

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, JULY 18, 1928

Number 2339

The Comrades Who Have Climbed Ahead

The church I see in the future is no dead pile of stones and unmeaning timber. It is a living thing. When you enter it you hear a sound—as of some mighty poem chanted. Listen long enough and you will learn that it is made up of the beating of human hearts, of the nameless music of men's souls—that is, if you have ears. If you have eyes, you will presently see the church itself — a looming mystery of many shapes and shadows, leaping sheer from floor to dome. The work of no ordinary builder.

The pillars of it go up like the brawny trunks of heroes; the sweet human flesh of men and women is moulded about its bulwarks, strong, impregnable; the faces of little children laugh out from every corner stone; the terrible spans and arches of it are the joined hands of comrades; and up in the heights and spaces there are inscribed the numberless musings of all the dreamers of the world. It is yet building—building and built upon. Sometimes the work goes forward in deep darkness; sometime in blinding light; now beneath the burden of unutterable anguish; now to the tune of a great laughter and heroic shoutings like the cry of thunder Sometimes in the silence of the night-time, one may hear the tiny hammerings of the comrades at work up in the dome—that have climbed ahead.

[Manson's Vision in "The Servant in the House."]

New Issue

MARK'S STORES, Incorporated

GRAND RAPIDS, MICHIGAN

3,000 Shares Class "A" Stock of No Par Value 3,000 Shares Class "B" Stock of No Par Value

Exempt from personal tax in Michigan and free from present normal federal income tax

The Class "A" Stock is entitled to receive preferential cumulative dividends of \$3.60 per share annually, payable quarterly on the first days of January, April, July and October (the first quarterly dividend to be accrued from date of delivery), before any dividends are paid to Class "B" Stock; preferred as to assets to the extent of \$50.00 per share plus accrued dividend on liquidation; callable in whole or in part on any dividend payment date, at the option of the Corporation, upon thirty days' notice, at \$50.00 per share plus accrued dividends.

CAPITALIZATION

	Authorized	Outstanding
Class "A" Stock of No Par Value	10,000 shares	3,000 shares
Class "B" Stock of No Par Value	40,000 shares	20,000 shares

Each Class "A" Stock Certificate will bear a warrant (non-detachable except upon redemption of such Class "A" Stock) entitling the owner to purchase two shares of Class "B" Stock for each share of Class "A" Stock owned, as follows:

On or before July 1, 1929	at \$14.00 per share
On or before July 1, 1930	at \$18.00 per share
On or before July 1, 1931	at \$22.00 per share

The following is summarized, from a letter to us by the President of the Corporation, giving information in regard to the Corporation and its business:

ORGANIZATION AND BUSINESS

This business was started in the year 1922 as the Mark's Auto Accessories, with an investment of approximately \$1,800.00. The Corporation (recently organized to take over the business) now has a chain of twenty-three retail stores, located in central and southwestern Michigan, northern Indiana and Ohio, doing an annual business of over \$800,000.00, all of which was built up entirely from earnings. The present management which has been responsible for the success of the Corporation will continue in charge. Mr. Mark Rafelson is president and principal stockholder. The other active officers and most all store managers are also stockholders of the Corporation.

The Corporation now has stores in the following cities: Seven stores in Grand Rapids, two in South Bend, Indiana; one in Toledo, Ohio, and one in each of the following locations in Michigan: Muskegon, Muskegon Heights, Kalamazoo, Jackson, Lansing, Holland, Grand Haven, Allegan, Albion, Charlotte, Hastings, Ionia and Battle Creek. It is expected that additional stores will be opened up as soon as possible in several of the cities within a reasonable radius of Grand Rapids.

The Corporation's business now consists principally of radios and automobile accessories and we also handle sporting goods and electrical supplies. Our lines of radios include "Atwater Kent," "Crosley," "Freshman" and "Majestic."

ASSETS

The balance sheet of Mark's Stores, Incorporated, as at April 30, 1928, giving effect to the application of the proceeds from the sale of 3,000 shares of Class "A" stock and 3,000 shares of Class "B" stock, as certified to by Messrs. Castenholz, Johnson, Block & Rothing, certified public accountants, show current assets amounting to \$333,809.98, including cash and Liberty bonds amounting to \$68,747.64, as against current liabilities of \$94,398.84 which is a net current position of \$79.00 per share of the Class "A" stock, while the total assets (exclusive of deferred assets) amount to over \$94.00 per share, or over 200% equity for the Class "A" stock at the price of \$40.00 per share.

EARNINGS

Sales and profits of the business as certified to by Messrs. Castenholz, Johnson, Block & Rothing, certified public accountants, for the four years and four months ended April 30, 1928, after all charges, including taxes paid and depreciation, were as follows:

Year	Sales	Net Profit
1924	\$247,456.00	\$23,260.70
1925	483,110.00	37,020.82
1926	608,489.00	24,656.08
1927	841,670.00	20,702.00
1928 (4 months)	251,318.00 (4 mos.)	11,580.11

Average net earnings for the above period were over \$27,000 per annum or 2.5 times Class "A" Stock dividend requirements and \$.81 per share on the Class "B" stock. Based on net earnings for the first four months of 1928, it is estimated they will amount to approximately \$35,000 for the year ending December 31, 1928, which would be 3.3 times the Class "A" dividend requirements and about \$1.20 per share on the Class "B" stock.

PRICE

Two Shares Class "A" Stock }
Two Shares Class "B" Stock } \$100.00; to yield 7.2%

This offering is made in all respects when, as, and if issued, and accepted by us and subject to the approval of Messrs. Travis, Merrick, Johnson and Judd for us, and Messrs. Butterfield, Keeney and Amberg for the corporation.

HOWE, SNOW & CO.

INCORPORATED

GRAND RAPIDS

New York Detroit Chicago San Francisco Los Angeles Syracuse Minneapolis

The statements contained herein have been obtained from sources deemed reliable, but are not guaranteed by us.

MICHIGAN TRADESMAN

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, JULY 18, 1928

Number 2339

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

WILL BE LESS THAN USUAL.

Two developments of outstanding interest to business took place last week. One was the advance in the rediscount rate to 5 per cent., indicating that additional pressure is to be applied to curb speculative activity. The other was the election of John J. Raskob, a business man, rather than a politician, as chairman of the Democratic National committee.

From industry itself there was evidence supplied to bear out the notion, advanced previously, that the letdown this summer will be less than usual. The steel business is reported in a better position as far as orders placed and on the books are concerned than for some years and operations are maintained well above the level of a year ago. Similarly, reports from the other key lines are as encouraging as ever with both building and automobile manufacture and sales forging ahead. The lag in other lines is still present, but may be taken up as crop prospects become clearer and demand sets in from agricultural territory.

The six months' figures on carloadings are now available and do not make a favorable comparison with their decline of 4.2 per cent. under the corresponding period last year and a drop of even 3.5 per cent. under the volume for the first half of 1926. These figures may be accepted as indicating the discrepancy between the active key lines and those branches of industry affected mainly by adverse weather and employment conditions. However, the second quarter earnings of companies that have reported so far are shown to be better than for the first three months.

HOLD OFF THEIR ORDERS.

Three phases of the cotton goods situation make up the problem of sellers. They are the price gyrations of the staple, backward buying by jobbers because of the approach of inventory period for retail stores and the accumulation of stocks. In the figures furnished by the textile merchants during the week it was shown that output

was cut down considerably last month, the drop amounting to 46 per cent. under production in May. Sales held up well, but stocks increased some 17,500,000 yards.

At the London wool sales during the week prices took their expected turn with merinos holding up well to previous rates and some other grades easing. The dress coating branch of the goods market has been active and advances may be named later on certain materials that have proved popular but were bought only sparingly. Tropical worsteds are to be opened this week and the prospect is for an increase of about 5 per cent. in prices over a year ago. A number of mills have withdrawn from this business because of the extra keen competition.

The silks goods market finds results not only quite good on the present season, but also notes with satisfaction that the openings abroad are emphasizing silk materials for next season.

NO SURPRISES FOR US.

Such a scientific achievement as the new development in the television camera, whereby it operates in the sunlight, cannot be expected to excite much enthusiasm. But if we have become somewhat blasé about such things it is the scientists themselves who are to blame. We now have such confidence in them that we know that in good time television will be perfected. There is but passing interest in this latest experiment for the layman, who is even surer than the scientist that television will soon be in every home equipped with a radio.

It is in recognition of this public confidence that one of the engineers connected with the experiments hastens to warn us that we can't have our television to-morrow. "It is merely a step forward," he says in reference to the sunlight camera. "The equipment is too elaborate for home use. Perhaps some day we will flash the images on a screen like the movies, but when that will be we cannot say."

There is no use trying to fool us. We know that there is no "perhaps" about it. We'll give these experimenters a little more time, but if they can perfect talking movies, transoceanic telephoning, world-wide broadcasting, they can certainly perfect television. Our faith in the age of miracles has not yet had any reason to be shaken.

SALESMEN FALL INTO LINE.

Under the "new competition" it has been pointed out that one industry competes with another for a share of the consumers' dollar. This being the case, what is more natural than that the salesmen of the industry meet together and discuss means of developing their market and of mutual assist-

ance. The sterling silverware industry has led off in this new endeavor to expand sales through what might be called "mutual" selling.

Such co-operation takes on a very practical aspect when it is considered how many consumers may fail to make purchases of a certain product for the reason that a salesman has criticized some competitor's brand. In making out a case against his rival, many a salesman has actually made out a case against his own and all products of a similar nature. It is presumed that, under the new method, every effort will be made to emphasize the advantages of the product no matter what is being pressed for sale.

But an additional thought also comes up for attention and it is that, with the spirited rivalry of the selling forces supplanted by mutual admiration, the strongest fort falls before the drive of co-operation in business.

SLIDING SCALE FOR TIPS.

The practice of tipping is not unmitigated evil. Honest people who like to give a full return for what they get feel that extra attentions, especially in connection with personal needs and comforts, require a little extra giving in the way of tips and gratuities. Then, too, it is right for the well-to-do to assist those who are not so well off as themselves in a money way, and the tip offers a convenient and proper means of conferring this assistance.

However, the tip should be earned in some way; otherwise it becomes mere alms. The urbane man waiter of the last generation who helped a diner off and on with his coat, pulled out his chair, saw that he was served promptly with hot food and anticipated all his wants certainly earned his tip. He had a right to his tip, for he sold his services.

There has always been a kind of schedule for tips, but there should be no rigid schedule. A rich man ought to pay bountifully for personal services and attentions, but a poor man ought to pay what he can afford and no more. A poor man cannot compete with a rich man in a money way and it is not right that a poor man should be taxed for the bounty or extravagances of a rich man. If a poor man has nothing else to give a servitor, let him give a dime, a nickel or a penny. If he has nothing at all to give, let him at least gibe a smile, a "thank you" or a kind word. And let the servitor not be ungrateful for even a smile. We do not get smiles every day.

Tipping should not be carried to extremes, lest we have to tip a salesman for tying an extra knot to our bundle. When tipping is carried too far, we have the rigid, legal system of the

English, who give small tips, but tip for everything, even a kind word.

SIR JAMES CHARLES.

That quality which students of the old Greek drama called the "unity" of time, place and action attends the death of Sir James Charles, Commodore of the Cunard fleet. Commanding his beloved Aquitania, on his final voyage before retirement, laden with farewell gifts and honors, he brings his ship to anchor at Cherbourg, goes from bridge to cabin and then falls into an unconsciousness which passes soon into death. Sir James was one of the most widely known seamen on this side of the Atlantic. Men and women went on his ships as they go to their favorite hotels ashore. They liked him as a man; they trusted him as a captain. In his death the Cunard line will grieve with the other friends of Sir James Charles. Yet there is comfort in the thought that he could have wished to die in no other way.

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. No date or place has been set. The Commission has authorized the holding of such a conference on the ground that 75 per cent. of the members of the industry have requested it. 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.

Prosperity tries the human heart with the deepest probe and brings forth the hidden character.

The greatest mistake you can make in life is to be continually fearing you will make one.

Many people go suddenly blind when opportunity stares them in the face.

"Footprints on the sands of time" are less important to leave than imprints on human hearts.

How little do they see what is, who frame their hasty judgments upon that which seems.—Southey,

BINDING THE BARGAIN.

Three Ways in Which the Law May Be Met.

Every business man is familiar with the expression, "binding the bargain." Its use is very old but unlike most rules of dusty age it is an intensely practical one in every day transactions.

Business is ordinarily carried on with confidence and trust on both sides. There is nothing that would more quickly drive customers from the door of any house than either lack of confidence or an iron bound observance of legal rules. The fable of closing the door after the horse is gone, however, comes to mind more often from lack of familiarity with the habits of the horse, than from deliberate neglect.

A law called the "Statute of Frauds" was passed in England nearly 300 years ago. This law has been made the law of probably every State of the United States. A portion of it is, that in the sale of \$50 or more in value of merchandise, the merchant cannot compel the buyer to accept and pay for the goods unless at least a part of the goods are delivered at the time of the sale, or the order is in writing and signed by the purchaser, or else that something is paid by the buyer to bind the bargain.

For any merchant to insist upon a signed order in every instance of a sale on credit would be the height of foolishness. Still, when it is considered that a customer may legally refuse to accept the delivery of any bill of goods of over \$50 that is ordered, either over the telephone or over the counter, and not paid for at the time, and, particularly, if the goods are not "stock goods" and are obtained by the merchant from some outside dealer solely for the purpose of filling that particular order, then there is reason for very seriously keeping in mind the provisions of this law.

If the order is for a number of articles and the customer takes away with him any part of them, that will, almost always, be sufficient to permit the merchant to recover the price. Of course, if the goods are delivered by the merchant to the customer and accepted, there is no question whatever of the customer's liability. Even if the goods are loaded into the buyer's truck or wagon, it is a delivery of the goods and the buyer must pay. It is necessary, however, that the merchandise should be put in some place where it is completely under the control of the buyer and entirely out of the possession of the merchant to be considered in the law as a delivery. If the goods are put on the customer's truck, or if they are given to some one, who is acting for the customer and not acting for the merchant, then they are just as much delivered to the customer as though they were put into his own hands or sold across the counter.

If, again, the customer gives the merchant an order for the goods and the order is in writing and signed by the customer, the requirements of the law are met. The written order does not need to be elaborate and no particular form is necessary, except that it must name in it the goods sold, the

amount of the sale and the customer must sign this memorandum.

The merchant will be safe in practically every case if the customer signs an ordinary sale slip, where the goods are written in with the amounts opposite the different items. When an order for over \$50 is given over the telephone the order should be confirmed in writing unless the goods are regularly carried in stock, and the refusal of the customer to take them when they are offered for delivery will not cause any loss and they are simply returned to the shelves.

The third way the law might be met is by a payment by the customer on account. This it is that has given rise to the old saying of "something to bind the bargain." The bargain is bound either by a cash payment or by giving the merchant anything of value in payment, or part payment, for goods sold. The check of the buyer or of any other person, indorsed over to the merchant, will be sufficient, regardless of whether the check is paid or not.

This law often seems ridiculous, until its purpose is understood. It is not for the purpose of making men honest. The large majority of men are honest. The inevitable result of such provisions as are contained in this statute is to avoid misunderstandings and mistakes. If a man signs a contract, no matter how informal that contract may be, or pays something on account of the purchase of goods which he has ordered, it is well nigh impossible for him not to realize that he has bought the goods for which he has signed or for which he has made a payment. The business man can protect himself from dishonesty by his knowledge of his customers, their character and resources, but it is misunderstandings and honest mistakes that make lawsuits and give employment to lawyers.

Albert Woodruff Gray.

Thirty-six Reasons for Business Failures.

1. Inefficient business systems.
2. Indecision.
3. Poor location.
4. Too conservative.
5. Poor equipment.
6. Untrained clerks.
7. Self-consciousness.
8. Open cash drawer.
9. No plans for future.
10. Too many mistakes.
11. No advertising.
12. Wastefulness with goods.
13. Carelessness of clerks.
14. Clerks run the business.
15. Slow service to customers.
16. Not enough help.
17. Creeds, not deeds.
18. Badly lighted store.
19. Purchases too heavy.
20. Dingy windows.
21. Dishonest employees.
22. Unsystematic deliveries.
23. Ignoring advice.
24. Too much attention to details.
25. Slow moving stock.
26. Too much credit on the books.
27. Lack of acquaintance with customers.
28. Unsuitable stock on the back shelves.
29. Trying to follow everybody's advice,

30. Forgetting to charge goods sold on credit.

31. Show windows not used to advantage.

32. Customers' interests not borne in mind.

33. Failing to profit by own experience.

34. Failing to carry what customers want.

35. Antiquated systems unfit for increased business.

36. Belief in the worn-out proverb "leave well enough alone."

Humanize in Showing Goods.

Make displays of merchandise in a "human" manner. Some displays are arranged so carefully that customers hesitate to disturb the prim and regular exhibits.

In one large store the owner of the business makes a daily tour of the establishment and actually disarranges the piles of goods displayed on the counters. He knows that if the goods

are too neatly arranged that customers will not handle them. Of course, this does not mean that goods should be jumbled in disorderly heaps on every counter and table, but that they should appear to be wanted merchandise and not a museum exhibit.

A simple experiment will prove the value of showing goods. A store overstocked in a certain article can show a sample of this merchandise on every counter, regardless of the number of such displays necessary. The speed with which the stock reduces itself to normal will be astonishing.

Man owes his growth, his energy, chiefly to that striving of the will that conflicts with difficulty, which we call effort. Easy, pleasant work does not make robust minds, does not give men a consciousness of their powers, does not train them to endurance, to perseverance, to steady force of will, that force without which all other acquisitions avail nothing.—William Ellery Channing.

MICHIGAN—The Ideal Vacation Land

MICHIGAN BELL TELEPHONE CO.



Calls Attention to Northwestern MICHIGAN

(In the Lower Peninsula)
Hundreds of miles of sandy beach washed by the waters of Lake Michigan beckon the summer vacationist to Northwestern Michigan in the Lower Peninsula. Not only Lake Michigan, but a myriad of inland lakes offer the lover of angling, swimming and other water sports a most satisfying summer haven.

Nature has expended her utmost to furnish a place for recreation, rest and happiness in Northwestern Michigan. The section is the home of many boys' and girls' camps, state parks and tourist camps. There is every advantage in the form of good roads, and excellent hotels. The traveler in this section is only as far from home as the nearest telephone. And Long Distance Rates Are Surprisingly Low! Note the rates for a three-minute conversation between 4:30 A.M. and 7:00 P.M. to the following Northwestern Michigan points:

From Grand Rapids to:	Day Station-to-Station Rate	From Detroit to:	Day Station-to-Station Rate
BALDWIN	.55	MACINAW CITY	\$1.15
BENZONIA	.80	MANDELONA	.90
BIG RAPIDS	.45	MANISTEE	.70
BOYNE CITY	1.00	MCBAIN	.65
CADILLAC	.70	MORLEY	.35
CHARLEVOIX	1.00	NORTHPORT	.95
CHEBOYGAN	1.15	ONEKAMA	.75
EAST JORDAN	1.00	PENTWATER	.55
ELK RAPIDS	.90	PETOSKEY	1.05
FIFE LAKE	.80	REED CITY	.50
FRANKFORT	.80	SCOTTVILLE	.60
FREESOIL	.60	SUTTONS BAY	.90
FREMONT	.35	TRAVERSE CITY	.80
HARBOR SPRINGS	1.05	TUSTIN	.60
LUDINGTON	.60	WHITE CLOUD	.35

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



Keep in touch with home and office. Watch for the Blue Bell Sign

MICHIGAN—The Ideal Vacation Land

RIGHT TO DICTATE TERMS.

Chain Stores Take Drastic Step on Cash Discount.

The McCrory Stores Corporation, the well-known chain organization, has notified all firms from whom they buy goods that dating from April 16 they will purchase only on a basis of 3 per cent. cash discount—ten days—thirty days extra. The McCrory announcement is stated in the following circular letter:

New York, April 6—The Board of Directors of this corporation has decided to uniformly apply the same cash discounts that we are receiving from many houses to all concerns from which we purchase, without exception, after April 16 next.

3 per cent. 10 days—30 days extra.

It would be manifestly unfair to give preference in purchasing merchandise to any concern not allowing the same terms as above noted as many others do, and hence the Board of Directors has decided to adopt these uniform terms. McCrory Stores Corporation.

Here is a precedent which may have most important consequences if it is followed, as is by no means unlikely, by other large buying organizations who feel they have the power to dictate terms to their manufacturers. It is, of course, a matter of common knowledge that many big retail firms have set cash discount terms in different lines which they expect their buyers to obtain, but this is the first time as far as we are aware where a retailer has arbitrarily established a uniform discount rate for all purchases and made public announcement of its policy more or less in the form of an ultimatum.

The action of the McCrory corporation immediately raises two questions of the first importance:

1. Is the buyer entitled to dictate terms to the seller?
2. What is the nature of a cash discount and why is it granted?

Among impartial men we do not believe there will be any argument as to the answer to the first question. It is emphatically in the negative. In the very nature of things any business bargain must be a matter of mutual agreement and mutual profit. No retailer would dream for a moment of permitting his customers to dictate the terms on which they bought and the nature of the transaction is even more important in the case of the manufacturer and retailer where each side seeks a financial profit from the deal. While not always recognized, it should be obvious that both retailer and manufacturer have a direct concern in either's prosperity. If the manufacturer does not profit from his dealings with the retailer he will very soon find himself in the bankruptcy court and the same holds true of the retailer if he cannot buy his goods at a price which will allow him to resell to his advantage. Either result injures both parties, and it is, therefore, to the interest of both that their dealings be mutually profitable. This can hardly be the case if one or the other assumes the right to be sole judge of the terms on which he buys or sells.

Our second question as to the nature of cash discounts is perhaps more fundamental. The granting of such

discounts is such an old trade practice that many business men have forgotten how it originated or on what principle it is based. We believe there is a general impression that cash discounts are in the nature of an inducement offered by the seller to obtain prompt payment of his bills and that their amount depends on the ability of the buyer to drive a good bargain. The vital fact that is too often lost sight of is that the discount rate has a direct and unalterable relation to the price of money and absolutely limited by the prevailing money rate. If the seller can borrow money in the open market cheaper than the discount rate he allows there is no profit to him in granting any cash discount. This is an absolute law from which there is no escape. It follows that cash discount rates must bear a positive relationship to the current price of money and must be determined on that basis.

Some retailers work on the basis that cash discounts should pay their office expenses. Others pursue what in our judgment is the much sounder plan of crediting their various departments at the end of each year with the total discounts earned, but few if any, consider the scientific basis on which cash discounts rest.

In McCrory's announcement no mention is made of how the rate they announce was arrived at, but we assume that it was fixed in relation to the firm's overhead and with no consideration of the other party to the bargain or the real nature of the concession.

Proceeding in this fashion it is easy to see what endless and dangerous confusion could result from any widespread following of the McCrory precedent. Each large buying organization, acting on considerations of its own internal financing, would establish discount rates which would certainly not be uniform and might vary widely. The manufacturer would, of course, attempt to adjust his prices to offset any discount rate which he considered unfair and the result would be chaos.

The steadily increasing encroachments of the large buying organization on the prerogatives of the manufacturer is a notable development of modern merchandising and far from a healthy one. As we have pointed out before the prosperity of the producer is bound up with the prosperity of the distributor and a selfish policy on either side is bound to be disastrous to both.

One of the principal dangers in the situation which has been thrown into such sharp relief by the McCrory ultimatum is that the whole question of cash discounts has for long been utterly confused with each individual firm being a law unto itself. It is true that in some industries, such as the ready-to-wear and notions, there has been a tacit understanding as to what constitutes a fair discount rate, but this understanding has been very loosely acted upon and has been susceptible of fairly broad interpretation. Incidentally, there is no sound reason for the wide variation in cash discount rates which exist to-day. Cash discounts being unalterably based on the price

of money it follows that they should be uniform for all business. There is no justification; for instance, for an 8 per cent. discount in ready-to-wear and a 2 per cent. rate in notions. Of course there is no real benefit to either manufacturer or retailer in the higher rate which is naturally taken care of on the price and eventually passed on to the consumer. The practice of varying rates in different lines, is however, such an old trade practice that it may be too much to expect its immediate elimination, but it is certainly a goal toward which forward looking business men should work. In the meantime, if a uniformity of rate could be obtained in individual lines of industry, it would be a big step.

The establishment of a uniform cash discount rate in each industry would be an unquestioned benefit to both manufacturers and retailers and we see no insuperable obstacles to such agreements. If they were adopted business as a whole would be greatly benefited and enormous amount of time and energy would be saved which is now expended in wasteful bargaining over terms. As a contribution to such a consummation we offer a concrete suggestion:

In the first place, it is necessary to clear the ground by a clear and straightforward statement of the nature of discounts, the reasons why they are granted and the basis on which they rest and by which they are limited. Such a statement should naturally be made by the manufacturers as the originators of the practice. As there is nobody who can claim to be really representative of all the manufacturing interests in the dry goods and allied industries, we suggest that representatives of the various manufacturers' associations meet together and prepare jointly such a statement.

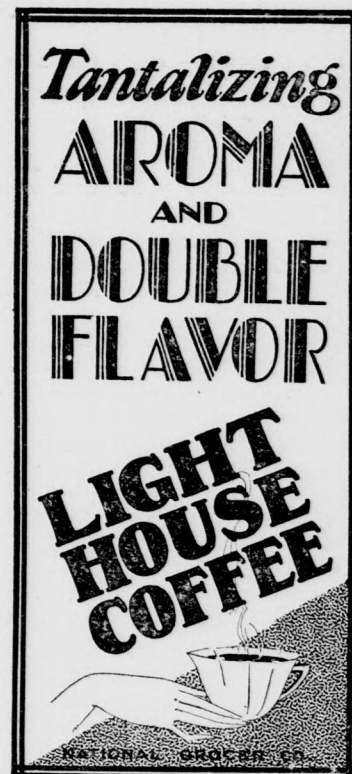
As existing traditions call for discount rates to vary in the varying industries, subsequent agreements would have to be established by the individual associations, and here it would be imperative that the distributors be called into joint council. We have sufficient faith in the good-will and fair-mindedness of American business men to believe that in any industry, producers and distributors could get together on a subject of such great importance to both and reach an agreement which would be fair to both parties. In any event, we believe the experiment would be well worth the effort. The friction which unfortunately exists to-day in many quarters between manufacturers and retailers is largely based on a misunderstanding of the other fellow's problems and difficulties. Here is a chance to eliminate his misunderstanding.

Creed and Deed.

What care I for caste or creed?
It is the deed, it is the deed.
What for class or what for clan?
It is the man, it is the man.
Heirs of love, and joy, and woe,
Who is high, and who is low?
Mountain, valley, sky, and sea,
Are for all humanity.

What care I for robe or stole?
It is the soul, it is the soul.
What for crown, or what for crest?
It is the heart within the breast.
It is the faith, it is the hope,
It is the struggle up the slope,
It is the brain and eye to see
One God and one humanity.

Robert Loveman.



ASK FOR
KRAFT CHEESE
A Variety for Every Taste

Have Faith
in Michigan

Fourth wealthiest state.

Automobiles.

Furniture.

Other leading industries.

Surely opportunity was never greater.

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MOVEMENTS OF MERCHANTS.

Halfway—Stephens Hardware Co. has changed its name to the Halfway Hardware Co.

Harbor Springs—Lucy's Gift Shop, of Owosso, has opened a branch store in the Glasgow building.

Ann Arbor—Walter Clark, Ann Arbor's first rural mail carrier, is dead after twenty-seven years continuous service.

Detroit—The Detroit-Pontiac Homes Co., 610 Congress building, has changed its name to the Interstate Investment & Mortgage Co.

Saginaw—L. Levinsohn has purchased the Pray radio stock at 127 South Washington avenue and will close it out at special sale.

Pellston—Earl Bonter, recently of Mackinaw City, has purchased the Thurston Fish Market and will continue the business under the same style.

Detroit—Snyder's Coffee Shop, Inc., 1526 Woodward avenue, has been incorporated with an authorized capital stock of 2,000 shares at \$25 per share, \$1,500 being subscribed and paid in in cash.

Detroit—The Seignious Cotton Products Co., 2-220 General Motors building, has been incorporated with an authorized capital stock of \$25,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Bromley Electro Plate Co., 1462 Brush street, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$10,890 in cash and \$7,110 in property.

Petoskey—The A. Fochtman Department Store, Inc., has purchased the entire stock of the Redpath exclusive shop for men and women in Charlevoix and will remove it to Petoskey and close it out at special sale.

Detroit—The Long Electric Co., 429 Wayne street, has been incorporated to deal in and install electric equipment of all kinds, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Parker Plumbing & Heating Co., 2960 Elmhurst avenue, has been incorporated with an authorized capital stock of \$5,000, of which amount \$1,200 has been subscribed and paid in, \$1,000 in cash and \$200 in property.

Ypsilanti—The Moffett-Frank Co., 224 East Michigan avenue, has been incorporated to deal in shoes and other merchandise at retail, with an authorized capital stock of \$10,000, \$7,500 of which has been subscribed and paid in in property.

Lansing—The Capital City Cigar & Tobacco Co., 121 East Shiawassee street, has been incorporated with an authorized capital stock of \$20,000, of which amount \$16,500 has been subscribed, \$117.80 paid in in cash and \$8,382.20 in property.

Detroit—Segal & Weiner, Inc., 227 Monroe avenue, has been incorporated to deal in men's and boys' shoes and furnishings, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$1,000 in cash and \$9,000 in property.

Flint—The East Side Pharmacy, 1817 Davison Road, has merged its business into a stock company under the same style, with an authorized capital stock of \$13,000, all of which has been subscribed and paid in, \$5 in cash and \$12,995 in property.

Detroit—The Detroit Restaurant Equipment Co., 1211 Beaubien street, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount \$13,200 has been subscribed and paid in, \$150 in cash and \$13,050 in property.

Ann Arbor—The Smith Tire & Repair Co., 502 South Main street, has merged its business into a stock company under the style of the Smith Tire Co., Inc., with an authorized capital stock of \$10,000, all of which has been subscribed, \$20 paid in in cash and \$6,980 in property.

Shepherd—The Shepherd Grain & Bean Co., with business offices at 200 East Pearl street, Jackson, has been incorporated to deal in fuel, conduct a feed mill and grain elevator, with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed and paid in in cash.

Detroit—Leslie A. Peck has merged his radio, auto equipment and accessories, etc., business into a stock company under the style of Leslie A. Peck, Inc., 2189 Grand River avenue, with an authorized capital stock of \$3,000, all of which has been subscribed and paid in, \$500 in cash and \$2,500 in property.

Detroit—The National Heliofloor Co., 15361 Mansfield avenue, has been incorporated to deal in floor materials, construct and lay floors, etc., with an authorized capital stock of \$10,000 common and 20,000 shares no par value, of which amount \$10,000 and 18,000 shares has been subscribed and \$3,000 paid in in cash.

Muskegon—Renovation of the former Muskegon Extract Co. building, at 2300 Lake Shore drive, has been completed for the occupancy of the Michigan United Paper Co., of East Braintree, Mass., which is to be located here. The Greater Muskegon Industrial Foundation will lend the company \$30,000. According to the terms of the loan agreement, the company is to receive the sum stated for working capital to be paid back on a graduated scale over a period of ten years with interest at 6 per cent.

Detroit—Albert C. Hakenjos, a veteran of the dry goods business in Detroit, died Monday at his home, 2187 Baldwin avenue. He was 70 years old. Mr. Hakenjos, who was born in Detroit and always lived here acted as buyer and department manager for various Detroit dry goods houses for a period of more than 50 years. He started with Lachman & Huckestein, later became connected with Partridge & Blackwell, where he remained until going to A. Krolik & Co., where he was employed when he died.

Big Rapids—Habbid Howard, who has conducted a fruit and grocery store at the corner of Bridge and State streets for several years has gone into voluntary bankruptcy. Mr. Howard has been negotiating to sell the property in compliance with the require-

ments of the bulk sales act notified all his creditors that the sale would permit him to settle his obligation on a basis of about 60 cents on a dollar. Many of the creditors, however, refused to settle except for full value and thus the sale plan was blocked. Inasmuch as Mr. Howard's finances were involved, the only remaining course was bankruptcy. As the liabilities are listed at better than \$2,000, with only \$800 assets, the liquidation via the bankruptcy route will hardly provide enough money to cover the cost of the proceedings, according to precedent.

Manufacturing Matters.

Cadillac—The Cadillac Malleable Iron Co., has increased its capital stock from \$500,000 to \$650,000.

Detroit—The Square "D" Truck Parts Inc., 1432-34 Ferry street, East, has changed its name to the Meyer Truck Parts Incorporated.

Detroit—The Motor Parts & Machine Co., 6118-22 Fort street, West, has been incorporated with an authorized capital stock of \$14,000, all of which has been subscribed and paid in in cash.

Detroit—The Hay-Con Tile Co., 2428 First National Bank building, has been incorporated to manufacture and sell concrete products, with an authorized capital stock of \$100,000, \$30,000 of which has been subscribed and paid in in cash.

Detroit—The Trio Chemical Co., 4570 West Warren avenue, has been incorporated to manufacture and deal in chemicals and proprietary remedies, with an authorized capital stock of \$25,000, \$20,000 of which has been subscribed and paid in in property.

Royal Oak—The Vecar Paper Products Co., 725 East Fourth street, has been incorporated to manufacture and deal in paper products, with an authorized capital stock of 100,000 shares at \$1 per share, \$7,500 of which has been subscribed and paid in in cash.

Constantine—The Constantine Porcelain Manufacturing Co., has been incorporated to manufacture and deal in porcelain at wholesale and retail, also heating plants and hot water devices, with an authorized capital stock of \$200,000, \$115,000 of which has been subscribed and paid in in property.

Detroit—The Zylarator Corporation, 9753 North Martindale avenue, has been incorporated to manufacture electrical and mechanical devices, with an authorized capital stock of 10,000 shares at \$1 per share, of which amount \$7,500 has been subscribed and paid in, \$1,000 in cash and \$6,500 in property.

Detroit—The Universal Display Service, Inc., 4162 Seminole avenue, has been incorporated to manufacture and deal in advertising novelties, with an authorized capital stock of \$20,000 common and 50 shares at \$100 per share, \$11,000 of which has been subscribed and paid in, \$3,000 in cash and \$8,000 in property.

Detroit—Torrid Products, Inc., 913 Detroit Savings Bank building, has been incorporated to manufacture and sell liquid composition for radiators,

also automobile accessories, with an authorized capital stock of 50,000 shares at \$1 per share, of which amount \$50,000 has been subscribed and \$5,000 paid in in cash.

Cadillac—Clarence F. Williams, who has held the position of president of the Acme Truck Co. for several years, is at his own request, being relieved and J. C. Ford, treasurer of both the Mitchell-Diggins Iron Co. and the Cadillac Malleable Iron Co., becomes president. Mr. Williams retains his membership on the board of directors. J. H. Weller, who has been general manager of the Acme company for the past two and one-half years, to take a position as works manager of the Sargeant Co., of New Haven, Conn. L. C. Klesner, who has been assistant general manager under Mr. Weller and who has been connected with the company since 1917, takes Mr. Weller's place as general manager. The business of the Acme Motor Truck Co. at present shows a very healthy condition.

Golden Rules of Success.

1. Honor the chief. There must be a head to everything.
2. Have confidence in yourself, and make yourself fit.
3. Harmonize your work. Let sunshine radiate and penetrate.
4. Handle the hardest job first each day. Easy ones are pleasures.
5. Do not be afraid of criticism—criticize yourself often.
6. Be glad and rejoice in the other fellow's success—study his methods.
7. Do not be misled by dislikes. Acid ruins the finest fabric.
8. Be enthusiastic about your work—it is contagious.
9. Do not have the notion that success means simply money-making.
10. Be fair and do at least one decent act every day in the year.

Seven New Readers of the Tradesman.

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

Arrow Co., Detroit.
Geo. Scott, Lake.
Mrs. Franklin C. Sears, Charlevoix.
Dettmann Bros., Caledonia.
A. M. Gardner, Middleville.
M. E. Thompson, Middleville.
M. C. Gumm, Chicago.

While Christians quarrel about the birth, baptism, atonement, resurrection and miracles of Jesus, the Christ, the Jews are turning the searchlight of intelligent appraisal upon Jesus, the Man.

If Christian preachers would direct their efforts to presenting the human heart of Jesus, instead of spending their Sundays expounding theology to a tired world, their pews would not be empty. To bring to men the true character, the real personality, the great nobility of Jesus—this is the task the ministry must set itself.

The Jews are rapidly becoming absorbed by the economic, social and cultural life of America. With their determined effort to understand Jesus, it will not be long before as a race the Jews are absorbed by Christianity, not organized Christianity, but the vital Christianity which is the religion of Christ.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.65 and beet granulated at 6.45.

Tea—There is little change in the position of tea. Prices are on about the same basis as formerly reported, there being nothing to influence fluctuations. Dealers are maintaining quite a firm attitude and generally resist low bids. Price cutting is rare, which is giving the market a steady tone. Little new buying is reported, for consumers are not in the market for large amounts but continue to purchase moderate quantities for immediate demand. Consequently activity is limited, yet of a steady nature. A fair enquiry is reported in most quarters and dealers are generally optimistic.

Canned Fruits—Opening prices on California fruits were not received last week and while they may be announced to-day the general idea is that it may be several days before they are made public. The delay has been occasioned by the failure of growers and canners to reach a basis for raw material although agreements have been reached as to the grades which will be accepted by canners. The impression prevails that canners will pay \$25 a ton for peaches, or slightly higher than the sliding scale adopted last season. Whatever the cost of fruit, canners will curtail outputs by putting up only No. 1 peaches and like last season it is expected that there will be a larger supply of the large pieces in the cans than was the case prior to the 1927 pack. Again, low grades may be scarce. Tentative contracts for fruit have been made and it remains to be seen how confirmations will come in after opening prices have been named. Most brokers representing the large canners are confident they will be able to secure favorable response from their buyers if the price named is at all favorable. Certain items seem to be assured of prompt confirmation, such as some grades of apricots, peas and cherries. The pear and cherry situation in the Northwest, which is strong in tone, has the influence of causing more than ordinary interest in California packs. The shortage of some grades of pears in carryover is equally important.

Canned Vegetables—Next to fruits, the pea pack is the center of interest. It is hard to tell just what is happening in either sweets or Alaskas up-State or in Wisconsin. Canners report on conditions in their own immediate section and one may be optimistic about the gradings and the output, while another not far away has an entirely different situation to contend with. As a whole, it is feared that the two states will produce more standards than the better grades and already there is talk of a shortage of fancy and possibly short deliveries on contracts calling for that description. With fancy likely to be scarce, buyers say they will be particular in accepting deliveries to be assured of genuine fancy peas. None of the other canned foods showed any marked change during last week.

Rice—The liquidation of the 1927 crop of domestic rice in all positions has an important bearing upon the

local situation as it prevents any free selling below existing quotations. Buyers who resisted a hardening in values have not been able to check the advances which have occurred and they have been giving constant support to the market even if their operations have been purely of a jobbing character. Blue Rose is firmer than other types as it is less plentiful than other varieties.

Dried Fruits—No one is worrying that stocks are too plentiful for the season and there is no hurry to clean up holdings for fear of declines. The change in spot raisins is slow, but it is for the better as the recent reduction on the coast has acted as a stabilizer and has brought out more big business than was placed in recent months. Sun-Maid, which has the bulk of the raisins, has been backed by banks which are assisting in carrying the load during the time when stocks are being liquidated. A heavy summer movement is in prospect as an aggressive selling program has been adopted to go into new crop with as light a carryover as is possible. Developments in the marketing of new pack dried fruits were not important during the week. The local trade is hanging back, watching rather than participating in the market. Apricots show more strength than the other fruits as this is the earliest crop and its tonnage can be judged better than the output of the other varieties. Canners are still negotiating with growers for peaches and the basis of payment has not been decided upon, which has considerable bearing on the dried market. Prunes are a later crop, and while the general statement is made that production will be less than last year, the exact tonnage and the percentage of grading cannot be determined now.

Canned Fish—The scarcity of salmon along the Columbia River continues and canners find it hard to make deliveries in sufficient volume to satisfy their buyers. Spot stocks are light and are short of requirements. Pinks are steady as there is no big buying to force up prices. Maine sardines are without change. Fish has not been plentiful at any of the factories but there has been free selling to prevent an accumulation, without any particular demand, which has made an unsettled market. Lobster has been in good demand. Some canners are offering at \$7.80 for pounds, \$3.90 for halves and \$2.35 for quarters, delivered New York. Canners report a good export demand and a lively fresh market, which has cut down the supply available for domestic outlets.

Canned Milk—Evaporated milk remains firm in all positions as the direct result of a strong statistical position. Producers have not accumulated their usual stocks and have not been free sellers while distributors have been experiencing an unusually good summer movement.

Nuts—Hot weather has interfered with the movement of nuts to the consumer and it has influenced the wholesale market also. The shortage of many of the shelled nuts makes it difficult for the buyer to cover his needs, and while he may face a higher mar-

ket in the fall he is averse to giving the situation additional strength now by bidding for stocks which the holder is reluctant to sell. Importers are short of their normal supplies of walnuts, filberts and almonds, and they have experienced difficulty in buying these nuts in primary markets. They know that manufacturers and others are understocked, and in many instances individual holdings are so restricted that the seller is not trying to market his goods on the open market. He does not want his stocks to get into the hands of his competitor and he favors the policy of liquidating in small blocks at full prices. Business in Brazil nuts in the shell for shipment to the interior markets in the fall is satisfactory as a stronger undertone prevails in this market than a year ago.

Review of the Produce Market.

Apples—Western Winesaps, \$3 per box; home grown Transparent, \$2.50 per bu.

Asparagus—\$1.50 per doz. bunches for home grown.

Bananas—5@6c per lb.

Butter Beans—\$2 per bu. for home grown.

Beets—New, 60c per doz. bunches.

Black Raspberries—\$3.25 per 16 qt. crate.

Butter—The market is unchanged. Jobbers hold fresh packed at 43c and prints at 44c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—Homegrown, \$1 per bu.

Cantaloupes—Imperial Valley stock from California sells as follows:

Jumbos, 45s ----- \$4.50

Jumbos, 36s ----- 4.25

Standards ----- 4.25

Flats ----- 1.75

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 \$3.50 per crate for sweet.

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

Cucumbers—Home grown hot house, \$1.25 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—The market is unchanged from a week ago. 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—Greatly to the surprise of the trade, quotations have declined 50c per box. Ruling prices this week are as follows:

360 Sunkist ----- \$9.50

300 Sunkist ----- 9.50

360 Red Ball ----- 9.00

300 Red Ball ----- 9.00

Lettuce — In good demand on the following basis:

Home grown iceberg, per bu. ---- \$2.00

Outdoor grown leaf, per bu. ---- .90

New Potatoes—\$2.65 per bbl. for Virginia stock.

Onions — Texas Bermudas, \$2 per crate for yellow; Spanish, \$2.25 per crate; Walla Walla, \$3 per 100 lb. sack.

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

Peaches—Hilly Bell are now in market, commanding \$2.25 per bu.

Peppers—Green, 50c per doz.

Pieplant—Home grown, \$1 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 23c

Light fowls ----- 16c

Heavy broilers ----- 30c

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

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

Red Raspberries—\$4 per 16 qt. crate.

Tomatoes—Home grown hot house are now in market, commanding \$1.25 per 7 lb. basket; 6 lb. basket from Calif. fetch 75c.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 21½c

Good ----- 19c

Medium ----- 16c

Poor ----- 10c

Watermelons—50@75c for Florida.

Novel Device Shows How Neckties Look When Worn.

An unusual method of stimulating sales of men's neckwear is now being tried out by a chain of haberdashery and clothing stores. It consists of enclosing in all mail to customers a cardboard folder which has small samples of tie silks attached to the inner side of the back. The front of the folder, which shows a cut-off picture of a man that brings the collar into prominence, has a cut-out of the shape and proportionate size of a four-in-hand. Through this the samples of the silk show, and by holding the folder at arm's length an excellent idea of how the scarf looks when tied is given. As the samples are placed on top of each other and fastened only at one end, they can all be tried under the cutout by lifting up the loose end and exposing the silk beneath. Three samples are sent in each folder.

Million in Pearls Here.

One of the largest shipments of pearls to reach New York came in Monday. The gems, valued roughly at more than \$1,000,000, were consigned to jewelers in New York and varied in size from a pearl with an estimated worth of \$60,000 to the smallest sizes suitable for necklaces. Unstrung they are subject to a duty of 20 per cent. Precious stones received included an emerald with an estimated value of \$20,000 without tax and a "Cat's-eye" stone from India, which have become rarities in gem shipments in recent years.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Lansing, July 11—Knowing your desire to clean up questionable business practices throughout the world, we are glad to suggest an opportunity for your efficient and aggressive methods which exist in the city of Grand Rapids itself.

The DeLuxe Woolen Co., 300 Monroe avenue, sells men's clothing through house to house canvassers. The writer has seen a contract of this company which he believes would lead anyone to believe was an order for a made-to-measure suit. The company states, "We do not cut to individual measure, we do finish suits to individual measure as regards coat length, sleeve length, waist measurement, etc."

The form of the contract gives specific directions for taking coat measurements, vest measurements and pant measurements. In all, ten different details of measurement. The same blank gives the height, weight and age of the customer. The customer who called this order to our attention ordered a double breasted suit and got a single breasted suit. Furthermore, he is willing to swear in court, if necessary, that the salesman claimed the suits were all wool and were made to his individual measure. He is also willing to testify that the material in the suit which was furnished does not correspond and is inferior in every way to the swatches from which his selection was made.

He states further that his wife was present at the time the order was given and is willing to corroborate his testimony.

The writer has written a number of times to the DeLuxe Woolen Co. and at first suggested that the company should make a cash refund. The company offered to supply another suit and asked the customer to specify on a form what was unsatisfactory with the first suit. This request in itself strikes the writer as highly ridiculous.

I do not conceive how the average individual could give information to a tailor, instructing him how to alter a suit that would not fit. Furthermore the company's salesman took the original measurements himself and the company should, therefore, accept its responsibility for such measurements being inaccurate and for the suit not being a fit.

The writer believes you will be specially interested in this case, since it is one that is going on almost at your own door and if you desire, we will be glad to send you all the correspondence on this subject in order that you may go into it further, and verify any statements that he has made.

Theron M. Sawyer,

Sec'y Merchants Association, Inc.

Reply to the above letter was made as follows:

Grand Rapids, July 13—You placed me at a disadvantage by writing the DeLuxe Woolen Co. a letter and not sending me a copy of the letter when you wrote me, giving me to understand that you had placed the matter in my hands for adjustment.

As soon as I was shown your letter by the manager of the DeLuxe Clothing Co., I backed off, because certain statements were made in your letter which precluded an amicable adjustment on my part.

I seldom concern myself with controversies of this character, because any man who deals with strangers and buys goods which he cannot see before he pays for them, gets just what he deserves when he finds he is deceived. He can get just as good values from his local dealer as he can from an itinerant peddler, because the solicitor's profit is seldom less than the

margin charged by the regular merchant.

I am here to protect the merchant in his rights. I hold no brief for the consumer who undertakes to undermine the merchant by sending away from home for his supplies. I don't see what business the Merchants Association of Lansing has to take up the cudgel in behalf of a man who ignored the local merchant and sent the money which was paid him by a local manufacturer over to a scalping house in a neighboring city. It would seem to me that you could find ample opportunity to work along mercantile lines, instead of championing the cause of an enemy of the regular merchant.

E. A. Stowe.

The Boston Post describes a new method to swindle farmers on a stock-selling scheme which was unearthed by the Boston Better Business Bureau. The story runs as follows:

The first approach in these swindling operations, it is stated in the bureau's bulletin, is by an elderly and prosperous-looking man who stops at a farmhouse and sends his uniformed chauffeur to the house to request a glass of milk. The chauffeur gives a false name of his employer, the names of well-known men in the business world having been frequently used.

The scheme is worked so that the employer rests a few minutes at the farmhouse during which time he tells a fascinating story of recent investments which he has made where, in some instances, his money has been doubled and tripled within a few weeks.

He lays particular stress on a new security which he states is backed by some of his friends and which he is absolutely certain will triple in price within ten days. After arousing the curiosity of the farmers and their desire for quick riches, he drives on, leaving a \$5 bill in payment for his glass of milk.

A few days later a smooth-spoken young man calls at the farmhouse, stating that their visitor of a few days ago requested that he call and give them an opportunity to buy some of this stock. The stock salesman states that the previous visitor was so grateful and impressed with the hospitality given him that he insisted that the farmer be given a chance to come in on the ground floor.

In numerous cases, the farmer has purchased on these representations, received the stock, but has since been unable to locate the seller or find any market for the worthless paper which he holds.

This is even more seductive than the long distance telephone system employed by a large number of the promoters of worthless stocks. Farmers cannot be too cautious about falling for the representations and promises of easy riches made by strangers.

There appears on the screen of imagination the figure of a woman in a drab tenement. Hers is a house of a hundred urgent needs. Clothes for the children who are ashamed of their shabby appearance before their schoolmates, piano lessons for promising Mary, dentistry for James, a truss to lessen grandfather's aching side, overdue rent, food to satisfy a hard-working husband, palliating his Sunday morning ugliness when the defeat of low wages and long hours surges through his mind and stabs his heart.

We know such women—have known them all our lives. "Oh," she will say, "If I could but make a little extra money at home. How a few dollars would help!"

There is a breed of human hyenas that prey upon such pathetic women as these, through the advertising columns of newspapers and magazines. If in the whole realm of commercial hellishness of the day there is anything meaner than the "home work for women" gyp we have yet to hear of it. The classified advertisement is craftily written. It is calculated to draw a letter from despairing women of the type described. In response the gyp sends a lengthy, roseate explanation which concludes with the requirement that a dollar or more be sent for material. There is a promise of purchase of the goods, stitched by patient hands, if—

The woman does the work, perhaps embroidery, in the spare moments of the day and in the dark reaches of the night when the family is slumbering. Hopefully she sends a package to the gyp and awaits the reward that may mean to her a glimpse of happiness, a moment's respite from killing worry. The work is returned. It is not satisfactory. Perhaps the poor creature gets a 10 cent apron for her time and her money investment.

We believe that any advertisement is

suspect which reads: "Earn money at home. Easy sewing. Experience unnecessary. All materials supplied. Send stamp for particulars."

Who in American journalism wants any part of that dirty dollar?—Editor and Publisher.

The above is strong language from the trade publication, but not more so than the work-at-home scheme deserves. If the Federal Trade Commission carries out its program to make the publishers printing such advertisements responsible for the fraud the "dirty dollars" will disappear. To assume that publishers do not know such advertisements are fraudulent is to convict them of imbecility. Such publishers are willing to help fleece their readers for a share of the dirty dollars.

Ann Arbor, June 17—Faye Sackett, a red headed man with a red headed wife and red headed children, lived in Milan, Michigan, two or three years and left there four or five years ago. E. O. Loveland, justice of the peace and bad debt collector, knew him quite well. It seems he has not changed his name nor his tactics of dealing, as described in last week's Tradesman.

E. E. Whitney.

Introducing Elite 5c Blanched Salted Peanuts



A SURE REPEATER

Packed 24-5c Glassine bags in attractive moisture proof display carton.

Elite Blanched Salted Peanuts are the result of numerous rigid tests in the proper selection, blanching and toasting of the finest variety of peanuts.

Manufactured fresh daily in the same modern, sanitary plant where the well known Bel-Car-Mo and Cream-Nut brands of peanut butter are made.

By our improved method Elite Salted Peanuts always stay fresh.

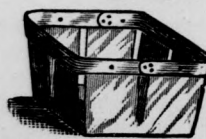
Place an order with your jobber today for this fast selling item.

THE BEL-CAR-MO NUT BUTTER CO.

Manufacturers of quality peanut products for twenty years.

GRAND RAPIDS, MICHIGAN

BERRY BASKETS



Cherry & Cass

\$6.75 per 1,000 in 10,000 Lots
\$7.00 per 1,000 in 1,000 Lots
\$4.00 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.

Advertise To Keep in Tune.

The first manufacturer of a cereal product who dared to put his name on the package and then to advertise the name and the package did a first-class service to the whole of America. He brought the cereal business out into the open. He challenged people to find anything wrong with his own cereal. Branded and Nationally advertised goods have to be good. If they are not good, people are too smart to buy them twice.

What a marvelous change has come about. If you have any kick to make, nowadays, you get your money back so fast that it almost takes your breath away. You buy your crackers out of metal boxes with glass covers, or else they are wrapped at the factory in dust-proof cartons with the manufacturer's name on them. Breakfast foods come the same way, in sealed cartons. All this is a result of good advertising. The Uneda Biscuit boy in the yellow slicker did more for this country than nearly all the politicians who have ever lived in our midst. Sunny Jim was just as much a benefactor of America as, say, Roscoe Conkling or James G. Blaine. In fact, I think Sunny Jim is better remembered now than they are. Spotless Town has been a better influence in America than a whole lot of real cities which you and I could name.

Nobody knows quite how much is paid annually for all American advertising now. You can write the sum in billions, and you won't be far wrong. Advertising is a giant industry, counting all its forms—magazine and newspaper advertising, paint and billboards, the radio, and the various other surprising and interesting things it is getting ready to give us in the future. And if you don't advertise somehow, no matter what you do for a living, you can count yourself out. I don't care whether you happen to run the General Electric Co. or a little way-side refreshment stand. Both are businesses and both are subject to the same business laws. If you don't advertise, people think there is something phoney about you and your business. Before long, now, this is going to apply just as much to ethical physicians as to ethical automobile manufacturers. The churches are advertising now. The good doctors and clinics, the good law firms, will all have to do some real advertising to-morrow.

If you do advertise wisely and prudently, with a careful check both on what you spend and what you say, you are in tune with modern America, and you needn't worry about your future. People won't think of you as a con man. We have come to the point where, in business, only the con man doesn't dare to advertise.

Hartford Powell, Jr.

A Unique Publication By Vermont Grocer.

In the rear of a small country store, among the sloping hills of Vermont, a seventy-five-year-old foot power press twice each month turns off what is probably the only strictly literary magazine in America edited, printed, bound and published by one man. "Driftwind from the North Hills" is the magazine, Walter J. Coates is the editor, and

North Montpelier is the place of publication.

The editor formerly was a preacher, later an insurance man, and now he sets type part of the time and sells groceries to bring in an income. The edition of his little pamphlet was the result of a three-year study of Vermont poetry and poetical history. No student ever had scratched the surface of the state's literary achievements in verse, and there existed a general ignorance as to whether Vermont ever produced a literature of that sort.

Yet he conceived the idea of exhuming such a literature and started search for it. As a result of his work he has compiled "Minstrels and Minstrelsy of Vermont," which contains biographical sketches of many of Vermont's poets from earliest time to the present, with ample selections from each. It also contains a bibliography of the many publications themselves, so that in the future the Vermont students may know where to look for the works of all poets from Vermont.

This work led to a love of the idealism of Vermont and the North Hill country as expressed by her poets, and he started in his attempt to weld the present-day poetry and literary efforts into a solid monument. In April, 1926, he started publication of a little pamphlet of sixteen pages, called "Drift Wind," filling it with his own compositions and a few of his literary friends.

The idea was successful at once; and when, after a year of strenuous effort, he was ready to drop the task, his literary friends in Vermont would not hear of it. So he is still at the work, printing and publishing semi-monthly a 45-page magazine; and he is able to say, at last, that practically every Vermont writer of consequence, within or without the state, either is a contributor or a subscriber.

Mr. Coates is still at work on his Anthology of Vermont Poetry, and has published several collections of Vermontiana in short form on the little press in the rear of his country store.

Would You Employ Yourself?

Honest, now—

Would you?

Would you employ yourself?

Just imagine yourself the "boss" for a minute—

Then check up your record for the past week, as an employee—

Remember it is your own money that will pay your salary—

If you applied for a job, would you get it?

Has your work for a week made a profitable investment for the company?

Have you analyzed what you are doing and why?

Have you been heart and soul "on the job?"

And in your job?

What does this inventory show?

You're "the boss," now, you know.

Would you employ yourself?

If time be of all things most precious, wasting time must be the greatest prodigality, since lost time is never found again; and what we call time enough always proves little enough.—Franklin.

WHITE HOUSE COFFEE

Make This Test Yourself!

Your own home is representative. The tastes of other families are pretty much like yours. Try out White House Coffee on your own table. You will find it so good that you'll feel enthusiastic about selling it to others.

Then you will appreciate the real selling punch that lies in this flavor that is "roasted in." Then you will know why White House is BETTER coffee—and a mighty profitable coffee for you to get behind and push.

The Flavor is Roasted In!

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



We Protect the Proceeds of LIFE INSURANCE



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

THE ARCTIC DRAMA.

Do the fastnesses of the Arctic make men inexpressive? Are the realities of everlasting cold so absorbing that those who fight them have no interest left beyond life and death itself? Is it ever given them to recover from their suffering sufficiently to answer the queries of a world's anxiety? Or are they, like shell-shocked soldiers, forever reserved, even mute?

The world wishes to know so much, so many kinds of things, concerning the long-drawn-out disaster of the Italia. How and why did the ship crash? What did she look like after her death wound? Could those left on board have escaped? Did she eventually burn? Where is her final resting place?

And where is Amundsen? Here is a mighty question in itself.

Then come those that affect the mysteries of the souls of men. Why did Captain Nobile permit himself to be rescued first? Was there nothing in his spirit of the gallant tradition that the captain leaves the sinking ship last? There must have been. Why did he disregard its promptings?

And why did Zappi and Mariano give up their attempt to walk to safety and lie down for thirty days beside the dead body of their comrade, Malmgren? Were they under some confused spell of the North? Will they be able to explain clearly this strange devotion to the dead man who in life urged them to abandon him and press on?

In the midst of the unanswered questions there arise to comfort us two shining pillars of heroism and good will.

The work of the Russians in rescue should never be forgotten. In the air their flyers have risked death with care-free frequency to seek and to find the isolated knots of refugees. In the seas their ice-breaking boats have pounded their way through the frozen waters, by day and night, through the cold, without cease. We do not credit Soviet Russia with much of friendliness and kindness toward the rest of the world. She proclaims herself our enemy and we are hers. Yet, after all, her Arctic airmen, like Lindbergh himself, are messengers of good will to all mankind.

With the work of the Russians stands the austere chivalry of Amundsen. Called upon to fly into the North to save Nobile, the man who was probably his best hated foe, Amundsen hesitated not a minute. He flew into the unknown and no word has come of him since. It is said: Greater love hath no man than this, that a man lay down his life for his friends. Of Amundsen it may be said: Greater nobility hath no man than that he lay down his life for his enemy.

WOMAN'S "SPHERE."

In an article discussing the problem of the modern girl an English writer in the Nineteenth Century and After has discovered what he considers a new vicious circle. The high rate of spinsterhood in Great Britain is forcing girls to earn their own living. But why can't they marry? Not because

their are more women than men in England, says this writer, but because there are so many girls earning their own living.

The belief that the excess of women is the real cause of English spinsterhood is held to be a popular fallacy. There is a more nearly equal ratio between the sexes in Europe to-day than at almost any period in the past five hundred years. In England and Wales the official figures show that there are 18,500,000 males as against 20,000,000 females—a ratio of 100 to 108. For those under the age of 25 the figures are even closer and show virtually no excess of females.

"These figures speak for themselves," declares the British writer. "They reduce to a sheer absurdity the oft-repeated contention that there is now such an abnormal ratio between the sexes that our previous ideas as to woman's social functions must be revolutionized."

The article is a frank plea for a return to the old conception that woman's career is in the home. Millions of men without work and millions of women without children are the distressing results of the post-war orientation of social life. The education of women, contends the article, should be directed toward the duties and obligations of marriage, not toward a business or a professional career.

If the United States may be taken as an example, it is certainly true that the population ratio between the sexes has little or nothing to do with either the marriage rate or the number of women who are in business. In this country there are something like 104 men for every 100 women, yet nowhere is there a greater tendency for women to go into business or to take up some other sort of work.

The simple fact is that women have assumed their new place in the world of their own free will. They have not been forced into it.

The worried writer of the Nineteenth Century and After will not be able to send them back into the home by pointing out that there really are enough eligible young men to go around. This will not induce the modern girl quietly to await the matrimonial call. She is in business because she wants to be. The men of England must either persuade the English spinsters to marry and retire or face their competition.

ACT OF LIVING TOGETHER.

Living together is an art. There should be a way of keeping together, mutually sympathetic and inspiring, comforting and encouraging. What a mistake to ignore the art and to be satisfied with mere existence! But even the existence of togetherness is sacrificed if the art is ignored. Appreciation is essential in the art of living together. That is one reason why a good many homes break down that ought not to break down.

The starved people of the world are not simply those without food, but those who are denied the approbation, the admiration and the appreciation which others feel for them but which is not shown. Just a little constant effort and thought would keep appre-

ciation constantly upbuilding the home love and the home happiness. Even the pressure of trial would make the man and the woman more and more completely one.

Appreciation is the foundation of justice. Being just to other people is largely a matter of insight. Dickens could see very little in this country that he cared for; Bryce saw a good deal. To Matthew Arnold we were too raw and crude; but Professor Palmer pointed out that Arnold had not appreciated the glory of the imperfect, the significance of the process of growth toward something larger and finer. It might be a noble thing to take international disputes before the bar of justice, providing we did not destroy the fundamental principles of free government by so doing, but it is a nobler thing to take them first before the bar of appreciation.

The Kellogg multilateral treaties, if ratified, will give the great nations an opportunity to find out and appreciate each others' points of view. Then justice will be done, either with or without the necessity for court action.

CHILDREN'S WORKING HOURS.

There will be, as there ought to be, general agreement with the recommendation of the board of directors of the National Association of Manufacturers that whatever hours children work should fall between 7 a. m. and 6 p. m. This recommendation, of course, does not indorse a ten or eleven-hour work day for children who are in industry. It simply means that their work day, whatever it is, should not begin before 7 o'clock in the morning or last beyond 6 o'clock in the evening.

The directors give their indorsement also to continuation schools, around which a lively controversy has been and is being waged. In taking this position, the directors are well advised. The trouble with continuation schools is that they have been asked to perform a difficult task with inadequate physical equipment and in some instances with inadequately prepared teachers. They have been compelled to make bricks without straw.

That in spite of these handicaps continuation schools have done their work well enough to win the indorsement of a group of hard-headed men like the directors of the manufacturers' association is a tribute to the intelligence and the devotion which have been put forth by those in charge of them. From indifference or even opposition on the part of educational officials they have won their way to a point at which they can demand support better proportioned to their value to the community. And with that better support they will begin to render the service which their advocates have seen to be possible.

DRY GOODS CONDITIONS.

Not so many weeks ago retailers were lamenting the lack of warm weather which would serve to promote the sale of seasonal merchandise. Last week they obtained their wish, but to an extreme degree in many sections, and shopping was reduced somewhat because it could not be done in com-

fort. However, the results for the week were quite satisfactory and sales probably averaged a little above those in the corresponding period last year. Hot weather goods, beach attire and vacation needs were the most active lines.

Preliminary figures from the Federal Reserve Board on the June trade of department stores indicate an increase of 2 per cent. over June, 1927, with eight districts showing gains from 1.7 to 4.7 per cent. and four districts having declines that were fractional except in the case of Atlanta. Of the stores reporting, 245 showed increases and 220 had lower sales than a year ago. Thus the variation by territory and among the stores in each section is still shown to be quite pronounced.

The gain registered by the stores last month was less than the amount usually accepted for year to year growth. Furthermore, there was an extra Saturday this year which might have pushed volume ahead had selling conditions been propitious. The present month is reported to be giving a better account of itself.

With retail buyers active on both sale and early fall merchandise, the wholesale markets were quite active last week. Store inventories, taken this month in most cases, may have the effect of holding down purchases somewhat, but manufacturers report quite a good reorder business on seasonal apparel and accessories that move readily over retail counters.

TRANSPORTATION CHANGES.

While automobile production in this country continues to increase at an amazing pace, the railroads are facing a gradually declining volume both in the total number of passengers carried and passenger revenue. There is a very direct connection between two such isolated statements as the announcement that one automobile concern expects to sell this year 1,700,000 cars and the report that several railroads are showing a 10 per cent. decrease in earnings in comparison with the figures for 1927.

Automobiles and busses have cut into the short-haul business to such an extent that it is often carried on at a loss. One railroad has recently pointed out that in some instances its local trains have earned only 57 cents a mile.

To combat this desertion the railroads are forced to offer new luxuries in travel which may attract passengers, but at the same time increase expenses. Special cut-rate excursions, de luxe coaches, improved Pullman service may be boons to travelers, but they do not always pay for their keep.

In the face of this situation, when for the first time railroads are entering upon what looks like a period of declining profits, they are faced by the additional threat of airplane competition. It is no wonder that some of the roads are already planning to introduce combined rail and airplane service. If they do not get in on the ground floor of aviation development, the day may come when their problems are even more serious than they are to-day.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Out Around last Saturday was necessarily limited in extent, because the introduction of a new engine in the Packard arbitrarily reduced the rate of speed to 25 miles per hour. The slowing up had one great advantage. It gave the occupants of the car more time to enjoy the landscape and absorb the greatness and glory of the country which is now in its most attractive garb. The golden hues of the ripening grain and the varying greenness of the oat and alfalfa fields produce a combination of striking effects which have never been excelled. The grass crop has been practically all harvested and the corn is now being assiduously cultivated by the farmers.

On reaching Caledonia I was sorry to learn that Charles H. Kinsey had been in poor health for several months and that at times he had despaired of regaining his old-time vigor. He is now on the mend, but did not happen to be in the store either time I called. Mr. Kinsey has been a tower of strength among the merchants of Caledonia for about as many years as I have been publishing the Tradesman and it grieves me to see his vigor lessened by the accumulation of years. He has always been first and foremost in every movement for the good of Caledonia or the interests of merchants generally.

In entering Middleville my first call is always on Frank Lee, because his store is the first one we reach when approaching the place from the West. Mr. Lee told me he established his store on that location in 1893—thirty-five years ago—and that the only time he was forced to suspend business was when he burned out, eight years ago. He was soon re-installed in a new store building which he hopes to occupy as long as he is spared to deal out life sustaining goods to the people of Middleville and vicinity.

I always slow up in crossing the bridge at Middleville to obtain a fresh mental impression of the pretty sight afforded by the water running over the dam on the Thornapple River. The effect is very striking, but I always wish the water thus going to waste could be utilized in driving the wheels of another industry which would give steady employment to a dozen or more people.

My first call on the East side is always on Postmaster Blake. I do this for several reasons: He never renews his subscription until I call on him personally. He is just as much interested in mercantile affairs as he was when he stood behind the counter of his own store across the street for many years. He is a town boomer of the first water and keeps in close touch with every movement which has for its object the betterment of the village, morally or materially. He firmly believes that every merchant should read the Tradesman religiously in order to keep pace with the best thought of the age and the things the Tradesman is doing to improve mercantile conditions and he had two penitents

all rounded up for me, ready to join the chorus of enthusiastic Tradesman readers. If I had as good a friend in every town as I have in the postmaster of Middleville the circulation of the Tradesman in every town in Michigan would be 100 per cent.

A new Kroger store was opened in Middleville Saturday. It gave the other merchants of the town no particular uneasiness, because they met the same experience some months ago with the A. & P. Tea Co., which opened a store, conducted it for a few weeks at a heavy loss and then vanished. If the A. & P., with its superior management, cannot succeed in a town the size of Middleville, I have no idea that the Kroger Co. can stay there and do business profitably. The merchandise buyers of Middleville appear to be very discriminating people who fully realize that the dominance of chain store methods in Middleville would mean the ultimate destruction of their town.

Every merchant I talked with in Middleville—and they are a mighty keen lot, taken as a whole—heartily approved of the plan I have devised to solve the chain store situation by legislation by Congress prohibiting manufacturers from making discriminating prices between buyers, as they are now doing. They all concede that the International Harvester Co. legislation is a case in point and that the legal aspect of the proposed law is secure. I am pushing this matter to an issue with all the energy I can command, based on the experience of a lifetime in handling matters of this kind. During the past week I have had an extended interview with Congressman Mapes, who promptly informed me that he would be glad to introduce the measure and give it the benefit of his influence in putting it on the statute books of the Nation. It is possible, of course, that some better plan can be devised and put into execution. If so, I will gladly step aside with my plan, because I want to be helpful in matters of this kind and not obstructive or destructive. Results are all I care for. The methods employed in reaching a successful outcome are not material to me. In the absence of any other plan being brought to the front, I shall push my plan through with as little delay as possible.

Middleville has a way of handling a Chautauqua week which is certainly very commendable. Instead of purchasing tickets or furnishing a guaranty, her merchants and business men raise \$1,000, which pays the entire cost of the entertainment, and invite their friends and customers to be their guests. The result is an attendance of 4,000 people on some days and the creation of an atmosphere of good feeling toward Middleville and her generous entertainers which lasts from one year's end to another. Based on the experience of Middleville in this matter I feel no hesitation in recommending the plan to the business men of other towns who wish to show their appreciation of the patronage accorded them by their customers.

I am pleased to be able to announce that during the past week an arrange-

ment has been made with James M. Golding to open a Detroit office of the Michigan Tradesman at 409 Jefferson avenue. Mr. Golding has been connected with the Tradesman, directly and indirectly, for a good many years. While Grand Rapids representative for Edson, Moore & Co., he acted as official scribe for Grand Rapids Council and made his department a most important feature of the paper. Later, while manager of the Busy Big Store, at Ludington, he served as Ludington correspondent with great satisfaction to all concerned. Since removing to Detroit, about fifteen years ago, he has given Tradesman readers many indications of his interest in their cause. He will now devote practically all of his time to the expansion of the circulation and advertising departments and note from week to week the changes which are occurring in one of the greatest mercantile centers of the country.

I have always insisted that Mr. Golding mistook his calling when he undertook to pursue the occupation of city salesman, store manager or sales manager; that while he achieved a decided success in all three branches of business he would have been much more successful if he had espoused a career along publication lines. I believe Mr. Golding will never have occasion to regret his action in taking the Eastern Michigan representation of the Michigan Tradesman. E. A. Stowe.

Right of Manufacturer to Select His Own Customers.

A leading grocer writes the Tradesman as follows:

"I would like to ask your opinion on a matter which, I think, you have stated a ruling of the courts on some time ago in one of the issues of the Tradesman.

Can a creamery manufacturing butter and selling to retail grocers and hotels its advertised brand, lawfully refuse to sell its output to an independent grocer or chain store organization which it does not care to deal with, although the individual or company offer the cash when demanding creamery's advertised brand of goods?

"I find the Tradesman a very welcome visitor each week, with its advice and reliable information pertaining to conditions we retailers have to contend with and trust that you will be spared for many years to the Tradesman and retailers of Michigan."

We believe that any manufacturer can select his own customers and refuse to sell any merchant or class of merchants he does not care to deal with.

The Brookhart Enquiry.

The Brookhart resolution calling for an enquiry into chain store operations has created deep interest. The study will be the most far-reaching of the kind ever undertaken. It includes not only the retail chains, but also those engaged in manufacturing and wholesaling with the purpose of ascertaining whether they involve any violation of the anti trust laws and what legislation, if any, should be enacted to regulate their operations. The preliminary examination of the subject was promptly

initiated. The survey will call for the setting up of an organization of the Commission under its economic division with a rather large staff, whose ranks probably will be enlarged or decreased as other work of the Commission requiring their attention may demand. The enquiry being so broad and comprehensive, will entail a great deal of time, and at this stage of the work no calculation can be made as to when it will be completed.

The enquiry into price bases, such as factory base, basing point, and delivered base, was undertaken to discover the causes of these various systems of making prices and their actual and potential effects. There has been little study of this subject, which, it has been pointed out, requires painstaking work in the economics of distribution. The commission, in making this enquiry, has gained the co-operation of the principal trade associations and of individual producers and manufacturers, in obtaining important statistical data.

Cabbages Quake as Probe Reveals Cutworm Appetite.

Experiments at the Market Garden Field Station conducted by the Massachusetts Agriculture College have disclosed an alarming ability on the part of the cutworm to destroy growing produce. By all comparisons the cutworm is said to outclass the cow in the matter of appetite. Aside from this, it has been proven that this worm has not been given proper consideration by vegetable growers in their protective programs. Cutworms, under observation at the station between May 6 and June 12, consumed from 17.09 to 20.99 square inches of cabbage and cauliflower leaves. On one-fourth of the days the worms did not eat. It has been shown that if the average daily ration of a cow was 60 lbs. of feed, she would require about one year to devour the proportionate amount of feed that a cutworm can do away with in thirty days. What chance has a cabbage field overrun with cutworms?

Do You Figure This Way?

Suppose you have an article which ordinarily sells for 40 cents. The gross profit on the article is 10 cents (25 per cent.). The cost then is 30 cents. If you cut the selling price 12½ per cent. your cut price is 35 cents and your gross profit amounts to only 5 cents since the cost remains the same. To realize your former gross profit of 10 cents you must sell two of these articles where you only sold one before.

Consequently, it should be apparent that a cut of 5 per cent. requires 12½ per cent. more volume. A cut of 8 per cent. requires 35½ per cent. more volume. A cut of 10 per cent. requires 50 per cent. more volume. A cut of 12½ per cent. requires 75 per cent. more volume. A cut of 15 per cent. requires 112½ per cent. more volume.

Disappointment should be taken as a stimulant and never as a discouragement. It is usually not so much the greatness of our trouble as the littleness of our spirit which makes us complain.—George Macdonald.

Horning Bees No Longer Popular in the Country.

Grandville, July 17—The custom of giving a charivari for a newly married couple has presumably gone out in these late days of improvement in social conditions. A charivari, as the French term it, was of frequent occurrence in the backwoods settlements sixty and more years ago.

"Will you treat?" was the query flung in the teeth of the newly wedded man. If he refused, his action led to protest in the shape of the charivari or horning bee. Did you ever attend one of these, dear reader? If not, you have missed one of life's most interesting experiences. Perhaps you may have been the victim of one of these outbursts of public appreciation.

In any event the manner of serenading the newly married back in logging days was not only unique but exciting as well.

A wealthy lumberman married a squaw which led to a week-long charivari, ending in the flight of the newly weds. Another lumberman of the better class wedded a schoolma'am. He was wise to conditions, however, and provided a keg of beer which he placed on the public highway, a faucet inserted from which dangled a tin dipper with the words, "Help yourself," attached.

That beer saved the couple from the humiliation of a horning. Still another who married and absconded with his bride for a week's honeymoon left arrangements in the hands of a friend who organized a free dance at the home of the bridegroom's parents, thus saving the humiliation of a horning bee. The dance came off the evening of the married couple's return.

One lumberman was obstinate and determined to learn the troublers a lesson. The ones who went out to charivari were usually boys and young men, and these were set upon by half a dozen men in hiding, dragged into the house and given a severe beating. Such an act, however, was not popular, even with those who deprecated the extremes to which sometimes these horning bee folks descended in their efforts at rude sport.

An incensed and bloviating Englishman rushed forth at the first sound of horns, tin pans, cow bells and saws, waving a revolver. He threatened to shoot some of the invaders, but thought better of it when one of his callers thrust the muzzle of a shotgun against his breast and yelled, "shoot if you dare!"

There was no shooting that trip although a lady visitor at the home of the newly married, who hailed from Canada, fainted dead away with the shriek of "Indians!" on her lips. Later the infuriated Englishman, father of the groom, gave the invaders ten dollars to get what they pleased at the settlement store, and I know they got it, since I was roused from a sound sleep to go to the store and wait on the marauders.

Those lumberwoods boys were of necessity urged into doing things which their mothers would not have approved had they been at home. No real ill will was intended and those couples who treated the charivari in good part were never illy used.

One couple had their bedroom window opened and several pans of milk blown inside by a fanning mill which the boys had borrowed from a neighborhood farmer.

The uncouth woodsmen seemed to think that all was fair in either love or war, and it was sometimes more of war than love.

A leading lumber boss, one who had led in other "bees," married a sweet little country girl and bore her to a shanty in the woods. The latter part of the journey to the new home was on foot, and a gang came out and escorted them along that forest road to the tune of numerous crude instru-

ments, such as cow bells, shingle saws hung on poles, brass kettles and shot-guns.

Although the new benedict had been one of the foremost in engaging in charivari parties in the past he resented being made the subject of this sort of a serenade, and at another time thrashed two of the participators in the episode.

At a later date the leader in many a backwoods horning bee, himself married, was made the subject of a tremendous outburst on his wedding night. Several husky comrades of other days laid themselves out to give bride and groom a good sendoff, making night hideous with the rough and tumble music of saws and cowbells.

The bride became frightened, but her man assured her that he would show the serenaders a new trick, which he did by going into the basement of his house, opening a small window from which he thrust the muzzle of his Winchester rifle.

"My heaven, the cuss is shooting to kill!" yelled a voice. It may be well to state that the owner of the voice had been sent out by the boss to start a panic. Fact was the gunman had no thought of shooting anybody. He was an experienced hunter and knew how to fire over the heads of the boys without injury to any.

Nevertheless that crowd got the idea that the boss was enraged and bent on killing some of his hectorers, consequence being that the crowd dispersed in short order and peace once more reigned in Warsaw.

Old Timer.

Change in Old-Established Drug Store

Traverse City, July 17—Leon Moore has purchased the interest of his partner, C. F. Erwin, in the Wait drug store. Mr. Erwin will continue the management of a drug store which he owns in Harbor Springs. E. S. Wait established the Wait store in Traverse City sixty-eight years ago.

Steam propelled barges convey cargoes of coal from ports of Lake Erie to Traverse City.

L. F. Mikesall and others have purchased the Traverse City Auto Co. and organized a corporation to continue the business of the late M. D. Bryant. The company is capitalized for \$150,000.

Responding to an S. O. S. call by phone, J. C. Lewis, city salesman for Lee & Cady, who was spending a brief vacation with his brother in Traverse City, returned to Detroit. His first vacation taken in twenty-four years was cut short two weeks.

Widespread interest has been created in the cherry festival, dated for July 19. Several communities will participate in the doings of the day. The festival of two years ago was a fizzle. The procession was composed largely of trade unions and vehicles of merchants and manufacturers, covered with advertisements. It was cheap and tawdry.

Arthur Scott White.

Corporations Wound Up.

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

Henry J. Adams Co., Jackson.
Commerce Holding Co., Detroit.
New York Poultry Co., Inc., Mendon.
Neesley Grocery Co., Jackson.
Saginaw Petroleum Co., Saginaw.
L. J. Deming & Co., Cadillac.
Adrian Milling Co., Adrian.
John H. Hammond Co., Inc., Detroit.
George Watts Building Co., Detroit.
Trojan Manufacturing Co., Big Rapids.
Joseph A. Martin Construction Co., Birmingham.
Pittsburgh Coal Washer Co., Detroit.
Ideal Sales and Service Co., Saginaw.
Keeler Realty Co., Grand Rapids.
Northern Fur Farms Co., Detroit.
Windsor Manor Land Co., Detroit.
L. K. Edwards, Inc., Escanaba.
Prickett Land Co., Limited, Negaunee.



MANY PEOPLE have recently changed their wills and named this Company as Executor and Trustee in the place of friends and relatives who . . . perhaps . . . have had no experience. Have you given this important matter your careful consideration?

THE MICHIGAN TRUST COMPANY
GRAND RAPIDS

The Toledo Plate & Window Glass Company
Glass and Metal Store Fronts
GRAND RAPIDS MICHIGAN

Seely Manufacturing Co.

1862 - - 1928
Flavoring Extracts — Toilet Goods
A standard of quality for over 60 years
SEELY MANUFACTURING CO.
1900 East Jefferson. Detroit

Ship By

Associated Truck

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RAMONA PARK
(Reed's Lake, Grand Rapids)

Amusement Center of Western Michigan.

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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!

Jealousy of a Neighbor Never Pays.

Grandville, July 17—Every man in business has a personality from which people judge him, and it stands him in hand to keep the good will of the public if he would make a success of his life work.

No doubt there are some men who start out in a certain line of business for which they are not fitted, and because of which they do not succeed. First, be sure you are right, then go ahead. Davy Crockett was wise in his day and generation. It has been so from the beginning. He who seeks the line of work in life for which he is fitted will seldom become a failure.

There are some people, especially among farmers, who imagine that the keeping of a store is a snap and that the merchant is out to skin his customers. No greater mistake than this was ever made, as a look over the business world will testify.

Be honest with yourself and with the public and, barring sickness, you will gain your point and make a success in life.

Nine-tenths of those who fail in any line of human endeavor—and the failures are far more numerous than the successes—are not dishonest. They simply started wrong and fell by the wayside.

Most successful merchants are good advertisers. Those who sneer at printer's ink are off the beat and should either quit or get back on in the shortest possible time.

A new man came to a dull little town on the railroad and opened a store. His capital was not large and yet he managed to put in a fairly good stock of groceries, with a sprinkling of dry goods and shoes.

The town had gone to sleep, the few merchants therein seeming content to live from hand to mouth. The newcomer opened up with a sizable advertisement in the town newspaper and prepared to receive company. That company came. Since a new broom sweeps clean the onlooking drowsy merchants thought the rush to the new store would not last.

"Pish!" sneered the oldest merchant in town, "We'll soon hang that Jew's hide on the fence." Did they do it? Far from it. The said Jew, who was not of the Jewish persuasion, however, kept busy buying, selling and pleasing his customers.

The older merchants became disturbed. They even consulted together seeking some plan of relief from this new pest who was considered worse than a flock of English sparrows. He was talked about. The man who can excite conversation is bound to get more or less attention. His business grew as the weeks passed and his hide was never hanged on the fence.

Instead, a year later the merchant who had made the threat went out of business, leaving a clearer field for the hated "Jew."

This man had not learned that the merchant who runs down a rival is sure to rue it in the long run. That is one of the dangers which merchants of sense will avoid. Discussing rival traders with customers or belittling the quality of their goods is sure to react and react hard against the tattler.

Personally, I call to mind a well-to-do farmer who decided to sell his farm and go into a store. This he did and opened a fine place which at first bade fair to win a splendid success. That it did not came from the foolish habit of the new merchant belittling his rivals in trade.

He attempted to carry the idea that his goods were of superior quality to those sold by his competitors. A mistaken ground to stand on. While customers accepted such talk in a kindly way at first they soon found that there were others in business besides Mr. Blank and that his outcry against others' goods was caused by pure jealousy.

What was the outcome? While the man who sold his farm to get rich in merchandising continued in business for several years, he did not reach the top round of success and finally closed his doors a bankrupt. He died a poor man because his personality was such as to finally disgust his customers who gradually became alienated and sought other places to trade.

Be yourself and be friendly even with your rivals in business is the only way to succeed. A jealous merchant is never a successful one. Even though the chain stores are breaking out in so many communities it will not pay the regular dealer to ostracize and attempt to smother them with contempt. It can't be done, and the sooner men in business find this out the better.

Success or failure is because of the man and not his business. Cattish comment, and an attempt to disparage others is never successful in driving out your business rival. A fair deal and a square deal all around is the idea. Let your customer find out for himself which merchant sells the goods which best suit him. Antagonistic comment only excites the smiles of the world outside.

Newcomers in town stores will naturally excite comment, but let not your caustic denunciation fall upon them, Mr. Merchant, lest you antagonize more than you draw across your own threshold.

The man and not the soil tells the story of who is the successful farmer, and it is the same with regard to the success or failure of the man behind the counter.

Be yourself, be honest, treat everybody fairly and squarely and you will never have cause to blame yourself for failure in business. Old-Timer.

Late Business News From Carson City

Carson City, July 17—Carson City is experiencing more life and activity this year than ever before. The Dairyland Creamery Co. is building a new, modern plant, 60 x 115 feet in dimension, steel frame and roof, with side-walls of glazed brick. When completed it will be one of the finest creamery plants of the State.

The Florin Manufacturing Co., organized here a few months ago, is just completing its new plant, which is located on the railway. It is of frame construction, covered with galvanized steel, two stories, elevator and concrete floor below for electric driven machinery. No belts or shafting will be used. All machinery is of the latest type. The company manufactures the Florin washer, also a line of furniture novelties. B. D. Smith, formerly with the Ramsey-Alton Manufacturing Co., of Portland, is the manager of this enterprise.

Several of our merchants have rebuilt the fronts of their stores and the State Bank of Carson City is about to begin extensive improvements in their bank building. The crop outlook here is good and we look forward to a good fall business. E. B. Stebbins.

Poultry Heavy With Sand.

New York, July 16—A leading dressed poultry house here received shipments of twenty barrels of fresh-killed, old roosters this week, and from the general appearance of the birds, the belief was expressed that they were not allowed to die hungry. The roosters were sold to a Coney Island dealer and promptly returned with a notation: "We can get sand in Coney Island for nothing and do not propose to pay 21c per lb. for it." On examination it was found that the roosters were cropped with a mixture of about 70 per cent. white sand and 20 per cent. patent feed, averaging fully 1 pound to each bird.

The difference between one man and another is not mere ability—it is energy.

BOOTLEGGING COFFEE—

**CHASE & SANBORN'S
SEAL BRAND COFFEE**

in quality and reputation the leading fine coffee of the country

The standard for over fifty years



Seal Brand Tea is of the same high quality

Sounds a little far-fetched, doesn't it? But it's a fact! One of our exclusive agents in a small town wrote us that his competitor was "bootlegging" SEAL BRAND COFFEE, making a several-hour trip in his truck simply to get a small supply of SEAL BRAND from a grocer in a large city 45 miles away.

Here is a man willing to go to a lot of trouble and expense in order to carry SEAL BRAND in stock.

If you live in a small town the Chase & Sanborn SOLE AGENCY may be available to you NOW. If you are interested why not drop us a line?

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Importers

SEAL BRAND COFFEE AND TEA

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Grocers Supplied by Chase & Sanborn, 327 N. Wells St., Chicago

Boyne City

No section of Michigan is more favored by nature and natural resources.

We have the beautiful Lake Charlevoix
We have the Wolverine Hotel
We have good fishing
We have good roads
We have the purest drinking water.

Near to Boyne City we have over 40,000 acres of second growth timber lands for sale at a reasonable price, A-1 for farms or game preserves. These lands were selected by us with a great deal of care. They bore the finest crop of hardwoods which ever grew. The soil is rich and the land easily brought under successful cultivation.

W. H. WHITE CO.

BOYNE CITY

MICHIGAN

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.

FINANCIAL

Review of Business Conditions in Michigan.

The pace of business slackened during the past month but not as much as it usually does at this time of the year. Both commerce and production have been more successful than usual in resisting the downward pull of mid-summer influences. At this season the agricultural situation has an important bearing on the trend of business. If the weather continues favorable during the remainder of the summer, trade and industry should undergo marked expansion during the autumn since the present outlook is for good crops.

Production and commerce were well maintained during the first six months of the current year, as was generally predicted, and compared favorably with the same period in recent years. Record steel production and building operations played an important part as did also the high rate of automobile output. The turn of the half year finds underlying conditions in the United States stronger than at any time during the past twelve months and the general outlook is distinctly encouraging. Last year business reached its peak during the first six months. This year the prospect is that the highest level will be reached during the latter half of the year.

There is much less unemployment than existed early this year. Payrolls are as large as they were last summer. Good crops at the present agricultural price level assure a buying power in rural districts equal to or greater than that of a year ago. Twelve months ago the lower Mississippi Valley was suffering acutely from destruction wrought by floods, the soft coal strike was in full swing, and the great ford industries with ramifications throughout the entire country had entered a protracted period of curtailment. The situation with respect to all three is now vastly changed. In addition, the public has received a forcible demonstration of the inflated condition of the stock market, and insofar as it can be done, further inflation is being discouraged. Car loadings during the third quarter, according to estimates of the Shippers' Regional Advisory Boards, will be 6.4 per cent. greater than they were in the corresponding months in 1927. A more favorable balance between supply and demand now exists in the lumber manufacturing industry.

On the other hand, ease in money was an impelling factor twelve months ago, whereas the credit situation is now much firmer with the prospect of interest rates remaining at a high level for several months at least. Overproduction of oil, coal and textiles are among the stronger cross-currents, but self-examination and closer co-operation is bringing about a better understanding of the problems involved and is opening avenues which should ultimately lead to their solution.

Production of manufactures in Michigan is holding up very well despite seasonal influences, according to reports from 114 bankers, chamber of commerce secretaries and other business executives. More factories are

working overtime than there were a month ago. Cereal manufacturers have been experiencing the best year in their history. Farm implement plants have been doing exceptionally well. Manufacturers of automobiles and auto parts and accessories have completed a very successful half year. Paper, machinery and textiles also have been doing well. The summer furniture market at Grand Rapids was well attended and sales are reported very satisfactory—better than a year ago. Electric refrigeration factories are rather quiet. It is estimated that 3.8 per cent. more freight cars will be required to handle the loadings in this region during the next three months compared with the same period a year ago. Tonnage passing through the Sault locks in June amounting to 9,720,055 net tons, a gain of 552,514 tons compared with the same month last year.

Automobile output in the United States and Canada for June, according to a preliminary estimate, totaled more than 415,000 cars and trucks. Should the final checking prove this figure to be correct, a new high record was established, since the previous highest production for June occurred in 1925 when the output amounted to 414,533 vehicles. Total production for the industry during the first six months of 1928 was approximately 2,316,000 units which was only 167,000 vehicles less than the high record established for the first six months of 1926 and approximately 121,000 more units than were produced in the corresponding period in 1927. A number of manufacturers have been curtailing production recently preparatory to bringing out new models in August.

Ford production averaged 3,100 units a day during the first week in July. Every effort is being made to step up daily output to 5,000 vehicles during the early part of August.

Michigan's employment situation is very satisfactory. The following cities report increases compared with a month ago: Albion, Battle Creek, Houghton, Kalamazoo, Port Huron, Sault Ste. Marie, Alpena, Atlanta, Bay City, Detroit, Benton Harbor, Grand Rapids, Grayling, Hersey, Jackson, L'Anse, Menominee, Midland, Muskegon, Saginaw, St. Joseph, and Traverse City. Employment in Detroit, according to the July 12 report of the Employers' Association, whose members employ two-thirds of the city's factory workers, was 264,473, an increase of 1822 over the preceding week and 80,345 greater than at this time last year. Ford employment has reached a new high peak.

Construction cost of buildings for which permits were issued in twenty-one of the principal cities of Michigan during the month of June, amounted to \$17,499,821 compared with \$17,954,800 in May and \$25,635,836 in June, 1927. Several large buildings and factories in Detroit accounted for the excellent showing in June last year.

Bankers throughout the State report the borrowing demand good to strong, with funds sufficient for local needs.

Retail trade, assisted by good employment conditions and a heavy in-

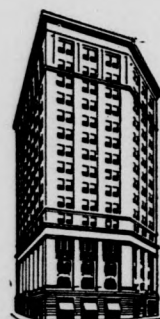
Only When Helpful

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

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

GRAND RAPIDS SAVINGS BANK

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"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.

flux of tourists, is more brisk than it was a month ago, with collections fair to good. Downtown stores in Detroit, with only a few exceptions, reported increased sales last month compared with the same month in 1927. Wholesale trade is fairly active.

Crops have been retarded but as a whole the farm situation in Michigan is good. Fruit prospects are better than they were last year, especially cherries. Excessive rainfall has damaged beans, hay, beets, potatoes, corn and hay in some localities but has benefited the dairy farmers. Wayne W. Putnam,

Director Public Relations, Union Trust Co., Detroit.

Flow of July Bond Funds Slow.

No real cure for the lethargic state of the bond market is anticipated in the financial district until part of the funds tied up in stocks can be shaken loose.

Those who expected a revival in bond prices after the Fourth of July on the return of reinvestment funds to the market now are beginning to look further into the future. A disposition to hold back new funds for investment in anticipation of a lower price level is encountered by dealers. If this tendency continues it may be August or September or October before some of the funds now released return to market. Wall Street always talks a great deal about the July 1 reinvestment demand, which in fact has become largely a myth. Years ago the demand for bonds reached a peak at this season of year, but nowadays sophisticated investors anticipate their July 1 positions so shrewdly that the demand is spread in the market all the way from May to October.

A trustworthy index to the condition of the market is always available in the performance of a Government issue subsequent to its flotation. Secretary Mellon's new issue of long term 3½ per cent. bonds has not received so favorable a reception as it seemed destined to enjoy on the day of its announcement. An immediate upswing in the third 4½s, which are convertible into the new 3½s, carried the latter to a premium above parity. Apparently the market does not value these bonds so highly as it did. While the issue has not been listed it is selling over the counter around 99¾—a significant discount for a new bond that in addition to its quality merits possesses a scarcity value.

What this all means is that unexpected strength in the stock market now is diverting attention from bonds just at a time when bond men thought their inning was at hand. Nobody in Wall Street looks upon the situation in bonds as in any sense permanent. A few weeks ago when brokers' loans were in the process of rapid liquidation, indeed, the consensus was that new life was about to replace a state of sluggishness in bonds. Now the belief is that the revival in stocks has somewhat delayed a full recovery in bonds.

This is not to say that movements in the bond market are directly controlled by those in stocks, but with money conditions as they are now any further excitement in the stock market is viewed as a sure indication of tighter funds.

It is money rather than stocks that rules the bond market. When bond men nowadays say they are awaiting a further adjustment in stocks what they mean is they are awaiting a downturn in interest rates.

Paul Willard Garrett.
[Copyrighted, 1928.]

Reserve Hand Seen As Firm.

The lesson Wall Street reads in Chicago's move to a 5 per cent. discount rate is that the Reserve system stands ready to go the limit through rate increases unless its will to check speculation gets recognition.

At no time since the inflation year of 1920 have the Reserve officials given such emphatic warnings against an expansion in bank credit as in 1928 to date. Three separate advances in the discount rate within six months will make 1928 a rare period in Federal Reserve history. Five rate changes were inaugurated in 1921 but they were reductions.

After each of the first two warnings this year the stock market convinced itself easy money was just around the corner, and likely to be released almost any time with a collapse in artificial control. Even the fresh outbreak in speculation revealed by last week's jump in brokers' loans was viewed complacently by many. Some openly expressed the belief that the Reserve system would not dare push its firm money policy any further at this time.

It was inconceivable to these commentators that the Federal Reserve would tighten money right on the eve of the autumnal demands and a presidential election. Seeing the Reserve in this dilemma some speculators set out to take advantage of the situation. They recalled a show of timidity on the Reserve system's part in February when it slowed down on its program of selling Government securities after it had started the ball rolling.

By turns the Reserve banks and the stock market have attempted to bluff each other this year but the financial district's interpretation of the new rate shift is that the Reserve system now definitely means business. Developments in the last year have materially weakened the credit structure and presumably the Reserve system means to prevent a resumption of the expansion even if to do so it must resort to its most powerful weapon.

Whether the Chicago increase will be followed immediately by a 5 per cent. rate at New York is not yet clear. It is plain that unless the situation is brought under control otherwise a higher rate will go into effect at least in such financial centers as New York, Philadelphia and Boston. What the Reserve officials will do from now on depends upon the performance of the market since the market is largely responsible for the \$1,000,000,000 expansion in member bank credit since late January when the real warning was sounded.

With discounts now high above their normal level it will be impossible for the Reserve banks to give industry the cheaper money it wants until an adjustment comes in speculative demands. Paul Willard Garrett.

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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

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MUTUAL FIRE INSURANCE

An Example of Moral Hazard.

All of us will remember the development of the roadside gas and oil station with its manifold accessories and variations. These stations are insurable and have been insurable since their earliest beginnings. Latterly they have come to be regarded as highly unsatisfactory insurance risks because of a decided tendency to become the subject of a fire loss, and for that reason many fire insurance companies have placed such stations on the prohibited list insuring them only as accommodation lines for some good agent. The agents cannot see why such risks should not be entirely acceptable to the company for practically all of them are clean and well kept and seemingly well guarded against fire for the gasoline tanks are usually underground and the oil is kept in metal containers. The risks also carry a rather heavy premium which makes them doubly attractive to the commission paid agents.

But the trouble with the roadside stations is competition and many an owner of such a station has shown great ingenuity in selling out his station to the insurance companies for the greatly needed cash. Thus the unprofitableness of the line is explained and the explanation is moral hazard.

The Underwriters Report of San Francisco, in discussing this problem, makes an explanation which will fit any line of business wherein the same conditions prevail. We quote from the Underwriters Report:

"In this connection, W. D. Bryson, West Coast supervisor for Retail Credit Company, has made a very interesting report on his survey of the situation in California. Mr. Bryson reports that on a road of eighty miles he counted eight stations that had burned; enquiry revealed the fact that travel on that particular road was heavy only in the summer months. Another road 185 miles long, used all year, showed four burned stations. One all-year road 240 miles long, subject to heavy travel, had but two stations destroyed by fire, while another heavily traveled road 480 miles in length, with no seasonal fluctuation in business, showed but three burned stations.

"In explanation of the cause of the deplorable condition, the report states that a few years ago, when filling stations became popular and profitable, oil companies set them up all along the highways. Recently it was found that there was one filling station for every thirty cars in the State. Finding small profit in the stations, due to so much competition, the oil companies started selling them to individuals. Stations were sold on the instalment plan, with a small payment down and the company retaining the right to furnish all oil and gasoline sold by the purchaser. Frequently the buyer was a station employe who had invested all his savings in the first payment and when the slack months came along, with the service station showing little if any profit to meet further purchase payments, that sta-

tion immediately became a very poor risk from an insurance standpoint."

Banks Using Premiums.

Yes, banks are using premiums—I mean it. And they're no mean banks either. They are used to induce the opening of new savings accounts. Thrift is a matter that is readily encouraged through the use of premiums. It costs a bank money to secure new accounts. In many cases the banks send out solicitors who comb a city or a community. The cost is disproportionate to the amount of the initial deposits. The banks have found a cheaper way. Let me give an example. One of the strong banks in one of the largest cities in the country, operating a number of branches, decided to offer wrist watches to every person opening a savings account with a \$10 initial deposit. Four dollars of that deposit was credited to the account, and if at the end of the year that account had grown to \$100, then the six dollars withheld—which represented the quantity cost of the watches—was added to the account. That bank added thousands of new accounts, and their total at the end of the year bulked over a million dollars. And what was more, those accounts were secured at a lower cost than any on previous campaigns.

Banks are using floor and bridge lamps, cameras, American flags, dinner sets, and one bank offered silk umbrellas, under the catching slogan of "A double protection for the rainy day." Premiums are firmly established as a part of bank advertising.

Frank H. Waggoner.

Mercantile Fire Losses Increase.

It is reported from New York that the mercantile fire losses indicate an upward trend. Underwriters are of the opinion that this upward trend is due to moral hazard which seemed to be present in the retail stores. This increase in fire losses, due to the moral hazard, is attributed to the increasing competition in the retail field by the inroads of the chain stores in practically every line of retail business. Some time ago the mail order houses were blamed for making serious inroads on retail store activity. But now the mail order houses are establishing retail stores throughout the populous centers and are making the life of the retailer still more burdensome and difficult. A recent survey also discloses that there is an increase in fires in unoccupied buildings. The careful underwriter will watch these indicated trends closely and act accordingly. "A stitch in time saves nine."

The Perfect Golfer.

Mr. Gaddis was playing golf alone. A strange boy kept following him around the course. At the seventh hole he became impatient and turned to the boy, saying: "Son, you'll never learn to play by watching me."

"I'm not watching you," the boy replied. "I'm going fishing as soon as you dig up a few more worms."

You save no money by neglecting to take care of your financial obligations promptly. Borrow for the purpose if necessary.

Class Mutual Insurance Agency

C. N. BRISTOL

H. G. BUNDY

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"The Agency of Personal Service"

INSPECTORS, AUDITORS, STATE AGENTS

Representing The Hardware and Implement Mutuals—
The Finnish Mutual—The Central Manufacturers'
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with any standard stock policies that
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Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.

GREEN & MORRISON—Michigan State Agents

Checkered Career of the Pierce Family

Col. E. S. Pierce and his brother-in-law, Major H. C. Grout, purchased Lewis Porter's store in 1867. Colonel Pierce was an able salesman and a discreet buyer. He was a popular member of several secret societies and enjoyed the friendship of many outside of the fraternities. Major Grout was an accountant and financier. Later Capt. Silas K. Pierce, I. L. Crittenden, James Morton and Erastus Shattuck, able salesmen, were employed by the firm. Major Grout died a few years later and the position so vacated was taken by General Byron R. Pierce. The firm transacted a large and profitable business.

The Pierce brothers had saved their country in the war between the states. General Pierce, in his youth, learned the dental profession and opened an office in Peoria, Ill. When President Lincoln issued his first call for troops to defend the Federal Government, General Pierce closed his office, returned to Grand Rapids and organized a company of soldiers, which later was sworn into the service as a unit of the Third Michigan Infantry. General Pierce did not return to Peoria when he retired from the army and never learned how, or by whom, his personal effects were disposed of. He settled in Mobile, Ala., and served the Federal Government several years as postmaster of that city. On account of his brilliant service in the army he was advanced from time to time to the rank of Major General. In 1889, Governor Luce removed Col. Wells, the commandant of the Michigan Soldiers' Home. General Pierce was chosen to succeed Wells.

Soon after Campau Square had been opened, about 1870, Col. Pierce purchased a triangular piece of the old river bed. Formerly steamboats plying Grand River received and discharged freight and passengers at that point. Upon the ground so obtained he caused to be erected the building now owned by the Home State Bank for Savings. The firm occupied the first floor with a stock of clothing, furnishing goods and its tailoring department. The floors above were devoted to offices for lawyers, doctors, insurance agents and lodges.

The ornate facade of the building is composed of galvanized iron, resembling machine cut stone.

During a decade following the acquirement of this building the firm carried on its business successfully. Later the cost of carrying a loan obtained for and used in the construction of his store, and the inevitable seasons of dullness in trade when the country was in financial straits, caused embarrassment for Col. Pierce. To obtain relief from his burden the store was sold to Lee Rosenthal and others, of Rochester, N. Y. Rosenthal was more of a politician than a merchant and the store suffered loss of trade and the favor of the public while it was under his management. At the end of the second or third year of the Rosenthal regime, the stock was sold out and the store closed.

Col. Pierce found employment as an assistant sergeant-at-arms in the Na-

tional House of Representatives and held that position until death closed his career. Col. Pierce was assigned to duty on the floor of the House as an aid to the speaker when his services were need to restore and preserve order. Beside the speaker's chair there may be seen a curiously constructed emblem of authority. It is called a mace. It is composed of a bunch of arrows and shields, surmounted by a golden eagle. When high tariff protectionist, John Dalzell, of Pennsylvania, and free trader De Armond, of Missouri, indulged in throwing verbal brick bats across the chamber or when genial General Grosvenor, of Ohio, stirred the ire of Champ Clark, causing disorder that the speaker was unable to quell with his gavel, Col. Pierce was directed to expose the mace to the noisy factions as a demand for peace. If the mace failed to effect the peace demanded by the speaker, he had other means to apply for the purpose stated, and Col. Pierce was present to assist in making the application.

One morning a few years ago, the Colonel failed to appear in his accustomed position, when the House was called to order, and another assistant took his place. The Colonel passed out of life shortly after.

Arthur Scott White.

Chicago Gives Third Warning.

Chicago's move to a 5 per cent. discount rate is the Reserve System's third decisive warning this year that wild speculation in stocks must cease.

Theoretically the market is no concern of Federal Reserve officials, but when its gyrations expand bank credit to a point that threatens industry then indirectly stock speculation comes forcibly under the scrutiny of the regional banks. A round billion dollars has been added to the credit of reporting member banks since late in January. It was then the Federal Reserve system gave its original warning through a move in the Chicago rediscount rate to 4 per cent. from the prevailing 3½ per cent. level. Such an expansion in the face of so plain a rperimand is cause enough to compel officials now to exercise their club again.

That the Reserve system had gotten into a condition from which it could not easily extricate itself—and that it would not dare tighten money on the eve of the autumnal demands—was the stock market's belief. Actually what the system seeks in launching a 5 per cent. charge for discounts is not to tighten funds for industry but to choke off the demands for money in speculative quarters and release funds to business.

At the time the first warning was given in January the member banks were indebted at the Reserve banks in the amount of only \$385,000,000. Continued expansion in bank credit despite the increased charge carried the volume of discounts on up from that level instead of down. When a second warning was sounded on April 20 the system's discounts were \$234,000,000 higher than in January. Even then the demands did not cease. Since the rate was moved to 4½ per cent. member bank borrowings have jumped another

\$572,000,000. In other words, this increasing dependence of members on the Reserve banks has swelled borrowings no less than \$806,000,000 since late January.

What Wall Street refuses to recognize is that a billion-dollar growth in bank credit in the last six months, and approximately two billion in the last year, rests on no corresponding expansion in the credit base. Actually this enormously larger credit structure stands on a narrower foundation. It has come despite the loss of a half billion dollars in gold. The condition is one that the Federal Reserve system properly must recognize even if indirectly it deals a blow at the stock market.

Paul Willard Garrett.

[Copyrighted, 1928.]

Educating the Trade the Wrong Way.

A Grand Rapids gentleman who has a summer cottage at one of the Northern resorts had occasion last Saturday to purchase a watermelon. He went to his regular grocer and was informed that he was jut out of watermelons. He therefore drove to the largest grocer in the city and was informed that he, also, was out of watermelons, but that a plentiful supply could be obtained from the A. & P. Co. He therefore availed himself of the suggestion and procured his watermelon from the A. & P.

This circumstance struck the gentleman as a little peculiar, inasmuch as it seemed to be like educating the trade to go to the chain stores when it needed anything in the line of edibles. Certainly the psychology of the grocer who sent his customer to a chain store with which he has nothing in common was anything but good. No one ever heard of a chain store manager or clerk sending a customer to an independent grocer. Why should the independent go out of his way to call attention to the fact that a chain store has a plentiful supply of goods not carried at the proper time and in the proper quantities by the regular grocer?

Mechanical Egg-Grader.

A machine has been invented in England which mechanically grades eggs. It is operated by gravity, no other power being used. The ungraded eggs are rolled slowly down runs, in which are devices which are operated by weight, so that when an egg of a given weight touches the device it is turned into a special channel and dropped into a basket. The basket rolls away automatically when it has received a certain fixed weight. By a series of devices and baskets adjusted to the various sizes the eggs are assorted into a number of grades.

Downheartedness never raised a man up.



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No Danger From the Multiplicity of Laws.

We are told that in this country there are about 65,000 state laws and about 35,000 Federal laws. This amazing number causes us to reflect and investigate, and we discover that the latest compiled laws of the State of Michigan consists of three large volumes, comprising 274 chapters, 5,683 pages and 15,916 sections.

If the municipal laws of our cities and the ordinances of our villages are counted as state laws in distinction from Federal laws it is reasonable to presume that forty-eight states may have a total of 65,000 unduplicated legal provisions. When we think of all the Federal departments with a set of laws for each we question no farther.

It is also asserted that there are very few persons in our land of the age of ten years who have not transgressed some legal enactment. If so, then nearly all of us are law-breakers, although we intend to be and are regarded by all our acquaintances as law-abiding citizens.

"Ignorance of the law excuses no one," and we escape arrest or summons or lodgment of complaint because our illegal acts are not known by others or because no one deems himself or the public injured, aggrieved or offended. Suppose that every infraction of law could be known and efforts were made to penalize every offender, the logical outcome would be both absurd and amusing.

Such an array of laws—100,000, with additions at every session of legislatures and congress—need not arouse as much fear or apprehension in the mind of anyone as when operating an automobile or even taking passage in one.

In the main these laws are for the purpose of transacting public and private business in an orderly way and safeguarding the rights of citizens, members of societies and corporate bodies.

Offenses and penalties are few in comparison to the sum total of legal regulations, and penalties apply in large measure to officers and office holders, from the rural school district, the township and the county up to state and Nation. Trustees and directors of every kind and description of societies, organizations, corporations, institutes and business enterprises are under bonds and penalties, in order to safeguard funds, contributions, property and the rights and safety of employees, members and inmates.

When we come to the judicial department it seems every act of every officer is hedged about with provisions and penalties lest he fail to perform his duty or goes beyond his authority.

The private citizen moves in a quiet area compared with others, else his ignorance of law would quite likely cause him frequent annoyance. Love for one's fellows, an endeavor to follow the golden rule and a determination to do right in all things are wonderful helps to live above the law, but we all ought to know more about our laws. The home, the school and the public press are all sadly remiss in teaching this matter. Is it strange we hear so much in these days about de-

linquent children and youthful criminals?

And yet we cannot believe that youths are any more delinquent to-day than in the past. In pioneer days in this country young men and boys indulged in peace-destroying pranks and destructive mischief which would not be tolerated now. In village and country there was noticeable disrespect and insult to aged or poor people and strangers. There were toughs, rowdies, hoodlums, gangs of bad boys in village and rural communities far more than to-day, we think.

Not only do we now have better facilities for quickly informing officers of the law when needed, but we believe the latter generally are more efficient. Intelligence, character and adaptability to their work are required in officers as much as size and strength.

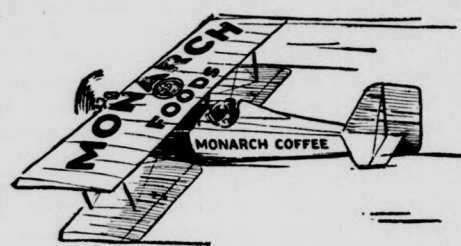
The newly-appointed policeman sometimes thinks that he can best win approval by his record in number of arrests. He will make arrests in cases where a more experienced officer would not. Take it in reference to automobile traffic ordinances. The older man can more readily discover whether one who is pointed out as an offender is a reckless, defiant, intentional transgressor or whether unforeseen, unexpected changes or combinations of circumstances has forced the driver into an unlawful position. He cannot try and acquit, but he can avoid needless arrests.

In the treatment of youthful offenders this difference between officers will be far more apparent. Friction between families, neighborhood antagonisms and the like may lead to a complaint against a child who is neither bad nor purposely disobedient. Here is where probation first comes in to prevent a child being proclaimed as a law breaker, as delinquent or as on the way to becoming a menace to peace and law.

Efficient probation officers often discover that one or both parents are to blame for the behavior of the child and in many cases when home conditions are changed or the child placed in better surroundings there is no more trouble about his or her conduct. This is but one aspect of probation, but it stands first because right treatment in the first contact of a child with the machinery of law enforcement is of prime importance. Wrong treatment of youthful offenders may do more harm than non-interference.

E. E. Whitney.

A negro preacher announced to his congregation that a white brother had consented to occupy the pulpit on the following Sunday. He then sought to honor him with this glowing tribute: "Dis noted Dibine is one ob de greatest men ob de age. He knows the unknowable, he can do the un-do-able, an, he can onscrow re onscrutable." Another poor negro's importunate appeal at a revival meeting is more significant: "O Lawd, take all de big and wicked sinners by de skrudd ob de neck and shake dem ober de bottomless pit; but, please, Lawd, don't 'ee drop um in."



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

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

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

THE DIAMOND MATCH COMPANY

Bank Account Should Come Before Life Insurance.

All too frequently the person contemplating life insurance sets one proposition over against the other and questions as to their relative advantages in his own case. Usually he decides in favor of life insurance and all too frequently puts his dependence on that alone.

Protection is the great word with the agent and the risk of death with family meagerly provided for appeals most strongly to the young man whose only resources are his own abilities. By one stroke he is enabled to assure his family as large a legacy through life insurance as he could by years of saving and accumulating.

Many object to classing life insurance with gambling or lottery because wise and honorable men approve and recommend it. And yet it has an appeal to the gambling instinct which a savings account never has, and he who is easily moved by such appeals is most ready to venture; while he who does not believe in gambling must argue with conscience that he does not defraud anyone, although his family may obtain many fold more dollars than he expends.

An investment in life insurance also appeals to superstition. Many have a feeling that if they do not take on life insurance fate will take advantage of their unpreparedness. And so the possession of a life insurance policy is a charm, a talisman to avert ill luck.

It should not be necessary for anyone to consider life insurance and bank

account as alternative propositions. Every young man should have a savings account and be established in the savings habit before he reaches the age when life insurance begins to impress him as desirable.

To enumerate the advantages of a bank account is not necessary in these columns except as in this case where we wish to give due consideration to its merits in comparison with the benefits of life insurance; nor need we more than briefly mention a few outstanding features.

To forestall the temptation to spend money unwisely or unnecessarily when one has it in his purse or conveniently at hand is one motive. To accumulate a fund for the purpose of buying some desirable thing is another. To save and obtain interest and increase a fund until the time comes when one can make a payment on a home or start in business is a third. To establish a reserve for sickness, emergency or declining, unproductive years is a fourth. In former times one might have saved of his earnings with the sole view of leaving all he possibly could for wife or dependents. With life insurance available as now only those who distrust their fellows would secretly hoard money for the future.

All too many people take out life insurance policies without due consideration of the dependability of the particular insurance company. They depend on the verbal and printed representations of the solicitor and perhaps the approval of some acquaintance who really knows no more about it than

himself. The company which promises most is considered best.

Some men go so heavily into life insurance that their families are deprived of ordinary comforts and can have no hope of better things while the husband and father lives. Must be a lot of satisfaction in thinking that all the members of his family are waiting for his death.

A strong spring suddenly released acts with surprising force; so the long pent up desires for comforts and luxuries usually carry the heirs to unwise use of their suddenly acquired means. One-half the amount of such an insurance policy if provided by economy and saving would be worth far more to the family. It would not be all in hand at once and would usually be drawn upon only in moderate amounts to meet reasonable expenses.

To-day a man can take out life insurance the proceeds of which can be used by himself after a definite number of years. If he has accumulated a competence; if his children have become self-supporting, he can dispose of that money in ways other than leaving it to curse his heirs.

At fifty years of age a man may realize that his earning power is decreasing and that ere long he will need additional income. The dividends from a paid-up life insurance policy are disappointingly small. An amount equal to his insurance, if now in a savings bank, would yield two or three times as much; or if invested in school and municipal bonds or in some local building and loan association would furnish

the help he needs. The sooner then he surrenders his paid-up insurance policy and obtains whatever it will bring the sooner his money will pay satisfactory dividends.

Instead of carrying heavy insurance and putting all dependence on that, one might better cut it in two and deposit in a savings bank each year an amount equal to his payments on life insurance. Then he would have something to turn to in emergencies, and occasionally he might draw out enough to buy a bond or a share in some safe local enterprise. He can know who and what kind of men are at the head of the latter before he puts any money into it.

He who has carried life insurance forty years or more may obtain satisfaction from thinking that he has helped the families of men who met death in the early years of life insurance protection. Further he has helped reward those who did their best to provide for their families in adversity.

The proposition then for a young man is not life insurance or a bank account, but life insurance and a bank account, and the bank account comes first.

E. E. Whitney.

He who by any exertion of mind or body adds to the aggregate of enjoyable wealth, increases the sum of human knowledge, or gives to human life higher elevation or greater fullness—he is, in the larger meaning of the words, a producer, a workingman, a laborer, and is honestly earning honest wages.—Henry George.

MADE TO FIT THE BOWL

Kellogg's Shredded Whole Wheat Biscuit have three features that make them outstanding.

1. Kellogg's Shredded Whole Wheat Biscuit are browned both top and bottom. Extra crisp and tasty.
2. Baked in a convenient size that just fits the bowl. Fifteen to the package.
3. By the makers of Kellogg's Corn Flakes — with the exclusive Kellogg flavor.

Your customers will like Kellogg's Shredded Whole Wheat Biscuit.

Kellogg's
SHREDDED WHOLE WHEAT BISCUIT



DRY GOODS

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

Outfits For the Smart Juniors.

Each small girl now aspires to possess most of the accessories her mother has in her summer wardrobe, and two at least are made for her. One is the parasol of a gay flowered print or cretonne or in the latest style of fancy straw. These, with the little parasols covered with pinked and ruffled taffeta, are for the promenade at the fashionable resorts. Pretty bags of linen, printed silk and crocheted straw are shown for children, and even the Deauville scarf cut in squares or triangles is worn by the larger girls as a protection against wind and sun.

For rainy days slickers are shown in all sizes and in many pretty colors, and topcoats are made for very little girls in soft wool. These coats are shirred at the neck and usually finished with feather stitching, cross-stitch or a little animal motif on the pockets or collar. Coats for larger girls are cut and finished in a tailored style. Those of rubberized goods or leather are lined with crepe or light wool, to be suitable for motoring or the seashore or mountains. Many capes are being shown, made of crepe or taffeta, to wear with the sheer and bouffant frocks, and of kasha, flannel, or waterproof material to wear with sports dress.

Stockings are for the most part "socks" in the present mode. Girls up to the age of 12 wear these or half-length hose, which are selected to match the frock or to reflect its color in some degree. White socks are invariably worn with white frocks and usually with most of the light-colored materials. Short socks in pale tints are also worn. Most of those in white have fancy tops, either with stripes or with light colors. They are very effective with white shoes or slippers.

Ribbon is introduced in many pretty ways in the sheer muslin and voile frocks. In a quaint model designed for a child of from 3 to 7 the material is a pale blue georgette made with a plain waist, to which is gathered the skirt of two flounces. These are scalloped on the picot edge with pink, and a narrow ruffle of the scalloped goods trims the round neck. The sleeves are but tiny, old-fashioned puffs bound with pink grosgrain ribbon, of which a belt is made, the bow and streamers being sewn primly on each side of the front. On a frock of white marquisette pale green grosgrain ribbon is used as a border on each of the two tiers. A small corsage bouquet of pink and blue ribbon flowers introduces a varying note of color.

Disguise For the Vanity Case.

For those who turn their living rooms into sleeping quarters at night there are two new vanity boxes made of a new composition that is smooth as glass, is washable and unbreakable, and comes in a wide variety of colors. They

are about the size of a two or three pound candy box. One box is for manicure articles and the other is a regular make-up box, holding all sorts of cosmetics. In the manicure box is a special tray for orangewood sticks, a place for nail paste and grooves to hold small bottles. One section is set off for files and emery boards.

The make-up box is divided into three sections, with trays fitting over two of them. There is also a place for a tooth brush and tooth paste. The center section is devoted to bath powder. This section has a novel cover in which there is a large puff, which remains on top, and a movable lid, which when pressed releases the powder in the same way as the cover of a patent inkwell. There is also a place to hold rouge either in paste or compact form. Make-up for the eyes is to be carried in a space beneath one of the trays. Since most women are using the short combs, the space allotted is just sufficient to hold one of the average pocket size. No space has been left for a hair brush, but one may be accommodated by removing some of the sections used for the other items.

Some new composition dresser sets now being offered are especially attractive because of their colors and designs. They have a smooth surface in which the designs form part of the composition itself instead of being painted on. Some of the patterns are modernistic, others are taken from rare old tapestries. One striking set for a distinctive room is in oriental red, with the design in black and neutral tones of green and blue.

Fall Dress Modes Promise Greater Sales.

Dress styles displayed at the fall fashion show of the Garment Retailers of America at New York last week presage greater sales of fabrics during the coming season than for some time, due to the increased yardage required per garment.

While the length of the skirts of the new season's frocks will not be increased, the use of tiers, godets and other decorative treatments will require more goods. Depending on the type of garment, the increase will range from a quarter of a yard to a yard and a quarter. Silks and velvets will benefit especially from the new modes, but all 40-inch goods will share in the increased demand for yardage which will result from them.

Satin Dress Outlook Promising.

Indications continue to multiply that before the fall retail season in dresses is very far advanced the call for satin frocks will exceed that for garments of transparent velvet. There is no question of the strong position occupied at present by the latter material in the dress field, but there is a feeling in some quarters that its great popularity may react against it before the season is over. Even if this should not happen, however, well-posted factors are certain satin will dominate the situation sooner or later. It is offered in a wide range of popular colorings, among them brown, beige, black, green and several tones of blue.

Sport Gloves Aid Sales.

Specialty shops which handle women's lingerie and hosiery, but which do not carry gloves, can increase their sales and profits materially by stocking a line of sport gloves for motoring, golfing, etc. They are advised by the Associated Glove Craft to consult some reputable manufacturer regarding his best numbers and order lightly with the understanding that ample reserve stocks will be carried by him to insure quick replenishment.

"A prominent manufacturer was recently approached in this way," a bulletin from the organization says, "and, realizing the extent to which women participate in sports nowadays, he suggested that sport gloves be featured exclusively. He recommended an investment of about \$150, which provided a well-balanced stock of these goods. The consumer response was immediate, and the shop did a nice business from the start. The turnover was entirely satisfactory and the profits most attractive."

Markdown Study Broadened.

Plans for broadening the markdown study being conducted by the Merchandise Managers' Group of the National Retail Dry Goods Association were discussed last week at the special meeting of the Board of Directors of the group. The work to be undertaken will be most comprehensive in scope, and support from many sources was indicated. Attending the meeting were not only executives of leading member stores but of group buying organizations, including the Cavendish Trading Co., Specialty Stores Association and the Retail Research Association. Consideration was given to research studies of merchandising problems to be made by groups in different cities throughout the country.

Modernistic Watches Gain Favor.

One of the outstanding features in current business in women's watches is the rapidly growing favor for modernistic effects. Many of these are offered in white gold set off with enameled decorations in black, red and green. Among the excellent values to be had in merchandise of this type is a new seven-jewel rectangular watch to retail at \$35. In men's watches the only particular feature at present is the way in which strap models continue to outsell those for pocket wear in all

price ranges. Some estimates place the sale of the strap variety at 65 to 70 per cent. of the total men's watch business done.

Children's Lines Ape Elders'.

Fall offerings of children's wear, especially for "dress up" purposes, ape the styles of their elders more closely than for many seasons. This is particularly true of garments for older children, and the same silhouettes and style treatments that stand out in adults' dresses are seen in lines ranging up to twelve-year sizes. Velvet is much used in the finer-grade merchandise, both in coats and formal dresses, and for older girls there is a notable showing of transparent velvet frocks. Buying has started with a fair snap, and there is every indication of a successful season ahead.

Hairbow Demand Best in Years.

The improvement in the demand for hairbows has greatly pleased ribbon manufacturers, who assert the business done in these types has been the best in years. Three-inch moire taffetas and fancy striped and plaid numbers have sold best. Black velvet ribbons in widths 9 to 40 have also met with interest from the dress and millinery trades as well as jobbers. Business for fall has been slow in developing, although the trade looks for improvement toward the latter part of this month. The men's straw hat trade has been sampling fancy bands of a more conservative character for 1929

A Small Girl's Room.

In the children's department of one Manhattan shop is shown a model room for a little girl, evidently intended to educate the young idea in the modernistic style of interior decoration. Walls and floor are done in soft olive green, serving as a background for the walnut furniture and ultramarine blue in floor covering, hangings and furniture upholstery. A touch of clear, sunshiny yellow is introduced in the designs of rugs, over the cushions and the chintz slip covers for the bed and chairs.

CUSTOM MADE SHIRTS

Sturdy, Beautiful
 Honest Workmanship
KELLY SHIRT CO.

39-43 Michigan, N.W., Grand Rapids

A MARK OF DISTINCTIVE BEDDING



THE MARSHALL CO.

Marshall

BED SPRINGS
 MATTRESSES
 PILLOWS

Comfortable Durable

GRAND RAPIDS

SHOE MARKET

Beware of Summer Psychology.

There is an instinctive temptation to all of us to relax our efforts and our energies a bit at this season of the year. Relaxation of the right sort is needful and beneficial. The relaxation of leisure hours that builds strength and recreates energy is reflected in more efficient functioning when the time for hard work comes around again. But in these days there is an apparent inclination on the part of many to prolong recreation periods unduly. It's a tendency that isn't confined to employees; in fact, the head of the firm is as likely as not to be the chief offender. And when the chief fails to take the duties of his job seriously, it is idle to expect concentrated application to business down the line.

"There is only one individual in our organization that I ever have much difficulty in managing," a prominent shoe merchant remarked to the writer a few days ago. "That man is myself. The rest of the boys know what is expected of them and rarely do they fail to come through. They know they can't offer excuses to me, and they don't try. But every now and then I find myself trying to justify my own shortcomings with excuses I wouldn't consider for an instant from anyone else. If the weather is fine, for instance, I can sell myself on the idea that I really need an afternoon of golf, but wouldn't I be hard-boiled if anybody else in the organization tried to get away with that same kind of an alibi?"

Yielding to the temptation to let down a bit in the summer time, just because it's easier, costs the retail shoe business a good many thousands of dollars, probably, but there's another thing that costs more. That is the persistent acceptance of the idea that business is never very good anyway in the summer, and consequently there isn't much use trying to make it so. This never was true at any time, and there is less reason for it to-day than ever. Competition to-day is keen at all times, and the store that permits its personnel to become obsessed with the mistaken belief that it is hopeless to strive to increase sales in the vacation months will be left far in the rear. On the other hand, the organization that redoubles its activity at this time, and stresses sound, constructive selling arguments rather than price alone, will find its efforts worth while.—Shoe Retailer.

Summer Sale Time Is Just Ahead.

It won't be long until you'll be in the midst of your summer clearance. We suggest the advisability of holding it in early August instead of July.

Regardless of when you hold it, what are you going to do this year to make it a success? Of course you're going to make prices that will bring business—you do that every year. But why not have a different sort of a sale this year?

Did you ever hear of an automatic price reducing sale? It's a novel idea and although at first thought it may seem risky it really is not. You merely advertise your clearance sale as an

automatic price reducing sale, and state that each day during the sale the price on each pair of sale shoes will be reduced 5c or 10c per pair.

If you set a definite limit on the length of your sale you know in advance just how much reduction you must take on each pair of shoes. If you're going to reduce the price 10c per day and your sale is to run 10 days you're going to sell every pair of shoes a dollar lower on the last day than on the first.

Such a sale gives you an opportunity for some very unusual advertising of the day-to-day reductions. And contrary to your first impression you will find that people will not wait until the last day to do their buying if you convey the idea in your advertisements that the best values will not last that long.

With such a sale you do not change the price tags on your sale shoes each day. Place a sale tag on them the first day, in the windows and inside the store. Then have a big card in the window, and another inside the store, changed daily reading "To-day! Every Pair at 40c Less Than the Marked Sale Price!"

July Is a Month That Requires Planning.

July of course is not the only month that requires planning, but July, we should say, is one of those months that requires more careful planning than most.

July is a great vacation month, and something out of the ordinary in the way of a vacation window is worth all the trouble it may incur. One very attractive window that we saw last year had for its background an old wharf, built from real fence posts. Behind this was a painted background of a beach scene.

On the wharf were two figures, one a girl in a bathing suit with bathing shoes, and the other a girl in a summer costume featuring summer shoes and hose. In front of this background, on very low pedestals, and on the floor were various groups of summer shoes. The background was a good attention-getter, and was good for four or five weeks, by merely keeping the displays in front of it new.

A display such as this is quite elaborate and requires considerable work to install. Perhaps you would like something simple. Here's another idea we saw worked out effectively. For the background of your window have a huge map, painted on canvas or wallboard and lettered "Vacation Land." This may be a map of the entire country, or of the territory in your part of the country most frequented by vacationists. This map need not be accurate, or elaborate, but it should be colorful.

For the Smoker

Cigarette cases to match the various new sports costumes and also the handbags are shown in new color combinations and with novel covers. They follow the designs used in some of the new jewelry, with step arrangements on the sides. Each step is of a different color.

Men's Goods Bought For Sales.

Turnover at retail of men's furnishings has shown considerable improvement during the last ten days, leading to fairly active reordering at wholesale. Much of the merchandise sought is for sales to be staged in the near future and manufacturers have been making attractive concessions to clear their stocks. This is said to be particularly true of shirts, which are available in quite substantial quantities. Neckwear has had a good seasonal demand, with emphasis at the moment on foulard effects. Men's underwear, comprising shirts with novelty "shorts," have been about the most active items at retail.

Window Glass Prices Stiffen.

Anticipation of a stiffening in window glass prices has been fulfilled by the announcement of the American Window Glass Co. of a one point rise in discounts on most grades of window glass. The increase comes at a time when the window glass industry is most active for this season of the year and when stocks generally are low. The high rate of activity in the building industry is being reflected in demand for building glass. Some decline is noted in the call for plate glass, and there no longer is a rush to get out production. Most plants, however, continue to operate extensively.

Metal Effects in Sportswear.

Metallic effects, long confined to evening wear, are now beginning to make their appearance in sports wear. An imported model of sports dress features a knitted top through which gold thread is interwoven. The arrangement is such that the tinsel appears only on the outside, thus eliminating harshness which would result if the metal touched the skin. The skirt of the dress is of velvet of harmonizing brown tones, the velvet also being used as self trimming for the knitted top.

Chains Find Store Rentals High.

Bidding by chain systems for desirable locations for new stores has been exceptionally keen and has resulted in most of the additions carrying a considerably higher rental charge than old units, it was said. The number of attractive locations has been substantially lessened, and the problem of making selections of sites has at the

same time been rendered much more difficult. The situation particularly affects the new chains being launched, which will start in business with a higher percentage of rental overhead than their long-established competitors.

Non-Chip Enamel For Jewelry.

An increase in the use of enamel for decorative purposes in fall lines of jewelry and accessories is indicated. This trend has been stimulated by the development of an enamel which, it is claimed, will not chip. The enamel, developed by a special process, is used in several colors and designs of modernistic inspiration. Items particularly featuring the enamel designs are better-grade cigarette cases, flasks, mesh bags and smaller pieces of jewelry.

Agree To Discontinue Misbranding.

Lawn mowers with a ratchet having a ball serving as and for a pawl are not "ball-bearing" mowers. The Federal Trade Commission has so held. In consequence, two manufacturers whose mowers were equipped as described, but advertised and sold as ball-bearing lawn mowers, have entered into a stipulation with the Commission agreeing to discontinue this sort of misbranding.

Advance Orders on Kid Gloves.

Advance fall business in women's kid gloves approximates that of last year at this time, but retailers have been delaying somewhat in covering their fabric glove needs. Fear of price advances in the former has been a stimulating factor. While fancy cuffs are not passe, the trend, it was said, is toward tailored cuff and bandolette styles. Outstanding in the color preference are mode, beaver, gray, black and a few whites.

A sea turtle, which has survived an experience similar to that of the Prophet Jonah, is being treated for its injuries in the New York Aquarium. It was presented by officers of the Manson liner Munamur, who stated that while on the trip from Nassau the crew caught a huge shark. When it was hauled on board it disgorged the turtle, which had been swallowed alive.

Are you, the proprietor, the only one in the business who does not get a regular vacation? Don't neglect that very essential aid to business efficiency.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

RETAIL GROCER

Retail Grocers and General Merchants Association.

President—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.

Random Shots and Perhaps Some Bullseye Hits.

Loose statements regarding stock turn continually crop up. "White's grocery and meat market, Barnsdall, Oklahoma, carries a stock which invoices \$5,000 and has an annual turnover of \$110,000. This means turning stock twenty-two times a year," is the way the Merchants Journal reports it.

That would be correct, too, assuming that "turnover of \$110,000" means \$110,000 annual sales, providing the stock of \$5,000 was taken at selling prices. But that is all wrong unless such is the case. Undoubtedly the \$5,000 is merchandise at cost. Hence, sales being at selling prices, the rate of stock turn is not twenty-two.

A grocery and market can hardly operate anywhere on a margin which averages less than 16½ per cent. Sixteen and two-thirds per cent. must be taken from \$110,000 to get down to the cost of that merchandise. That leaves \$91,667 for cost which, divided by \$5,000 will show stock turn of 18½ times. That is splendid; but it is not twenty-two times.

If the margin averages 20 per cent.—and with meats and a general stock of groceries, I think it must run to that gross spread—we have \$88,000 for cost of goods sold. Divide that by \$5,000 and the rate of stock turn is 17.6 times. This also is splendid; but yet not twenty-two. In either case the discrepancy could be serious enough to be embarrassing if not disastrous.

Further details of the story show that the owner is a natural merchant. That is the reason why he is a success. He makes money because he knows how to merchandise, in spite of a lack and not because of having accurate figures on stock turn.

He says, for example: "We have no regular way for moving stickers except to put the goods out in display racks and have salespeople push them by personal efforts."

That means constant practice in the art of selling goods. Such method, persisted in, probably results in there being mighty few stickers to move. Some more valuable hints are to be discerned in the following:

"We keep a complete set of books and inventory twice a year. Accounts of meat and grocery departments are kept separately. We figure our profit on the selling price, not on cost. By keeping overhead low and our volume high we have no trouble making a reasonable profit and still quote attractive prices. The main thing is to know just what it is costing you to do business. Then you should have no trouble in determining the proper mark-up."

"We extend credit to those we think worthy of it. It is a matter of personal judgment and investigation, as we have no credit association here. I admit that is not a very good system, but we keep our credit losses within one per

cent. A large part of our business is done for cash."

If credit losses are kept within one per cent.—if that is the best this efficient merchant can say for his record—we have a sidelight on several things: In a region that still is new country margins are wider than in older sections. On the strong probability that the average margin is considerably above 20 per cent., the stock turn will be found to be much below 17.6 times. "Within one per cent." will do in some regions for a general or department store; but a loss ratio approaching such a figure shows plainly that margins remain quite liberal in the Barnsdall-Pawhuska-Bartlesville district.

This man dresses his windows systematically once each week. I incline to think that he dresses them with an eye to the outside, where the customer is. Of the small proportion of grocers' windows which are regularly dressed, far too many are dressed from the viewpoint of the man inside the store, instead of from the outside—the dresser looking out, forgetting that the customer looks in.

"Good clerks are a valuable factor in a grocery store. We have got several good clerks from chain stores because we pay them better. Some grocers pay clerks more than the average general store manager gets, and they make that policy pay because the clerks draw a lot of good trade. That is a real advantage in operating an independent store," quotes the Northwest Commercial Bulletin.

Such grocers have the right idea. They are service merchants and they know that good service pays as well as good merchandise. The combination is unbeatable. Hence their own satisfaction and profit with it.

"The best way we have found to take customers from chains is to have a more attractive store," continues the quotation. "The more appealing your displays, the more you are going to sell. This is particularly true of perishables. They must have a fair chance. Then they sell themselves. The chains are clean. We try to be just as neat and to make our store more beautiful also."

No comment needed on that.

"I wait on youngsters myself, even if they want only a cake of soap. I try to make their visit a pleasant one, so that they will look forward to coming to our store."

There is a veritable mine of business sense in those few words, for it is astonishing how rapidly those children grow up and become customers on their own account.

The idea that the customer is always right is well illustrated in this: "One woman wanted to return a fruit cake to us after Christmas because she did not like the woman who had given it to her. Another brought back a leg of lamb and wanted her money back because it had a Government stamp on it. We did not argue with either, but sent both away satisfied."

"The chain sells mostly on price. That is its big appeal. We sell service and quality as well as groceries and

(Continued on page 31)

Don't Say Bread

— Say

HOLSUM

"I Have Carried the Tidings of Good Health To My Customers"

"About six months ago I started eating Fleischmann's Yeast and through the wonderful results it brought me, I have carried the tidings of good health from eating Yeast to my customers", writes Irving Kirschen of Newark, N. J.

A grocer who gives his customers "tidings of good health" is doing a service they will not forget—he is building good will. Recommend it for constipation, indigestion, skin disorders and run-down condition.

FLEISCHMANN'S YEAST

Service

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

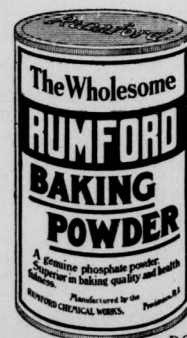
Direct carload receivers of
UNIFRUIT BANANAS
SUNKIST - FANCY NAVEL ORANGES
and all Seasonable Fruit and Vegetables

Rumford is best

— specially when selling
to inexperienced cooks
because it's an absolutely
dependable leavener!

WHOLESOME
DEPENDABLE
ECONOMICAL
UNIFORM

RUMFORD CHEMICAL WORKS, Providence, R. I.



D 98

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.

Spring Lamb Always Available.

Although 75 per cent. of the lambs raised in the United States are born in March, April and May, fresh lamb reaches the market in steady supply throughout the year. This is accomplished in spite of the fact that little of it reaches the status of mutton. Forty years ago very little lamb was obtainable. Sheep were then usually slaughtered at from 5 to 8 years of age, after considerable service in wool production. To-day, instead of getting heavy mutton of uncertain age and flavor and carrying much fat, the housewife gets genuine lamb from animals ranging from 4 to 12 months old, mostly of mutton-type breeds or crosses between wool and mutton types. In other words, the sheep industry of to-day is largely on a lamb rather than a mutton basis.

How a steady market supply of lamb is maintained despite the fact that most lambs are born in the Spring is explained by the United States Department of Agriculture. Some lambs, of course, are born in the late fall and early winter. These begin to arrive on the market in the early spring, and are known in the trade as genuine "spring lamb." Some of the extremely early ones get special attention and are marketed as hot-house lambs. However, this part of the supply is only a small fraction of the year's total, the main bulk of it coming, as already mentioned, from the lambs born in March, April and May, and which are marketed from June to November. About half of the year's market receipts reach market from August to November.

Fortunately for the consumer, and also for the producer, because crowding of consumption depresses prices, many of the lambs shipped to central markets in the summer and fall are taken back to the country to be fattened on grain, alfalfa and other feeds. They are returned to market for slaughter in the winter and early spring before the next crop of lambs begins to arrive on the market. In this way the lamb feeders in the irrigated districts of Colorado and Nebraska and in the Corn Belt, play a considerable part in equalizing the movement of lamb into consumption throughout the year.

It is interesting to note that 65 per cent. of the Nation's lamb crop is under open-range conditions. Lambs so raised are known to the trade as "Westerns." California sends the earliest batches to market in the spring. Those from the Rocky Mountain region usually arrive later, many of them not until fall, when they are available for the feeder for fattening for winter and early spring markets. Lambs raised from small farm flocks in the Corn Belt and in the Eastern half of the country are usually sold for slaughter as soon as they reach desirable weights. This is because

the possibility of parasitic infection makes them unsatisfactory for fattening purposes. In short, the natural spreading of supplies from various sections throughout the marketing period is of great assistance to sheepmen in achieving orderly marketing.

Lambs sold for slaughter bring United States producers more than 100,000,000 annually. Fifty per cent. of the inspected slaughter, which represents about 500,000,000 pounds of meat, is consumed East of Ohio and North of the Potomac river, New York City taking almost a third of the supply. Fifteen per cent. of the supply is consumed in the three Pacific Coast States. The remaining percentage is distributed throughout the country. When the per capita consumption of lamb in the Middle West and the South equals that of the East and the Pacific Slope, the sheep industry will have to raise a great many more lambs.

Moderate Meat—Higher Prices.

Recent supplies of meats have been far from heavy and considerable firmness has crept into the market of late. Prices have not become alarmingly high, judged by price levels we have come to consider usual during the past few years, but there are few if any spots for retailers or consumers. It is good to see people buying the supply available in a fairly active way and getting the good of the meat they buy, without worrying too much about the cost. Prices of different kinds of meat have been advanced somewhat in relation to each other during the past week or so, although some of the more stable products, such as smoked meats, have not been affected so much as the fresh meats.

It is a pretty good sign to see people eating the supplies furnished without letting them drag on the market. When such conditions exist we all know without looking up figures that at least a reasonable amount of prosperity is with us. When agricultural products are bringing healthy prices—not to say excessively high prices—we know that the farmers are sharing in the general prosperity surrounding us.

It is quite natural to want to buy meat and other things as cheaply as we can, but most of us are sensible enough to realize that things cannot be sold for any considerable length of time below the cost of production. When over-supply or under-demand brings about conditions that force producers and those handling the products at wholesale or retail to operate without at least some profit we may feel very sure such operations are not on sound economic ground, nor can they be expected to exist in such a way very long.

While meats are firmer and somewhat higher than some of them have been comparatively recently, wholesale values are pretty well in line with live-stock costs and not on the whole out of line with what they should bring to give proper returns to the producers. General quality of meats is fairly high right now, and this is a good time to indulge to the extent of the appetite and pocketbook.

VINKEMULDER COMPANY

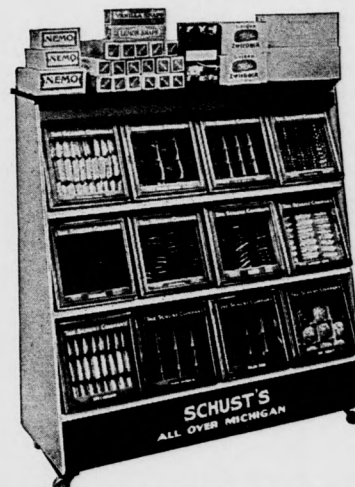
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THE SCHUST COMPANY

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"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham

Rowena Pancake Flour

Rowena Golden G. Meal

Rowena Buckwheat Compound

Rowena Whole Wheat Flour

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GRAND RAPIDS PAPER BOX Co.

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

GRAND RAPIDS MICHIGAN

HARDWARE

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

It Pays To Check Up On Store Habits.

Even hardware dealers are creatures of habit; and it is surprising how easily a hardware business falls into established habits. A certain way of doing things is used, and continues to be used. Things are done in such-and-such a way and continue to be done that way because it is easier to travel in a rut than to get out of one.

If the established store habits are good, there is a certain advantage in this. But if there is room for improvement, the wide-awake dealer will try to get out of his rut.

It pays to get out of that rut long enough, anyway, to look things over; and it pays to develop the state of mind now and then where you can look over your business methods dispassionately, if not critically. Because you have always done a thing in a certain way, and because doing it in that way has become easy, is no reason why you should go on doing things that way, if there is a better way to do them. It may cause temporary inconvenience and require a certain amount of effort to change your established habits; but in the long run it is worth while.

The easiest way of doing things is not always the best way. For instance there is the efficient use of advertising matter furnished by paint dealers and other manufacturers whose lines you handle.

Especially from paint dealers, a great deal of such material is available to help the retailer in securing business. The easiest way of distributing this material, and the one practiced in a good many stores, is to put it on the counter and let any supposedly interested customer help himself. Sometimes a card saying, "Take One," is set up. Sometimes the dealer goes further and hands out booklets and color cards to all comers as long as the supply lasts; and if some youngster wants half a dozen color cards to take home to his playmates, the dealer hands them out. He is getting them distributed that much quicker.

Now, all this material costs money. It has to be paid for out of paint sales. If properly used, it can be converted into more paint sales. And the proper way to use this material is to put it where it will do the most good—and that is in the hands of real paint prospects.

It is harder to do that than to distribute it to all comers. Before you can distribute your paint literature intelligently, you have to know who your real paint prospects are. That requires a study of your community and customers, taking note of all individual customers who are interested in paint or likely buyers in the near future, and carefully recording the names of such individuals.

But it pays. It pays to keep prospect lists in connection with a lot of special lines. The habit to form is the habit of jotting down the names and addresses of people who show actual

interest in paint, washing machines, vacuum cleaners, ranges, heaters, furnaces, and other items of the sort. That habit should be formed by not merely the dealer but every member of the hardware staff.

Now and then it is worth while to make a more general distribution of printed matter. It can be handed out over the counter, or at the fall fair. But see, even then, that it gets into the hands of people who look like real prospects or potential prospects.

And when the paint or other manufacturer asks for a mailing list for a follow-up campaign, see that the list you send him is an intelligently selected one. And see that he gets a list, too. Some dealers are too indifferent to take advantage of this co-operation which will help materially to boost their sales.

A hardware dealer found a short time ago that his delivery man lost a large amount of time in traversing the same ground many times each day. He had no regular system for delivering goods, and it often occurred that immediately after having made a trip, his driver would be sent out with another rush order to the locality from which he had just returned.

The delivery of goods by hardware dealers has grown to a very large extent in the last ten years; and the addition of new lines has helped to overtax the delivery service. Many dealers have solved this problem by systematizing their deliveries. Stores which deliver large quantities of goods daily with a single truck have evolved in most cases a system of four deliveries daily. In some cases the community is divided into two sections, and each section has a delivery in the morning and another in the afternoon. Some dealers find this system, which provides two deliveries to all parts of the community each day, quite sufficient. Other dealers make four deliveries to all parts of the community—usually at 8:30, 10:30, 2:30 and 4:30, or approximately these hours. Merchants in other lines have rather taken the lead of the hardware dealers in this matter; but in doing so they have made it easier for the hardware dealer to establish systematic deliveries, instead of following the hap-hazard method of other days.

It is of course desirable to post bulletins throughout the store specifying the hours at which deliveries are made, so that there will be no misunderstanding. And when a sale is made, the clerk should specify the delivery. Some dealers who have established regular deliveries state that they deviate from their regular plan occasionally in order to accommodate a contractor or factory, or to handle an exceptionally big order; but as a general rule the regular deliveries are not merely sufficient to cover the ground, but they actually do so a great deal more satisfactorily for customers than the old system, under which the most vociferous customer got the quickest service.

Sometimes bad store habits create apparently small but continuous leaks which eat up potential profits. One such leak occurs in many stores in connection with the disposal of boxes and

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N. FREEMAN, Mgr.

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Blanket - Lined Coats

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GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN



Wholesalers of Shelf Hardware, Sporting
Goods and

Fishing Tackle

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A
COMPLETE
STOCK OF

HEATH & MILLIGAN DEPENDABLE PAINTS AND
VARNISHES

Foster, Stevens & Co.
Founded 1837

GRAND RAPIDS 61-63 Commerce Ave., S.W. MICHIGAN
WHOLESALE HARDWARE

packing cases that are received with consignments of goods "Put 'em out for the garbage collector" looks like the quickest way of getting rid of the stuff and keeping the store clean. Sometimes boxes are broken up for kindling wood.

Yet these boxes cost money and are paid for directly or indirectly by the dealer. The boxes received in a hardware store are usually well made; and if care is taken in unpacking, after the goods are removed the cases are practically as good as new. A number of dealers have turned this apparent waste into a source of profit by selling the empty boxes to farm and other customers. Another plan is to sell them to local factories which can use them for shipping goods. Families moving from the community, or going away for the summer, are glad to get them for packing household goods; and quite often the hardware dealer can not merely accommodate a customer but secure a little revenue in this way. The use of a nail puller instead of hammer or hatchet in opening the boxes is usually the sole precaution necessary to ensure that they are in good shape for re-sale.

Waste glass takes up a large amount of space and represents a substantial loss in the glass department. The majority of hardware stores usually have an accumulation of glass to small for regular sizes and apparently too good to waste. The dealer has a call for a certain number of small pieces, but usually a large amount is left over.

In some communities, dealers dispose of small sizes to owners of greenhouses. As a general rule, the greenhouses use glass eight inches in width, and can use pieces from four inches up for repair work. By catering to this class of trade the dealer can put up all small pieces and store them away until he has accumulated several hundred pieces, when he will find that the greenhouse owner is usually anxious to get them.

In many places there are factories that manufacture goods in which small pieces of glass are used; and very often the dealer can find an outlet for his small sizes in this direction. Another waste often noticed in the glass department is the large number of glass cutters discarded on account of being worn out. By purchasing the small wheels only, which can be easily inserted, most of these cutters can be made as good as new.

Wire remnants are often a source of loss. One hardware dealer has devised a method of salvaging the odds and ends. When, for instance, any remnants are left from a roll of wire screen, a tag is attached to the new roll stating the number of lengths of accumulated remnants. With this tag before him, the clerk is often able to sell a certain length remnant instead of cutting into a new piece.

One hardware dealer recently found that he had on his hands a collection of odds and ends of pipe. He decided to make use of them in some way. By ingeniously putting the pieces together, he constructed three racks for the display of goods in his store. One rack consisted of two long pieces in

upright position, almost converging at the top, where they were joined by a short length of pipe. Cross pieces were attached to both uprights at regular intervals, extending over a foot on each side and giving room for the display of rolls of screen wire. A second rack was constructed along somewhat similar lines, except that the cross-arms were wider. This rack was used for storing large rolls of poultry netting. A third rack was smaller, and modeled somewhat on the lines of an umbrella stand, and was used to store axes and axe handles. The material was gleaned entirely from odds and ends of pipe for which there was no other use, and the racks were an efficient means of saving store space.

Why the Church Has Lost Its Appeal.

St. Johns, July 16—Old Timer seems to be greatly worried and unnecessarily disturbed by the increasing number of churches throughout the country closing their doors and going out of business, as it were.

Years ago, when the church offered practically the only form of diversion in the small community, attendance at church functions on Sundays and other days was usually large and appreciative but as the small community developed city ways the people who got the major portion of their entertainment from the church gradually created the entertainment desired by themselves and the church lost its appeal.

It is a fact our churches, with very few exceptions, are extremely reactionary and opposed to social progress, as present day conditions require it. It is true some attempt has been made to provide, to a small extent, the social atmosphere now lacking in the average church, but the results have been far from satisfying; and the public from which the church members are recruited does not respond.

Attempts have been made to develop a type of minister who would, by the force of his personality and mental ability, create a religious awakening. This has been successful to a limited extent. Probably one reason why this method has failed to go over as it should have gone is due to the fact the minister is out of contact with the average type of individual. The man who works six days a week has little inclination to listen to a man talk upon a biblical subject which has long since lost its public appeal.

On the other hand some ministers have set themselves up as mentors and pass judgment upon any and all questions. This, I believe, is probably the answer to the vacant church situation. Fortunately, church attendance has not, as yet, been made compulsory by legal enactment and I can see no hope for a religious awakening in this country until such time as the church will get itself out of politics and business and confine its activities strictly to the business of doing unto its neighbor as it would be done unto itself.

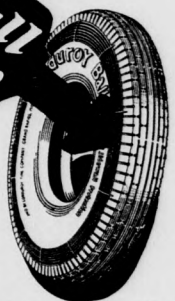
The golden rule cannot be superseded by any religious dogma or tenet.
A. C. Martin.

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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	@ 30

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THE TOAST SUPREME
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KRAFT CHEESE
"Best Foods"
Salad Dressing
"Fanning's"
Bread and Butter Pickles
Alpha Butter
Saralee Horse Radish
OTHER SPECIALTIES

HOTEL DEPARTMENT

How Volstead Law Affected California Grape Crop.

Los Angeles, July 14—Ernie Neir, manager of Hotel Rowe, Grand Rapids, ought to be sitting on top of the world, from what I hear of his success in earning dividends, at the hands of one of my friends who happens to be a stockholder therein. When Mr. Neir took the helm at the Rowe, some three years ago, I was inclined to think he had assumed some contract, as its affairs at that time were not in the happiest condition, but he has made good in every respect, and I only hope his backers fully appreciate what he is doing for them.

Louis W. Blasy has been appointed maitre-de-hotel at the Pantlind, filling the vacancy caused by the death of Louis Gerstle. Mr. Blasy has had experience in the catering line in Vienna, London, New York, Cleveland and Chicago. He spent two years as interpreter on a steamship line between Southampton, England and South Africa.

Walter J. Leitzen, formerly owner and operator of Hotel Frontenac, Detroit, but who disposed of his interests therein last fall and came out to Los Angeles, is now a neighbor of mine and we hold get-together parties. Recently he and his good wife made a trip back to Detroit, but he is back amidst "sunshine and roses." He thought he wanted to re-enter the game here, but, after making a careful investigation, decided the "game" is as much overdone here as it is in Detroit.

California grape growers have been holding a convention in Los Angeles. By good fortune I have been in at some of their sessions and a couple of their feasts where grape juice was served, nature evidently not being familiar with constitutional amendments.

The grape juice industry is one of the beverage affairs which has profited through prohibition. This much I learned through listening to discussions in semi-open meetings:

In 1919, when the Volstead enactment became a law, 322,000 acres in California were laid out in grapes—juice, table and raisin varieties. The special varieties from which grape juice is derived, formerly selling at approximately \$10 per ton, now bring from \$20 to \$80, the last named figure being for that product which has not been sterilized, and upon which Dame Nature, if given an opportunity, performs wonders.

Everywhere, when we have been motoring out here, we have noticed signs announcing that grape juice, not treated, is for sale, the average price being 65 cents per gallon. Before Volstead came aboard, 20 cents was considered about the ticket. Now you see it peddled everywhere, and if you want a supply, send in a "ring" and ten to one you will be served within the hour. You wonder why this can be, but grape juice has never been outlawed. The penalties in the Volstead act do not apply to a person for manufacturing non-intoxicating cider and fruit juices for use in the home, and the Federal courts out here, through a sense of local patriotism, have never been able to differentiate between non-intoxicating and intoxicating "content" in these liquids.

And that's why Uncle Sam does not molest the thousands—I might say millions—of California householders who lay in a family supply of a few gallons or hogsheads, which at the time it comes into their possession is grape juice, pure and simple, but at the exact moment of transfer goes through a simple process which nature seems to feel encouraged about and

settles down to a period of activity. Out here, also, the courts recognize old English traditions to the effect that a man's house is his castle; that it cannot be intruded upon by the arm of the law without a search warrant and repeated court rulings to the effect that a search warrant shall not issue for a man's home unless there is reasonable proof that he is selling intoxicating "grape juice," hence the manufacturer of grape juice, as is, is clearly within the law when he sells non-intoxicating fruit juices to the final consumer. But the accepted fact is that there is a large measure of difference between the product which has been sterilized and that which has not, but the surprising thing is that grape juice which has been sterilized sells for 20 cents per gallon, while the raw brings 60 cents. Sterilized fruit juice will not ferment.

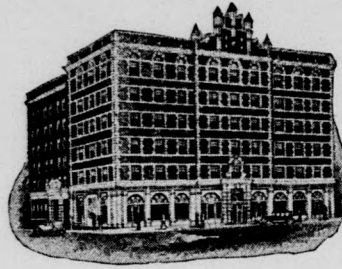
Now one would think that because of the increase in value of the fruit juice product, the producers would all be a unit for prohibition, but on the contrary they take a firm stand against it, and this is the reason as explained to me:

Before prohibition, California operated 700 commercial wineries. The yearly production reached 40,000,000 gallons. The fifty wineries which remain to turn out only sacramental and medicinal wines which Volstead permits, have cut the production down to 5,000,000 gallons. The 700 wineries operating before prohibition were able to utilize that part of the grape crop that came off the vines too soft to be shipped any distance. That part of the crop amounts to between 20 and 30 per cent. of the total yield, say about 250,000 tons, which is all a loss to the growers. Prohibition has made it so. Yet the fact remains that no industry in America, past or present, has ever been rejuvenated in such spectacular fashion as that of the California grape growers. And they are more surprised than anyone else of this turn in the tide. Even long before Volstead decreed the land dry, they had contemplated prohibition as a death blow that would ruin their industry. They anticipated grape crops rotting on the vines.

Prohibition found them in despair, but a dozen schemes were thought of and processes for dealcoholizing wine. Companies were formed to exploit unfermented wine juices. But drinking Americans, greatly augmented in number by reason of what they decided a curtailment of their personal liberties, demanded a "kick." And they, the vinyardists, knew it. But they also knew that the "kick" violated the one-half of one per cent. allowance that Volstead had written into his arid statute.

But before the first year of prohibition was over, they found themselves swamped with an amazing demand for grapes and grape juice. It was not for any particular variety, but any old variety. "Custom" fruit presses were established along the highways and in the byways, grapes were sold in smaller individual quantities to small users, who proceeded to the presses, paid a nominal gallon charge for extraction and went on their way rejoicing in the thought that what Volstead might take away, nature in her uncompromising way would promptly restore. It was as if a fairy godmother had touched her magic wand to the forlorn vineyards of California. The unexpected had happened, more like fiction than fact.

There was one Fresno county vineyardist for example: Before prohibition he had eighty acres laid out in one particular brand of juice producing grapes. They had brought him \$6 to \$12 per ton, which was practically profitless. When the country went dry he pulled out his vines like thousands of others and planted alfalfa or corn. The boom came. He plowed



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

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400 Rooms 400 Baths

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RATES—\$1.50 up without bath.
\$2.50 up with bath.

CAFETERIA IN CONNECTION

up his alfalfa and corn. He leased all the land he possibly could in his neighborhood and planted it all to grapes, and in 1921 he was selling them at \$80 per ton locally. It was months before the growers, swamped as they were with demands for their products, came to understand the reason for same.

It was due to the fact that certain growers had initiated a legal battle to ascertain if wine was really "intoxicating in fact?" It was a renewal of that time-worn query, "When is a man drunk?"

Into state and Federal tribunals, these questions have dragged some of the foremost of America's men of medicine and chemistry. They have been called in as witnesses to discourse and disagree on alcohol's effect on the human mind and body.

It seems now, from the variety of decisions on the records, that the Volstead act makes special allowance for the "fruit juice" drinker. The Government puts its taboo on beverages with more than one-half of one per cent. of alcohol except in the matter of fruit juices. They may be made by the householder "exclusively for use in the home," Volstead says, if they are "non-intoxicating in fact." So the question again arises, "When are they intoxicating?"

It seems that a Maryland congressman was curious to know just what constituted a violation of law in the processes of "ripening" fruit juices, took the matter in his own hands and developed a lawsuit in the Federal courts, the decision on which has since been used as a precedent in California for lucky grape growers and their patrons—one of a number of cases in many states since that have been decided in favor of the grape interests.

This congressman "squeeze" some juice out of a small quantity of grapes—some twenty-five gallons of this juice—notified the Federal authorities he had done so, supplementing same with bulletins advising them of the progress of fermentation. When his beverage had finally reached a 11 per cent. alcoholic content, he sent a final notice, coupled with an invitation to a party which he was "pulling off" at his home. Uncle Sam accepted this invitation and Mr. Congressman was haled before the Federal authorities, with several indictments standing against him.

In the trial which followed some of the best legal talent of the Nation was engaged on both sides, the Government conceding the fact that the "wine" was made by the legislator for use in his own home. The contention of the defense was, that while it might contain 11 per cent. of alcohol, it was not "intoxicating in fact," and the judge decided for the defense. His ruling has been taken as a precedent in countless similar cases. It was this:

"That determination of whether or not liquor is intoxicating is not what is meant by this law. Intoxicating liquor is liquor which contains such a proportion of alcohol that it will produce intoxication when imbibed in such quantities as it is practically possible to drink."

This decision has since been the basis for much contention, but whether or no, it has been utilized by California grape growers for purposes of publicity. The grape grower no longer extracts the juice from his products, but passes this process on to the final consumer. The demand by the householder has become so great, as before stated, that thousands of these small "custom" squeezers have been established everywhere, the householder proceeds homeward with jug or demijohn, fully confident that the aforesaid Dame Nature, with the assistance of certain ingredients, will function in due time.

It may be a "straw" indicative of nothing, but when in convention here this week, a resolution offered pledg-

ing the support of the association to a certain presidential candidate, the chairman declared it out of order as being contrary to the laws of the organization, suggesting, however, that a straw vote might be arranged whereby the sentiment of the members might be ascertained, if desired. The ballot was taken, 304 voting, a certain candidate whose "wringing wet" proclivities are well established, receiving 297; his opponent, 7. And yet these members universally conceded that their industry is much more profitable than it was before the days of prohibition.

It may be a matter of interest to Michigan resort owners to know that according to Federal authorities, more Americans are going to Europe this year than ever before. A record was set recently when in a single day the bureau for that purpose issued more than 2,000 passports. More passports were issued between May 15 and June 15, than are usually issued during the entire year, if the record of former years is to be taken as an example.

What would Europe have to live on if American tourists did not spend \$500,000,000 a year over there? It is said that the \$225,000,000 our tourists left in France last year is more than thirteen foreign governments including Great Britain and France, paid us on their war debts, principal and interest. Nearly 250,000 Americans are said to enter France each year. Part of the money spent there comes from millionaires, who are estimated to form about 2 per cent. of the totals, and to spend about \$5,000 each. Well-to-do pleasure seekers are 18 per cent. and spend \$1,750 each. Business and pleasure people are about 8 per cent. and generally average \$1,500; plain business men, 44 per cent., \$850 each; teachers, students and others, of moderate means, \$425 each.

It would, perhaps, be selfish to argue that all this money left abroad annually might better be spent in our own country, for foreign travel is part of one's culture. However thousands of people in these United States who have come to look to Europe, and particularly to France, for their summer pleasure, are postponing the seeing of America so long that some of them will not live to see it. Michigan itself has many charms with which Easterners and Southerners are unfamiliar, which may be visited at a fraction of the cost, necessitated in visiting Europe, and with far less discomfort. Their lives would be richer for the vision thus attained.

Frank S. Verbeck.

Many Crooked Schemers Around in the Land.

Saginaw, July 17—Fake advertising and solicitation schemes of all kinds are infesting Saginaw more and more as prosperity increases here, and watchfulness on the part of business men is necessary to avoid being victimized by these schemes, William A. Rorke, Secretary of the Retail Merchants' Division of the Board of Commerce said in a warning yesterday.

Mr. Rorke urged that all such solicitors be referred at once to the Board of Commerce, pointing out that his division has facilities for finding out whether the schemes are legitimate or of a fake variety. He says:

"The fact that about half of our time has been devoted to investigations of advertising and donation solicitation during the past week, is a certain sign that Saginaw is again besieged with schemes of all kinds. Not one of the propositions investigated by our office has shown merit enough to warrant approval.

"The fact that Saginaw has become a favorite stamping ground for schemes of all kinds is due in a large measure to the present condition of the city. While in Kansas City a few weeks ago

whenever our city was mentioned someone was certain to remark that Saginaw was one of the best towns in the country at the present time. The city has received a great deal of publicity through the press and also by word of mouth from the many visitors, and when this fact is noised around among the soliciting fraternity they immediately make tracks for Saginaw which looks like easy money.

"We are receiving wonderful co-operation from the banks, manufacturers, wholesalers and merchants in stopping a number of the schemes but there are a large number of business men who still seem easy prey when it comes to giving their money away.

"Our office is equipped with the necessary machinery to investigate these propositions and if they are brought to our attention by the first business men who are called on, we can save many more thousands of dollars to the city than we are now doing.

"A striking instance of how easy it is for outside solicitors to extract money from business men occurred recently when a party with a church calendar combined with marginal advertisements, sat down in the office of a local printer and sold the entire space for the proposition over the telephone and then went out and collected the money. The church people still are looking for the calendars they were promised as a reward for using their names."

Late News Notes From Charlevoix.

Charlevoix, July 17—Dr. W. R. Barney and family, of Grand Rapids, and Harold Bedford and family, of the Eagle Hotel, Grand Rapids, have spent the past week with their parents at the Fountain City Hotel and enjoyed their trip very much. They came up on M 66 and found the road in fine shape, having made it in four hours and fifty minutes from Grand Rapids. This hotel is so far holding its own with the resort trade.

G. W. Priest has opened a studio in his home at 201 Clinton street.

Barron Callen and family have arrived from New York for the summer and are in the same studio he had last year on Bridge street.

The news about the Charlevoix cement plant seems to please the local citizens.

Mrs. Von Dolcke, the genial hostess and proprietor of the Charlevoix Beach Hotel, invited us for an auto ride which took us around the celebrated South Point drive on Lake Michigan shore and Boulder Park. We noticed the great improvements in buildings and the progress which has been made there since last year. From there we drove through the country to the Twin Lakes and from there to Lake 26, where we saw several fishermen pull-

ing out a number of black bass or other fish from the waters. L. Winternitz.

What He Had.

Student (to surgeon)—What did you operate on the man for?

Surgeon—Two hundred and fifty dollars.

Student—Yes, but I mean what did the man have?

Surgeon—Two hundred and fifty dollars.

Prosperity is only an instrument to be used, not a deity to be worshipped. —President Coolidge.

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Located on mainland, although in the heart of these beautiful islands. Good roads from St. Ignace or Sault Ste. Marie. Thirty-five miles from either point. Two hours by steamer from Mackinac Island. Rates, \$5 to \$8. American plan.

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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

VISIT HOUSE OF DAVID

Benton Harbor, Mich.

Full of Life and Good Pleasure

Still doing business at the same place

ROOMS AND COTTAGES FOR RENT

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
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DRUGS

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Michigan State Pharmaceutical Association.

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

Types of Customers Peculiar To the Drug Store.

Naturally, they are of all different types—these customer folks. There are rich ones, poor ones, bright ones and dumb ones. They have widely different habits of thought that have grown from widely different ways of living and the good salesman must consider all those things in adapting his conversation to the individual.

And unless you are exceptionally good, the chances are that you have often been guilty of a very common and serious fault in the past—a fault of giving poor customers to little attention and wealthy customers too much!

In spite of all Tom Burton's unusual keenness and quick adaptability to almost any situation, he was guilty of this fault recently, during my presence, and you can just bet that we discussed the thing after it was all over.

He had been waiting on a woman of moderately poor circumstances, who, like a great many of her class, took advantage of a purchase in a store, as an opportunity to escape from the monotony of her cramped environment in a flow of unceasing talkativeness. Her husband had rheumatism and had to stay home from work; her little girl had just gotten over a sick spell and gone back to school, where, she understood, there was a lot of sore throat and she "just knew" she'd get that and bring it home, too; and—Oh, yes—she had just received a letter from back home and there's "an awful lot" of sickness back there. "Aren't doctor's bills terrible?" etc., etc.

You know how it is, because you've waited on that kind yourself. Tom got along real well for a while in keeping up his end of the conversation which consisted mainly of a courteous attitude and his friendly smile—and he even took his cue and succeeded in selling her, in addition to the hot water bottle she came in for, a bottle of Detoxol Liquid for the little girl—"as a valuable precaution against sore throat."

But just then, in came a man who, from his every appearance, was a man of financial means, and while he acted the part of the perfect gentleman and did not seek to intrude on the conversation between Tom and his customer, it was evident that he was in a hurry.

Here, Tom's interest in his garrulous customer lagged; his impatience, although somewhat controlled, plainly showed on his face and his courtesy became strained as he edged over a step or two and looked up expectantly at the newcomer.

"Good morning, Mr. Barlow!" he greeted, with a vivacity and alertness that contrasted too obviously with his previous attitude—and the woman was forgotten.

I was especially interested in watching the woman, from that point on, and did not hear the balance of Tom's conversation with Mr. Barlow. I noticed a quick look of disappointment flash over her face as she slowly turned, walked haltingly toward the front of the store, while glancing here and there at different show cases, and then, her countenance reflecting the stolidness of her kind when in a different mood, she opened the door and with her purchases in a basket on her arm, wended her way dully toward the commonplacenesses of home.

Meanwhile, Mr. Barlow, too, completed his purchase and walked briskly out.

"Tom," I accused in a friendly tone, "didn't I just see you kow-tow to that man you called Mr. Barlow, and slight that woman customer?"

"Mr. Barlow is perhaps the most wealthy customer we have," Tom said, defending his actions, "and you would not ask me to make him wait until that woman got tired talking?"

"No," I admitted. "It wouldn't be necessary to do that. But you could have excused yourself politely, quickly waited on Mr. Barlow, and then you could have allowed the lady to complete her talk."

"But how could I know that I could finish with Mr. Barlow so quickly?" he asked.

"Tom," I replied, "a man of means, such as Mr. Barlow appears to be, always wants to be waited on quickly, and the less you say to him the better. He is using his mind to solve his business problems and doesn't want to be disturbed. Just give him efficient and courteous service, without making any noticeable effort to give special attention, and it will please him more."

"Did you ever stop to realize," I asked, "that a rich man gets so much attention it becomes a bore to him and that, at least, it is not likely to impress him much—since he is so used to it?"

"On the other hand a person of poor circumstances gets so little special attention that it will prove doubly effective and will make of him or her a pleased and permanent customer."

"What did Mr. Barlow buy?" I asked interestedly.

"A box of Luden's Cough Drops," said Tom.

"Uh huh; I thought so!" I replied. "Five cents in the cash register from Mr. Barlow and \$2 from the woman. Don't you think the woman was entitled to the most consideration?"

"I guess so," Tom grinned sheepishly.

Can you discover yourself in that little account of Tom and his two widely different types of customers? I think all of us who have worked behind the counter can. It is natural for us to involuntarily kow-tow to the customer of means—and it's just the thing we shouldn't do. Every customer, of whatever circumstances, should be given all the courtesy and consideration due the person who pays your salary,

but if you will try for a while just reversing your usual attitude, giving your poor customers unusual attention and your rich customers just normal efficient service, you will find that you are using your knowledge of types to best advantage.

And a good thing to always remember is that you can never tell from people's appearance, how much they are likely to spend. Many poor people spend large sums—that's why they are always poor—and many rich people are almost niggardly in their expenditures—which, perhaps, is why they are rich. Look upon every customer as a potential source for profit, and hope for the best, regardless of appearances. For sometimes even millionaires wear overalls.

I am told of a real occurrence in a large Chicago hardware store, which you will appreciate as being of unusual interest. It seems that a Swede—I don't know his name; perhaps it was Ole Oleson—of unkempt appearance stepped in and asked in his characteristic dialect for some barbed wire.

"How much?" inquired the hardware clerk, impatiently.

"Aye bane count up and see," said the Swede, as he counted over his fingers; and then after a moment, he stated solemnly, "Aye tink 'bout fifty mile."

Fifty miles of barbed wire? The clerk called the police, thinking the Swede was an escaped inmate of some lunatic asylum. He was much chagrined later, to discover that his customer was in reality a rich and respected ranch owner who had just sold 3,000 head of cattle, and he really bought fifty miles of barbed wire—through Montgomery Ward.

So much for types, and for our observation that they are all so different in their habits and their ways of thought. A closer observation however, as time goes on, will gradually reveal to you that, in certain fundamental traits and instincts—they are all alike! And it is in this latter discovery that the world's greatest business institutions have found their roots.

For instance, Philip D. Armour once said that his decision to deal in pork came from his observation that it was an article of food liked, in some form or other, by the majority of our population—and look at the business which has grown from that observation! Let's let Philip himself tell us that. "The fundamental principles which govern the handling of postage stamps and of millions of dollars are exactly the same. They are the common law of business, and the whole practice of commerce is founded on them. They are so simple that a fool can't learn them; so hard that a lazy man won't."

Merco Walt.

Colgate To Unite With Palmolive.

Directors of Colgate & Co. and of the Palmolive-Peet Co. have agreed upon a plan of merging the two organizations, the merger to be effective as of July 1, if approval of stockholders of both companies is obtained, it was announced to-day.

The new company, if the merger be effected, will be named the Colgate

Palmolive-Peet Co., it was announced, and will unite three of the largest and oldest soap and perfumery manufacturing businesses in the United States. The sales of the three companies for 1927 were officially reported as approximately \$100,000,000.

Colgate & Co. was founded in 1806 and the Palmolive Co. in 1864. Peet Brothers Co. was founded in 1872 and merged with the Palmolive Co. Jan. 1, 1927.

As a result of the merger, if it be consummated, the new company will have large manufacturing units at Jersey City; Milwaukee, Wis.; Chicago; Jeffersonville, Ind.; Kansas City, Kan.; Berkeley, Cal., and Portland, Ore. Manufacturing operations are carried on also in many foreign cities.

The dates of meetings of stockholders of the companies for consideration of the merger were not announced.

No public financing is contemplated at this time. As soon as the merger plan has been approved by the respective stockholders more detailed information will be available and the new board of directors elected. Sidney M. Colgate is expected to become chairman of the board. Charles S. Pearce president and general manager and A. W. Peet chairman of the executive committee.

What Alibi Bird Will Hatch From Nest.

A salesmanager describes the alibi as a bird, and carrying out the metaphor draws the following sales lesson:

"The alibi bird sits on the eggs of opportunity and hatches out hard luck. The salesman who makes two or three calls and draws blanks and then begins to think about those failures and instead of discovering why he lost the sales, seeks the easier method—that of excusing himself—is an alibi bird. The salesman who keeps eternally busy, who keeps everlastingly on the job never has time even to think of becoming an alibi bird."

"The alibi bird is a calamity howler and he has the unfortunate faculty of eternally finding new things to rant about. The best medicine—should you feel inclined to become an alibi bird—is a stout application of common sense, a commodity too infrequently used by salesmen or those in the direction sales. Forget excuses; plug along, work that old Law of Averages to death and pretty soon your orders will get longer and longer and your purse will grow fatter and fatter—and the alibi bird complex will have passed. Wear out shoe leather, talk to many prospects and forget, as quickly as possible, every rebuff—and sales will react. So—if you feel the inclination, if you feel a surge of feeling that appears symptomatic, use common sense, 'snap out of it' and say nothing, but work like the very devil, and you'll whip every devil and imp of alibiism."

There are many croakers this summer, upon the edges of lakes and creeks, there they sit, croaking and croaking; but they are only frogs, after all. And so it is all along life's shores, but the croaking men are only frogs of men.—John Wanamaker.

Contagious Prosperity.

Owen D. Young, in his address before the Chamber of Commerce of the United States at its annual meeting in Washington, said:

"The notion that there is only a certain amount of business in the world to be done," he said, "and that international business is only a contest to see who can get the most of it is as false and unsound and disintegrating as the notion that there is only so much work in the world to be done, and that the only way for workers to be prosperous is to do as little as they can in order not to exhaust the supply. I sincerely hope that we are done in America and throughout the world with such false and misleading and irritating notions.

"We too frequently hear the statement that the production facilities of the world are in excess of its consuming capacity, and that is the reason why we have to fight one another to the point of destruction in the field of international business.

"I have no patience with such notions. It is absurd to say that the human beings of this world cannot consume all they can produce. The trouble with the situation is not the lack of consuming power; it is one of co-operation to enable that consuming power to take and use the things produced. It is a maladjustment of our economic and financial machinery which permits wheat to rot on farms while people starve elsewhere."

To-day is your day and mine, the only day we have, the day in which we play our part. What our part may signify in the great whole we may not understand; but we are here to play it, and now is our time. This we know: it is a part of action, not of whining. It is a part of love, not

cynicism. It is for us to express love in terms of human helpfulness.—David Starr Jordan.

Realize before the end that business is but a means to an end.

**A Wonderful 10c Seller**

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

A Beautiful Display

PACKED BY
NATIONAL CANDY CO., INC.
PUTNAM FACTORY
GRAND RAPIDS, MICHIGAN

**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, 15 1/2 oz., 2 doz. in case		\$1.75		\$3.35
Cliquot Club (Dry) 15 1/2 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				7.30
Canada Dry (Pale) 12 oz., 48 to case, 10 case lots				7.20
Canada Dry (Pale) 12 oz., 1 doz. to case				1.85
Canada Dry, (Pale) 6 oz. Size, 100 to case		1.75		12.50
Cantrell & Cochrane's 16 oz., 2 doz. to case		2.40		4.50
Cantrell & Cochrane's (Pale) 12 1/2 oz., 5 doz. to case		2.40		11.25
Vernor's 15 1/2 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, 1 1/2 Pints, 2 doz. to case		2.60		5.00
White Rock, Nips, 100 to case		1.20		9.00
White Rock (Pale Dry) Quarts, 2 doz. case		3.20		5.75
White Rock (Pale Dry) Pints, 50 to case		2.10		7.50
White Rock (Pale Dry) Pints, 1 doz. to case				2.10
White Rock (Pale Dry) Splits 100 to case		1.65		12.25
Silver Spray (A Soft Drink)				
12 oz., 2 doz. to case		\$2.25		\$4.00
7 oz., 4 doz. to case		1.35		5.00
12 oz., 3 case Lots \$3.95 case; 5 case \$3.90 case; 10 cases				3.85

Hazeltine & Perkins Drug Company
MANISTEE Michigan GRAND RAPIDS

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed	1 35@1 50	Belladonna	@1 44
Boric (Powd.)	10 @ 20	Cubebs	6 50@6 75	Benzoin	@2 28
Boric (Xtal)	15 @ 25	Eigeron	6 00@6 25	Benzoin Comp'd	@2 40
Carbolic	38 @ 44	Eucalyptus	1 25@1 50	Buchu	@2 16
Citric	53 @ 70	Hemlock, pure	2 00@2 25	Cantharides	@2 52
Muriatic	3 1/2 @ 8	Juniper Berries	4 50@4 75	Capsicum	@2 28
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	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Colchicum	@1 80
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	@2 76
Ammonia		Lavender Gar'n	85@1 20	Digitalis	@2 04
Water, 26 deg.	06 @ 16	Lemon	5 00@5 25	Gentian	@1 35
Water, 18 deg.	05 1/2 @ 13	Linseed, raw, bbl.	@ 78	Guaiac	@2 28
Water, 14 deg.	04 1/2 @ 11	Linseed, boiled, bbl.	@ 81	Guaiac, Ammon.	@2 04
Carbonate	20 @ 25	Linseed, bld less	88@1 01	Iodine	@1 25
Chloride (Gran.)	09 @ 20	Linseed, raw, less	85@ 98	Iodine, Colorless	@1 50
Balsams		Mustard, arifil. oz.	@ 35	Iron, Clo	@1 56
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Kino	@1 44
Fir (Canada)	2 75@3 00	Olive, pure	4 00@5 00	Myrrh	@2 52
Fir (Oregon)	65@1 00	Olive, Malaga,		Nux Vomica	@1 80
Peru	3 00@3 25	yellow	2 85@3 25	Opium	@5 40
Tolu	2 00@2 25	Olive, Malaga,		Opium, Camp.	@1 44
Barks		green	2 85@3 25	Opium, Deodorz'd	@5 40
Cassia (ordinary)	25@ 30	Orange, Sweet	12 00@12 25	Rhubarb	@1 92
Cassia (Saigon)	50@ 60	Origanum, pure	@2 50	Paints	
Sassafras (pw. 60c)	@ 50	Origanum, com'l	1 00@1 20	Lead, red dry	13 1/4@13 1/4
Soap Cut (powd.)	20@ 30	Pennyroyal	3 50@3 75	Lead, white dry	13 1/4@13 1/4
35c		Peppermint	5 50@5 70	Lead, white oil	13 1/4@13 1/4
Berries		Rose, pure	13 50@14 00	Ochre, yellow bbl.	@ 2 1/2
Cubeb	@1 00	Rosemary Flows	1 25@1 50	Ochre, yellow less	3@ 6
Fish	@ 25	Sandelwood, E.		Red Venet'n Am.	3 1/2@ 7
Juniper	10@ 20	I.	10 50@10 75	Red Venet'n Eng.	4@ 8
Prickly Ash	@ 75	Sassafras, true	1 75@2 00	Putty	5@ 8
Extracts		Sassafras, art'l	75@1 00	Whiting, bbl	@ 4 1/2
Licorice	60@ 65	Spearmint	8 00@8 25	Whiting	5 1/2@10
Licorice, powd.	60@ 70	Sperm	1 50@1 75	L. H. P. Prep.	2 90@3 05
Flowers		Tany	7 00@7 25	Rogers Prep.	2 90@3 05
Arnica	1 75@1 85	Tar USP	65@ 75	Miscellaneous	
Chamomile (Ged.)	@ 40	Turpentine, less	66@ 79	Acetanalid	57@ 75
Chamomile Rom.	@ 50	Turpentine, bbl.	@ 59	Alum	08@ 12
Gums		Wintergreen,		Alum. powd and	
Acacia, 1st	50@ 55	leaf	6 00@6 25	ground	09@ 15
Acacia, 2nd	45@ 50	Wintergreen, sweet		Bismuth, Subli-	
Acacia, Sorts	20@ 25	birch	3 00@3 25	trate	3 15@3 40
Acacia, Powdered	35@ 40	Wintergreen, art	75@1 00	Borax xtal or	
Aloes (Barb Pow)	25@ 35	Worm Seed	5 50@5 75	powdered	05@ 13
Aloes (Cape Pow)	25@ 35	Wormwood	20 00@20 25	Cantharides, po.	1 50@2 00
Aloes (Soc. Pow.)	75@ 80	Potassium		Calomel	2 72@2 82
Asafoetida	50@ 60	Bicarbonate	35@ 40	Capsicum, pow'd	62@ 75
Pow.	75@1 00	Bichromate	15@ 25	Carmine	7 00@7 50
Camphor	85@ 90	Bromide	69@ 85	Cassia Buds	30@ 35
Guaiac	@ 60	Bromide	54@ 71	Cloves	40@ 50
Guaiac, pow'd	@ 75	Chlorate, grand	23@ 30	Chalk Prepared	14@ 16
Kino	@1 20	Chlorate, lowd.		Chloroform	53@ 66
Kino, powdered	@1 25	or Xtal	16@ 25	Chloral Hydrate	1 20@1 50
Myrrh	@1 25	Cyanide	30@ 90	Cocaine	12 85@13 50
Myrrh, powdered	@1 35	Iodide	4 56@4 75	Cocoa Butter	65@ 90
Opium, powd.	19 65@19 92	Permanganate	20@ 30	Corks, list, less	30-10 to 40-10%
Opium, gran.	19 65@19 92	Prussiate, yellow	35@ 45	Copperas	23@ 10
Shellac	65@ 80	Prussiate, red	@ 70	Copperas, Powd.	4@ 10
Shellac	75@ 90	Sulphate	35@ 40	Corrosive Sublim	2 25@2 30
Tragacanth, pow.	@1 75	Roots		Cream Tartar	35@ 45
Tragacanth	2 00@2 35	Alkanet	30@ 35	Cuttle bone	40@ 50
Turpentine	@ 30	Blood, powdered	40@ 45	Dextrine	6@ 15
Insecticides		Calamus	35@ 75	Dover's Powder	4 00@4 50
Arsenic	08@ 20	Elecampane, powd.	25@ 30	Emery, All Nos.	10@ 15
Blue Vitriol, bbl.	@07 1/2	Gentian, powd.	20@ 30	Emery, Powdered	@ 15
Blue Vitriol, less	09@ 16	Ginger, African,		Epsom Salts, bbls.	@ 05
Bordea. Mix Dry	12@ 26	powdered	30@ 35	Epsom Salts, less	3 1/2@ 10
Hellebore, White		Ginger, Jamaica,	60@ 65	Ergot, powdered	@ 4 00
powdered	18@ 30	Ginger, Jamaica,		Flake, White	15@ 20
Insect Powder	42 1/2@ 50	powdered	45@ 60	Formaldehyde, lb.	11@ 30
Lead Arsenate Po.	13 1/2@30	Goldenseal, pow. 7	50@8 00	Gelatin	80@ 90
Lime and Sulphur		Ipecac, powd.	@ 6 00	Glassware, less 55%	
Dry	08@ 22	Licorice	35@ 40	Glassware, full case 60%.	
Paris Green	24@ 42	Licorice, powd.	20@ 30	Glauber Salts, bbl.	@02 1/2
Leaves		Oris, powdered	30@ 40	Glauber Salts less	04@ 10
Buchu	@1 05	Poke, powdered	35@ 40	Glue, Brown	20@ 30
Buchu, powdered	@1 10	Rhubarb, powd	@1 00	Glue, Brown Grd	16@ 22
Sage, Bulk	25@ 30	Rosinwood, powd.	@ 50	Glue, White	27 1/2@ 35
Sage, 1/4 loose	@ 40	Sarsaparilla, Hond.		Glue, white grd.	25@ 35
Sage, powdered	@ 35	ground	@1 10	Glycerine	20@ 40
Senna, Alex.	50@ 75	Sarsaparilla, Mexic.	@ 60	Hops	75@ 95
Senna, Tinn. pow.	30@ 35	Squills	35@ 40	Iodine	6 45@7 00
Uva Ursi	20@ 25	Squills, powdered	70@ 80	Iodoform	8 00@8 30
Oils		Tumeric, powd.	20@ 25	Lead Acetate	20@ 30
Almonds, Bitter,		Valerian, powd.	@1 00	Mace	@1 50
true	7 50@7 75	Seeds		Mace, powdered	@1 60
Almonds, Bitter,		Anise	@ 35	Menthol	7 50@8 00
artificial	3 00@3 25	Anise, powdered	35@ 40	Morphine	12 83@13 93
Almonds, Sweet,		Bird, Is	13@ 17	Nux Vomica	@ 30
true	1 50@1 80	Canary	10@ 16	Nux Vomica, pow.	15@ 25
Almonds, Sweet,		Caraway, Po. 30	25@ 30	Pepper, black, pow	57@ 70
imitation	1 00@1 25	Cardamon	@3 00	Pepper, White, pw.	75@ 85
Amber, crude	1 25@1 50	Coriander pow. 40	30@ 25	Pitch, Burgudry	20@ 25
Amber, rectified	1 50@1 75	Dill	15@ 20	Quassia	12@ 15
Anise	1 25@1 50	Fennell	35@ 50	Quinine, 5 oz. cans	@ 59
Bergamont	9 00@9 25	Flax	7@ 15	Rochelle Salts	28@ 40
Cajeput	2 00@2 25	Flax, ground	7@ 15	Sacharine	2 60@2 75
Cassia	5 00@5 25	Foenugreek, powd.	15@ 25	Salt Peter	11@ 22
Castor	1 55@1 80	Hemp	8@ 15	Seidlitz Mixture	30@ 40
Cedar Leaf	2 00@2 25	Lobelia, powd.	@1 60	Soap, green	15@ 30
Citronella	1 00@1 20	Mustard, yellow	17@ 25	Soap mott cast	@ 25
Cloves	2 00@2 75	Mustard, black	20@ 25	Soap, white Castile,	
Coccolnut	27 1/4@ 35	Poppy	15@ 30	case	@15 00
Cod Liver	2 00@2 45	Quince	1 25@1 50	Soap, white Castile	
Croton	2 00@2 25	Sabadilla	45@ 50	less, per bar	@1 60
Tinctures		Sunflower	12@ 18	Soda Ash	3@ 10
Aconite	@1 80	Worm, American	30@ 40	Soda Bicarbonate	3 1/2@ 10
Aloes	@1 56	Worm, Levant	6 50@7 00	Soda, Sal	02 1/2@ 08
Arnica	@1 50	Tinctures		Spirits Camphor	@1 20
Acafoetida	@2 28	Aconite	@1 80	Sulphur, roll	3 1/2@ 10
		Aloes	@1 56	Sulphur, Subl.	4 1/2@ 10
		Arnica	@1 50	Tamarinds	20@ 25
		Acafoetida	@2 28	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

Beef
Veal
Lamb
Pork
Canned Apples
Canned Pineapples
Evaporated Milk

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 75



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. ----- 25 00
Rumford, 10c, per doz. ----- 95
Rumford, 8 oz., doz. ----- 1 85
Rumford, 12 oz., doz. ----- 2 40
Rumford, 5 lb., doz. ----- 12 50
K. C. Brand

Per case

10c size, 4 doz. ----- 3 70
15c size, 4 doz. ----- 5 50
20c size, 4 doz. ----- 7 20
25c size, 4 doz. ----- 9 20
50c size, 2 doz. ----- 8 80
80c size, 1 doz. ----- 6 85
10 lb. size, 1/2 doz. ----- 6 75

BLUING

JENNINGS

The Original

Condensed

2 oz., 4 dz. cs. 3 00

1 oz., 3 dz. cs. 3 75

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

BEANS AND PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans ----- 9 50
Red Kidney Beans ----- 11 00
White Hand P. Beans ----- 11 50
Cal. Lima Beans ----- 11 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
Krumbles, 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

Er. Fancy Parlor 25 lb. ----- 9 75

Er. Fcy. Parlor 26 lb. ----- 10 00

Toy ----- 1 75

Whisk, No. 3 ----- 2 75

BRUSHES

Scrub

Solid Back, 3 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 80

BUTTER COLOR

Dandelion ----- 3 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 ----- 6 00

Apple Sauce, No. 10 ----- 8 00

Apricots, No. 2 1/2 ----- 4 00

Apricots, No. 10 ----- 5 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 ----- 3 20

Peaches, 2 1/2 Cal. ----- 2 25

Peaches, 10 ----- 3 50

Pineapple, 1 sl. ----- 1 25

Pineapple, 2 sl. ----- 2 45

Papple, 2 br. sl. ----- 2 25

Papple, 2 br. sl. ----- 2 40

Papple, 2 1/2, sl. ----- 3 00

Papple, 2, cru. ----- 3 60

Pineapple, 10 cru. ----- 9 00

Pears, No. 2 ----- 3 00

Pears, No. 2 1/2 ----- 3 50

Raspberries, No. 2 ----- 3 50

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

Strawb's, No. 2 ----- 4 75

CANNED FISH

Clam Ch'der, 10 1/2 oz. ----- 1 25

Clam Ch., No. 3 ----- 2 50

Clams, Steamed, No. 1 ----- 2 00

Clams, Minced, No. 1/2 ----- 2 25

Finnan Haddie, 10 oz. ----- 2 30

Clam Bouillon, 7 oz. ----- 2 50

Chicken Haddie, No. 1 ----- 2 75

Fish Flakes, small ----- 1 25

Cod Fish Cake, 10 oz.

2 35

Cove Oysters, 5 oz. ----- 1 75

Lobster, No. 1/4, Star ----- 2 00

Shrimp, 1, wet ----- 2 25

Sard's, 1/4 Oil, Key ----- 6 10

Sardines, 1/4 Oil, k'less ----- 5 50

Sardines, 1/4 Smoked ----- 6 75

Salmon, Red Alaska ----- 3 75

Salmon, Med. Alaska ----- 2 85

Salmon, Pink, Alaska ----- 2 35

Sardines, 1m. 1/4, ea. ----- 10 25

Sardines, 1m., 1/4, ea. ----- 25

Sardines, Cal. ----- 1 35

Tuna, 1/2, Curtis, doz. ----- 4 00

Tuna, 1/4s, Curtis, doz. ----- 3 30

Tuna, 1/2 Blue Fin ----- 2 25

Tuna, 1s. Curtis, doz. ----- 7 00

CANNED MEAT

Bacon, Med. Beechnut ----- 3 30

Bacon, Lge. Beechnut ----- 5 40

Beef, No. 1, Corned ----- 3 10

Beef, No. 1, Roast ----- 3 10

Beef, No. 2 1/2, Qua. sli. ----- 1 60

Beef, 3 1/2 oz. Qua. sli. ----- 2 25

Beef, No. 1, B'nut, sli. ----- 4 50

Beefsteak & Onions, s ----- 3 70

Chili Con Ca., 1s ----- 1 35

Deviled Ham, 1/4s ----- 2 20

Deviled Ham, 1/4s ----- 3 60

Hamburg Steak & Onions, No. 1 ----- 3 15

Potted Beef, 4 oz. ----- 1 10

Potted Meat, 1/4 Libby ----- 50

Potted Meat, 1/4 Libby ----- 92 1/2

Potted Meat, 1/4 Qua. ----- 80

Potted Ham, Gen. 1/4 ----- 1 85

Vienna Saus., No. 1/4 ----- 1 45

Vienna Sausage, Qua. ----- 95

Veal Loaf, Medium ----- 2 25

Baked Beans

Campbells ----- 1 15

Quaker, 18 oz. ----- 1 05

Fremond, No. 2 ----- 1 25

Snider, No. 1 ----- 95

Snider, No. 2 ----- 1 25

Van Camp, small ----- 90

Van Camp, med. ----- 1 15

CANNED VEGETABLES.

Asparagus.

No. 1, Green tips ----- 3 75

No. 2 1/2, Large Green ----- 4 50

W. Beans, cut 2 1 65 ----- 1 75

W. Beans, 10 ----- 7 50

Green Beans, 2s 1 65 ----- 2 25

Green Beans, 10s ----- 7 50

L. Beans, 2 gr. 1 35 ----- 2 45

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 40

Corn, No. 2, stan. ----- 1 10

Corn, Ex. stan. No. 2 ----- 1 10

Corn, No. 2, Fan. 1 80 ----- 2 35

Corn, No. 10 ----- 8 00

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 ----- 1 95

Peas, No. 2, E. J. ----- 1 95

Peas, No. 2, Sift. ----- 1 85

Peas, No. 2, Ex. Sift. ----- 2 25

Peas, Ex. Fine, French ----- 2 50

Pumpkin, No. 2 1 25 ----- 1 60

Pumpkin, No. 10 4 00 ----- 4 75

Pimentos, 1/4, each ----- 12 1/4

Pimentos, 1/4, 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

Spinach, No. 3 ----- 2 25

Spinach, No. 10 ----- 6 50

Tomatoes, No. 2 1 20 ----- 1 30

Tomatoes, No. 3 1 20 ----- 1 25

Tomatoes, No. 10 6 00 ----- 7 50

CATSUP.

Beech-Nut, small ----- 1 65

Lily of Valley, 14 oz. ----- 2 25

Lily of Valley, 1/2 pint -----

GELATINE



26 oz., 1 doz. case	6 50
3 1/4 oz., 4 doz. case	3 20
Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 55

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz.	35
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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

Wilson & 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
*1 Free with Ten.	

Safety Matches

Quaker, 5 gro. case	4 50
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MOLASSES

Molasses in Cans

Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6 10 lb. Blue L.	4 45
*Almetto, 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,	125 lb. bags
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

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

PEANUT BUTTER



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

PETROLEUM PRODUCTS.

From Tank Wagon.	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14
In Iron Barrels	
Perfection Kerosine	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

ISO-VIS MOTOR OILS

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



Iron Barrels

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



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

PICKLES

Medium Sour	
5 gallon, 400 count	4 75

Sweet Small

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

Dill Pickles

Gal. 40 to Tin, doz.	9 25
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PIPES

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

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef	
Top Steers & Heif.	22
Good Str's & Hf. 15 1/2	@23
Med. Steers & Heif.	21
Com. Steers & Heif. 15 @ 18	
Veal	
Top	23 1/2
Good	22 1/2
Medium	21
Lamb	
Spring Lamb	32
Good	28
Medium	26
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
Loins, med.	25
Butts	22
Shoulders	18
Starcubs	14
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 1/4
3 lb. pails	advance 1/4
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, Cer., Skinned	
16-18 lb.	@26
Ham, dried beef	
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	23 1/2
Whole Cod	11 1/2

HERRING

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

Mackerel

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

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

STOVE POLISH

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 50



Per case, 24, 2 lbs.	3 40
Five case lots	2 30
Iodized, 24, 2 lbs.	3 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 60
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
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 55
Grandma, 24 Large	3 55
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75
Old Dutch Clean, 4 dz	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sanl Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 80
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES

Whole Spices	
Allspice, Jamaica	--- @25
Cloves, Zanzibar	--- @38
Cassia, Canton	--- @22
Cassia, 5c pkg., doz.	@40
Ginger, African	--- @19
Ginger, Cochlin	--- @25
Mace, Penang	1 39
Mixed, No. 1	--- @32
Mixed, 5c pkgs., doz.	@46
Nutmegs, 70/90	--- @59
Nutmegs, 105-1 10	--- @59
Pepper, Black	--- @46

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 6. We have to-day received the schedules, reference and adjudication in the matter of Arthur E. Mullen, Bankrupt No. 3481. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show asset of \$535 of which the full interest is claimed as exempt, with liabilities of \$647.50. The first meeting will be called promptly note of which will be made herein. The list of creditors of said estate is as follows:

Wagner Bros., Kalamazoo ----- \$145.00
Carl Skinner & Son, Kalamazoo ----- 135.00
Dr. Ward Collins, Kalamazoo ----- 30.00
Dr. John Burns, Kalamazoo ----- 46.00
Borgess Hospital, Kalamazoo ----- 26.00
Tanner Bros., Kalamazoo ----- 20.00
Graves & Johnson, Kalamazoo ----- 5.00
M. Goldberg, Kalamazoo ----- 5.00
Paul Harrison, Kalamazoo ----- 120.00
Neighborhood Periodical Club,
Detroit ----- 11.00

Chase Bros. Nursery Co., Rochester,
N. Y. ----- 17.00

Brock Candy Co., Chicago ----- 46.00
G. R. News Agency, Grand Rapids ----- 15.00
Garrison's News Agency, Kalamazoo ----- 15.00
Miller Coal Co., Kalamazoo ----- 4.50

July 7. We have to-day received the schedules, reference and adjudication in the matter of Hans Bosma and Louis Van Dyke, individually and doing business as VanDyke Coal Co., Bankrupt No. 3482. The bankrupts are residents of Muskegon. The schedules show assets of \$1,743.78 with liabilities of \$3,445.26. The court has written for funds and upon receipt of same, the first meeting of creditors will be had, notice of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Muskegon, Muskegon ----- \$ 35.77
Louis Van Dyke, Muskegon ----- 544.00
Pere Marquette Ry., Muskegon ----- 101.56
Stalmer Coal Co., Chicago ----- 300.00
Ogle Coal Co., Indianapolis ----- 477.80
City of Muskegon ----- 8.50
John H. Bolt, Muskegon ----- 225.00
Mich. Home Tel. Co., Muskegon ----- 10.58
Scribner Coal & Fuel Co., Grand R. ----- 29.00
G. J. Haan Calendar Co., Grand R. ----- 75.25
Consumers Fuel Co., Muskegon ----- 20.07
W. E. Dyer Coal Co., Muskegon ----- 35.71
Home Fuel Co., Muskegon ----- 10.50
Creekland Coal Co., Muskegon ----- 106.15
Consumers Tire Sto., Muskegon unknown
Walbolt Coal Co., Toledo ----- 80.38
Lloyd & Elliott, New York ----- 210.00
Huizenga, Muskegon ----- 90.00
Swanson Garage, Muskegon ----- 1.50
Consum. Power Co., Muskegon unknown
John J. Kieft, Muskegon ----- 173.84
E. P. Kinkema, Grand Haven ----- 75.00
City of Muskegon ----- 35.77
Muskegon Co-op Oil Co., Muskegon ----- 30.42
John Stevens, Muskegon Heights ----- 15.00
Schuitema Elec. Co., Muskegon unknown
Dana Printing Co., Muskegon ----- 3.00
Western U. Tele. Co., Muskegon ----- .81
Chicago Journal of Com., Chicago ----- 13.36
Pere Marquette Ry., Muskegon ----- 270.00
Mecher Bros., Muskegon ----- 1.00
Bolema Bros., Muskegon ----- 364.52
John Wester, Muskegon ----- 9.50
Service Bureau, Muskegon ----- unknown
Ray Bosma, Grand Rapids ----- 625.00
John Anderson, Muskegon ----- unknown
Standard Oil Co., Coopersville ----- 25.00
A. McKinnon, Coopersville ----- 10.00
Durham Hdw. Co., Coopersville ----- 10.28
Peoples Savings Bank, Coopersville ----- 364.00
Charles E. Misner, Grand Haven ----- 50.00
Royal Importing Co., Muskegon ----- 5.58
Filed of Muskegon, Muskegon ----- 11.00
Glen Tomskin, Marne ----- 75.00
Buwalda Bros., North Muskegon ----- 4.50
Dr. Hannum, Muskegon ----- 30.00
Perpetual Ency. Corp., Chicago ----- 55.00

July 9. On this day was held the final meeting of creditors in the matter of South Haven Hotel Co., Bankrupt No. 3114. The bankrupt corporation was represented by Hilding. Hilding & Tubbs, attorneys. Claims were proved and allowed. The trustee was present in person. Certain creditors were present in person. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration. No dividends were paid, as the funds on hand all were derived from property encumbered and the payment of such funds, less expenses was to creditors holding liens upon the property. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, as a case without assets.

In the matter of Carl B. Ely, doing business as Johnson & Ely Candy Co., Bankrupt No. 3233, the final meeting of creditors was held April 19. The bankrupt was not present or represented. No creditors were present. The trustee was not present. Claims were proved and allowed. The trustee's final report and account was approved and allowed. Expenses of administration were ordered paid and a first and final dividend to creditors of 3.4 per cent was declared and ordered paid. No objections were made to the discharge of the bankrupt.

The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

July 9. On this day also was held the first meeting of creditors in the matter of Arthur E. Pape and Howard C. Hansen, doing business as Pape & Hansen, Bankrupt No. 3468. The bankrupts were represented by attorney C. F. Olmstead. Howard C. Hansen was present in person and sworn and examined, without a reporter. Earl Miller, of Ludington, was named trustee, and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Edward J. Zwemer, individually and trading as Wooden Shoe Sweet Shop, Bankrupt No. 3467. The bankrupt was present in person and represented by attorneys Van Duren & Van Duren. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Samuel P. Berns, Bankrupt No. 3165. The bankrupt was not present in person, but represented by Knappen, Uhl & Bryant, attorneys. No creditors were present or represented. No claims were adjourned to Nov. 15 to permit the examination and allowed. The meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Howard Vande Water, Bankrupt No. 3451. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. 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 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.

July 10. On this day was held the first meeting of creditors in the matter of David A. Pearce, individually and trading as Sanitary Engineering & Plumbing Co., Bankrupt No. 3474. The bankrupt was present and represented by Dorr Kuizema for Cornelius Hoffius. Creditors were present by G. R. Credit Men's Association. Claims were filed, but not considered. The bankrupt was sworn and examined, without a reporter. Shirley De Groot was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

July 10. On this day was held the first meeting of creditors in the matter of Fred Meinke, Jr., Bankrupt No. 3463. The bankrupt was present in person. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Lyman Simonton, Bankrupt No. 3470. The bankrupt was present in person and represented by attorney John J. McKenna. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of William N. Price, Bankrupt No. 3469. The bankrupt was present in person and represented by attorneys Linsey, Shivel & Phelps. No creditors were present in person, but represented by R. K. Branch, agent. 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 Irving Thompson Motors, Bankrupt No. 3205, the final meeting of creditors was held April 27. The bankrupt was not present or represented. The trustee was present. Claims were allowed. The trustee's final report and account was approved and allowed. Expenses of administration and a first and final dividend to creditors of 14.7 per cent was declared and ordered paid. No objections were made to the discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court.

July 9. We have to-day received the schedules in the matter of Fred Mallett Walker, Bankrupt No. 3454. This was an involuntary case. The schedules show assets of \$6,833.94 of which \$2,750 is claimed as exempt, with liabilities of \$10,236.72. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt is as follows:

Pioneer Mfg. Co., Cleveland ----- \$ 13.39
J. B. Pearce Co., Cleveland ----- 61.56
Rime Co., Chicago ----- 173.42
Rosenberg & Co., Toledo ----- 78.75
A. L. Randall Co., Chicago ----- 199.80
Paul Steketee & Sons, Grand Rap. ----- 198.13
Sheboygan Chair Co., Sheboygan ----- 76.05
Sherwin Williams Co., Cleveland ----- 25.00
G. O. Sellers & Co., Elmwood, Ind. ----- 95.75
Sunlite Co., Milwaukee ----- 19.20
Simmons Co., Chicago ----- 48.58
St. Johns Table Co., Cadillac ----- 121.25
Standard Plate Glass Co., Flint ----- 1.68
Waite Carpet Co., Oskosh ----- 90.50
A. Wiegell & Sons, Milwaukee ----- 69.27
Geo. C. Wetherbee, Detroit ----- 114.76
Western Shade Cloth Co., Chicago ----- 74.25
A. T. Wahlravn Book Cover Co.,
Dallas, Texas ----- 51.96
Wolverine Uph. Co., Grand Rapids ----- 197.50
Detroit Vapor Stove Co., Detroit ----- 407.36
S. A. Maxwell Co., Chicago ----- 365.69
Berkey & Gay Furniture Co.,
Grand Rapids ----- 118.92
Sligh Furniture Co., Grand Rapids ----- 214.00
G. R. Bedding Co., Grand Rapids ----- 221.73
H. Neurer Glass Co., Cincinnati ----- 20.52
Carson-Piere-Scott Co., Chicago ----- 50.00
Shaafsma China Co., Grand Rapids ----- 36.00
D. B. DeYoung, Grand Rapids ----- 78.00
Baldwin Stove Co., Cleveland ----- 67.75
George C. Mages Co., Chicago ----- 35.39
Nickolson Kendall Furn. Co.,
Huntington, W. Va. ----- 79.00
Arcadia Furn. Co., Arcadia ----- 42.00
H. Leonard & Sons, Grand Rapids ----- 54.54
Luxury Furn. Co., Grand Rapids ----- 98.50
Chicago Mission Furn. Co., Chicago ----- 13.00
Beckley Ralston Co., Chicago ----- 226.81
Illinois Philip Carey Co., Chicago ----- 6.19
Hoosier Mfg. Co., Newcastle, Ind. ----- 55.50
Michigan Seating Co., Jackson ----- 43.50
Philip Drinkaus Co., Detroit ----- 35.30
Howard City Furn. Co., Howard City ----- 21.85
Klearflax Linen Looms, Duluth,
Minn. ----- 128.49
Vaughan Bassett Co., Glax, Va. ----- 84.50
Fox Furnace Co., Elyria, Ohio ----- 118.13
C. F. Streit Mfg. Co., Cincinnati ----- 46.50
Bedel Mfg. Co., Marion, Ind. ----- 287.61
Japanese Chinaware Co., Cleveland ----- 56.76
C. J. Litscher Electric Co.,
Grand Rapids ----- 250.54
Bremmeyer Bain Co., Petoskey ----- 185.39
Northern Furn. Co., Sheboygan ----- 72.00
Burton Dixie Corp., Chicago ----- 30.00
National Mattress Co., Grand Rap. ----- 98.00
C. S. Johnson & Sons, Racine ----- 24.40
Lima Mattress Co., Lima ----- 272.50
Golden Star Polish Co., Kansas City ----- 61.50
Columbia Storage Co., Grand R. ----- 109.36
Besarts, Grand Rapids ----- 46.40
Burnham Stoepel Co., Detroit ----- 12.30
Belding Basket Co., Belding ----- 11.67
McConnek-Kerr Co., Detroit ----- 22.42
Webber Ashworth Co., Cadillac ----- 66.00
Herpolsheimer Co., Grand Rapids ----- 638.73
Globe Bindery, Chicago ----- 27.00
Foster Bros. Mfg. Co., Utica, N. Y. ----- 111.03
A. B. Chair Co., Charlotte ----- 41.50
Huenfeldt Co., Cincinnati ----- 31.82
Furniture City Casket Co., Grand R. ----- 111.00
Larsen Richter Co., Chicago ----- 34.51
Michigan Public Service Co.,
Boyer City ----- 6.72
F. O. Barden & Son, Boyer City ----- 19.01
Beckett Tire & Repair Co., Gaylord ----- 8.00
East Jordan Cabinet Co., E. Jordan ----- 33.18
Kimmark Rug Co., Neenah, Wis. ----- 149.34
Michigan Bell Telephone Co.,
Boyer City ----- 17.53
First National Bank, Boyer City ----- 2,795.85

Jackson Grocer to Summer in Europe.

Matt H. Lincoln, the veteran grocer and meat and fuel dealer, of Jackson, will spend two months in Europe this summer. He will be accompanied by his wife. In a recent letter to the Tradesman Mr. Lincoln says:

"We notice that our subscription to your valuable journal is about to run out. As you know, we have not missed a copy of the Tradesman for a number of years and do not want to now.

"We are enclosing check for \$6 to pay for the journal two years in advance. Owing to hard work and conscientious reading of the magazine, Mrs. Lincoln and I are enabled to take a trip abroad for a couple of months. While I am away I don't want the boys to miss a single number of the magazine."

Better Than a Deed.

An old negro had just paid the last installment on a small farm when the realtor who sold it said, "Well, Uncle Joe, I will make you a deed to the farm now since it has been paid for." "Boss," the old darky replied, "if it am all de same to you I had much

rather you would give me a mortgage to de place."

The realtor, somewhat surprised, said, "Uncle Joe, you don't seem to know the difference between a mortgage and a deed."

"Well, maybe not," said Uncle Joe reminiscently, "but I owned a small farm once to which I had a deed and de Fust National Bank had a mortgage and de bank got de farm."

Bond Printing Is a Business in Itself

It requires not only the proper Bond Blanks but a knowledge of Bonds coupled with skill and painstaking care.

We Have the Blanks
We Have the Skill
We Use the Care

BOND PRINTING IS OUR BUSINESS

We undoubtedly print more Bonds and Certificates of Stock than any other printers in Michigan

TRADESMAN COMPANY

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.

Random Shots and Perhaps Some Bullseye Hits.

(Continued from page 20)

most people are looking for those two important things."

The grocer who realizes those points and acts on them with firm conviction is not apt to be left in the discard.

"Among other things, we keep our store well lighted. We paint the exterior a light color and that helps a lot. We have our staff thoroughly impressed with the fact that the store must look as clean and tasty as possible if we are going to hold our own under these conditions. This is proving a very powerful advertisement for us.

"We find table and counter displays a great help and we price the goods displayed thereon as much as possible in odd cents.

"We find buying a problem. But we believe a good way to solve it is to work closely with a good wholesaler who is willing to help us work it out. We believe we can obtain better results this way than by shopping around and it takes a lot less of our time, so we concentrate our purchasing.

"Whenever we can use the phone for selling. We impress our people with the idea that the phone is there for selling goods as well as taking orders. We have to be very careful about how we do it, but we do some of it every day and leave our trade feeling very good about it."

And that, too, furnishes its own sufficient commentary.

Paul Findlay.

Items From the Cloverland of Michigan.

Sault Se. Marie, July 17—The few warm days of last week make quite a difference with our tourist travel, started to fill the camp; but it did not last long for since we have had a cool spell which checked the influx. From now on the increase will be more noticeable. The same condition also obtains at the resorts, as it takes the hot weather to hurry our tourist business. Many are coming back each year and telling us we have more to offer to the tourist than any other place which they have visited; not only the cool breeze of the lakes, but the many side trips in this vicinity, the Canadian shores and the numerous resorts of the Les Cheneaux Islands, the Locks. With our new hotel and the number of our private homes now open to receive tourists, they are taking no chances in coming here.

The Mackinac Motor Bus Co., which operates between the Soo and St. Ignace, has inaugurated a Sunday passenger service, the busses leaving at the same time as during the week, 7 a. m. and 3 p. m. central standard time.

Carl Widenhoefer, who for the past five years has been in charge of the Metropolitan Life Insurance Co. here, has severed his connection with that company to become General Agent for Reliance Life Insurance Co. of Pittsburgh, with offices at 1098 Portage avenue. Mr. Widenhoefer has made many friends during his residence here who wish him every success with the new company.

C. A. Dalagher, book-keeper for Swift & Co. branch here, has returned from his vacation, surprising his many friends by bringing back a bride. They will reside in a cozy apartment on Easterday avenue.

Glen Smart traveling salesman for Swift & Co. here started on his vacation this week; but the first thing that he did was to get married and take his

bride with him on the trip. With Mr. Smart and Mr. Dalagher both married only one of the Swift's local organization remains single; and from what we are able to learn Jerry is thinking seriously about making it unanimous.

"Michigan must have a shore line highway," is the slogan of the newly organized Chippewa Scenic Route Association, which has as its object the promotion of an automobile road through Chippewa county paralleling the shore line as nearly as possible. The first move will be to improve the strip of road between Cedarville, Mackinac county, and Cameron Corners on M 48, a few miles West of DeTour. It is hoped eventually to have the highway extend from DeTour to the Soo and along the St. Mary's river and go North and West of the Soo, following the shore line as nearly as possible to White Fish Point and beyond into Alger county.

Family troubles often bring divorces, but the dishes get most of the breaks. Thos. A. Leigh, in charge of the shipping department for Swift & Co. here, has returned from his vacation, part of which he spent at Thessalon, Ontario, attending a meeting of the Orange Lodge, of which he is president.

Morton & Lunt have opened a curio store on Route U. S. 2 six miles North of St. Ignace, known as Fort Algonquin. The place is built on the order of a fort and adds much to the attraction of that vicinity. Messrs. Norton & Lunt are traveling salesmen for curios and Mrs. Lunt is in charge of the new store.

The real difference between the schoolboy of to-day and the one of forty years ago is that the latter went without shoes, and the former goes without his hat.

John Hotton, the old pioneer butcher, has decided to retire from business for the present. John has decided that the people do not eat as much now since the price of beef is so high, and the small profit in the meat business did not look attractive enough to compensate him for the hard work involved. He has made no plans for the future. During the many years he has been engaged in the meat business he has seen many changes. In the early days the Hotton market did the largest retail marine business in this part of the country; but, like many other classes of trade, the larger companies are doing away with the middle man, and operate their own supply stations.

The Bear Club Inn is the name of the new road house opened along route U S 2 and situated on the Hessel corner. It will be operated by Block & Powell. A free summer garden equipped with tables and chairs is maintained with the place and a specialty will be made of fish and chicken dinners.

They used to gas on the steps, now they step on the gas.

W. G. Tapert.

He Hadn't Time.

He hadn't time to greet the day,
He hadn't time to laugh or play;
He hadn't time to wait a while,
He hadn't time to give a smile;
He hadn't time to glean the news,
He hadn't time to dream or muse;
He hadn't time to train his mind,
He hadn't time to be just kind;
He hadn't time to see a joke,
He hadn't time to write his folk;
He hadn't time to eat a meal,
He hadn't time to deeply feel;
He hadn't time to take a rest,
He hadn't time to act his best;
He hadn't time to help a cause,
He hadn't time to make a pause;

He hadn't time to pen a note,
He hadn't time to cast a vote;
He hadn't time to sing a song,
He hadn't time to right a wrong;
He hadn't time to send a gift,
He hadn't time to practice thrift;
He hadn't time to exercise,
He hadn't time to scan the skies;
He hadn't time to heed a cry,
He hadn't time to say good-bye;
He hadn't time to study poise,
He hadn't time to repress noise;
He hadn't time to go abroad,
He hadn't time to serve his God;
He hadn't time to lend or give,
He hadn't time to really live;
He hadn't time to read this verse,
He hadn't time—he's in a hearse—
He's dead!

Catnip Raised For Capturing Wild Beasts.

Forty ounces of catnip oil at \$100 per ounce were produced by the Biological Survey on less than an acre of land at Saratoga Springs, N. Y., for use in baiting traps for mountain lions and bobcats, the Department of Agriculture stated.

The statement follows in full text:

In its co-operative predatory animal work in the Western range states, the Biological Survey uses small quantities of catnip oil as a lure for trapping mountain lions and bobcats. To obtain this oil catnip plant has been grown on a small plot of land on the fur animal experiment station maintained by the Biological Survey at Saratoga Springs, N. Y.

A good crop of catnip was grown this year, from which 48 ounces of crude catnip oil were distilled, making approximately 40 ounces of refined oil, valued at \$100 an ounce. The yield was obtained from three-fourths of an acre.

Impresses His Salesmen With Profit Item Selling.

A wholesale grocer who wants his men to make greater efforts on profitable items presents the matter to them in a bulletin as follows:

Salesman A sells paper napkins. Why don't you?

Salesman B sells pipes. Why don't you?

Salesman C sells Paris garters. Why don't you?

Salesman D sells candy drops. Why don't you?

Salesman E sells oil cloth. Why don't you?

Salesman F sells brooms. Why don't you?

Genuine Reptile Leathers in Bags.

One of the leading bag makers is using only genuine reptile leathers this spring for entire bags or as trimming where such items are to form ensembles, with shoes showing similar trimming. Such bags are confined to one special line for general selling, but in addition orders are being received from shoe retailers for bags to match outstanding shoe patterns. So far this type of ensemble bag and shoe is more a feature of the better grade stores that charge from \$15 to \$35 a pair for shoes. Staple colors are selling best, although beige and gray are expected to be in demand later on.

Business Wants Department

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

FOR SALE—My needle work shop, hemstitching and fancy button making in connection. Good location, in resort city of 9,000. Leaving city reason for selling. Marie H. Walker, Ludington, Mich. 891

FOR SALE—Dry goods stock, A-1 CONDITION, mostly STAPLES, with MODERN FIXTURES, in one of the BEST TOWNS in Michigan. Very PROFITABLE farming trade. Invoices \$4,500, priced \$2,500, cash. C. L. Parsons, Salsine, Mich. 892

Fixtures For Sale—My complete set of modern drug store fixtures, including 80 feet Wilmarth sectional side wall fixtures, walnut finish. Can be seen at my store in Stanwood. Will sacrifice for quick sale. Jno. R. Knorr, Stanwood, Mich. 893

JEWELRY OPTICAL AND GIFT SHOP—For Sale. Established forty years. GOOD business. Live town, near Hammond. Lock Box 191, Lowell, Indiana. 894

Salesmen—If you call on dry goods and general stores, and can sell stamped goods, write for our commission proposition, stating territory desired. Colonial Manufacturing Co., 2408 University Ave., St. Paul, Minnesota. 895

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

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.

For Sale Cheap—Two horse power alternating current motor. Good condition. Also job printing outfit. Parmelee, Matherton, Mich. 889

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.

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.

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—

CATCHING COMES FIRST.

"The most startling thing is the small number of criminals caught by the police." This is the "high spot" in the report made to the National Crime Commission by its committee on inefficiency of police and courts. It recalls the old recipe for making a rabbit pie: "First, catch your rabbit."

Along with this low percentage of criminals apprehended goes a large percentage of apprehended criminals who escape through the meshes of our judicial processes. For the small number of criminals caught the report blames lack of intelligence in the police. For the large number who escape conviction it blames our decentralized court system, the poor character of our minor judiciary, lax administration of the bail system, needless reliance upon grand and petit juries and irresponsible work by prosecuting attorneys.

Drastic penalties cannot take the place of certainty of punishment. The ordinary criminal will run the risk of a heavy penalty which is uncertain much more readily than he will face a lighter penalty which is practically sure. In our war on criminality we have almost ignored this psychology. We have acted as if nothing could be done to increase the certainty of capture and we have loaded the penalty with dire threats. Adequate punishment is an essential part of criminal procedure, but in a vast number of cases we are not punishing at all simply because we are not getting our hands on those who deserve to be punished.

The report to the Crime Commission cites startling results of tests in Cleveland, where 25 per cent. of the detectives were found to be of "markedly inferior mentality." Yet it is Cleveland which has the best record for arrests for murder and manslaughter, 83 per cent. actually being 1 per cent. higher than the corresponding figures in England. On robberies, however, the Ohio city has a record of only 49 per cent. against England's 80. Possibly the army intelligence tests are not all they might be. In any event, it must be evident that we need to devote ourselves much more vigorously to the first step in punishment—detection and capture of the criminal.

Open Letter to Ralston-Purina Co., St. Louis, Mo.

Kent City, July 16—Last Friday, July 13, four ladies in an old Dodge touring car, Michigan license No. 699-346, made a house-to-house canvass of our town, peddling your products from a basket carried on the arm. The "manager" claimed to be Mrs. R. Clark general delivery, Grand Rapids, Mich. They did not obtain a peddler's license from our village clerk and when some of our customers informed them they could buy these products at the grocery store, they replied that their stock was more fresh than that which had grown stale on the grocers' shelves. Among others, this statement was made to the writer's wife, and when she made herself known, your representative made a hasty exit.

I took the car and ran out to have a talk with these people. I found one lady just leaving a house with a basket of your products on her arm, and she referred me to the manager, who was in the car nearby. Mrs. Clark admitted she had no peddler's license, but said there is no ordinance against taking

orders. My wife was with me, and to her testimony that they were selling outright, she replied they had just started in selling, which was also a lie, as they had called at my home fairly early in the morning, and it was then 11:30 a. m. She said her husband is the manager for this district and they are working for you people. Informed the one lady was using as a selling point that their stock was more fresh than the grocers', Mrs. Clark said this was contrary to her instructions.

These people claimed to be co-operating with us, but we knew nothing about them until the village marshal came in looking for them, and several of our customers came in enquiring about them, remarking the deal looked phony and decidedly irregular.

We pay over \$1,000 per year in taxes for the privilege of doing business in this community and these women were not willing to pay the small fee asked for a peddler's license. If they stayed here a month they couldn't undo the damage they did to your legitimate business in knocking the grocer. This same thing happened last year in the same manner. We appreciate advertising and co-operation and are strong for it, but we can't see through this deal. Do you lay any claim to this party? If so, what explanation, if any, have you to offer in the premises?

A. H. Saur & Sons.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 17—Paul Gezon and family left Monday on a motor trip through Canada to Buffalo and Niagara Falls. He will call on a number of Dominion grocers en route to acquaint himself with business conditions in Canada.

Louis J. Koster (Edson, Moore & Co.) leaves Aug. 6 for Boston, where he will spend a couple of weeks, after which he will visit New York and Washington. He will be accompanied by his wife and daughter.

James Addison Morrison, who was a prominent factor in the wholesale grocery business of Grand Rapids up to thirty-four years ago, when he removed to Colorado Springs, is in the city to-day for a few hours. He is spending a week or two with Edward Frick at his home near Douglas. Mr. Morrison is now convalescent from a long illness and has been helped very materially by the baths at Excelsior Springs, Mo. He has changed very little in appearance during the past thirty-four years he has been located in Colorado. For a time he was associated with the late John Shields in the wholesale grocery business there. For the past fifteen or twenty years he has been engaged in the life insurance business, in which he was remarkably successful.

Twelve "If's"

If you want to be respected you must respect yourself and others.

If you want to control others you must learn to control yourself.

If you want friends, be friendly.

If you want love, don't be stingy with your own love.

If you want justice, be fair with others.

If you want consideration, be considerate.

If you want to be great, be simple and humble, but firm.

If you want courtesy, be courteous.

If you want to be strong, be quiet but unafraid.

If you want to keep your character and reputation above suspicion, keep good company or none.

If you want to preserve your honesty, keep your conscience alive.

If you want to be popular, never say an unkind word about any one.

WHERE OLD AND NEW MEET.

Following a custom which has endured for more than three centuries, several thousand of the picturesque peasants of Brittany gathered at Saint Malo a few days ago for the annual blessing of the fishing fleet, which every year spends the summer off the Grand Banks of Newfoundland. It is a ceremony which goes back beyond the days when France and Great Britain were fighting for empire in the West and when the fishing rights off the coast of the New World were one of the causes of those wars in which the colonies of the Atlantic seaboard played their part by levying troops against the French and their Indian allies.

Saint Malo won its wealth from the fishermen who first braved the Atlantic in the seventeenth century and still owes a great deal of its prosperity to its fishing fleet. The three-masted sailing vessels—this year there were seventy-four of them—leave the port every year before the arrival of spring and during the long months off the Grand Banks brave the perils of the sea as they have done for centuries. The ceremonies attendant upon their departure, when the peasants, garbed in their old provincial costumes of velvet and lace, watch the priests of their church bless each ship, is a relic of the past undisturbed by the passage of time.

The scene might almost be laid in the seventeenth century instead of the twentieth—almost, but not quite. This year, we read in the reports from France, "twenty oil-burning, electrically driven fishing smacks will be part of the fleet."

Tropicals Now Meet Good Call.

Retail turnover of men's tropical weight suits has improved notably in the past week or so because of the hot weather. The demand has led to a fair amount of re-ordering in the wholesale market, which, until the present activity developed, was unusually quiet. Retailers are said to be planning to hold no sales of the merchandise for a while yet. Consumer demand cleaned out their early stocks, and full mark-ups are to be taken on the suits now being purchased.

Suspenders Popular Again.

Suspenders have now definitely returned to favor as items of men's apparel. Manufacturers say the spring and summer demand for these accessories showed substantial gains over the same periods last year. The outlook for the coming fall is described as particularly good, owing to the trend toward English cut trousers,

which hang best when supported by "braces." Novelty designs worked out in rayon are stressed in the merchandise, there being as many as six colors in a single pattern.

One of our thinkers finds consolation and reason for gratulation in the fact that the youth of to-day is so frankly willing to discuss sex matters. It would help, too, if it were willing to discuss anything else.

The sincere alone can recognize sincerity.—Carlyle.

The reward for a good deed is to have done it.

ORDER YOUR COPY of PAUL FINDLAY'S BOOK TODAY!

—consists of 107 pages of brass-tacks plain talk on practical grocery merchandizing, the result of over 40 years' grocery experience.

—has three charts under the back cover which alone are worth more than the entire cost to any merchant.

—it is substantially bound in durable paper cover—strong enough to stand two years of abuse or a lifetime of fairly humane treatment.

Price, \$1.25 Per Copy, postage prepaid.



Paul Findlay, Merchandiser.

If, after reading this book through, you are not more than satisfied with your investment you may return it and your money will be cheerfully returned.

Send Us Your Order To-day

Tradesman Company
Grand Rapids, Michigan

TRUSTEE MORTGAGE SALE

The stock of men's furnishings, hats, and caps, formerly owned by Paul Crane, will be sold at public auction under trust mortgage given to me as trustee for creditors, on Tuesday, July 24, 1928, at 10 o'clock in the forenoon (Eastern time), at the Paul Crane store, 120 South Mitchell street, Cadillac, Mich. Inventory shows stock about \$3,000, fixtures about \$5,000, and book accounts about \$800. Right reserved to reject any and all bids, and to sell at private sale. Inventory open to inspection at my office.

July 16, 1928.

FRED C. WETMORE, TRUSTEE,
CUMMER-DIGGINS BUILDING CADILLAC, MICH.