

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, JULY 11, 1928

Number 2338

Our Heroes

Here's a hand to the boy who has courage
To do what he knows to be right;
When he falls in the way of temptation,
He has a hard battle to fight.
Who strives against self and his comrades
Will find a most powerful foe;
All honor to him if he conquers—
A cheer for the boy who says "No!"

There's many a battle fought daily,
The world knows nothing about;
There's many a brave little soldier
Whose strength puts a legion to rout.
And he who fights sin single-handed
Is more of a hero, I say,
Than he who leads soldiers to battle,
And conquers by arms in the fray.

Be steadfast, my boy, when you're tempted,
To do what you know to be right;
Stand firm by the colors of manhood,
And you will o'ercome in the fight.
"The right," be your battle-cry ever,
In waging the warfare of life;
And God, who knows who are the heroes,
Will give you the strength for the strife.

Phoebe Cary.

It may be an old story to you—but..

There must be something especially interesting about any product which has a habit of disappearing rapidly from your shelves.

Do you know what it is?

If so, you can use it to advantage in making that product move still faster.

You'll find this "story" in the manufacturer's advertising and in the store display material he provides to help you sell his product. Perhaps it concerns a new or unique use for the product. Or it may be a customer's experience with it. Certainly, if it enables you to interest your customers more easily, it's worth knowing.

It may be an old story to you . . . but a new one to your customers.

PROCTER & GAMBLE
Cincinnati, O.

There's an interesting "sales story" back of each of these fast moving products. Let your customers know it.

IVORY SOAP	CHIPSO
CAMAY	IVORY FLAKES
LAVA SOAP	GUEST IVORY
OXYDOL	CRISCO
P and G THE WHITE NAPHTHA SOAP	
STAR NAPHTHA WASHING POWDER	

"The better it's known, the easier it sells"



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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.

ERA OF STATE MONOPOLIES.

From the country of the cartel comes the interesting view that the age of free industry is drawing to a close and that it will be succeeded by an era of monopolies under State franchise and supervision. Professor Schmalenbach of Cologne, considered one of the greatest authorities on industrial economics, is the prophet, and he upholds his forecast in an interesting fashion. For free industry, he contends that "proportional working costs" must be relatively important as compared with "fixed industrial costs." The former are wages and raw material purchases, which fluctuate with plant operation. The latter may be grouped as overhead and administration expenses.

In substance, what he argues is that the substitution of machine for human labor has greatly increased the item of fixed costs and has brought about the race for volume, since to keep machines idle is so much more expensive than to keep men idle.

From this point Dr. Schmalenbach goes on to explain that in the end this race for volume output and the competition it means will destroy industry and make necessary a regulated production, which will only escape the Socialist ideal by still paying its profits to individuals and not the State. The cartel period he pronounces as a transition stage, holding that these combinations are failing because they lack competition and allow various wastes and inefficiencies.

Considering not only the source of this view and the experience on which it is founded, special interest also attaches to it, of course, because the conditions described are similar to those faced by so many industries in this country. The race for volume is a very live problem and it has been understood for some time that the substitution of machine for human labor has been as much at fault as the over-expansion brought about by the war.

Various steps have been taken to overcome the problem here. Producers have been urged to eliminate all but

profitable business. Trade associations, and particularly the new institutes, are gathering and furnishing statistics so that supply may be better adjusted to demand. Finally, there have been numerous mergers aimed at greater efficiency and "stability."

A solution that is being pressed from many quarters is that the legal restraints on price, production and market control should be removed. It appears to be worth while repeating that Dr. Schmalenbach considers the cartel a failure because of the lack of competition. And experience is usually a better teacher than theory.

SEE GAIN FOR QUARTER.

Somewhat less than the usual seasonal letdown is noted in the industries which have been active, and the assumption is that the summer will see operations fairly well maintained. Estimates gathered by the Regional Shippers' Advisory Boards for the quarter just starting indicate that industrial production should be 6.4 per cent. above the volume for the third quarter of 1927. These forecasts have been found fairly accurate, and, in this instance, bear out the notion that the dip that started a year ago is not likely to be repeated this season.

The statistics coming forward on the half year's operations in industry prove that reports of a mixed situation have not been at all misleading. Even the iron and steel business furnishes a striking contrast in a record steel output and the lowest iron make since 1924. Other variations are constantly showing up, and can be found not only between industries but between manufacturers in the same field. Progressive industry and progressive management are each distancing competition.

With the one addition of the substantial demand that has come forward for farm machinery, the desire for new housing and automobiles seems to have written the industrial record for the first half of the year.

SILK, COTTON AND WOOL.

After a brief shut-down which embraced all but a small percentage of mills, the cotton goods industry resumed operations Monday, but on a limited scale. Stocks are reported over large, as they have been for some time. Not only has the market this problem on its hands, but fluctuations in the price of raw material add to unsettlement and tend to hold back the buying that might otherwise develop.

In contrast to these unsettled circumstances in the cotton goods line is the manner in which the silk industry is forging ahead. The consumption of raw silk in June set up a new

record for the month, and the figures surprised even the trade. Demand has broadened out so that selling is not apt to be so competitive as it would with business concentrated on only a few fabrics. Fears that rayon might seriously cut into the market for genuine silk have proved quite groundless, and the artificial fiber is also hanging up new records.

Little activity is noted in the woolen goods market beyond sales of coatings to the garment manufacturers. Men's wear openings will be later than usual. Wool has been dull, and the market tends to favor buyers while waiting for the London sales this week. This will be the smallest July offering.

HAMILTON AND JEFFERSON.

Beneath the splurge and roar of the bombastic Bowers speech at Houston ran a current of condemnation of Alexander Hamilton and exaltation of Thomas Jefferson.

There is lack of gratitude and true understanding in this position of the keynoting historian. Had it not been for Hamilton it is very probable that there would have been no National Democratic convention to be "keynoted" to by Mr. Bowers.

Hamilton was largely responsible for the Federal Union. During the stressful hours of the formation of our National Government Jefferson was absent as our Minister to France. Had Hamilton failed it is quite conceivable that only state conventions would be possible to-day.

Jefferson's beautiful and historic home, Monticello, offers to Mr. Bowers's notice a mute little ironic comment upon the bone-dry plank adopted by the Democratic convention. In that gracious mansion the historian has found the first dumbwaiter in America. It runs from Mr. Jefferson's cellar to Mr. Jefferson's dining room. It has space for just two bottles.

NOT WORRIED.

A casual remark by Charles M. Schwab at an industrial conference that he is "not afraid that politics is going to hurt business" is worthy of consideration as the United States faces another Presidential campaign.

Theoretically and traditionally, a Presidential year is a poor business year. This belief has widespread acceptance, although there has seldom been any very substantial foundation for it. There have been a few exceptions in which politics was the prominent factor. The Democratic threat at the end of the first Cleveland administration to overthrow the protective-tariff system depressed business for a time.

But these dangers are largely of the past. For it is generally recognized

that the country will not tolerate a party or a movement which threatens sound business organization, high wages and other factors which have contributed to national prosperity in recent years.

HITTING THE LOAN SHARKS.

One of the strongest forces operating to weaken the position of the loan sharks has had little public recognition. This is the establishment of loan systems by business concerns for the benefit of their employees.

Some of these company loan-funds have been set up and are maintained solely by the company. Others represent joint efforts by the company and its employees, the employees being invited to make contributions to the fund and the company paying interest on these contributions. Losses under either arrangement have been negligible.

In the General Electric Company, to take a single instance, an employee who has become a member of the relief and loan plan, to which any employee is eligible after a year of service, may borrow from the funds a sum not in excess of \$200. He repays the amount borrowed by deductions from his pay without charge for interest.

FACING CRITICAL TEST.

The United States has reached the zenith of prosperity because she has held to the high moral standards of her founders. The settlers of America had the vision of free democracy and Christian standards of life. Is that vision fading?

Crime, sexual looseness and contempt for law are increasing. There is bribery, corruption in government, indifference to the suffrage. Easy divorce is undermining marriage. The United States is about to face the most critical test—possession of enormous wealth. When we were young and poor our struggles bred men. Now that we are steeped in pleasure we are in danger of losing the simple virtues.

America is sound at heart. She will continue Christian. But the people must consider and choose. Our spiritual progress must keep pace with our wealth and material development or the United States is headed for ruin.

Experiments are being made in London with a view to applying to rapid cookery the principle of the new diathermic electrical apparatus which is now used only medically for the treatment of pneumonia, rheumatism, arthritis and other rheumatic ailments. It is claimed that recent tests show that the apparatus could bake a potato in sixty seconds, broil a steak in thirty seconds and fry an egg in two seconds. The apparatus is considered especially adaptable to cookery because it introduces an intense internal heat.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Mecosta, July 10—Just a line to report on two slick shop lifters who recently came into my store. One bought a few goods, while the other walked out with three \$9 silk dresses. They were well dressed, about thirty-five or forty years of age, and drove a dark green car, nearly new. The car was small, but we could not get the make or number of the license.

A. A. Pangborn.

The Renee Garment Co., of Gary, Ind., is sending out letters stating that if women will send it \$1.50 in cash to pay for cutting and binding, it will send its first smock to sew. Those who respond to this request and send in the money are not able to obtain any reply to their letters.

Regarding this swindle, the postmaster at Gary writes as follows:

The Renee Garment Co. operated a business in Gary which was not in accordance with the postal regulations. Under date of Friday, April 13 the proprietor was called into the office for an interview with the inspector operating in this district and he was given to understand his business was fraudulent and he agreed to quit business May 1. However, in the meantime local police raided the offices of the Renee Garment Co. and on April 17 the proprietor signed an order to me to refuse and return all mail addressed to the Renee Garment Co.

So ends another one of those work-at-home concerns whose proposition promised to be a profitable thing—for the promoter.

"Grape" as a name of a beverage should be used only to describe a product made actually from the fruit of the grape, according to the terms of a stipulation agreement made between the Federal Trade Commission and a manufacturer of beverages. The beverage made by the company in the present case was not prepared from the juice of the grape in such substantial quantity as to be properly represented or described by the use of the word "grape," it was held. The manufacturer of beverages agreed to discontinue use of the word "grape" as a trade brand for a product not composed entirely of the juice of the grape or the fruit of the grape. However, it was provided that if such beverage should be made for the most part of the fruit of the grape the word grape could be used with the proper qualifications.

Unfair trade practices in the paint, varnish and lacquer industry will be considered at a trade practice conference to be held with the industry by the Federal Trade Commission. The Commission has authorized the holding of such a conference on the ground that seventy-five per cent. of the members of the industry have requested it but no time or place has been set. Commissioner Garland, S. Ferguson, Jr., will preside at the meetings. Among unfair practices to be considered are commercial bribery, adulteration of competitors' goods, misbranding and misrepresentation in advertising and labeling. The Commission has in the past disposed of 149 complaints

against different members of the paint and varnish industry regarding one or another of these unfair practices, and ninety-one orders to cease and desist were issued, while fifty-eight complaints were dismissed. Of the fifty-eight approximately thirty-eight were settled by stipulation. The remainder were abandoned because of want of jurisdiction.

Adrian, July 10—I note a complaint recently made to your Realm of Rascality from a woman whose husband paid \$23 for a course of study for fireman or brakeman. When he sent his money to the Railway Educational Association he might as well have stuck it in the stove for all the good their course would do him, for either job, as all railroads examine their own men when they hire them, and they only require an eighth grade education and perfect health. All the information he got for his \$23 he could have got from any man in engine or train service for the asking. I note he must return his diploma to get half his money back, and for all the good it is he may as well burn it as it is absolutely useless.

At the present time nearly all the men who hire firemen and brakemen are practical railroad men, and can nearly judge by looking at a man whether he will make good or not. All so-called training associations make big claims for helping men to get big paying jobs, which is not true, because all big paying jobs are held by men with 10 to 15 years' service, the getting of which is governed by ability, fitness and seniority, so how could they be of any help to anyone?

It is true that on some runs a fireman can make \$160 in two weeks, but to do so he must work from twelve to twenty hours a day, and that means actual work, not including the time it takes to go to and from work, which is usually one and a half to two hours, and then pay 14 to 20 cents carfare. There are very few men on the railroad who have a regular time to go to or from work except in yard or passenger service.

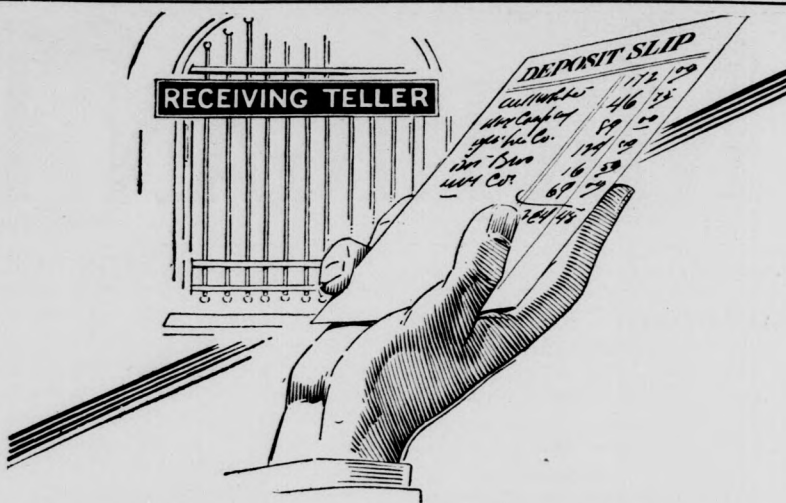
When a man is first hired for either position he has to make from one to three trial trips to see if he is any good and get a little insight as to what is expected of him, and he does not get any pay for them either. Then he is marked up on the extra list to wait his turn out, which may be in eight hours or two days, depending on the amount of traffic, weather conditions or the number of regular men off. All he can do is stay around home and listen for the telephone or look for the call boy to come after him. There are extra men on the railroads to-day that have ten years' service who are only making \$90 a month and trying to raise a family and buy a home, or else paying \$40 a month rent. At the present time the railroads are laying off men instead of hiring brakemen or firemen and will not hire any new men until all furloughed men are called back, which may be in five years from now.

My advice to young men on the farms is to stay there if they can make ends meet and save ever so little. I know the boys in the country are not all sprouting wings, nor in the city are they all growing horns, but there is a bunch of sharpers both male and female in all cities, lying in wait for the unwary to lead them astray, and then laugh at them for being fools or easy marks.

I feel that I am qualified to speak thus, as I have thirty-four years' experience on the Lake Shore as laborer on the track, fireman and engineer.

W. A. M.

The writer of the above letter knows what he is talking about, so far as railroad employment is concerned, and



SELF INTEREST..

He who serves others best, serves himself best. Selling Beech-Nut goods—and plenty of them—has helped many a grocer convince customers that *his* interest in *their* welfare is entirely sincere. The exceptionally fine character of Beech-Nut foods brings buyers back for more, to the best interests of all concerned.

Beech-Nut

"FOODS OF FINEST FLAVOR"

BEECH-NUT PACKING COMPANY, CANAJOHARIE, N. Y.

WHITE HOUSE COFFEE

The Package of "Repeats"

THE way to test the selling value of coffee is to take it home and try it, yourself. See how your own family likes it. That is what we ask you to do with White House.

Give it a thorough test in your own home, in comparison with any other

brand at any price. Then we are sure you will push it in your store.

White House makes good customers because it makes good coffee. Every package is filled with proof of this statement.

The Flavor is Roasted In!

DWINELL-WRIGHT CO.,
Boston, Mass., Chicago, Ill., Portsmouth, Va.



his sentiments on correspondence instruction to fit men for such positions are worthy of consideration by those who are lured by the claims of such easy money schemes.

Sears Roebuck To Open Ten New Stores.

More competition for the retail dealer is coming. Sears, Roebuck & Co. will open ten retail department stores during the second half of this year, according to the company's plans. This will give Sears a total of twenty-nine of these stores, known as class A stores, at the end of the year, and in addition the company will open a number of smaller branches which are specified as class B and class C stores.

The expansion program calls for the opening of one class A store in Boston about the middle of July; two in Cleveland, two in St. Louis, one in Omaha and one in Des Moines during August; one in Milwaukee and one in Boston early in September, and one in Los Angeles in October.

The number of class B and class C stores to be opened during the next six months is still uncertain. It is expected that twenty to fifty of these stores will be placed in operation, depending largely upon locations, rentals and other considerations.

As of June 30 of this year, Sears, Roebuck & Co. had nineteen retail department stores in operation and slightly more than 100 smaller stores. These class B and class C stores vary in size from a single room and handling only one line of goods, such as tires and tubes, to buildings of several stories and handling almost as full a line as the class A establishments. The company had only a few of the smaller stores in operation at the beginning of 1928.

It is not yet possible to obtain separate sales figures for the department and other retail stores, but it is understood that a considerable portion of a gain of \$16,372,509, or 12.6 per cent. in the first six months of this year was due to the company's expansion in the chain store field.

The Ten Giants of American Mass Distribution.

The ten retail trade corporations doing the largest amount of business in the United States through chains of stores are listed below in order of the size of their operations. Four of these, with total sales of \$1,107,000,000 a year, are in the grocery field; three are department store companies with annual sales of \$376,000,000; two sell \$405,000,000 worth of goods in variety chains and one concern dispenses \$58,000,000 of drug store supplies. These ten corporations alone distribute \$1,946,000,000 worth of commodities a year—approximately 5 per cent. of the nation's entire retail trade.

1. Great Atlantic & Pacific Tea Co.: Field, groceries; stores, 17,500; sales, \$750,000,000.

2. F. W. Woolworth Co.: Field, variety; stores, 1,581; sales, \$272,000,000.

3. Kroger Grocery & Baking Co.: Field, groceries; stores, 3,765; sales, \$161,000,000.

4. J. C. Penny Co.: Field, department stores; stores, 1,005; sales, \$151,000,000.

5. S. S. Kresge Co.: Field, variety; stores, 440; sales, \$133,000,000.

6. Gimbel Brothers: Field, department stores; stores, 6; sales, \$123,000,000.

7. American stores: Field, groceries; stores, 2,000; sales \$120,000,000.

8. May Department Stores: Field, department stores; stores, 6; sales, \$102,000,000.

9. Safeway Stores: Field, groceries; stores, 916; sales, \$76,000,000.

10. United Drug Co.: Field, drugs; stores, 465; sales, \$58,000,000.

Enquiry Into the Grocery Industry.

On June 1, 1928, the Federal Trade Commission approved the recommendation that a trade practice conference be held for this industry and designated Commissioner C. W. Hunt to preside.

Certain practices have been suggested for discussion at this conference, as follows: misrepresentation and secret rebates; unfairness of different types of so-called "free deals;" subsidizing salesmen, other forms of commercial

bribery; misleading statements re-labeling or advertising of food products; lottery schemes and gift enterprises; fraudulent methods of manufacture and distribution by irresponsible manufacturers or merchants; wasteful practices, considered burdensome alike to the trade and consumer, such as unwarranted cancellations and returns; discriminatory prices, different in same or different markets, and sales below cost for purpose of killing competition or building monopoly; consideration of re-sale price maintenance legislation.

The date for this conference has not yet been determined.

Problems Solved By Cranberry Growers.

The cranberry is a distinctly American crop whose successful marketing is worthy of notice in a study of agricultural problems. It is one of the hardest of crops to bring to maturity. Cultivation, expensive land treatment at various seasons, constant vigilance against insect pests and diseases and the picking of the harvest by hand comprise some of the problems of the growers.

Yet, despite these adversities, 600,000 barrels of these berries, representing an estimated crop value of \$6,000,000, have been marketed.

How do they do it? Well, for one thing, the growers have a strong cooperative organization.

But You Don't!

You can worship God in the woods and in the fields—but you don't, do you?

You can worship God on the lakes and on the rivers—but you don't, do you?

You can worship God on the roads in your car—but you don't, do you?

You can worship God in a different church each Sunday morning—but you don't, do you?

You can worship God in your lodge or at your club, and neglect your church—but you don't do you?

You can worship God by sending your children to Sunday school—but you don't do you?

You can worship God by going to church and taking the children with you—but do you?

Team play helps to make work play.

Let Your Wife Decide

SOME Style Pickles, not only are different but have proven themselves the largest seller of any type of pickle on the market.

Your market is no different from others—those accounts which we serve are selling just as many other types of pickles as they ever did but—

Get This

Home Styles are outselling Sweets, Sweet Mixed, Sours and Dills.

Send for a sample of these new crop Home Styles, and you and your wife try them—let your friends taste them—pass them around the office—that will give you an idea of their appeal.

Cut out and fill in the coupon below and mail it to us immediately.



The WIDLAR Co.

724 BOLIVAR ROAD

CLEVELAND, OHIO

MOVEMENTS OF MERCHANTS.

Bay City—The Martindale Bean Co. has decreased its capital stock from \$50,000 to \$30,000.

Kalamazoo — W. Dross succeeds Peter Sidorowicz in the grocery business at 612 Mill street.

Burnips—John Broersma succeeds J. W. Lippert in the grocery and general mercantile business.

Greenville — Fitzhugh H. McNay succeeds D. M. Ahlstand in the grocery and dry goods business.

Grand Rapids—The Grand Rapids Trust Co. has increased its capital stock from \$150,000 to \$750,000.

Manton—Frank Coleman succeeds Coleman & Yeager in the confectionery, grocery and restaurant business.

Grand Rapids—David Bolp succeeds Dallas Himebaugh in the grocery business at 408 Turner street, N. W.

Detroit—Bernie's Snappy Clothes Shop, 220 Monroe avenue, has changed its name to Ford's 2 Pant Suit Shop.

Owosso—The Dickson Oil Corporation, East Main street, has changed its name to the Northway Oil Corporation.

Kalamazoo—G. Vanderbeek succeeds John D. Robbins in the grocery business at 1502 West Michigan avenue.

Pontiac—The Oakland Lumber & Supply Co., 702 South Paddock street, has increased its capital stock from \$100,000 to \$125,000.

Grand Rapids—Jos. Goldman, 703 Division street, has sold his stock of dry goods and furnishings to L. Levinsohn, who has removed it to Saginaw.

Muskegon Heights—Malcolm Hoos, Charles Silk and E. Duffield Wade have opened an ice cream and confectionery store at 1013 Peck street, under the style of the Rainbow Inn.

Muskegon—Fire damaged the store building and clothing stock of S. A. Silverman, 56 Western avenue, entailing an estimated loss of \$4,000, which is fully covered by insurance.

Lansing—The SKF Air Service, Inc., 401 City National Bank building, has been incorporated with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed and paid in in property.

Alden—The Alden Marketing Co. has been incorporated to deal in farm products, with an authorized capital stock of \$35,000, of which amount \$3,055 has been subscribed and \$2,045 paid in in property.

Sault Ste. Marie—Cowell & Burns, who conduct a chain of clothing and men's furnishings stores in several Northern Michigan cities, have opened a second store here, which is located at 210 Ashmun street.

Saginaw—The Muir Drug Co., Inc., operating a chain of cut-rate drug stores in Ohio, Indiana and Michigan, have opened a Saginaw store at 518 Genesee avenue, with E. D. Plummer, of Grand Rapids, as manager.

Detroit—The Boyd Shoe Co., 3315 Barlum Tower, has been incorporated to deal at retail in shoes and apparel, with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Remus—The Remus Co-Operative

Creamery Co. is erecting a modern plant of brick and tile, 60x100 feet in size which will be electrically operated and the capacity of the plant will be double that of the present one.

Kalamazoo—L. Levinsohn, of Saginaw, has purchased the stock of clothing and shoes of the Kalamazoo Salvage Co., 234 East Main street, from Nettie B. Wenzel, and will conduct a closing out sale on the premises.

Marquette—Automatic Utilities, Inc., has been incorporated to market automatic household and commercial appliances, with an authorized capital stock of 500 shares at \$100 per share, \$8,000 of which has been subscribed and paid in in cash.

Harbor Springs—The Betty Lane Shop, of Clearwater, Florida, has opened a branch store in the recently remodeled Marshall building. Exclusive lines of women's apparel and accessories will be carried. Miss I. W. Carrier is the manager.

Petoskey—The Misses Orrel Negus and Marcella Meyer, teachers of Domestic Science, have engaged in business at 103 East Main street, under the style of the Silhouette Coffee Shop. Waffles and special parties by appointment will be specialized in.

Iron Mountain — The Nicholson Farm Market, 100 East Ludington street, has been incorporated to deal in farm products, with an authorized capital stock of \$4,000, all of which has been subscribed, \$700 paid in in cash and \$300 in property.

Detroit—The Eastlawn Accessory Shop, 14126 East Jefferson avenue, has been incorporated to deal in automobiles and auto accessories at retail, with an authorized capitals stock of \$10,000, all of which has been subscribed and paid in in property.

Ludington—James A. Rye and Frank Washatka, proprietors of the Busy Big Store, are conducting a closing out sale of the entire stock, having leased the building to other parties who want immediate possession. This is Ludington's oldest department store.

Traverse City—The Burns Grocer Co. has been incorporated to deal in groceries and food stuff generally as jobber and as manufacturers and packers agent, with an authorized capital stock of \$50,000, all of which has been subscribed and \$20,000 paid in in cash.

Benton Harbor—J. B. Toland has merged his garage, automobile, trucks, parts, supplies and accessories business into a stock company under the style of the Jesse B. Toland Co., 260 Territorial street, with an authorized capital stock of \$25,000 common and \$15,000 preferred, in which amount \$23,000 has been subscribed and paid in, \$13,000 in cash and \$10,000 in property.

Manufacturing Matters.

Jackson—Purchase of the plant of the American Lady Corset Co., has been announced by S. H. Camp, owner of the S. H. Camp & Co., manufacturers of surgical and semi-surgical braces, supports and corsets. The Camp company will occupy the building during August. The corset plant has three floors and basement containing between 65,000 and 70,000 square feet of

floor space. The Camp company has been located at Jackson, but its old quarters were outgrown.

Prohibitions Promulgated By the Federal Trade Commission.

Unauthorized by the United States Government the use of the phrase "U. S. Army" as a brand on shoes is an unfair trade practice, the Federal Trade Commission holds in announcing a stipulation agreement made between the commission and a manufacturer of shoes. The manufacturer made shoes on the Munson last and finished them to simulate shoes manufactured in accordance with United States Army specifications and Government requirements. In selling these products the company advertised the shoes with the marking "U. S." and "Army." The fact was the shoes were not manufactured under Government requirements. The respondent agreed to cease and desist from this sort of misrepresentation.

Two partners in the business of selling and distributing men's shirts signed a stipulation agreement with the Federal Trade Commission to discontinue advertising themselves as manufacturers, when they do not own, control or operate a factory. They will also stop representing that they sell genuine English broadcloth shirts and rayon silk shirts when such shirts respectively are not imported from England or any other country and do not contain silk, the product of the cocoon of the silk worm.

"Shrunken" material from which overalls are manufactured has a definite meaning in the overall trade. A manufacturer and distributor of overalls labeled his products with the following: "The material in this garment is shrunken to the degree possible by the mills." This representation was held by the Federal Trade Commission to be an unfair trade practice as the material in reality was not what is known as "Shrunken." The overall manufacturer signed a stipulation agreement to cease and desist from this misrepresentation.

Unfair use of the term "Norway pine" or "spruce" is the cause of a stipulation proceeding between the Federal Trade Commission and a manufacturer and seller of ladders. The respondent agreed to discontinue use of the word "Norway pine" or "spruce" to designate wood used in the manufacture of ladders not made of Norway pine or spruce.

Beware of Adulterated Olive Oil.

Food agents of the Department of Agriculture are continuing to find cases where cottonseed oil is being branded and sold in such a manner as to lead the purchaser to think the product is olive oil. Seventeen prosecutions have been ordered by the Bureau during the past six weeks in a vigorous attempt to put a stop to the fraud. "The practice of misbranding," Dr. Kellogg, director of the Bureau of Foods, explains, "consists of using tin cans, having specially designed labels in attractive colors, the brand names usually being in Italian, with designs of pictures of olive trees, olive branches or foreign scenes, all having the de-

sired effect of showing the product to be imported olive oil; whereas, the oil as a rule is cottonseed oil. In some cases the labels include in small type the words 'vegetable oil,' 'table oil' or 'cottonseed oil.' Another method of defrauding the public is to extract a part of the olive oil from the cans properly labeled, replacing with cottonseed oil and resealing in such manner as to overcome any suspicion of tampering with the cans. The public is warned against the purchase of these misbranded products. Pure olive oil is usually properly labeled as such and any cans not so branded, but which have designs and inscriptions purporting the product to be imported, and which have the words 'table oil,' 'vegetable oil,' etc., inconspicuously shown, may be looked upon as containing cottonseed oil and therefore misbranded."

Late News From Charlevoix.

Charlevoix, July 10—C. J. McCarthy has opened what he calls a tourist headquarters. He has several billiard tables, two bowling alleys, a lunch counter and cigar stand in his place.

Mrs. M. E. Gregory demonstrated health food at Martin Black's grocery from July 2 to 7. This week she is in Petoskey.

The Florence Stove Co., of Detroit, has a demonstration at the Staley Bros. hardware store.

H. Cory is back again with his beautiful line of linen and rugs. He is located at 223 Bridge street.

David Abdallah, of Cincinnati, has opened a new store with art linens, laces, etc., and makes trousseau specialties.

The LaFrance Shoppe, of Chatham, Mass., and New York, with E. G. Khoari as manager, is now located in 103 Bridge street. He is showing a fine line of French lingerie, shawls and hats.

All sidewalk signs and other obstructions have been removed from Bridge street. This pleases the pedestrians very much.

Addie Holley's gift shop now has a full line of novelties ready for the tourist trade. She has added an assortment of Cincinnati's best candy and expects a good business with it.

I am pleased to note that the Hallet Hotel and Inn keep their Michigan Tradesman before the traveling public. I found the last four issues in their reading department.

Joe Bawenbach, of Alexandria, Va., who is interested in the Cincinnati Soap Co., arrived here to-day and is a guest at the Elston cottage for the season.

Capt. A. Taylor, of this house, caught a 3½ pound steel head trout in Lake Charlevoix to-day and we shall enjoy his catch.

L. Winternitz.

An Army of Mechanical Men.

In R. J. Wensley's electrical man, or "televox," a machine that carries out telephone orders, we have an extension of the human intelligence with boundless possibilities. One man can command the services of a whole regiment of Wensley's automata. His is the brain that animates them all; they are but his distant artificial senses and muscles. He is endowed with a hundred hands to grasp tools and switches, a hundred ears to receive orders, a hundred mouths to report the condition of machines in lifeless, remote, automatic electric stations, all disposed geographically to suit his purpose, all responsive to his orders alone.

Essential Features of the Grocery Staples.

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

Tea—The week has brought news of strengthening of tea in the Eastern first hands market. The holiday has interfered with the business from first hands, but the undertone is undoubtedly stronger than it was some time ago. Prices on this side are being well maintained, on account of the conditions abroad. No special change has occurred in any desirable tea during the week.

Coffee—The market for Rio and Santos, green and in a large way, has worked up a fraction since the last report. There have been fluctuations both ways, but the net result for the week is probably $\frac{1}{4}$ c advance. Mild coffees remain about unchanged for the week. The jobbing market for roasted coffee is practically unchanged, with a fair demand.

Canned Fruits—The trade is waiting for opening prices on California packs by the leading canners, expected any day. Pineapple business has been concluded and more contracts would have been placed if packers were in a position to take on the business.

Canned Vegetables—Peas are one of the most important packs now before the trade as the canning season is well under way. Buyers have the idea that there will be a liberal if not a big pack and until they are satisfied as to the outcome of the season they are inclined to wait before covering the balance of their requirements. Corn is also neglected and is still weak on current pack. The only show of strength is on the part of canners who are withdrawing new corn as they are not sure what the pack will be as the crop is late and has not made a favorable start. Tomatoes have been showing more strength and both 2s and 3s of full standard quality cannot be had for the inside prices which were current a week ago. The movement has been increased by the purchase of stocks for later outlets because of the restricted acreage, the poor stand and the prospects of a greatly reduced pack on the part of the smaller canners who are usually price disturbers.

Dried Fruits—Peaches have attracted but little attention and there seems to be no hurry to book business at the quotations which have so far been put out by packers. No pinch in supplies is in sight and until the market settles the local trade prefers to wait. The prune situation has not reached the stage where either buyer or seller is ready to trade. Packers want more for their packs than the buyer is willing to pay and neither will make any concessions. The raisin market is quiet, as packers and distributors are more concerned with the movement of old crop than with the sale of new goods. Five-cent raisins on the Coast are admitted to be cheap and it is hardly thought that the market will go any lower. The association, which has most of the carryover, thinks that there will be an upward reaction, as the big buyers are coming in for their later requirements in a volume way and

their purchases are eating holes into the surplus. The movement of spot dried fruits all of last week was routine. The market is well maintained as to quotations and the jobbing demand is normal, but there is no heavy trading for early fall outlets, as sellers are not willing to make concessions, and buyers are indifferent at the moment. In a month or so a better movement is expected, as stocks are not heavy in the jobbing field.

Canned Fish—Alaska salmon is selling somewhat better on account of warm weather. Alaska pink salmon is very active and stocks are light and the market is firm. Red Alaska salmon is quiet but not quite as weak as it was. Chinook salmon, representing the better grades, is scarce. There is a good demand for Maine sardines on account of scarcity of material, prices being unchanged for the week. The pack ought to increase very shortly. Shrimp is selling in a routine way with stocks spotty. Tuna is wanted; steady undertone.

Rice—The market is unchanged as to the trading basis, but there is a better undertone, which is more marked in Blue Rose than in the other domestic varieties. Stocks of Blue Rose are being exhausted and it is predicted that there will be a more or less bare market in all positions by the time new crop is available. The South remains firm, with a narrowing of offerings. Prices there have been irregular in some quarters, as holdings vary and where a miller has a small balance he sometimes disposed of it to clean out his warehouse.

Nuts—Nuts in the shell are quiet except Brazil nuts, which are being offered at opening prices by some importers and s. a. p. by others who have not yet quoted their selling basis. The Brazil market has been firmer lately due to the prospects of a shorter crop than last year, while sentimentally the situation has been changed by the trend of the market on competing nuts, which has been upward. Shelled nuts have been well maintained and no weakness has been shown since the whole line moved upward a short time ago. Light supplies on the spot and difficulty in making replacements in primary markets are responsible for the change in the situation. More business is passing in walnuts than in almonds or filberts, as the two latter varieties are sparingly offered even at full quotations. Where they are available the holder often prefers to sell in a small way to keep his supply for his regular customers.

Syrup and Molasses—The syrup market is easier on account of the fact that the supply now exceeds the demand. This is the first time it has done this for months. Compound syrup is unchanged at the last advance, with a quiet demand. Molasses is dull and quiet and will be for several weeks.

Cheese—Supplies of cheese are still small, as there is a fair demand. The market has been steady throughout.

Salt Fish—The entire line of salt fish is quiet, as it usually is during the summer, when the demand is restricted. The better grades of mackerel are held firm with supplies moderate. The

outcome of the catch along the American shore is unknown but no accumulations have occurred so far. The spring catch in both Norway and Ireland was light this season.

Vinegar—The understocked market causes firmness, but it hampers trading which is reduced as the desired grades are hard to obtain in all positions.

Sauerkraut—Consumption is at a minimum with bulk packs less active than canned. The market is steady on good grades and easy on some of the poor lines which are being urged for sale.

Macaroni—The market is steady in manufacturing and jobbing circles with no heavy demand as nearby replacements are considered more than anything else.

Beans and Peas—Demand for the entire line of dried beans is slow, with no change in prices for the week. Dried peas are likewise neglected, but unchanged in price.

Review of the Produce Market.

Apples—Western Jonathans, \$3.50 per box; Rome Beauty, \$3.50 per box. Asparagus—\$1.50 per doz bunches for home grown.

Bananas—5@5 $\frac{1}{2}$ c per lb.

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

Beets—New, 60c per doz. bunches. Black Raspberries—\$3.50 per 16 qt. crate.

Butter—The market has been doing its fluctuations recently in very narrow limits. The only change during the week was an advance of 1c per pound. At this writing the situation is quiet, with a moderate demand. Fairly steady prices. Jobbers hold fresh packed at 43c and prints at 44c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—Home grown, \$1 per bu.

Cantaloupes—Imperial Valley stock from California sells as follows:

Jumbos, 45s	-----	\$4.75
Jumbos, 36s	-----	\$4.50
Standards	-----	\$4.50
Flats	-----	1.85

Carrots—Home grown, 50c per doz. bunches.

Cauliflower—New from Calif. \$3.50 per doz.

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

Cherries—\$2.50 per crate for sour and \$3 per crate for sweet.

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

Cucumbers—Home grown hot house, \$1 per doz.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$10.25
Light Red Kidney	-----	9.10
Dark Red Kidney	-----	9.25

Eggs—There has been a good demand for fine fresh eggs during the past week, and prices have been well sustained, but the demand this week is weak. Jobbers are paying 28c for strictly fresh.

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

Green Onions—Home grown, 20c per doz. bunches.

Honey Dew Melons—\$2.25 per crate.

Lemons—The upper movement which

always comes with midsummer weather was started. The market is steady on the following basis:

360 Sunkist	-----	\$10.00
300 Sunkist	-----	10.00
360 Red Ball	-----	9.50
300 Red Ball	-----	9.50

Lettuce—In good demand on the following basis:

Home grown iceberg, per bu.	-----	\$2.00
Outdoor grown leaf, per bu.	-----	.90

New Potatoes—\$2.50 per bbl. for North Carolina stock.

Onions—Texas Bermudas, \$2 per crate for yellow; Spanish, \$2.25 per crate.

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

126	-----	\$9.00
150	-----	9.00
176	-----	9.00
200	-----	9.00
216	-----	9.00
252	-----	9.00
288	-----	9.00

Red Ball 50c cheaper.

Peaches—Hilly Bell are now in market, commanding \$2.50 per bu.

Peppers—Green, 50c per doz.

Pieplant—Home grown, \$1 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	22c
Light fowls	-----	15c
Heavy broilers	-----	30c
Light W. L. broilers	-----	18c

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

Red Raspberries—\$4 per 16 qt. crate.

Strawberries—Michigan grown are now in ample supply, commanding \$3@3.50 per 16 qt. crate.

Tomatoes—Home grown hot house are now in market, commanding \$1.40 per 7 lb. basket; 6 lb. basket from Calif. fetch 75c.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	21c
Good	-----	19c
Medium	-----	16c
Poor	-----	10c

Watermelons—50@75c for Florida.

Learn Your Groceries.

Do you know that—
Celery originated in Germany.
That chestnuts came from Italy.
The onion originated in Egypt.
Tobacco is native of Virginia.
The citron is a native of Greece.
Oats originated in North Africa.
The poppy originated in the East.
Rye came originally from Siberia.
Parsley was first known in Sardinia.
Spinach came from Arabia.
The sunflower was brought from Peru.

The mulberry tree originated in Persia.

Walnuts and peaches came from Persia.

The horse chestnut is a native of Thibet.

Cucumbers came from the East Indies.

The quince came from Crete.
The radish is a native of China and Japan.

Peas are of Egyptian origin.

When On Your Way, See Onaway.

Onaway, July 10—An achievement that Onaway may well be proud of was successfully accomplished June 28. The big annual road bee, supervised by Vern Tran and sponsored by the community council, made a record surpassing that of last year by graveling North Elm street its entire length from State street to the Hankey elevator. It was a sight to behold. From 5:30 a. m., when John Smiley secured first prize by delivering the first load, until 7 p. m., there was a constant stream of trucks and teams dumping gravel. Many business places closed. Farmers came in with their entire equipment. In fact, hardly a person, regardless of profession or calling, failed to respond. The air was full of shovels and the grading and levelling proceeded at top speed. Young men and even small boys, entered into the work with enthusiasm and worked as though their life depended on it. Visitors from Flint and Detroit became so interested that they could not resist, but grabbed shovels and did their share. Then came the big dinner at the Odd Fellows' hall, served by the ladies. Hundreds were fed a wonderful repast, which included ice cream. Everybody was welcome and there was no charge. Same at supper time, after a hard day's work.

Liberal cash prizes were given for the first and last load of gravel, the one hauling the largest number of loads and the "joker" load, decided by number.

Then came the big dance at the Assembly hall, free to everyone. Prizes were given for dancing and the old fiddlers' contest was a big drawing card. How the old fellows did fiddle! Men eighty years old showed the crowd how it could be done.

Here's what happened: Signatures were secured, running up into the hundreds, petitioning to make the road bee an annual affair. Sufficient funds, showing a nice balance in the treasury, provides a splendid start for next year, when North Lynn street will be improved in the same manner.

The city commissioners showed their appreciation by co-operating in every way possible with the community council to make Onaway a better place in which to live. Tourists who happened to be in the city on bee day expressed themselves as never having seen such a display of public spirit.

Onaway celebrated the Fourth in a glorious manner. A big and happy crowd. Street parade, children's patriotic parade, costumes drawing good prizes, contests, good music, races at the fair ground and a big dance, sponsored by the American Legion, made Onaway seem like a city of much larger population.

The tourists are returning, bringing with them many new faces to enjoy the Onaway scenery. No sickly hand shakes from these people, but a grasp that indicates sincerity and genuineness; that's what we like.

Souvenir post cards, written in our places of business by our visitors, carry such expressions as this: "Wonderful country, great scenery, good fishing, excellent drinking water, fine camping accommodations, great atmosphere for sleeping, courteous treatment and accommodating people."

Now, this is no flattery. It is genuine and they are sincere.

Their first remark in entering is, "I want to register. I registered last year. There's my name and that of my friends also and we are coming again next year."

When on your way, see Onaway.
Squire Signal.

Natural Gas and Oil Situation at Muskegon.

Muskegon, July 10—Millions of cubic feet of gas pouring daily from the numerous wells along the Muskegon River soon will be used in the

operation of manufacturing plants and for cooking and heating in Greater Muskegon. Pipe lines are being laid to the field by the Muskegon Traction & Lighting Co., which in another two weeks expects to go from artificial to natural gas.

The change will mark the first time in the history of the state that a large industrial city has operated under natural gas. At the same time, practically all residents of Greater Muskegon will profit directly for the first time from the oil boom that struck Muskegon when the discovery well was put down last December.

D. J. Powell, general manager of the local company, says the change to natural gas will result in a 50 per cent. reduction in gas prices from the start. Forty per cent. of this reduction will be represented by the increased heat units of the natural gas, while a reduction in the rates will make up the other 10 per cent. reduction.

Greater Muskegon is consuming slightly more than a million cubic feet of gas a day. It is estimated that 25,000,000 cubic feet of gas are pouring daily from the oil wells along the river. More wells are being put down daily and new supplies of gas obtained.

First gas wells were obtained in the Traverse formations, and it was only within the last few weeks that the wells were put down to the Dundee sands.

It will cost around \$40,000 to make the change in appliances here to use the natural gas. Stove burners must be regulated and on some new equipment will have to be installed owing to the increased heat units of the natural gas.

Previous to the decision of the local company to go to 100 per cent. natural gas, some of the local industrials, including the Continental Motors Corp., were figuring on obtaining their own supply. It is possible that the Continental will put down its own wells on land it owns in the oil field. This plan is being considered.

Muskegon is shipping 1,300 barrels of oil daily from the field. However, many believe that the future lies in the gas wells and that the big revenue will come from this source. Eventually Muskegon expects to obtain exceedingly low-priced gas. At the same time, outside oil operators are here figuring on the possibility of supplying Grand Rapids and other cities from the local field.

Death of Prominent Detroit Druggist.

Detroit, July 10—Edward C. Kinsel, pioneer Detroit druggist, whose store at Michigan avenue and Griswold street has been a downtown landmark for nearly four decades, died in his home at 130 Chicago boulevard last Saturday, after an illness of one week. He was 65 years old.

Mr. Kinsel was stricken with a heart attack Saturday near Omaha, Neb., during a motor trip to Yellowstone National Park. He was brought back to Detroit Sunday.

Born in New York City in 1863, Mr. Kinsel received his education in the public schools there. He came to Michigan in 1888 and established a drug store, his first business venture, in Alpena. After two years in the Northern city, Mr. Kinsel came to Detroit and for three years operated a store at the corner of Sixteenth street and Michigan avenue.

In 1893, he moved to a location two doors from Griswold street on Michigan avenue. At that time he was assisted by a single clerk, William Fraser, who remained in his employment until his death several years ago. By then the business had grown until it was known as one of the largest drug concerns owned by one individual in this country. The firm now employs 133 workers.

Several years ago the company was incorporated with the members of Mr.

Kinsel's immediate family as officers. Although the pioneer druggist remained president of the corporation, he has not been concerned actively with direction of the business for many years, devoting his time to his home and to travel.

In 1897, Mr. Kinsel married Harriet A. Meyer, of Detroit.

He was for many years actively associated with State and National pharmaceutical organizations and for ten years was treasurer of the American Druggists' Syndicate.

Mr. Kinsel was a member of Palestine lodge, Michigan Sovereign Consistory, and King Cyrus chapter, Monroe Council, Moslem temple. His clubs included the Detroit Athletic club, Bloomfield Hills Country Club, Detroit Golf club, Grosse Pointe Coun-

try Club and the National Town and Country Club.

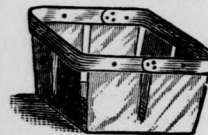
Hens Pay Light Bill By Laying More Eggs.

Dundee, July 10—The hens on C. B. Hiser's farm, near this place, are paying their owner's monthly electric light bills, records compiled from his farm indicate.

After installing electric lights in his henhouse last winter, egg production from his flock of 170 hens soon increased two dozen a day. At 40 cents per dozen, this meant an increased return from the lights of 80 cents per day or \$5.60 per month. His entire light bill was around \$5 per month.

The cost of lighting Hiser's henhouse for a few hours a day during the winter months was estimated at 23 cents per month.

BERRY BASKETS



Cherry & Cass

\$6.75 per 1,000 in 10,000 Lots
\$7.00 per 1,000 in 1,000 Lots
\$1.00 per 500 in 500 Lots
F. O. B. Cars, Augusta, Mich.

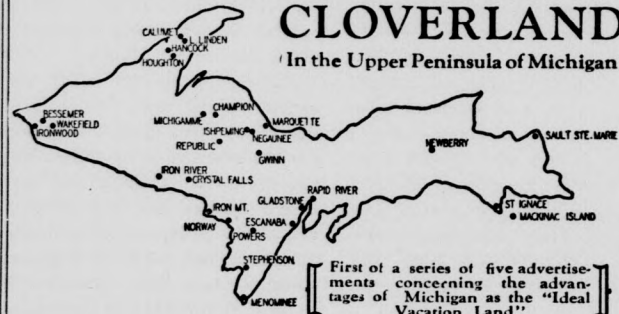
Write us for descriptive Price List of Quantity Packages
AUGUSTA BASKET CO.

Augusta, Mich.

MICHIGAN—The Ideal Vacation Land

MICHIGAN BELL TELEPHONE CO.

CALLS YOUR ATTENTION TO
CLOVERLAND
(In the Upper Peninsula of Michigan)



First of a series of five advertisements concerning the advantages of Michigan as the "Ideal Vacation Land"

Unrivalled in its delightful summer climate, Cloverland, in the Upper Peninsula, attracts thousands of summer visitors.

Well-located cities, fine roads, convenient railways, virgin forests and many rivers and lakes make Cloverland's ten and a half million acres a truly delightful haven for the tourist.

Twenty-eight telephone exchanges and a plant of nearly \$5,000,000 serve Cloverland. Nearly a million dollars is being added to that plant this year.

Long Distance telephone service offers the visitor to Cloverland the opportunity to keep in touch with home and office. And, **Long Distance Rates Are Surprisingly Low!**

For instance, note the long distance rates for a three-minute conversation, between 4:30 a. m. and 7:00 p. m., to the following Upper Peninsula points:

FROM GRAND RAPIDS TO:	Day Station-to-Station Rate	Day Station-to-Station Rate
Bark River -----	\$1.20	Mackinac Island ----- \$1.20
Bessemer -----	1.70	Marquette ----- 1.45
Calumet -----	1.70	Menominee ----- 1.05
Champion -----	1.50	Michigamme ----- 1.50
Crystal Falls -----	1.40	Negaunee ----- 1.45
Escanaba -----	1.20	Newberry ----- 1.30
Gladstone -----	1.20	Norway ----- 1.30
Gwinn -----	1.35	Howes ----- 1.20
Houghton -----	1.70	Rapid River ----- 1.25
Iron Mountain -----	1.30	Republic ----- 1.45
Iron River -----	1.45	Sault Ste. Marie ----- 1.40
Ironwood -----	1.70	Stephenson ----- 1.15
Ishpeming -----	1.45	St. Ignace ----- 1.20
Lake Linden -----	1.70	Wakefield ----- 1.70



MICHIGAN—The Ideal Vacation Land

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 10—The homecoming week ended Saturday, July 7, and was a huge success. About 1000 of the old timers returned to their old town. They all noticed many improvements and many changes which made the Soo more beautiful and all conceded that for climate and natural scenic beauty we had it all over the other places, with the many advantages, fishing, hunting, lakes, rivers, and surrounded by summer resorts, with the locks as another attraction and being situated on the border of the Canadian shore, which was an added attraction to many of the visitors. A good time was had by all.

The steamer Manitou made her first trip of the season from Chicago July 4, bringing in a large number of home-comers, from Chicago. She will make weekly trips during the Summer, carrying freight and passengers, arriving here each Wednesday. This service will afford an excellent water trip for the Chicago people during the summer when they can escape the excessive heat of the windy city.

The Thomas restaurant, at St. Ignace, has opened for the season. This is one of the best eating places there. They specialize on chicken and fish dinners. Mr. Thomas was formerly in charge of the cooking on the dining car service and has attained a reputation which has made his place of business very popular, not only with the traveling public, but with the local people as well.

The new brick building being erected by the Pickford Grocery Co., at Pickford, is coming along so that it will be ready for business before snow falls. When completed this will make the lively little town look better than before the fire.

Since the new Sugar Island ferry started running many cars have crossed, to be the first to visit this new island by auto, but found the roads were not as yet ready to make the trip around the island. Much of the road is now under construction. When completed there will be a sixty-four mile drive around this beautiful island. The formal opening of the ferry will be held August 1.

The Gleason pavilion, at Jordan Beach, near Brimley, will be open with its new additions July 14. The dance floor is 90 by 30 feet and the rest rooms in the pavilion will be open all week, with dancing twice each week and regular every Saturday night. This new place is situated about twelve miles from the Soo on the banks of the river where a cool breeze awaits the patrons.

A. H. Eddy, the well known grocer, who retired a short time ago, has taken up the florist business and is bringing to market some of the finest sheaves of gorgeous peonies of all colors, between white and red, which have ever been shown here. Raising flowers was always one of Mr. Eddy's hobbies and he is now thoroughly enjoying the business.

Hugh McDonald, one of DeTour's prominent business men, met with an almost fatal accident Thursday evening when returning to his home. The automobile in which he was riding turned over on U S 2 by the breaking of the steering rod. Mr. McDonald's skull was fractured and he was immediately taken to the hospital. He is reported as out of danger and hopes for his recovery are favorable. The other occupants in the car escaped without injury.

An old Scotch proverb: Never be the first to say, What's yours.
William G. Tapert.

Selling and Buying Groups.

Wyoming Park, July 10—I have been asked a number of times my opinion on the various new merchan-

dising plans being introduced in the State, all of which are meeting with some degree of success.

We have the R stores, the Alma group, and others, and, of course, the oldest group in the State is the Independent Quality Service Stores which are now in more than thirty towns in Michigan.

To my mind there is but one gauge by which to measure the usefulness of these organizations to the merchants they serve.

Some think that painting the stores one color and putting in a few banners in the window is the thing.

I am not opposed to this, but think it good for some people.

Others say the merchant must buy cheaper and so they organize buying groups and cash-and-carry wholesale houses. That's fine, too, but it will not make a merchant successful who would otherwise fail in business.

The one big thing these organizations must do to make better merchants out of their members is to have regular meetings and gradually but consistently raise the standards of their members and put new pep in them.

Bulletins might help, but they have to be very well prepared if they are to be read faithfully, for everyone knows there is a lot of stuff sent to us to read, good, bad and indifferent.

To my mind cheap goods, red, green, or yellow store front, window streamers, etc., while fine in themselves, are not enough. We have got to have better merchants with a new idea of how to do business.

Especially we must have merchants who can change their methods for the new and later ones which are being shown us daily by different people, not the least of which is the chain store.

That has been the reason why the quality service stores of Michigan had such success—the weekly meeting.

Paul Gezon, Sec'y.

Don't Sign on the Dotted Line.

Ludington, July 10—Activity of two men, who said they represented a Chicago concern and worked among merchants last Thursday, caused local authorities to make a quiet investigation as to the bona fide character of the business in which they were engaged.

At one business house the men took orders for several thousand coupons to be given in trade and apparently redeemable in certain premiums. After getting the merchant's check, the men left and the business man discovered that the order he had signed was dated July 8, which is Sunday. Other apparent discrepancies caused him to telephone his bank and stop payment on his check.

The Seven Arts of Man.

To dress so well that no one will think about how you are dressed.

To talk so convincingly that profanity is unnecessary.

To believe in yourself without being a bore.

To keep the friendship of the man you have to criticize.

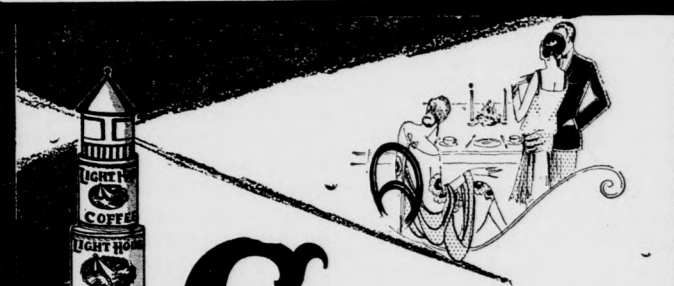
To tell all the truth that needs to be told and no more.

To play as a recreation and not as a dissipation.

To earn dividends without working injustices.

Lee Denies Sale of Lee & Cady.

Detroit, July 10—Gilbert W. Lee, President of Lee & Cady, wholesale grocers, emphatically denies that any part of that business is being sold. He says he has no idea how such a rumor started, and adds that, on the other hand, the business is being expanded. This firm is one of the largest concerns in the wholesale grocery business in the United States.



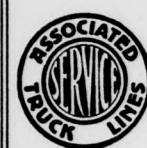
Guides the Successful Hostess

Every guest feels the irresistible power of "double flavor" Light House Coffee—savory, enlivening, refreshment. Because of its dainty invigorating twang—"double flavor" gladdens the party.

LIGHT HOUSE COFFEE

Double Flavor

NATIONAL GROCER CO.



PHONE 94121

ASSOCIATED TRUCK LINES

Announce complete organization for handling Merchant Freight. We go to 167 Cities and Towns in Michigan, and make deliveries to suit present day requirements. We furnish the greatest aid to successful merchandising. Adequate delivery. All lines are regulated by the Michigan Public Utilities Commission.

ASSOCIATED TRUCK LINES

108 MARKET AVE.

GRAND RAPIDS, MICH.

Stock Up Today Sell Tomorrow—

That's how fast "Uneeda Bakers" Products sell, because:

The assortment is large.
The goods are fresh.
The crackers are liked.
The demand is constant.
Customers come back for more.

NATIONAL
BISCUIT COMPANY
"Uneeda Bakers"



Ship By Associated Truck

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DETROIT.

Every Load Insured. Phone 55505

Link, Petter & Company

(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICHIGAN

BUSINESS SELF-GOVERNMENT.

More and stronger trade associations, organized under proper conditions and with adequate safeguards, are foreshadowed by recent decisions and rulings of the Supreme Court, the Department of Justice and the Federal Trade Commission.

Ov reproduction, business depression and unemployment, it is now realized, are comparable only to disease in the devastating and far-reaching injuries that they inflict upon the morals and well being of the entire Nation.

Whatever will facilitate a closer adaptation of production and distribution to the requirements of demand will serve to bring under human control one of the most baleful causes of human unhappiness.

Trade associations are better fitted for this work than any other human agency.

They have the facilities and the law gives them the right, so long as they avoid all unlawful price agreements, to collect and disseminate statistics regarding production, stocks on hand, sales and all other trade information necessary to enable each producer and distributor to regulate his business with full knowledge of the condition of the market.

Trade associations, if they perform this work in the manner now approved by the law, can confer upon mankind a benefaction approximating the control of disease by modern hygiene.

Business ethics are created, not by laws, but by the opinion of business men.

All the laws in Christendom are powerless to raise the business standards of a single industry above the level reached by the preponderance of public opinion among the reasonable and fairminded men in that industry.

This truth most people entirely overlook when they are pushing new legislation to improve business standards.

Business self-government, simply because it is self-government and not government imposed from an outside authority, is creating for business higher standards and more rigorous enforcement than have ever been attained either by the governmental authorities or the courts.

Forward-looking leaders in the business world now recognize in trade associations a long awaited opportunity for business men, through methods of trade self-government of their own selection, to correct a large number of vexations and long standing trade abuses.

Between the point now reached by the law, and the point which the law in the progress of the courts may reach five or ten years from now, there is always a twilight zone.

Through this twilight zone, it is the pioneers in business and the pioneers in the law who must blaze the way, for the business world and also for the courts, toward those improved standards of economic and business ethics to which in the long run legal principles in the majority of cases eventually tend to conform.

Like everything else in the twilight

zone, this subject abounds in many practical problems.

Only through experiments of this character, however, can any advance ever be made in the development of business law, and it is a hopeful sign that at last the more forward-looking leaders, not only in the business world but also in official and legal circles, are to-day enterprising enough occasionally to attempt these experiments, particularly on those special occasions when the surrounding conditions are such as very strongly to warrant such exceptional measures.

NO MORE CABINETS NEEDED.

Continued determined efforts during the past three years of the Coolidge Administration for the establishment of a Federal Department of Education makes one wonder whether President Coolidge, like President Harding, hasn't a General Sawyer, who, instead of bawling constantly for a Department of Public Health, asks for a Department of Education so he can creep into Cabinet honors as teacher.

If all our Presidents have little two-by-four friends for whom they wish to establish Cabinet positions tailored to fit their limited capacities in public life, we will soon have fifty or sixty Cabinet positions, among them being the following Federal department heads: Religion, athletics, transportation, superpower, petroleum, hotel management, Rotary, Kiwanis, brick layers, carpenters, street cleaners, waiters, cobblers, merchant marine, housekeepers, stenographers and every other walk and trade of life. Perhaps if "Big Bill" Thompson the Builder had won recently in Chicago he would have demanded an Italian pineapple throwers' Federal department with a Cabinet head such as himself or Len Small.

Of course, we taxpayers would be glad to see fifty or so new Cabinet positions established, so the Hiram Wesley Evanses, Nelson Antrim Crawfords and Jim Luceys may all have all the honors they do not deserve, despite the fact it may cost us a billion or so more in additional taxes. By all means let us have more Cabinet positions. Tex Rickard should get some of his six hundred millionaires to have him made Secretary of Athletics.

However, speaking seriously, it would certainly be a waste of Government funds to establish a Federal Department of Education when already every State has such a department. The discussion only goes to show how foolish it is in a huge country like the United States to establish a Federal department to try to cope with so huge a problem, when already the states have broken the educational problem up into forty-eight sections and are attempting to solve it as it should be solved—according to the needs of each State.

A Federal Department of Education would be an intruder in the field. The lawmakers in Washington should see how foolish it is to try to establish another Federal department every few years. Let the President create some order like the French Legion of Honor and give his personal friends who seek

honors they do not deserve pretty little ribbons and pieces of bronze which cost nothing instead of Cabinet posts which costs hundreds of millions.

INVENTIONS WANTED.

The English Institute of Patentees has issued its 1928 edition of "What's Wanted." This is a contented world, if we may take the volume as a guide to human needs. There is nothing much more exciting in it than the suggestion of a "magazine hammer which will supply a nail every time the hammer head is struck and drive the nail in with one blow."

Other inventions for which pleas are made include a safety razor blade that will remain sharp, a fountain pen that will write in three colors, a silent lawn mower, a contrivance for filling a pepper pot without getting pepper in the eyes or nose of its operator, an automatic mailing machine which will indicate a letter's weight and then frank it when the proper coins are dropped into the slot and a bus seat which will give tickets and announce the journey's end.

If this list of desiderata exhausts the ideas of the English Institute of Patentees we most seriously doubt that its members will contribute to the scientific advancement of the human race. The automatization of life has already gone far enough.

What fun could children have with a hammer which could not possibly mash their fingers? What a loss to suburban life would be the elimination of the lazy whirl of the lawn mower when some one else is pushing it! And as for fountain pens, what we really need is on which will write in one color, let alone three. Talking bus seats? Why not have them forcibly eject the absent-minded traveler when he reaches his destination?

But these are trivial matters. If we must have more inventions let them be on the grand scale. We need something which will eliminate the need of doing any work during the summer months. We need a weather controller which will keep the cities cool and the seashore and mountain resorts comfortably warm. The English inventors are wasting their time if they aim no higher than pepper boxes and razor blades.

A MAKER OF GOOD WILL.

The announcement that the Near East Relief is preparing to wind up its affairs marks the close of one of the most remarkable chapters of humanitarian service in the history of this country. In the past thirteen years the Near East Relief and the two earlier organizations out of which it was born are reported to have spent altogether more than \$100,000,000. What this has meant to the people for whom it was expended cannot be measured in dollars and cents.

In this country the society was able to dramatize its work so effectively that generous aid was invariably forthcoming in its campaigns for funds. Those pathetic appeals for the refugees—and especially the children—of the war-torn regions of Eastern Europe, Asia Minor, Turkey and Russia

would have loosened the purse strings of a far less generous nation than America.

Abroad the society carried out its relief so efficiently that for hundreds of thousands of Greeks, Armenians, Russians and peoples of other races it meant not only life, but life with new hope and a new confidence in the future.

The starving were fed, the sick were cared for, the homeless were provided with shelter and the orphans were given homes on a scale which we do not believe had ever before been attempted by a single organization. The society also performed heroic service at the many disasters which in recent years have descended upon the Near East and added their victims to those of the war. It is credited with having saved 1,000,000 lives in South Russia. It has taken care of some 130,000 children in its own institutions.

One significant result of this work is the friendship and gratitude which the society has won for this country throughout the Near East. It has built up a tremendous reservoir of good will for the United States.

STONE AGE MUMMIES.

If the mummies which have been found on one of the Aleutian Islands by members of the Morrissey expedition prove to belong to the Stone Age, they will have a great interest for scientists. Their appeal to the public, on the other hand, will be limited.

More antiquity does not arouse popular curiosity like picturesqueness. Tutankhamen was a late comer by comparison with inhabitants of the Stone Age, but the very fact that he lived at a time when the civilization of his region had reached a high point made the discovery of his tomb an event of tremendous interest. It was fairly certain to contain objects not only of antiquarian and historical importance but also of intrinsic beauty and value.

Our part of the world is at a disadvantage in this respect, although students of the Mayan civilization in Central America are enthusiastic over the possibilities of further discoveries there. We cannot expect to uncover ancient cities which will rival those of Egypt in the richness of their treasures. The objects yielded by excavations in this hemisphere are comparatively few and bare.

To the scientist in search of lost traces of man's long trail, however, some discovery made in a deserted spot in the New World may transcend all the glories of the Pharaohs. In that chance lies the lure of archeological ventures in the Americas.

DRY GOODS CONDITIONS.

Where the weather turned warm, but not too warm, retail trade jumped ahead during the week in much the manner that was expected. When the heat made shopping uncomfortable sales suffered. The holiday also cut into totals, but some of the best results of the year were reported for the period just before the Fourth.

A cutting tongue is a dangerous tool.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The thermometer was so aggressive last Saturday that all thought of business calls were abandoned except in the case of a few choice spirits who gave us cordial greetings, despite the withering blasts of Old Sol. With the hot wind from the Southwest a near approach to Lake Michigan appeared to be the only resource which offered relief.

I was told at Muskegon that the American Light & Traction Co., which owns the gas plants at Grand Rapids and Muskegon, plan to give both cities the benefit of natural gas from the wells of North Muskegon in the near future. Pipe for the Muskegon connection is already on the ground and the pipe line to Grand Rapids will be laid as soon as another gas well is brought in.

It pleases me to be able to chronicle the fact that both cities are to share in this wonderful bounty of nature brought from the bowels of the earth.

Another trip over the scenic highway from North Muskegon to Michilinda led us to the camp of the Grand Rapids boy scouts, which is said to be the finest camp of the kind in the United States. It is located on the North side of Duck Lake, about two miles South of Michilinda, and is capable of almost indefinite improvement and expansion. The club house erected by Hon. Wm. Alden Smith in memory of his son, the late Wm. Alden Smith, Jr., is utilized as a mess room and assembly hall. It is equipped with piano, radio, ample tables, chairs and benches, roomy porch looking out on the lake and has monster fireplaces at each end. Nothing the donor could do will be of greater service to boys than this remarkable gift. Mr. Smith also assisted in the erection of the office and commissary which is remote from the club house or memorial lodge, as the larger building is to be known.

At Whitehall I was told that the Widoe family, which has been prominent in the business circles of that town for above fifty years, would leave Monday for California, where they will make their home hereafter. The clothing stock has been closed out and the building sold. The latter has been leased to the A. & P. Tea Co., which will put groceries in one of the stores and meats in the other.

I am in receipt of a letter from the owner of the National Grocer, stating that he has been forced to make an assignment and abandon the publication of the paper; that no paper has been issued since March and that no further issues will ever appear.

Announcements of this character are getting very common of late years, because few trade journals can face the increased expenses which have attended their publication. Rents and wages have increased four fold since the Tradesman was established. Paper has nearly doubled. Nothing which goes into the production of a trade paper can be purchased at the prices current ten, twenty, thirty or forty years ago. One of the most outrageous increases

the trade journal has to face is the augmented cost of postage.

Because of these increases in cost the publication of a trade journal is now a precarious undertaking. Since the Tradesman was established thirty-five mercantile trade journals have started and died in the four states in which the Tradesman most largely circulates. Notwithstanding this alarming death rate peculiar to publications of this class, the Tradesman is more firmly established in the esteem of the trade and the estimation of its friends than at any previous time in its history.

To be entirely candid, the mercantile world suffers no loss in the demise of the National Grocer. With a high sounding name and large pretensions as a medium of National circulation and influence, it never cut any figure or exerted any influence as a publication of sterling merit. It never expressed an editorial opinion which was worth reading and contained no reading matter of vital interest to the trade. It owed its existence solely to an anxiety on the part of the publisher to create an advertising following based on the theory that it was a medium of National circulation. I presume that statement was absolutely correct, because it might possibly have succeeded in obtaining one or more subscribers in each state in the Union. Such a thing as securing a renewal probably never occurred, because the publication was utterly devoid of any contact with the trade which made it worth reading.

Grand Haven has many wonderful public accomplishments to her credit, but the entrance to the city from the North and East is still very unsatisfactory and dangerous, because of its narrowness and poor condition. Grand Haven is probably groaning under the cost of the new bridge, but this gigantic undertaking will never be complete until it is accompanied by a proper entry to the city, in keeping with the improvements already made, via Seventh street. It is very unfortunate that a proper entrance to the city could not have been provided for when the bridge was constructed.

John L. Lynch, the sales executive, has purchased several tracts of land on West Leonard street, two miles West of Eastmanville, which he is developing in his usually energetic manner. Some of his purchases run back to Grand River, giving them a water frontage which will be much appreciated in the years to come when the river is freed from the deposits of refuse and sewerage which are now poured into its capacious maw from the cities located on the river. With the assurance of the State road department that West Leonard street will be cemented from its junction with U. S. 16 through to Nunica another season, real estate values all along that thoroughfare are pretty sure to advance very materially, especially lands having an available frontage on the river.

I had a call Saturday from H. O. Hem, chief engineer of the Toledo Computing Scale Co. Mr. Hem is conceded to be one of the most expert men in his line of business in the coun-

try. Mr. Hem told me what many of my readers may already know—that the ordinary water cooled automobile engine actually utilizes only one-third of the energy of the gasoline; that one-third of the energy is consumed in combatting the water cooling system and another third goes out in the exhaust; that the air cooled engine utilizes two-thirds of the energy inherent in the fuel. I have long cherished the idea that a water cooled engine is the most expensive piece of machinery in the world; that air and oil are infinitely better cooling agents for an internal combustion engine than any other feature known to the engineering world and that the time is coming when the utterly wasteful methods pursued by automobile manufacturers will be superseded by more economical devices. Just because we have a superabundance of gasoline is no reason why we should waste it with the wretched prodigality we now employ.

E. A. Stowe.

Lewis Porter, a Pioneer Grand Rapids Clothing Merchant.

Lewis Porter was a dealer in men's clothing several years before and several more years following the close of the civil war. His store site on Monroe avenue, near Lyon, in recent years has been occupied by the Pantlind Hotel. Mr. Porter also made suits and odd pieces to order.

Barney O'Flynn had no breeches to wear. So he bought him a skepskin and made him a pair.

With the skinny side out and the wooly side in.

"They're nice, warm and nobby," says Barney O'Flynn.

Mr. Porter did not line the trousers he made for customers with the wooly sides of skins, but with heavy cotton sheeting. In his day in trade the comfortable union suit of to-day was unknown. Men wore heavy red flannel undershirts and trousers lined with cotton to warm their bodies in seasons of cold weather. Mr. Porter sold paper collars (a dozen in a box for 15 cents) and string neckties as wide as a shoe lace for men. Socks were woven by hand and shirts were provided with plaited bosoms.

During the early years of the civil war Senator Zach Chandler became active in politics. Congressman Frank W. Kellogg, of the Grand Rapids district, who had been a powerful political leader, had died and Porter became an adherent of Chandler's, ever ready to respond to the political orders of the Senator. Porter rendered important service not only to that individual, but to the Republican party. In the course of time Porter entrusted the management of his store to Col. E. S. Pierce and moved to Washington, where he assumed the occupation of a parliamentary agent—sometimes called disrespectfully a lobbyist. Porter had many faithful political followers in Kent county. "Doc" Ellsworth, of Lowell, Rev. C. C. Miller, a Baptist, of Oakfield, Neil McMillan, of Rockford, R. C. Luce, of Grand Rapids, and A. B. Turner, were among his followers. Miller was a noisy, vigorous little radical in his speeches, which were delivered on many occasions, likewise in many places. He uttered and reiterated the demand expressed in an

old war son, "We'll hang Jeff Davis on a sour apple tree," be fulfilled literally. Not only would he suspend old Jeff on the lower end of a rope, but would serve all prominent participants in the war against the Federal Government in the same way. Miller finally obtained a clerkship, through the assistance of Porter and Chandler, in one of the Federal departments at Washington, where he remained until death ceased his earthly career.

Porter sold his store in Grand Rapids to E. S. Pierce & Co. and became a permanent resident of Washington. Chandler obtained from President Grant a commission for Porter as postmaster at Washington—a profitable job, which he kept a score of years.

Porter purchased the ground that is now enclosed by Monroe, Commerce, Division and Fulton streets and erected thereon the store and office building that bears his name. The property formerly was owned and occupied by the Park Congregational church society. The church structure, after the society sold it, was occupied by shop keepers until fire destroyed it, after which occurrence the present building was erected. Before the downtown skyscrapers were erected in Grand Rapids the Porter property was considered by many the most valuable tract of real estate in the municipality. When Porter died a daughter inherited the property. When the daughter died it passed through the woman's husband to relatives of the latter. Finally it was purchased by and is now the property of Edward Lowe.

Arthur S. White.

Great popular interest will follow the intensive study of lightning phenomena which is to be conducted in Tennessee by the engineers of one of the great electrical manufacturing companies. They have found a mountain which appears to have a marked and peculiar attraction for electrical discharges from the upper atmosphere and where an average of twenty thunderstorms a month have been recorded. The experiments will be a continuation of laboratory work in the artificial production of high-tension discharges and will be aided by the use of elaborate apparatus developed in the course of these preliminary studies. It is not too much to hope that valuable information may be elicited which will simplify and improve existing methods for the transmission of high-tension power currents. Whether the electricians will be able to harness for terrestrial uses the vast reservoirs of energy from which lightning bolts are drawn is another question.

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@1.25
Shearlings	25@1.00

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

Unwashed, medium	@40
Unwashed, rejects	@30
Unwashed, fine	@40

OUR GRAVEST PROBLEM.

Inefficient Distribution Costs America \$8,000,000,000 Annually.

The wastefulness of our distribution system is beyond question the gravest issue now before the industrial and commercial community of this country. The efforts of our business machinery to make headway with the present combination of scientific mass production and haphazard antiquated distribution is like a modern giant-capacity truck trying to deliver its load of up-to-date efficiently produced commodities by creeping along the highway of commerce under the power of a "one-lung" prewar vintage motor.

All the economics and laboriously achieved savings represented in the load are completely eaten up by the flagrant wasteful futility of the motive power. If distribution is simply motion applied to materials, as it has been defined by one distinguished authority, then certainly much will have to be done before we can rightfully claim to be getting anywhere in terms of profitable operation.

Our production methods are without equal the world over, with maximum output records per worker as well as per industry in most of the major staples whereby the industrial pre-eminence of nations is appraised. But this is only one-half of the ledger. If the record is to balance and if we are to achieve substantial solvency during the stress of increasing international as well as domestic competition, if we are to survive any temporary uncertainties which are bound to occur in various localities or trades, we must not accept our present method of operating with complacent satisfaction.

To let well enough alone at this crucial stage of the world's business history would indeed be to invite a disastrous breakdown with the first stretch of rough going.

The modernization of our sales strategy is absolutely essential if we are to retain our present commercial supremacy.

Using the calculations of the group of engineers appointed by Secretary Hoover to study waste elimination, I estimate the Nation's losses from inefficient distribution to approximate \$8,000,000,000 annually.

The details of this truly appalling charge on our National resources and earning power could be elaborated almost indefinitely. To take a single item at random, the careless administration of retail credits through over-extensions, slipshod installment selling and the like, piles up an annual loss which has been reliably estimated at not less than a billion dollars a year. There is no way of checking accurately, in dollars and cents, the losses involved through inadequate sales operations—overselling poor markets and ignoring good ones; nor is it possible to appraise or even to guess with reasonable accuracy the losses involved in scores of other phases of our distributive processes.

It is alleged, for example, that it costs too much to distribute commodities; that the margin between producer

and consumer is too great; but when we come to examine the actual profits of wholesalers and retailers, there is no sign of any widespread opulence. In fact, they are pretty well at the bottom of the scale in terms of business income with an average profit of 2.2 per cent. in 1925 as compared with 5.9 for manufacturers and 12.5 for bankers.

Time after time various earnest trade organizations have made determined assaults upon some phase of the problem in their special field only to be overwhelmed by an entirely new development in distributive machinery. Chain stores have expanded unbelievably and what is more important, they have gone beyond their original cash-and-carry principles, bringing them into closer competition with the so-called independents. Mail order houses no longer rely exclusively upon ponderous catalogues but are constructing retail outlets of their own in scores of cities. Other new distribution factors have developed in abundance; house to house canvassing, co-operative wholesale buying, installment selling, hand to mouth buying and numerous other innovations.

With our entire distributive system in such a state of flux it is doubly important that every possible effort be made to gauge these transformations and estimate their effects upon the whole business system. In these days it is vital that every effort be made to eliminate each item of unnecessary sales expenditure. The fundamental philosophy of lowering prices so as to increase consumption, of minimum margins of profits and mass turnover, which have been so conspicuous an item in the success of many of our industrial undertakings, can be applied with equal effect to distribution. But such application is obviously impossible unless our distributors match our producers in the scrutiny of details in cost and the complete efficiency of their respective processes.

To-day every prosperous manufacturer knows accurately each item of his costs. But can we safely make the same statement of our distributors? It is certainly the exception rather than the rule for any establishment to have its sales costs accurately distributed by percentages as among its various commodities or among such items as warehousing, delivery, advertising, clerical hire, traveling salesmen, market analysis, etc.

Answering the query, "What are you doing about it?" which was recently submitted to a large number of distressed firms, seventy-three per cent. of them reported that they were endeavoring to reduce production costs, but only twenty-nine per cent. indicated any efforts to cut sales expenses. That grave discrepancy tells the tale of impending tragedy.

Among the 10,300 queries reaching the department of commerce each day for business data, the trend of those dealing with domestic trade problems reveals the major shortcoming of the enquiring firms as "blind" marketing—attempting to sell in territories whose sales possibilities have not been carefully investigated. For example, a paint concern launches a widespread



To help make an
occasional customer a
steady one . . . sell her
MULLER products

THE CLEANLINESS,
CONVENIENCE AND
— SATISFACTION —
ASSURED BY

Domino
Package Sugars

IS OF REAL VALUE
— TO EVERY —
MERCHANDISER
WHO LOOKS AHEAD

American Sugar Refining Company

sales campaign in a certain state simply because it was listed as "prosperous territory," ignoring the fact that eighty-five per cent. of its dwellings are made of brick and offer at best only a moderate potential demand.

Coupled with this is another inexcusably wasteful sales method, the danger of "going national"—of endeavoring to gratify the vanity of the firms' executives (or perhaps of succumbing to the allurements of some high pressure advertising salesman) by "spreading the line all over the country." This is, of course, an excellent policy for a commodity with deservedly nation-wide appeal, but not so profitable in the long run for thousands which are less favored.

Much good work in revealing the defects of our distributive system has been accomplished by the marketing research activities of some 540 agencies recently catalogued by the department of commerce, including periodicals, trade journals, universities, banks, newspapers, advertising agencies, trade associations, and some fifty Governmental bodies. But their best efforts, however thorough they may be, are utterly fruitless unless they are actually applied by manufacturers and merchants to their individual sales problems. It is only through widespread publicity, through aroused conscience of trade associations, the fine service spirit of National publications, and particularly the determined pressure of militant consumers throughout the land that this grave problem can be ultimately solved. Julius Klein,

Director Bureau of Foreign and Domestic Commerce.

Why I Am Not Wealthy.

To avoid misunderstanding of what here follows, we must know what is meant by the term wealth. One dictionary says it is large possessions of money, goods, lands, property, worldly estate. The wealthy person possesses a greater proportion of the aforesaid than the generality of people.

Whoever then desires to be wealthy aspires to a higher degree in possession of property than the average person. In various other respects people aspire to excel their fellows. Whether this is an originally predominant trait in human nature or whether it is an overdevelopment we are not sure. Certain it is that in the home, at school, among workers and, in fact, almost everywhere, efforts are constantly put forth to incite the child, the youth, the man, the woman, to try to outdo others.

In medical practice these days a stimulant is employed only as a last resort. But the stimulant of the honor of excelling one's schoolmates or associates seems to be used to the exclusion of nearly every other incentive.

Now the person earnestly engaged in amassing wealth may deny that he aims to be regarded as superior to those who are not wealthy. But the natural result of the possession of wealth is to cause one to realize that he possesses power which gives him an advantage over others. Then comes the test. Will he use the advantages which wealth gives in ways to benefit his fellow men or will he use them to oppress, defraud and harm them?

It is an error to think that wealth and riches are interchangeable terms. They may be in a limited sense, but wealth is really insignificant compared with riches.

A child, a youth, may be richer than he ever will be in later years, even after the accumulation of great wealth. The riches of a child consist in inherent capabilities, in undeveloped bodily and mental and spiritual power. The latter is sometimes termed personal magnetism. Then we may say there are outward riches, such as opportunities, surroundings and helpful environments.

The wealthy man may have permanently depleted these inherent riches. He has exchanged them in their fullest development for mere wealth. He has neglected or spurned the riches of honor, truth, friendship, respect, poor because he can never obtain them. The opportunities are gone forever.

When accumulated or inherited wealth vanishes these true riches, once secured, remain. They cannot be stolen; they cannot be lost through unwise or unfortunate business ventures, nor by political or physical calamities.

Wealth, like other commodities, must be paid for. Men often pay too much for wealth. Besides those enduring riches just mentioned, men give valuable time, labor, thought, hard earned experience. Yes, and men give everything of real value to obtain wealth and never accomplish their purpose. Life was a game of chance and they wagered all and got nothing of value.

Now, I have not told why I am not wealthy and can only add a hint. Some other person might better explain the matter.

In early years the great aim was to obtain an education. With only a few weeks' attendance at high school and no possibility of a college course, I have not yet completed my education, and the desire for wealth has never deeply impressed me. "Not crafty or speculative," wrote the phrenologist in my head chart more than forty-seven years ago, and twenty-five years' experience in keeping store has not manufactured those propensities for me.

Still, I believe I could use wealth wisely if I had it. Good habits are hard to overcome. For instance, diligence, economy, self-denial, caution in investments. E. E. Whitney.

Weather Has Not Checked Felts.

Reports from millinery manufacturers indicated that while the warm weather has brought an increase in the call for larger hats in the higher-priced lines, there has been no falling off, in the popular-price lines, in the demand for close-fitting felts. These models have sold well lately in the better merchandise, but mostly in white for sports and country wear. The call for the lower and medium-price felts has embraced white and numerous pastel shades. Some surprise is expressed that larger hats in these price ranges have not picked up more than they have, due to the greater comfort they give the wearer on hot days because they do not set so closely around the head.

Licensed Grocers Sold 40,000,000 Pounds of Nucoa in 1927.



Nucoa Sales for 1928 Increasing 56 Percent It Pays To Own a Federal Margarine License

Every grocer who renews his federal margarine license is getting set for increased Nucoa profits in 1928.

Any grocer who postpones taking out a license until fall is losing a bet. Nucoa summer business is a sweet-profit-maker. Besides Nucoa's inherent purity and delicious flavor, which is preserved through all times of the year, frequent deliveries from the 250 Best Foods distributing organizations keep the grocer's stock continually fresh.

Nucoa stands first with progressive merchants because it is the largest selling brand in the country and its leadership is undisputed.

The Best Foods Inc.

NEW YORK

CHICAGO

SAN FRANCISCO

Home Offices: 297 Fourth Avenue, New York City

WORDEN GROCER COMPANY

The Prompt Shippers

Sell Your Customers

QUAKER

Pork and Beans

They Give Satisfaction

WORDEN GROCER COMPANY

Wholesalers for Fifty-nine Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

FINANCIAL

Midsummer Automobile Sales Better Than Expected.

Detroit, July 10—Midsummer demand for cars continues to be considerably ahead of the expectations of manufacturers and dealers, considering the fact that many new models are to be announced before the real fall campaign is opened. New models certainly mean increased sales.

Present indications are that manufacturers will get them on the market at the earliest possible moment, and several announcements are expected to be made in the near future.

Cars are more sturdy, better equipped and better to look at than ever before, while the price trend continues downward. It hardly seems possible that prices can be much further reduced and maintain the present standard of quality and equipment.

Last week's announcement of something new and improved came from the Studebaker Corporation and Dodge Brothers, Inc. The former announces four new lines, while Dodge Brothers has a new sport roadster in the Victory Six line.

The Chrysler-built Plymouth models were given their first public showing last Saturday. The new models are built in six body styles: coupe, two and four door sedan, de lux coupe, roadster and phaeton. In the higher price field the Chrysler Corporation announced its new "65" and "75" series of fifteen new models.

At the Society of Automotive Engineers forty new automotive standards were proposed, including eighteen balloon tire and rim sizes, to greatly reduce the existing number.

The engineers also condemned as antiquated and unreasonable the demands of various states for the installation of two separate brake mechanisms on automobiles, despite the presence of four-wheel brakes. It was this requirement that delayed Ford in the mass production of his new Model A car.

Increasing production and sales by Chevrolet and Ford companies were responsible for an output of nearly half a million cars in May, and a corresponding number in June, the highest outputs since April, 1926.

General Motors sales of cars and trucks in June will set a new record for that month, and bring total sales for the second quarter to more than 585,000 units.

Nash Motors have approximately 25,000 orders on hand for the new cars, announced a week or two ago, with the three Wisconsin plants being pushed to capacity production. Sales of Chrysler cars for the first half will exceed the total output of 1925, with an estimated production this year of 250,000 cars.

Emergency Financing By Municipalities Defended.

Issuance of revenue bonds as a means of emergency financing under municipal sponsorship has come to be generally accepted as the proper practice to be adopted.

Because there are important differ-

ences between municipal obligations and so-called revenue bonds it is well for the investor interested in these securities to understand some of the essential characteristics of bonds issued by public bodies.

A revenue bond is defined in a booklet on the subject issued by Stranahan, Harris & Oatis as "a bond which, although issued by and in the name of a municipality, is not an obligation of such a municipality, lies wholly without the debt limitation of such city and is restricted by its terms to payment solely from the earnings or revenues derived from the operation of the utility."

Obligations issued to finance construction of toll bridges may be cited as a common example of revenue bonds. High construction costs and a large percentage of foreign travelers across toll bridges are factors that suggest the advisability of issuing direct obligations that do not impose on local taxpayers an unfair cost.

"For these reasons," says the pamphlet referred to, "a revenue bond issued by a local municipality, to be payable out of proceeds of the business, presents one of the highest types of instances which might of necessity require the issuance of revenue bonds, non-operative against debt limitations and wholly favoring the rights and protecting the privileges of the taxpayers."

"Unquestionably revenue bonds can be issued only for revenue-producing enterprises, and the favor shown such securities by investors should not be unduly regarded by offerings of issues primarily sponsoring municipally operated properties in competition with private ownership or for dubious enterprises the necessities for which are not apparent."

The right of a city to issue revenue bonds in an emergency is defended as often vital and economical.

"Debt limitations should not necessarily be avoided," says the firm, "and it might well be argued that investment bankers should not seek means or measures to assist a municipality in the avoidance of such debt limitations."

"However, an emergency may exist, for example, in connection with the city's water supply, where the necessity for the acquisition of the water plant or for discovering new sources of supply are vital to the health of the city's inhabitants. In a case of this kind, where, as a business proposition, the self-sustaining quality of the utility is beyond question, the city might reasonably employ this type of security for its financing, and investors might logically be urged to consider the high investment qualities of a quasi-municipal obligation of this nature."

William Russell White.

[Copyrighted, 1928.]

When you don't know how to do a thing, don't do it: ask.

Real success is what a man is and not what he has.

The family with a garden is a happy family.

Jump in—or drop out.

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.

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"The Bank Where You Feel At Home"



"The Bank on the Square"

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Established 1860—Incorporated 1865

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Investment Securities

Affiliated with Grand Rapids National Bank

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Building

No Cheap Funds For Business This Fall.

If this week's sharp upturn in brokers' loans indicates a resumption in speculation the chance for downright easy money in business this fall is small.

It turns out that in advancing \$147,812,000 this week brokers' loans have recovered 37 per cent. of the \$403,000,000 decline in the three preceding weeks. A part of this upswing doubtless represents the usual expansion of the mid-year period. Responsibility for the reversal in the trend of loans cannot be laid entirely to this seasonal influence, however, for the character of the market itself has changed in the last week.

Those who follow the money position closely in Wall Street were disappointed to find that so large an increase in brokers' loans had occurred with the recent improvement in the market. Nobody contends that the country's reservoir of credit has been exhausted or anywhere nearly so. The difficulty connected with a resumption of the rise in loans lies elsewhere than in the possibility of an exhaustion in the credit supply. It lies rather in the bearing on the price of credit at this particular season of the year.

If the thorough liquidation in loans that was under way for three weeks had continued until it had induced a substantial reduction in the total volume of reserve credit, and until it had enabled member banks to pay off a good portion of their debts at the regional institutions, a strong position would have been presented to industry.

Through such adjustments as were under way it seemed that industry might expect the aid of the Reserve banks in getting at least reasonable money this fall. Certainly the Federal Reserve system was created to aid business and it is with the approach of autumn that the season's heaviest demands for business funds arise. That the Reserve banks might turn their attention to these needs was at least a hope so long as the relaxation in stock speculation was accompanied by declining loans.

What price business will be compelled to pay for its funds in the early autumn now depends more than ever upon the performance of the stock market. If speculation is resumed and a new expansion in brokers' loans begins the Reserve officials will have no alternative. They are too definitely committed on the evils of the 1928 abnormal growth in credit for them to make it easy for the market to get more funds.

Much as the Reserve system would like to provide cheap money for the use of business late this summer and early autumn it will be forced to charge industry dearly for funds unless the market is willing to give up a portion of what it now controls.

Paul Willard Garrett.

[Copyrighted, 1928.]

Brighter Outlook For Rubber Stocks.

A great many investors have been confronted with substantial losses in tire and rubber stocks this year, and many probably have wondered whether

it is wise to continue to hold securities of this industry.

A surprisingly large number of amateur investors purchased stocks of this class around the high levels prevailing early in the year, according to investment bankers. In the light of subsequent events it is plain that was the time to have sold—that is, at the first hint Great Britain might abandon the scheme to restrict output of crude rubber.

Apparently the worst has passed, however, and market observers are inclined to believe a recovery may be expected in the last half of the year. A repetition of heavy inventory losses is not regarded as likely, at least, and this factor proved the greatest handicap in operations in the first six months.

In commenting on the outlook for rubber securities, H. A. Grant, of Orton, Kent & Co., insists this is not the time to be bearish on rubber issues.

He explains the decline in stocks as a reflection of heavy inventory losses that must be taken by manufacturers of rubber goods in the first half of the year as a result of the drastic price drop in crude rubber that followed Britain's abandonment of the restriction scheme, effective November 1. Moreover, a general downward revision of about 15 per cent. in manufactured products has been put into effect. As a result, income statements for the first six months are likely to prove disappointing in most cases, he believes.

The collapse of the Stevenson scheme is regarded by Mr. Grant as another bit of evidence of the futility of artificial price regulators. The Dutch planters, he points out, are the ones who reaped the greatest benefit, for they profited by high prices and suffered none of the inconveniences of limited production.

"Prospects for the second half of 1928 are decidedly brighter," says Mr. Grant.

"From a manufacturing standpoint, the most desirable condition is to have rubber stabilized at low prices with a tendency to firm. Under such conditions manufacturers do not have to worry over possible inventory losses and can figure costs with reasonable certainty. It seems such a condition exists now."

A banner year may be expected in 1929, he believes, as a result of the return to price stability and a great increase in the number of automobiles for which tires will be demanded. Another factor that should contribute to earnings, he thinks, is increased diversification in manufacture.

William Russell White.

[Copyrighted, 1928.]

Corporations Wound Up. E

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

Salling Hanson Co., Grayling.
Larrabee Auto Sales Co., Inc., Jackson
Wilson Lumber Co., Detroit.
Inland Warehouse Corporation, Detroit
Oil Heat Service Co., Detroit.
Merchants Textile Syndicate, Bay City
Won-Glow Light Corporation, Jackson
Universal Athletic Co., Detroit.
Petoskey Review Publishing Co., Petoskey.

National Pecan Groves Co., Detroit.
Flanders & Co., Muskegon.
Colborn-Fulton Lumber Co., Charlotte
West Side Plumbing & Heating Co.,
Grand Rapids.
Four Way Universal Antenna Co.,
Grand Rapids.
Folwell-Ahlskog Co., Detroit.

A lowbrow is a person who won't stand being bored.

A pat on the back sends many a man forward.

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

MUNICIPAL BONDS

SILER, CARPENTER & ROOSE

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

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

Investment Securities

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Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

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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

Are you interested—send for booklet.

SUN LIFE ASSURANCE COMPANY

Assets over \$400,000,000

JOHN E. GODFREY

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18 years with the Sun Life

LEWIS--DEWES & Co., Inc.

INVESTMENT SECURITIES

Chicago, Illinois

~ Representatives ~

GEORGE C. SHELBY

HARRY T. WIDDICOMBE

Phone 68833

GRAND RAPIDS, MICHIGAN

930 Michigan Trust Bldg

MUTUAL FIRE INSURANCE

Hazards We Face in Our Own Home.

Every time I see some one purchase a short term accident policy to cover a railroad journey I smile. He needs insurance protection more while right in his own home than he does on a railway, for more accidents occur in residences than on trains. From the moment he enters one depot until the time he leaves another, he is protected by steam railroad employees who guard him against sneak thieves, fire, insanitary conditions, food poisoning, the possibility of tripping over baggage in the Pullman cars and collisions. Millions of dollars are spent by the lines to safeguard their passengers. Every possible safety device, appliance and method known to insure safety for both passengers and crew have been adopted.

As you enter your own home you unconsciously face a hundred hazards. There is no paid, trained, alert army of safety engineers, inspectors and employees in the average dwelling. When the tired business man gets home he is too weary to be concerned over the possible perils in the one place which he has always regarded as a haven of peace, safety and refuge.

The old fashioned expression "safe at home" is indeed a fallacy. Statistics on the number of accidents that take place in industry, on the streets and highways, and in other public places, prove that this feeling of security is an illusion. There are almost as many fatal accidents in residences as in industry or on the streets. If you are a careful worker you are comparatively safe in any modern factory, workshop or industrial establishment that has an organized safety program. If you are a cautious automobile driver, you are not likely to get into a crash. Many a man who has worked in a hazardous occupation or who has driven a taxicab or delivery truck safely for years has been killed or seriously hurt in his own home.

General Pershing came through the world's war unharmed, but his family lost their lives in their own home. A dare devil who went over Horseshoe Falls in a barrel died as a result of slipping on an orange peel.

The same causes of accidents that are responsible for so many fatalities in industry and on the streets are to be blamed for the casualties at home; carelessness, thoughtlessness, recklessness and ignorance.

At least 50,000 men, women and children are injured by falls annually. The shaky stepladder, the favorite rocking chair, the wobbly straight chair are stepping stones to death and to the hospital. Every family ought to have a real, honest-to-goodness substantial stepladder. If you want to flirt with an accident, just use some substitute to hang pictures, get something off the top shelf or change the curtains. Thousands of people tumble off bureaus, boxes and other articles. Countless thousand fall from porches, platforms, roofs, poles, trees and out of windows.

Bathe regularly, of course, but watch

your step when in the bathtub. Use a soap that floats or place the bar somewhere else than in the tub, if you want to avoid slipping.

In winter watch your porch steps and sidewalks.

You had better sprinkle either salt, sawdust, dirt or ashes around if you desire to live a little longer.

Polished floors may be fashionable, but they are dangerous. Rugs are sanitary, but beware lest you trip over one of them.

Give your tots all the toys you can afford and they need, but teach the youngsters to put them away after playing with them. Many a person has tripped over marbles, tops, trains, books, blocks and animals belonging to boys and girls.

Next to falls, burns and scalds figure in accidents at home. Hundreds of men—and some women, too—who smoked cigarettes, cigars or pipes in bed, have awakened in another, possibly hotter world. Only recently a Boston woman, 69 years old, fell asleep while smoking her pet pipe. She is still in the city hospital. Too many mothers have placed kettles with liquids in them so close to the edge of the stove that children have been able to investigate the contents with serious results. Youngsters also like to play around tubs or boilers with water. Sometimes the child is drowned or scalded to death. More than one mother has started downstairs with a baby in one hand and a pail of hot water in the other but failed to reach the bottom successfully.

Asphyxiation and suffocation come third on the list of home accidents. Thousands of folk are overcome every year by unburned illuminating gas and carbon monoxide, from improper combustion of illuminating gas and other fuel. Parent, warn your little ones against toying with the gas apparatus.

Poisons that are supposed to relieve pain and suffering take a terrible toll. They are fourth on the list. Almost every household has an assortment of poisons, ranging from iodine to bichloride of mercury. These should be kept locked up! A separate medicine chest is urged. Too often these poisons are kept in the same cabinet with castor oil and cough syrup. This indiscriminate storing of harmless and deadly remedies is courting disaster. While bottles containing poisons usually are so marked, hundreds of people every year seize the wrong container, in the dark or in a hurry. Know the antidote to every poison! You may save your own life or that of somebody else some day. If you have bottles that are not properly labeled, throw them away. Some people wisely stick pins in poison bottles so they can be identified in the dark.

Fifth on the list of chief home accidents comes playing with firearms or sharp instruments. Thousands and thousands of warnings have been issued about the use of firearms, but the "I didn't know it was loaded" fool continues to present the same old excuse every week in the year. Children should never be allowed to toy with guns and pistols. Consider every firearm loaded until proved otherwise.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, SECRETARY-TREASURER

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Calumet, Michigan

Organized for Mutual Benefit
Insures Select Mercantile, Church, School and Dwelling Risks
Issues Michigan Standard Policy
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Saved Members 40 to 68% for 33 Years

No Membership Fee Charged

For Further Information Address

FINNISH MUTUAL FIRE INSURANCE CO.

CALUMET, MICHIGAN

Be sure that all sharp instruments are placed where children cannot reach them. Hundreds of children who play cowboy, Indian or robber, brandishing weapons, inflict serious injuries on themselves or others. Another wise precaution is to keep matches out of reach of children.

Splinters and electrical and mechanical equipment cause untold misery. Protruding nails, which should be turned down, are responsible for many cases of blood poisoning. Tins and broken bottles should be put some place other than in the back yard or cellar. Cuts, scratches and bruises, if neglected, cause infections, which sometimes result in blood poisoning or lockjaw.

Home dry cleaning presents its own perils. Even the family garage is not safe. Carbon monoxide, that odorless, colorless, deadly gas, causes hundreds of deaths every year. Always leave the windows and doors open when in a private garage. And don't smoke near explosives. Heated flat-irons and bricks do not make good bedfellows. They often set the bed ablaze.

There is no great joy in taking the children shopping in crowded stores, on street cars or in dragging babies to the movies. But never leave them alone in the house. Get somebody to stay with them, somebody who actually will look after their welfare. Many a mother has left her child alone and, on returning from even a brief trip around the corner, has found the precious one scalded, overcome by escaping gas or the victim of some other accident. Fires often break out in houses when children are left.

Remember, children imitate their parents. They see daddy strike a match to light his Havana and they want to do likewise. They watch big brother sharpen his pencil and they try to use a knife. They watch their uncle clean his gun and they want to play with firearms.

Just as every up-to-date factory, work shop and industrial establishment has a safety director, so should every home. Both parents and children should co-operate in seeing that dangerous things are kept in their proper places. Children can be taught to look after themselves and the welfare of others. The training being given today by community safety councils, the Red Cross, Boy Scouts, Girl Scouts, Y. M. C. A. and other organizations is of great value.

Boys and girls save hundreds of lives every year. Many a 16 year old can put his parents to shame in this respect. A small boy can warn his mother against leaving the scalding coffee where baby can overturn it. A little girl can caution father against throwing discarded matches into the waste basket. Every day the newspapers tell of youngsters who have telephoned for the police, the fire apparatus, the neighbors, on finding the house on fire, a parent overcome by escaping gas or similar accident. Children have dragged their parents to safety.

Hundreds of public, private and parochial schools throughout the country co-operate with the National Safety

Council in teaching boys and girls how to prevent accidents. In numerous communities there are school patrols composed of older children who escort the smaller students across the streets and to their homes. Safety playlets are being presented in schools. All are helping to conserve lives, limbs and property. Health and safety must not be neglected in any educational institution. Life is complex enough without physical handicaps. And death is so permanent! A. A. Mowbray.

Something Wrong.

"Something Wrong" was the title of a poem printed on the front cover of the Tradesman way back in November, 1914 or 1915.

Something wrong may be found almost anywhere we may look, but little good comes from seeking faults, mistakes, imperfections, unless we propose to correct those wrongs or point out remedies.

It might be said that the proof reader fulfills a mission in seeking for errors to be corrected, but that idea is a reversal of fact. He examines the proofs to see if everything is correct. He is looking for perfection, not faults.

The mission of the Michigan Tradesman is not alone to give information as to markets, trade conditions, financial matters and unwise, inefficient methods of merchandising. Its higher objective is to advocate the most honorable standards in business; to stress the greater importance of spiritual goods which may be accumulated without detriment to any essential commercial enterprise and without depleting the stock of any other person. It aims to help its readers to attain that high level in the conduct of business which raises it above the selfish, sordid strife for personal gain.

There is something wrong with the man or woman who habitually reads the Tradesman and is not touched by its frequent presentation of high ideals and sentiments.

There is something wrong with the merchant who uses this paper to advance his business interests and never passes it on to his family or friends for enjoyment and benefit.

There is something wrong with the merchant who is pitted against the buying public and never seeks to benefit his customers as well as himself in all transactions.

There is something wrong with the business man who reaps reward from present advantageous conditions, facilities and improved methods who does not feel a deep obligation to those who have striven earnestly to secure and maintain these public benefits.

E. E. Whitney.

Aren't you glad you didn't answer all the knocks of "opportunity?"

There are no dividends in alibis.

J. CLAUDE YODAN

ATTORNEY AND COUNSELOR

Special attention given creditors proceedings, compositions, receiverships, bankruptcy and corporate matters.

Business Address:
433 Kelsey Office Building,
GRAND RAPIDS, MICHIGAN

NOTICE

Notice is hereby given that a certain trust chattel Mortgage given by A. J. Calbeck, of Caro, Michigan, to Ed. C. Cramer as Trustee for all creditors is in default on account of non-payment. Said Mortgage covers stock of shoes, findings, fixtures, ladies lingerie and novelty goods at an appraised value of \$4,157.81 and will be offered for sale at public auction on July 18th at one o'clock in the afternoon.

Location 200 N. State Street, Caro, Michigan.

ED. C. CRAMER, Trustee and Mortgagee

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Glass and Metal Store Fronts
GRAND RAPIDS MICHIGAN

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ECONOMY

THE MILL MUTUALS AGENCY

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FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

Irreligion the Danger of the Hour.

Grandville, July 10—It has been estimated that 25,000 churches stand idle in the United States, and that the word "For Rent" might with propriety be nailed on them. Why is this?

There has been considerable discussion of late as to the social condition of the modern Americans. Are we on the down grade morally or is this new revelation of church desertion a mere scare to frighten timid people?

The question of what is wrong with the church has been frequently asked, with no satisfactory answer being given. We know there is something out of joint in school conditions, yet we are assured that the destroying of rural schools has been for the best and that such is the result of modern progress.

Can it be that the delivering up of thousands of churches throughout the country to oblivion is for the best? Spiritually we as a people are not up to old time requirements. Attendance at church was for a long time regarded as a duty which to disregard was to write one down a heathen.

Modern discoveries have put a damper on church attendance. There are too many other frills to be looked after and the church is fast losing its hold on the hearts of the people.

The State of Ohio alone comes in for the closing of nearly 1,000 churches. Can it be that Ohio is the better for the experience? There is a chance for considerable doubt on the question. We might ask what has come to take the place of the moribund church.

Interurban railways have been going out, superseded by bus lines all over the country. Steam rail passenger traffic has lost much business, many tracks being taken up, leaving the passenger trade to the bus lines.

The fact that there is a spirit in man, however, forbids the closing of those spiritual centers known as churches without any attempt to replace them with something higher and better if such can be found.

Doubtless the one word automobile fully accounts for the despoilation of the American church system. Our people have become reckless seekers after pleasure and refuse to confine themselves, even for a portion of one day each week within the walls of a church building.

What, then, is to be the outcome to church abrogation? Are we as a people losing our spirituality so rapidly as to fling all worship of a supreme being to the winds and seek solace in worldly affairs to the exclusion of every other consideration?

If this be true, is not the Nation treading the downward path which will eventually lead to destruction? Church-anity and Christianity may not be in strict conformity, and yet to cast off all church ties in order to go pleasuring on Sunday seems going a bit too far.

About 600 churches in one state stand wholly forsaken. As the years go by this number will increase until a majority of church buildings are given over to bat and rat, while father, mother and children seek worldly pleasure in the woods and country.

Such conditions bid fair to close the last church and give the people over to mere physical enjoyment with all spiritual responsibilities left out. Possibly, to a limited extent, this out of doors method of enjoyment might not be bad, but to ostracise religion to the extent of complete extirpation of our churches seems not quite the proper thing.

Have the American people become materialists in a sense that the worship of a divine being has no power to hold them in line for those spiritual thoughts and delights which have been the up-building of a faith which links the soul to the skies?

Whatever the results of this falling off of religious worship, there is sure

to be a lowering of that full fledged manhood and womanhood which characterized the fathers and mothers, founders of the Republic.

Right thinking men and women of to-day note with alarm the trend of the public away from the churches and a following of false gods into the wilderness of man-made frivolities. Even the non-church goer will in no wise rejoice at the closing of the churches.

Next to the free schools of our land the churches have been a mark of progress which teaches that life is real, life is earnest, and the grave is not its goal. To wipe out those churches means an appeal to the grosser natures of our humanity, a relapse we may say into heathen customs that bodes ill for the whole community.

I call to mind one country church edifice built by the untiring energy of an early missionary among the pines. Much labor and money was spent on this church and the country for miles around attended divine worship here for a score of years.

As new ideas dawned and autos and radio entered, there came a falling off of interest in church attendance. What was once considered a valuable place for the expression of religious faith fell into disuse and to-day no regular services are held there, although the church building still stands, a mark of early day religious faith.

The churches are going out; this fact cannot be denied, and we are entering upon a new era of non-going church people, who worship material things in place of the Great I Am of earlier days.

A nation which forgets its God and spends all its leisure in doubtful amusements may not be expected to prosper. It is the earnest hope of all good citizens that this anti-religious crusade may come to an end and that the now deserted places of worship may again come into their own.

Old Timer.

Political Campaigns Not As of Old.

Grandville, July 10—Now that the candidates are nominated the campaign will soon be on in full force, yet it is not likely to hold a candle to those long-ago presidential blowouts which wrenched the country from center to circumference.

We are a different people to-day than we were in the days of Lincoln. An old ditty ran:
Fling out your broad banner against the blue sky,
With Lincoln and Hamlin we'll conquer or die.

The new party of Lincoln did conquer at the election, the result being the outbreak of civil war. "How is Douglas now?" asked the Republican boy of his Democratic neighbor when the election became known. "Oh say, you got your man, but how is the Union now?" flung back the Democrat boy.

Even the lads took part in that campaign in which Douglas was referred to as being "short and thick, a regular plug." Douglas was, however, a good sport and held Lincoln's hat at the inaugural. After that the man referred to as a "reg'lar plug," stood by the Union and led the war Democrats to stand shoulder to shoulder with the Republicans for the preservation of the Union.

Marching clubs were known to go a score of miles to be in at a mass meeting and pole raising in the country. Campaigns then were a continual Fourth of July celebration all through the summer and fall.

In late years the American people do not take themselves so seriously. One Republican boy painted the length of his father's new barn with the words, "Hurrah for Old Abe." The marker used was charcoal and those black letters remained for years, visible through two coats of paint which had been applied to obliterate them.

Even after the Lincoln era cam-

Machinery like new at HALF PRICE

Not rebuilt or out of date but real production tools ready to run. All motor driven.

16 in. Hermance 4 side inside moulder with extra set of Shimer heads. Flex. feed rolls.

24 in. Porter jointer round head and with Billstrom feed.

Dauber-Bell double miter saw—3 motors attached.

No. 64 Hall & Brown 14 in. comb. cut and rip saw.

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14 ft. Schimmel-Reid simplex hand block sander.

5,000 lb. Steubing double lift truck.

Grinding machinery. Motors from 1/2 HP to 35 HP.

Also 3 complete Dictaphone outfits.

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Manufacturers of SET UP and FOLDING PAPER BOXES
SPECIAL DIE CUTTING & MOUNTING.

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We believe in Life Insurance, for it is one of the best and easiest ways of replacing earning power . . . creating an Estate . . . and providing funds to liquidate taxes and debts.

**THE
MICHIGAN TRUST
COMPANY**
GRAND RAPIDS

paigns for the election of a president were enthusiastic to the verge of hilarity. Other matters seem to have come to occupy the minds of our people to the exclusion of any great enthusiasm in political campaigns.

From this seeming indifference it is easy to argue the fact of the small percentage of our voting population that go to the polls on election day. People seem indifferent to-day where once they were wrought up to the greatest enthusiasm.

It was a noticeable fact that in the new country, among lumbermen, the crews generally affiliated with the party to which the boss belonged. Voting then was open and above board. Now a voter goes into a booth, marks his ballot, comes out and casts it untroubled by the frowns of any master.

It may be doubted if the present system of polling is any improvement on the old when the public knew how each man voted. There was no attempt then to cover up what had been done.

Smith and Hoover are likely to have the field to themselves. There are no indications that a third party will be in the field. Third parties sometimes cut a wide swath, as for instance the Bull Moose party of Roosevelt. A Democratic president was elected for eight years as a direct result of that third party movement. Nothing at the present day, however, portends any bolt from either of the old parties.

During the Fremont-Buchanan campaign thus ran a ditty:

Old Buchanan's got no wife
He lived a bachelor all his life;
He hopes to be the Whitehouse lessee
Instead of Fremont's charming Jesse.

In the making of a campaign verse there was no end. Nowadays we see very little poetry in connection with politics. It would be interesting to know how many girl babies were named for Jessie Fremont.

There are numerous Lincolns and Grants among the boys who are now middle aged and old men, reminders of the political faith of their fathers.

In somewhat later times the Greenback party stirred considerable enthusiasm among the masses. Numerous pole-raising were pulled off, some bearing a ragbaby at the mast head.

Even with the prohibition question agitating our people and the fact that nearly one-half the voters are of the gentler sex, there seems a dead center to all things political and we are not likely to make much stir during the present campaign.

Why is this? One thing seems certain, the women did not take kindly to their acquirement of the ballot. Probably not half the women in the country wanted to vote, more especially on the farms, and so there is a lack of that enthusiasm which carried all before it in the days of manhood suffrage alone.

Has the country become better for having the women vote? If the Volstead act is due to them, then we may answer in the affirmative, but was it? Not likely. If I remember correctly the State of California once voted wet since women became voters in that state.

May we not well say let prohibition be our boast ever mindful what it cost. The present election will excite no end of interest, yet the old time manifestations of that interest are not likely to be revived.

The Nation stands on a firm foundation which the success of any party will neither enhance nor tear down. Once you were asked to vote as you fight, but that was during the excitement of civil war, which is not likely to soon again visit this country.

We may indulge the hope that there may be a full outpouring of the electorate to the end that the real judgment of the people may be known.

Old Timer.

Experience breeds tolerance.

This stock has been acquired from individuals and does not involve any financing by the Company.

20,000

Odin Cigar Company

(A Michigan Corporation)

Common Stock
(Without Par Value)

GUARDIAN TRUST COMPANY
Transfer Agent

SECURITY TRUST COMPANY
Registrar

CAPITALIZATION	Authorized	Outstanding
Preferred Stock (\$10.00) par value-----	\$200,000	\$200,000
Common Stock (Without par value) -----	40,000 shares	30,000 shares

The Company has no funded indebtedness.

Mr. R. O. Brandenburg, President of the Company, summarizes his letter to us as follows:

HISTORY AND BUSINESS: The Odin Cigar Company was incorporated under the laws of the State of Michigan in June, 1928, for the purpose of acquiring as a going concern, the business, good-will, and all the properties and assets, subject to its liabilities, of the Lubetsky Brothers Company, incorporated in 1922, under the laws of the State of Michigan. From its inception the business has been successful and has grown to its present proportions through reinvestment of earnings.

The Company is engaged in the manufacture of the Odin Cigar, which is well and favorably known in Michigan, Ohio and Indiana, and is one of the most popular 5c cigars in this territory. The Company's output for the past three years has been in excess of 33,000,000 cigars per year, and production will be increased materially this year.

The Company's plant is located in Lima, Ohio. It is of modern fireproof construction—ample facilities are provided for further expansion.

SALES AND PROFITS: Net profits of the predecessor company, adjusted to give effect to elimination of certain non-recurring charges after deducting all expenses, including adequate depreciation and proper deduction for Federal Taxes, as certified by Messrs. Seidman & Seidman, and Lawrence W. Scudder & Company, were as follows:

Year Ended December 31	Net Sales	Net Profits After Taxes	Pfd. Dividend Requirements	Net Earnings Common Stock	Net Earnings Per Share Com. Stock
1924	\$1,191,117.15	\$ 99,259.36	\$14,000	\$85,259.36	\$2.84
1925	1,250,444.80	98,880.06	14,000	84,880.06	2.82
1926	1,205,772.03	111,492.61	14,000	97,492.61	3.24
1927	1,107,958.12	107,647.87	14,000	93,647.87	3.12

GENERAL: Statistics obtained through Bulletin issued by the Revenue Department show an increase in the sale of low priced cigars as against a decrease in the sale of higher priced cigars.

ASSETS: Current Assets of the Company as shown in its Balance Sheet, as certified jointly by Messrs. Seidman & Seidman and Lawrence W. Scudder & Company, as of May 26, 1928, amounted to \$494,407.02 as against current liabilities of \$154,841.10, showing a current ratio of over 3.19 to 1.

DIVIDENDS: It is the intention of the Directors to place this stock on a dividend basis equal to \$1.40 per share annually, by declaration of a quarterly dividend of 35c per share, payable September 15th, to stockholders of record September 1st.

MANAGEMENT: The management responsible for the success of the predecessor company will retain a substantial interest and will be represented on its Board of Directors. Mr. R. O. Brandenburg, formerly Secretary and Treasurer of the Bernard Schwartz Cigar Corporation, Detroit, will be elected President of this Company, and has signed a contract of service as General Manager, for a period of five years, and has become substantially interested in its common stock. Mr. Brandenburg's contract provides that when net annual earnings of the Company, after taxes, depreciation and preferred dividends, shall reach \$140,000.00 and \$175,000.00 respectively, Mr. Brandenburg shall receive further shares of the no par value stock in compensation for his services.

We offer this stock "when, as and if issued and received by us" and subject to approval of all legal matters by our counsel. The Company's accounts have been audited by Messrs. Seidman & Seidman and Lawrence W. Scudder & Company. It is expected that stock will be available for delivery on or before June 25th, 1928. We reserve the right to reject any and all subscriptions in whole or in part.

It is expected that in due course application will be made to list this stock on the Detroit Stock Exchange.

Price \$19.00 Per Share, to Yield 7.35%

A. G. GHYSELS & CO.

INVESTMENT SECURITIES

BUHL BUILDING
Detroit

PENINSULAR CLUB BLDG.
Grand Rapids

The statements contained in this circular, while not guaranteed, are based upon information and advice which we believe accurate and reliable.

DRY GOODS

Michigan Retail Dry Goods Association.
 President—F. E. Mills, Lansing.
 First Vice-President—J. H. Lourim, Jackson.
 Second Vice-President—F. H. Nissy, Ypsilanti.
 Secretary-Treasurer—John Richey, Charlotte.
 Manager—Jason E. Hammond, Lansing.

President Mills Makes Inspection Trip in the East.

Lansing, July 9.—The position I hold for only a short time is one which should call for a few words of appreciation. Please allow me to say a little about a trip I just took through New England.

Calls were made on dry goods and department stores in quite a number of small, medium and a few large cities. Business conditions through New England are not as good as they are in this territory. Lines are over-crowded. Stocks are heavy and profits small. Chain stores are everywhere and while at least one large chain is now for sale, we have to admit that in most cases their stores are cleaner, stocks better arranged, merchandise kept in better shape and more thoroughly and intelligently marked for customers' convenience.

Merchants who are wise among our membership should study these conditions in an attempt to improve their surroundings and the appearance of their own stores. We found it to be true in New England just as the head of one great group has stated—that carefully operated independent stores do have and will continue to have the advantage over the chain store, but we must quickly and quietly get rid of undesirable merchandise and have the wanted goods in stock at the right time and at the right price. By personal investigation, if necessary, we should satisfy ourselves what these competing stores are doing.

An enormous order from one chain store system, given two months ago, has tied up the Bemberg Hosiery Supply. Some of them are just now available. This is just a sample of what we may expect. The trend of merchandise to-day is toward the chain or group. If you are interested send to Gerwig & Gerwig, 39 South LaSalle street, Chicago. Five or ten dollars will bring you facts concerning any or all of the big chains and large groups.

The Department of Commerce at Washington realizes more clearly than some of us know that the problems of the independent retailer are important to all, even including this great Department at Washington. We, as retailers, are receiving attention from no less authority than Mr. Hoover, who has entered a program of help for American industry, finding markets abroad and assisting in the program of standardization and simplification at home.

O. M. Butler has been placed in Detroit by the National Department of Commerce. His address is 607 Free Press building, Detroit. Letters can be sent to him confidentially. He has printed information on almost any subject in connection with retailing which has already been prepared by the Government. No problem is too small for him to handle. Our Manager, Mr. Hammond, will be glad to do this for any member who prefers to work through our office. Mr. Babson says encouraging words lately concerning smaller operators. We hope he is right.

That is, perhaps, enough of a technical nature. My trip through the East was most pleasant. We found courtesy everywhere, and hard roads. Many New England roads are narrower than our best roads in Michigan and, instead of cement, they use a good deal of tar, which necessitates much slower driving. The roads through the mountains and foot hills show many hairpin

curves, but they are all well marked, well banked and we saw only careful drivers and came back home without even damaging a fender, but with the idea that as individual merchants we must be more keenly alive to conditions just ahead of us.

It would be possible to call the roll of some stores still doing fairly good volume which must bring their methods more nearly up to date if they are to keep in the lead.

We saw one large store in Ohio which has, for instance, the only stock of carpets and rugs of any size within many miles and reported business good in that department, but unless they unload and clean up and adopt different methods, changing times will make a different story. Their stock of silks and woollens showed each piece wrapped in papers carefully put away. Two women sat behind the counter doing nothing. A small, scant display on a long counter was unattractive. Hosiery stock at least half of it was in boxes which plainly showed they were very old. Glove stock the same way. Employees were visiting. General lack of real modern business methods apparent.

On the other hand, up in Worcester, Mass., a new Filene store, one of seven they have recently installed in small cities, looked like a little section of Fifth avenue. Filene is now conducting in addition several summer shops at the ocean resorts in summer and several small shops in Florida during the winter. They are one of the older organizations of Boston with an active program.

We stopped in one Connecticut city. After showing us around the proprietor said, I would be glad to have you make some criticisms. We told him that if we did he wouldn't want to hear them. He occupied the best corner in a good town.

As independent retailers we believe we are an economic necessity. It is up to us to prove this by our deeds in the conduct of our business. All the aids which we may secure from Harvard Bureau, Ann Arbor Bureau of Business Research, from our own organizations or anywhere else will be of little value unless our stores show our customers, the public, what they want to see at the time they want it done. Figures must be available from our offices which show us where to reduce stocks, where to increase stocks, when to make displays of certain kinds of merchandise, what new merchandise is desired. We must use our own records, do business on facts not hunches; on figures, not guesses.

The stores using direct-by-mail advertising are benefitted by the postal revision bill which passed both Houses of Congress. Section 435½, referring to third class printed advertising, provides that the bulk rate is 12c per pound where mail matter is sent out in not less than twenty pounds or 200 pieces. This gives merchants the benefit of 1c a piece for sending out direct by mail advertising in quantities of 200 or more.

Application for such permit must be made by each merchant to his local postmaster who, in turn, forwards the request to Washington for a granting of the permit. One merchant writes that he sends out 4,000 each month and this change in the postal rates saves him about \$25 per month. This is an item worth looking after. Get further information from your local postmaster.
 F. E. Mills,
 Pres. Mich. Retail Dry Goods Ass'n.

For the Finishing Touches.

Vanity cases are shown in shapes and sizes that will be convenient for carrying with sports costumes and clothes for outings. Some are made in rather pretentious sizes and very

ornamental, to carry separately. They come made with enamel or gold-chasing, some inlaid, some studded with onyx, crystal or jade, or in a great variety of other styles.

The more popular case is the small one containing a powder compact, rouge and lip stick, which may be slipped into the hand bag. Some of these are exquisite examples of workmanship in the different metals. Many of the less expensive models are made of composition materials in pretty colors.

Jewelry is a negligible quantity with sports clothes, but some fascinating novelties are to be found in pins, buckles, and in vinaigrettes of silver and gold enamel, which marks a revival of an old fashion. Many fascin-

ating pieces are shown in lacquer, vanity boxes, separate powder boxes and cigarette cases. In these, cubistic and geometric patterns are attractively worked out in contrasting colors.

Wooden beads are a novelty in sports trinkets, some being beautifully carved. Ivory, white coral, lapis, and crystal chokers are also much worn.

How you treat those under you best reveals what you are.

CUSTOM MADE SHIRTS
 Sturdy, Beautiful
 Honest Workmanship
PHOENIX SHIRT CO.
 39-43 Michigan, N.W., Grand Rapids

We Protect the Proceeds of LIFE INSURANCE



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

A MARK OF DISTINCTIVE BEDDING



Marshall

**BED SPRINGS
 MATTRESSES
 PILLOWS**

Comfortable Durable

THE MARSHALL CO.

GRAND RAPIDS

SHOE MARKET

From a Little Sideline a Big Department Grew.

That it pays a women's specialty shop to operate a shoe section in conjunction with its ready-to-wear lines is emphasized by the recent experience of Pack-Wolin's, in Detroit. This shop had never carried shoes until March of this year; now its shoe section is going at a rate which the management did not expect to attain until the second year, and it is one of the most profitable departments of the entire business.

Pack-Wolin's caters exclusively to wealthy women of fashion, featuring dresses at \$75 to \$500 or more and other ready-to-wear at corresponding prices. Mrs. Lora F. Pack and Mrs. Frances B. Wolin, proprietors, are aggressive merchandisers and their business has experienced a phenomenal growth, even for Detroit. They had never carried shoes, largely because they were not familiar with the line, but last year they acquired the lease on the site and three-story building at 1434 Washington boulevard, where they have been located for the past eleven years and after remodeling the entire building and taking over the entire ground floor, they found that they had some space to spare.

It was determined to devote this space, about 45 by 40 feet, to shoes, and Mrs. Pack personally undertook to make this shoe section the most attractive one to be found anywhere.

She succeeded. The entire treatment is in the most approved modernistic manner, without emphasizing angularity, as so many such efforts do. The wall fixtures are broken at frequent intervals by arches and display cases, and the posts are faced with solid mirrors on all sides to a height of eight or ten feet, above which are graduated square sections tapering to the ceiling.

The coloring is rich and striking, but harmonious. The walls and ceiling are gray, while the woodwork and fixtures are lavender, tinged with blue, and the boxes are blue. The settees are covered with purple satin and the fitting chairs are upholstered in a mottled material.

To quote Mrs. Pack: "It is the most charming department I have ever seen anywhere. It doesn't look like a shoe department, but neither does it look like the so-called shoe salons—which don't look like anything! Our customers admire it very much, too, and there is no doubt but what it has brought additional trade in the other departments.

"One woman told me just the other day that she could resist our dresses, our coats, and our hats, but that she just couldn't resist our shoes!

"We really felt some hesitation about taking on shoes, because we didn't know anything about the line and because there are already many very fine shoe shops and departments in the city, but it has been a success from the very first. Within two months we were doing as much business as we had expected to be doing during the second year, and it is increasing right along."

While Pack-Wolin's caters exclusively to the wealthy women of fashion, it has found that newspaper advertising brings very good returns and it uses the medium regularly. It also advertises extensively in club magazines and similar mediums. For its shoe advertisements it has designed a distinctive cut which is used regularly; that of the shoe featured, mounted on a platform composed of the initials of the firm: "P. W."

While neither Mrs. Pack nor Mrs. Wolin is familiar with shoe retailing, they have engaged a capable man who does know how to merchandise fine shoes and he now requires the assistance of four sales people.

Shoes for all occasions are stocked and prices range from \$13.50 to \$40. Mrs. Pack said that it is not at all unusual for one of her customers to come in and buy six or eight pairs of such shoes at a time, or when one is going away on a trip, to buy a dozen or more pairs at a time.

No wonder it is a satisfactory business!

Resale Price Maintenance.

Wholesalers, retailers, department stores and chain store owners in various parts of the country have been sent schedules by the Federal Trade Commission requesting prices and other statistical data regarding their respective businesses, and in addition they have been urged to state fully their opinions on the subject of resale price maintenance. Active co-operation has generally been met with in every quarter, many companies voluntarily requesting that copies of the schedules and questionnaires be sent them.

The enquiry is now well under way. To date some 22,000 schedules have been sent and a large proportion of returns have been received. Field work is progressing rapidly due, in part, to the desire of business men to aid in this constructive work.

"Day Wear" Shades Creeping In.

One of the most important of the ready-to-wear trends of the new season and one which is being reflected in the fabric trades, is the growing invasion of the evening wear field by the so-called street shades. There is still a wide showing of the high colors generally regarded in recent seasons as correct for formal wear, but makers of the higher-grade lines of this apparel are more and more stressing modifications of them. This trend is expected here to become even more marked as the season advances. It is already very noticeable in cutters' purchases of evening wear silks, and promises also to have an important bearing on the color trend of the season's dress accessories.

All Artificial Silk Must Be Known as Rayon.

To clear up the confusion arising from the use of brand names for artificial silk, the Rayon Institute is now taking a definite stand that all kinds of the fiber must be known under the name rayon. The Federal Trade Commission, the Department of Commerce Bureau of Standards and the Better Business Bureau have endorsed rayon

as the generic name for all fibers of cellulose base.

There are four natural and one artificial fibers extant to-day. The former comprise cotton, wool, silk and linen. The latter is rayon, whether made by the nitrocellulose, cupraammonium, viscose or cellulose acetate processes.

Czech Covers Make Beach Coats.

Table covers and bedspreads from Czechoslovakia are now finding a use differing from that for which they were intended. A manufacturer in this country is making them up into beach coats, which he says are taking very well because of their originality. In fact, he reports difficulty in getting enough of the covers and spreads to meet his needs. The coats feature scenic, geometric and floral designs in colors on light grounds. Being made of cotton, the cloth of the garments is not rough to the skin and readily absorbs moisture. The garments, available in sizes 14 to 20, are priced to retail at \$5.95.

Record Likely on Jewelry.

Early interest in novelty jewelry for Fall is proving exceptionally keen, importers and manufacturers say. Although the new lines are not complete as yet, the offerings being made have met with a response said to warrant the expectation of a record season. Costume jewelry of the couturier type, either stone set or plain, again dominates. Crystal effects in chokers and necklaces are strongly favored. Pearls are also well regarded in both choker

and opera length strands. Complete sets of items, including earrings, bracelets and necklaces will be played up, particularly for the later season.

Mexican Piece Goods Market Poor.

American exporters are cautioned to use the greatest care in extension of credit for the cotton piece goods market in Mexico in a dispatch received by the Merchants' Association from a correspondent in Mexico. The association has been investigating conditions in Mexico and is informed that they have been in a very depressed state and the demand for textiles in Mexico has been very dull for many months. Both imported and domestic products are affected, the report states, and most of the native mills are operating on a reduced scale.

See Good Season on Derbies.

Regardless of whether brown derbies stage a revival during the Fall, because of the example set by Governor Smith, the men's hat trade is quite confident regarding the prospect for black ones. Nice advance orders for the latter have been placed, manufacturers say, and the indications are that the business done will compare well with last Fall. Retailers are being urged to feature the derby as an extra hat for formal wear early in November, this allowing time for the exploitation of felts beginning Sept. 15.

Triplets: Good nature, good health, good business.

Resolve to have resolution.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

**Organized for
SERVICE
not for Profit**

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

□

for

Information write to

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

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

Second Vice-President — G. Vander Hooning, Grand Rapids.

Secretary—Paul Gezon, Wyoming Park.
Treasurer—J. F. Tatman, Clare.

Features Incident To the Retail Grocery Business.

Excess stocks: Eighty-five per cent. of grocers carry twice the stock they should carry. When your stock exceeds 70 per cent. of your monthly sales it should be cut down. The way is obvious. Simply stop buying. Buy every week and every day only what you need for immediate sale and buy those in the minimum quantity. To get current stock down to a point where it will be turned monthly is one of the most vital fundamentals of success.

Beware of Sudden Changes: If you are doing a credit business and, because of certain difficulties or seeming disadvantages, are tempted to change suddenly to cash, make a careful survey of actual conditions first. I recently met a man doing \$40,000 a year, three-quarters of which was credit. If he should change over suddenly to cash, he would be in line to lose three-quarters of his business at once as a first effect of the change. Probably not all would be lost, but most credit customers have the credit habit. He might readily cut his sales to \$10,000 a year. Is that a serious consideration?

Shortage of Capital: Speaking generally, if you get short of capital on an advancing market, the fault is yours. It shows you have not advanced your prices in accordance with enhancing values—you have not gone up with the market. Remember goods are worth what it will cost to replace them at any time, no more, no less. If you follow market changes promptly and strictly you will never be short of money on account of such changes. This applies equally on a declining market, but differently.

Future Buying: Future buying is not what it was a few years ago. Many distributors have followed the lead of S. & W., San Francisco, in some modification of their plan whereby futures are purchased under contract, deliveries being spread over ten months. The plan as yet is confined only to private label goods and contract buying should likewise be confined to such lines, except by merchants who have accumulated both capital and experience to find their own way with economic safety. Buying against future time, except as stated, remains a gamble, and gambling does not belong in business. Chains know better than to indulge in it. Let the individual follow their lead and thus corral one of their outstanding advantages. Let this sink in: If you don't buy until you need goods, you are apt to have money in the bank in place of idle surplus stocks; and men who have money buy to best advantage. Indeed, we can always buy if we have the money. Further, men with money are always offered the best bargains. Keep stock low to the verge of starvation. Keep your money in the bank. The money will not deteriorate, nor shrink

in value. Surplus stocks do both, besides costing for storage, extra handling, insurance and interest. Concentrate on sales. Buying will mostly take care of itself.

To Meet Competition, Beat It: Competition, skillful or unskillful, may be hard to cope with. A skillful competitor who owns stock on a low cost may use that advantage as advertising to attract trade at low prices. Unskillful competitors may sell too low at times because they know no better. How to meet such difficulties? The strictly business way is to advance and decline with the market regardless. Cut expense to the bone and render careful service. Strive to make your store ever more attractive and enticing; build trade and good will on considerations other than price. This can be done. It is being done every day by individual grocers and plenty others. When the tide turns and markets decline—or advance, as the case may be—the careful, conservative buyer will have the advantage of being able intelligently to follow the market instantly. Provided you are always in line with replacement values with your prices, one thing will balance another—you will be lower fully as often as higher than the blind operator. Back such condition with excellent service and you will be practically immune to competition.

Value of Income Tax: There are inequalities in taxation—all taxation. Since it was inaugurated in France some 1,200 years ago, the best minds have worked on its intricacies. So probably the income tax is far from a perfect example of equity. Nevertheless, the fact that grocers have to make income tax returns is, perhaps, the best single thing that ever has happened to them. Many a man who was sailing on uncharted seas, never knowing where he was at, now automatically knows something of his affairs at least once annually by reason of the income tax.

Watch Credit Constantly: Any time is a good time to revise credits; but there is a right way to do it. The merchant must put himself mentally in the position of an uninterested outsider with no stake in the success thereof and, from that angle, with his knowledge of the character of each customer, study his list of accounts. Let him then make the following segregations:

Doubtful Accounts: Those are to be discontinued. Handle with hard common sense, but also with diplomacy. Any that are not going to be paid, stop now. Let him take the loss now rather than put in more to be lost later on. To those he wants to let down easily in the discontinuance, let him talk depression, enhanced operating costs and tight money which all make necessary the calling in of capital.

Accounts too large and slow but good: Give them the same talk. Get those accounts down to payment in full at regular intervals. Keep them there. Be inflexible about regular payments with no balances.

Solid, Satisfactory Accounts: Mostly let those alone. They are the mainstay of any credit business. The rule

(Continued on page 31)

Uncle Jake says-



"Cemeteries are full of grave mistakes."

Some of life's mistakes are made ignorantly, but the majority of them are made carelessly. A manufacturer may make mistakes, but he should rectify them before his product reaches the purchaser.

Our research department is a mistake detector that is always on the job, hence when you use

K V P DELICATESSEN PAPER

you may rest assured that you are making no mistake.

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

Don't Say Bread

— Say

HOLSUM

" They Buy Other Groceries, Too".

"Our customers who eat Fleischmann's Yeast", says W. R. Kelly, of Fresno, Calif., "usually come into the store for it every day. Invariably they buy other groceries here, too. That is why I think it worthwhile to build up the trade for Yeast. It builds good will for us. Yeast eaters usually become steady and permanent customers."

Recommend Yeast for Health to your customers—it will build good will and increase sales for you.

FLEISCHMANN'S YEAST

Service

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

MEAT DEALER

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—Plus Goedecke, Detroit.
 Next meeting will be held in Grand Rapids, date not decided.

Memory of Meat Quality.

It is always interesting to one with a well developed sense of humor to hear people tell about things that existed or happened when they were young. Usually they look back to their childhood days lovingly, and their reminiscences are well worth listening to. Everything that was eaten during the golden period under review tasted so much better than what they get today that they usually positively state that there is no longer quality equal to those days and no cooks to prepare the food for the table so well.

Of course, the days they are talking about take in their mothers and their excellent ways of doing things, and since each of them had the most wonderful mother that ever graced this earth we are not going to criticize them for giving their mothers all the credit they do. A loquacious gentleman was the center of a very interested group in one of the wholesale markets one day this week. He was talking about beef and the difference between what he gets to-day and what was produced in a foreign country where he lived as a boy. He told of the old oxen and older cows that were especially fattened for market after their usefulness had passed in their primary position in the scheme of things. He told how good the meat from those well-fed and better cooked beef critters tasted, and how he would like to get meat to taste like that to-day. Some have the same feeling about such things as oranges and bananas.

I remember of a well-to-do man saying to me a short time ago that he would give a great deal to get a few bananas and have them taste to him as they did when he first tasted the fruit. Many of us have a keen memory and a great deal of affection for certain dishes we used to eat when we were youngsters.

One clever writer makes his characters go into ecstasies over their native dishes as found in special restaurants in a new country, which happens to be the one we live in. I am not sure any of us would have things different if we could, for there is something human and altogether touching in this loyalty to the days which are now little more than memories, but in our less emotional and more analytical minds we know that most of the things we consider better than the things we now enjoy are simply myths of the memory.

With respect to meat we know that at no time in the lives of any of us has better produced and better prepared meat been made available to consumers. We know that the highest grades possible of production are on sale for those who want them. We know that super efforts are being made to find the best kinds of feed, and that quality of livestock is being improved all the time. We have old cows well fattened in this country, and we have

a few fat oxen on sale during the year also, and we know that these classes do not compare, either from a commercial or dietary standpoint, with our corn-belt, long-fed steers.

Value of Meat and Its Cost.

It is, perhaps, quite natural that people should think of things bought from a point of cost before thinking of their value. This may even apply to such important things as different kinds of food. It is often found that a thing that costs relatively high when bought lasts longer and gives far greater satisfaction all around than something else that is priced low, and so when the matter is figured out the higher costing article was cheaper in the end. Regardless of this the natural disposition to save makes a great many of us see only the difference in the immediate expenditure.

This is apt to be true with regard to meat just as well as other things. We can hardly expect high costing meat which carries a strong appeal to the taste and appetite to last longer than lower qualified meat, but when the satisfaction to be derived from its use is considered fully it may be found to be the cheaper of the two kinds. Besides there is no waste where high qualified meat is concerned as a rule.

Suppose, for the sake of illustration, a housewife should select or have sent on her order a cut of corned beef that proved so salty that no one cared for it very much. In the first place a meal would be virtually spoiled and the left-over portion might conceivably be thrown into the garbage pail. Suppose, also, that a steak was bought that proved to be too tough to be enjoyed. The chances are at least some of it would be left over and when it became cold it might not be found satisfactory for further use. Here we would find actual waste.

We do not feel that so very much meat is actually wasted this way, for good housewives can utilize sound meat in nearly all cases unless it is unusually unsatisfactory, so perhaps we should charge dissatisfaction against low qualified meat more than actual money loss. It seems strange that people should ever try to make unsatisfactory food take the place of high quality. The appeal to the appetite and the real good to be gotten out of what we like would seem too valuable to easily disregard.

There are some, of course, who of necessity buy things because they are low in price, but the average family can afford good, wholesome food, even though they may have to do without some other things they would like to have. After all, food is so extremely essential to health and life that it would seem that it should receive first consideration. There are few commodities that cannot be produced reasonably high in quality, and such quality will be produced as far as it is possible to do so if those who are engaged in the enterprise receive the proper support of consumers.

What the demagogue and radical lack in argument they make up in noise.

VINKEMULDER COMPANY

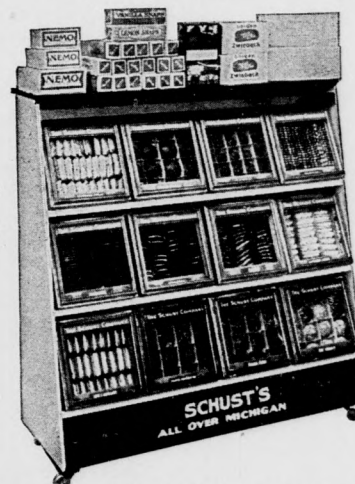
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Midsummer Hints For the Wideawake Hardware Dealer.

While the summer is still young, hot weather goods should be energetically pushed. The best period to sell timely goods is that period when they are just coming into their timeliness. Carrying goods over from one season to another involves the tying up of capital and the risk of depreciation.

"Keep the stock clean," is a sound business principle; and I have noted that it is followed by many of the most successful business men. A big city department store which, in a period of half a century or more, has achieved an enormous success, adheres strictly to this principle. Timely goods are pushed when they are timely, and new lines are pushed when they are new; and by means of aggressive advertising and good display, sales run into substantial figures and the bulk of these goods are sold at a normal margin of profit.

But presently the sales begin to lag. The remaining goods begin to look shopworn. The timely lines cease to be as timely as they were, with the season drawing to a close.

Does this firm store the goods for another season, or put them back on the shelves in the hope that occasional calls will ultimately exhaust the left-overs of stock at the regular price?

By no means. The left-overs are flung on the bargain counters at price cuts that attract attention. No matter what cut may be necessary, those goods are cleaned out, at once. Nothing is carried over. And the fact that price cuts on a few conspicuous lines are drastic, helps to sell lines on which the cut is not quite so deep.

You may say, "A big department store can afford to do that. But a small town merchant cannot." Yet the other day a small town merchant cited this practice of the big department store.

"And we do just the same thing," he said. "There was a time when I'd put the left-overs away until next year. In those days most lines were staple, there were few changes in style from year to year, and the carryover practice at that wasn't a sound one by any means. But now style changes, and the constant introduction of new lines, makes the carrying over of old stock decidedly precarious. So, the minute a line begins to slow down, we put it in the bargain basement and clean it out completely."

The principle of securing a quick turnover is always sound. It is a safe assumption that a stock cluttered with left-overs is a source of danger. The one time that merchants who were overstocked made money was in the war years, with their phenomenal rise in prices and their actual shortage of many commodities. I recollect one firm that had never achieved anything conspicuous, and whose profits from preceding years had gone mostly into poorly bought stock. When the war-time prices developed, that firm's book-keeping profits were huge, due partly

to actual sales to an insatiable public at higher prices, and partly to enhanced inventory. In 1920 the firm moved the old stock to new premises and prepared for a long period of boom prices and expansion. A few months later came the slump, and demonstrated that even war-time prosperity couldn't upset the sound principle that it pays to keep the stock clean. As the movies say, "Came bankruptcy."

It will pay you, having bought carefully, to push hard your well-selected stock of hot weather lines. Aggressive selling methods in July will do a great deal to reduce these lines to the irreducible minimum before the season is over.

The hardware dealer's selling campaign in July and August should concentrate on the quick sale of timely lines. In the early part of the season these lines should be displayed prominently. Hammocks, garden seats and swings, lawn mowers, screen doors and window screens, refrigerators, ice cream freezers—these lines should be displayed where folks can see them. Use your windows as opportunity offers to push the sale of seasonable goods. Bring these timely lines to the front of the store. Play them up for all they are worth. Don't wait for people to ask for them; talk them up with every customer who comes into the store. If a man is buying a lawn seat, suggest an ice cream freezer; circularize your prospect list regarding some of these lines; get out a letter dealing with hot weather goods and hot weather comfort in the home. Don't wait for business to come; go right after it.

There's always a tendency in hot weather for effort to slacken. This tendency is, curiously, most in evidence when the first spell of real hot weather comes. The salesman feels all in, down and out; as though striving were not worth while and as though it were impossible to put forth even the slightest effort.

Don't let this hot weather lassitude overcome you. Fight it for all you are worth. Determine that you are going to keep your selling efforts right up to the mark. When the tendency to quit shows itself, fight back by putting just a little more effort and aggressiveness into your selling.

Of course every hardware dealer, and every member of the staff, should have a holiday; and summer is the time to take it. But while you make provision for a real good holiday, until the holiday time comes, keep pushing for all you are worth. Don't slacken effort.

Toward the close of the season it may be desirable to hold a midsummer bargain sale in order to clear out broken lines and odd lots of stock which have not "caught on." You will need the floor and shelf space to make room for new stock.

A chance to save money will always appeal to a large number of people. Even a slight price concession will often serve to turn these left-overs of hot weather stock into hard cash.

Don't, however, put off your clearance sale until too late. Toward the close of the season, practically nobody

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**Wholesalers of Shelf Hardware, Sporting
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is willing to pay full prices for hot weather goods. When the season is actually over, even a substantial price cut will not persuade people to put their money into an article for which no use can be found in the next ten months. But if the price cut is offered early enough, if you show the buyer a certain measure of money saving together with a certain amount of immediate benefit and use of the article, then you are going to make some sales.

A bargain sale, to do a store any lasting good, must be more than mere camouflage. A man may buy a "\$10 lawn mower marked down to \$7.95;" but if he finds the same lawn mower in another store regularly priced at \$8 he resents what he regards as deceit. To find his apparent saving of \$2.05 cut down to a mere Buffalo nickel will shake his confidence in the hardware dealer's honesty. A policy of "marking up to mark down" has brought discredit on bargain sales in other lines of business. Thus far, bargain sales in hardware stores have been the real thing; and it is to the hardware dealer's advantage to keep them genuine.

In a bargain sale it is good policy to have moderate but real cuts on the lines you want to get rid of; with conspicuously slashing cuts on a number of individual features. These features are designed to attract customers to the store; the moderate cuts on other lines should be sufficient to sell the goods. But coupled with your bargain lines, you can show, in some other part of the store, your early fall lines at regular prices. Thus your midsummer clearance sale will serve at least to bring your fall lines to the notice of a large number of customers.

Advertise your midsummer clearance sale for a limited time. Quote specific prices, showing the actual reductions. A little description of each important item listed will help. Use the show windows to help your sale along; show your feature bargains there with cards emphasizing the price reductions. Some dealers conduct a sale as if they were afraid of it. It is better to hold no bargain sale at all than to let the sale drag along in a half-hearted, ineffective way.

One reason for clearing out the odds and ends of hot-weather stock is to secure capital. But there is another way of getting ready money. That is by "jacking up" your collections. The books should be gone over very carefully during the summer months, and long overdue accounts should be given special attention. Get right after the slow pays. Get after them systematically. A series of collection letters may secure settlement. A personal call is sometimes effective. If you can't get cash, take a note at thirty days. Or if necessary, split the account into installments. But whatever the method, arrange for systematic settlement, and get the customer to pay something.

Many a dealer will say of an increasingly big account on his books, "Oh, that chap's perfectly good. That money's as safe as if it were in the bank." But the fact that a customer can pay is no reason for giving him unlimited credit. Credit is a convenience which should not be abused.

Too often the dealer himself, by allowing accounts to run too long or become too big, is responsible for the slow pay habits which later cause him a lot of trouble and a great deal of loss.

Clean up as large a portion of the outstanding accounts as possible before the fall buying starts. And while you are at it, work out, if you can, some scheme to impress on your credit customers the fact that an account at the hardware store is an obligation to be met within a reasonable time limit.

Victor Lauriston.

Helping Hand in Country No Longer Available.

Anyone who grew up in a country home among descendants of New England families would think it strange to have long continued sickness or death in the home and receive no offers of aid from neighbors. A family in suffering or sorrow, noting no offers of assistance, would be apt to wonder if they had selected a residence where there was no Christianity or human sympathy.

In every neighborhood there used to be kind hearts and willing hands for every time of necessity or distress. Differences of religion, politics or vocation all melted away when need was discovered in a fellow creature. Not only was there a willingness to help, but nearly everyone seemed capable to do what was needed.

It seems not to be so to-day. All are more independent. Each family chooses whom it prefers to nurse and to work. Those who would gladly render assistance are deterred by a sense of incapacity. There has come to be a feeling that none but trained nurses can care for the sick. The methods of grandmothers are belittled by physicians and nurses. The ability of common people is distrusted. Every detail in the sick room must conform to the latest scientific methods. Many have never had opportunity to exercise their talents—to test their own resources or ability and dare not step in and do what nature and common sense dictate.

But the difference to-day is not due to changed humanity; it is the result of changed methods and conditions. Few patients in rural homes have daily visits from their physician. If such are needed the patient is usually removed to a hospital where the doctor can see him as often as necessary and where a nurse is always at call when a constant nurse is not needed. So the home duties and the farm work can go on more satisfactorily than it ever could with a sick person in the house.

The fact of a sick neighbor cannot impress the members of a community as it once did, nor permit the old-time expressions of sympathy. Not everything was altogether lovely in those by-gone days. Too often the visitor to the home of sickness brought no cheer or comfort to the sick one or to other burdened members. Not a hand lifted to help in necessary work. So, when we realize a loss in these times, we should seek for a compensating gain.

E. E. Whitney.

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HOTEL DEPARTMENT

Los Angeles Leads All Other Cities in Air-Planes.

Los Angeles, July 7—The Douglas Lake Hotel, situated five miles Northwest of Pellston, has been remodeled, and its owner, John A. Bryant, is looking forward to a profitable season. One of the conveniences added is a new coffee shop for the better service of fishermen who cannot arrange to be on hand at regular meal hours. Douglas Lake is the location of the summer camp of the engineering class of the U. of M. and the Northwoods camp for girls.

The Michigan Supreme Court denied Lew W. Tuller a writ of mandamus to set aside a receivership of his Detroit property, the Hotel Tuller. Mr. Tuller applied to the Supreme Court on the ground that the lower court procedure was invalid because he had not been personally served with a summons.

Miss Earhart's demeanor, after she accomplished the Atlantic flight, was very much like that established by Lindbergh, and it certainly ought to meet the approbation of all Americans. In fact, she is doing us proud. The first American woman to fly the Atlantic might have been one of those who habitually assumes a "high-hatting" pose, but this lady has not assumed any such attitude. On the other hand, she has directed her entertainers' attention to her pilot, upon whom she seems to think, and quite logically, that the spotlight should be turned, rather than upon herself. American pride in Miss Earhart is not in the least likely to be dimmed by any speech or action of this woman, who, judging by her public utterances, is not one easily spoiled by publicity or praise.

Los Angeles to-day stands in the lead of all cities in the world in the matter of air-plane supremacy. A Government survey just completed reveals the fact that in number of planes owned and operated, in the volume of air mail and passenger business and in the number of airports in use she is the premier city of the world.

It is worthy of mention that the first commercial airport in America was established here, and to-day the amount of air mail going out of and coming into this city is greater than any other city in this country, not even excepting New York. This mail is equal to 20 per cent. of the Nation's total weight and more than 30 per cent. in postal income for this class of service. Manufacturing plants here also turn out in the neighborhood of fifty planes per month.

The air trip is no longer a curiosity in the lives of hundreds of business men, who have become accustomed to this speedier mode of travel. Nor is a letter by air such a curiosity as to be admired by excited neighbors and friends, as it was only a short time ago.

No such marvelous spectacle has been seen the world around in all the annals of history as is displayed by the growth of aviation in the past decade—and of all the cities on earth, Los Angeles leads.

The germs of mining fever are in the blood of all Californians. About a month ago a vein of copper, which, the discoverers believe, is both exceptionally large and rich, was discovered in the Santa Anita canyon, between Mt. Wilson and Monrovia Peak, a short distance from Los Angeles, and ever since a miniature "gold rush" has been in evidence. Every day pack trains of a dozen or more burros bring out loads of ore and take back supplies of provisions, reminding one of what he has read of the days of the forty-niners. Prospectors are rushing in in great numbers.

Not only copper, but silver, gold and other minerals are found in such ore as has been assayed in quite considerable quantities. Of course, it is reasonable to suppose that in the early days prospectors were hardly thorough in their search for precious metals, and there are great possibilities for important discoveries being made at almost any time. It was in the Santa Anita canyon that "Lucky" Baldwin, known to fame, made a ten-strike and amassed a fortune a half-century since.

With the opening of the presidential campaign the ugly head of religious intolerance has reared itself. It is said by short-sighted politicians and others that the matter of church affiliation by candidates of the two major parties will be made an issue of the campaign; that many voters will be influenced one way or the other thereby. Such a viewpoint is, to say the least, un-American, and ought not to be tolerated to well-thinking individuals, especially American citizens.

We have had this very subject agitated by the members of an organization, termed as defenders of an "invisible government" and it never functioned.

The personal faith of a candidate for public office, where there is no evidence to indicate that such a belief would sway him from his public duty, if elected, is no political issue, and it is an insult to the intelligence of the American electorate to even suggest it.

There is no controversy so bitter, so destructive and so absolutely profitless as a religious controversy or even the mildest religious discussion. There is not a scintilla of evidence to back up the contenders on either side, and yet nations have been wrecked by so doing, homes have been broken up and friendships destroyed over disputes, the evidence in which would not win a lawsuit in a petty justice court.

The United States was founded on the principle of religious liberty; it grew by offering a refuge from bigotry and oppression and it will only remain great so long as toleration is maintained. To attempt to introduce any religious qualification whatsoever, formally or by innuendo, is to attack the National constitution and all law based thereon.

Freedom of speech, freedom of the press and freedom in religious beliefs are the basis for all American legal and social institutions. For more than a century and a half religious toleration has been recognized as one of the corner stones of American greatness, and those who seek to destroy this worthy sentiment are by no means patriots or even worthwhile citizens. If such a movement were encouraged to gain headway and to assume the proportions of a real controversy, the ill effects of such a campaign, no matter how it resulted, would not die out in many generations.

Devotion to a religious belief, which we accord to every American citizen, is to be admired, but bigotry is as slimy as its name would indicate and is nowhere to be encouraged in political life. The right of every individual to worship God in his own way, without interference, is as outstanding as in the days when our forefathers were preparing a code of civil rights which is to endure forever, and he who would disturb the equanimity of such an arrangement, should be disqualified from flocking with other blue-blooded citizenry.

Ages ago a vast blanket of sediment was deposited over what is now politically known and designated as Utah, Nevada and Arizona. Through millions of years, layer on layer, this covering continued as though Nature were attempting to prevent the discovery of its substance. Eventually surface pressures became so great that this shell cracked, thus creating Grand Canyon

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CAFETERIA IN CONNECTION

and the myriad of lesser gorges that radiate therefrom, and ever since that era, water, wind, frost and chemical reactions have been continually engaged in shaping peaks and canyons galore. To-day one of these latter, Zion Canyon, is also world famous. It is huge enough to awe; beautiful enough to appeal to the devotee of art, yet small enough for the human mind to grasp and to appreciate.

It listened good, so in company with a party of congenial friends, we decided to make Independence day one of exploration and investigation, hiking over to Zion National Park, Nevada, where we checked in for the night, and at which point we were 4,100 feet above ocean level. We proceed by a series of switchbacks along the sandstone talus slopes of Pine Creek until it reaches the base of cliffs within a distance of five miles or thereabouts and at an elevation of 4,886 feet, when we come face to face with an impenetrable granite wall, where a tunnel in process of construction will make a highway connection between Zion National Park and Grand Canyon. It is called the Zion-Mt. Carmel Highway, and is pronounced one of the outstanding engineering projects of the day.

There are six switchbacks between our starting point and the beginning of the tunnel sector. These switchbacks are so situated that they are from 1,600 to 2,000 feet apart and do not give the impression of a succession of heavy curves. The line is so well marked by the topography of the canyon proper that they are visible for a distance of many miles and remind one of an enormous gridiron. But in the building of the tunnel the presence of the incline highways will be camouflaged by high cliffs, ridges and forest growths.

It seems really like pioneering, even when one is so near to intense civilization conditions, and we roll on over a partially improved highway, facing chasms which most certainly look "spooky," but it is all in the game and we accustom ourselves to liking it.

We were given an opportunity of inspecting one of the sections of tunnel construction, but being attired in ice-cream-Fourth-of-July togery, decided it would be best to defer this visit to a later date, which will certainly be accomplished if opportunity presents itself, for of all the excursions we have made since our sojourn in California this is outstanding.

Officials here gave us much information as to the plans which are being carried out. For instance, at the base of an enormous cliff, or peak the road enters a tunnel and for a distance of considerably over a mile, it will resemble the burrowing of a mole, in that it will be just within the face of the cliffs, with frequent openings at the side, these openings, called galleries, affording light and ventilation. There will be six of these galleries in the tunnel, from which motorists will be enabled to view some of the choicest bits of scenery afforded by the high Sierras. They may look down upon the floor of the canyon, thousands of feet below and over to the scenic beauties on the opposite side of the awesome gorge. The width of this tunnel is to approximate twenty-two feet, which is considered ample for the passing of the largest trucks and passenger busses, with a maximum grade of 6 per cent., and provisions for side rails and low center dividing web.

To overcome the exigencies of complicated construction it will be necessary in several instances to cut through ridges with short tunnels, the longest exceeding 600 feet, with various others ranging from 100 to 300 feet. Bridges there will be in large numbers, supported, in many instances, by huge concrete arches across abysses which sure do look formidable to the laymen,

but a mere bit of detail with the engineers.

Mind you all the construction work on the major portion of this undertaking, is in solid rock-granite mostly.

Now to me this immense outlay seemed almost unwarranted but later on I was to learn that it will, for instance, reduce the distance from Salt Lake to Phenix, Arizona by hundreds of miles, supply transportation facilities for moving ore, various farm products, and motorists will be enabled to visit Zion Canyon, the North rim of Grand Canyon, heretofore almost inaccessible, and other sections of the Colorado and Boulder Dam territory. Some large contract, in a very, very large country, I am prepared to tell you.

I see it has been definitely settled that my friend, George Woodcock, who formerly conducted the Hotel Muskegon, is going to have a new hotel in that city, to be completed somewhere about March 1 of next year. For this purpose the old Park Hotel, situated about a block from the former Hotel Muskegon, has been acquired, the old building is to be demolished and replaced by a new six-story structure, modern and fire proof, at a cost of \$300,000. There will be a spacious lobby, large dining room on the first floor, and all guest rooms will have an outside exposure, which with a view looking over Muskegon harbor will make the surroundings specially attractive. I am glad George is going to have this hotel, for he deserves the best Michigan affords. When I was engaged in hotel operation he was a near neighbor of mine, and I have every reason for believing that when it comes down to the point of dispensing hospitality in a way that is accompanied by genuine sincerity, he absolutely knows the way.

Michigan hotel operators want a more effective bad-check law. As a general proposition the present law is far ahead of those in other states I have heard of, but there are certain technicalities in the enforcement of same, which almost nullify the act itself, in that under this law the hotel is obliged to give the bad-check passer five days notice before a warrant for his arrest may be issued. This gives the crook ample time to get away, leaving the hotel man to hold the bag, as it were. In addition thereto, officials of the various banks through which the checks pass must be produced as witnesses, which handicaps the administration of justice.

In most states a return check, properly endorsed with the reasons for non-payment, is usually sufficient evidence, being considered prima facie evidence of intent to commit fraud, but Michigan acts do not so provide, which interferes with its application.

Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 10—J. C. Major has organized a stock company under the style of the J. C. Major Co., to engage in the sale of women's ready-to-wear and hosiery at 106 Monroe avenue. The corporation has a capital stock of \$50,000, with \$5,000 paid in. Mr. Major was on the road for Marshall Field & Co. for many years and is thoroughly versed in the business he has espoused.

The project to round up a dozen or more large dry goods houses, located in the principal cities of Michigan, outside of Detroit and Grand Rapids, has been temporarily abandoned by the promoters. The matter has been given much thought and effort, but the promoters face obstacles which apparently could not be overcome.

A recent issue of the Lucedale, Miss., Times contains voluminous announcements regarding the twenty-fifth an-

niversary of the Bank of Lucedale, which was established by Greg. M. Luce, formerly of Grand Rapids. Mr. Luce was elected President of the bank when it was founded and has continued in that capacity ever since. He is also the owner of a packing plant at the same place producing stringless beans, whole and cut; sweet potatoes; okra, whole and cut okra and tomato sauce; corn, okra and tomato sauce; turnip greens; beets, whole and cut; pimentos. Mr. Luce also owns the Luce farms, surrounding the cannery, which consists of 1,200 acres, 120 of which are in paper-shell pecans of bearing age. He has already this year harvested and packed the output of 200 acres of turnip greens, and will pack the output of 500 acres before the end of 1928. Besides his activities at Lucedale, Mr. Luce is first and foremost in many large industries at Mobile, where he has permanently resided since he located in the South about thirty-five years ago.

At a meeting of the stockholders of the Alfred J. Brown Seed Co., held June 21 in the offices of the Association of Commerce for the purpose of re-organization, a decision was reached to postpone definite action to July 17. The company's fiscal year closes June 30 and it was voted to have the books of account audited by a firm of public accountants for the purpose of submitting a verified balance sheet and operating statements, so that proper action could be taken with respect to re-organization. It is understood the directors of the company are agreed that re-organization is necessary to conserve the interests of the stockholders and M. Thomas Ward, attorney for the company, outlined to the meeting a plan of re-organization. After considerable discussion, however, it was learned that the plan could be considered only as a tentative one, in view of the fact that figures of June 30, 1927, were the only ones presented and that no figures giving effect to operations for the expired portion of the fiscal year 1928 or to the acquirement of certain benefits alleged to have accrued to the company through litigation were available at this time. Much credit is stated to be due the present management for reducing unnecessary overhead and it is thought a much greater economy can be effected through re-organization, the result of which will be relief from the present high fixed financial charges necessitated by the company's cumbersome and extravagant capital stock structure. At the adjourned meeting to be called July 17 it is planned to ask the present stockholders to surrender their interest in approximately \$94,000 of accumulated dividends on preferred stock and to give their consent to re-organization plans submitted at that time which it is believed will place the company on a much stronger financial basis and enable it to earn a satisfactory return to its stockholders for the future.

G. H. Ghysels & Co. have leased the corner store in the Peninsular Club building, formerly occupied by the Grand Rapids Trust Co., and have removed their brokerage business to that location. The beautiful furnishings used during the Trust Co. occupancy

have been largely retained, giving the establishment a very attractive and commodious appearance. Mr. Ghysels is spending several days in the city, assisting Manager Watson and his associates in getting the machinery of the organization in good working order.

Mike Howarn on the Mend.

Grand Rapids, July 10—Word has just reached this city that Michael J. Howarn, the old war horse of Cadillac Council No. 143, U. C. T., is seriously ill in Mercy Hospital at Bay City. "Mike" was unable to attend the Supreme Council meeting at Columbus the last week in June on account of the death of one of his sisters. A few days later he was taken sick and rushed to the hospital, where an operation was performed. At last report he was "coming fine," which will be very welcome news to his many friends throughout the State and, in fact, throughout the entire Supreme Jurisdiction of U. C. Tism. His present home address is 107 South Farragut street, Bay City.

Homer R. Bradfield.

PARK-AMERICAN HOTEL KALAMAZOO

A First Class Tourist and Commercial Hotel

Also Tea Room, Golf Course and Riding Academy located on U.S. No. 12 West operated in connection with Hotel.

ERNEST McLEAN
Manager

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structure Beautiful
No Painting
No Cost for Repairs
Fire Proof Weather Proof
Warm in Winter—Cool in Summer

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.

BLANEY PARK

22,000 Acres of "Something Different"

CELIBETH TAVERN

BEAR CREEK LODGE

BEAR CREEK GOLF COURSE

LAKE ANNE LOUISE

WISCONSIN LAND and LUMBER
COMPANY
Blaney, Michigan

DRUGS

Michigan Board of Pharmacy.
President—J. C. Dykema, Grand Rapids.
Vice-Pres.—J. Edward Richardson, Detroit.
Director—Garfield M. Benedict, Sandusky.

Examination Sessions—Detroit, third Tuesday in June; Marquette, third Tuesday in August; Grand Rapids, third Tuesday in November.

Michigan State Pharmaceutical Association.

President—J. M. Ciechanowski, Detroit.
Vice-President—Sumner J. Koon, Muskegon.
Secretary—R. A. Turrell, Croswell.
Treasurer—L. V. Middleton, Grand Rapids.

Hair Curling Cream.

Powdered castile soap 2 ozs.
Gum Arabic 2 ozs.
Japan Wax 12 drs.
Glycerin 1 oz.
Tallow 4 ozs.
Oil of Rose Geranium 1 dr.
Benzaldehyde 10 drops
Artificial Neroli Oil 30 drops
Water 4 ozs.

Dissolve the soap in one-half the water, heated to the proper degree; dissolve the acacia in the other portion of water and mix the two solutions and place on the water-bath. Add the fats and glycerin. When the wax and tallow have melted, remove from the bath and thoroughly stir.

Heliotrope Sachet.

Orris root, cut 8 ozs.
Red rose petals 4 ozs.
Tonka 2 ozs.
Vanilla 1 oz.
Musk 20 ozs.
Oil of bitter almond 2 dps.

Mix the first two ingredients and grind to powder in a mill; confuse the vanilla, tonka, and sufficient of the orris root together until the first two are reduced to a fine powder; triturate the musk and oil, the latter first dissolved in a small amount of alcohol, with a portion of this powder, add the remaining ingredients, and mix the whole intimately in a mortar.

Sunburn Cream.

This is really excellent for relieving the smart of sunburn. It must, of course, only be applied after exposure—this is important, as fat of any description applied before exposure is detrimental.

Liquid paraffin 1 oz.
Peach kernel oil 1 oz. (2)
Lanolin, Hydrous ½ oz.
Lime water 2 oz. (4)
Borax ½ dr.
Tincture of benzoin 2 dr.
Make an emulsion.

Quantities in parentheses give a thinner cream.

Thymol Lotion (for Red Noses).

Hydrogen peroxide, 20 vols. .. 4 ozs.
Thymol 3 gr.
Alcohol ½ oz.
Distilled water to 20 ozs.

Note.—If color is required it must be one which will not oxidize.

As a rule, the beauty doctor gives advice on dietetics, for which this lotion gets the credit.

Cucumber Lotion.

Yolk of 1 egg
Glycerin 40 c.c.
Tincture of Quillaja 7 c.c.
Oil of sweet almonds 25 c.c.

Cucumber essence 25 c.c.
Rose water enough to make 250 c.c.

To make the cucumber essence, according to the Year-Book of Pharmacy, peel the cucumbers before expressing their juice; take as much alcohol as there is cucumber juice, add half of it to the juice and in the other half macerate the peelings for three days. Mix the two liquids and filter.

For Keeping Hair in Curl.

1. Borax powder 1 oz.
Gum Arabic 30 gr.
Spirit Camphor 6 dr.
Water, warm 16 oz.
Dissolve solids in warm water, and when cool, add the camphor.

Wet the hair with above and roll on papers as usual, let dry, unroll, and form into ringlets.

2. Gum Arabic 1 oz.
Sugar 1 oz.
Boric Acid ½ oz.
Rose Water 15 oz.
Mix and dissolve.
Use like preceding.

For Hair Curling Without Papers.

1. Sodium Bicarbonate ½ oz.
Borax ½ oz.
Cologne Water 2 oz.
Alcohol 2 oz.
Tincture of Cochineal 1 oz.
Water 24 oz.

Dissolve the two salts in the water, add the other ingredients, and strain or filter.

2. Tinct. Benzoin 1½ ozs.
Alcohol to make 8 ozs.
Perfume with oil of rose.

Astringent Lotion (for Enlarged Pores.)

Distilled Witch Hazel ½ pint
Boric Acid ½ oz.
Glycerin 1½ oz.
Menthol 3 gr
Alcohol 3 oz.
Perfume a trace
Distilled water to 20 ozs.

For use after face massage.

Buttermilk Lotion.

Lactic Acid (10 per cent.) ... 2 drs.
Glycerin ½ dr.
Essence of White Rose 1½ drs.
Tincture of Benzoin 1 dr.
Distilled Water 6 ozs.

Mix the acid and glycerin with the water and add the essence and tincture previously mixed.

Nail Enamel.

Eosin, alcohol soluble 10 grs.
White wax ½ dr.
Soft paraffin 1 oz.
Spermacti ½ dr.

Dissolve the eosin in the smallest amount of alcohol necessary, melt the ingredients together and stir in the eosin solution.

Liquid Rouge.

Carmine 51.00 Gm.
Distilled water 775.00 Cc.
Stronger Ammonia Water 64.00 Cc.
Glycerin 110.00 Cc.
Perfume to suit,

To make 1000.00 Cc.

White Lip Stick.

White Wax 300.00 Gm.
Spermacti 300.00 Gm.

Liquid Petrolatum 400.00 Gm.

To make 1000.00 Gm.

What Experience Teaches the Salesman.

To meet the customer with a smile instead of a frown.

To approach the customer with a brisk, business like air instead of a downcast slouch.

To talk quality instead of price when closing a sale.

To boost your own wares instead of "knocking" others.

To interest yourself in the customer's problem even if you do not feel inclined to do so.

To respect the judgment of others instead of slighting it.

To demonstrate and convince instead of holding an argument.

To answer questions with patience instead of assuming a bored air.

To show the caller your interest in the merchandise instead of trying to "get by" with the least effort.

Never to argue with a customer, no matter if you are in the right, as arguing will not help to sell the goods in the end.

To keep in mind the wants and wishes and requests of your prospective customers instead of working along reverse lines.

To use tact in every transaction instead of trying to force the issue.

To treat every caller with the same politeness as you yourself expect when making a purchase.

To keep your merchandise neat, clean, and businesslike instead of in disorder.

Not to slight a customer no matter how great the temptation. It is the customer whom you consider worthless that, as a rule, would produce sales.

Always to make it a fixed rule to greet your prospects cordially, each time they call, even if the visit proves nonproductive. Some day the good will you assemble will serve you in good stead. Also, you cannot afford to be impolite even if your prospect is.

Not to waste time during your business hours by talking to any other person than the one you have business with.

To say, "Thank you," every time a sale is made instead of allowing the customer to store away a wrong impression as to your appreciation.

Not the Home of the Free.

About two months ago a junk dealer named Braverman was shot, presumably because he would not join a union that was organized for graft. The police did little or nothing about the matter until the newspapers demanded action. Then they arrested Harry J. ("Lefty") Lewis, labor agent and head of the above-named union. It took a month to get a jury, and two weeks to try the case. While the selection of the jury was in process, the home of the principal witness for the state was bombed. At the trial eight witnesses testified that Lewis was the man who fired the shot. He was acquitted by the jury, which held that the state had failed to make a case. The witness whose home was bombed

is wondering just what the future holds for him. It appears a juror who held for conviction was warned by his fellow jurors that such a course was hazardous. This land may be the land of the brave, but it isn't the home of the free, so far as Chicago is concerned.—Congregationalist.

The Old G. R. & I.

It's now the "Pennsylvania,"
But that don't mean a thing
To us who headed South in fall
And headed North in spring.
The name I used to call it then
I'll call it till I die,
The name they named it long ago,
The old G. R. & I.

They give you service in them days
They never give you now,
And when you traveled on their train
They didn't ask you how.
Yes, many a brakeman come along,
Conductor passed me by,
And never noticed me upon
The old G. R. & I.

Why, I remember goin' South
One winter with a cough,
And no conductor punched my face
Or brakeman pushed me off.
They took me back to their caboose
And got me warm and dry—
Yes, that's the kind of boys who ran
The old G. R. & I.

They gave you service in them days,
But now them days is past,
Like lots of other things in life
That's just too good to last.
When someone says to put me off,
To put me off they try,
On all the roads, and even on
The old G. R. & I.

And what about the other guys
Who used to flip a freight?
I haven't met a single one,
Or heard of one of late.
Another generation's here,
And you may wonder why
A fellow never meets 'em on
The old G. R. & I.

Well, I can tell you where they are,
And tell you what they done:
They're askin' farmers for a lift
On U. S. 31.
A lot of youngsters of to-day
Ain't never seen a tie,
Ain't like the men who patronized
The old G. R. & I.

A box-car once was good enough;
Them days is dead and gone;
The younger generation wants
A cushion to set on.
I tell you what, the young folks now
Are livin' purty high:
They've got too nice to travel on
The old G. R. & I.

An honest man will steal a ride,
A bum will stand and beg.
Before you'd catch me doin' that
I'd walk to Winnipeg.
This generation worries me,
And there's good reason why:
They ain't much like the men who rode
The old G. R. & I.

They're dead and gone, the good old gang
A fellow used to know.
Who rode the sidoor Pullmans in
The days of long ago.
They really took an interest in
The roads they traveled by,
And bragged about the service on
The old G. R. & I.

I think I'll look that sister up,
They say she married well;
I'll do the long-lost brother act,
For times begin to tell,
And I want somewhere I can set.
Some place that's high and dry,
And think about the days upon
The old G. R. & I.

Douglas Malloch.

Dealers Are More Careful.

The day of slipshod merchandising is gone forever. The percentage of failures among merchants who employ antiquated methods is not far from 100 per cent. It is a hard enough row to hoe in the retail game these days if all the settings are favorable so that the antiquated system of by-gone times is merely a prelude of bankruptcy in these times of keen competition. The untidy, dirty, unattractive store is doomed. Dead stocks have no place in merchandising to-day.

Cheating cheats the cheater most of all.

Vanity suggests tinsel; humility, true gold.

The thing you neglect will not neglect you.



**PEACE BE
WITH
YOU!**

**You can travel in peace
if your valuables are
safe in the Old National
vaults!**

Deposit boxes for your papers . . . storage space for your sterling and plate . . . both are available at low cost.

The OLD
NATIONAL BANK
MONROE at PEARL
A Bank for Everybody



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
Cliquot Club, 15½ oz., 2 doz. in case	---	---	\$1.75	\$3.35
Cliquot Club (Dry) 15½ oz., 2 doz. in case	---	---	1.75	3.35
Canada Dry (Pale) 12 oz., 48 to case	---	---	2.05	7.40
Canada Dry (Pale) 12 oz., 48 to cases, 5 case lots	---	---	---	7.20
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 Pins, 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



A Wonderful 10c Seller

Twelve different kinds of popular candies are put up in this attractive package.

A Beautiful Display
PACKED BY
NATIONAL CANDY CO., INC.
P U T N A M F A C T O R Y
GRAND RAPIDS, MICHIGAN



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.)	10 @ 20		Cubebs	6 50@6 75	Benzoins	-----	@2 23	
Boric (Xtal)	15 @ 25		Eigerson	6 00@6 25	Benzoins Comp'd	-----	@2 24	
Carbolic	38 @ 44		Eucalyptus	1 25@1 50	Buchu	-----	@2 16	
Citric	53 @ 70		Hemlock, pure	2 00@2 25	Cantharides	-----	@2 52	
Muriatic	3½ @ 8		Juniper Berries	4 50@4 75	Capsicum	-----	@2 23	
Nitric	9 @ 15		Juniper Wood	1 50@1 75	Catechu	-----	@1 44	
Oxalic	15 @ 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	Gualac	-----	@2 28	
Water, 26 deg.	06 @ 16		Linseed, boiled, bbl.	@ 81	Gualac, Ammon.	-----	@2 04	
Water, 18 deg.	06½ @ 13		Linseed, bld 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	@2 50	Paints			
			Origanum, com'l	1 00@1 20	Lead, red dry	-- 13¼ @13¾		
			Pennyroyal	3 50@3 75	Lead, white dry	13¼ @13¾		
			Peppermint	5 50@5 70	Lead, white oil	13¼ @13¾		
			Rose, pure	13 50@14 00	Ochre, yellow bbl.	@ 2½		
			Rosemary Flows	1 25@1 50	Ochre, yellow less	3 @ 6		
			Sandelwood, E.		Red Venet'n Am.	3½ @ 7		
			I.	10 50@10 75	Red Venet'n Eng.	4 @ 8		
			Sassafras, true	1 75@2 00	Putty	5 @ 8		
			Sassafras, arti'l	75@1 00	Whiting, bbl	-- @ 4½		
			Spearmint	8 00@8 25	Whiting	5½ @10		
			Sperm	1 50@1 75	L. H. P. Prep.	-- 2 90@3 05		
			Tany	7 00@7 25	Rogers Prep.	-- 2 90@3 05		
			Tar USP	65@ 79	Miscellaneous			
			Turpentine, less	66@ 79	Acetanalid	-----	57 @ 75	
			Turpentine, bbl.	-- @ 59	Alum	-----	08 @ 12	
			Wintergreen,		Alum. powd and	-----	09 @ 15	
			leaf	6 00@6 25	Bismuth, Subni-	-----		
			Wintergreen, sweet		trate	3 15@3 40		
			birch	3 00@3 25	Borax xtal or	-----		
			Wintergreen, art	75@1 00	powdered	05 @ 13		
			Worm Seed	5 50@5 75	Cantharides, po.	1 50@2 00		
			Wormwood	18 50@18 75	Calomel	2 72@2 82		
			Potassium			Capsicum, pow'd	62 @ 75	
			Bicarbonate	35 @ 40	Carmine	7 00@7 50		
			Bichromate	15 @ 25	Cassia Buds	30 @ 35		
			Bromide	69 @ 85	Cloves	14 @ 16		
			Bromide	54 @ 71	Chalk Prepared	14 @ 50		
			Chlorate, gran d.	23 @ 30	Chloroform	53 @ 66		
			Chlorate, powd.		Chloral Hydrate	1 20 @ 1 50		
			or Xtal	16 @ 25	Cocaine	12 85@13 50		
			Cyanide	30 @ 90	Cocoa Butter	65 @ 90		
			Iodide	4 56@4 75	Corks, list, less	30-10 to		
			Permanganate	20 @ 30		40-10%		
			Prussiate, yellow	35 @ 45	Copperas	2¾ @ 10		
			Prussiate, red	@ 70	Copperas, Powd.	4 @ 10		
			Sulphate	35 @ 40	Corrosive Sublm	2 25@2 30		
			Roots			Cream Tartar	35 @ 45	
			Alkanet	30 @ 35	Cuttle bone	40 @ 50		
			Blood, powdered	40 @ 45	Dextrine	6 @ 15		
			Calamus	35 @ 75	Dover's Powder	4 00@4 50		
			Elecampane, pwd.	25 @ 30	Emery, All Nos.	10 @ 15		
			Gentian, powd.	20 @ 30	Emery, Powdered	@ 15		
			Ginger, African,		Epsom Salts, bbls.	@ 6		
			powdered	30 @ 35	Epsom Salts, less	3¾ @ 4 00		
			Ginger, Jamaica,	60 @ 65	Ergot, powdered	-- @ 4 00		
			Ginger, Jamaica,		Flake, White	15 @ 20		
			powdered	45 @ 60	Formadehyde, lb.	11 @ 30		
			Goldenseal, pow.	7 50@8 00	Gelatin	80 @ 90		
			Ipecac, powd.	@ 6 00	Glassware, less 55%			
			Licorice	35 @ 40	Glassware, full case 60%.			
			Licorice, powd.	20 @ 30	Glauber Salts, bbl.	@ 02½		
			Orris, powdered	30 @ 40	Glauber Salts less	04 @ 10		
			Poke, powdered	35 @ 40	Glue, Brown	20 @ 30		
			Rhubarb, powd	@ 1 00	Glue, Brown Grd	16 @ 22		
			Rosinwood, powd.	@ 50	Glue, White	27½ @ 35		
			Sarsaparilla, Hond.		Glue, white grd.	25 @ 35		
			ground	@ 1 10	Glycerine	20 @ 40		
			Sarsaparilla, Mexic.	@ 60	Hops	75 @ 95		
			Squills	35 @ 40	Iodine	6 45@7 00		
			Squills, powdered	70 @ 80	Iodoform	8 00@8 30		
			Tumeric, powd.	20 @ 25	Lead Acetate	-- 20 @ 30		
			Valerian, powd.	@ 1 00	Mace	@ 1 50		
			Seeds			Mace, powdered.	@ 1 60	
			Anise	@ 35	Menthol	7 50@8 00		
			Anise, powdered	35 @ 40	Morphine	12 83@13 98		
			Bird, ls	13 @ 17	Nux Vomica	-- @ 30		
			Canary	10 @ 16	Nux Vomica, pow.	15 @ 25		
			Caraway, Po. 30	25 @ 30	Pepper, black, pow	57 @ 70		
			Cardamon	@ 3 00	Pepper, White, pw.	75 @ 85		
			Coriander pow.	40 30 @ 25	Pitch, Burgudry	20 @ 25		
			Dill	15 @ 20	Quassia	12 @ 15		
			Fennell	35 @ 50	Quinine, 5 oz. cans	@ 59		
			Flax, ground	7 @ 15	Rochelle Salts	-- 28 @ 40		
			Floenugreek, pwd.	15 @ 25	Sacharine	2 60@275		
			Hemp	8 @ 15	Salt Peter	11 @ 22		
			Lobelia, powd.	@ 1 60	Seiditz Mixture	30 @ 40		
			Mustard, yellow	17 @ 25	Soap, green	15 @ 30		
			Mustard, black.	20 @ 25	Soap mott cast.	@ 25		
			Poppy	15 @ 30	Soap, white Castile,			
			Quince	1 25@1 50	case	@15 00		
			Sabadilla	45 @ 50	Soap, white Castile			
			Sunflower	12 @ 18	less, per bar	@ 1 60		
			Worm, American	30 @ 40	Soda Ash	3 @ 10		
			Worm, Levant	6 50@7 00	Soda Bicarbonate	3½ @ 10		
			Tinctures			Soda, Sal	02½ @ 08	
			Aconite	@ 1 80	Spirits Camphor	@ 1 20		
			Aloes	@ 1 56	Sulphur, roll	3½ @ 10		
			Arnica	@ 1 50	Sulphur, Subl.	4½ @ 10		
			Acafoetida	@ 2 28	Tamarinds	20 @ 25		
					Tartar Emetic	70 @ 75		
					Turpentine, Ven.	50 @ 75		
					Vanilla Ex. pure	1 50@2 00		
					Vanilla Ex. pure	2 25@2 50		
					Zinc Sulphate	-- 06 @ 11		

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

Cal. Lima Beans
Walnuts, California

DECLINED

Raisins
Peanuts

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
4 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

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

BURNERS

Queen Ann, No. 1 and 2, doz. 1 35
White Flame, No. 1 and 2, doz. 2 25

BOTTLE CAPS

Single Lacquer, 1 gross pkg., per gross 16
Dbl. Lacquer, 1 gross pkg., per gross 16 1/2

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 85
Corn Flakes, No. 124 2 85

Corn Flakes, No. 102 2 00
Pep. No. 224 2 70
Pep. No. 202 2 00
Krumbs, No. 424 2 70
Bran Flakes, No. 624 2 25
Bran Flakes, No. 602 1 50
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, 1/2 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 25
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

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 2 85

CANDLES

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

CANNED FRUIT

Apples, 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. 2 2 75
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. 2 25@2 60
Peaches, 10 3 50
Pineapple, 1 sli. 1 35
Pineapple, 2 sli. 2 25
P'apple, 2 br. sl. 2 45
P'apple, 2 br. sl. 2 40
P'apple, 2 1/2, all. 3 00
P'apple, 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
Raspb's, Red, No. 10 11 50
Raspb's, 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 25
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 3 00
Clams, Minced, No. 1/2 2 25
Pinnan Haddie, 10 oz. 2 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 3 75
Fish Flakes, small 1 25

Cod Fish Cake, 10 oz. 1 25
Cove Oysters, 5 oz. 1 75
Lobster, No. 1, Star 2 00
Shrimp, 1, wet 2 25
Sard's, 1/2 Oil, Key 6 10
Sardines, 1/2 Oil, K'less 5 50
Sardines, 1/2 Smoked 6 75
Salmon, Red Alaska 3 75
Salmon, Med. Alaska 2 85
Salmon, Pink, Alaska 2 35
Sardines, 1/2, ea. 10@2 25
Sardines, 1/2, ea. 25
Sardines, Cal. 1 35@2 25
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/2, Curtis, doz. 2 20
Tuna, 1/2 Blue Fin 2 25
Tuna, 1/2, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 3 30
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sli. 1 60
Beef, 3 1/2 oz. Qua. sli. 2 25
Beef, No. 1, B'nut, sli. 4 60
Beefsteak & Onions, s 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/2s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/2 Libby 50
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 1/2 Qua. 90
Potted Ham, Gen. 1/2 1 85
Vienna Saus., No. 1/2 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 2 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 65@1 75
W. Beans, 10 7 50
Green Beans, 2s 1 65@2 25
Green Beans, 10s 97 50
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 25
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 3 1 25
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 10 8 00@10 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole 2 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
June
Peas, No. 2, Ex. Sift. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 25@1 60
Pumpkin, No. 10 4 00@4 75
Pimientos, 1/2, each 12@14
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 25@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60@1 90
Spinach, No. 3 2 25@2 50
Spinach, No. 10 6 50@7 00
Tomatoes, No. 2 1 20@1 30
Tomatoes, No. 3 1 80@2 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. 3 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 20
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 3 25

OYSTER COCKTAIL.

Sniders, 16 oz. 3 30
Sniders, 8 oz. 2 20

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 3 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
Juicy Fruit 65
Wrigley's P-K 65
Z-no 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 75
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 50
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15

1 lb. Rose Tin Bon 1 00
Bons 9 00
13 oz. Creme De Cara-que 13 20
1/2 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/4 lb. Pastelles 3 40
Langues De Chats 4 80

CHOCOLATE.

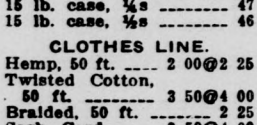
Baker, Caracas, 1/2s 37
Baker, Caracas, 1/4s 35

COCOANUT

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



HUME GROCER CO.
ROASTERS
MUSKOGEE, MISS.

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

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 50

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 Dellosse 120 00
Bering Favorita 135 00
Bering Albas 150 00

CONFECTIONERY

Stick Candy Pails
Standard 16
Pure Sugar Sticks 600s 4 00
Big Stick, 20 lb. case 18

Mixed Candy

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

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted 1 75
Choc Marshmallow Dp 1 70
Milk Chocolate A A 1 70
Nibble Sticks 1 85
Chocolate Nut Rolls 1 85
Magnolia Choc 1 25
Bon Ton Choc. 1 50

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

Pineapple Fudge 22
Italian Bon Bons 17
Banquet Cream Mints 37
Silver King M. Mallovs 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 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes 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 07 1/2
Thompson's seedless, 15 oz. 09 1/2
Seeded, 15 oz. 09 1/2

California Prunes

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

Hominy

Pearl, 100 lb. sacks 2 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 30
9 oz. package, per case 3 60

Bulk Goods

GELATINE



26 oz., 1 doz. case	6 50
3 1/2 oz., 4 doz. case	3 20
Jell-O, 3 doz.	2 55
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 55

JELLY AND PRESERVES

Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	1 75
Pure, 6 oz., Asst., doz.	95
Buckeye, 18 oz., doz.	2 00

JELLY GLASSES

8 oz., per doz.	35
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb.	21
Nucoa, 3 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.	6 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 75

NUTS—Whole

Almonds, Tarragona	26
Brazil, New	24
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	15
Pecans, 3 star	20
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, California	28

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	60
Peanuts, Spanish,	12 1/2
125 lb. bags	32
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, Pla.	1 90
5 Gal. Kegs, each	7 50
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuff., doz.	2 25
9 1/2 oz. Jar, Stuff., doz.	3 50
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN

1/4s	34
1s	32
2s and 5s	30

PEANUT BUTTER



Bel Car-Mo Brand

24 1 lb. Tins	77.1
8 oz., 2 do. in case	77.1
15 lb. pails	77.1
25 lb. pails	77.1

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 & Hef.	22
Good Steers & Hef.	15 1/2
Med. Steers & Hef.	13
Com. Steers & Hef.	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	13

Pork

Light hogs	11 1/2
Medium hogs	10 1/2
Heavy hogs	10 1/2
Loin, med.	25
Butts	21
Shoulders	17
Spareribs	13
Neck bones	06
Trimnings	14

PROVISIONS

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

Lard

Pure in tierces	13 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13
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.	@26 1/2
Hams, Cert., Skinned	
16-18 lb.	@26
Ham, dried beef	@26
Knuckles	@40
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @22
Boiled Hams	@35
Mixed 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 1/4
Fancy Head	07

ROLLED OATS

Silver Flake, 12 New	
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 45
Boned, 10 lb. boxes	16
Lake Herring	
1/2 bbl., 100 lbs.	6 50

Mackerel

Tubs, 100 lb. fancy fat	24 50
Tubs, 50 count	8 00
Pails, 10 lb. Fancy fat	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 35
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 35

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 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.	2 40
Five case lots	2 20
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 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 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
Climalline, 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
Sapallo, 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	----	@21
Cassia, 5c pkg., doz.	----	@40
Ginger, African	----	@19
Ginger, Cochlin	----	@28
Mace, Penang	-----	1 39
Mixed, No. 1	-----	@37
Mixed, 5c pkgs., doz.	-----	@45
Nutmegs, 70#90	-----	@59
Nutmegs, 105-1 10	-----	@59
Pepper, Black	-----	@46

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 3.—In the matter of Herman M. Timmerman, Bankrupt No. 2415, the first meeting of creditors was held on May 28. The bankrupt was present and represented by attorney L. D. Averill. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was named trustee and his bond placed at \$100. The trustee has filed his return showing that there are no assets over and above mortgages and exemptions. The case therefore been closed and returned to the district court, as a case without assets.

In the matter of Joe Chiarello, Bankrupt No. 3426, the first meeting of creditors was held on May 28. The bankrupt was present in person. No others were present. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. Harris S. Whitney, of Benton Harbor, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Gillmore & Son, Bankrupt No. 2432, the first meeting of creditors was held on May 28. The bankrupts were present in person and represented by attorneys Balgooyen & Cook. Creditors were represented by H. H. Smedley, attorney. Claims were proved and allowed. The bankrupts were sworn and examined, without a reporter. George D. Stribley was named trustee, and his bond placed at \$250. The first meeting then adjourned without date.

In the matter of Maurice J. Reddy, Bankrupt No. 3424, the first meeting of creditors was held May 29. The bankrupt was present and represented by attorneys Rogoski & Landman. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

In the matter of Ernst C. Greiner, Bankrupt No. 3429, the first meeting of creditors was held on May 29. The bankrupt was present in person and represented by C. A. Mitts, Jr., attorney. Creditors were represented by H. H. Smedley and L. F. McKnight, attorneys. Claims were filed. The bankrupt was sworn and examined before a reporter. George D. Stribley, of Muskegon, was named trustee, and his bond placed at \$100. The first meeting then adjourned without a further date.

In the matter of Clessie De Moss, Bankrupt No. 3423, the first meeting of creditors has been filed on May 29. The bankrupt was present in person. No others were present. One claim was proved and allowed. The bankrupt was sworn and examined, without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of Henry Nanninga, Jr., Bankrupt No. 3437, the first meeting of creditors was held on May 31. The bankrupt was present in person and represented by attorneys Jackson, Fitzgerald & Dalm. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a no-asset case.

In the matter of Dana B. Rice, Bankrupt No. 3445, the first meeting of creditors was held on June 4. The bankrupt was present and represented by Lewis R. Williams, attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

In the matter of Joseph Antonides, Bankrupt No. 4349, the first meeting of creditors was held June 4. The bankrupt was present in person and represented by attorney Roy M. Watkins. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was directed to pay the filing fee, upon receipt of which case will be closed and returned to the district court, as a case without assets.

In the matter of Archibald J. McDonell, Bankrupt No. 3433, the first meeting of creditors was held June 4. The bankrupt was present in person and represented by attorneys J. T. & T. F. McAllister. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

July 3. We have to-day received the schedules, reference and adjudication in the matter of Titus N. Heyer, Bankrupt No. 3480. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lincoln township, and his occupation is that of a laborer. The schedules show assets of \$5,157.22 with liabilities of \$19,299.91. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Saskatchewan Elevator Co., Winnipeg, Man.	\$1,160.00
Northern Trust Co., Winnipeg	4,300.00
North. Dominion Loan Co., Winnipeg, Man.	3,260.00
Horace Francors, Calif.	4,250.00
International Harvester Co., Calgary, Alberta	400.00
Mat Emerson, Pollockville, Alb.	387.71
Canadian Bank of Commerce, Youngstown, Alb.	656.00
Bank of Commerce, Youngstown	140.00
Jonah Pratt Lbr. Co., Youngstown	600.00
John McBurney, Jenner, Alb.	375.00
W. C. Robinson, Youngstown	75.00
James Curtis, Youngstown	140.00
Union Bank, Hanna, Alberta	868.00
Cockshutt Plow Co., Calgary, Alb.	220.80
W. Winning, Pollockville, Alb.	237.80
Flowerdale Municipality, Sunnyside, Alb.	1,000.00
Chas. Hainbaugh, Stevensville	1,230.00

In the matter of Asa Elwell, Bankrupt No. 3441, the first meeting of creditors was held June 4. The bankrupt was present in person. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Henry J. Bordeau, Bankrupt No. 3435, the first meeting of creditors was held June 4. The bankrupt was present in person. No creditors were present or represented. The attorney for the bankrupt was present. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of Louis V. Lillibridge, Bankrupt No. 3430, the first meeting of creditors was held June 5. The bankrupt was present and represented by Robert H. Burns, attorney. Creditors were present in person and represented by R. J. Claland, attorney. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Harry P. Lovell, individually and as H. & J. Toggery Shop, Bankrupt No. 3440, the first meeting of creditors was held June 5. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. Creditors were represented by Hilding & Hilding & Tubbs and G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Edward De Groot, of Grand Rapids, was named trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Milo Stephens, Bankrupt No. 3436, the first meeting of creditors was held June 5. The bankrupt was present and represented by attorney Charles H. Kavanaugh. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of Lambert Niemeyer, Bankrupt No. 3442, the first meeting of creditors was held on June 5. The bankrupt was present in person and represented by attorney John W. Powers. The creditors were represented by Willis B. Perkins, Jr., attorney. Claims were filed, but not passed upon. The meeting then adjourned to June 12. At that time the meeting was further adjourned by agreement to June 19. At this adjourned meeting the same appearances were present and after further examination of the bankrupt the meeting was adjourned to July 12. To date no trustee has been appointed.

In the matter of David Cullom, Bankrupt No. 3439, the first meeting of creditors was held on June 5. The bankrupt was present or represented by attorney Charles H. Kavanaugh. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The bankrupt's first meeting then adjourned without date, and the case has been closed.

You Choose Bonds for Safe Investment

In building an investment reserve, the experienced investor seeks security first of all, then a profitable return on his money. These two requisites are best combined in investment bonds.

No speculating on your capital—no 10 per cent. to-day and nothing at all to-morrow. But a steady income, year in and year out, and your capital there whenever you need it.

For widows, children or people past middle age, as well as active business men who wish to avoid the worries of spec-

ulation, bonds offer one of the safest and most satisfactory means of conserving their funds and at the same time providing a good permanent income.

We recognize the obligation to assist clients in making satisfactory investments. Whatever amount you may have for investment, we are ready to give our services to see that it is invested in safe, profitable bonds. A representative will be glad to discuss bond achievements at your home or office or in our office whenever convenient to you.

HOWE SNOW & CO.

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NEW YORK

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ALL HIGHWAYS LEAD TO RAMONA PARK

(Reed's Lake, Grand Rapids)

Amusement Center of Western Michigan.

RAMONA THEATRE

Offers Keith's Vaudeville Twice Daily.

Matinee, 3 P. M., 10-20-30 Cents and

Night, 8:30 O'Clock. All Seats Reserved.

Bill Changes Twice Weekly, Thursdays and Sundays.

RAMONA GARDENS

offers

KOLKOWSKI AND HIS JOY BAND.

Dancing Every Night Except Sunday and Monday.

Perfect Floor! New Decorations! Popular Prices!

MR. STOWE Says: We are on the square.

So will you after you have used our Collection Service.

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

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

Merchants' Creditors Association of U. S.

Suite 304 Ward Building, Battle Creek, Michigan

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

and returned to the district court as a case without assets.

In the matter of Ferris Nigma, Bankrupt No. 3434, the first meeting of creditors was held June 25. The bankrupt was present in person and represented by attorneys Wykes & Sherk. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of David B. Hagerman, Bankrupt No. 3455, the first meeting of creditors was held June 25. The bankrupt was present in person and represented by attorney J. R. Gillard. Creditors were represented by G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Shirley De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$500. The first meeting then adjourned without date.

In the matter of Rex Snelgrove, Bankrupt No. 3443, the first meeting of creditors was held on June 25, and adjourned to July 2. At the adjourned date no appearances were had. The bankrupt was not present or represented. No creditors were present. Claims were proved and allowed. No trustee was appointed. The examination of the bankrupt was waived by lack of creditors' appearance. The first meeting, as adjourned, then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Elmer R. Beach, Bankrupt No. 3462, the first meeting of creditors was held June 25. The bankrupt was present and represented by attorney Don E. Minor. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

In the matter of Joe Polance, Bankrupt No. 3460, the first meeting of creditors was held June 26. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The bankrupt was ordered to pay the filing fee and upon receipt of the same the case will be closed and returned to the district court as a case without assets.

In the matter of Leonard C. Davis, Bankrupt No. 3465, the first meeting of creditors was held June 20. The bankrupt was present in person and represented by attorney Clare E. Hoffman. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was directed to pay the filing fee, upon receipt of which the case will be closed and returned to the district court, as a case without assets.

In the matter of Peter A. Clapp, Bankrupt No. 3466, the first meeting of creditors was held on June 28. The bankrupt was present and represented by attorney Charles H. Farrell. No creditors were present in person, but represented by Jackson, Fitzgerald & Dalm, attorneys. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

In the matter of Mathewson A. C. Fox, Bankrupt No. 3464, the first meeting of creditors was held on June 26. The bankrupt was present and represented by attorneys Weston & Fax. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

Features Incident To the Retail Grocery Business.

(Continued from page 20)

always to enforce, however, is the complete payment of each when due with no balances.

Such process, gone through with inflexibility, with no personal bias in it whatever, will maintain the credit investment on as solid a basis as the investment in either stock or equipment. And why not?

The Cost of Credit; If asked what

it costs to extend credit, the vast majority of merchants, grocers included, would be apt to answer, "Half of one per cent." What do they mean—what have they in mind? They think only of credit losses, and they mainly answer with such figure because they have heard from somewhere that such ratio is "about right." Well, credit costs all of 5 per cent. Take sales of \$35,000 annually on credit. Direct losses of unpaid bills, ½ per cent., \$175 per year. Conservative depreciation charge on outstanding balance at any time, say \$5,000, at 10 per cent., \$500. This leaves \$1,075 to cover labor, postage, stationery and other collection expenses to make \$1,750. Do you think it can be done for less? Do you do it for less, considering all these factors honestly? At that, credit is worth its cost—and more—if intelligently administered. And its cost can readily be recovered in the price. A cash price of 15c advanced to 16c will provide 6¼ per cent. extra margin—enough to pay for credit with a fine profit on the service. And where the cash man will sell one 15c item, the credit man can sell half a dozen—cutting all costs.

Traverse City Jottings.

Traverse City, July 10—Articles of incorporation have been filed with the Secretary of State by the Burns Grocery Co. It will enter both the wholesale and retail field. Leland Burns, formerly with Hannah, Lay & Co., will manage the business. A. E. Davidson, of Grand Rapids, and A. L. LaFranier, of Traverse City, are associated with Mr. Burns as stockholders. The capital stock of the company is \$50,000.

Ivan York, Manager of the Grinnell Bros. music store, has been transferred to the firm's store in Adrian. Charles Everett is the successor of Mr. York in Traverse City. The business was founded by three Grinnell brothers, all of whom are now dead. A factory and twenty stores are now operated by the heirs of the deceased. The mercury ranged from 75 to 92 during the past three days and resorters have been uncomfortable. The heat hastens the growth of corn, which was backward. Many fields of potatoes are in bloom. A heavy crop of hay has been growing, much of which is cut and in storage. Cherries are ripening and growers are advertising in the newspapers for pickers.

Arthur Scott White.

The Seven Mistakes of Man.

1. The delusion that individual advancement is made by crushing others down.
2. The tendency to worry about things that cannot be changed or corrected.
3. Insisting that a thing is impossible because we ourselves cannot accomplish it.
4. Refusing to set aside trivial preferences, in order that important things may be accomplished.
5. Neglecting development and refinement of the mind by not acquiring the habit of reading.
6. Attempting to compel other persons to believe and live as we do.
7. The failure to establish the habit of saving money.

Grocer Must Be Well Informed.

We wonder sometimes if the average grocer is as well informed as he should be about the products that he

sells. Take such an insignificant and lowly item as salt—how many grocers know of the many valuable uses that can be made of this common everyday product. Then there is baking soda, another item of universal use but very little understood by the men who sell it. Also how many grocers realize the medicinal value of many of the fresh and canned vegetables and other products that they carry in stock, etc. We wonder if the average grocer would think it worth his while to inform himself upon some of these subjects.

Your Letterhead.

All you actually need on your letterhead is:

1. Your name.
2. What you sell.
3. Where you sell it.

From these, work up. If your business is one that depends to a great extent on the personality of the owners, put their names on your letterhead.

If your letterhead is used for local correspondence, put your telephone number on it.

If your house is really an old established one and your business is such that age will add to its prestige, put "Established 1878" in very small type below your name.

In writing a letter, the big idea you want to get across is in the letter itself. Don't put anything on your letterhead that detracts from your message.

Your letterhead is your approach, your introduction. The kind of start your message will get depends a great deal on your letterhead.

AUCTION SALES

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE WESTERN DISTRICT OF MICHIGAN.

SOUTHERN DIVISION.
At a Court of Bankruptcy held in and for said District and Division, at Grand Rapids, this 27th day of June, 1928.

Present: Charles B. Blair, Referee in Bankruptcy.

In the Matter of
STANLEY SACKETT, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Monday, July 16, 1928**, at 2 P. M. Eastern standard time, at the premises formerly occupied by the Bankrupt, Number 214 E. Main Street, Kalamazoo, Michigan, all of the stock in trade and fixtures of this estate, all of which is scheduled by the Bankrupt at the approximate sum of \$1573.00 and consists of attendant fixtures for the operation of a retail grocery and meat market.

ABE DEMBINSKY,
Court Auctioneer,
Saginaw, Phone Federal 1944

M. N. KENNEDY, Custodian,
Kalamazoo, Michigan.

In the Matter of
PAPE & HANSEN, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Tuesday, July 17, 1928**, at 2 P. M. Eastern standard time, at the premises formerly occupied by the Bankrupt, Number 515 E. Dowland Street, Ludington, Michigan, all of the stock in trade and fixtures of this estate, all of which is inventoried at the sum of \$1207.15 and consists of Groceries and attendant fixtures for the operation of a retail grocery and meat market.

ABE DEMBINSKY,
Court Auctioneer,
Saginaw, Phone Federal 1944

EARL A. MILLER, Custodian,
Ludington, Michigan.

In the Matter of
WESTLUND LUMBER COMPANY,
Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction to the highest bidder, on **Wednesday, July 18, 1928**, at 2 P. M. Eastern standard time, at the premises formerly occupied by the Bank-

rupt, Elk Rapids, Michigan, all of the stock in trade and fixtures of this estate, all of which is inventoried at the sum of \$3660.10, which consists of a retail lumber yard with machinery, stock and office equipment.

ABE DEMBINSKY,
Court Auctioneer,
Saginaw, Phone Federal 1944
CORNELIUS W. MOORE, Custodian,
Belmont, Michigan.

An itemized inventory and appraisal will be on hand at the date and time of sale. The property may be seen prior to the date of sale by application to the below named custodian or auctioneer. All sales are for cash and subject to immediate confirmation by the Referee in Bankruptcy.

CHARLES B. BLAIR,
Referee in Bankruptcy.

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—

Business Wants Department

FOR SALE—Established dry goods and grocery business in good thriving Michigan town of 700 population. Only dry goods business in town, and only two other groceries. Doing good cash business. Have best of reasons for selling. Address No. 887, c/o Michigan Tradesman. 887

MANUFACTURERS OF A PRODUCT of thirty-seven years standing want to hear from several salesmen able to take a sideline that has held and built itself where properly introduced. Men who have been on their territory some time and have made the smaller communities closely are wanted. To several such—who appreciate the significance of tomorrow and value a sound year to year addition to income—we will give active co-operation, exclusive territory, and full sales credits. Give details—territory, how covered, lines, etc. Address No. 888, c/o Michigan Tradesman. 888

For Sale Cheap—Two horse power alternating current motor. Good condition. Also job printing outfit. Parmelee, Matherton, Mich. 889

TEA ROOM—Blue Bird, at Manistee, Mich. Doing very nice business, established four years, on main street. Sale price, \$2,000. Address 410 River St., Manistee. 890

For Sale—Meat market and grocery. For full particulars, write Vint Pullman, Tustin, Mich. 884

For Sale—General store in small village. Good ten-grade school, community church, many social activities. In addition to general merchandise, store handles good line of tires and fencing. Gas and oil station, also ice cream parlor in connection. Address No. 885, c/o Michigan Tradesman. 885

FOR SALE—Seven lots on Eastern avenue, Grand Rapids, valued at \$7,000. Will trade for desirable stock of goods or other income property. Arthur Mulholland, Reed City, Mich. 886

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

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—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 LEVINSOHN, Saginaw, Mich.**

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

Some Ridiculous Requests Made of Merchants.

A prominent real estate dealer came into the store in February and bought two rooms of cheap wall paper amounting to about \$1.08 per room. It was for a house then vacant. The next day he called at the store and wanted to know if we didn't have a stove to set up in empty house while paper was being hung. On being informed we didn't, he said he would think after he had bought two rooms of paper, that we would furnish some way to keep it from freezing while the paper hanger put it on.

Ed. Kipp,
Winterset, Iowa.

A customer priced a certain article of hardware in our store and when told the price he said, "Why, I can't pay you any such a price as that because your competitor down the street priced it to me at about half that much."

The manager said, "Well now that is cheaper than I can buy it and if I were you I should go and buy it from him."

The customer answered, "Yes, but he hasn't got it."

Mrs. Paul Walters,
Lamar, Ohio.

Threshing time brings a dinner crowd to the cook. One of our customers was short a couple of pie tins and wanted to borrow two tin plates to bake pies in once and would return them for stock after use, saving her 20 cents.

C. H. Holcomb,
Carthage, S. D.

A lady had been owing me \$16 for a long time and her credit was no good. She came into the store one morning to look at a bedroom suite. She finally decided on one and said she would take it and also pay the old bill. As I was waiting for her to produce the money, she spoke up and said, "Just make out a note, and will sign it."

C. P. Dischler,
Heron Lake, Minn.

I work in a furniture store. The other day a handsome young papa came into the store and asked to see our line of baby carriages. Cheerfully I paraded one after another before him until he had seen our stock of some 60 perams, sulkies and cabs.

"Exactly what color is that one?" he would ask.

"Buff," I replied in my best salesmanship manner.

"What's that shade?"

"Caramel."

"Now, just what color is this?"

"Etruscan ivory."

And so on, until we went over all the colors two or three times.

Finally: "What's that one again?"

"Beige."

"Well, that suits me."

"Where is it to be sent please?" (My order book in hand.)

"Oh, I don't want to buy any. We got one second hand and my wife wanted to be sure to get exactly the right shade of paint for it so I came in to get the latest color."

To say the least, I was speechless until after he left.

Kathleen Jennings,
Rock Fall, Ill.

Do You Know the Answers?

In preparing these questions, the Chamber of Commerce of the United States stated that a retailer who can answer them properly may consider himself 100 per cent. efficient.

1. Do you keep a "purchase account" that shows a total of all goods bought?
2. Do you know what you save annually by discounting bills?
3. Do you know what it costs to buy goods?
4. Do you know what you owe?
5. How often do you take stock?
6. Do you figure stock at cost or selling price?
7. Do you make allowance for depreciation and dead stock?
8. Do you know what is due you?
9. Do you make depreciation of fixtures and delivery equipment?
10. Can you furnish your bank a financial statement at once?
11. Are collections made as rapidly as accounts increase?
12. Do you know what it is costing you for allowances for customers?
13. How often do you make up a "profit and loss account?"
14. Into how many separate accounts are your expenses divided?
15. Do you own the building in which you do business?
16. Do you charge rent therefor?
17. Do you charge your own salary as an expense?
18. Do you charge interest on money invested?
19. Do you know the percentage of expense to sales?
20. If a fire took place, could you from your books give a complete statement of all accounts?

With the existing conditions outlined, plus conscientious effort for improvement, every progressive dealer should close his 1928 books substantially ahead of the 1927 record.

Michigan Invites You.

Come where the glow-worms
And fire-flies light
Regions of forest
Like stars in the night.

Come where the delicate
Arbutus grows,
Breathing a fragrance
Surpassing the rose.

Come where the rubythroat,
Poised in its flight,
Whirs like a bowstring
And shoots out of sight!

Come where the lily pads
Lie on the pond—
Come where the sands sing
A few rods beyond.

Come where the dunes are—
Come where the bees
Store up their honey
High in the trees.

Come where the piner
Bobs on the beach;
Come where the hazel nuts
Hang within reach.

Come where the black ash
Strips like veneer;
Come smell the sweet-grass,
Come, see the deer.

Come where the woodchuck
Runs up the creek;
Come where the grouse
And the chipmunks are thick.

Come, see the wintergreens,
Come see the ferns—
A hundred varieties—
Wild ducks and terns.

Come where the Indian
Loves to behold
The sun as it sets
In a basin of gold.

Come where the fishes
Flash in the spray—
Come for the summer—
Loaf here and play.
John C. Wright.

Beware of This Itinerant Painter.

Muskegon, July 10—This might be useful to publish in the Realm. If you think it is not worth while to publish, throw it in the waste basket; but I am certainly sure this bird will ply this same trick in some other city.

A man by the name of Faye Sackett, painter and paper hanger, came to Muskegon, worked a few weeks and contracted debts wherever he could get trusted. He then departed without paying any of his creditors. He claimed to come from the North—Marquette, Petoskey or somewhere near those towns—and departed at night without paying anybody.

Of course he has a car. He bought a new pair of tires and only paid \$3 on them, got his car repaired and never paid much on the repair bill and left me with an account of \$8.80 after paying me every Saturday for three or four weeks.

I understand he travels from city to city, works a while and skips.

F. X. Groleau.

Beyond the Soo.

I view with rapture every line
When Nature at her best
Is conjuring with leaf and pine
To make this wooded crest
Beyond the Soo, whose waters deep
Shall be Niagara's and sleep
Upon the ocean's breast.

I love a moon in silver sheen
The like midsummer brings
When shining full all in between
The wood, where softly sings
The standing choir of piney trees
Which zephyrs tune to melodies
Upon a night serene.

The waters of the open lake
Are quieted withal;
A twinkling star can ever break
The tempest's maddest call
Until the billows go below
And leave a mirror there to show
Reflections which enthrall.

A tree, a lake, a shore, a wood
Are truly gifts divine
And these I never understood
With forest cliff and pine
Until the sun, the moon, the sea
Depicted them in imagery
And Arcadie was mine.
Charles A. Heath.

Pretzels Are Back in Favor of Public.

Pretzels, necessary to the success of every bar and beer garden in preprohibition days, continue to hold their popularity, as the Department of Agriculture has found 27,000,000 pounds are consumed annually in the United States.

And the large consumption of the salt sprinkled and peculiarly shaped

culinary product has caused the department to undertake tests to determine what kind of flour makes the best pretzels. The industry's annual production is valued at nearly \$5,000,000.

Eleven New Readers of the Tradesman

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

A. G. Carrier, Swartz Creek.
Adeline S. Holley, Charlevoix.
Mrs. C. Noble, Charlevoix.
C. J. MarCarthy, Charlevoix.
F. A. Sawall, Detroit.
Am. Institute of Food Distribution,
New York City.
Post Products Co., Detroit.
L. E. Ward, Lansing.
W. B. Caldwell, Lansing.
E. H. Bigelow, Lansing.
Shoemaker & Ferley, Lansing.

Grand Rapids Safe Company

OLDEST

LARGEST

STRONGEST

Handlers of Safes in Michigan

No Commission too Large

No Order too Small

Our prices are 10 to 20 per cent. lower than those of Chicago and Detroit dealers, due to our low overhead.

VIKING AUTOMATIC SPRINKLING CO.

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