are concerned not with how much they can sell the buyer, but through service how much they can help the buyer sell.

POSTUM COMPANY, INCORPORATED
250 Park Avenue · *Postum Building* · New York

Post Toasties, Postum Cereal, Instant Postum, Jell-O,
Grape-Nuts, Post's Bran Flakes, Franklin Baker's Coconut,
Walter Baker's Cocoa and Chocolate, Log Cabin Syrup,
Minute Tapioca, Swans Down Cake Flour

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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.

Claims the Jobber Is a Puppet.

Washington, June 25—Certain manufacturers insist that we sell them back their products at a trade discount in order that their salesmen may go out and demoralize a market with them. We are in receipt of a letter from a wholesale grocer dealing with this subject as follows:

"Possibly this may be interesting reading to the other wholesale grocers in the United States.

"The American Tobacco Company of New York has for the past year, they claim, been putting on an advertising campaign on Lucky Strike cigarettes. Their plan is this:

"The jobber is demanded to buy Lucky Strike cigarettes and put them in his stock, pay for them as per usual terms. The American Tobacco Company's special peddler comes along and buys them at cost or as low as the jobber will let him have them for, and, in turn, this peddler goes among the retail trade and peddles these cigarettes at \$1.10 per carton from this peddler.

"The cost of these cigarettes is \$6.40 per thousand less 10 and 2 per cent. They cost the jobber \$5.65 per thousand while the peddler sells them at \$5.50 per thousand.

"The writer has been in the wholesale game in this town twenty-two years, and this morning he was put on notice by one of these American Tobacco Company peddlers that unless he bought Lucky Strike cigarettes and gave them 100 per cent. co-operation that he would wipe our house off their list. Naturally our answer was 'Wipe off and be —'.

"It has come to the place when a man does not comply with the manufacturer's demands he is wiped off the list. It does seem that it has come to the state that the jobbers should stand up and tell these people where to get off.

"This is a question for each jobber to handle or go on and be a puppet for such people as the American Tobacco Company, letting them dictate what you shall buy and handle your money for you."

This is a condition which demands the serious thought of wholesale grocers. It is true that there are wholesale grocers who are parties to such transactions. Such methods of merchandising are unsound and in every way demoralizing to the industry of wholesale food distribution. Such a transaction in its last analysis simply means that the wholesale grocer permits himself to be brow-beaten into a

position of himself creating a competitor out of a manufacturer desiring to compete with him in selling his own products. It is a known fact that this practice is in vogue, not alone with cigarette manufacturers but with cereal manufacturers and others, and whenever a wholesale grocer takes part in it he thrusts a knife into the vitals of the wholesale grocery business.

The writer of the above letter furnishes you the answer to give to a manufacturer's representative when he demands that you become party to these merchandising methods. Let us respect ourselves, our fellow jobbers in our industry, and put an end to the pernicious practices which are sapping the lifeblood from the wholesale grocery business.

J. H. McLaurin,
Pres. American Wholesale Grocers' Association.

Late News From Grand Traverse Bay.

Traverse City, June 26—The remodeled Dreamland theater will be occupied by the Aladdin Co., dealer in building materials. The store has been provided with an elaborate vestibule entrance.

E. J. Miller, who is largely interested financially in business property in East Front street, will soon commence the demolition of several old wooden buildings, upon the site of which he will erect a modern brick store of two floors, each 97 x 125 feet in size. When completed the structure will be occupied by S. S. Kresge, the United Knitting Mills and the A. & P. Co. Occupants of the old building are looking for new locations.

Employees of the Hannah & Lay Mercantile Co. are seeking employment in local and out-of-town stores. Mr. Middleton, who had charge for the ladies' ready-to-wear department of the corporation, is purchasing stock preparatory to the opening of a store on his own account.

Home grown strawberries are becoming quite plentiful in this market. Retailers sell them at 25 to 30 cents per box.

Occasionally one finds a load of old potatoes brought in by farmers, for which there is but a small demand. New potatoes are sold for \$2 per bushel in this market.

Retail grocers are importuned almost daily to add new brands of soap to their stocks. "There are too many brands manufactured at present," one prominent retailer remarked. "The soap boilers are overdoing the business." The J. C. Penny Co. is selling seven bars of a well known brand for 25 cents.

Four thousand dollars have been pledged by local business men to a community fund for entertaining resorters and tourists during the current season. The Chamber of Commerce is trying to increase the amount to \$6,000.

There is an active demand for small stores by persons who wish to engage in selling merchandise in this city. None is available at present. When the Hannah, Lay & Co. stock shall be closed out, four large stores will be remodeled and offered for rent. Several months will elapse before such stores can be made ready for occupancy.

Leland Burns, who has been the manager of the grocery department (wholesale and retail) of the Hannah,

Lay & Co. twenty years, is about to organize a corporation preparatory to engaging in the sale of groceries. Its capital stock will be \$50,000. It is said that \$20,000 has been pledged by local capitalists and that the remainder of the stock will be sold to individuals outside of Traverse City. Mr. Burns is looking for a location for the store.

Paul Schroeder, is now the local manager of the Newark Shoe Co.'s store.
A. S. White.

Helping the Jobber Refute Chain Store Falsehoods.

Washington, June 25—For some time the chain stores apparently have not dared to advertise that they take the place of the middleman; but they are putting this statement over to the public in a large volume of free publicity, which they evidently secure from the papers because of their advertising patronage. This claim is a fallacy, and the wholesale grocers of the country, through their influence with the newspapers, can do a great deal to inform the public of the truth.

The chain stores do not eliminate any process or method of distribution, and the indications are that they cannot accomplish the processes necessary for distribution at any less cost than can the wholesale grocer, when their expense of supervision is included in their cost.

In a number of instances this Association has succeeded in writing for wholesale grocers articles that have placed the truth before the public. Whenever you read a piece of chain store free publicity which is misleading, please send us a copy of it. We will write an article refuting, on a logical and economic basis, the fallacious claims of the chain stores and will send the article to you for presentation to the editor of your trade journal. Then, if you urge him to publish it in the name of fair play, you will be instrumental in correcting the chain store fallacies in your territory and in building up the business of the independent grocer.

This is important. We have interviewed a number of the best economists of the country, men who have carefully studied the present condition from every standpoint, and they are all agreed that the solution of the problem can be brought about only by education of the public. Experience is a slow teacher, and without truthful publicity it will require years for the public to learn all of the false claims and subterfuges used by the chain stores to induce patronage. With sufficient publicity the same result can be brought about in a few months.

Watch the newspapers in your territory. Instruct your salesmen to send you clippings of any newspaper articles praising the service of the chain stores. Forward the copies to this Association, and we will do what we can to help you inform the public.
American Wholesale Grocers' Ass'n.

Fifty-Eight New Readers of the Tradesman.

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

H. C. Dobson, Lansing.
M. Wickenhizer, Lansing.
Hunter & Co., Lansing.
Harold Daschner, Lansing.

Oldman & Co., Leslie.
Wm. H. Perkins, Jackson.
P. W. Vandercook, Grand Rapids.
A. Von Dolke, Charlevoix.
Peninsular Milling Co., Flint.
Arthur F. Grotefeld, Muskegon.
E. C. Judd, Grand Rapids.
R. E. Knight, Beulah.
Rudy C. Korth, Charlevoix.
H. Hamady, Flint.
F. C. Hunt, St. Charles, Ill.
R. V. Loomis, Albion.
John Carty, Albion.
Bob Warner, Albion.
Workholy & Gress, Albion.
H. B. Snyder, Albion.
Geo. F. Lower, Parma.
Albert E. Dorer, Concord.
Ogle Bros., Spring Arbor.
H. J. Moore, Jackson.
South End Market, Hillsdale.
J. H. Jackson, Jonesville.
Geo. R. Clark, Jonesville.
Donnelly & Manchester, Hudson.
Tompkins & Bant, Jackson.
G. & M. Stores, Jackson.
Max Bullen, Jackson.
Thos. Seaman, Jackson.
W. M. Copland Co., Jackson.
W. A. Reichell, Jackson.
M. J. Hurley, Jackson.
Hawley C. Wilson, Jackson.
O. R. Town, Jackson.
O. E. Omweg, Jackson.
C. N. Richard, Jackson.
Quality Food Shop, Jackson.
Beadle's Pure Food Shop, Jackson.
Mrs. Fred Rock, Jackson.
Sussex & Stitt, Jackson.
W. Mellerlet, Jackson.
W. C. Crusan, Jackson.
V. C. Barnes, Jackson.
Leo Rudloff, Jackson.
E. D. Hamilton, Michigan Center.
G. D. Seckinger, Michigan Center.
Max Hoxie, Michigan Center.
Frank W. Dennison, Michigan Cen.
U. V. Shelly & Son, Grass Lake.
Snyder & Fuller, Grass Lake.
B. W. Hewlett, Jackson.
A. B. Evans, Jackson.
Minolagar Co., Inc., Grand Rapids.
W. G. Yates, Grand Rapids.
Herbert D. Tenney, Minden City.

Quality Service Meeting.

Wyoming Park, June 27—On Wednesday, June 20, there was held in Alma a meeting of representatives of the various quality store groups of the State.

About ten towns sent delegates and a snappy and important session was held.

Vice-President Dick Miles, of Holland, presided in the absence of President Ed. Hesse, of Muskegon. J. E. Marvin was scribe. The principal item of business transacted was the establishment of a brokerage house in Alma, to be known as the Alma Brokerage Co.

Date and place of the next meeting will be announced in this paper.

Paul Gezon.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Uby, June 22—We have been subscribers to your paper for a number of years and have always admired your stand on anything that savors of crookedness. We got mixed up a few years ago with the Maumee Remedy Co., which you exposed, but we had sand enough not to let them bluff us and told them to come and sue us. We still have about \$50 worth (their value) of their remedies here which we are holding for freight charges, but never expect to get even that out of it. They sent their account to a lawyer for collection and we told him to go ahead, but he never did. B. & S. Eilber.

As will be noted under the heading of Out Around this week, the Reliance Manufacturing Co., of Chicago, has sent out 12,000 half dozen shipments of shirts to merchants without first securing their consent to this arrangement. The house is a good one and the line is a strong one, but the practice is damnable and should be stopped immediately. The following open letter has been sent the company:

Grand Rapids, June 25—You may think it is none of my business to warn you against such a violation of good mercantile ethics but it is my business, because I will be appealed to by my mercantile friends for advice as to what to do with the shipments.

Unless the merchants who appeal to me are already handling the line, in which case they can put the goods in with their regular stock, I will advise them to store the box on an upper shelf and refuse to return the goods unless they are paid \$1 for the trouble you have put them to in sending out unauthorized shipments.

I presume you are aware that I obtained a ruling from the Postoffice Department to the effect that merchants are under no legal obligation to return shipments of goods sent them without order.

This pernicious system must be broken up or business will cease to be business and become chaos.

I know your line well. It is too good a line to be destroyed by the practice you have evidently started without first counting the cost.

I beg of you to desist, because you cannot continue without incurring the ill will of the trade to an extent that will ultimately destroy the wonderful business you have built up with such care and patience. E. A. Stowe.

South Haven, June 25—I just saw this enclosed advertisement of the new water fern in one of the magazines. Is this plant some fake, and do you think it is worth sending for? F. C. M.

This is one of the so-called novelties advertised by the Burgess Seed & Plant Co., Galesburg, Mich. The statement that this so-called "water fern" is a new and beautiful house plant which requires no soil is untrue. It is stated that it is not a "resurrection plant," but picture and description fit the bird's nest moss of Texas and Mexico, often called a resurrection plant. In common with many other plants which grow in arid regions, this moss curls up closely and dries during the season when there is no moisture. When the rainy season comes it opens and starts into growth. The plants which are ordinarily sold as a curiosity have little or no root and they merely open out from the moisture without making any active growth. It

is not new and does not grow under house conditions, but opens with moisture and closes up again when the moisture is consumed or removed. It is an amusing curio and nothing more. To call it a fern is misleading to say the least.

One of our subscribers recently wrote us about the American Endocrine Laboratories, 13 West 42nd street, New York City, regarding their "Radiendocrinator Standard Type RS, with complete equipment and full type-written instructions for One Hundred Fifty Dollars," which they guaranteed to renew "life, energy and youthfulness" and give satisfactory results within thirty days.

In their "bonded guarantee" they state: "It is guaranteed that: No matter how serious the ailments you may have, or how impotent you may be, or how much doctoring you have done, this instrument will show signs or relief and evidence of complete rejuvenation, relief, or cure, in thirty days, or the money-back clause in this agreement will positively be honored by the American Endocrine Laboratories. It is guaranteed that: This is identically the same instrument as the one used in obtaining the astonishing rejuvenation results in magazine articles, news feature stories, and books published on the subject. It is guaranteed that: This instrument generates a stream of genuine gamma rays in therapeutic quality, that they pass directly through the body to the endocrine glands, and that they stimulate them to renewed activity. It is guaranteed that: This instrument is laboratory tested, either by the Curie Laboratory of Paris or is the exact equivalent of such standard measure. It is guaranteed that: This instrument will retain its therapeutic energy for ten years. Or we guarantee to return the price paid for this instrument if it is returned to us in good condition within thirty days from date of receipt—less only the cost of putting the said instrument into perfect shape for resale."

That sounds good enough, but read what the National Better Business Bureau writes in answer to our enquiry to them:

"According to our file, this organization is selling several radium emanating devices which are claimed to have therapeutic value due to their beneficial effect on the endocrine skin. We are informed their laboratories are in charge of William J. A. Bailey, who has been connected with the exploitation of a number of quasi-medical concerns and products, chief among which was the so-called 'Radithor' an alleged radium water. Mr. Bailey has been connected with various questionable enterprises. In 1915 one of his ventures, the Carnegie Engineering Corporation, was declared a fraud by the Federal authorities and we learned that in December of that year, Mr. Bailey went to the Tombs for thirty days on a charge of violating the United States laws.

"We understand that another individual connected with this concern is Dr. Herman H. Rubin of New York who we are informed was expelled

from the county and state medical societies of New York in 1924. He is the same individual who was connected with the fake obesity cure, 'Citrophaph.' His next venture was the exploitation of a radium emanating product which was sold for \$1,000 and later was reduced to \$150.

"We have no definite information regarding the financial reliability of this concern, but judging from the palatial suite of offices they occupy in New York City they appear to be making a considerable amount of money in their business."

Hosiery Business Not So Bad.

That the hosiery business is not so bad when the merchandise is right and sufficient selling effort is made is shown by the experience of one of the largest makers of trade-marked hose in the country. This concern reports that at no time in the last three years have there been so many new accounts opened and so many former ones renewed as at present, despite general complaints of trade conditions. Practically all of them are highly desirable from the manufacturer's standpoint. Both women's and men's hose are included in the merchandise purchased. The latter have done so well with this concern that two numbers of "fancies" will be withdrawn from sale soon.

Sporting Goods Demand Continues.

Bathing suits, surfboards, beach balls and other water sport accessories have come to the fore lately in sales of sporting goods. Some reports say that business in bathing suits, both for men and women, is behind last year, but the way they moved during the recent short "spell" of Summer presages their catching up quickly when Old Sol decides to work steadily. Duplicate business in baseball goods keeps up well, but it is now limited largely to balls, gloves and other accessories. In the sports played without uniforms some slowing up of retail demand is also reported. Sales of golf and tennis balls, however, are reported to exceed those of last year to date.

May Revive "Serpent" Jewelry.

One effect of the Paris fair will be to give a new lease of life to "serpent" jewelry and dress accessories, according to advices received in this market. Several new bracelets of this type are shown. One, made of gold with green scales, twines many times around the wrist. Another consists of two intertwined snakes with the heads reaching out toward each other. Somewhat similar is the design of a novel "serpent" belt, in which the heads come closer together but do not touch. It is offered, with gold and green scales, in oxidized silver, gold and silver beads sewn together. A spring in the belt is so arranged as gently to hold in the fabric of the gown.

Call For Tennis Dresses.

During the last week there has been a steady call from the better grade local shops and department stores for tennis dresses. They are asked for in white pique, silk damask, crepe de chine and broadcloth. Those with new neck treatments and shoulder effects

are especially wanted. Buyers explain that these dresses are bought by women who do not engage in sports, but who like this type of dress because of the youthful lines and the comfort which a sleeveless dress affords in warm weather. In addition, the vogue for the short jacket is said to have stimulated sales.

Artificial Flowers Active.

Artificial flowers are selling well to all consuming branches, according to current reports. Large corsages made of various flowers are selling for Easter wear, as well as single flowers, field flowers and violets in different shades. Milliners are in need of small velvet blossoms in the prevailing colors for the crowns of hats. Dress manufacturers are taking garlands of medium-sized flowers made of silk for their evening frocks. Medium-sized corsages in bright colored flowers and sweet peas are being ordered by department store buyers for the in-between season costumes.

Sales Manager to the Fore.

This year will see the sales manager's importance to the general well-being of a firm more strongly entrenched than ever. This is not said in depreciation of the technical and manufacturing side of the business. It simply reflects the belief that the latter has gone about as far as it can go under present trade conditions and that the way to greater profits and lower distribution cost is to be through the sales manager. Higher types of men are, accordingly, being placed in charge of the sales efforts and the manufacturing organization as a unit is being guided so as to strengthen his efforts.

Body Hats Stronger For 1929.

The success had with body hats this season in many centers will lead to a greater emphasis than hitherto on these types when the 1929 lines of men's straw hats are opened next month. The increased sale of body hats, including panamas, came somewhat as a surprise, it was said yesterday, and was all the more marked because of the poor start of the season in stiff straws, particularly sennits. The adverse results with the latter are figured to militate against substantial advance ordering of the new lines. Narrow brims will feature the latter.

Specialties Bring the Profits.

As a general rule, manufacturers with specialty lines, in which their competition is small, are doing much better than makers of general lines in their particular field. An instance is cited of a maker of a special type of automatic turret lathe, who has been able to run a large plant to capacity when producers of the common types of lathes are hungry for orders. The success of specialties has led to strong efforts on the part of some manufacturers to seek out and develop these products as an offset to the severe general competition.

Aren't you often ashamed, when at the end of a hard day's work, you look back and see how little you have accomplished?

How to Realize Maximum Results *from a Special Sale*



FEATURES of The John L. Lynch Co. SERVICE

When you engage us for a selling campaign

- YOU put the prices on all goods.
- YOU dictate the general store policy.
- YOU O.K. absolutely all advertising and display.
- WE clear your stock of dead merchandise.
- WE build for the future of your business.
- WE do all necessary training of sales people, arranging of stock, preparation of advertising and supervising of campaign. Our man is on the job every minute of every day—AND—
- OUR only pay is in commission on actual results; you do not buy a "pig in a poke."

Let us explain each of these important features.

WE invite you to get the complete facts. Let us refer you to some of our satisfied clients, and to strong financial institutions who know our responsibility. The coupon will bring you all this; invest half a minute of your time now, it will net you big returns.

Why the John L. Lynch Sales Co. can make your next Special Sale Extra Permanent Benefits as well as Immediate Profits.

MERCHANTS who keep abreast of competition are very careful not to overlook any of the factors that make for successful retailing. Among such factors, they are fully aware of the importance of special sales as means for permanently stimulating business, as well as immediately reducing stock to normal levels. But they realize, too, that such sales, to really accomplish their purpose, **must be properly conducted.**

That's why scores of prominent retailers the country over rely on the known effectiveness of John L. Lynch's merchandising methods. They know that a sale conducted by John L. Lynch will be constructively staged—absolutely free from anything that might endanger the sterling calibre of their store's reputation. They know that every factor entering into a John L. Lynch sale makes not only for outstanding profitable results, but in just as full a measure for the permanent good will of every customer entering their stores.

More than 25 years of merchandise experience back of John L. Lynch's selling methods

perience in merchandising problems. Even under the most difficult conditions they have consistently produced outstanding results.

We are prepared to handle your special sale

No matter what type of sale you are contemplating—a sale to rid your floors of surplus and slow moving items or a going-out-of-business sale—no matter what peculiar local conditions you may face—our extensive merchandising facilities and thorough knowledge of merchandising problems enable us to give you the ultimate in special sales service.

John L. Lynch's merchandising methods are the fruit of more than twenty-five years of intensive study and many sided experience.

WRITE FOR COMPLETE INFORMATION

John L. Lynch Sales Company
Murray Bldg., Grand Rapids, Mich.

SEND DETAILS of your 25-year tested "John L. Lynch" Special Sale Plan as applied to the kind of sale indicated here. Also be specific in giving cost of sale, methods to be employed, time required and volume to be sold. Give name and address of recent sales you have managed. I understand this does not obligate us in any way.

Store Name

Address..... City..... State.....

Total Value of Stock \$.....

Date Business was Established

What Type of Sale Interested in.....

MOVEMENTS OF MERCHANTS.

Menominee—The Central West Coal Co. has increased its capital stock from \$250,000 to \$1,000,000.

Kalamazoo—F. V. Risch has opened a bakery with all modern equipment, in the Shattuck block, East Main street.

Kalamazoo—Harry H. Forester, recently of Vicksburg, has opened a bakery in the Deichman block, East Main street.

Muskegon—John Wagner and Henry Vander Wonde have engaged in business at 115 Myrtle street, under the style of the Wagner Plumbing & Heating Co.

Ypsilanti—L. Levinsohn, of Saginaw, has purchased the stock and store fixtures of D. N. Gardener, shoe dealer, and will conduct a closing out sale on the premises.

Metamora—The Metamora Elevator Co., Ltd., has been incorporated with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in cash.

Kalamazoo—L. Levinsohn, of Saginaw, has purchased the ready-to-wear stock and store fixtures of Cora B. Speyer and is conducting a closing out sale on the premises.

Kalamazoo—Vermeulen's Furniture Store, 214 West Water street, will remove its warehouse from that point to 123 Eleanor street, and the space formerly used as storage, will be converted into store space.

Detroit—The J. W. Rollington Building Specialties Co., Polk Directory building, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Detroit—The J. W. Rollinson Waterproofing Co., Polk Directory Bldg., has been incorporated with an authorized capital stock of \$25,000, \$7,000 of which has been subscribed and paid in in property.

Grand Rapids—Lubetsky Bros. have sold all of their common stock to A. G. Ghysels & Co. and have only preferred stock to the amount of \$200,000. They are not now interested in the management of the company.

Mt. Pleasant—James R. and Clarence Hagen, co-partners in a general merchandise store here, have filed a voluntary petition in bankruptcy, listing liabilities at \$5,615.26 and assets \$4,159.48, with \$250 exemption.

Detroit—The Industrial Equipment Co., 3491 Lincoln avenue, has been incorporated to deal in tractors and road machinery, with an authorized capital stock of \$15,000, \$5,000 of which has been subscribed and paid in in cash.

Flint—Dallas E. Winslow, whose activities in the used car market have attracted wide attention, was the high bidder for the entire property owned by the Ruggles Motor Truck Co., at Saginaw. Mr. Winslow's bid was \$45,500.

Detroit—The J. W. Rollinson Brick & Tile Co., Polk Directory Bldg., has been incorporated with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and paid in, \$500 in cash and \$29,500 in property.

Lawrence—The Lawrence Lumber

& Coal Co., has merged its business into a stock company under the same style, with an authorized capital stock of \$20,000, all of which has been subscribed, \$7,500 paid in in cash and \$12,500 in property.

Kalamazoo—Ferris A. Doyle has severed his connection with the Benj. S. Peck drug store and purchased the Beach drug stock and store fixtures located at the corner of East Main street and Edwin avenue and will conduct the business under his own name.

Port Huron—The St. Clair County Creamery, Inc., 2303 Lapeer avenue, has been incorporated to manufacture and deal in dairy products, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$3,000 in cash and \$2,000 in property.

Climax—Fred E. Riley, who has conducted a dry goods and general merchandise store here for the past ten years, has sold his store building and stock of merchandise to George R. Patterson, of Detroit, and Carl E. Waring, of Battle Creek, who will take possession about July 2.

Detroit—H. W. McCullough has merged his jewelry business into a stock company under the style of the H. W. McCullough Co., 3339 Gratiot avenue, with an authorized capital stock of \$10,000 preferred and \$20,000 common, all of which has been subscribed and \$3,500 paid in in cash.

Dearborn—Reuben Snider has merged his men's furnishings business into a stock company under the style of Reuben Snider, Inc., with business offices at 51 West Michigan avenue, Detroit. The company has an authorized capitalization of \$5,000, all of which has been subscribed, \$2,600 paid in in cash and \$200 in property.

Union City—The Burlington State Bank and the Farmers and Merchants Bank of Union City will be consolidated July 1, according to an announcement of H. E. Guilford, who is president of both. The details have been arranged at Lansing, and the new organization will be incorporated under State supervision known as the Union City State Bank. J. D. Cook, cashier of the Burlington bank will remove to Union City and will be associated with the new organization.

Manufacturing Matters.

Lansing—Plans are announced of a new factory for the Sherwood Paint Co., Inc. The company will manufacture varnishes, enamels, lacquers, and house paints.

Pontiac—The Pontiac Foundry & Machine Co., Scott Lake Road and Oakland avenue, has been incorporated with an authorized capital stock of \$75,000, of which amount \$7,500 has been subscribed and \$1,000 paid in in cash.

Detroit—The Twin-Flex Corporation, 1456 West Boston boulevard, has been incorporated to manufacture units for auto trucks, with an authorized capital stock of \$100,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—E. Londo & Sons, Inc., 13541 Auburn avenue, has been incorporated to manufacture and deal in

mill work and supplies, with an authorized capital stock of \$50,000, \$12,000 of which has been subscribed and paid in in property.

Detroit—The Reflector Strip Co., Inc., has been incorporated to manufacture and deal in electrical supplies and fixtures, with an authorized capital stock of \$5,000, of which amount \$2,070 has been subscribed, \$500 paid in in cash and \$500 in property.

Detroit—The Plantation Catering Corporation, 1446 Broadway, has been incorporated to manufacture food products and conduct restaurants, with an authorized capital stock of \$125,000, \$65,430 of which has been subscribed and paid in, \$2,000 in cash and \$63,430 in property.

Detroit—The Rheumanon Co., 2217 East Jefferson avenue, has been incorporated to manufacture a remedy known as Rheumanon and also "S. P. R." as well as toilet articles, with an authorized capital stock of \$4,400, all of which has been subscribed and paid in, \$2,850 in cash and \$1,500 in property.

Detroit—Lamps, Inc., 8542 Grand River avenue, has been incorporated to manufacture and deal in lamps, lighting fixtures, art goods and picture frames, with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and paid in in cash.

Union City—The Farmers & Merchants Bank and the Burlington State Bank have consolidated under the style of the Union City State Bank, Inc.

Muskegon—Control of the Michigan Ox-Hydric Co., Muskegon manufacturers of oxygen and hydrogen gases and distributors of supplies has passed to the Union Carbide and Carbon Co. Through the deal the Muskegon plant becomes one of the branches of the \$100,000,000 organization. A new plant has recently been erected in Grand Rapids and branch plants are located in other cities in Michigan. The parent company has set out on a program of expansion which will result in acquisition of branch plants in practically every industrial center in the country.

Making a Sale—And How.

Usually the clerk in the store is responsible for making a sale, even though it seems simple to him, for the following reasons:

He senses the customer's wants.

He shows the merchandise in an interesting and efficient manner.

He knows what is advertised and what is displayed in the windows.

He makes statements that ring true.

He answers his customer's questions intelligently and courteously.

He approaches the customer with a smile and pleasant manner.

He presents a good, business-like appearance.

He studies his customer.

He permits the customer to take her time and makes her feel she knows a great deal about the merchandise.

He shows keen interest in the transaction.

He understands the customer's buying power and shows goods at the right prices.

He permits nothing to interfere with the selling.

He confines himself to things about which he knows.

He chooses the middle path of friendliness.

He addresses the customer as "Madam."

He stands during the entire sale.

Assets To Achieve Success.

Every boy and every girl must have certain assets to achieve success. Not material assets alone, but assets of character. Among the most important of these are ambition, industry, personality and thrift. Ambition is the will to attain something. The desired object may be knowledge, or honor, or power, but whatever it is, the ambition to reach it must be backed up by willingness to work for it. Mere wishes accomplish little without the aid of earnest application and industry. The asset of personality is more elusive, and seems to be born in some people without any effort on their part. But, on the other hand, it may be acquired by every one who will concentrate on his career and not let it be marred by carelessness and indifference. To save part of what one earns is another vital element in a successful life. Savings are not only an insurance against the turns of fortune, but also a means of seizing golden opportunities. Andrew W. Mellon.

Travel and Velvet Coats Bought.

In the present between-season period in the coat trade the bulk of buying attention continues to be centered on travel coats, white sports types and those of transparent velvet. In recent orders the fur-trimmed travel coat has assumed leadership, particularly models with raccoon or fox in shawl collar and cuffs. The supply of transparent velvet coats is not large and deliveries are hard to obtain. Black and the pastel shades are sought. The buying of Fall coats, particularly the dressy types, is not expected to start actively until early next month.

Larger Stocks For Summer Sales.

The reasoning that more complete stocks are essential to larger sales and consumer satisfaction continues to gain ground with some retailers. In one large local store, for instance, the order has gone forth that buyers are not to hold down assortments of merchandise for midsummer selling. Ordinarily the buyers have been keeping stocks to more or less of a minimum for this period, but the establishment plans a big sale to relieve the usual August apathy, and wide ranges of merchandise will be played up.

Shrinkage to Fore in Men's Shirts.

The question of shrinkage is being agitated considerably in the men's shirt trade. Retailers have been having quite a few complaints from consumers and a number of instances have sent samples to testing laboratories for impartial analysis. One not generally appreciated cause of shrinkage, it was pointed out yesterday, is the use of the machine iron in laundries. Shirts so ironed are apt to shrink, although the use of the hand iron will not produce that effect.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.75 and beet granulated at 6.55.

Tea—The business from first hands is reported dull and rather unsatisfactory from the seller's standpoint. Low-grade teas are still weak and are being generally shaded. High-grade teas are not so weak, but not so strong, either. Buyers from first hands are taking only what they have to have. Foreign markets are also more or less easy. Shanghai reports that the crop of China teas is poorer in quality than last year.

Coffee—Rio and Santos coffee, green and in a large way, has fluctuated more or less during the week, but the list of prices at the close is just about what it was a week ago. Brazil market, which of course gives tone to this country's markets, shows a weak and heavy undertone. During the week mild coffees have declined slightly. The jobbing market on roasted coffee is just about the same as a week ago. Altogether coffee does not seem a line to invest much money in at present.

Canned Fruits—Hawaiian pineapple was quoted at opening prices by canners last week and a more favorable response occurred on the part of the buying trade than to any new pack offered so far this season. A number of important considerations were responsible. Spot stocks have been reduced to a minimum, especially in the smaller sized cans; opening prices were considered reasonable, while continuous consumer movement, backed up by advertising, assures a steady movement during the coming months. While not a substitute for peaches, the range on the latter has an important bearing on the sale of pineapple, and compared with the ideas which are entertained as to the probable opening on peaches among the large packers, the price of pineapple looks favorable. Some of the canners in California are quoting peaches as well as apricots, especially in the Southern part of the State, but the large interests have not entered the market. Those offering are guaranteeing their prices against the opening of the larger factors, with the usual differential under that basis. Some interest is being shown, but most buyers prefer to wait until the market has been quoted by all packers. Business in Northwest pears is being done and also in cherries, but in both instances canners are reluctant to book freely as the crop outlook is not satisfactory.

Canned Vegetables—The most depressed thing in canned foods seems to be corn, which is still weak, easy and dull. Peas are selling quietly, without changes in price. Tomatoes show no change; some business has been done in new pack Southern tomatoes for future delivery. California asparagus is expected to be delivered short this year, owing to crop conditions.

Canned Fish—Pink salmon is in fair demand at unchanged prices. Eastern holders would advance if they thought they could get away with it, but seem to believe they could not. Red Alaska salmon is weak and dull. Chinook, the better grade of salmon, are scarce, as the old pack is cleaned up and the new

pack is not amounting to much. Maine sardines show no change in the situation. The pack is still small and is absorbed as fast as offered. Shrimp is quiet. Tuna is selling in the East more than on the coast.

Dried Fruits—Dried fruit business during the week has been rather light. Prunes show no further change, being steady at ruling prices. There is no pressure to sell. Oregon prunes continue very scarce. Apricots and peaches are selling rather dully at unchanged prices. Raisins show no change for the week. There is some business doing every day but no boom. All dried fruits are being affected by the plentiful supply of fresh fruits.

Salt Fish—The demand for mackerel at present, both wholesale and retail is poor, still the undertone is at least steady. There is not much fat fish available now and good mackerel is not being pressed for sale. Herring is scarce and firm. As to canned fish, there is now some demand, as the weather has gotten at least a little warmer.

Syrup and Molasses—The demand for compound syrup is entirely routine just now, buyers taking stock for immediate wants only. Prices are steady. Sugar syrup is in fair demand; unchanged prices. Low-grade molasses has advanced, but the finer grocery grades are about steady; demand quiet.

Beans and Peas—The demand for dried beans is very dull, but prices show no change for the week. Dried peas are also neglected and unchanged.

Rice—Heavy buying along speculative lines is not present even though there are favorable features to be found in the spot market and at primary points in the way of light carryover and a tardy development of the growing crop. The local movement is routine, rather quiet, but with a steady undertone.

Cheese—Offerings are light and the market has therefore ruled firm, with a slight advance for the week. Demand is fair.

Sauerkraut—Bulk and canned kraut are slow sellers in retail stores and replacements in that direction are nominal. Good grades are not being sacrificed, but there are some poor packs which can be had below the range given herewith.

Vinegar—Light stocks of all grades in first and second hands causes firmness which is becoming more apparent as the outlets increase, due to a wider demand on the part of the consumer. The present shortage will be continued for some little time and no radical changes are expected.

Pickles—The firmness in pickles of all descriptions is based more upon the statistical position of the market than upon the consumer demand, as the latter has been disappointing, owing to weather conditions and the competition of products which affect the sale of pickles and relishes. Numerous shortages exist throughout the list and where first hands are out the shorts have to rely upon resales, paying the price for the sizes which they need.

Olives—Considerable firmness in primary markets and a tendency to advance olive prices in Spain is shown

in letters and cables received this week from exporters, and the tendency is beginning to be felt here more in the tone of the market than in prices, which stand at the same levels as a week ago. The stiffness of the market in Spain is attributed partly to the prospects of a much smaller crop this season than last and, while there are plenty of the current crop still in Spain, curers are less anxious to sell their fruit. The banks, backed by the Government, have been financing exporters, enabling them to carry their olives without sacrificing a portion of their holdings to get ready money. The spot movement of olives is handicapped by cool, rainy weather, which has cut down the consumption of the product. There has been little weather for picnicking or week-end holidays, when olives are used in such volume that the effect upon the retail and wholesale markets is plainly recognized.

Macaroni—Some complaint is made that the low prices at which potatoes have been selling in the retail markets have affected the consumption of macaroni. At any rate, the market in retail and wholesale circles is quiet, but with a steady undertone and no unusual volume of business is passing.

Review off the Produce Market.

Apples—Western Jonathans, \$3.50 per box; Rome Beauty, \$3.50 per box.

Asparagus—\$1.25 per doz. bunches for home grown.

Bananas—5@5½c per lb.

Beans — Butter, \$1.65 per Climax basket for Tenn.

Butter — Considerable undergrade butter is still coming forward and is selling at easy prices. Fine creamery butter is not so abundant as the undergrades and has shown various fluctuations during the week including an advance of 1c per lb. At this writing the market is steady to firm, with a fairly active demand for fine butter and moderate receipts. Jobbers hold fresh packed at 43c and prints at 44c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage — Tenn., \$1.25 per crate; home grown, \$1.25 per bu.

Cantaloupes—Imperial Valley stock from California commands \$4.50 for Jumbos, \$4.25 for standards and \$1.75 for flats.

Carrots—Calif., \$5 for Iceberg crate.

Cauliflower — New from Florida, \$3.50 per doz.

Celery—Home grown, 50@60c per bunch, according to size.

Cocoanuts—\$1 doz. or \$7.50 a bag.

Cucumbers—Indiana hot house, \$1 per doz. or \$1.75 per box; home grown hot house, \$1 per doz.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$10.10

Light Red Kidney ----- 9.00

Dark Red Kidney ----- 9.25

Eggs—The market is weak. Jobbers are paying 28c to-day, but expect to drop to 27c to-morrow.

Grape Fruit — Florida commands \$6.50@7 per crate.

Green Onions — Home grown, 15c per doz. bunches.

Lemons—The market is steady on the following basis:

360 Sunkist ----- \$9.00

360 Sunkist ----- 9.50

360 Red Ball ----- 8.50

300 Red Ball ----- 8.50

Lettuce — In good demand on the following basis:

Arizona Iceberg, 4s, per crate -- \$5.00

Arizona Iceberg, 5s, per crate -- 5.00

Outdoor grown leaf, per bu.90

New Potatoes — \$2.75 per bbl. for North Carolina stock.

Onions — Texas Bermudas, \$2 per crate for white or \$1.85 per crate for yellow.

Oranges—Fancy Sunkist California Valencias have declined 25c per box. They are now on the following basis:

100 ----- \$6.25

126 ----- 7.50

150 ----- 7.50

176 ----- 7.50

200 ----- 7.50

216 ----- 7.50

252 ----- 7.50

288 ----- 7.50

Red Ball 50c cheaper.

Peppers—Green, 50c per doz.

Pieplant—Home grown, \$1.50 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 22c

Light fowls ----- 14c

Heavy broilers ----- 30c

Light W. L. broilers ----- 18c

Radishes—20c per doz. bunches for home grown.

Strawberries—Michigan grown are now in ample supply, commanding \$3 @4 per 16 qt. crate. The heavy rains have nearly ruined the local crop.

Sweet Potatoes—\$2.50 per hamper for kiln dried stock from Tennessee.

Tomatoes—Home grown hot house are now in market, commanding \$1.75 per 7 lb. basket; 6 lb. basket from Calif. fetch \$1.

Watermelons—50@75c for Florida.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 21c

Good ----- 19c

Medium ----- 16c

Poor ----- 10c

Hides and Pelts.

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 ----- 22

Calfskin Cured, No. 1 ----- 26

Calfskin Cured, No. 2 ----- 23

Horse, No. 1 ----- 6.00

Horse, No. 2 ----- 5.00

Pelts.

Lambs ----- 50@1.00

Shearlings ----- 25@1.00

Tallow.

Prime ----- 07

No. 1 ----- 07

No. 2 ----- 06

Wool.

Unwashed, medium ----- @ 40

Unwashed, rejects ----- @ 20

Unwashed, fine ----- @ 30

Protecting Goods a Dilemma.

A glass shield placed in front of goods on a counter will cut thefts 90 per cent., grocery store managers have discovered. However, the remedy is more costly than the evil itself, since sales also slump when articles are placed out of the customers' reach.

It is better to try and fail than not to try because you can learn from your failure, but doing nothing teaches no lesson.

Incubated in the Brain of a Degenerate

Grandville, June 26—The editor of the Sunday Detroit News has asked the question "Why is a Cutworm?" A very pertinent query, one which is likely to puzzle more than one agriculturist before the season is over. This field and garden pest has been with us these many years, but the present season promises an over production of the villainous worm.

The question is easily answered, although many farmers, gardeners and farm papers, like the ostrich, plunge their heads into the sand and profess not to understand.

The answer is as plain as A-B-C. Another query comes up right here. Where are the myriads of happy birds which a few years ago flocked in the air, among the trees and flowers searching for insect pests with a bill sharpened for the feast?

Any schoolboy can answer the question—gone to make a holiday for the city pothunter and the indiscreet boys with air guns. Gone at the behest of a blindly ignorant legislature which knew no better than to place a premium on the heads of dead sparrows.

God in His infinite wisdom gave to earth the joyful sparrow that he might make glad the hearts of men, but man turned aside and smote the bird with the besom of destruction, and to-day he is beginning to realize the effects of flying in the face of the Divine will by the incoming of swarms of old time insects beside a new lot unknown before.

When the forests and fields teemed with bird life there was no complaint going up about ravenous and destructive insects destroying the farmers' crops. None are so blind as those who will not see. Even to-day, when the proof is as plain as a pikestaff, more than half the people disbelieve in the warnings cast before them at every step.

Why is a cutworm? Why is a potato beetle, why a corn borer, and scores of other ravenous insect pests, many of them peculiar to the twentieth century?

We might keep on asking why, but such childishness will in no way answer the question. The one and only way to solve the problem of increasing insect pests is to reinstate the bird population of yore and bid the canny sparrow and even the crow Godspeed back to their old haunts of other days.

Will we do this? Not while ignorance and carelessness rule in our halls of legislation. The farmer who depends largely on his family agricultural journal for information regarding matters of farm life can find no solace in what the editor has to say about poison sprays and other methods for destroying what his own ignorance has brought upon the country.

The gardener who set out a few dozen cabbage plants one evening, going out the next morning to find every one cut off close to the ground may well exclaim, woe is me for I have fallen among evil days. However, anathematizing the cutworm brings no relief.

This pest of which the news editor speaks is with us this year in enlarged numbers, and bids fair to do a great deal of damage before the season is over. There is but one true remedy, which is not likely to be employed while the bird-haters hold the boards, both in legislative halls, on college campus and in the farm papers.

How men and women who profess to be Christians can go deliberately at the work of slaughtering innocent feathered creatures, which are as much the handiwork of the Great Creator as is man himself, is beyond our understanding, yet such is the fact and must be met by the real philanthropists with unanimity and determination.

The air gun has a considerable part to play in this war on birds. It is not to be expected that our children will

withhold using these weapons against birds when upheld by parental example.

I have had printed notices from our college of agriculture giving instructions how to go about exterminating the sparrow, even going so far as to advise the use of strychnine on grains which does not always kill instantly, but permits the partaking sparrow a chance to crawl away and die a lingering death under the shadow of a bush or tree.

It is possible that such instructions have been countermanded of late. Of this I am not informed, but I do know that this whole inhuman war on the sparrow must have been incubated in the brain of a degenerate.

However this may be does not particularly matter so far as seeking the cause and remedy for the vast increase in insect enemies of the farmers which threaten the very existence of the Nation.

An army travels on its stomach and the main body of our people depend on farm production for the very life they have. Swarms of new insects have developed as a result of the killing of our birds, and the sorrow of it is that so many people, more particularly the farm population, refuse to see the cause and make preparation to eradicate it.

A proper diagnosis of disease is half the cure.

This unexampled influx of pestiferous and dangerous insects within the year is fraught with more serious danger than many people imagine. The farm question which seems to agitate public opinion is not a question for congressional action but one of individual action right at home.

Why is a cut worm? is a pertinent enquiry, one which must be taken into consideration by our wisest citizenship, and properly answered lest the whole farming world suffers loss that will have bearing on our National prosperity in a manner never before experienced.

Old Timer.

Resort Season Opening in Charlevoix.

Charlevoix, June 25—I am in Charlevoix—the beautiful again for the summer season. Am pleased to be so pleasantly situated. I have already called on the local newspaper editors and several business friends of mine.

The Beach Hotel and the Fountain City House, as well as the Hotel Charlevoix and Hallet's Inn and Hotel, are all ready for business. The remainder of the hotels will open before long. Meyers' shop is still alive after a long winter's business and coining money to furnish coal for next winter. C. J. McCarty and an employee of his have started a recreation parlor in Mrs. Kutsche's old store.

Novotney, at Bonthron's shop, has finished the old inside boat and it is a piece of art work, for which he has found a purchaser already. Our friend, Jacobs, the grocer, enjoys reading the Tradesman and expects a good resort trade. Martin Block is of the same opinion. He is ready for the resort trade and is pretty well stocked up with new goods. I also had the pleasure of meeting Mr. Levinson and family, who welcomed me, as usual. Their business is starting up very nicely for the season, although somewhat backward on account of the prolonged cold spell. Earl Young has made wonderful improvements at Boulder park. We will report about them later. Staley Brothers have enlarged their hardware store and claim to do very good business.

Many improvements have been made on the local highways. The telephone poles are being removed from the streets and some new stores have been built on Bridge street.

B. Herman, of the Central drug store, gave me a ride around the loop and I noticed Lake Michigan is a little higher than it was last year. H. Pearl has moved next door to them and Mrs. Pearl has added a beauty parlor to his

barber shop. Adeline Holly has renovated her store, as well as the Polly Case dress shop, and both are fixed up and ready for business for the coming season.

At 319 Bridge street the Atlantic & Pacific Tea Co. is in the Novotney building with a complete stock of groceries and meats. At 321 Bridge street, Bergeons has moved his dry goods stock. Korth's grocery is next to them and the American Express Co. occupies the corner store.

Mr. Fessenden is busy with his drug store and is now adding a most modern kodak finishing department, which will be in charge of Mr. North.

I stopped in the Hotel Charlevoix and met Mrs. C. J. Winder, one of the proprietors, who was very pleased to show me the reconstruction of the hotel which has recently taken place. The house has been refurnished and the garden has been made into a beauty spot, which the patrons of the place will enjoy. It is modern in every respect and if anybody likes to spend a while in fishing, he can do so.

F. E. Cartier is still engaged in cleaning and pressing of clothing.

Bill, the hatter, has opened his shining parlor again and is blocking hats with his usual dexterity.

Ed. Goldstick is repairing shoes in his store; so does John Bronersky in the electric shop across the street.

H. R. Fowler has started the bus schedule between here and Petoskey with four daily trips each way. Anna Wood has a new line of ladies' hats, while Mrs. Bridge's shop is displaying a full line of novelties at 201 Bridge street. Adam Pfister has now a permanent place on Bridge street for his lunch wagon and A. VanAllsburg & Son have everything in the line of meats and groceries.

Robert Valaux has opened his White House bakery here for the season, while McCann's bakery has moved to 328 Bridge street for its permanent location.

L. Winternitz.

Let the Nation Rejoice as Never Before.

Grandville, June 26—Not long ago we celebrated the birthday of the flag, and that celebration was full of significance to all our people. Scarcely has the last jubilant note of that demonstration passed than another birthday comes along—the natal day of our Nation, known to all as the Fourth of July.

That day is certainly worth all we expend in making glad the hearts of a great and free people. The celebration this year will have added significance because the country is about to pass through a strain which comes every four years, our presidential election.

Never in our history has the prohibition question become a plank in the platform of one of the major parties. The one time prohibition party as a party was a mere hodge podge of malcontents who became sore over fancied neglect of their talents by the political party with which they had long been affiliated.

To-day the prohibition plank has a meaning never before known, and when the polls close next November the whole Nation will be practically dry or officially wet.

The women of America who are now voters equally with their husbands, sons and sweethearts, hold the balance of power which will be wielded to protect the home from a renewal of the power of the saloon.

This Fourth of July may well be celebrated with unique and unusual vigor because of the change in conditions the past few years have wrought. There should be this year a genuine old fashioned celebration of the Fourth, minus the consumption of liquor.

The birthday of no other nation on earth has so many glad thrills to the

hour as has ours, and many new citizens may well feel glad that they have exchanged the government of a monarchy for the free air of a republic.

The flag, as a symbol of personal liberty, is no whit more important than the date on which we became a Nation, although not until blood and treasure had been lavishly spilled was our independence from the mother country realized.

Realizing the grandeur of our position among the nations of the earth we may well celebrate with overflowing heart and magnify the flag this year as never before. One hundred and twenty millions of free people have nothing to fear, even if a world was in arms seeking our destruction. America, however, is not likely to be without friends in any conflict of the future. Even our once most bitter enemies, the Germans, are showing a deal of friendly feeling, which is a surprise to many.

Politics will have no part in our Fourth of July. Partisans of Hoover and Smith will stand shoulder to shoulder in their celebration of the birth morn of the republic.

The newly enfranchised voters of the Nation, with hearts filled to overflowing at the heights to which they have risen, will rejoice as never before in the history of our country.

Let the eagle scream, the great, free American eagle and not the one caged by man to adorn a park exhibit. The Fourth of July this year is in many respects the most momentous one since the Declaration of Independence a century and a half ago.

The enfranchised women of America hold the fate of the Nation in their hands, and we have no fear that they will not know how to use that power, which is far greater than that of the most powerful monarch on earth.

Does prohibition prohibit? Ask that mother and housewife who once chilled with dread at the reeling sound of husband's step on his return from the corner drink factory. Nine out of ten will tell you the truth that this much discussed Volstead act has been the greatest boon to women since the dawn of the Christian era, and no mistake about it.

And this act is to be a part of this year's celebration of our National birthday. Just now we have more reason for celebrating than at any other time in our history.

Sound the alarms, the call, not to arms, but to a public display of thankfulness that America has grown so wonderfully along right lines since prohibition of the liquor traffic came into being. This fact is worthy of the biggest display of fireworks ever, and the engaging in games and pleasures which make glad the heart of our youth.

Fourth of July this year should be made one grand gala day which will long be remembered in the coming years as the greatest outburst of patriotic ardor ever known to America.

Womanhood has been recognized as equal with the manhood of the male citizen. Great National questions come now before the feminine mind for solving, so that man alone is not responsible for the laws we have governing this republic.

It is because of the power in the hand of woman at the ballot box that we are assured that the Volstead act will stand, and not all the bootleg lies broadcast through the land can budge the resolution of our best citizens to see that prohibition is made good in every state in this Union.

The Fourth of July stands for all these modern improvements which have come to bless America in this opening quarter of the twentieth century. Proper care should be used with regard to indiscriminate use of dangerous tools for producing light and noise, yet in the main let the boys make this the grandest celebration in our history.

The Crispy Cereal Is Here!

Never before has there been a cereal like

RICE KRISPIES

Here is a new business builder for you. It's new in variety, in shape, in flavor. But not only new but more naturally delicious than any cereal you've ever tasted . . . Rice Krispies . . . The crispy cereal!

Never has there been such a combination of delightful flavor and healthfulness. People love to eat Rice Krispies just as they come from the box. Dozens of delicious treats . . . as a cereal, to sprinkle over salads, ice cream, into soups, to make candies, macaroons and cakes.

Display Rice Krispies on your counters and in your windows. Suggest them to your customers. Try Rice Krispies in your own home. See how delicious they are.

Kellogg's
RICE KRISPIES



THE CRISPY CEREAL !

MARY PAYS.

It has been said, probably by a penurious cynic, that if you are only rich enough there is no necessity to pay anything at all.

One sometimes hears of a millionaire or a wealthy potentate who at the end of his stay is refused a bill by an obsequious hotel management, which is only too glad to be advertised by the presence of the great man. But who ever heard of any impoverished person getting even a nickel taken off his bill on the more logical ground that he is not rich?

Mary Pickford, returning from Europe, brings twelve pieces of luggage with her. These naturally interest the customs officials. Mary estimates the total value at \$5,000 only. The officials raise their eyebrows politely but incredulously. Then Mary explains all. She is so famous that all the European firms let her have dresses for next to nothing.

This is very nice. Nobody will grudge our Mary the most exquisite gowns in the world. Most of her admirers will go further and say she ought to have them. And if she gets them for nothing, so much the better.

Nevertheless, when the customs officials gently but firmly knit their brows and suggest that, in spite of all this generosity on the part of European dressmakers, Mary really ought to pay the full dues on the full value of what she brings into the country—is it very ungallant to feel that there is something in what they say?

Here is something for the taxpayer, a trifle which the man and woman in the street stand to gain or to lose via the National exchequer. And, after all, we—the man and women in the street—never grudge our trifle for Mary when we cheerfully slap it down at the box office.

WHEN IS SUMMER?

Summer stepped into the arena Thursday, not in shirt sleeves and with beaded brow but with collar turned up and a strong inclination to shiver. The sun, lurking behind the clouds, seemed blissfully unaware that there was something slightly ludicrous in the sight of homo sapiens cooling his head in a hat of straw and at the same time warming his body in a spring overcoat of wool.

There has been a noticeably fictitious quality about the seasons in recent years. Winter has developed a habit of aping spring. Spring has alternately deluged us with winter snows and melted us with summer heat. And summer, likewise refusing to be itself, has made thermometers look silly.

Solemnly we say that summer comes on June 21, as though we were stating the law of the Medes and Persians. Summer is likely to do nothing of the kind.

Likewise we say that we live, move and have our being within a scientifically arranged scheme of hours, days, weeks, months and years. But events happen that make an hour, for all practical purposes, the equivalent of an eternity and a year pass by as a moment. And the feet, yards and miles with which we measure space and dis-

tance—how the gods who roam infinity in seven league boots must laugh at the very notion of space!

Our calendars, clocks, watches, yardsticks and other profound calculated devices are humanly useful. But the cosmos is measured by instruments beyond our ken. It comes and goes pretty much as it pleases, just as the good old summer time does.

DRY GOODS CONDITIONS.

Indifferent weather for retail selling purposes tended to hold down trade volume during the past week, although the season of summer started officially if not by the mercury. Averaging up results for the country as a whole, the opinion seems to prevail that retail business is bettering last year's figures to only a slight degree, with wide variations still a feature.

This comparison is not so favorable when it is considered that the floods last year held down, when they did not altogether eliminate, trade in wide sections of the country. On the other hand, trade must now struggle from the effects of wide unemployment and loss of purchasing power sustained in the reaction last fall and that still persists in certain quarters.

Within the next two weeks, the wholesale markets are looking for expanded buying activities. Retail buyers will not only be in evidence in the primary market to make early fall purchases, but also to purchase merchandise for July and August sales. New apparel lines have been opened and comment on them is to the effect that they represent particularly excellent values. Novelties and dress accessories for immediate needs have been especially active for this season of the year.

If the orders being received now by manufacturers are any criterion, and they usually are, stocks in the stores are not burdensome and prospects of active buying on new lines are brighter for this season.

THE WIZARD'S PLAIN.

In response to complaints by the Society of American Magicians that the slow-motion picture camera is seriously hurting the magic business, Will Hays has decided to stop exposures of sleight-of-hand tricks on the screen.

No doubt the movie czar's decision will gratify the magicians, but it certainly won't help to satisfy the burning curiosity of the general public. Millions of people are quite as eager to know how feats of legerdemain are performed as to witness the feats.

"How on earth did he do it?" is the question that buzzes through every audience after it has watched a wizard produce rabbits from a silk hat, dollars from an old gentleman's nose and a beautiful maiden from a basket which a moment before was as empty as a pauper's pocket.

However, while Mr. Hays is thus protecting the pleasant hocus-pocus of the magicians he might inversely take steps to employ the movies as a means of protecting the public against various less pleasant forms of hocus-pocus.

Why, for example, wouldn't it be a good idea to take "movietone" or talk-

ing pictures secretly of conferences at which fake stock promoters hatch their schemes; of powwows at which certain politicians and nefarious citizens plan to fatten their purses at the public expense; of the operations of selfish lobbyists who snoop around Congress and the state legislatures and countless other sub rosa affairs?

AUTOMATIC SELLING.

Gum and postage vending machines are not novelties and yet the expansion of automatic selling to include almost a limitless variety of articles captures the imagination, particularly as a plan now under way to enlarge this kind of service comes at a time when distribution costs are being so studiously analyzed. It seems proper to suppose that, where selling conditions are practically automatic, a machine might be used in trade just as a machine is used in industry.

There are articles selling for small and fixed amounts and the customer would gain in time, and therefore in service, by having a machine make the sale. These are cases where price is the chief appeal. Where quality enters in principal degree, personal salesmanship is, and probably will continue to be, required so that the merits of the product may be made plain. However, these virtues are to-day impressed on consumers in many cases through the medium of advertising and more often than not an article is called for by name. A button might just as well be pressed.

Any survey of the field of selling that automatic vending can usefully cover cannot fail to make evident that a way has been at hand for some time to reduce selling costs. At the same time, a part of these savings should be passed on to the public just as the machine in industry has contributed lower prices.

TO BASE COSTS ON SALES.

As they prepare their lines for spring, 1929, the woolen producers have let it be known that a different method of fixing prices is to be tried out. Instead of figuring costs on capacity, mill owners say they will use the basis of normal sales volume and price their goods accordingly.

This means that, instead of estimating costs per yard of goods as though the mill was to be run 100 per cent. of capacity, the full charges will be taxed against about 75 per cent. of possible output. In short, the mills will charge the costs of their excess capacity against the goods actually made and sold and not on hopes of full operation.

The attempt to meet the problem of overcapacity in this way will be watched with great interest not only in this industry, but in others which are faced with the same difficulty. The results, of course, are highly doubtful. Those who are not joining the movement will wait eagerly with sharpened pencils for the higher quotations which must come of this new price-fixing method. Then they probably go after volume prices.

Surplus capacity and the pressure it puts on prices is not likely to be solv-

ed except by an iron-clad agreement, forbidden by law, or through the use of this extra output in supplying new markets or broadening the present ones.

MAY BOOST YARDAGE.

The early fall openings in the garment trades emphasize the recent trend toward more feminine fashions and encourage all the textile markets in the hope that yardage requirements will be expanded. From severe straight-line effects the styles have swerved to drapes and flounces which bring joy to those who sell dress goods. The new designs also forecast less price competition in the garment industry, since they are more difficult to produce. In turn, this would indicate that there will be less price pressure applied on piece goods prices.

The textile markets have yet to reflect any significant improvement by reason of this development. The silk trade, however, has experienced quite a flurry on transparent velvets and prices have been marked up. The demand on silks is reported to have broadened out.

In the cotton goods market during the week the advance in the staple brought firmness and higher levels in printcloths. Woolens moved slowly in the men's wear division, with only a small percentage of buyers active. The wool market has been very quiet.

THE DETERMINING FACTOR.

"Unchanged" is still the terse report which applies to the general business and industrial situation. Seasonal quiet is developing but the recession is less pronounced than usual in those basic lines that have furnished most of the progress this year. There has been further easing in steel output, and the motor industry at Detroit has probably passed its seasonal employment peak. Construction has declined a little from the May totals.

Since the fast pick-up last January the curve representing industry has flattened out. The records set up in the key lines have been offset by indifferent progress in less important branches. Carloadings have reflected this condition with averages that gained up to April and have about held that level since.

From now on, progress with the crops should be the usual determining factor. The reports are favorable for the most part, although the speculative turn taken by prices last month has suffered reverses.

When the Prince of Wales celebrates his thirty-fourth birthday by declaring himself "too old for presents" we hope that no one will be mean enough to suggest that he is hardly too mature for a couple of tickets to a riding academy.

You can always tell when the office boy has been reading one of those books where the faithful but ignored employe brought in the idea that saved the business.

One of life's jokes is that the people who scoff at materialism are often living beyond their incomes.

FINE OFFICE BUILDING

Erected By Mutual Fire Insurance Companies of Lansing.

Lansing, June 25—Formal opening of the Mutual building, 208 North Capitol avenue, recently erected at a cost of approximately \$440,000, was observed last week. The structure is one of the finest office buildings in Lansing. It is the home of the Michigan Millers' Mutual Fire Insurance Co., the Michigan Shoe Dealers' Mutual Fire Insurance Co. and the Mill Mutual Agency, all allied concerns. These firms occupy the basement and first two floors of the building which is five stories in height. The other three stories are leased to tenants.

As a feature of the opening, the Michigan Millers' Mutual and its allied companies were hosts to the various luncheon clubs of the city which held their meetings at the building on the days they ordinarily meet at Lansing hotels. The clubs were served luncheon in the recreation room in the basement of the building and were served by the hotel where their meetings usually are held. Chefs from the hotel prepared the luncheons in the well-equipped kitchens just off the recreation room.

The Lansing Exchange Club was the first luncheon organization to be entertained. Members of this club met at the Mutual building Monday noon. The Lions Club assembled there Tuesday noon, the American Business Club, Wednesday noon, the Kiwanis Club, Thursday noon, and the Rotary Club, Friday noon. Tuesday evening, a dinner was served to members of the Business and Professional Women's Club and the Zonta Club and Saturday the building was open for the inspection of the public generally.

Luncheons of the Exchange, Lions, American Business and Kiwanis clubs was served by the Hotel Kerns and those of the Rotary and Zonta and Business and Professional Women's clubs by the Hotel Olds. Following the luncheon each day the clubs were taken on a tour of the building.

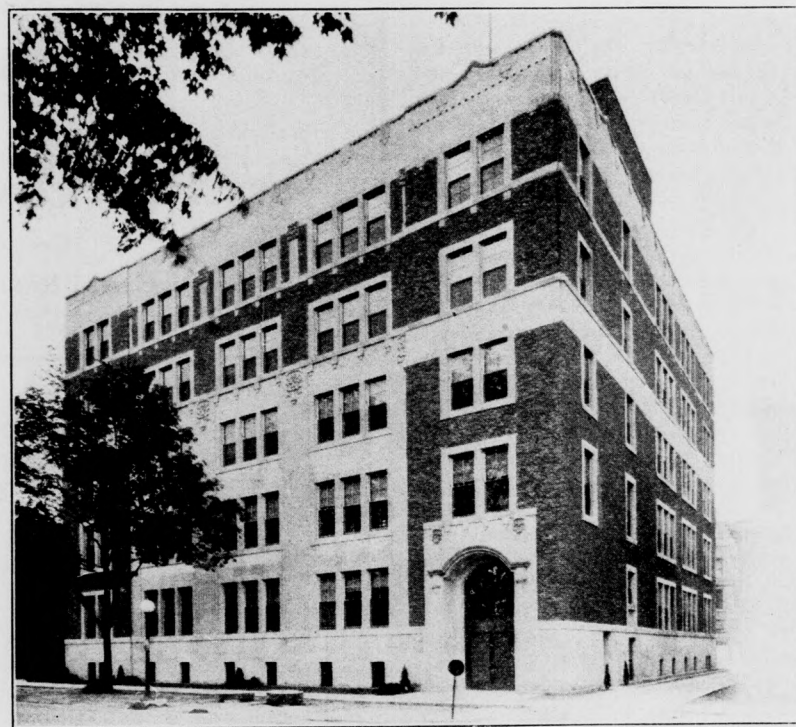
From the basement to the roof the building is modern in every way. On the first floor of the structure are the offices of the executives of the Michigan Millers' Mutual and the collection department, accounting department and the mill and elevator department. Entering the first floor corridor from the lobby to the right are the collection, accounting and mills and elevator departments in a large well-ventilated room. Here also is located the information desk. To the right of the entrance are the offices of the executives of the company, rooms richly furnished, commodious and airy, each office is finished with walnut paneling, giving the room an appearance of massiveness and strength.

Leading from the first floor corridor is a stairway to the second floor. Entrance to the second floor offices is only by way of this stairway there being no public entrance from the second floor lobby. The Eastern wing of the second floor offices is occupied by the Mill Mutuals agency general offices and on the West the offices of the ex-

ecutives of the agency and field men. The general offices on the eastern side of the building are similar to those of the accounting departments on the first floor. It is a large room, well lighted. This room and the one beneath it as well as the gymnasium are now equipped, or will be, with sound proof ceilings.

Perhaps the most interesting section of the building, from a mechanical standpoint, is the basement. Here is located the transformer room where electric current, purchased from the city, is brought in at 4,000 volts and reduced to 440 volts and 220 volts respectively for power and light used in the building. Near this transformer room is the machine room in which is located the ventilating system, hot water heaters and steam control systems.

Also in the basement are rest rooms for ladies, men's lounging room, lockers, showers, a gymnasium, which also may be used as a banquet hall, com-



pletely equipped kitchens and a large fire-proof stockroom. This stockroom is equipped with the most modern of sprinkling systems.

Entrance to the building is from Capitol avenue. The main door opens into a vestibule finished in Bedford stone. Off the vestibule is the lobby finished in vari-colored Faience tile. The elevator is located in the lobby beside winding stairs which lead to the first floor offices. Stairs also connect all floors of the building.

The third, fourth and fifth floors are leased to tenants. On these floors are commodious office rooms in keeping with the general architectural beauty of the entire building. Tenants now located in the building include the following: Campbell-Ewald Co., McCullough and Parker, Daniel D. McCullough, Little Publishing Co., W. S. Beden, Crain-Schrage Steel Co., M. H. Blankenhagen, Canada Life Assurance Co., H. A. Carr, Equitable Life Assurance Society, W. F. Ehinger, Harvest Mutual Insurance Co., Interstate

Mutual Insurance Co., E. O. Izant, Lansing Home Loan Co., Lumbermen's Mutual Insurance Co., Michigan Bell Telephone Co., district commercial superintendent and district engineer; Patrons Mutual Fire Insurance Co., Real Estate Investment Co., B. A. McComb, H. C. MacLean, Frances B. Ryan, Ryon Grain Co., Tabulating Machine Co., H. W. Welton, B. Earl Whaley, F. M. Wilson, Retail Lumber Dealers Mutual Fire Insurance Co., and the Michigan Retail Lumber Dealers Association.

Ground was broken for the new building July 5, 1927, and actual construction work started a few days later.

The Michigan Millers' Mutual Fire Insurance Co. for a number of years occupied offices at 120 West Ottawa street. The company was organized in 1881. Present officers are: A. D. Baker, president; B. W. Jenks, vice-president; Luther H. Baker, secretary-treasurer; H. E. Wilson, assistant secretary; L. B. Tobey, assistant secre-

tary; George A. Minskey, assistant secretary; C. E. McAlvay, assistant treasurer; Robert Henkel, chairman of the board of directors.

Colored Tires Next; Means Longer Life.

Colored tires, recently announced as a fashion about to be launched in America, may come. It has been found that there is less deterioration of rubber if it is colored with some pigment than if au naturel. The discovery has been made by the Bureau of Standards and is not to be confused with any of the popular theories of the day.

It will be good news for those who believe that black is the smartest color for tires to know that this also is the most practical one in point of weather resistance. Tires colored with red pigment do not stand up as well as those treated with black coloring matter. Incidentally, sunlight is one of the big enemies of rubber and hence of tires.

The time to save is when the money is coming in.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Hesperia was the objective point of our last Out Around, but we did not get further than Fremont, owing to the number of calls we felt compelled to make on the merchants in the towns en route.

The additions to the State fish hatchery at Comstock Park and the improvements which are constantly being made in the development lead to the belief that this feature will ultimately become one of the show places of the city.

At Sparta I had the pleasure of enrolling the Sparta State Bank on our list of subscribers.

I found a new merchant who opened for business about a week ago. His name is J. E. Boluyt and he hails from Grand Rapids, where he acquired the rudiments of merchandising as a clerk.

At Kent City I received a warm welcome, as usual, at the general store of Albert Saur & Sons. They have lately put in an electric refrigerator and added a meat market department under the management of an experienced meat cutter, who makes a specialty of pork sausage.

At Bailey I found that Enid Gould had sold her grocery stock to H. Singer, who hails from Grand Rapids, where he was a factory worker.

C. L. Gold is getting ready to celebrate the eighteenth anniversary of his engaging in business in the drug line at Bailey. Previous to his coming to Bailey, he was located in Mears, where he had a pleasant acquaintance with the Chronic Kicker, whose other name is Brubaker.

At Grant I learned that Mrs. Pollard had only recently returned from Grand Rapids, where she underwent a fourth operation at Butterworth hospital. She has entirely recovered and handed me her renewal check for about the fortieth time.

I was surprised to learn from F. T. Longworth that the Reliance Manufacturing Co., of Chicago, had joined the ranks of those who are sending out goods which have never been ordered. The shipments comprise Big Yank shirts in half dozen lots. Mr. Longworth has direct information that 12,000 of these shipments have been made. I am sorry to see so old and rich a house resort to this practice, which is universally condemned by the trade and frowned on by the Postoffice Department.

While running parallel with the P. M. Railway, between Casnovia and Grant, my memory reverted to the now defunct town of Lake Station. The leading business man at this place forty odd years ago was Chris Pfeifle, a good natured little German scarcely more than five feet tall, who conducted a sawmill, supply store and boarding house. One day when he called at the office to renew his subscription, he said: "I vant you to print me some bills—men vanted. I pay 'em \$30 a month and eat 'em on \$45 a month and they eat themselves." I suppose Chris has gone to meet his Maker long ago. If he is still alive and this reference

to him should be brought to his attention, I should be glad to hear from him.

At Newaygo I was surprised to learn that E. N. Manning had exchanged his hotel, the Valley Inn, for real estate at Oak Park, Ill. The new owner of the hotel is H. E. Hedler, who will be associated with his son in the management. Mr. Hedler is a business man of long experience and will, undoubtedly, keep the hotel up to the high standard established and maintained by Mr. Manning. The people of Newaygo are under great obligations for the manner in which Mr. Manning came to their assistance in putting the town on the map as a hotel headquarters.

I was glad to have a short visit with J. B. John, general superintendent of the Newaygo, Manitowoc and Petoskey cement plants, who still retains his residence in Newaygo.

At Fremont I found Dan Gerber at his post of duty at the Fremont Canning Co., as usual. He is planning to market a new food product in the near future, about which I will have something to say later. Frank Gerber had just left for a week end in the country, but the management of the cannery is perfectly safe in the hands of his son.

Of course, I could not pass through Fremont without calling on Landlord Heldenbrand, Druggist Alton and Banker Gerber. They were all absorbed in planning how to make Fremont a bigger and better town. I concede their ability to assist in the growth of the town, but they cannot make it any better by lying awake nights trying to formulate plans for the mental or moral uplift of the community.

Like Newaygo in the case of Mr. Manning, Fremont was very fortunate in the selection of a landlord for her new hotel. They could have raked the country over with a fine tooth comb and not located a man who fits into the peculiar conditions existing in Fremont better than Mr. Heldenbrand. In order to hold his own with the banking, mercantile and professional interests of Fremont, Mr. Heldenbrand has to be a humorist, a philosopher and a diplomat—and he is all of these.

I have long wanted to visit Hesperia and obtain data on the "Hesperia Movement," so-called, which attracted National attention to that community some years ago. I think a brief description of that wonderful undertaking would be of interest to my readers. The next time I head for Hesperia I think I will make a detour around Fremont, so as to be sure of getting to my destination. I tried it Saturday and got stuck in the mud. But for the ready assistance of three good Samaritans I presume I would still be churning the mud on a side road only three miles from Fremont.

In coming home from Lansing in the evening two or three months ago I narrowly escaped death or serious injury by smashing into a projecting strip on a truck which had stopped a short time before on the right side of the pavement to adjust some slight defect which had developed in the truck. Because the rear light was not visible, a boy was sent back 100 feet to warn

car drivers not to run into the obstruction. Instead of going 100 feet he went exactly ten feet, which was not far enough to enable a driver going twenty-five miles an hour to stop his machine or swerve around to the left. Fortunately, the damage to my car was so slight that my claim to the insurance company was less than \$35. In handing it in to the Preferred Automobile Insurance Co., I stated that if the officers did not force the Interstate Truck Co. to reimburse their company for the expenditure I would not feel that they had done their full duty. Happening in the office the other day, I asked Harold Cutler if he had succeeded in making the Detroit owners of the truck pay the cost of the damage. "Pay nothing," he said. "We cannot get these Detroit truck drivers to even answer our letters. They are a thoroughly irresponsible and disreputable lot. In your case the truck which did the damage was owned by two dagoes who were using a license taken out for a ford truck on a large truck of another make. We could probably collect the \$34 by suit, but when we got through we would find we had a \$100 legal bill to pay. It is cheaper to charge these small accounts off than to try to collect them, because of the unbusinesslike character of the scamps we have to deal with."

This statement corroborates the references I have frequently made regarding the character—or lack of character—of the men who are licensed by the State to traverse our expensive highways, plying their trade without observing the ordinary rules of decency and good behavior, violating every law and ruling made for the government of highways, presenting a menace to life and property and then refusing to adjust any damages they may cause through their own carelessness and recklessness. If there is no law by which this class of creatures can be kept off our highways it is high time we had a law which would compel every truck driver to take out insurance to protect the public against accident which results in injury, death or property damage. Until this is done, people who travel via automobile will find the class of truck drivers above described a constant menace.

E. A. Stowe.

Trends in Fall Novelty Jewelry.

Fall lines of novelty jewelry are being assembled and will be ready for buyers in the primary market, early next month. All indications point to an excellent season ahead, following a heavy spring demand. Costume effects will be stressed in the new offerings which will comprise both all metal and stone set types. Crystal choker effects are expected to continue their popularity despite the advances made on this merchandise. Pearl necklaces in sixty-inch lengths are also held likely to sell well, although price competition in these items is keen. Earrings are believed due for a strong revival of interest.

According to old inhabitants around Brule, the mosquitoes there, unlike the fish, do not choose to bite.

The Brand You Know by HART

Fancy

Fruits



Quality

Vegetables

Look for the RED HEART
On The Can

W. R. ROACH & CO.

General Offices
Grand Rapids, Michigan



As a change from potatoes
tell your customers
to use any
Mueller Product



MEN OF MARK.

Ward B. James, Manager of the Hotel Tuller.

Ward B. James, after his graduation from Syracuse University, was determined to enter the hotel business. After a number of interviews, he was refused a position by the president of one of the largest hotel organizations in the country, due to the lack of experience in auditing and credits. This did not cool his ambition to become a hotel executive, but was the starting point in his phenomenal climb to success and his rapid advance in the hotel business world. Immediately he became associated with the Globe Indemnity Co., of New York City, as investigator and adjuster.

Soon after the kaiser's war was declared and he joined the army as a private and in the short space of one year worked his way up to Corporal, Sergeant, Battalion Sergeant, Sergeant Major and Lieutenant in the Transportation and Intelligence Department.



Ward B. James.

Immediately after the war he became claim agent for the Lackawana Western Railway and while he was connected with the Lackawana Western Frank McKowne, now president of the Hotels Statler Co., who at that time was Mr. Statler's private secretary, had been watching his rapid rise and noted his natural ability in handling the public and as a leader of men. Upon hearing from Mr. McKowne, and securing a position at the executive offices of the Hotels Statler Co., in Buffalo, he became assistant to the advertising and business promotion manager, later on handling the loss and damage complaints and insurance claims for the entire Statler organization. He was connected with the executive offices in Buffalo for six years, when the position of assistant to the manager became vacant at the Detroit Statler and E. M. Statler selected Mr. James to fill the vacancy and sent him to Detroit. He was connected with the Detroit Statler less than a year when he began to identify himself in Detroit hotel circles. Mr. Tuller, at that time, was in the market for a manager and asked Mr. James to accept the managerial duties of Hotel Tuller. In the short space of ten years Mr.

James had received and recognized his boyhood ambition, being made manager of one of Detroit's largest and finest hotels.

Immediately after assuming his duties at the Hotel Tuller Mr. James re-organized the executive offices, placing them all on one floor, enabling them to carry out their duties more efficiently and to become better acquainted with the duties of one another.

He also established a meeting of each of the department heads of the hotel once a week, and after he had finished outlining his plans, answering questions in detail and explaining the ideals and policies that he wished carried out in the hotel he gave each department head some particular subject to talk on each week, outlining the functions of his department and the way in which the duties that come under his or her jurisdiction should be handled. This was a wonderful feature for the members of his staff, enabling them to become better acquainted with the duties of one another and thereby creating more efficiency in handling the public which they came in contact with.

Following the precedent he set in college as becoming president of his senior class, this year Mr. James was elected president of the Detroit Hotel Association. He also is a member of the Legislative Committee of the Michigan Hotel Association, director in the Greater Michigan Committee, chairman of the Membership Committee of the Great Lakes Tours Association, director of the Izaak Walton League, writer for the Readers Service Bureau of Hotel Management, is a member of the American Legion, Hotel Greeters of America, Syracuse Alumni Club, Adcraft Club, Vortex Club, Army and Navy Club, Detroit Board of Commerce, Detroit Convention and Tourists Bureau, Shrine and Consistory. He is also a very active worker in all civic affairs.

Mr James is 35 years of age, married and has three children, two boys and one girl.

Important Qualifications For a Successful Salesman.

Energy; faith in your proposition and your ability to sell right.

Don't knock any competitor. If the prospect brings the subject up, say a kindly word, but get right back to your own proposition. A knock is always a boost—for the other fellow. If he knocks you, do not retaliate likewise, for it will only hurt you.

Always go to your prospect for a suggestion for the betterment of his business.

Be courteous always—even in the face of rank discourtesy.

Be diplomatic—even under aggravating circumstances.

Be honest always—never drink during business hours, if at all.

Be well dressed. Look prosperous. Be good-natured.

Be able to talk on subjects that do not have to do with business.

Don't gossip about the man or the house more successful than you or your house.

For Sale

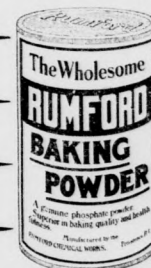
THE DARLING SEED CO. BUSINESS

Established in 1894.

Consists of all kind of seeds in packets and bulk, some seed cabinets, a mailing list in (Macey cabinets) of approximately 60,000 names and addresses U. S. and Canada. Stock inventories Appraisers figures \$4,275.00.

Address JOHN M. SHIELDS, Assignee, Petoskey, Mich.

4

FINE
POINTS
on which
to sellWHOLESOME
DEPENDABLE
ECONOMICAL
PROFITABLERUMFORD
The Wholesome
BAKING POWDER

B98 RUMFORD CHEMICAL WORKS Providence, Rhode Island

HEKMAN'S

At
Every Meal
Eat
HEKMAN'S
Cookie-Cakes
and CrackersCookie-Cakes
and CrackersMASTERPIECES
OF THE BAKER'S ART

for every occasion

Hekman Biscuit Co.
Grand Rapids, Mich.

FINANCIAL

Dearer Money After Ease Seen.

Easy money this week will be followed by a sharp upturn next week in call rates if the usual end-of-June pinch comes on scheduled time.

Whatever reversals in money conditions the late autumn may introduce Wall Street anticipates both a flurry in rates as June draws to a close and a gradual stiffening in money with the approach of the crop season in July.

Various dates during the year bring temporary tightness but settlements at no time perhaps exert such an influence with more regularity than those around June 30. In late June last year the renewal rate for call funds rose from 4 to 5 per cent., and held there for approximately a week. In 1926 the renewal rate at this season rose from 3½ per cent. to 5. In 1925 it rose from 3¼ per cent. to 5.

In view of the definitely higher level for money now than in any of these preceding years attention is focused with more than usual interest on 1928 possibilities. The prevailing rate is appreciably higher already than it was at the peak around June 30 for any of these years. Consequently if the pinch this year is as severe as usual call money will be forced up to another new high level.

Opinion in the financial district is divided on the probable late 1928 trend in money rates. There are those who contend that the present pressure by the Federal Reserve system will gradually lift rates until the speculative fever is brought under control. Those who take this view point to the rapidly rising discounts resulting from the gold outflow and sales of Government securities by the Reserve banks. The view is advanced that reversals in Federal Reserve policy come slowly and down to date those authorities have given no intimation of a relaxation in their program adopted early this year.

On the other hand there are those who feel just as strongly that unless a modification of the present policy comes by autumn a serious penalty will be imposed upon business for the sins of the stock market. Those in sympathy with this view contend that Reserve authorities will not push their program to a point at which it makes trouble for industry. So far the tightening pressure has effectively hardened speculative rates but it has not materially disturbed the charges for business funds.

Time alone will tell which view is correct but certainly the handwriting on the wall points plainly to a brisk firming in call rates next week with the approach of the heavy seasonal settlements around mid-year.

Paul Willard Garrett.
[Copyrighted, 1928.]

Business Is at the Crossroads.

A singularly even keel in business is maintained as the first half of 1928 draws to a close and if present signs prove trustworthy a continuation of this "middle ground sort of prosperity" for the remainder of the year is likely.

At least this in a few words summarizes the views of the National

Bank of Commerce in New York on conditions as the mid-year approaches. While industry in the next six months may not equal records established in some more active years the conclusion is warranted that earnings will exceed those for the corresponding 1927 period.

Emphasis is laid by this bank on an increasing disposition toward caution in business in anticipation of far-reaching changes now in the making. Nearly all key industries have been doing an active business this year, but both producing and distributive enterprises have taken pains to keep operations in close harmony with consuming needs. Here is an attempt to read below the surface the reason for such caution in a period so admittedly prosperous.

Never was American industry in more of a state of flux perhaps than at the present time. On this very point Commerce says: "A steady pressure on prices, the extreme severity of competition, difficulty in maintaining a reasonably full employment of plant capacity, losses seemingly inherent in the distributive system, the narrow profit margin in some of our most fundamental industries—such matters are compelling a deeper consideration of many accepted business tenets and practices."

Deep-rooted problems in agricultural production, industrial labor and the relation of markets to the expanding output of manufacturers doubtless have taken some of the enthusiasm out of the country's prosperity. In limiting the former wide swings of business a recognition of these major problems likewise has tended to stabilize conditions.

If the authorities of the financial district seem less positive in their forecasts of a continued firmness in money than they were a month ago it is perhaps for the reason that much depends upon the turn in business during the next six months. If the side-wise movement in industry for the last four months is followed by a sharp autumn revival that will tend to multiply the demand for funds. If instead it is followed by a relaxation in business activity the influence would be for easier money.

A fair assumption based on current signs is that business will maintain its present good pace. In the absence of either a sharp upturn or downturn in the general volume of activity the destiny of the money will naturally depend upon the late 1928 gold movements and Reserve policy.

Paul Willard Garrett.
[Copyrighted, 1928.]

The Wise Man Dines.

"Ah! The worm has turned!"
"How so?"

"A few minutes ago you saw a rooster filled with sage; now you see a sage filled with rooster."

Great occasions do not make heroes or cowards; they simply unveil them to the eyes of men. Silently and imperceptibly, as we wake or sleep, we grow weak, and at last some crisis shows us what we have become.—Canon Westcott.



GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY
Investment Securities

Affiliated with Grand Rapids National Bank

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit
2056 Buhi
Building

Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.

Only When Helpful

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

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

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

New Yardstick For Markets.

The stock market's severe decline, wiping out paper profits of millions of dollars, seems likely to check the speculative fever that whirled prices skyward for several weeks. It is doubtful, however, whether it will more than temporarily restrain security buying.

For Americans have become investors on a Nation-wide scale, purchasing bonds and stocks not only of domestic but also of foreign origin. Greater caution will be used in selection of securities, for the time being at least, and more attention may be paid to corporation earnings and dividends. The slump in prices will have a beneficial effect in calming enthusiastic speculators, but other flare-ups may be anticipated in the future.

As a result of the latest readjustment in price levels, new standards for measurements are being sought. Old yardsticks are being discarded.

In this connection the comments of Du Bosque, De Witt & Co. on the situation are interesting. Pointing out that remarks should not be construed as considering present price levels either too high or too low, the firm says:

"Who shall say whether a chain store is entitled to sell at ten times or twenty-five times its earnings? Such divergence of opinion is merely an illustration of the uncertainty existing to-day.

"It is our belief that, in the near future, stock prices will readjust themselves—some up and some down—so that we may have again at our command a yardstick for measuring security values. This time can hardly come until the pure gambling frenzy of the market takes its toll from the new crop of weak speculators and prices become more nearly controlled by value.

"All of which would seem to indicate the wisdom of extreme selectability in commitments on the part of investors in stocks, not so much as regards past earnings but more particularly as regards their future position in this era of consolidation.

"Belief in the stability of American business and finance seems justified by the trend toward consolidation and greater efficiency. The present industrial era might be called the era of consolidation. Despite our great progress in efficient production and our very real development of cheaper distribution, we believe the surface has only been scratched in this respect.

"Even though earnings for 1927 in many cases were under those of 1926—even though some slowing up in production and increasing competition may indicate no increase for 1928—nevertheless the speculative investor is buying stocks at prices discounting the future development of American industry."

William Russell White.
[Copyrighted, 1928.]

Improvement in Agricultural Values Will Aid General Prosperity.

A fractional upturn in the general level of commodity prices resulted in May from a fairly brisk advance in farm products.

The Bureau of Labor Statistics weighted index of 550 commodities today gives the May level as 98.6, taking 1926 as 100, which continues the recent firming tendency and shows commodities substantially higher than a year ago. The broad recovery in farm products is the outstanding potent force in the advance, that group having risen to 109.8 as against 107.6 a month ago and 103.5 two months ago.

With one exception the farm products group is the only major division that now commands a position substantially above its 1926 average. In view of the basic importance of agriculture to general prosperity, this marked 1928 improvement in farm prices stands as one of the more significant barometers of the time. A year ago agricultural values stood in no such commanding position as now.

The hides and leather group is the exception designated above in this comparison. That group is roughly 25 per cent higher than at this time last year, reflecting its greatly improved statistical position. At 126.3 hide and leather prices now stand higher above their 1926 average than any other division.

For swings in the general price level this compilation of the Bureau of Labor Statistics gives the most accurate portrayal of any available index but it is not significant as a barometer. Usually turns in the price level come in the raw material quotations before they come in those of finished products.

Consequently perhaps a more trustworthy forecast of immediate swings can be made from the New York Federal Reserve Bank's weekly index of twenty basic raw material prices. Being more sensitive the latter compilation reflects the recent decline in certain farm products and if the trend continues indicates that the June general level of prices may be somewhat lower. Since the end of April when the bank's sensitive index touched its high for the year to date at 146.3 it has gradually fallen to 142.4.

Whatever the minor swings may be all present signs point to a greater stability in prices for 1928 than at any time in recent years.

Paul Willard Garrett.
[Copyrighted, 1928.]

Theft Laws Need Teeth.

If thieves could not sell what they steal, robberies and murders would be reduced quickly. To prevent the sale of stolen diamonds and similar small but valuable objects to unscrupulous purchasers is a difficult, if not impossible, thing. To prevent the sale of three truck-loads of silk and larger loot is much easier.

No thief could peddle out large quantities of merchandise. He must sell to some crooked business organization. No such organization could afford to buy from a thief were there not retailers willing to purchase without asking questions.

No merchant would dare purchase from a "fence" if he felt there was any danger connected with the transaction. No "fence" would dare buy from a thief who could secure a reduced sentence by revealing the purchaser of his loot.

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MUTUAL FIRE INSURANCE

Four Causes of Severe Loss in One Fire.

A recent fire in a midwestern city disclosed that the following factors contributed largely to the severity of the blaze:

1. Delay in transmitting the alarm to the fire department.
2. Inadequate number of firemen at start of fire.
3. Failure of equipment.
4. Delay in gaining entrance to building.

There was reason to believe the fire was fought by employees of the store for seven or eight minutes before the alarm was turned in. It also seems that an employe telephoned the alarm but did not give the location of the fire. This information was obtained from the telephone company after a delay of possibly two minutes. Thus it was given a start of at least ten minutes before the fire department responded.

In the city where this fire occurred, the two-platoon system was in effect in the fire department. Although the shift that was off duty responded promptly, possibly thirty minutes elapsed before the full force was available. This temporary lack of men was of particular importance, as a number of employes were trapped on the upper floors of the building and it was necessary to raise an aerial ladder to rescue them. Practically the entire fire force on duty was engaged in this work, thus delaying the actual fighting of the fire, which gained additional headway. Had the entire department been on hand from the beginning, there would have been enough men to handle both jobs.

Two lines of hose burst during the progress of the fire, but luckily these breaks did not cause a serious delay, as it was only necessary to install one new length in each line. Breaks caused by the poor condition of fire hose are certainly avoidable. Regular inspections of fire hose, urged again and again by the National Board of Fire Underwriters, would in many cases prevent the report (too often made) of defective hose.

The fourth factor to handicap the firemen was delay in gaining entrance to the building. Burglar protection, consisting of heavily screened and barred rear doors and windows, delayed them until the obstructions were removed, inasmuch as hose streams could not be effectively played on the fire.

It was difficult for the fire department to overcome such a combination of obstacles and it is not surprising the blaze was severe. In considering the factors which gave this fire its start, we realize that one, and possibly all, are present in many serious fires. Delay in transmitting the alarm to the fire department can be charged to the human element, since it is unlikely any two people would react to fire danger in the same way. If educated as to what should be done first when fire breaks out, people would in many cases instinctively do the right thing under stress. Having a sufficient number of firemen and an adequate supply

of fire-fighting equipment available when fire starts is entirely the responsibility of the fire department and city authorities. Most departments could well give thought to this matter. As for the delay in gaining access to burning buildings due to burglar protection of the kind mentioned, it is evident that each owner should plan to have barricaded doors unlocked in fire emergencies.

Steal on Percentage Basis.

An unkempt foreigner in a second-hand shop in a dingy slum was the typical "fence" several generations ago. Pawnbrokers—until curbed by licensing and police inspection—often marketed stolen goods. The present-day "fence" is a prosperous, sometimes an influential person with a substantial bank account, a keen brain, a wide acquaintance among criminals and many near-respectable business contacts. He understands business methods and succeeds by taking dishonest advantage of this knowledge. Stolen securities obtained by "fences" amounts to more than \$5,000,000 a year.

Master criminals send agents into the financial districts to corrupt the runners or clerks of banks or brokerage houses or to pick their pockets. They know the banks will lend up to 85 per cent. on gilt-edged securities and that no bank has facilities for investigating the ownership of such stock or bond certificates on which it lends money. So they pay 5 per cent. of the loot to the corrupted employe and then pledge the stolen securities with a bank for a loan or sell them to some unethical concern.

Concessionaires Not Duplicating.

One line of business that has been hit particularly hard by the weather this year is the beach and summer park concessions. Almost from the start of the season the weather has been against the concessionaires. The numerous stormy week-ends have not only prevented them from doing business enough to place duplicate orders, but has caused no little uncertainty about payment for goods already purchased by some of them. Fancy lamps, dolls, candy, leather goods and the various other prize merchandise bought by these men have all suffered from their inability to get a good "break" from the weather man. Much now will depend on the Fourth of July, so far as repeat orders are concerned. Anything like a "sell-out" then will mean business for houses which deal with concessionaires. A rainy "Fourth" will mean a generally poor season.

Dress Coats For Juniors.

In the popular price lines of junior misses' coats, the demand seems to be for dress types with fur trimmed cuffs. Collars are occasionally asked for in fur to match. Some cape models are also selling but the appeal seems limited to certain sections, such as the South and Far West. Buyers are not ordering many colors and are keeping their selections down to navy blue, middie and black. Satin, bengaline and twill cords are the outstanding materials.

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What One Store Expects Its Salespeople To Do.

In an endeavor to improve retail salesmanship throughout the store, the Jordan Marsh Co., of Boston is calling the attention of its salespeople—or "fellow workers," as they are called in this establishment—to points which, "if put into effect by every fellow worker who meets the public, will produce an immediate return in increased business and good will." These points are:

Be Alert.

Customers merely passing up and down the aisles cannot but notice whether or not the salespersons are alert. Alertness helps buying, because the alert person carries the appearance of being anxious to help.

No Conversation With Fellow Workers

It is perfectly all right, of course, to talk with other fellow workers, but it becomes absolutely discourteous to continue one word of conversation when the customer comes up to your counter or into your department.

Stop All Care of Stock.

It is necessary to arrange our stock and it must be done as a part of our work. But it becomes highly discourteous to continue any attention to stock when a customer comes up to your counter.

Smile and Greet the Customer Pleasantly.

The customer is your guest. More than that, she is a source of profit to you. You'd be willing to smile and greet pleasantly the most casual guest who came into your home. Your customer is a "profitable guest."

Look the Customer in the Eye.

No matter how pleasantly you smile and greet the customer, most of the effect is going to be lost unless you look her in the eye—not staringly nor boldly, but in a pleasant, direct way. Looking over her shoulder, or about you, or at her dress, is not only discourteous but indicates that she has not your complete attention and interest.

Be Eager To Serve.

Show merchandise in such a pleasant, friendly way that the customer gains the impression that you are anxious to serve her.

Be Interested in Use of Merchandise.

The customer does not buy merchandise merely for the sake of buying. She buys with a definite use in mind. That is what she is thinking about and, if you keep thinking only of the actual merchandise, there never will be a complete meeting of her mind and yours. If you will think immediately about the "use" of each article asked for, you will find that all the important elements of salesmanship—interest, sincerity, courtesy, suggestive selling and the rest—will flow naturally into your sales talk.

Never Glance Knowingly at Fellow Workers.

None of us ever is so perfect that we can afford to ridicule a customer's personal appearance, her mistakes or the kind of merchandise wanted. It is not only discourteous, but it is almost a certain way of ending that customer's patronage.

Say "Thank You"

Whether the customer buys or not, say "Thank you"—not in a sing-song, mechanical way, but in a genuinely sincere manner. You cannot make it sound real unless you actually mean it. The customer will appreciate the "Thank you," and it will produce immediate returns in increased business and good-will.

Steady Liquidation Cuts Loans.

This week's reduction of \$158,101,000 in brokers' loans pleased the financial district for the conclusive proof it gave that steady liquidation in stocks is a more efficacious inducement to a reduction in speculative credit than sharp market dips.

The precipitous downturn in the market a week ago was more spectacular than anything it has seen since, but it did not do the job as well. Wall Street would very much prefer to see the necessary adjustments accomplished through an orderly rather than a forced liquidation of weak positions, and did not hesitate after publication of this week's loans to express its satisfaction over the result.

Roughly \$294,000,000 has been cut from the total attained on June 6 when brokers' loans reached their highest peak in history at \$4,563,000,000. While the financial district still anticipates a further contraction in loans before the situation meets its heartiest approval, the handsome progress toward the desired goal in the last fortnight already is creating a new undercurrent of confidence in stocks.

Aside from these general observations most interesting revelation of the new figures lies in what the individual items display. New York member loans for their own account and those for the account of out-of-town banks, items directly under the control of the Reserve system, both fell. They are responsible entirely for the week's shrinkage.

In the third item of the list, loans for the account of others, there was an increase. What this means is that in the items under its immediate supervision the Federal Reserve system has been successful in inducing an adjustment badly needed, in its opinion. But the flow of funds from those not under Reserve control continues. In consequence this item now towers in importance far above any other as a source for market funds. Specifically it now stands at \$1,732,000,000 as against only \$1,004,000,000 in loans by members for their own account and \$1,534,000,000 for out-of-town banks.

Back of this extraordinary 1928 growth in loans by members for the account of others is an interesting story. It represents a large surplus of idle funds put out by corporations. It likewise includes funds released to the market through the liquidation of stocks by private bankers and investment trusts. These big investors after selling their stock at prices which seem to them high for the time promptly put their idle funds right back in the market as call loans where they can earn 6 or 6½ per cent.

Paul Willard Garrett.

[Copyrighted, 1928.]

MONEY AT INTEREST

Money will double in the following number of years if the interest is allowed to accumulate:

Money at 3½% takes 21 years to double
 Money at 4% takes 18 years to double
 Money at 5% takes 15 years to double
 Money at 5½% takes 13 years to double

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"Worry will whittle off a man's efficiency faster than a boy with a sharp jackknife can sharpen a pine stick."



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SUCCESSFUL SALESMEN.

Homer Bradfield, Sole Owner of the Bradfield Agency.

No country ever came to grief by reason of an over-supply of good citizens. No institution ever encountered disaster because a majority of those identified with it were both good citizens and good business men. A good citizen is one who obeys and supports the laws of his country; a good business man is one who observes and assists in enforcing the laws of trade. Men of this sort never are haled into courts of law or courts of custom and asked to explain their actions. They are concerned in observing the spirit as well as the letter of the law in all their dealings.

Were all the people of this country so constituted the onward progress of civilization never would be checked. The faltering steps in its career are due to the actions of people who have neither the best interests of themselves nor their country at heart. The query, "Where Did You Get it, Gentlemen?"



Homer R. Bradfield.

did not originate without cause. It is noteworthy that this question has not been propounded to those identified with the ranks of traveling salesmen. A great many business men "have got it," but their possessions have been brought together by dint of honest endeavor and increasing industry.

Of late years much attention has been given to the affairs of those whose operations have been conducted on the borderland separating the sanctioned from the unsanctioned. The magazines and daily press have acquainted the people of the United States with the many dishonest methods of accumulating fortunes, each of which has its votaries. Honest and approved methods of accumulation are the ones practiced by the majority of business men. The people of the world fundamentally are honest and instances to the contrary which have been and are being pointed out constitute merely the exception. The tendency of modern biographers has been to find the exception and set it up as the standard, a method which has very little to recommend it in the summing up of men.

That straightforward business methods and the so-called old fashioned

business honor still are effective and observed is shown conclusively by a consideration of the life and work of the subject of this week's biography.

Homer Roscoe Bradfield was born at Syracuse, N. Y., Jan. 1, 1869. His father and mother were both descended from the Scotch and the Welch. His father was at one time a tea salesman for a New York house, covering the retail trade of Central New York. The family consisted of four boys and one girl, Mr. Bradfield being the only one still living. When Mr. Bradfield was a year and a half old the family removed to Ada, Mich., where the grandfather had established himself in the milling business several years previously and was then conducting the business under the style of E. Bradfield & Sons. Mr. Bradfield attended the public school at Ada and the Grand Rapids Business College for three months. He also worked three years in the mill. On the death of his father his mother purchased a farm one mile West of Ada, where the family resided eleven years. Deciding he would not like to continue along agricultural lines, Mr. Bradfield came to Grand Rapids seeking employment. He dropped into the National Biscuit Co. and was sized up by the late Stephen A. Sears who told him he would give him \$8 a week to work on the shipping floor ten hours a day, six days a week. The conversation occurred Saturday morning. When the lad asked when he was expected to come to work, he was told he might come the following Monday morning. He asked if he could not come Saturday afternoon and was told he could. Three months later his salary was increased to \$9 a week and he frankly states that the extra dollar looked bigger to him than an automobile wheel does now. He was transferred from one job to another, working eventually in every department of the business except the baking end. He was receiving clerk, city shipping clerk, assistant shipping clerk, house salesman and finally traveling salesman, succeeding Ralph D. Howell. His territory included the towns on the Grand Trunk East to Owosso, on the Michigan Central to Charlotte and the Pere Marquette to Lansing. He remained with the National Biscuit Co. from June 17, 1900, to the spring of 1912, when he saw a chance of bettering himself with the Woodhouse Co. The late Harold Sears who, in the meantime, had become manager of the business, told him that any time he wanted to come back he could hang his hat in the office and he would be replaced on the payroll. His employment with the Woodhouse Co. lasted from 1912 to 1920. His territory comprised all available towns in Northern Michigan on the Pere Marquette and G. R. & I. At that time a considerable portion of the cigar business was with the saloons. Mr. Bradfield did not smoke, chew or drink, yet he succeeded in holding a large portion of the saloon trade because of his sterling qualities of manhood and citizenship. He told Mr. Payette when he went to work for him that for every saloon lost as a customer he would get two regular customers, and one year he succeeded in adding 100 new customers to the list.

READY FOR THE SUMMER DEMAND?

And now comes "the good old Summer-time" with its increasing demand for light, nourishing foods that are easily digested, that require no kitchen work, that are easily prepared, easy-to-serve.....and that means

Shredded Wheat

Your customers will be asking you for a light, easy-to-serve food. You know Shredded Wheat, what a boon it is to the housekeeper, how easy to prepare a delicious meal with it in combination with fruits or whole milk and cream. Are you ready for the demand? We are ready to help you supply it.

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A License to sell Nucoa is a Passport to Profits

YOUR Federal Oleomargarine License expires June 30th.

This License is a passport to profits for thousands of Nucoa retailers all over the country.

There is no substitute for Nucoa. Renew your license now and meet the growing demand. Don't interrupt sales of Nucoa to regular customers.

If you haven't a license, take one out (it costs only six dollars for the year) and discover what a profitable item Nucoa is. Your local distributor of Nucoa will handle the details for you. He will also furnish you with a handsome lithographed metal license holder.

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Home Offices: 297 Fourth Avenue, New York City

Matters so shaped themselves in 1920 that it seemed best for him to give up work on the road, so he took the position of special agent for the Equitable Life Insurance Co. of New York. Eighteen months later he took over the Continental Assurance Life Co. and the Continental Casualty Co. He has since added ten fire insurance companies and a surety company. He handles this business under the name of the Bradfield Agency and is located in 432 Michigan Trust Bldg. His favorite by-word is "Hand it to Homer for Service."

Mr. Bradfield was married thirty-two years ago to Miss Jennie Anderson, of Toronto, Ontario. They have had two daughters. The older daughter is married to Dr. Carl Bolender, who is a practicing dentist at Detroit. The younger daughter attended the Normal school at Ypsilanti and is a physical education teacher in the East Leonard and Walker schools. The family reside at 317 Henry avenue.

Mr. Bradfield is a member of Trinity M. E. church. He is a member of the official board and general secretary of the Sunday school. He was treasurer of the church organization three years. He is a Master Mason and has taken all of the degrees and orders up to and including the Commandery. He is also a Past Patron of the Eastern Star. He joined the U. C. T. in 1904 and has held all the chairs in Grand Rapids Council and the Grand Council. He served on the executive committee on the Grand Council six years and has been a delegate to the Supreme Council for five or six years. He has been Secretary of the Salesmen's Club ever since it was organized, six years ago, and is very proud of this connection. He was also very proud to be elected President of the Brotherhood of Trinity church at a recent meeting of that organization.

Mr. Bradfield has no particular hobby except his liking for the U. C. T., which has become an obsession. He attributes his success to hard work, square dealing and treating the other fellow exactly as he likes to be treated himself.

Mr. Bradfield possesses all the tenacity of his Scottish forbears, but he does not carry it to such an extent as to make himself obnoxious. He has a pleasing address, a pleasant personality and a line of conversation which would interest either a saint or a sinner. Few men have made more genuine friends than Homer Bradfield and no one has been able to hold a longer percentage of friends through all the vicissitudes of life.

Conflagrations Which Laid Low Holland and Manistee.

Soon after the conflagration which destroyed a large area of the business and residence sections of the city of Chicago in the month of October, 1871, the cities of Holland and Manistee were nearly wiped off the map by flames. Following so closely on the disaster at Chicago many persons in Grand Rapids formed the opinion that the losses suffered by residents and property owners of the little cities mentioned were caused by incendiaries who

had operated in Chicago before they came to Michigan. The citizens of Grand Rapids became panic stricken when the word incendiary was mentioned. They feared incendiaries escaping from Chicago would come to Grand Rapids and burn the town. A meeting, largely attended, was held in the common council chamber, at which a vigilance committee was organized. A report had reached the city that many incendiaries arrested in Chicago had been strung up on lamp posts at the intersections of the streets and the alarmed and unduly excited citizens of Grand Rapids seriously planned to use ropes of hemp on any persons who might be caught applying a torch to their property. Members of the committee, heavily armed, patrolled the streets and alleys two or three nights, after which the organization voluntarily and unceremoniously disbanded. Chief of police Moran and the Sheriff of the county seemed to be the only officials who were not disturbed by the reports received by mail and wire from Chicago.

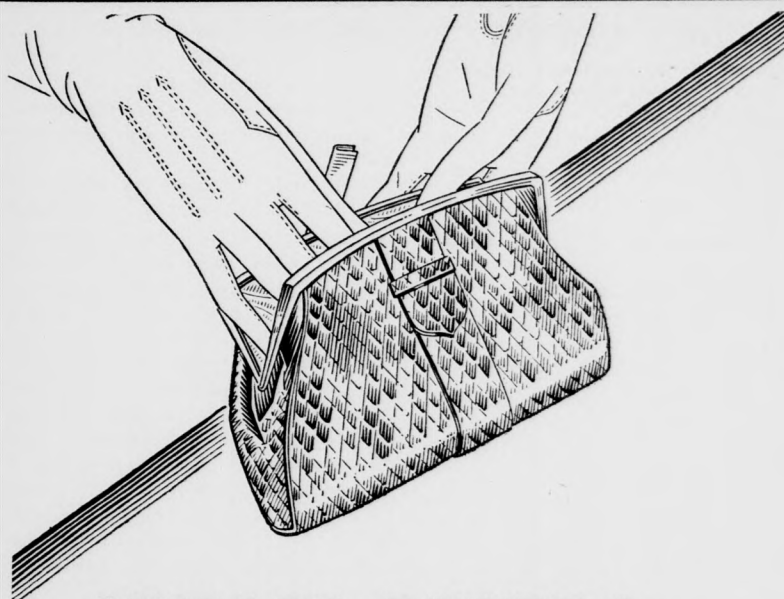
Prompt and substantial relief was supplied to sufferers from the conflagrations, both in Holland and Manistee. Both were isolated cities, without railroads. Communication by water was limited and infrequent. To succor Holland supplies were shipped by rail to Grand Haven, thence by boats, such as were obtainable, to the stricken city. Communication with Manistee was more difficult. Vast quantities of clothing, food and household equipment were collected by committees of citizens appointed for that purpose and a generous sum of money was subscribed and paid in for use in furnishing relief for the unfortunates. The sturdy, stout-hearted Dutchmen of Holland begged for lumber and hardware with which to rebuild their homes or places of business. Churchmen of the Christian Reformed denomination did not carry insurance on their property and suffered total losses. The people of Manistee had an abundance of lumber available at or near their own city, but they needed about everything else to sustain life and rebuild their homes.

The people of Grand Rapids contributed funds liberally for the relief of sufferers from the conflagration in Chicago, but they wisely concluded that the greater part of their benefices should go to the unfortunates of Holland and Manistee. The relief supplied was wisely distributed and the little cities were speedily rebuilt. One member of the local distribution committee of Manistee was charged with taking for the use of himself and family goods which were donated for the sufferers, but nothing was done about the matter.

Arthur Scott White.

Salesmanship and Merchandise.

Good merchandise is the most important factor, next to personality in building a business. In fact, without good merchandise, personality fails. The best merchandise will be "dead stock" without good salesmanship—the two must go together.



SKILLED BUYERS...

Women know values. Keep that fact clearly in mind. Price-mark Beech-Nut Peanut Butter, Prepared Spaghetti, Pork-and-Beans, Cat-sup and Chili Sauce. Your customers have all the respect in the world for Beech-Nut quality. A hint about the price—and they at once recognize the kind of money's worth that makes them buy.

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"FOODS OF FINEST FLAVOR"

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"Has the Edge" in Customer Satisfaction

We have been in the coffee business for more than 80 years. We know how coffee is bought, blended, roasted and packed—all the angles—all the ways and means to produce certain degrees of quality and certain price standards.

Therefore, when we say that White House Coffee is just a little better

blended from coffees just a little more expensive than any other brand at a similar price, we are stating a fact that can be proved. And in addition, "The Flavor is Roasted In."

Since you can make a handsome profit by selling the best—sell your customers White House coffee.



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 Manager—Jason E. Hammond, Lansing.

Hats Follow the Grown-Up Models.

Since sunburn has gone out of fashion, many new and thoroughly practical shapes in millinery have been created for children. They are wearing brim hats of every sort, in straw of coarse and fine weaves, in muslin, gingham and linen. All of the straws of which women's hats are made are used also for the children.

The Sunday "go-to-meeting" bonnet for a small girl is a copy of the cloche that women wear. The next larger style of hat is one with a drooping brim of medium width in Milan, Tuscan or in Leghorn in the natural shade, which is exceedingly popular this year. The hats of one pretty shape are bound with black velvet or colored ribbon, or with a ribbon band and bow, more dressy models being trimmed with a wreath of tiny flowers around the crown. Some that are circled with field flowers in the bright colors are designed especially to be worn with the white muslin and pique frocks for mid-summer.

Wide-brimmed hats of horse hair, Milan and novelty straws are trimmed with ribbon, or with a spray of flowers. In the most ornate forms they have flowers painted on the brim. These are all done in gay, flowery colors, and help in making a girl's Summer costume a pretty picture.

In the ensemble idea many tub dresses and play frocks are shown with a hat or bonnet of the same material. Practical hats made of the checked ginghams and tissues of percale and lawn with dots, figures and plain colors are flexible and have soft crowns and shirred brims. Some of these are held in place with an elastic and others have streamers that tie under the chin.

Sunbonnets of the garden variety are exceedingly smart this season, and are made for both everyday and "best." The shape is the traditional one, which offers protection for fair complexions and is quaintly flattering. The bonnets are made of any of the plain and figured cottons, some quilted and some stitched quite simply. The daintier ones are of white pique, muslin or linen. They are lined with delicate shades of pink, blue, or whatever color harmonizes with the frock. Flowered muslins are used in sunbonnets of the Dolly Varden type, and some of the more sheer ones are finished along the edge with a frill, or embroidered with a scallop.

Party Dresses For the Juniors.

Party clothes for children this season have the same aspect of simplicity as is seen in dress for women. The muslin type is considered to be smartest. Much white is expected to be worn, with fine tucking, "French" embroidery and delicate needlework, and with sheer lace used as entre-deux and edging. For these all-white frocks or-

gandie, ninon, georgette and chiffon are favorite materials. They are made bouffant or softly draped. The figured sheer materials are particularly charming and youthful in design and color tones.

New styles of trimming are introduced. One is the use of a plain color on the edge of the skirt, the flounces or tiers when they are of flowered goods. This border, which repeats the dominant tone in the pattern, is added also to finish the ends of a sash or scarf, and as a border about the neck and armholes of sleeveless frocks. One attractively crisp frock to be worn at a garden tea party resembles a full blown wild rose. It is made of ninon with pink rose buds, green leaves and brown tendrils printed on a pure white background. The bodice is straight and slightly full at the hips, where the skirt, which has two flounces, is attached under a soft sash of the goods.

A frilly party frock of pale yellow organdy is made with very wide skirt that is covered from belt to hem with narrow ruffles of the same organdy, each ruffle having a picot edge of floss in a deeper shade. A sash of yellow ribbon is worn with a bow at one side and another bow with long ends is attached to the shoulder at the same side.

Gloves have come back, for children as well as for their elders, not, of course, for the country, but for town. Smart fabric and kid gloves are shown, some with fancy stitching on the back and narrow, flaring cuffs, others embroidered with small flowers. The heavier kids, suede and pigskin, which is the top-notch novelty for women, are made also for small girls, anticipating the early Autumn styles.

Jewelry Emphasis on Beauty.

The vogue for ensembles and the need of bringing jewelry within the more popular price ranges for ensemble purposes are causing designers to place more emphasis on beauty than on value. Where color is desired there is wide use of semi-precious stones, and even paste is not overlooked if it is needed to meet certain design and price ideas. At the same time, if the desired effect cannot be obtained without using expensive gems lavishly there is no hesitancy about using them. A feature of the newer jewelry is the relatively small amount of cutting on the stones. This has the double effect of fitting into the new vogue and of making the older pieces conspicuous.

See Lace Vogue For Fall.

Although dress manufacturers are slowly sampling laces for Fall, the belief is that style favor for this merchandise will continue as strong as it was during the spring. Confident of this, manufacturers and importers have been building up some reserve stocks. Prices for the new season are unchanged. Dominating the lines are Chantilly and Bohemian silk laces featuring small floral patterns. Tulle nets, plain or with large or small dots, are also prominent. Black leads in colors, although much attention is also given new high shades for evening wear.

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SHOE MARKET

Semi-Annual Style Show Plan Proposed.

Secretary J. Dudley Smith, of the National Boot and Shoe Manufacturers' Association, has made public the text of a resolution adopted by the Board of Directors of the Association at Hotel Astor, New York, on April 11, expressing the views of the board members relative to style shows and their mode of conduct.

The introductory portion of the resolution sets forth at length the advantages that have accrued from the holding of style shows in the shoe industry and then expresses the view of the committee which drafted the resolutions that without having any prejudice or bias in the matter, it is of the opinion "that the practice has become over-accelerated, due to the prevailing frequency and wide promiscuity to which style shows, revues, conclaves, conventions, etc., have been projected."

The committee estimates that, including national, district, state and local market style show conventions, there are held thirty or more of these each year and estimates that the cost runs into "millions of dollars withdrawn from an industry which can ill afford it." Reference is also made to loss of time of salesmen and factory representatives and the tendency of the succession of style exhibitions to create uncertainty in the minds of the retailers. The resolution then concludes:

"Whereas—In the belief and with the certainty of resultant effects, as judged by records of experience and unfailing observation of these existing conditions, the spirit of this recommendation is founded not in a purpose to molest or destroy a thing of value, but rather that action may be taken to enhance its value by strengthening, stimulating, conserving and improving the situation; therefore be it

"Resolved—That, insofar as the attendance by and support from members of the National Boot and Shoe Manufacturers' Association may be expected or required, it is hereby recommended that all state, district and local market style show conventions be abandoned, effective in the year 1929, and be it further

Resolved—That, in lieu of the present system in our industry of holding and conducting style shows, it is heartily recommended, endorsed and urged by this committee, that plans be perfected whereby there may be held twice each year, effective in 1929, a comprehensive general National Shoe Industrial Exposition (under whatever name may be chosen) under the joint auspices of the several branches or associations of the industry, properly correlated and organized for the purpose, in which the industry as a whole may participate in their conventions, exhibits, style shows, etc., in an effective way, for mutual benefit without profit.

One of the semi-annual affairs to be held in the Eastern and the other in the Western or Central Western sections of the country each year.

One of them to be held at an appropriate date in which to inaugurate

and crystallize general activities for the period known as spring and summer; the other, in like manner, for the period of fall and winter.

(To clarify the first section of above resolution, it is contemplated that state or district retail associations or any others, for the purpose of retaining their organizations, sending delegates to semi-annual national conventions, etc., may continue to have their local conventions, as such, without participation in exhibits, style shows or sales rooms by manufacturers.)

And be it further

Resolved—That upon the approval of these recommendations and resolutions, herein submitted, and a copy mailed to each of our members, which if adopted by a majority, copies shall then be forwarded with an invitation for the acquiescence or reaction of the National Shoe Retailers' Association, the Tanners' Council of America, the National Shoe Travelers' Association, Shoe Wholesalers Association, and any other National or local organization with which our association has any connection or industrial affiliation.

Shoe Styles For Juniors.

In this summer's styles in shoes for small girls, strap slippers, pumps and sandals of different designs duplicate largely the models in shoes for women, minus the French heels. They are made of a variety of materials, of kid, reptile skins, linen and cotton. White shoes are usual for light and white dresses, and are made of canvas or one of the novelty waterproof fabrics for outings. White leather is shown with new styles of trimming, such as bands and straps of contrasting kid or reptile skins. Beige, cream, tan, pale gray and light shades are used for dressy shoes for girls at all ages.

Formal Shoes Selling Best.

Shoe salesmen on the road report unusual activity in high grade women's afternoon and evening shoes, with sport and regular day shoes in less demand. The numbers selling best are those which are in demand here. Opera pumps in new effects and sandals with narrow straps are the distinct style trends. In the afternoon shoes kid, patent leather and some reptiles in colors are used. Evening shoes are shown in satin, printed bengaline and crepe de chine. New brocades of Oriental and Indian influence are also used because of their neutral coloring.

Merger Plans Making Headway.

Efforts to build up a large-scale merger in the women's coat trade continue. Preliminary overtures, it is understood, have been made to six firms and if the plans develop this number will be increased to twelve. It is a difficult matter to foster a real merger in the trade despite the many benefits such a combination would bring. William Fischman, a garment manufacturer who is prominently identified with the plans under way, said yesterday. "The cloak trade," he added, "is traditionally individualistic, but it can be confidently said that the time is rapidly coming when the merger idea will take hold."



Before You Leave . . .

ARE YOU planning to be away this summer? Do not leave to the last minute the preparations for the care of your affairs in your absence.

Your *Will* for instance. Now is as good a time as any to see that it meets present conditions. Review it carefully . . . and we suggest that you consider the appointment of this Company as your Executor and Trustee, which can be arranged by a simple addition to your *Will*.

Our booklet, "What You Should Know About Wills" is good reading at anytime — and especially so if you are planning to travel. Call or send for a copy.

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OLDEST TRUST COMPANY IN MICHIGAN

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Retail Grocers and General Merchants Association.

President—Hans Johnson, Muskegon.
First Vice-President — A. J. Faunce, Harbor Springs.

Second Vice-President — G. Vander Hoening, Grand Rapids.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—J. F. Tatman, Clare.

Food Merchant Who Knows Where He Is Going.

If you want to see a business which sits pretty through market vicissitudes, making splendid profits every year, pay a visit to W. F. Roberts & Sons, San Francisco. It is a neighborhood business. It is an individual business. It is a credit, delivery, full-service, old-line business. It is a telephone business. It is located in the middle of a block. The figures below, which are the second lot I have reviewed, will show it is strikingly successful.

The Roberts business was established long ago. The elder Roberts died some time ago and W. F., Jr., stepped into the management. He had the wisdom to adopt the system of quarterly inventories and audits, having his figures gone over by a public accountant four times annually. In this way he keeps his finger on the business pulse at intervals so short that trouble cannot get much chance to run away with profits. The check-up is applied too frequently.

The 1926 business ran to \$200,000 sales. My review of a year ago indicated that the 1927 record would show \$250,000. Comparison now of the first quarter of 1928 with 1927 shows the expected increase fully maintained. But the feature of special value in this first quarter comparison is the maintenance of almost record earnings in face of peculiarly adverse market conditions.

Meat merchants labored under a severe handicap the first quarter of this year because of a radical advance in the cost of beef and sympathetic stiffening of other prices. Many butchers lost money because they felt unable to charge all the advance to their customers as rapidly as their own costs were enhanced. Roberts did not recover quite all the advance, either; but his cost of meat sales in 1928 was 33.32 per cent. of sales, against a 1927 cost of 32.12 per cent. This shows absorption of all advance into prices except 1.20 per cent.

The cost of fish and poultry sales also advanced from 11.8 per cent. to 11.87 per cent., which was, of course, a trifle. Fruit and vegetable sales costs advanced from 9.18 per cent. to 10.2 per cent., or 1.02 per cent.—more serious. Against these advances was cost of creamery products sales which were 17.87 per cent. contrasted with 19.22 per cent. in the previous year. Here was an advantage of 1.35 per cent., but it applied to only 25 per cent. of the sales. Hence total sales costs were up .94 per cent.

The handicap was so severe that the net earnings for the quarter totalled \$4,666.47 against \$4,580.86 for the first quarter of 1927. This was disturbing seeing that sales in the 1928 quarter were nearly \$10,600 greater; but with such radical advances in costs, this seems to me a good showing, especially as the slack has now been taken up,

costs have been readjusted downward again and the remainder of the year is apt to record complete recovery of earnings ratios.

The important question is, How this was accomplished? In face of having to handle such a considerable extra volume of sales, expense ratio was increased only .35 per cent.—from 19.12 to 19.47 per cent. Good management certainly appears in this; for the wages alone cost \$8,931.97 against \$6,941.22, or nearly \$2,000 more actual money. Because of the extra volume, the wages percentage rose from 12.96 to 13.92 per cent.—less than 1 per cent.

Part of the recovery came from increase in grocery sales. The Roberts market has a much improved and enlarged grocery department; and \$287.88 which figures .45 per cent. on sales, was invested in advertising that quarter. Obviously, Roberts did not lie down under an unexpected handicap. He got busy and forestalled its effects in every possible direction. The net result of the quarter is such as astonishes me as much as did the previous statement; for the profit was 7.27 per cent. True, it was 8.56 per cent. in the first quarter of 1927 and this is 1.29 per cent. less. Even so, such earnings are found seldom in any store anywhere, and for a food business, the figures are simply wonderful.

Let it be observed that few food merchants—except the chains—are in position to know their business condition four times annually. Any number of them unquestionably lost money last Spring and have known it only if they have felt their bank balances shrinking. Any merchant unable to put his finger on the actual facts of his business quite frequently is groping in the dark; sailing uncharted seas; steering without a compass. If he escapes shipwreck, he owes his escape to luck—and there is little luck left in the retail grocery business.

Harry G. Haffer, secretary of the grocers of the great Los Angeles region, writing in the Grocers Journal, organ of that Association, says that those who question the wisdom of a congressional investigation of the chains are not real friends of grocers.

I have questioned that investigation. I question it now. But though in this I differ from Harry, I do not therefore say he is not a true friend of the grocer. For myself, I shall not discuss whether I am the grocer's friend or not, preferring to let that stand on the record.

But as the matter proceeds and the scope of the proposed investigation is revealed further, I incline to the opinion that it won't do much harm—certainly none to the country. Insofar as anybody's weaknesses are uncovered, it will benefit the trade—to the extent that the findings are read.

It interests me to note that the chain store organs welcome the investigation. It seems to be chain store opinion that whatever is revealed will be all to the good for the chains. And if we remember that every successful chain management knows precisely how it is working, on exactly what percentage of average and specific margin it oper-

(Continued on page 31)

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

Only one small service charge. No extra commissions, Attorneys fees, Listing fees or any other extras.
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SUNKIST ~ FANCY NAVEL ORANGES
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Don't Say Bread

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Now that the National Convention is over, you are no doubt back on the job with a freshened viewpoint, and with lots of pep to go after more business than ever.

One of the business-building methods that thousands of grocers employ is the practice of pushing those fast-selling items which are already in demand and which customers appreciate as a service when their grocer handles them.

Fleischmann's Yeast is such an item. The grocer who sells it is selling health. Often the suggestion of Yeast for Health to a customer is the means of gaining their permanent good will.

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MEAT DEALER

Michigan State Association of Retail Meat Merchants.

President—Frank Cornell, Grand Rapids
Vice-Pres.—E. P. Abbott, Flint
Secretary—E. J. La Rose, Detroit.
Treasurer—Pius Goedecke, Detroit.
Next meeting will be held in Grand Rapids, date not decided.

The Term "Mutton Chop."

The term "Mutton Chop" is heard often enough, but what does it really mean and what does the average person want it to mean? To put the definition of mutton concisely we might say that it is the meat from lamb grown up to maturity. But mutton possesses a characteristic taste that some people at least have come to like, and no matter how good lamb is, they want mutton when they want it.

The average retail meat dealer does not handle mutton except on special request from customers who really know what mutton is. In case a customer asks for mutton where it is not handled regularly it may happen that heavy lamb is sold instead and the seller may think he has done her a favor in selling a kind of meat which in his opinion will be more satisfactory on the table. There are two reasons why such a transaction may not be as satisfactory as it seemed to be on the face of it. First, the consumers may be expecting the distinct flavor of mutton and be disappointed, no matter how good the lamb is, and, second, the price charged for the lamb is sure to be higher than mutton ought to be.

There is still another reason why lamb should not be substituted for mutton. It is hard enough to sell mutton to retail stores, because few of their customers ask for it, and when a request does come in for it and something else is sold instead it makes it still harder to market the National supply of mutton in a legitimate way.

Some retailers are accused of selling mutton for lamb, but no retailer who cares anything for his reputation or who expects to hold a good trade would do this. There may be some who resort to this dishonest and near-sighted scheme, but we are glad to say they are in the minority among retailers. There is no reason why mutton should be sold as lamb.

Mutton can always be sold at attractive prices, and this price appeal ought to move it into consumptive channels readily enough. The best clubs and hotels in the country, as well as other places catering to high-class trade, have mutton on their menus regularly. If it is good enough to please the patrons of such places it should be just as good when served in the home. There is nothing to be ashamed of in ordering meat when carefully selected for grade and when properly cooked. It will not cost as much as lamb, but may be found fully as satisfactory on the table, for a change, at least.

A Word on Frozen Lamb Chops.

We have been talking quite a little about frozen meat lately and on one occasion we mentioned frozen lamb. We do not care to harp on the same subject continually, but during the past two weeks more frozen meat has been sold than during a period of similar length for quite a long time. This is

because lamb and pork loins and other pork cuts have been rather high when sold unfrozen.

In connection with frozen lamb we will mention an echo we received the other day. A lady called us on the telephone and said, "I think you said the other night that frozen lamb was like lamb that had not been frozen." It seemed to us that we were in for it, and automatically on the defensive, we answered, "As near as I recall it now we said that meat frozen while in strictly fresh condition, properly held under refrigeration for a reasonable length of time, properly defrosted and well cooked would need a better sense of taste than we possess to tell it had ever been frozen."

This seemed to us carefully enough stated to give us fair protection against differences of opinion. The lady laughed right out and said: "You were all wrong; I bought frozen lamb chops and they were not at all like what I have been getting fresh; they were superior."

Our heart regained its normal position and our courage rose to its normal level. The lady talked on for quite a while and among other things told us that she bought four lamb chops the day she read our talk on frozen lamb. She said she wished to check us up, so placed the chops she bought in her ice box and immediately went out to a shop where she knew frozen lamb was handled. She bought six chops and took them home for less than she had paid the same day for the fresh chops, and after cooking them she said she simply was so pleased she had to tell us about it.

She continued by saying that the following night she took the unfrozen chops from her ice box and broiled them. She said they were quite tough compared with the frozen chops she had the day before and that the flavor was no better—if as good.

We do not try to make it appear that frozen lamb chops are better or more tender than choice grade unfrozen chops. This would not be true, but it is highly probable that her retailer was not selling her choice grade meat.

Kissed the Wrong Child.

They say that a certain young man was recently bowling along the road right merrily in his flivver when he caught up with a party of children on their way to school. He asked them if they wanted a lift, and was immediately boarded by such a mob that one little girl had to sit in his lap. As they drove along he carried on the following conversation with the little girl in his lap:

"Do you like school?"

"Yes, sir," she lisped.

"Do you go every day?"

"I haven't missed a day this year."

"Good little girl!" exclaimed the driver, kissing her soft cheek. "Do you like your teacher?"

"Yes, sir," said the girl. "I'm the teacher."

And the flivver came near going into the ditch.

Sometimes it's just as well to admit defeat before we are completely knocked out.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham	Rowena Pancake Flour
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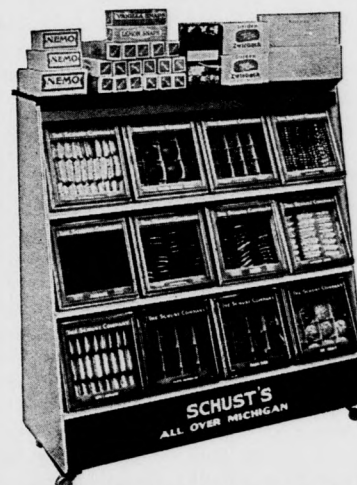
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HARDWARE

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.

Tiny Leaks Through Which Profits Slip Away.

"If I've learned one thing in these thirty years," remarked an old hardware dealer, "it is, that it pays a business to develop thrifty habits. Why? Because there are in every business a host of petty leaks which in the aggregate materially reduce profits.

"Many a business man, when I try to discuss these things with him, will snort impatiently and say, 'We haven't time to bother with such petty things.' And he is right, in a way. If a dealer had to be eternally watching to guard against every little leak, he'd have no time for the big things of business.

"That's where habit comes in. Thrifty methods are important; but developing the habit of thrift is more important. In other words, training yourself, and your salespeople, so that they will subconsciously do everything the way it should be done—so that, confronted with two alternatives equally efficient in results, they will choose the least wasteful.

"When I started years ago to check up on my methods, and to watch the business leaks, it looked like a whale of a job. And for a long time it was a whale of a job. But the time came when I did the thrifty thing subconsciously. You see, I'd developed the habit. A little later my staff had developed the habit. Now when a new member joins the staff, he steps into a thrifty atmosphere, he sees everyone about him doing things the way they should be done, and he falls into the same way with very little coaching."

Leaks may occur anywhere along the line, from the proprietor down to the janitor. Many leakages result from poor buying. A good natured traveling man can wheedle flyers in goods of whose saleable qualities he knows nothing. After a few months these goods are consigned to the handy dump beneath the counter; and when the bill is paid the dealer is out just what amount. Such leakages involve a decided drain on any business.

Goods that are well bought are in a fair way to being sold. No dealer should buy goods for which he cannot see a ready sale. He should know his customers and his community well enough to tell whether a line offered him is readily saleable or not. And it is a mistake to buy too largely of even an apparently saleable line, for the sake of a slightly better price on a large quantity.

One of the most dangerous classes of leakages results from the inability of merchants to figure properly the ratio of expense to profit, or to determine the exact percentage of profit they are making on goods—gross and net. A merchant who lets his business go placidly along under the impression that he is getting 10, 20 or 30 per cent. of profit on various lines, is apt to wake up with a bewildering start to the fact that he has been making 15, 10 or 5 per cent. or even losing money. By

that time he is fairly started toward the bankruptcy court.

Few merchants understand the art of figuring the exact cost of doing business and the exact margin of profit after all expenses are deducted. Good figuring is a first essential in the conduct of any business. If you can't figure things out to your own satisfaction, it will save you money to get someone else to do it.

Large sums are lost to merchants generally through carelessness and lack of economy in the use of writing materials and office supplies. So important has this loss become that many of the larger corporations now have systems whereby they keep tab on such apparently petty items as the pencils and stationery.

Depreciation may be stopped or accelerated according to the class of workers you have and the manner in which their work is supervised. Expensive office furniture, high-class duplicating machines and typewriters may, in the hands of unskilled office workers, suffer twice the amount of damage they would sustain in the hands of skilled and careful workers. This should be taken into account in engaging your help.

It is worth while to remember that it is not the brilliant sales records your men are making, nor the thousands of dollars worth of goods they are selling, nor the imposing figures that appear on the credit side of merchandise account that spell success for the business. It is the margin of profit you are making after all your expenses have been deducted. In these expenses you have to include the leakages resulting from a score of causes. The big cargo your business craft is carrying may help sink it all the sooner if the hull is taking in water in a dozen places.

"The greatest trouble in my business," a hardware dealer once told me, "is, where we sell on credit, to get the goods charged. The clerks, in their hurry to wait on the trade, will put off making a bill of the goods until the rush is over. Then they will forget it. What every dealer needs is a system that will get the goods charged without being too expensive to operate. I have tried a lot of methods, but I still have trouble getting the clerks to remember to charge the goods."

The use of a duplicating system of charging, giving the customer a charge slip and insisting that he call for one in making a purchase, has eliminated a lot of this difficulty. Customers, particularly in the larger places, have grown accustomed to waiting until they are handed the charge slip. In a good many stores a cash register system meets the need, cash register receipts being handed out. In other stores a sort of pass-word, "Did you charge it?" is circulated among the salespeople every now and then.

Many leaks occur in the handling of stock. For instance, quite frequently not enough care is used in weighing out goods. Material is often poured into the scoop until the beam comes up with a thud. There may be 10 per cent. or 20 per cent. overweight. Sometimes the salesman removes the sur-

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GRAND RAPIDS, MICHIGAN



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PRIZE *White Swan* Gold Bond
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NEW AND USED STORE FIXTURES
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plus, balancing the scales until accurate weight is obtained; a procedure which irritates some customers, so that it is better to pour slowly and carefully and have no surplus to remove. Sometimes the salesman seems to figure thus: "There's full weight and a little over. The purchaser is right here and he won't kick. The boss isn't here, and he won't know. I should worry. Let it go." And 10 or 20 per cent. overweight on all material weighed during the month means \$10 to \$20 more than necessary paid on every \$100 worth of material purchased.

One hardware firm lost considerable money for years by adhering to the venerable practice of drawing oils in a dark basement. The waste of oil amounted to a considerable item, not to mention the waste of time. A battery of eight self-measuring oil pumps installed on the shop floor saved both time, material and money, and gave more efficient service to customers.

Considerable time is lost in some stores when merchants are showing cutlery. One merchant noticed that when a customer entered and asked to see silver-plated ware, the clerk found it necessary to bring down six or eight boxes and select a sample from each box. This took considerable time. Another objectionable feature was that on account of having been shown so often, many of the spoons and forks in the boxes had become badly tarnished. When a sale was made it was found necessary to polish the goods or open a fresh package. The samples shown in a tarnished condition very often created an unfavorable impression on a customer, and it took some time to explain that the tarnish did not denote inferior quality.

In order to overcome this loss of time the dealer purchased a cutlery roll similar to those used by travelers for carrying samples. In the roll he placed a ticketed sample of each line of table cutlery. This obviated the necessity of opening the boxes. When the customer entered it took only a moment to open the cutlery roll and a full range of samples was immediately on display, with prices attached. The samples were easily kept clean by one of the clerks who spent a little time on them each week.

A hardware dealer noticed that his clerks lost considerable time measuring rope. They also used new tape measures and rules for measuring the rope, with the result that they always had in stock a number of measures that looked soiled and worn out. The rope was displayed at the front of one of the counters and was brought up from the basement through holes in the floor.

In order to prevent the loss of time and use of new goods, the dealer had the floor measured and had ten small, neat brass plates made. These plates were fastened on the floor at intervals of ten feet, the first plate being placed at the rope counter, thus giving a run of 100 feet. If a farmer asked for 100 feet of hay-fork rope the clerk could pull the rope to the 100 foot mark in a few moments, and no time was lost in searching for tape measures or rules. This arrangement also helped to pre-

vent the use of new measures. A three-foot brass rule was also fastened to the face of the counter where the rope was displayed, for use in measuring short lengths of rope.

Losses often occur from depreciation due to allowing merchandise to become rust-spotted, soiled or shop-worn from dust, careless handling or the failure to keep the goods in a bright and saleable condition, with the result that the goods have to be sold at reduced prices, or in some cases become completely unsaleable. Tools, cutlery, silverware, brassware, etc., are often allowed to depreciate in value simply through carelessness or thoughtlessness on the part of clerks.

There is no excuse for having in stock a number of pocket-knives with rust-spotted blades or hand-saws which show plainly the result of careless handling. The goods can readily be wiped before replacing.

The careless handling of packages of shelf-hardware often results in sets of goods being broken, thus spoiling the sale of a whole set on account of the absence of one or two pieces which have become lost through not wrapping or tying the package securely.

Goods left on display in the window for a long period often become affected by the heat from the sun's rays and this depreciates the value of some of the lines on display. Lines of goods sold at cost or reduced prices or a few sets made unsaleable on account of lost parts will soon constitute a serious leak which can easily be prevented by a little foresight on the part of the merchant and his salespeople.

It is good policy in handling such lines to establish definite habits—as, for instance, wiping surfaces which may become soiled, spotted or rusted, and carefully putting away together the individual articles which make up a set.

In a hardware store not long ago a customer asked to see a medium-priced double-barreled shot gun. The guns were on display in a wall case equipped with sliding doors. When the clerk showed the guns to the prospective customer the latter discovered the interior of each barrel was very rusty; and, although he was offered one of the guns at a reduced price, he refused to make a purchase.

Here was a leak that could easily have been prevented; yet it not merely lost the merchant the profit on the immediate sale but will probably make the guns slow sellers, and ultimately necessitate their sale at very much reduced prices if they are to be gotten rid of at all. Where a stock of rifles and guns is carried, it should be a part of the established store routine to clean every weapon thoroughly at stated intervals. If the interiors of the barrels are cleaned regularly, using a good quality of gun oil, and the ends plugged with corks or other coverings, there is little danger of lost sales on account of rusty barrels.

It is important, as previously indicated, to establish store and selling habits which will lead your salespeople to do the right thing and the necessary thing as a matter of course, with the minimum of effort.

Victor Lauriston.

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HOTEL DEPARTMENT

Saginaw To Have New Hotel Embodying Unusual Features.

Los Angeles, June 22—American universities often have competed with each other on sporting field and in stadium, but the first brain match ever held in this country between competing colleges was when Yale and Harvard lined up for such a scrimmage in a three-hour examination in English literature. Little enthusiasm was shown over the event and it probably will not be followed by a similar one. This is unfortunate, as the brain match follows more closely the function sometimes attributed to a college than does football. But perhaps the few who still hold to this tradition may be harboring a wholly erroneous idea as to what colleges are really intended for, which reminds one that John D. Rockefeller, Jr., has openly declared himself as not being altogether sold on the educational institutions of to-day or the product they are turning out.

Recently in a commencement address at a leading Eastern university, he declared himself forcibly: "Just spending so many years in school or college does not necessarily mean that one has acquired an education. On the contrary, during that period one may simply have acquired habits of indolence, formed an unwarranted sense of superiority or become dissatisfied with the circumstances and environment in which one's lot is cast and in which one is fitted by natural endowment to live."

He made it clear that he believes it to be a mistake for boys and girls to rush off to college instead of settling down to some useful occupation in their home towns, and he left no doubt in the minds of his hearers that he considers the rush toward the campus is a great mistake for many. In view of much of the output from our colleges one would hardly feel like disputing his statement. Unless there is an earnest purpose to be worked out by means of the higher education the expenditure of time and money involved seems absolutely wasted.

I have always held that if the high school years have been wisely spent the student will have a well defined idea of the career he wishes to follow, and should then be encouraged to specialize along such lines. But even this only applies to earnest-minded students. The others who merely skim through the school years with thoughts on everything but their studies, are not proper candidates for a college course. It would not benefit them in the least.

True education can be obtained without college training, desirable as that privilege is. Many of our noblest and brightest men and women have developed without it. Inherent ability and honest desire will be manifest through many handicaps and denied advantages. History and our own knowledge tells us of master minds in small communities who studied by candlelight and worked out their mathematical problems alone. No college doors opened to them. The little red schoolhouse on the turnpike afforded them the only educational advantages they knew. The rest they did for themselves and the finished product was excellent.

The trouble with the Rockefeller criticism was in its being made at the completion of the college course instead of at the beginning of same.

Down on Temple street, the other day, I discovered a wooden Indian in front of a typical cigar store of forty years ago. Remember them? Well, I do very clearly. While it is true that the present generation has forgotten or never knew of the basswood Pocahontases of their ancestors, it was a fact that every purveyor of tobacco in any form, of the period of the civil

war, and for some years thereafter, had his doorway ornamented with a wooden Indian, with a tomahawk in one hand and a bunch of cheroots in the other.

My Michigan newspaper tells me of the death of Louis Gerstle, who for two years was catering manager for the Pantlind establishment, and who became popular and well-known during his short connection therewith on account of his peculiar adaptability to the requirements of Grand Rapids and Michigan patrons of that institution. Mr. Gerstle was for years connected with leading hotels in New York, Chicago and Los Angeles, and came to the Pantlind to fill a position specially created for him.

Also, the death is announced of Edwin J. Gundy, who for thirty years was clerk at the Eagle Hotel, Grand Rapids, under the Johnston administration. He was well known to the traveling fraternity of his day.

There is some talk of Mrs. Ellen Wentworth, owner of the Wentworth section of the Kerns Hotel, Lansing, rebuilding that portion of the hyphenated institution, but I should say from my knowledge of these affairs that it will be some time in the far distant future. It has been a matter of rumor for years and will continue to be.

I am glad Claude Peifer, of Shelby, has decided to take life a trifle easier, for a while at least. He worked hard to establish a reputation for Hotel Shelby, under the severest handicaps, but made good. His hotel activities were a credit to his town and I trust his successors, Mr. and Mrs. Wells Stockhill, who I understand are old Shelby residents, will carry on the work as successfully as he did. What Shelby people should do is to build a new modern hotel on the old site, which is the best in town, and then help it along with their undivided patronage. Probably no man in Michigan, in his particular line, ever displayed more public spirit than Mr. Peifer in the eleven years he operated his hotel. Now he has taken up his residence at Campbell Lake, near Hesperia, where he will undoubtedly rehearse fish stories.

The season of flowering trees has arrived in Los Angeles. For some weeks past the jacarandas have been flaring their light purple blossoms in the sunlight along the streets of the city. Now the eucalyptus trees have begun to show deep maroon blossoms that gleam richly against almost blue-green leaves and naked, writhing limbs. There are deep yellow flowers on the acacia trees, so numerous in the residential districts, and the waxen white petals of the pepper trees flutter down like April showers on the sidewalks and lawns. The orange and lemon trees also have those fragrant flowers, a description of which has been made so often. Pomegranate trees have lately put on bright red blooms, the stately oleander its pink clusters and now comes the hibiscus in its many shades. But with all the attributes of spring and early summer, if you happen to mention innocently and unintentionally that it "looks like rain," if you escape the vigilance committee, you will undoubtedly wind up in the detention hospital. All of this wonderful floral effect is accomplished without the aid of rainfall.

Seems funny, but the fact remains established that most of the Chinese restaurants in Los Angeles are owned, operated and largely patronized by Japanese, only the cooks and waiters being chinamen. The manager of one I occasionally patronize, down in the Plaza district, tells me that he and the cashier are Japanese and most of

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the patrons are Americans and Japanese, and you seldom see any Chinese at the counters or tables.

It was a matter of regret to me that President Coolidge could not "choose" to see his way clear to accept the nomination for another term. He certainly is the real goods. While some of the useless individuals who occupy Congressional seats, presumably through accident, attempted at times to embarrass him, he displayed commendable tact and exceedingly good judgment in vetoing their dangerous legislation. One of his outstanding acts was putting a quietus on the vicious farm relief legislation which was handed to him on a hot "spit." The Attorney General had already declared it unconstitutional, the members knew this also, but they thought it clever to try and make a goat out of the executive. If they got any satisfaction out of it I am not so advised, for he certainly put them away where they can do no further mischief. As for President Coolidge, his successor would make a great hit with all thinking people, by drafting him into the new cabinet. He certainly "knows his onions."

Out here in California the class of individuals we know back in the East as "walking delegates," are termed "racketeers." The authorities have an eye on them and this class of outlawry is in a fair way to be snuffed out.

At a local theater here a vitaphone play is being produced which requires neither orchestra or scene shifters. They are asked by the union to pay the wages of both, pay for an orchestra and several stage hands, whose only duty would be to loaf around the stage and be promptly on hand on pay day. Failing in this, they have introduced the "stink bomb" and the authorities are going to punish them for it. Union officials never speak of these things when they appear before Congress and other legislative bodies urging consideration for the "rights of labor." They evidently represent the right hand of labor unions, which are careful not to know what the left hand is doing. Yet so far as we have observed, the two hands are inseparable parts of the same organism.

Somebody suggests that Congress ought to pass an act forbidding people from breaking the laws. Seems rather harsh, doesn't it, but maybe it might be all right after all.

Hereafter Uncle Sam proposes to make a perceptible "scar" in the profits of prize fights by extracting 25 instead of 10 per cent. on gate receipts at these festivals, as his little commission. The difference will not be so important to Uncle Sam, but it shows what he thinks of the "sims" who pay \$40 for ringside seats.

A Pasdenian has made application to the railroad officials here for the establishment of round-trip rates on corpses. It seems that recently his wife passed on, but numerous relatives in the East had requested the privilege of viewing the remains, without the attendant expense of journeying to California for that purpose. Two stop overs are also asked for en route, so that the bereaved husband may have an opportunity of viewing the scenery on the way. The railroad people are considering the matter. One is reminded of the story, the scene of which was laid in Georgia, where a colored man asked for the same privilege based on the theory that it would be cheaper to transport the remains to the zone occupied by relatives rather than entrain the relatives.

An effort is being made here to do away with the jury system by an amendment to the state constitution.

Some of the judges are opposing the idea on the grounds that it would force too much responsibility on the judiciary, which is by no means infallible.

The National Crime Commission, however, thinks there should be juries, not so much for the purpose of condemning criminals, but to analyze their activities. Take the Remus case, in Ohio, which has been pretty thoroughly discussed. The jury was unable to deny that Remus murdered his wife, and had they considered only the crime might have sent him to the electric chair, where he would have gone if he had been sentenced by a judge. But the jury was unwilling to deprive the community of a man so useful as a boss bootlegger, which was his acknowledged profession. They doubtless considered that wives were plentiful, but that gin is scarce.

Saginaw is to have a new hotel, embodying an unusual feature in the provision of storage space for guests' automobiles in the same building. It will be erected by the Saginaw Hotels Co., recently organized, and will really be a transformation of the building of the Hubbell Auto Sales Co. by the construction of three additional stories of hotel rooms.

Also the announcement is made at the same time that the Franklin Hotel Co., operating the Benjamin Franklin Hotel, in that city, will be merged with the new corporation, giving the Franklin interests an opportunity of expansion which they have desired for some time. The proposed consolidation of the varied interests, with the additional rooms contemplated, will give the new organization a total of nearly 300 rooms in the two buildings, both of which will be operated by the present manager of the Ben Franklin, William F. Schultze, for many years known as one of Michigan's leading and most popular hotel men.

Important operating economies are to be introduced, the matter of auto storage, being one of them. Under the plan proposed guests may drive their cars right into the hotel building and there receive storage and garage service without leaving the building.

The site of the Hubbell building is considered to be a most favorable one for a hotel, for with streets on two sides and the river on the third, it is permanently assured of ample light and ventilation, no matter what other buildings may be constructed adjacent.

Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, June 26—The sympathy of the trade will go out to Ben H. Krause in the death of Mrs. Krause, which occurred at a Chicago hospital last Saturday. The funeral was held at Trinity Lutheran church Tuesday afternoon and was largely attended. Mrs. Krause was widely known among the circle in which she moved and was highly respected by all who knew her. In her passing the city loses one of its most helpful souls. Interested in every movement for the betterment of conditions, she gave herself without stint to aiding wherever there was promise of relieving, or promoting what was for the best interests of the city. Never did a church have a more loyal, interested or faithful member, standing at all times ready to help, never seeking honors, waiting only to serve in all the several branches of church work, and always in attendance with a word of good cheer for all. In the home she was a most devoted wife and mother, seeking always to brighten and strengthen others. The atmosphere of that home was a benediction. In the memory of happy years the husband and son will find more and more the comfort they so much need to carry the heavy burden laid on their hearts.

The Tradesman received a call on Monday from Mr. Bogart, general manager of the A. & P. Tea Co. for Western Michigan. Mr. Bogart says that the statement published in last week's Tradesman to the effect that all of the stock in the company is owned by the Hartman brothers is not correct; that 14,000 of the 40,000 employees hold \$40,000,000 worth of stock; that all employees who have worked five years for the company are given an opportunity to take non-voting common stock; that all who have worked two years for the company are permitted to buy preferred stock; that the payments are made so easy that any employee can acquire an interest in the business if he cares to do so.

James Wickham and John Osterhaven have formed a partnership under the style of Wickham & Osterhaven to engage in the meat business at 1718 Coit avenue. Mr. Wickham has been connected with the meat business here all his life, having conducted a market on East Leonard street twenty-one years. The former occupant of the store on Coit avenue—John Bruinooge—goes out of business without a dollar; in fact, creditors to the amount of \$4,000 were glad to accept 32 cents on a dollar.

The Minolagar Co., Inc., which was recently organized with a capital stock of \$20,000 to engage in the manufacture of pharmaceuticals, has leased the one story and basement building at 1132 South Division avenue. The officers of the corporation are as follows: President, J. N. Ellis; First Vice-President, Frank Post; Second Vice-President, P. W. Porter, Sr.; Secretary, Geo. O. Porter; Treasurer, P. W. Porter, Jr. The above and F. Chester Lee, druggist at 1927 South Division avenue, constitutes the board of directors.

With French rescue ships on the way, with a distinguished Norwegian lost in the search, with all Europe and America on the qui vive for news, the rescue of the Italian Nobile by the Swedish aviator Lundborg is an event that touches the heart of the world with more than usual intimacy. The feat of landing on the breaking ice and rising again with two wounded passengers gives Lundborg rank as one of the most skillful as well as the most daring of flyers. If it can be repeated, the rescue of the men in General Nobile's immediate party seems assured. The world will eagerly hope that similar discovery and recovery await the other two missing groups from the Italia, and that the heroic Amundsen will eventually be returned to the land which he left to try to rescue his bitterest personal enemy.

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Treasurer—L. V. Middleton, Grand Rapids.

The Physician's Oath.

Browsing about among books and journals I came across the famous "Oath of Hippocrates the Greek." This great man was born on the island of Cos about 460 B. C.—2400 years ago—and was the one individual figure who stands out as having been instrumental in divorcing medicine and surgery from the supernatural and quackery. His recognition of disease as a natural phenomenon and his methods of diagnosis and prognosis, entitle him to be recognized as the Father of Medicine in Europe, and also the Father of Pharmacy.

Galen, born 600 years after, who was also a famous man—a pharmacist and a physician—says in his writings that Hippocrates made use of fomentations, poultices, gargles, suppositories, pills, lozenges, ointments, collyria and inhalations. He prepared his own medicines and practiced pharmacy. His famous oath serves as a starting point for all codes of ethics in medicine and pharmacy. Stripped of many words it runs as follows:

"I swear by Apollo the Physician, and Aesculapius, and Hygieia, and Panacea that this, mine oath, I will fulfill as far as power and discernment shall be mine. Him who taught me this art I will esteem as I do my parents. I will give instruction by precept, by discourse, to disciples, bound by written engagements, and sworn according to medical law, and to no other person. I will carry out regimen for the benefit of the sick, and will keep them from harm and wrong.

"To none will I give a deadly drug, even if solicited, nor offer counsel to such end; likewise to no woman will I give a destructive suppository; but guiltless and hallowed will I keep my life and mine art.

"Into whatsoever houses I shall enter I shall go for the benefit of the sick, holding from all voluntary wrong and corruption.

"Whatsoever I shall see or hear amid the lives of men which ought not to be noised abroad I shall keep silence, holding such things as inviolate."

What could we want in this age as medical men and pharmacists better and nobler than this oath? What is our attitude to-day, when our calling is rapidly being degraded to a doubtful commercialism and the selling of "destructive suppositories?"

Frank Stowell.

Rusting on Metals.

There are many methods employed to protect metals from oxidation, for instance—boiled linseed oil which forms a film or covering as it dries on, is one of the best preventatives.

The following mixture forms an excellent brown coating for protecting iron and steel from rust: Dissolve 2 parts of crystallized iron chloride, 2 parts of antimony chloride and 1 part of tannin in 4 parts of water, and apply with a sponge or rag, and let dry. Then another coat of the paint is applied, and again another, if necessary, until the color becomes as dark as desired. When dry, it is washed with water, allowed to dry again and the surface polished with boiled linseed oil. The antimony chloride must be as nearly neutral as possible.

Olmstead's varnish is made by melting 2 ounces of rosin in 1 pound of fresh, sweet lard, melting the rosin first and then adding the lard, and mixing thoroughly. This is applied to the metal, which should be warm, if possible, and perfectly cleaned; it is afterward rubbed off. This has been well proved and tested for many years and is particularly well suited for planished and Russian iron surfaces, which a slight rust is apt to injure very seriously.

Thick lubricating petroleum, or solid paraffine, applied to the slightly warmed iron, is one of the best preservatives; in some cases a transparent varnish of copal or shellac is preferable. The main point is to clean the iron properly before the application, from all traces of rust, by means of brushing and a mineral acid, to wash it well, and to neutralize all remaining traces of acid with potash lye, or with

lime or some other alkali; then clean and dry thoroughly and apply your oil, paraffine or varnish.

Antiseptic Mouth Wash.

The following may be used:

Quillaja, in coarse powder	35
Cochineal, in powder	1
Glycerin	90
Oil Gaultheria	1
Alcohol	300
Peppermint water q. s. to make	960

Macerate the quillaja with the alcohol and 12 fluid ounces (360) of peppermint water for several days; add the cochineal, glycerin and oil of gaultheria let stand for one more day, shaking occasionally, then filter, adding the remainder of the peppermint water, through the filter to make 32 fluid ounces (960 c.c.).

Another formula is a eucalyptus mouth wash:

Eucalyptol	20
Menthol	20
Oil cloves	5
Oil gaultheria	1
Heliotropin	.1
Acetic ether	10
Alcohol	900
Water q. s. to make	1000

Castile soap may be used instead of quillaja in the first formula given.

Clay Packs.

Beauty clays are generally either Fuller's earth, kaolin or kieselguhr, and they are made up with starch paste, mucilage of tragacanth or a non-greasy cream. Analysis of various packs has revealed that some contain magnesium sulphate, and nearly all show the presence of borax and magnesium carbonate. Witch hazel cream can be added with advantage, and perfume as desired. The following are typical formulas:

1. Kieselguhr	60 gm.
Borax	1 gm.
Menthol	.05 gm.
Oil of neroli	.05 gm.
Oil of rose	.05 gm.
Glycerin	25 gm.
Distilled water to make a paste.	

2. Borax	40 parts
Tragacanth	40 parts
Magnesium carbonate	20 parts
Carmin	a trace
Benzaldehyde	a trace

The parts affected are plastered over with the paste at night and it is allowed to remain on until morning, when it may be easily removed.

Vanishing Cream.

Stearic acid	25.00
Potassium Carbonate	1.00
Water	84.00

Dissolve pot. carb. in the water warm to 60 deg. C. Melt the stearic acid and pour into the pot. carb. solution; stir briskly until congealed (stir sufficient). Add perfume when congealing and color to the sol. of pot. carb.

Stearic acid C. P.	4 ozs.
Pot. carb.	3 drs.
Glycerin	2 ozs.
Distilled water	40 ozs.
Perfume	1 oz.

Dissolve pot. carb. in water; heat 60 deg. C, add glycerin. Melt stearic acid and pour into aqueous solution, stir until congealed. Just before solid, add perfume. Allow to set for two days for texture. Ammonia water may be used in place of pot. carb.

Preparation For Freckles.

Freckle remedies to be effective must first of all have a prepared surface to act on, and this is best accomplished by washing the parts affected with castile soap and hot water, then sponging with solution of hydrogen dioxide, again bathing in hot water applying the following lotion with a soft sponge at least four times a day:

Sodium borate	5 drs.
Potassium chlorate	5 drs.
Alcohol	1 oz.
Glycerin	2 ozs.
Rosewater to make	16 ozs.

Deodorized Iodoform.

1. Iodoform	197 parts
Carbolic acid	1 part
Oil peppermint	2 parts
2. Creolin	1—2 parts
Iodoform	97—98 parts
3. Coumarin	1 part
Iodoform	24 parts
4. Oil Rosemary	1 part
Iodoform	99 parts
5. Thymol	1 part
Iodoform	99 parts
6. Iodoform	90 parts
Pow. fresh roasted coffee	10 parts

A Tan and Sunburn Cream.

Cera Alb.	3 ozs.
White ceresin	1 oz.
Liquid petrolatum	8 ozs.
Camphor, powder	1 oz.
Borax	1 dr.
Hot water	4 ozs.
Oil of rose, artificial	5 min.



**GRAND RAPIDS
STORE EQUIPMENT
CORPORATION**
GRAND RAPIDS - MICHIGAN

GRAND RAPIDS
SHOWCASE CO.

Succeeding



WELCH-WILMARTH
CORPORATION

**DRUG
STORE
PLANNING**
*Recommendations to fit
individual conditions.*
**DRUG STORE
FIXTURES**
*Planned to make every
foot of store into
sales space.*

Oil of Neroli, artificial -----	5 min.	Spirit. odor. -----	2 drs.
Oil of bitter almonds -----	5 min.	Spirit. vini. -----	4 ozs.
		Aq. dest. -----	ad. 8 ozs.
Itching Scalp—Dandruff and Falling Hair.		To be rubbed into scalp every other day.	
Euresol -----	2 drs.		

The Standard of Safe Investments

For permanency of income and safety of principal, investment bonds have proven their dependability beyond question.

Bonds represent a debt which must be paid ahead of all stockholders' claims. If the business is at all sound and worthy, its bonds are never jeopardized.

For this reason the experienced investor turns to bonds for building his investment structure. Where bonds are properly selected and given reasonable supervision, their owner need never worry about his capital or his income.

Even in buying good investment bonds, however, we recommend that the investor diversify his securities so as to distribute any element of risk as widely as possible. This can be done by selecting each bond to fit into a definite place in the investment structure. We will be glad to furnish a diversified list of bonds, and to assist, if desired, in selecting securities for investment.

HOWE SNOW & CO.

Incorporated

NEW YORK

GRAND RAPIDS

DETROIT

CHICAGO

PHILADELPHIA

ROCHESTER

SAN FRANCISCO

WILKES BARRE

BOSTON

CARBONATED SOFT DRINKS

of the Better Quality are in demand in Michigan all the year around, especially during the hot months. Here is a list of the leading Brands we stock:

Ginger Ale, Carbonated— Ready to Serve

	Less	Case	Doz.	Case
Cluquot Club, 15½ oz., 2 doz. in case			\$1.75	\$3.35
Cluquot Club (Dry) 15½ oz., 2 doz. in case			1.75	3.35
Canada Dry (Pale) 12 oz., 48 to case			1.75	7.00
Canada Dry (Pale) 12 oz., 48 to cases, 5 case lots				7.30
Canada Dry (Pale) 12 oz., 48 to case, 10 case lots				7.20
Canada Dry (Pale) 12 oz., 1 doz. to case				1.85
Canada Dry, (Pale) 6 oz. Size, 100 to case			1.75	12.50
Cantrell & Cochrane's 16 oz., 2 doz. to case			2.40	4.50
Cantrell & Cochrane's (Pale) 12½ oz., 5 doz. to case			2.40	11.25
Vernor's 15½ oz., 2 doz. to case			2.00	3.50
Vernor's 24 oz., 1 doz. to case			2.60	2.40
Vernor's 24 oz., 1 doz. to case, 5 cases, \$2.35 case; 10 cases				2.25
White Rock, 12 oz., 2 doz. to case			2.00	3.75
White Rock, 1½ Pints, 2 doz. to case			2.60	5.00
White Rock, Nips, 100 to case			1.20	9.00
White Rock (Pale Dry) Quarts, 2 doz. case			3.20	5.75
White Rock (Pale Dry) Pints, 50 to casse			2.10	7.50
White Rock (Pale Dry) Pints, 1 doz. to case				2.10
White Rock (Pale Dry) Splits 100 to case			1.65	12.25

Silver Spray (A Soft Drink)

12 oz., 2 doz. to case -----	\$2.25	\$4.00
7 oz., 4 doz. to case -----	1.35	5.00
12 oz., 3 case Lots \$3.95 case; 5 case \$3.90 case;		
10 cases -----		3.85

Hazeltine & Perkins Drug Company
MANISTEE Michigan GRAND RAPIDS

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed	1 35@1 50	Belladonna	-----	@1 44
Boric (Powd.)	12½@	20	Cubebs	6 50@6 75	Benzoin	-----	@2 23
Boric (Xtal)	15@	25	Eigeron	6 00@6 25	Benzoin Comp'd	-----	@2 28
Carbolic	33 @	44	Eucalyptus	1 25@1 50	Buchu	-----	@2 16
Citric	58 @	70	Hemlock, pure	2 00@2 25	Cantharides	-----	@2 52
Muriatic	3½@	8	Juniper Berries	4 50@4 75	Capsicum	-----	@2 28
Nitric	9 @	15	Juniper Wood	1 50@1 75	Catechu	-----	@1 44
Oxalic	16½@	25	Lard, extra	1 55@1 65	Cinchona	-----	@2 16
Sulphuric	3½@	8	Lard, No. 1	1 25@1 40	Colchicum	-----	@1 80
Tartaric	52 @	60	Lavender Flow	6 00@6 25	Cubebs	-----	@2 76
			Lavender Gar'n	85@1 20	Digitalis	-----	@2 04
			Lemon	5 00@5 25	Gentian	-----	@1 35
Ammonia			Linseed, raw, bbl.	@ 78	Guaiaic	-----	@2 28
Water, 26 deg.	06 @	16	Linseed, boiled, bbl.	@ 81	Guaiaic, Ammon.	-----	@2 04
Water, 18 deg.	05½@	13	Linseed, bbl less	88@1 01	Iodine	-----	@1 25
Water, 14 deg.	04½@	11	Linseed, raw, less	85@ 98	Iodine, Colorless	-----	@1 50
Carbonate	20 @	25	Mustard, arifil. oz.	@ 35	Iron, Clo	-----	@1 56
Chloride (Gran.)	09 @	20	Neatsfoot	1 25@1 35	Kino	-----	@1 44
			Olive, pure	4 00@5 00	Myrrh	-----	@2 52
			Olive, Malaga,		Nux Vomica	-----	@1 80
			yellow	2 85@3 25	Opium	-----	@5 40
			Olive, Malaga,		Opium, Camp.	-----	@1 40
			green	2 85@3 25	Opium, Deodorz'd	-----	@5 40
			Orange, Sweet	12 00@12 25	Rhubarb	-----	@1 92
			Origanum, pure	@ 50			
			Origanum, com'l	1 00@1 20			
			Pennyroyal	3 25@3 50			
			Peppermint	5 50@5 70			
			Rose, pure	13 50@14 00			
			Rosemary Flows	1 25@1 50			
			Sandelwood, E.				
			l.	10 50@10 75			
			Sassafras, true	1 75@2 00			
			Sassafras, arti'l	1 75@1 00			
			Spearmint	8 00@8 25			
			Sperm	1 50@1 75			
			Tany	7 00@7 25			
			Tar USP	65@ 75			
			Turpentine, bbl.	@ 60			
			Turpentine, less	67@ 80			
			Wintergreen,				
			leaf	6 00@6 25			
			Wintergreen, sweet				
			birch	3 00@3 25			
			Wintergreen, art	75@1 00			
			Worm Seed	5 50@5 75			
			Wormwood	18 50@18 75			
			Potassium				
			Bicarbonate	35@ 40			
			Bichromate	15@ 25			
			Bromide	69@ 85			
			Bromide	54@ 71			
			Chlorate, gran'd	23@ 30			
			Chlorate, powd.				
			or Xtal	16@ 25			
			Cyanide	30@ 30			
			Iodide	4 47@4 4			
			P-rmanganate	2@ 30			
			Prussiate, yellow	35@ 45			
			Prussiate, red	@ 70			
			Sulphate	35@ 40			
			Roots				
			Alkanet	30@ 35			
			Blood, powdered	40@ 45			
			Calamus	35@ 75			
			Elecampane, pwd.	25@ 30			
			Gentian, powd.	20@ 30			
			Ginger, African,				
			powdered	30@ 35			
			Ginger, Jamaica,	60@ 65			
			Ginger, Jamaica,				
			powdered	45@ 60			
			Goldenseal, pow.	7 50@8 00			
			Ipecac, powd.	@ 60			
			Licorice	35@ 40			
			Licorice, powd.	20@ 30			
			Orris, powdered	30@ 40			
			Poke, powdered	35@ 40			
			Rhubarb, powd	@1 00			
			Rosinwood, powd.	@ 50			
			Sarsaparilla, Hond.				
			ground	@1 10			
			Sarsaparilla, Mexic.	@ 60			
			Squills	35@ 40			
			Squills, powdered	70@ 80			
			Tumeric, powd.	20@ 25			
			Valerian, powd.	@1 00			
			Seeds				
			Anise	@ 35			
			Anise, powdered	35@ 40			
			Bird, ls	13@ 17			
			Canary	10@ 16			
			Caraway, Po. 30	25@ 30			
			Cardamon	@3 00			
			Coriander pow. 40	30@ 25			
			Dill	15@ 20			
			Fennell	35@ 50			
			Flax	7@ 15			
			Flax, ground	7@ 15			
			Foenugreek, pwd.	15@ 25			
			Hemp	8@ 15			
			Lobelia, powd.	@1 60			
			Mustard, yellow	17@ 25			
			Mustard, black	20@ 25			
			Poppy	15@ 30			
			Quince	1 25@1 30			
			Sabadilla	45@ 50			
			Sunflower	12@ 18			
			Worm, American	30@ 40			
			Worm, Levant	6 50@7 00			
			Tinctures				
			Aconite	@1 80			
			Aloes	@1 56			
			Arnica	@1 50			
			Acafoetida	@2 28			
			Leaves				
Buchu	@1 05						
Buchu, powdered	@1 10						
Sage, bbl	25@ 30						
Sage, ¼ loose	@ 40						
Sage, powdered.	@ 35						
Senna, Alex.	50@ 75						
Senna, Tinn. pow.	30@ 35						
Uva Ursi	20@ 25						
			Oils				
Almonds, Bitter, true	7 50@7 75						
Almonds, Bitter, artificial	3 00@3 25						
Almonds, Sweet, true	1 50@1 80						
Almonds, Sweet, imitation	1 00@1 25						
Amber, crude	1 25@1 50						
Amber, rectified	1 50@1 75						
Anise	1 25@1 50						
Bergamont	9 00@9 25						
Cajeput	2 00@2 25						
Cassia	5 00@5 25						
Castor	1 45@1 70						
Cedar Leaf	2 00@2 25						
Citronella	1 00@1 20						
Cloves	2 00@2 75						
Cocoonut	27¼@ 35						
Cod Lievr	2 00@2 45						
Croton	2 00@2 25						
			Almonds, Bitter, true	7 50@7 75			
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			Almonds, Sweet, imitation	1 00@1 25			
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			Citronella	1 00@1 20			
			Cloves	2 00@2 75			
			Cocoonut	27¼@ 35			
			Cod Lievr	2 00@2 45			
			Croton	2 00@2 25			
			Almonds, Bitter, true	7			

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

Bulk Noodles
Karo Syrup
Rolled Oats
Boned Herring

DECLINED

AMMONIA

Quaker, 24-12 oz. case 2 50
Quaker, 12-32 oz. case 2 25
Bo Peep, 24, sm. case 2 70
Bo Peep, 12, lge. case 2 25



APPLE BUTTER

Quaker, 24-12 oz., doz. 2 25
Quaker, 12-32 oz., doz. 3 35

AXLE GREASE

48, 1 lb. 4 35
24, 3 lb. 6 00
10 lb. pails, per doz. 8 50
15 lb. pails, per doz. 11 95
25 lb. pails, per doz. 19 15

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Queen Flake, 16 oz., dz 2 25
Royal, 10c, doz. 95
Royal, 6 oz., doz. 2 70
Royal, 12 oz., doz. 5 20
Royal, 5 lb. 31 20
Calumet, 4 oz., doz. 95
Calumet, 8 oz., doz. 1 95
Calumet, 16 oz., doz. 3 35
Calumet, 5 lb., doz. 12 75
Calumet, 10 lb., doz. 19 00
Rumford, 10c, per doz. 95
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 12 50
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. 6 85
10 lb. size, 1/2 doz. 6 75

BLUING

JENNINGS

The Original
Condensed

2 oz., 4 dz. cs. 3 00
1 oz., 3 dz. cs. 3 75

Am. Ball, 36-1 oz., cart. 1 00
Quaker, 1 1/2 oz., Non-freeze, dozen 85
Boy Blue, 36s, per cs. 2 70

BEANS and PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans 9 50
Red Kidney Beans 11 00
White Hand P. Beans 11 50
Cal. Lima Beans 11 00
Black Eye Beans 8 50
Split Peas, Yellow 8 00
Split Peas, Green 8 00
Scotch Peas 5 75

BREAKFAST FOODS

Quaker Oats Co. Brands
Case
Puffed Wheat, 36s 4 30
Puffed Wheat, 48, Ind. 1 45
Puffed Rice, 36s 5 60
Puffed Rice, 48, Ind. 1 55
Muffets, 24 2 70
Muffet, 48, Individual 1 10
Hominy Grits, 24s 2 40
Farina, 24 2 40
Scotch Barley, 24 2 50
Corn Meal, White, 24 2 40
Corn Meal, Yellow, 24 2 40
Pettijohn Food, 18 3 40
Quaker Oats, 18 1 80
Quaker Oats, 12s 2 70
Mother Oats, 12, Allm. 3 25
Mother Oats, 12, China 3 80
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
Rice Krispies, 6 oz. 2 70
Rice Krispies, 1 oz. 1 50
Kaffe Hag, 12 1-lb. cans 7 30
All Bran, 16 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 3/4 oz. 2 00

Post Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s 2 60
Post Toasties, 24s 2 60
Post's Bran, 24s 2 70
Pills Bran, 12s 1 90
Roman Meal, 12-2 lb. 3 35
Cream Wheat, 18 3 90
Cream Barley, 18 3 40
Ralston Food, 18 4 00
Maple Flakes, 24 2 50
Rainbow Corn Fla., 36 2 50
Silver Flake Oats, 18s 1 40
Silver Flake Oats, 12s 2 25
90 lb. Jute Bulk Oats, bag 4 00
Ralston New Oats, 24 2 70
Ralston New Oats, 12 2 70
Shred. Wheat Bis., 36s 3 85
Triscuit, 24s 1 90
Wheatena, 18s 3 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

Shake

No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

Apples, No. 10 5 15@5 75
Apple Sauce, No. 10 8 00
Apricots, No. 2 1/2 3 40@3 90
Apricots, No. 10 8 50@11 00
Blackberries, No. 10 7 50
Blueberries, No. 10 13 00
Cherries, No. 2 3 25
Cherries, No. 2 1/2 4 00
Cherries, No. 10 15 00
Loganberries, No. 10 8 50
Peaches, No. 3 2 75
Peaches, No. 2 1/2 Mich 3 20
Peaches, 2 1/2 Cal. 2 25@2 60
Peaches, 10 3 50
Pineapple, 1 sli. 1 35
Pineapple, 2 br. sl. 2 45
Pineapple, 2 br. sl. 2 25
Pineapple, 2 br. sl. 2 40
Pineapple, 2 1/2, all. 3 00
Pineapple, 2, cru. 2 60
Pineapple, 10 cru. 8 50
Pears, No. 2 3 00
Pears, No. 2 1/2 3 50
Raspberries, No. 2 blk 3 25
Raspberries, Red, No. 10 11 50
Raspberries, Black, No. 10 15 00
Rhubarb, No. 10 6 00
Strawb's, No. 2 3 25@4 75

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 3 00
Clams, Minced, No. 1/2 2 25
Pinnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 3 75
Fish Flakes, small 1 35

Cod Fish Cake, 10 oz. 1 25
Cove Oysters, 5 oz. 1 75
Lobster, No. 1/4, Star 2 00
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, Red Alaska 3 75
Salmon, Med. Alaska 2 85
Salmon, Pink, Alaska 2 35
Sardines, 1m. 1/4, ea. 10@28
Sardines, 1m., 1/2, ea. 25
Sardines, Cal. 1 35@2 25
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/2 Blue Fin 2 25
Tuna, 1s. Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 2 30
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned 2 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sli. 1 60
Beef, 3 1/2 oz. Qua. sli. 2 25
Beef, No. 1, B nut, sli. 4 50
Beefsteak & Onions, s 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 52 1/2
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 1/2 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 25

Baked Beans

Campbells 1 15
Quaker, 18 oz. 1 05
Fremont, No. 2 1 25
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 90
Van Camp, med. 1 15

CANNED VEGETABLES.

Asparagus
No. 1, Green tips 3 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 65@1 75
W. Beans, 10 7 50
Green Beans, 2s 1 65@2 25
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 25
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 3 1 15
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 15
Okra, No. 2, cut 1 75
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
Pimientos, 1/4, each 12@14
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 35@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60@1 90
Spinach, No. 3 2 25@2 50
Spinach, No. 10 6 50@7 00
Tomatoes, No. 2 1 30@1 80
Tomatoes, No. 3 1 00@1 25
Tomatoes, No. 10 6 00@7 50

CATSUP.

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 8s 1 35
Paramount, 24, 16s 2 25
Sniders, 8 oz. 1 75
Sniders, 16 oz. 2 55
Quaker, 8 oz. 1 25
Quaker, 10 oz. 1 40
Quaker, 14 oz. 1 80
Quaker, Gallon Glass 12 00
Quaker, Gallon Tin 8 00

CHILI SAUCE

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

OYSTER COCKTAIL.

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

CHEESE.

Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Longhorn 29
Wisconsin Daisy 27
Sap Sago 40
Brick 35

CHEWING GUM.

Adams Black Jack 65
Adams Bloodberry 65
Adams Dentyne 65
Adams Calif. Fruit 65
Adams Sen Sen 65
Beeman's Pepsin 65
Beechnut Wintergreen 65
Beechnut Peppermint 65
Beechnut Spearmint 65
Doublemint 65
Peppermint, Wrigleys 65
Spearmint, Wrigleys 65
Juley Fruit 65
Wrigley's P-K 65
Zeno 65
Teaberry 65

CLEANER

Holland Cleaner
Mfd. by Dutch Boy Co.
30 in case 5 50

COCOA.

Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 50
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 1 00
Bons 1 00
7 oz. Rose Tin Bon 9 00
Bons 9 00
13 oz. Creme De Cara-que 13 20
12 oz. Rosaces 10 50
1/4 lb. Rosaces 7 80
1/4 lb. Pastelles 3 40
Langues De Chats 4 80

CHOCOLATE.

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

COCOANUT

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

CLOTHES LINE.

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

COFFEE ROASTED

1 lb. Package
Melrose 36
Liberty 25
Quaker 42
Nedrow 40
Morton House 48
Reno 37
Royal Club 41
McLaughlin's Kept-Fresh

COFFEE

Nat. Gro. Co. Brands
Lighthouse, 1 lb. tins 48
Pathfinder, 1 lb. tins 43
Table Talk, 1 lb. cart. 41
Square Deal, 1 lb. cart. 38
Above brands are packed in both 30 and 50 lb. cases.

Coffee Extracts

M. Y., per 100 12
Frank's 50 pkgs. 4 25
Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

Leader, 4 doz. 7 00
Eagle, 4 doz. 9 00

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40
Carolene, Tall, 4 doz. 3 80
Carolene, Baby 3 60

EVAPORATED MILK

Quaker, Tall, 4 doz. 4 50
Quaker, Baby, 8 doz. 4 40
Quaker, Gallon, 1/2 doz. 4 40
Carnation, Tall, 4 doz. 4 80
Carnation, Baby, 8 doz. 4 70
Oatman's Dundee, Tall 4 80
Oatman's D'dee, Baby 4 70
Every Day, Tall 4 80
Every Day, Baby 4 70
Pet, Tall 4 80
Pet, Baby, 8 oz. 4 70
Borden's Tall 4 80
Borden's Baby 4 70
Van Camp, Tall 4 50
Van Camp, Baby 4 40

CIGARS

G. J. Johnson's Brand
G. J. Johnson Cigar, 10c 75 00
Worden Grocer Co. Brands
Airedale 35 00
Havana Sweets 35 00
Hemeter Champion 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 Astor Foil 75 00
Webster Knickerbocker 95 00
Webster Albany Foil 95 00
Bering Apollos 95 00
Bering Palmitas 115 00
Bering Diplomatica 115 00
Bering Dellosos 120 00
Bering Favorita 125 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
Paris 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 75
Nibble Sticks 1 85
Chocolate Nut Rolls 1 85
Magnolia Choc 1 25
Bon Ton Choc. 1 50

Gum Drops

Anise 16
Champion Gums 16
Challenge Gums 14
Favorite 19
Superior, Boxes 22

Lozenges

A. A. Pen. 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

Pineapple Fudge 22
Italian Bon Bons 17
Banquet Cream Mints 27
Silver King M. Mallow's 1 25
Handy Packages, 12-10c 80

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 3 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 43

DRIED FRUITS

Apples

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

Apricots

Evaporated, Choice 22
Evaporated, Fancy 28
Evaporated, Slabs 17

Citron

10 lb. box 40

Currents

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

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice 17
Evap. Ex. Fancy, P.P. 18

Pearl

Lemon, American 30
Orange, American 30

Raisins

Seeded, bulk 8
Thompson's s'dles blk 9
Thompson's seedless, 15 oz. 10
Seeded, 15 oz. 10

California Prunes

60@70, 25 lb. boxes...@09 1/2
50@60, 25 lb. boxes...@10
40@50, 25 lb. boxes...@11
30@40, 25 lb. boxes...@12
20@30, 25 lb. boxes...@16

Farina

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

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

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

GELATINE



26 oz., 1 doz. case	6 50
3 1/4 oz., 4 doz. case	3 20
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 80
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 & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-1c	4 00
*Blue Seal, 144	4 85
*Reliable, 144	4 00
*Federal, 144	5 00

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	22
Filberts, Sicily	22
Peanuts, Vir. Roasted	12
Peanuts, Jumbo, std.	17
Pecans, 3 star	40
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, California	25

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	60
Peanuts, Spanish,	12 1/2
Filberts	32
Pecans Salted	89
Walnuts	57

MINCE MEAT

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

OLIVES

5 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 25
26 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	2 90
Quart Jars, Plain, doz.	5 25
1 Gal. Glass Jugs, Fla.	1 90
5 Gal. Kegs, each	7 50
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuffed, doz.	2 25
9 1/2 oz. Jar, Stuff., doz.	3 50
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN

1/2 S	34
1 S	32
2 S and 5 S	30

PEANUT BUTTER



Bel Car-Mo Brand	
24 1 lb. Tins	34
8 oz., 2 doz. in case	32
15 lb. pails	30
25 lb. pails	28

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



Semsdac, 12 pt. cans	2.75
Semsdac, 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 25
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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 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef	
Top Steers & Heif.	22
Good Steers & H's 15 1/2@19	
Med. Steers & Heif. 13	
Com. Steers & Heif. 15@16	
Veal	
Top	23
Good	22
Medium	21
Lamb	
Spring Lamb	36
Good	32
Medium	30
Poor	21
Mutton	
Good	18
Medium	16
Poor	14

Pork

Light hogs	11 1/2
Medium hogs	10 1/2
Heavy hogs	10 1/2
Loin, med.	21
Butts	15
Shoulders	15
Spareribs	13
Neck bones	06
Trimnings	12

PROVISIONS

Barreled Pork	
Clear Back	25 00@23 00
Short Cut Clear	26 00@29 00
Dry Salt Meats	
D S Bellies	13-20@18-19

Lard

Pure in tierces	13 1/2
50 lb. tubs	advance 1/4
60 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
Compound, tubs	13 1/4

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, Cer., Skinned	
16-18 lb.	@23 1/2
Ham, dried beef	
Knuckles	@40
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @22
Boiled Hams	@35
Mined Hams	@20
Bacon 4/6 Cert.	24 @32

Beef

Boneless, rump	28 00@38 00
Rump, new	29 00@32 00

Liver

Beef	20
Calf	65
Pork	10

RICE

Fancy Blue Rose	05 3/4
Fancy Head	07

ROLLED OATS

Process	2 25
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, China	3 80
Nedrow, 12s, China	3 25
Sacks, 90 lb. Jute	4 25

RUSKS

Dutch Tea Rusk Co. Brand.	
36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

SALERATUS

Arm and Hammer	3 75
SAL SODA	
Granulated, bbls.	1 80
Granulated, 60 lbs. cs.	1 60
Granulated, 36 2 1/2 lb. packages	2 40

COD FISH

Middles	16 1/2
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Wood boxes, Pure	29 1/2
Whole Cod	11 1/2

HERRING

Holland Herring	
Mixed, Keys	1 00
Mixed, half bbls.	9 00
Mixed, bbls.	16 00
Milkers, Kegs	1 10
Milkers, half bbls.	10 00
Milkers, bbls.	18 00
K K K K, Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 65
Boned, 10 lb. boxes	16
Lake Herring	
1/2 bbl., 100 lbs.	6 50
Mackerel	
Tubs, 100 lb. fncy fat	24 50
Tubs, 50 count	8 00
Pails, 10 lb. Fancy fat	1 75

White Fish

Med. Fancy, 100 lb.	13 00
SHOE BLACKENING	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90
STOVE POLISH	
Blackne, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 85

Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, per doz.	3 00

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
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	3 85
Export, 100 box	3 85
Big Jack, 60s	4 50
Fels Naptha, 100 box	5 50
Flake White, 10 box	3 90
Grdma White Na. 10s	3 75
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 bo	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
Triby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 55
Grandma, 24 Large	3 55
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, Cochln	@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	@48

Pure Ground in Bulk

Allspice, Jamaica	@35
Cloves, Zanzibar	@46
Cassia, Canton	@28
Ginger, Corkin	@35
Mustard	@32
Mace, Penang	1 39
Pepper, Black	@59
Nutmegs	@59
Pepper, White	@78

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, June 18.—In the matter of Sherman L. Barnes, Joseph Den Houten and Edward Stehouwer, Bankrupt No. 3106, and doing business as Fairview General Store, the final meeting, as adjourned, was held on April 20. There were no appearances. The trustee's final report and account, as amended, was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend of 4 per cent. to general creditors, after the payment of preferred tax claims. There were no objections to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Clarence De Lange and George Van Beek, individually and as copartners trading as Madison Square Electric Co., Bankrupt No. 3309, the trustee has filed his final report and account, and a final meeting of creditors was held June 7. The trustee was present. No others were present. The final report and account of the trustee was approved and allowed. Claims were allowed. An order was made for the payment of expenses of administration and a labor claim, and for the declaration and payment of a first and final dividend to creditors of 3 per cent. No objections were made to discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

June 18. On this day was held the final meeting of creditors in the matter of Jacob D. Kirkhuff, Bankrupt No. 3152. There were no appearances. Claims were allowed. The trustee's final report and account was approved and allowed. Expenses were ordered paid, as far as the funds on hand would permit. There were no dividends for creditors. No objections were made to the discharge of the bankrupt. The final meeting of creditors then adjourned without date and the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Regal Sandwich Shop, Bankrupt No. 3123. There were no appearances. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit, there being no funds on hand for the payment of dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Orlikowski & Son, Bankrupts No. 3051. The trustee was present in person. The bankrupts were not present or represented. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 6 per cent. No objections were made to the discharge of the bankrupts. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

June 18. We have to-day received the reference and adjudication in the matter of Henry Benjamin and Alfred Benjamin copartners as H. & A. Benjamin, Bankrupt No. 3404. The bankrupts are residents of Benton Harbor. This is an involuntary case. Schedules will be ordered filed, upon receipt of which list of assets and list of creditors will be made herein.

In the matter of August Gumpert, Bankrupt No. 3024, the final meeting of creditors was held on June 18. There were no appearances. The trustee's final report and account was approved and allowed. Expenses of administration were ordered paid and a first and final dividend to creditors of 10.4 per cent. declared and 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 as soon as the checks are paid and returned to the referee from the depositary.

In the matter of Marlow Perks, Bankrupt No. 3180, the final meeting of creditors was held June 18. There were no appearances. The trustee's final report and account was approved and allowed. Expenses of administration were ordered paid, and a first and final dividend to creditors of 6 per cent. was declared and ordered paid. This dividend is in addition to the payment of preferred and secured claims. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Westlund Lumber Co., Bankrupt No. 3456, the first meeting of creditors has been called for July 12.

In the matter of Stanley Sackett, Bank-

rupt No. 3477, the first meeting of creditors has been called for July 11.

In the matter of Pape & Hansen, Bankrupt No. 3468, the first meeting of creditors has been called for July 9.

In the matter of Edward Zwemer, individually and trading as Wooden Shoe Sweet Shop, Bankrupt No. 3467, the funds for the first meeting have been received and such meeting has been called for July 9.

In the matter of Samuel P. Berns, Bankrupt No. 3165, the funds for the first meeting have been received and such meeting has been called for July 9.

In the matter of Howard Vande Water, Bankrupt No. 3451, the funds for the first meeting have been received and the meeting has been called for July 9.

In the matter of David A. Pearce, individually and doing business as Sanitary Plumbing & Engineering Co., Bankrupt No. 3474, the funds for the first meeting have been received and such meeting has been called for July 10.

In the matter of Fred Meinke, Jr., Bankrupt No. 3463, the funds for the first meeting have been received and the final meeting has been called for July 10.

In the matter of Harold H. Shinville, Bankrupt No. 3471, the funds for the first meeting have been received and such meeting has been called for July 10.

In the matter of George A. Byers, Bankrupt No. 3472, the funds for the first meeting have been received and such meeting has been called for July 11.

In the matter of Lyman Simonton, Bankrupt No. 3470, the funds for the first meeting have been received and such meeting has been called for July 10.

In the matter of Floyd E. Parker, individually and as South End Grocery, Bankrupt No. 3448, the funds for the first meeting have been received and such meeting has been called for July 11.

In the matter of Grand Rapids Vitreous Products Co., Bankrupt No. 3459, the funds for the first meeting have been received and such meeting has been called for July 11.

In the matter of William N. Price, Bankrupt No. 3469, the funds for the first meeting have been received and such meeting has been called for July 10.

In the matter of Meech, Arnold & Meech, Bankrupt No. 3133, the trustee has filed his return showing that there are no assets in said estate, and the case has been closed and returned to the district court as a case without assets.

June 26. On this day was held the final meeting of creditors in the matter of Abe Gelman, Bankrupt No. 3142. The bankrupt was not present or represented. The trustee and attorneys for the trustee were present in person. Claims were proved and allowed. The trustee's final report and account was approved and allowed. Expenses were ordered paid, as far as the funds on hand would permit. No dividends were 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.

Glass Trade Supports Ethics Move.

Among glass manufacturers and distributors there appears virtual unanimity of opinion that the fifteen proposals recently submitted for consideration by the Federal Trade Commission, if finally approved, should do much to create healthier trade conditions. The regulations apply not only to manufacturers and distributors of glass, but to those handling kindred products as well. While production of window glass was slightly lower during the week, distribution kept up well. Plate glass output during May showed a gain over the same month last year.

This Case Is Dismissed.

"You are charged," said the judge, "with beating up this Government inspector. What have you to say?"

"Nothing," replied the green-grocer. "I am guilty. I lost my head. All morning I had held my temper while Government agents inspected my scales, tasted my butter, smelled my meat, graded my kerosene. In addition, Your Honor, I had just answered three Federal questionnaires. Then this bird came along and wanted to taking a moving picture of my cheese and I pasted him in the eye."

WORDEN GROCER COMPANY

The Prompt Shippers

Our Guarantee Is Back Of

Morton House COFFEE

Every Package Must Give Satisfaction

WORDEN GROCER COMPANY

Wholesalers for Fifty-nine Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

As Custodian for Your SECURITIES

We can relieve you of all the routine care involved in their ownership.

Your securities are yours, always immediately available, but the responsibility for their care and custody is ours.

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

Food Merchant Who Knows Where He Is Going.

(Continued from page 20)

ates, and what the percentage of expense is in every department, perhaps we shall conclude that the chains are on sound ground in feeling good over the investigational prospect.

Writing to Mr. Haffer, John Cunningham, of Dubuque, concludes his comments: "The salvation of the small, individual retailer lies in this protection which the law can give him." Well, that depends. If there are inequitable practices which the law can correct, well and good. But what inequities are complained of? One is that big purchasers can buy for less than small ones. But the big individual retailer always wants to buy for less than his small competitor, and it is questionable whether he wants to be deprived of such privilege. There is also a plea that manufacturers be compelled to sell buying exchanges on the same basis as others. But it is fundamental to our liberty that we retain the privilege of choosing our own customers. To deny us that right is to contravene our own plea for fixed minimum resale prices. Maybe the investigation will merely confirm the disadvantages complained of by individuals now.

Meantime, note that Roberts has no complaint to make of "conditions" or chains. Roberts asks no further rights, but he does exercise the rights we all have now. We are all at liberty to know our own business. There would be fewer failures if grocers implemented their present liberties in this respect. I confess that I have little faith that any investigation will help men who are not now ready to use the tools right at hand to help themselves. Paul Findlay.

The Federal Trade Commission Enquiry.

Saginaw, June 20—In a recent bulletin we informed you of the unanimous adoption of Senate Resolution 224, Senator Brookhart, Directing the Federal Trade Commission to make an enquiry into the chain store system of distribution.

There is every indication that this enquiry will be productive of a solution of some, if not all, of the vicious practices which are now undermining the wholesale and retail business.

We understand the Federal Trade Commission is now preparing to call a conference which should bring together every important factor of the grocery field, with a view to attempting elimination of some of the secret, misleading and other fraudulent methods of distributing grocery products. We will need your help.

Undoubtedly our Association will be called upon to supply any information which we may have concerning unethical and unfair practices in the industry. You are, therefore, urged to send to the Secretary's office any data you may have or may be able to secure in the way of invoices, letters, announcements, advertisements, etc., which will indicate that in your particular locality, through unfairness, secret policies and double dealings, the grocery business is being demoralized. If you or your territory have been subject to any deceitful or unfair practices which make it impossible for you, through no fault of your own, to stand before the American public as a necessary economic factor in the distribution of grocery products, it is up to you to immediately gather and send to this office every scrap of evidence which

indicates that in your territory there is an attempt to suppress that type of free and open competition which is the basis of our American system of business.

This investigation is of such vital importance to you that you cannot afford to cast this bulletin aside without giving it most serious consideration. Keep it before you, so that whenever an opportunity affords itself you can gather for us such information in your territory as will be of value to your Association in presenting to the Federal Trade Commission sufficient evidence of a proper nature that will make this enquiry of value to the general public.

We are working in co-operation with other Associations and want to be in position to be of service to you and to them. How far we can go depends entirely upon your co-operation.

P. T. Green,
Sec'y Mich. Wholesale Grocers Ass'n

Independent vs. Chain Store Grocer.

The average individual grocer is more up-to-date than chain stores.

He handles a more complete stock.

He is more accommodating.

He knows his merchandise better.

He has more initiative.

He is interested in his community.

He is a citizen.

He is a creator, a chain store is a parasite.

His weakness—he gives too much credit.

He does not exercise enough care when extending credit.

He has no source from which to get this information.

He does too little advertising.

He attempts to meet chain store competition with prices only.

He carries too many brands of the same price and article.

He is not organized.

If he belongs to an association he does not attend meetings.

A retailer will carry a banker on his books for months, then go to the banker, borrow money and pay interest to enable him to do it.

We all need a better community spirit. If a grocer expects the patronage of the dry goods man he should reciprocate. It is wrong for him to expect to make money in a locality, then buy his clothes in a department store.

Some bankers in small towns expect the local merchant's money, but, in turn, they don't patronize the local merchant.

The chain store and commissary system can be met by organizing.

The average retailer is entirely too indifferent about his association.

Dependability.

A man's permanent value rests on his dependability. The first question asked is, "Can we depend upon this person?" A man may be clever, capable and agreeable, but if you cannot depend upon him you do not want him around. To be dependable we must be dependable in all things, little and big, at all times, in all places, under all circumstances. We cannot be dependable if we have weak health, weak character and a weak will. The dependable man keeps as straight in the dark as in the light. You know that wherever he is put he will not cheat, he will not do any mean or contemptible thing.

Business Wants Department

LOOK HERE MERCHANTS—140 acre farm Indiana, \$6,500. Tennessee farm, \$10,000. Tennessee, 160 acres, \$15,000. Tennessee, eighty acres, \$5,000. Montana ranch. New Mexico and various other properties to trade for stock of merchandise. Send for list. P. Phillips, Manchester, Tennessee. 874

FOR SALE—The Quality Store, of Ionia, has for sale five mahogany clothing cabinets of the double revolving type made by the Welch-Wilmarth Co. These cabinets are in perfect condition and are offered for sale at a very low price. 875

GENERAL store, good business, seven nice living rooms, all modern. Hessler's, East Flint St., Lake Orion, Mich. 876

FOR SALE—Good furnished cottage at Greenbush on Lake Huron. W. H. Parry, Vassar, Mich. 877

FOR SALE—Store building in Sunfield, living rooms in rear, also above, good garage. Also double store building in Byron, Mich., hall above, good location. Must be sold at once, to close estate. Write D. G. Weippert, Administrator, Sunfield, Mich. 878

FOR SALE—One Hobart electric coffee mill with peanut butter attachment; one National cash register, rings \$99.99; three sets Toledo computing grocer's scales. B. Stern, Lawton, Mich. 879

BUSINESS OPPORTUNITY—I have a \$10,000 stock of clothing, furnishings and shoes in growing manufacturing city of 10,000. Will sell stock or take a partner. Investigation solicited. Address No. 880, c/o Michigan Tradesman. 880

HARDWARE Store For Sale—Located on East Warren. Good business section. For further information, call at Leo's Hardware, 12826 East Jefferson, Detroit, Mich. 881

FOR SALE—Clothing and shoe store. Will take farm for part payment. W. H. Parry, Vassar, Mich. 882

FOR RENT

Wonderful corner location in central block of city of Cadillac. Store room about 21 ft. by 82 ft. Seegmiller Bros., 218 No. Mitchell St., Cadillac, Michigan.

FOR SALE—First-class dwelling in good, live town. Eight rooms. Summer home in connection. Will sell furnished if desired. Price of house, \$4,500; if furnished, \$6,500. Address No. 869, c/o Michigan Tradesman. 869

FOR SALE—Three-story brick block, 100x25 feet in size, centrally located three doors from main corners in good, live town. Price \$18,000. Address No. 870, c/o Michigan Tradesman. 870

FOR SALE—Splendid business property in the beautiful town of Byron. Twelve-grade school. Twenty-two miles from Flint. Brick store, full basement.

six rooms above. Four car garage. Also complete grocer and meat market equipment. Would cost \$8,500 to build this store. Cash, terms or trade. You can buy this right. Act quickly. Inquire Moffett Grocer Co., 212 Smith St., Flint, Mich. 872

CASH FOR MERCHANDISE

Will Buy Stocks or Parts of Stocks of Merchandise, of Groceries, Dry Goods, Shoes, Rubbers, Furniture, etc. N. D. GOVER, Mt. Pleasant, Mich.

CASH For Your Merchandise!

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

For Sale—Meat market in Southern Michigan. Good business. Address No. 873, c/o Michigan Tradesman. 873

FOR SALE—RESTAURANT and light GROCERY on M 37, near lake resort. Living room in connection. Reason for selling, ill health. Address No. 866, c/o Michigan Tradesman. 866

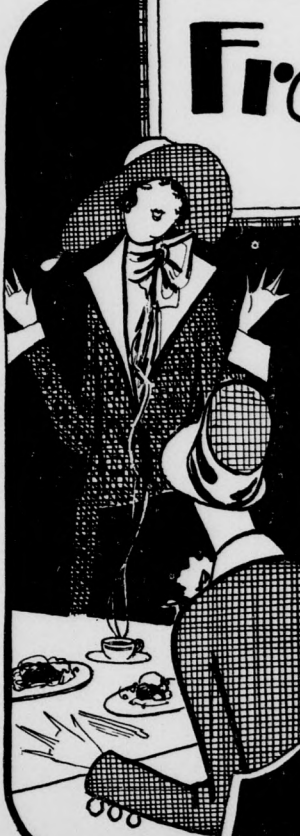
Want a Profitable Business?—Must sacrifice for quick sale, due to ill health, well-established growing wholesale fried cake business in Grand Rapids. Completely equipped. Runs on small capital. Cash business. No experience necessary. Six busy months ahead. Address No. 861, c/o Michigan Tradesman. 861

ALTO ELEVATOR FOR SALE

Contains elevating and bean picking machinery, grain storage and feed grinding equipment. Forced to sell by court order.

J. CLAUDE YODAN,
Attorney for Receiver
Grand Rapids, Michigan
421 Kelsey Bldg.

Consult someone that knows Merchandise Value.
GET YOUR BEST OFFER FIRST.
Then wire, write or phone me and I will guarantee you in good American Dollars to get you more for your store or plant of any description.
ABE DEMBINSKY
Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.
Buyers inquiring everyday—



The tempting cup which successfully advertises your whole meal!

That only Mocha Imparts

DOUBLE FLAVOR

That goes Farther

LIGHT HOUSE COFFEE

NATIONAL GROCER CO.

Michigan Comes To the Front as Oil Producer.

Grandville, June 26—The recent opening of oil wells at and near Muskegon recalls to the old Muskegon river settler that other time, more than sixty years ago, when the oil diggers got to nosing about the pine country in search of another pithole or oil city such as was exciting the Eastern capitalists at that time.

An oil well was next to a gold mine for producing millionaires. Some where South of Muskegon, even at that date, oil was sniffed in the air, and I believe a shallow well was sunk without, however, producing results.

Soon after a prominent lumberman of Bridgeton entered the only store, his face ashine with excitement, announcing that he had discovered oil back in one of the swamps.

"Why not coal oil in Michigan as well as Pennsylvania, I should like to know?" declared this man. It seemed that he had a man cutting timber and running a ditch through a hemlock swamp. This man came home one night with his trousers smelling of kerosene. This fact he reported to his employer and this started something.

A prominent citizen came into my store one day bearing a shovel full of muck from which the fumes of kerosene oil were plainly discernible. The citizen had procured his muck from the ditch which the lumberman's hired man was digging.

Immediately considerable excitement ensued. Visions of sudden wealth from flowing oil wells danced before the mind's eye of the merchant.

Parties went forth to investigate. There was oil sure enough, and Mr. Blank hastened at once to Chicago, returning later with monied parties who, being convinced that oil was here in paying quantities, at once entered into a compact with the owner of the land. In fact, the lumberman sold his holdings for \$50,000 and for a time was the envied of all the town.

Bridgeton, on the Muskegon, a little one horse village with a single store, was soon to boom into an oil city. In imagination we saw ourselves a great metropolis, with great buildings, immense factories and prospects of soon rivaling Chicago, which latter was then the most rapidly growing town in the West.

That dream fell to shreds when it was learned that the whole story of oil discovery was a fabrication. It seems the lumberman had bought and dumped an extra barrel of kerosene in that swamp. His sale at what was then a fabulous price was faked also for the sake of a little local notoriety, and then the oil gush faded out, leaving Bridgeton even more dull and unimportant than before.

Thus ended the oil strike of the sixties on the Muskegon, twenty miles upriver from the village of Muskegon. Nor was it ever revived. That is, not until very recently when a new strike has been made at the mouth of the big Michigan lumbering stream. Oil has actually been located beneath the surface at North Muskegon and at various points up the river. Of course, those early discoveries builded better than they knew, since this crude oil has been lying perdu awaiting a tapper all these long years. Muskegon may be come an oil city of importance after all, and, no doubt, the spirit of that first discoverer of the fluid in the Bridgeton swamp is now rejoicing on the other side over the ingenuity of his guess way back in early lumbering days.

It is said that speculators are investigating for oil even as far up the river as Newaygo county. The man who brought that shovel of oil-smelling muck to my store considerably over half a century ago is now having his innings if he is possibly cognizant of what is going on in this mundane sphere.

Iron, copper, lead and salt have long been known in Michigan. And now coal oil. What more need one ask? All we lack is a gold mine to make the State great beyond any other.

Of course, there is a possibility of failure in this new oil enterprise, yet to date large amounts of oil have been pumped, and there seems to be no reason why it should give out for a considerable time at least.

Just when the country was beginning to look more and more to foreign sources for our needed oil this new strike breaks upon the world. Even as the Muskegon valley was at one time the largest lumber producer in the world it may now, after the decline of lumbering, become the head and front of the world's oil industry.

Big things come unexpectedly sometimes. One can easily imagine the spirits of the early lumberman haunting the valley of the Muskegon, taking a hand, perhaps, in bringing into notice this new and important industry.

Where once the pine grew, and where barren plains now confront the eye, the oil wells are, perhaps, to dot the landscape and bring back some of the old time hustle and scramble that characterized the logging operations of long ago.

We hail this new industry and expect if all goes well to see towns and, perhaps, cities rise where has been long a silent waste incident upon the cutting of the last pine log of the woods.

There is an old saying, "Go slow and learn to peddle." It may be well enough to heed this advice, yet, nevertheless when the good things are coming your way do not refuse to accept them for what they are worth.

Old Timer.

Millinery Buyers Still Active.

Millinery buying keeps up well, despite the between-seasons period. The

best demand of late has been for popular-priced lines of felts. White is still the most sought shade in these models, but all of the pastel colorings have shared in the selling of the current week. The so-called vagabond and brimmed hats have moved best, but brimless and off-the-face types are still selling to some extent. Sport hats of novelty prints and stitched silks are now being offered in all price ranges, with colors taking precedence over black at present. Some call for black satin hats is reported.

What To Learn.

There are five things in life which we ought to learn. Here they are:

Learn to laugh. A good laugh is better than medicine. When you smile or laugh your brain for a moment is freed from the load that it ordinarily carries.

Learn to tell a helpful story. A well told story is as welcome as a sunbeam in a sick room.

Learn to keep your troubles to yourself. The world is too busy to linger over your ills and sorrows.

Learn to stop croaking. If you cannot see any good in this world, keep the bad to yourself.

Learn to greet your friends with a smile. They carry too many frowns in their hearts to be bothered with any of yours.

Don't overlook the fact that it is the hand-minded type of man to whom we are indebted for the practical things of civilized life.

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



American States Securities Corporation IMPORTANT NOTICE

to THE STOCKHOLDERS AND WARRANT HOLDERS

We wish to respectfully call to your attention that the subscription price at which your Option Warrant entitles you to subscribe for Class "A" Common Stock changes from \$8.00 per share to \$12.00 per share on July 1, 1928.

Holders of Option Warrants are entitled to subscribe for the number of shares of Class "A" Common Stock indicated in their Warrant as follows

At \$8.00 per share if exercised on or before June 30, 1928

or

At \$12.00 per share if exercised after June 30, 1928, but on or before June 30, 1930.

Subscriptions at \$8.00 per share, accompanied by Option Warrant and remittance, payable to the American State Securities Corporation, must be paid in full before the close of business on June 30, 1928, and may be made at:

Bankers Trust Company, New York City
Illinois Merchants Trust Company, Chicago, Illinois
American States Securities Corporation, Grand Rapids, Michigan.

We suggest that you have your Warrants registered in your name, if you have not already done so, in order that the Corporation may in the future communicate with you direct.

\$8.00 SUBSCRIPTION PRICE EXPIRES ON JUNE 30, 1928

American States Securities Corporation