

MICHIGAN TRADESMAN

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Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, JULY 25, 1928

Number 2340

Where the Heart Can Rest

I turned an ancient poet's book,
And found up the page:
"Stone walls do not a prison make,
Nor iron bars a cage."
Yes, that is true, and something more:
You'll find where'er you roam,
That marble floors and gilded walls,
Can never make a home.
But every house where love abides,
And friendship is a guest,
Is surely home, and home sweet home,
For there the heart can rest.

Henry Van Dyke.

Why Sacrifice Profits?

It is not necessary when you stock and sell well-known merchandise on which the price has been established through years of consistent advertising.

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 35 years

25 ounces for 25¢
(more than a pound and a half for a quarter)

we have established the price — created a demand and insured your profits.

You can guarantee every can to give perfect satisfaction and agree to refund the full purchase price in which we will protect you.

**Millions of Pounds Used by Our
Government**



It pays to feature the STARS

Babe Ruth packs them in the ball parks. Gloria Swanson fills the movie houses. Paul Whiteman's Orchestra rarely finds a theatre large enough to hold the crowds.

If the *stars* are on the bill, the rest of the program takes care of itself.

And so with the grocery business. It pays to feature the stars—the nationally advertised leaders — for then sales of all the other items will naturally follow.

When you pick out drawing cards for displays and for special events, remember that Postum Products are all leaders, and that you can count on them because Postum Company is the largest national advertiser of grocery specialties.

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

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



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E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

EDUCATION AND INCOME.

A question of perennial interest for the young college graduate is his potential earning power. After four years of academic work what income may he expect to have after another four years of business or professional experience? In what lines of work is the subsequent increase in salary likely to be greatest?

These questions cannot be accurately answered, but a new attempt to throw some light on graduate earning power has been made by a study of salary statistics among the members of the class of 1916 of Princeton University.

A survey four years after graduation placed the median salary at \$2,340 and that nine years after college at \$5,000. As only 184 men, or 51 per cent. of the class, answered the questionnaires sent to every member, these figures are not conclusive. On the other hand, the adoption of the median rather than the average salary largely eliminates the abnormal influence on the figures of a few men earning far above the average, while the returns of those stating they were in a family business have been left out.

What is perhaps the most interesting phase of the study is the classification by occupational groups. Taking those in which enough returns were made to give the figures substantial value, we find that investment banking showed the greatest financial return. The median salary of this group—nine years after college—was \$6,000, with 71 per cent. showing an income above the general median.

Teaching was at the foot of the list, with a median salary of \$3,150 and only 4.8 per cent. earning above the general median. The manufacturing, distributing and selling groups were all above the general median, with salaries ranging from \$5,400 to \$6,000. Law also was above the line, with more than half this group earning above the general median. The other professions were distinctly lower, with median salaries running some \$2,000

below those of the business groups.

These figures are generally what might have been expected, although it should be remembered that the professional man starts under a handicap because he usually has post-graduate work to do before he can begin earning his salary. In many cases a few years will bring him up to the business man.

If such a survey were to be extended to other classes and universities and so be made to afford the basis for statistics concerning large numbers of college graduates, the results would be more significant. It might eventually be possible to arrive at some conclusion regarding the mooted point of the financial value of a college education.

DOES IT RUN WITHOUT FUEL?

The sad history of tide-machines and perpetual motion contraptions has taught even laymen to be wary of any device heralded as revolutionary.

The brilliant history of the last century has taught laymen and scientists as well to be constantly on the lookout for discoveries as epoch-making as the steam engine, the electric dynamo, the airplane and the automobile.

When we read that a small motor has been devised to run 3,000 hours without fuel, should we be wary or hopeful? Should we rush to greet a new age or merely pity another nut?

The facts in the case of the magnetic motor designed by Lester Jennings Hendershot, who has been at various times fireman, engineer and bugler with a machine gun company, are extremely vague. Apparently, if we are to believe the sketchy accounts of several hard-headed engineers who have investigated his invention, Mr. Hendershot has worked out a new method of winding the armature of an electric motor so as to draw directly upon the currents which are roaming unhitched and useless in the air and the ground. So far, he has only produced a model about the size of the motors used in vacuum cleaners. From here to the operation of automobiles and airplanes is a long step, even if his basic principle is valid, which seems to be gravely in doubt.

Some day, to-morrow, next year or more probably not for many decades, a mechanical principle will be found to replace the gasoline motor. Everything in human progress teaches us the constant replacement of technical devices by subsequent improvements. The miracles which have occurred in the field of electricity since the beginning of this century justify us in being prepared to hail the new king of transportation by land and air at any moment. Perhaps this is the moment; more probably it is not.

If it is, we shall see, in the next few years, a series of extraordinary events. The internal combustion engine may completely disappear, leaving the countryside strewn with the abandoned hulks of 23,000,000 useless automobiles. The airplane industry may take a tremendous bound forward. Oil as a national factor, and as a source of international jealousy and dangerous competition, may suddenly fade out of the picture. And the cruel possibilities of modern warfare may be increased ten-fold.

Caution tells our imaginations to go slow. But caution said the same thing to the first balloonists, the first gliders, the first automobilists and, a hundred thousand years earlier, to that romantic idiot who first took it into his head that round wheels were more efficient than square ones.

BUSINESS AND TEACHING.

John D. Clark, president of the Midwest Refining Company and a director of the Standard Oil Company of Indiana, has set a most admirable example. He plans to resign his business connections and after a period of academic training will become identified with some college or university as a lecturer on law and economics.

It is seldom that the route to teaching is by way of a successful business career. A common undergraduate suspicion of teachers on economic subjects is that they have adopted their profession either because of business failure or because of fear of such failure. Occasionally it is justified. More often the professor is a man more interested in theory than in practice, and his students feel that he is out of touch with the business realities which would make his lectures both more interesting and more immediately valuable.

A man who has succeeded is invariably an influential force in scholastic life if he can combine with this record a real ability to teach. But it is too much to expect many men to make the financial sacrifice teaching entails. Occasionally we find examples of it—that of the historian Rhodes comes instantly to mind—but it is all too seldom.

HIGH COST OF ILLNESS.

Illness costs the people of this country nearly \$4,000,000,000 a year directly. Indirectly, both estimates being made by Homer Folks, illness costs the country more than \$15,000,000,000 a year. In the indirect cost is counted the loss of what would have been the future net earnings of persons dying prematurely from illness.

Of the large amount, either direct or indirect, which represents the cost of illness, only a small fraction goes for prevention. The largest item in the direct cost is that of loss of wages, which runs to more than \$1,200,000,000

annually. This is more than fifteen times the amount spent for prevention by public and private agencies combined.

One of the most disheartening items in the list is that of expenditures for quacks, which Mr. Folks puts at \$120,000,000 a year, or almost half the country's annual dental bill. Some idea of the field for quackery in the twentieth century may be gained from the statement that schools for the training of some of these irregular practitioners hold out to prospective students the prospect of an income of \$8,000 a year within a short time after graduation.

Can the cost of illness be distributed and thus be made to bear less heavily upon the individual person or family? To a slight extent it is so distributed, the cost of medical attention being met in part by insurance companies, fraternal orders, factories, trade unions, poor-law authorities and others.

The largest factor in distributing the direct cost of illness is the modern hospital. In this State, for instance, the expenditures of hospitals, public and private combined, amount to \$46,000,000 annually. Of this sum \$25,000,000, or slightly more than half, is provided by others than the patients, coming from endowments, contributions and taxation.

But, as Mr. Folks points out, distribution, while desirable, is by no means the same thing as prevention. The health of the individual or of the community is no better as a result of spreading the cost of illness over a larger number of persons. In fact, distribution becomes harmful if it slackens the effort for prevention. Both are needed. As we develop them we shall be a more prosperous and happier people.

HEAT—HERE AND ABROAD.

To those inured to seaboard or mid-land summers, the widely heralded heat wave in Central Europe must seem a bit overadvertised. Dispatches from Berlin report a temperature of 95 in the shade, a mark which our own thermometers surpass with tiresome monotony. As in America, the heat wave abroad has been marked by many deaths by drowning or in automobile accidents following an exodus from the crowded cities to seashore and country. The great suffering caused by high temperatures in Europe is explained by the fact that they are unusual. The mean July temperature at Cologne, for example, is 68 degrees, Heidelberg, Germany's warmest spot, seldom records a temperature above 93 degrees. A more serious condition exists in Czecho-Slovakia, where drought prevails. Probably this absence of rain in Central Europe explains its unprecedented weather.

THE RAYON INDUSTRY.

Its Origin, Rapid Development and Wonderful Expansion.

In the Western world, raw materials used in the making of yarns and fabrics have, until recent years, been practically confined to cotton, wool, silk, flax and hemp. A few years ago, a new material appeared in the form of fiber silk made from bisulphite woodpulp. As fiber silk, it did not find a ready market and its wearing qualities were in doubt.

The industry languished during the war and it was not until 1918 that fabrics made from the new material began to enjoy an increasing popularity. With the appearance of silk, and with many of the qualities of silk, it only remained for the producers to so perfect their yarn as to give it better wearing qualities and to make it more resistant to the effects of contact with water, particularly perspiration.

Almost as soon as the term "rayon" was adopted to designate the new material, the development of the industry was speeded up and consumption grew from a few million pounds per year to over 100 million pounds in the year 1927.

Viscose, which may be used as a general term designating the base from which rayon is made is now produced in the United States, Great Britain, Germany, France, Italy, Holland, Switzerland and Japan. During 1927 the United States produced 75,000,000 pounds; Italy, 51,000,000 pounds; Great Britain, 39,000,000 pounds; Germany, 35,000,000 pounds; and France, 33,000,000 pounds. Outside of the United States, production is increasing most rapidly in Great Britain, which country promises to produce more than 50 million pounds in 1928, while Italy's output will make a material gain over last year. Production in the United States this year is expected to exceed 100,000,000 pounds, which would still fall short of our consumptive needs. Of the 101,000,000 pounds consumed in the United States last year, 75,000,000 pounds was made during the year; 16,000,000 pounds was imported; and 10,000,000 pounds was used from the carryover from the previous year.

Domestic consumption this year will approximate 125,000,000 pounds, which will necessitate importations of nearly 25,000,000 pounds. There was practically no carryover from 1927.

The greatest consumptive market for the yarn is in women's underwear, the material being used to no great extent in men's wear. More than one-half of the entire output is now going into women's underwear and hosiery.

The best material for the manufacture of the yarn is still bisulphite woodpulp and there appears to be little chance of any other base taking its place. Insurance of an adequate and unfailing supply of the raw material is found in the fact that not more than 2 per cent. of this kind of pulp is now used in rayon manufacture, the total so used being somewhat more than 125,000 tons in 1927. Cotton linters produce a better grade of yarn but the

cost of linters is two to three times that of pulp. Several manufacturers are using a blend of woodpulp and cotton. The latter material gives promise of great development as the admixture of cotton improves the spinning quality of the yarn and helps to prevent ringing and other faults which appear in the process of knitting or weaving.

Bisulphite pulp only is used in the manufacturing process and the pulp is usually made from spruce, although hemlock and poplar have been so used, as have numerous other woods and grasses. The product of spruce pulp, with a proper admixture of cotton, seems to be favored by knitters and weavers.

The industry is as yet a mere infant, amounting in the consumption of base materials to little more than 2 per cent. of the cotton industry. The possible growth of the rayon business is impossible of calculation as new uses are constantly being developed, and the introduction of rayon into men's wear has not yet really begun.

Not only has the quality of the fiber been constantly improved but the price, which reached a peak at the end of 1919, has gradually but steadily declined from \$7.75 a pound at that time to less than \$1.30 per pound average for all of last year. The price seems to have been based, not so much upon the cost of production, as upon the price of cocoon silk with which it must compete. With the price of silk averaging \$11.22 in 1919-1920, rayon averaged \$6.75. The price of rayon has remained practically unchanged for a year and a half and is now quoted at \$1.30 (300-grade A), with cocoon silk quoted at \$4.60 (Japan extra).

The market is full of low grade, poorly made, rayon products. These articles of wearing apparel have caused the idea to gain currency that rayon is an inferior or poor grade of silk. The public mind should be disabused of the idea that rayon is an imitation of silk. Rayon should take its place with the other weaving and knitting fibers and be recognized in its own field as are cotton, wool, silk and linen. From the viscose base, we can make a substitute for cotton, silk or wool so that the fiber is no more an imitation of silk than an imitation of wool. Fortunately, this new industry produces an outlet for some hitherto waste material and furnishes the market with beautiful products at less than one-half the cost of similar articles made from other materials. The development of the industry will probably make a better market for cotton linters and for certain woodpulp.

The price of the new material appears to be well on the road to stabilization and the profits derived from its manufacture, which have been somewhat sensational, are now flattening out to the level of the usual profits in fiber and fabric making.

From being considered an enemy and a competitor of cotton, wool and silk, rayon is fast taking the place of a helper. Fabrics are being created from mixtures with other fibers, which

are pronounced more beautiful and more artistic than fabrics heretofore produced from any one of these raw materials. The greatest change has come about in the products of the cotton mills and a large percentage of cotton fabrics are now made more attractive to the buyer through the introduction of rayon figures, bars and stripes.

Like stone, brick, terra cotta and cement, all of which find their proper place in the modern fireproof building, cotton, wool, silk, linen and rayon each find its proper place in the garbing of the individual and the dressing of the home.

Franklyn Hobbs.

The Sales Manager And His Men.

One of the largest advertisers in the National field recently undertook an investigation to determine whether or not certain territories were poor markets for his products. It seems that for many years there had been certain traditional bad territories. Certain towns were looked upon as unprofitable markets for the product. This company began to collect consumption statistics by territories, until after many months of work figures were compiled showing the annual per capita consumption of the product. Taking the industry as a whole, consumption statistics varied but little; taking the company's products only, consumption statistics varied widely. With these figures as evidence, the company officials began checking the reasons behind the tradition that various towns and districts held low sales possibilities.

One of the first clues to the answer was the sudden rise in consumption in three territories. Checking back on these territories, it was discovered that the same district manager had supervised sales work in these three territories during the time consumption increased. Further checking showed that consumption invariably rose when certain men took charge of sales work, and that consumption dropped when they did not. Here was convincing evidence that the territory was only as good as the men who were responsible for selling in it. The old traditional idea that certain territories were invariably bad markets was blasted. This is no new discovery, so far as many companies are concerned, but for many others who have always been content to accept traditional beliefs that there is a wide variation in territorial acceptance of certain products, this investigation should prove the fallacy of accepting preconceived notions about sales possibilities. Marketing conditions vary in territories; the mechanics of distribution may vary, and competition may be much keener in one territory than another. For some lines a variation in purchasing power may influence the volume of sales, but, as this investigation shows, the greatest variation in volume comes from the variation in sales ability of the men in the field. All of which proves that the ability of the sales manager to hire and train efficient men is, after all, the greatest factor in keeping sales on an even keel throughout the country.

Reserves In Bonds Mean Ready Capital

Foresighted business men use investment bonds to provide a reserve of ready capital against contingencies, both for their business and for themselves individually.

Where investment bonds are properly selected, they not only give the bondholder a good return on his money and safety for his principal, but, also, through ready marketability, assure him of any part or all of his invested capital at any time he may desire it.

Should he not wish to dispose of his investments to meet temporary needs,

he can use his bonds as collateral for bank loans, the bond coupons more than paying the interest charges on the loans.

Besides providing a cash reserve, bonds produce a "second income" which may materially supplement and in time even take the place of other earnings. We can furnish a diversified list of securities from which may be selected those best suited to your own requirements. A representative will call at your request or we will be glad to see you at our office and discuss bond investments.

HOWE SNOW & CO.

Incorporated

NEW YORK

CHICAGO

SAN FRANCISCO

GRAND RAPIDS

PHILADELPHIA

WILKES BARRE

DETROIT

ROCHESTER

BOSTON

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Lansing, July 19—We regret very much if you understood our letter of July 11 as a request to adjust a case against the DeLuxe Woolen Co. We felt that the methods of this company were typical of those employed by many house to house canvassers. They claim they are doing a business of a million dollars a year. They must operate extensively in Michigan.

We felt that your readers would be glad to know more about the methods employed by this company and that more especially since this company is located in Grand Rapids that you would be glad to have your attention called to their operation.

They took an order for a suit on May 22. The suit does not come close to the order that was given. The order states "no conditions, verbal or otherwise, except as written hereon." They consented to make a new suit although that was not written in the order. They refuse to refund the purchase price for an unsatisfactory suit, although nothing was said on that subject in the order.

This is the twenty-third letter in our files on this subject. The original suit was returned to these people on June 23, 1928. We are still interested in knowing whether you would like to co-operate in cleaning up such a situation that exists in your city.

Theron M. Sawyer,
Sec'y Merchants Association, Inc.

The following reply was sent to the above letter:

Grand Rapids, July 20—The concern you are in controversy with is owned by the Martin Stores Corporation, which is rated \$125,000 to \$200,000, good credit, by R. G. Dun & Co.

The country is full of mail order houses in the ready made and custom made line—some very responsible and careful to please; some indifferent; some crooked.

I hold no brief for the ill-guided consumer who patronizes these establishments, because I am conducting a publication for the guidance and protection of regular merchants.

My theory is that a man who patronizes a mail order house in the clothing line is seldom satisfied. Thereafter he fights shy of dealing with strangers in buying clothing and confines his purchases to local dealers. Because he got gipped in dealing with an alien merchant he becomes a contented customer of his home dealer. I have talked with hundreds of clothing merchants on this subject and they all agree with me in this conclusion.

I have no connection at any angle with the DeLuxe Clothing Co. It never paid me a dollar, directly or indirectly. It does not take my paper, because I publish nothing of interest to a house which sells its output through solicitors and house-to-house canvassers. I think this house, by its peculiar methods, has made thousands of good customers for regular merchants. Because of this condition I have no fault to find with the house. If I were to put it out of business, I would be doing my friends and patrons in the regular mercantile line an injury, instead of a favor. I am here to help merchants all I can in all the ways I can. I see my way clear, because I have been in close touch with regular merchants for forty-five years and understand their needs, necessities and requirements. So long as I am spared to serve my friends behind the counter I shall continue to pursue the path which seems to me to be in line with the best thought of the age and in line with the best interests of merchants as a class. E. A. Stowe.

Lansing, July 21—Thanks very much

for your letter of the 20th. It is very interesting.

May I have your permission to give it in whole or in part to local newspapers? Theron M. Sawyer,
Sec'y Merchants Association, Inc.

The following reply was sent to the above letter:

Grand Rapids, July 23—I have always maintained that the discussion of mercantile topics is out of place in the daily papers, which are properly devoted to the dissemination of news.

It would not please me to see my letters or any extract therefrom played up in the daily papers.

E. A. Stowe.

Two Michigan attorneys of high character having returned alleged claims against A. D. Wise, of Amble, which were sent to them simultaneously by the Apple Hat Mfg. Co., of St. Louis, the matter hobs up again in the form of a letter from an alleged legal firm at St. Louis, as follows:

St. Louis, Mo., July 11—We are surprised it is necessary to sue on this account and we are, therefore, giving you this final opportunity to let us have payment; otherwise we will be forced to take action against you.

Give this your immediate attention and we enclose an addressed envelope for your convenience.

Presberg & West.

Mr. Wise sent the above letter to the Realm, which replied as follows:

Grand Rapids, July 14—Your letter of July 11 to A. D. Wise, of Amble, is a good joke, as you will note by the enclosed tear sheet from the Michigan Tradesman of June 20.

The same claim was recently sent simultaneously to two Michigan attorneys, both of whom quickly returned it when they were fully informed that the claim was fraudulent, being based on a shipment of goods which was not authorized. The Postoffice Department has ruled that recipients of such shipments are under no moral or legal obligation to return them.

Now that you are informed as to the fraudulent character of the claim, I presume you will be glad to write me that you will not dirty your hands with such trash. E. A. Stowe.

Misrepresentation of articles offered for sale by a manufacturer of manicuring specialties has been terminated through a stipulation agreement between the manufacturer and the Federal Trade Commission. Imitation ivory, amber, shell or pearl were advertised as the genuine article, manicuring cases were said to be lined with satin lining when in fact the lining was not of that material, nail files made of a substance simulating platinum in appearance were described as genuine platinum, and manicure sticks listed as "real orangewood" were not made of the wood of the orange tree but of some other wood.

Neckwear Trends For Fall.

The design trend in men's fall neckwear is about equally divided between stripes and neat figured effects, according to manufacturers. Less emphasis is being placed on regimental stripes, the trend instead being to narrower and cluster effects. The figured designs are small and are worked out on bright grounds in reds, blues, greens and brown. Orange is being played up as a new shade. In the higher grade lines there is much use of color graduations, different tones of the same color being featured.



Like the STERLING MARK on a Piece of Silver

It is no exaggeration to say that the name of The Central, on an insurance policy, is like the sterling mark that is stamped on a piece of silver. It stands for the same kind of quality in insurance protection and service.

The Central has behind it a record of over fifty years of service to satisfied policy-holders. It has a reputation for fair adjustments and prompt settlement of claims. Its assets make the company and its policies absolutely safe and sound. With a dividend rate of 30%, it offers reliable and low cost insurance to any business man or corporation whose property can qualify as a first-class risk.

Write for specific information as to what Central insurance offers you. If you consider both quality and cost when you buy, you are bound to be interested.

Organized
1876

the CENTRAL
Manufacturers Mutual Insurance Company
of Van Wert, Ohio.

A Friendly
Company

FIRE, AUTOMOBILE AND TORNADO INSURANCE FOR SELECT RISKS

MOVEMENTS OF MERCHANTS.

Coldwater — The Coldwater Dairy Co. has increased its capital stock from \$25,000 to \$50,000.

Saginaw—The Bank of Saginaw has increased its capital stock from \$1,000,000 to \$1,250,000.

Manistee—Robert Ogleshorpe succeeds Thos. Ogleshorpe in the grocery business on Third street.

Manistee—Adamski Sons succeed J. A. Adamski & Son in the grocery and meat business at 715 Kosciusko street.

Detroit—The Detroit Paper Sales Co., 1627 Fort street, West, has increased its capital stock from \$30,000 to \$100,000.

Kalamazoo—The Acme Co-Operative Marketing Enterprise, 504 West North street, has changed its name to the Pick-It-Shops.

Pittsford—Glenn Daykin has sold his plumbing and heating business, including the building, to Roscoe Patterson, who will add a line of hardware.

Lansing—The Capital City Cigar & Tobacco Co., 121 East Shiawassee street, has been organized to manufacture and sell various tobacco products and smokers accessories.

Kalamazoo—The Puritan Candy Co., 129 West Water street, has opened a new store at 406 South Burdick street, under the style of the Puritan Candy Shop and the management of C. E. Wollfs.

Detroit—The Acme Brake Corporation, 12801 Jefferson avenue, has been incorporated with an authorized capital stock of 500 shares at \$10 per share, \$2,500 being subscribed and paid in in cash.

Flint—The Arrand Motor Sales, Inc., 114 Water street, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$4,500 in cash and \$20,500 in property.

Big Rapids—Spiro Sellas has purchased the interest of Theo. Sellas & Co., in the Sellas Waffle Shop and relinquished his interest in the confectionery and restaurant business of Theo. Sellas & Co.

Covert—M. Haskell has sold his interest in the Haskell-DeHaven Fruit & Vegetable Market on the Michigan-Indiana line to his partner, Charles DeHaven, who will continue the business under the same style.

Lansing—The Publix Stores, with headquarters in New York City, is erecting a modern store building, at 206½ South Washington avenue, which it expects to occupy about Oct. 1. The estimated cost of the building is \$35,000.

Detroit—The Auto City Candy Co., 2937 St. Aubin avenue, has been incorporated to deal in candy and kindred merchandise, with an authorized capital stock of \$20,000, \$7,000 of which has been subscribed and paid in in cash.

Kalamazoo—The Kalamazoo Wall Paper & Paint Store, 238 West Main street, has been dissolved and the business will be continued at the same location by Henry C. DeBoer, one of the former owners, under his own name.

Detroit—The Fabric Products Co., 1291 Wabash avenue, has been incor-

porated with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and paid in, \$2,022.64 in cash and \$47,977.36 in property.

Puritan—The Puritan Store has merged its general merchandise business into a stock company under the style of the Puritan Store Co., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit — Prance-Hoffmeyer, Inc., United Artists' Building, has been incorporated to deal in men's clothing, with an authorized capital stock of \$50,000, of which amount \$15,000 has been subscribed and paid in, \$3,000 in cash and \$12,000 in property.

Lansing—The Home Ice Cream Co., 1147 South Washington avenue, has been incorporated to manufacture and sell ice cream and dairy products, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$4,460 paid in in cash.

Ann Arbor—The Model Shoe Co., 204 South Fourth avenue, has been incorporated to manufacture and deal in boots and shoes and other leather goods, with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The L. A. Young Sales Co., 9040 Greeley avenue, has been incorporated to manufacture and deal in golf supplies and sporting goods in general, with an authorized capital stock of \$5,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Joseph A. Cadieux Co., Eaton Tower, has been incorporated to conduct a wholesale and retail fur business and to deal at retail in apparel for women, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Pontiac—The Montreal Fur Post, Inc., 16 East Lawrence street, has been incorporated to manufacture fur garments and pieces, with an authorized capital stock of \$15,000, of which amount \$8,000 has been subscribed and paid in, \$1,500 in cash and \$6,500 in property.

Detroit—The Rainbow Paint Stores, Inc., 8814 Brandt street, has been incorporated to deal in paints and kindred wares at wholesale and retail, with an authorized capital stock of \$20,000, all of which has been subscribed, \$2,000 paid in in cash and \$4,000 in property.

Mt. Clemens—Frank S. Stein, 57 Macomb street, has merged his dry goods business into a stock company under the style of the Mt. Clemens Department Store, with an authorized capital stock of \$6,000, all of which has been subscribed and paid in in cash.

Trenton—The Story Parchment Co. has increased its capital stock from \$296,000 to \$496,000.

Saginaw—Preliminary consideration is being given by local wholesalers to plans for another good fellowship trip this summer, this one to visit Central Michigan territory West of Saginaw. It probably will be held about the middle of August and President Hintz has appointed a committee to arrange for it, including Charles E. Watson, A. A.

Alderton, Harry R. Graham, Charles E. Schoeneberg and Walter W. Smith.

Fremont — Derk Kolk, prominent business man of this city, died Sunday morning from a hemorrhage of the stomach. Mr. Kolk had apparently been in good health up to a few hours before his death. Mr. Kolk, who was 61 years old, was the secretary-treasurer of the Fremont Co-Operative Produce Co., and secretary-treasurer of the Fremont Creamery Co. He was born in Muskegon but had lived in Newaygo county since he was nine years old.

Manufacturing Matters.

Lansing — The Bloomington Cut Stone Corporation has changed its name to the Michigan-Indiana Cut Stone Corporation.

Adrian—Plans for an increase in the daily production of automobile bumpers at the plant of the American Chain Co. are announced.

Port Huron—The Brooks Brothers Co., Port Huron's newest industry, will start production of wooden and tin toys and mechanical specialties within sixty days.

Bay City—The H. J. Hunt Showcase Co. has plans for a factory addition, with 10,000 square feet of floor space. The company's payroll is now 30 per cent. greater than it was a year ago.

Holland—The O. E. Szekely Corporation, which moved its plants to Holland less than two years ago, is rapidly becoming one of the leading industries in the city. The plant now employs 150 men and the force soon will be increased to more than 200.

Flint—Buick will celebrate its silver jubilee Aug. 1, when the occasion will be marked with impressive civic and industrial ceremonies. President Alfred P. Sloan, Jr., of General Motors and a large gathering of other dignitaries of the corporation will be present.

Detroit—The Turpin Manufacturing & Distributing Co., 557 Melbourne avenue, has been incorporated to manufacture and sell hand soap, with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in, \$8,000 in cash and \$2,000 in property.

Grand Haven—The Challenge Machinery Co. is adding about 3,000 feet of working space to its plant. It is building a loading platform, two stories, which will aid materially in the shipping department. The printing equipment factory is running full time with prospects for continued good business.

Detroit—The Detroit Burner Corporation, 1917 First National Bank building, has been incorporated to manufacture heat and cold developing units and control systems, with an authorized capital stock of \$30,000 preferred and 15,000 shares at \$1 per share, \$45,000 being subscribed and \$20,000 paid in in cash.

Muskegon—A new manufacturing district will be opened just South of Lakeside when the Accuralite Co., manufacturer of pistons, starts operation. This is the first plant to be erected along the new industrial extension built by the Grand Trunk Western road. The Accuralite Co. is employing

about fifty men but will increase its force materially as soon as production gets under way in the new plant.

Tecumseh—The Cyclone Fence Co. is moving to Tecumseh from Waukegan, Ill., having purchased the large factory buildings of the American Steel and Wire Co., which have been unoccupied for several years. The only thing asked of the town was payment of taxes for the next five years. The amount for the coming year which is approximately \$1,400 was immediately pledged by the merchants. Between forty-five and sixty men will be employed.

Thirty-one New Readers of the Tradesman.

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

F. V. Brown, Lansing.
W. A. Havens, Lansing.
C. F. Baisel, Lansing.
Harold Hunter, Lansing.
W. H. Bala, Lansing.
R. R. Robinson, Lansing.
W. R. Craig, Lansing.
Leonard Belen, Lansing.
W. R. Hatch, Lansing.
Mrs. E. E. Hawkins, Lansing.
R. H. Hoppe, Lansing.
Geo. H. Phillips, Lansing.
Larabes Grocery, Lansing.
A. D. Snyder, Mason.
V. L. Palmer, Mason.
Esther L. Smith, Bath.
H. E. Ewing, Bath.
Chas. E. Morrison, Williamston.
F. A. Gorsline & Son, Williamston.
G. W. Cline, Okemos.
H. Derby, Portland.
North Portland Grocery, Portland.
Bidwell & Peabody, Mulliken.
Guy McLeod, Mulliken.
N. Newson, Charlotte.
Warren Shaul, Charlotte.
Collins & Newman, Charlotte.
C. J. Spears, Pottsville.
F. W. Edwards, St. Johns.
E. B. Parr, St. Johns.
S. W. Temple, St. Johns.

Evidently in Bad Shape.

A physician, whose practice is confined entirely to the rural section in the Northern part of the State, is said to be responsible for this urgent appeal for consultory aid from a brother physician in a distant city. Here it is:

Dear Dock—I got a payshunt whose physical signs shows that the windpipe has ulcerated off and his lungs has dropped down into his stummick. I have give him everything I know of without effect, and his father is wealthy and infloenshial, as he is a member of the Association & God nose I don't want to lose him what shall I do ans by return male.

Yours frat
Dock Kenwarne.

Women Attracted By Summer Colors.

In making up window trims and displays remember there are warm weather and cool weather colors. Cool colors for use in hot weather are blue, gray and green. Warm colors, such as red and orange, are good to use in winter. A dark blue background of crepe paper and goods with blue and white labels makes a harmonious display. Women notice the sort of colors you use in your display, so remember, on the hot days, which are here now, use cool colors whenever you can.

Essential Features of the Grocery Staples.

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

Tea—India tea has strengthened up during the week, and this has had some influence on this side. Business, however, has been quiet. Prices show no special change in this country, but medium and low priced teas have been a little weak.

Coffee—Mild coffees have moved up a little during the week, speaking of them green and in a large way. Green Rio and Santos continued fairly firm during the week, but late in the week eased off a little. The market is pretty much the same. The jobbing market on roasted coffee is about unchanged, but is gradually working up to take care of the green advances which have occurred in the last few weeks. The general demand for coffee is fair.

Canned Fruits—While a liberal tonnage of California peaches is conceded as a probability, packers insist that the trading basis is justified by the value of the fruit and the size of production and that the weak spots which have occurred have pretty well disappeared. The prune tonnage in California is estimated to be about 15 per cent. under the large output of last year, with the stimulating effect of practically no carryover and with an almost complete failure of the crop in the Northwest. California growers are bullish and are unwilling to accept the offers which packers are making. The raisin tonnage is estimated to be in excess of 300,000, with about a third of last year's supply still unmarketed. The raisin outlook has not been encouraging enough to cause free buying of new crop while carryover has been weak. Many operators here are skeptical as to the success of the efforts being made by outside growers to get together in marketing their crops is the form of a pool which will enable them through collective bargaining to get a better price from independent packers.

Canned Vegetables—Peas are not on an important trading basis while the crop is still being canned, and while there is interest in fancy lines extra standards and standards are rather ignored, particularly the latter, as postings indicate that the pack will run largely to that grade. Speculative buying of Southern tomatoes is also absent and legitimate needs are conservatively regarded on the theory that there will be a liberal production and no haste is required in covering needs. The spot and the fruit future basis are being merged into the same range for all sizes, with fair buying going on. Corn is still quiet.

Canned Fish—The various fish packs are moderately active in the jobbing field. Fancy Chinook salmon sells well and at a premium for preferred brands, but lower grades are not so much wanted. Pinks are available at a minimum of \$1.82½ ex warehouse. None of the other fish are worthy of special mention.

Salt Fish—Warm weather is affecting the consuming demand for all kinds of salt fish, and with but nominal support from the retailer the whole-

sale market is quiet and unchanged as to prices and trading conditions. There is no pressure to sell and weakness has been avoided. In mackerel the only concessions are on the off-grades or those which do not look attractive.

Beans and Peas—The demand for all varieties of dried beans, also for dried peas, has been poor, but prices continue about steady.

Cheese—The demand for cheese is moderate, but supplies are small and the market is steady to firm.

Molasses—The current warm weather is tending to further slacken business in an already quiet market. The demand has eased off considerably and local distributors say that buyers are making a poor enquiry. Prices are unchanged, as holders continue to quote at previous levels.

Nuts—Torrid weather has had its effect upon the transient consuming outlets for unshelled and for shelled nuts but it has not dulled the keen edge of the market nor caused any haste to stimulate the movement by cutting prices. Buyers have been looking around for goods for early fall delivery and more business would be passing if stocks in complete assortments and in fair sized parcels could be obtained. In shelled nuts importers are carrying unusually light reserves of almonds, walnuts and filberts, and as they cannot make favorable replacements at primary markets they are not trying to effect a large turnover now when they think that the market is on the upgrade.

Olives—The market in Seville continues firm and it is difficult to buy at lower than asking prices. The strength of the market abroad during recent weeks is reflected here as buyers are compelled to pay a premium over the range a short time ago. A general advance is to be noted in most of the offerings on the spot.

Pickles—The general situation is strong in the pickle market owing to a lighter carryover than in recent years. The more Northern States expect to have stocks after August 1, which will relieve the situation. In the South production has not been up to expectations. Salters and picklers have been conservative in contracting for their acreages and with normal growing conditions during the balance of the season a fair sized crop is anticipated. The industry is regarded as on a much better footing for the season than in several years. The retail and jobbing movement in all grades of pickles is better than average for the season. The recent hot weather has materially increased the demand.

Vinegar—The spot market is strong in tone due to the scarcity of all types. Cider vinegar is short of requirements and will remain so until deliveries are made from the coming crop.

Sauerkraut—Canned and bulk kraut are quiet as consumer outlets are at their minimum and buying for the future is being postponed until the size of the cut from the present acreage is determined.

Rice—With less than the usual quantity of domestic rice held on the spot and backed up by an equally

strong situation throughout the South, the local market has continued firm during the past few days on the basis of former quotations. Assortments are being broken and are difficult to bring back to normal owing to the cleaning up of some varieties in all positions. This is noticeable in Blue Rose and some other types. Buying is not particularly heavy but it is continuous.

Syrup and Molasses—The market for sweets shows dull business in everything at about unchanged prices.

Review of the Produce Market.

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

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

Bananas—5@6c per lb.

Beets—New, 60c per doz. bunches.

Blackberries—\$3.50 per 16 qt. crate.

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

Black Raspberries—\$3 per 16 qt. crate.

Butter—The butter market has ruled steady to firm during the week, with first a slight advance and then later, a slight decline. Fancy butter is firm and somewhat scarce. Jobbers hold firsts at 44c; fresh packed in 65 lb. tubs, 43c; fresh packed in 33 lb. tubs, 43½c.

Cabbage—Home grown, \$1 per bu.

Cantaloupes—Imperial Valley stock from Arizona sells as follows:

Jumbos, 45s ----- \$3.50

Jumbos, 36s ----- 3.50

Standards ----- 3.00

Flats ----- 1.60

Carrots—Home grown, 40c per doz. bunches.

Cauliflower—New from Calif. \$3.25 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 ----- 9.25

Dark Red Kidney ----- 9.25

Eggs—The market is unchanged from a week ago. Jobbers are paying 28@29c for strictly fresh, according to quality.

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

Green Corn—55c per doz. for Ill.

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

Honey Dew Melons—\$2.25 per crate.

Lemons—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 Potatoe—\$2.50 per bbl. for Virginia stock; home grown are coming

freely, finding a market on the basis of \$1 per bu.

Onions — Texas Bermudas, \$2 per crate for yellow; Spanish, \$2.25 per crate; Walla Walla, \$2.75 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 per bu.; Elbertas from Georgia, \$2.75 per bu.

Peppers—Green, 50c per doz.

Pieplant—Home grown, \$1 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 24c

Light fowls ----- 17c

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.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 22c

Good ----- 19c

Medium ----- 16c

Poor ----- 10c

Watermelons—40@60c for Georgia stock.

Annual Meeting Michigan Wholesale Grocers Association.

Saginaw, July 24—The annual convention of our organization will be held at the Book-Cadillac, Detroit, Aug. 1.

Arrangements have been completed for a highly interesting and practical meeting.

We have been fortunate enough to secure for this meeting speakers who have a real message on topics of absorbing and vital interest to the wholesale grocery fraternity, as follows:

Roy L. Davidson, President National Wholesale Grocers Association. Address—?

Allen Rodgers, Supervisor, Public Relations, New York Central Lines. Address—Transportation and the Great American Crop.

C. Palmer Meredith, President, of Ohio Wholesale Grocers Association. Address—Tri-State Association Activity.

H. E. Thunhorst, General Secretary, American Grocery Specialty Manufacturers Association. Address—The Manufacturers Position.

Sidney Ballou, New York City, Executive Secretary, Sugar Institute, Inc. Address—The Functions of the Sugar Institute.

James M. Wilson, President, Kalamazoo Home Owned Store Association. Address—Labor and Business.

David B. Chindblom, President Muller Bakeries, Inc., Grand Rapids. Address—The Economic Position of Home Industry.

Banquet and entertainment at 6:30 p. m.

The Detroit Association of Manufacturers' representatives are sponsoring the entertainment.

You will be surprised, and not disappointed.

A profitable day, a pleasant evening.

P. T. Green, Sec'y.

AETNA REBUKED BY COURT.

Litigious Insurance Company Not Favored by Federal Judge.

From time to time I have presented cases arising out of the tendency of some insurance companies to quibble over the payment of insurance money—ridiculous and wholly illegal subterfuges seized upon to avoid the payment of insurance policies.

I have now a case which in my judgment marks the limit of an attempt on the part of a notoriously litigious company to escape the payment of a policy. This was a case brought by a man named Tough, or rather by his administrator—Tough was killed—against the Aetna Life Insurance Co., of Hartford, Conn., to recover money on a life policy which Aetna was carrying on Tough's life.

Every insurance policy contains a clause to the effect that if the insured changes his occupation to one more hazardous than the one he was in when he took out the policy, the insurance payable under the policy should be reduced to what the premiums he had paid would have brought in the extra hazardous employment.

To make that clear, suppose you are a business man with a store—no special hazard about it. Life insurance in that occupation costs you \$50 a thousand and you take out \$1,000. You change your occupation to superintendent in a gunpowder factory, an extra hazardous employment. The rate on you as a gunpowder superintendent would have been \$100 a thousand. You are blown up and killed. The company would take the position, and properly so, that since the \$50 you had paid would only buy \$500 of insurance as a gunpowder superintendent, its liability under the policy is \$500 instead of \$1,000.

Under the facts set forth, the company's position would be fair and reasonable, but in order to reduce its liability, the company is constantly seizing on insignificant trifles which it claims evidence a change to a more hazardous or a less preferred occupation.

As an example, take the case I am about to discuss. This policy contained the following clause:

In the event the insured is injured after having changed his occupation to one classified by the company as more hazardous than that stated in the policy, or while he is doing any act or thing pertaining to any occupation so classified, except ordinary duties about his residence or while engaged in recreation, in which event the company will pay only such portion of the indemnities provided in the policy as the premium paid would have purchased at the rate, but within the limits so fixed by the company for such hazardous occupation.

When Tough was insured he gave his occupation as an office man who did some traveling. While on a trip to one of his employer's properties a fire broke out, and he helped fight it. While fighting it he was killed and the insurance company insisted on paying him a reduced sum on the ground that in fighting the fire he had changed his occupation to that of common laborer, which was a more hazardous occupation than that of office man.

In the expressive language of the street, can you beat that?

Well, the court made short shrift of such a flimsy defense and ordered the company to pay the full sum. This quotation from the decision will interestingly illustrate the point of law involved:

Defendant contends that under the pro rata clause plaintiff cannot recover the face (of his policy), but must recover less, that he had changed his occupation to one classified by the company as more hazardous, and that he was injured while he was doing an act pertaining to an occupation classified by the company as more hazardous than that stated in the policy (that of common laborer).

I think the contention wholly without merit, both upon reason and by overwhelming weight of authority.

Apart from the rule that policies must be construed most strongly against the company, I think as a matter of common justice and fairness it is most unreasonable to say that a person employed in a supervisory capacity passes out of his occupation and becomes a laborer merely because, in an emergency, he puts his brains to work directly by his own hands, instead of by orders through the hands of another, and I think under the evidence in this case that what Tough did was as much in the line of his duties as an officer and agent of the company, as such work, if done by a laborer, would have been in line with his.

If mistaken in this view of the facts, however, it is yet plain that the deceased was not actually engaged in the occupation of a common laborer or doing any act or thing pertaining to that as an occupation, but that what he did was merely casual and incidental, and under an emergency, so that, for a much stronger reason, the cases holding that the clause invoked by defendant do not apply to a mere casual act here.

I therefore reject as wholly untenable defendant's suggestion that plaintiff's recovery should be on the basis of a common laborer.

Of course, if the Tough estate had been a large one, this disputatious life insurance company would have paid the loss promptly, without quibble or controversy; but because the estate was small and the deceased was not in the enjoyment of rich and influential friends, the Aetna Co. undertook to avoid the payment of an honorable obligation in a manner that does not appeal to business men generally as either fair or equitable. Because of this steadfast policy on the part of the Aetna Co. to litigate everything on the slightest provocation, it looks as though the man who buys an Aetna policy may possibly acquire a lawsuit for his heirs at the same time.

Elton J. Buckley.

[Copyrighted, 1928.]

The Gezons Took Their Vacation in Canada.

Wyoming Park, July 24—For a vacation this year we decided upon Niagara Falls and naturally the children wanted to see Canada. Crossing the river at Detroit we were greatly impressed by the fast and cheap ferry service over to Windsor.

These ferries give six minute service all day and the fare for car and five passengers was only 60 cents.

Traveling gypsy style we made camp at Windsor the first night—fine camp, only a little too close to the railroad. I was amazed at the number of trains over the Canadian Pacific. In forty minutes three passenger trains and two large freights pulled in and they were well filled.

Evidently the people of Canada do not favor busses and trucks for we did not see many there.

The railroads are in wonderful shape, rock road beds, clean and neat buildings and fine crossings.

Crops in Canada are as far advanced as in Michigan, with the haying done and harvesting in progress.

Did not see much livestock and not much corn, but plenty of oats, wheat and what looked like tobacco. Nearer Hamilton and Niagara there was more stock and fruit was plentiful, especially grapes.

Made some enquiries about business and visited some nice stores.

They have their chain grocers—the Dominion stores and M. & P. stores and others—but they do not seem to cut much of a figure in that country yet.

The roads in Canada are fine and the tourist camps the best we have ever seen.

Speaking of the latter, I think Cleveland has the finest in the country. It is situated at Euclid Beach, a wonderful amusement park. They claim this park is the best conducted in the United States and, judging by the class of people I saw there, I guess it is. This tourist camp charges \$1.50 admission, which tends to keep out undesirables.

It seems to me that many towns, including Grand Rapids, should pay a little more attention to their tourist camps.

I visited a number of grocery stores in Cleveland and Detroit and wherever they had up-to-the-minute stores, business was fine. The dead ones were complaining, of course. It is the same all over. If you go after the business it is there; chain stores cannot keep the live ones from getting their share.

Paul Gezon, Sec'y.

Issues Pamphlet on Sheets.

A pamphlet emphasizing the advantages of longer sheets and fixing a minimum length of 108 inches, before hemming, for satisfactory service, has been issued by the Cotton-Textile Institute, Inc., through that organization's "New Uses Section." The pamphlet, according to the institute, was prepared by Ernest C. Morse in collaborating with Miss Susan L. Bates, consumer consultant, and deals with the advantages to health and comfort which proper sheets insure. Attention is called to the fact that beds for hotel and home use have a standard length of 78 inches and a mattress from 75 to 76 inches.

More Advances on Sheetings.

Advances on wide sheetings, sheets and pillow cases are now becoming general in the cotton goods market. Following the announcement of the increase to a basis of 58 cents for 10-4 Pequot bleached goods by Parker, Wilder & Co., three other concerns announced advances, effective yesterday. These were Taylor, Clapp & Beall, the Riverside and Dan River Mills and Pacific Mills. It is expected that the Pepperell Manufacturing Co. will take action either to-day or next

week. For comparable qualities the increase is about 2 cents a yard.



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Flavoring Extracts — Toilet Goods
A standard of quality for over 60 years
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Special attention to perfect Ventilation.

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Grand Rapids Awning & Tent Bldg., Grand Rapids, Mich.

The Day For Decision Is Not Far Away.

Grandville, July 24—Government by assassination has never been successful on the American continent. Although the great republic of the United States has experienced no less than three presidential murders, results have not been destructive to the well being of the country.

Some of our most unpopular presidents have passed their terms without molestation, while the finest spirits of the republic have been shot down by cowardly curs, like tigers in the jungle.

From these facts it is not easy to argue that the late assassination in Mexico has anything to do with the masses there being ill governed or tyrannized over in the least. The assassin of Obregon does not give any reason worth considering as to why he fired the fatal shots.

It is the same feelings agitating muddled brains which lead to murder in our every day life, among the common people, that are the cause of presidential murder.

The kings and queens of Europe have been remarkably free from these tragedies which have blackened the records of the republics of the earth. Obregon was not slain because he was a tyrant. Such excuse is not indulged in by his slayer.

That act is of a piece with so many of the violations of law and order which take place every day in our history. Discontented minds, for want of a governor, fly into a rage and commit murder.

Mexico has long been a country of outlawry and misdemeanors at which the honest people of the land shudder and draw their cloaks more closely about them.

The wretch who slew President Obregon of Mexico will condone the act with his life and the government will go on as before. One may ask why such things be without receiving an answer.

Well might we ask why Abraham Lincoln was assassinated, that gentle spirit whose love for all human kind, friend and foe alike, was akin to that saintly passion of our Savior in the earlier days of the world. There seems nothing too vicious for these president-killers to commit, which leads to the belief that Obregon, president of our sister republic, may have been a model leader of his people.

"Do not harm him," pleaded the mortally wounded McKinley when an angry populace were anxious to vent their anger upon the assassin of the president. No matter how gentle the spirit of the leaders, that does not protect them from the vile and wicked spirits that prowl through world society intent on deeds of devilish ferocity and murder.

Obregon in his bloody grave ought to teach the Mexicans a lesson, but will it? Not likely. The death of Lincoln did not teach Americans to obey the mandates of a higher nature, and Mexicans were never noted for their freedom from savagery.

There must come a realignment of nations before peace and good will comes to rule North America. In speaking of the continent, does it not seem that the time is fast approaching when present national lines will become extinct and the American continent come under one government and one flag?

This might be brought, not by the arbitrament of war, but by the calm counsels of peace and good will among men. Can cold blooded assassination possibly lead to such result? It does not seem calculated to, of course. People will argue that we have enough conflicting nationalities in our midst at present without adding to difficulties by annexing trouble in the shape of Mexican nondescripts.

That the North American continent should come under one government is

manifest destiny which has been apparent since the days of Jackson and Calhoun. In those times territory was sought to enlarge the slave area of the United States. To-day we seek to unify the whole continent under one flag.

With America one republic, from the pole to the Isthmus, a new era would dawn for the United States, making it the greatest power for good among the nations of the world which ever existed.

Although the Obregon murder may set our people more antagonistic to Mexico and her people, it is really a symptom of an advance instead of recession of annexation sentiment. The greatest good to the greatest number should be the aspiration of all Americans and this can be brought about only through stretching the hand of the Washington government over all North America.

Of course, the coalescing of Canada with the United States would bring no evil results. With Mexico a state in the Union her internal affairs could be regulated in a way which would be of benefit to her people.

When this subject of annexation comes up, as it will at no distant day, there will be objectors, of course, but the large majority of our people will take the side of a greater government in order that the destiny of the United States may be fulfilled to the uttermost. How long before that day comes depends on the spirit of peoples on both sides of the Rio Grande.

Manifest destiny points indelibly to this republic of the world including within its boundaries the whole great continent, and the sooner this is realized the sooner will the glad consummation take place.

The assassination of President Obregon will rather hasten than put off the day of final decision.

Old Timer.

Meet Chain Stores With 5 and 10 Cent Articles.

Washington, July 24—Here is a subject well worth the consideration of every retail grocer, as he contemplates present conditions and those that are yet to develop. You are doubtless aware that the "Five and Ten Cent Store" has entered the retail grocery field. No, it probably has not reached your market yet, nor indeed has it become a very general innovation. In New York it is a fact.

Within two days after the first such store opened in New York City, I made it a prolonged visit, analyzed carefully its general plan and studied carefully its arrangement, etc.

I am now disposed to advise the progressive forward-looking merchant to become a pioneer in this matter and not wait until such a store actually opens next door to you in order to attempt to meet the situation.

There are numerous food items that can be sold for five and ten cents, and this fact is the basis of these stores. The best way to curb the development of such stores is for the independent retail grocer to meet the idea before these stores become entrenched in the field of food distribution. This can be done by featuring one or two counters down the center and forefront of your store, whereon you will feature packages and canned foods that can be sold for five and ten cents.

These five and ten cent tables should be kept in orderly, neat condition and not allowed to develop into junk heaps, as might be the tendency unless the clerks are cautioned and supervised.

Consult your wholesale grocers concerning this matter and receive from them that valuable assistance and co-operation they are in position to afford you in order to carry forward this plan.

J. H. McLaurin,

Pres. American Wholesale Grocers' Association.

Corporations Wound Up.

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

Royal Oak Sales, Royal Oak.
National Oil Corporation, Fordson.
G. E. Bursley & Co., Niles.
Sanders-Egbert Co., Cassopolis.
Argus Realty Co., Detroit.
Bacracon Land Co., Detroit.
W. J. McKee Machinery Co., Detroit.
Bestwall Manufacturing Co., Detroit.
Swann Mercantile Co., Lansing.
J. Shurgin & Sons, Inc., Detroit.
Fitz-Pat Products Corporation, Battle Creek.
Stamp Land Corporation, Detroit.
Piggly-Wiggly Stores, Inc., Grand Rapids.
Buhl Malleable Co., Detroit.
Schröder Bros., Battle Creek.
Central Dry-Kilns, Inc., Reed City.
Superior Magnesite Products Co., Escanaba.

Lubetsky Brothers Co., Grand Rapids
Peckham Furniture Co., Lowell.
Anchor Lumber Co., Detroit.
Dr. D. C. Bell, Detroit.
Cady Candy Co., Lansing.

Black Leads Early Color Trend.

In the early trend for fall, black is well in the lead in color preference in garments and silks. There is no mistaking the vogue for black, it was said yesterday, although as the season advances other shades may rival it. Also favored at the moment are browns on the order of Autumn, chocolate and whippoorwill shades. In blues the Independence tone is well liked. The beige tones are likewise being emphasized, notably bisque, marron glace and flicker. In some quarters the belief is held that the wine red shades will be very popular later on.

MICHIGAN—The Ideal Vacation Land

MICHIGAN BELL TELEPHONE CO.

Calls Attention to Northeastern MICHIGAN

(In the Lower Peninsula)

Wave-washed air, cleansed by Lake Huron's crystal waters, sweeps across the altitudes of Northeastern Michigan, giving that section an invigorating summer climate.

The well-shaded, broad beaches of scores of beautiful inland lakes are joined by excellent highways, making this vacation land quickly accessible to the entire population of the Middle West. Important industrial, banking and trading centers dot the district.

Rivers, too, contribute to the attractiveness of the section. The far-famed Au Sable courses its way 250 miles through forests, between high bluffs and past green meadows. To this region, the visitor always will feel the urge to return.

The vacationist is only as far from home as the nearest telephone. And, Long Distance Rates Are Surprisingly Low! Note the following Day Station-to-Station rates for a three-minute conversation, between 4:30 a. m. and 7:00 p. m., to representative points in Northeastern Michigan:

From GRAND RAPIDS to:	Day Station-to-Station Rate	From GRAND RAPIDS to:	Day Station-to-Station Rate
Alma	.50	Linwood	\$.70
Alpena	1.10	Midland	.60
Auburn	.70	Mt. Morris	.75
Bay City	.75	Mt. Pleasant	.55
Birch Run	.70	Munger	.75
Clare	.60	Oscoda	1.00
Clio	.75	Ovid	.50
East Tawas	.95	Owosso	.60
Flint	.70	Reese	.75
Flushing	.70	Roscommon	.80
Frankenmuth	.75	Saginaw	.70
Gaylord	1.00	Standish	.75
Gladwin	.70	St. Charles	.65
Grayling	.85	St. Johns	.50
Harrison	.65	Vassar	.80
Houghton Lake	.75	West Branch	.80
Ithaca	.50	Whittemore	.85

Third of a Series of five advertisements concerning the advantages of Michigan as the "Ideal Vacation Land."



You can keep in touch with home and office by Long Distance Telephone. Watch for the Blue Bell Sign.

MICHIGAN—The Ideal Vacation Land

THE CHAIN STORE PROBLEM.

In an article on page 11 of this week's issue of the Tradesman Edward F. Roberts, editor of the Dry Goods Economist, attempts to minimize the deplorable condition in which the independent retailer finds himself to-day, due to the great and rapid growth of the chain store.

Mr. Roberts claims that the daily grist of articles and news matter pertaining to this condition makes out a worse case than is actually the fact and so discourages the independent. He also quotes certain statistics to support his position. Statistics to the man who has spent a life-time in building up a business are very poor nourishment when he finds his business slipping out from under him due to an influx of competing chain stores.

Mr. Roberts repeats that favorite chain store chant, "The inefficient merchant must go." Inefficient? Is the merchant who built up a successful business over a period of years any less efficient than the chain store operator? These merchants are not being wiped out because they are "inefficient." They are being worn out by attrition; by the force of great numbers.

Two grocers doing business on one block for many years have built up a fine and successful business for each store. Gradually chain stores begin to come into the neighborhood, and in addition chain stores of other types, all of which carry articles heretofore profitably sold by the original two independent grocers. Little by little the old grocers lose their trade; even though some of these chain stores operate at little or no profit for a time, they are always doing some business. Soon the old independent grocers can no longer do business profitably. They hang on in the forlorn hope that things will change. They do. The creditors have an auction sale.

This is the most serious economic condition which confronts this country to-day. We will soon have a few super-chains controlling all business and the rest of us will be chain store clerks, porters and book-keepers.

The Federal Trade Commission, which is soon to undertake an investigation of the chain store situation, under the Brookhart resolution, has a serious task before it and one fraught with consequences for every person in this country. The chains may be both legally and morally right in expanding their business, but for the good of the country and every person therein a halt must be called.

The late Senator Frank B. Willis, in an address made on March 10 in Columbus, Ohio, made the following statement: "Chain stores are having their effect on the small business man. There is no longer the incentive for a young man to enter business for himself, because if he does he is soon brought face to face with a condition in which he is compelled to face business destruction or else sell out to the chain stores."

This is exactly what one medium-size department store owner has just been forced to do, a store with a volume of about \$500,000 per annum. He either had to face still another chain

store competitor or turn his property over to the chain. He thought he could save most of his bacon by taking the latter course. He wasn't ready to go out of business, but the choice was hardly his.

OLYMPIAN DOLLARS.

American dollars to the tune of more than a billion "went abroad" for investment during the first six months of this year. This is a record for any similar period in history.

On an average, American foreign investments have increased by approximately \$1,000,000,000 a year since the war. While the second half of the year cannot be safely counted upon, it seems fairly certain that 1928 will represent the peak thus far reached in the amount of American capital put to work outside of the United States.

This movement is a phase in the growth of American financial empire. It is natural and inevitable. The only known danger lies in a possible lack of caution and acumen on the part of American financiers. Experience is the only sure teacher, and the United States has not had the extended experience in this realm of finance that Great Britain has had.

At present these two nations share predominance in this field. The total of American investments abroad as yet far from equals that of the British. That it will do so during the present generation is expected. But there is no actual conflict between the United States and Great Britain in this phase of financing, and the financiers of both countries are laying their lines to avoid such a conflict in the future.

This is the course of wisdom. The prestige of possessing the financial capital of the world would not be worth any manifestation of hostility which might have disastrous results for world peace.

RESPECT FOR OUR ELDERS.

Coincident with a report from the American Child Health Association that the infant mortality rate in the cities of the United States was lower in 1927 than ever before, Dr. Ira S. Wile reports to the National Committee on Mental Hygiene that the expectation of life in this country has increased by fourteen years since 1870. Medical science is making immense strides of which we are seldom cognizant, but the other side of the picture is a falling birth rate.

Dr. Wile's figures show that, despite the small proportion of infant deaths, the comparative percentages in various age groups indicate that the population is steadily growing older. While in 1870 children under ten accounted for 26.8 per cent. of the population, in 1920 they accounted for but 21.7. On the other hand, only 5 per cent. of the people in this country were over sixty in 1870 and 7.5 per cent. were over sixty in 1920. In fifty years the number of people over fifty has increased by almost 50 per cent.

This relative change in the proportion of age groups is held responsible for a new attitude toward age. It is no longer so uncommon as to command the veneration it inspired when

it was a rare and noble thing to grow old in years and wisdom. Our respect for our elders has grown less because there are so many of them.

FLYING DRAGONS.

To a world once enlivened by the dinosaur and the ichthyosaurus, Dr. E. P. Packard has now added the pterosaur. A fossilized bone of this flying reptile, whose wing spread was sometimes twenty feet, has been discovered as near home as Oregon. Supposedly he disported himself along the shores of the sea which once extended as far East as the Ochoco Mountains.

Why these flying dragons failed to maintain their conquest of the air is not known. It may have been because they had no feathers. It may have been that they became extinct simply because they were too large. For whatever cause they died out, and with them perished the secret of how a reptile might fly.

On the whole, we are glad that it was only a fossilized bone and not a living specimen which was discovered. Modern dragons have been found and mythology confirmed, but fortunately the giant lizards of the South Seas cannot fly. We are in no danger of an invasion. But if a live pterosaur had been discovered in Oregon he might have taken it into his head at any time to fly about the country. If a buzzard wrecked an airplane in Nicaragua, think of the havoc an angry pterosaur could wreak along our nice new air mail routes.

RAILROAD-EXPRESS PLANS.

To the many absorptions and mergers which have made financial history during the last year has now been added a plan under which the railroads will take over the country's express business. The project contemplates acquisition by the roads of either the assets and property or the stock of the American Railway Express Company and organization of a new corporation under their control. Successful culmination of negotiations now pending, it is said; will add no less than \$300,000,000 annually to the income of the roads. The plan, as proposed, demonstrates anew how the railroads are reaching into fields once foreign or supplementary to them. After the possibilities of bus travel had been demonstrated, the railroad organized their own bus lines. More recently they have become interested in air transport, and several are now participating in a plan for transcontinental air-rail travel. On these developments the public is keeping a watchful eye, chiefly concerned with the hope that the result will be improved service.

SAVING WILD LIFE.

Several proposals emanating from a recent conference of Canadian game officials to plan greater protection for wild life have attracted the attention of American sportsmen. The formation of a Dominion game protective association was urged, to the end that a well-balanced general program of game conservation might be adopted for all Canada. One of the sugges-

tions was that there should be fixed daily and season bag limits for all provinces and that the tendency should be to reduce and not increase the present limits. Another dealt with the difficult problem of controlling predatory birds and animals without inviting general slaughter in districts where they can do no serious harm. Still other recommendations involved the control of diseases which prey upon birds and game, the extension of sanctuaries and the education of hunters in the principles of true sportsmanship. These suggestions should afford an example to sections in the United States that are backward about protecting many species from extinction.

HAVE NO TIME FOR RELIGION

Really to know Christ and to think rightly about him is not easy to-day. Men say they have very little time. They are busy and absorbed with other things. Men have probably always been in a hurry, but never did rush about in such frantic haste to get somewhere, or nowhere, as they do to-day.

Men are paced by machines and we are all called upon to "speed up" and to "step lively." What wonder, then, that men have little reserve of interest or of time, on Sunday or any other day, to consider the things that belong to peace and to know Christ.

But just because we are so busy, is it not the more necessary that we should allow the masterful Christ to enter our lives, that amid all the clamorous appeals we may perceive the things for which to strive and have some great organizing purpose about which to concentrate our energies? Seek first, not last. His Kingdom is purpose and into our lives will come peace and proportion and power.

CHAIN STORE CRIMINALS.

The arrest of nineteen A. & P. and Kroger store managers in Ohio and Indiana for giving short weight on almost every conceivable food product sold in bulk and weighed in the store, followed by pleas of guilty and the prompt payment of fines ranging from \$10 to \$25, shows very clearly that such action is countenanced and encouraged by the two chain organizations. In no case were appeals taken. Seventeen of the nineteen men who proved to be members of the criminal class are still in the employ of the chain stores, leading to the belief that criminals who will ruthlessly swindle the public find favor in the eyes of the A. & P. and Kroger combinations.

Any cases of this kind in Michigan should be brought to the attention of L. P. Strong, Chief of the Division of Weights and Measures, Lansing, who will make short shift in dealing with criminals of this character.

One predicts a future for the school-boy who wrote the following terse narrative about Elisha: "There was a man named Elisha. He had some bears and lived in a cave. Some boys tormented him. He said: 'If you keep on throwing stones at me, I'll turn the bears loose and they'll eat you up.' And they did, and he did, and the bears did."

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Out Around last week included calls on some of the merchants of Greenville and Belding. It is a genuine pleasure to visit both cities, because of the large number of strong friends the Tradesman has in both business centers.

It does not require an extended investigation to ascertain that Rockford is gaining ground every month. Evidences of improvement and expansion are to be seen on all sides. It was a happy day for Rockford when the Krauses concluded to locate their tanning and shoe factory in that town. These industries have changed the character of the town completely.

Obetts Bros., who recently added a meat market to their grocery store at Greenville, state that the innovation has proven to be a welcome addition to their business.

I had heard so much about the wretched condition of the detour between Greenville and Belding, pending the construction of a 22 foot cement pavement all the way on M 66, that I was looking for an unpleasant experience. I was happily disappointed. Aside from dust and the narrowness of the highway in some places, the detour is not bad at all. I do not think it is more than three miles long and will soon cease to be used as a detour, because the pavement will soon be completed the entire distance between the two cities.

My first call at Belding was on the new landlord of the Hotel Belding, who has recently completed the redecoration of his dining room, which looks very inviting in its new garb of paint.

I was pained to learn of the protracted illness of E. C. Lloyd, the dry goods dealer. He is convalescent at home, after an operation for the removal of his tonsils, and expects to resume his position behind the counter in the course of a week or ten days. His store has been managed during his absence by his son, who appears to take to the dry goods trade as naturally as a duck takes to water.

I hear it frequently stated that Belding has more good dry good stores than any other city of its size in Michigan. I think the statement is well grounded.

On leaving Belding via one of the most wonderful gravel roads in the State—the straightaway thoroughfare from Belding to U. S. 131—I was surprised to learn it was closed so far as Cook Corners, which involved a detour back over M 66. I was told that the road from Belding to Cook's Corners was being cemented, which probably means the beginning of a complete line of cement all the way to U. S. 131. I have enjoyed the scenic beauties of this route so many years that I shall rather feel cheated when the pavement is completed and the speed limit correspondingly increased.

At Grattan I was greatly pleased to note the improved appearance of the Lessiter store. The elder son of the former owner, Walter, 18 years of age, has taken matters in hand, in co-opera-

tion with his mother, and made changes which give the store the best appearance it has presented for years. The young man is bright eyed and clear headed and I shall expect to see him make a record for himself and the estate he is undertaking to serve with so much care and thoroughness.

I wish every reader of the Tradesman would arrange to cover M 40, between Jamestown and Allegan, now while the country is in its most beautiful garb of green and gold. The distance is only twenty miles and the route should be covered both ways in order to detect all the landscape attractions. It is a succession of wonderful hills and fertile valleys, with long distance vistas on both sides which are all the more attractive because most of the land is under such a high state of cultivation. Now while the wheat is being harvested and the oat fields are turning from green to yellow the country on both sides is especially attractive the entire distance. If the trip can be made soon after a shower, which lays the dust, it is all the more enjoyable. Sufficient time should be taken to halt on the top of every hill and elevation in order to give the landscape the attention it deserves.

As an illustration of what can be done in the way of developing a county park along sane and sensible lines, I feel no hesitation in recommending an inspection of Townsend Park in Cannonsburg township. No more attractive inland park can be created than this resort, which has been developed by the Kent county road commission for the free use of the public. I regret to learn from the superintendent that the only class of people who have treated the park with disrespect are city residents, who have in many cases destroyed growing trees and shrubs and pulled up small trees by the roots for use over an open fire.

I took a day off last week to witness the Knights Templar parade at the triennial conclave at Detroit. It was the most magnificent spectacle I have ever had the privilege of seeing. The day was a warm one—uncomfortable for the spectators seated on the grand stands and standing on the sidewalks as well as the marchers—but the things seen will stand out in the memory as long as time lasts.

I was gratified to note that the Knights Templar have finally succeeded in practically banishing union bands from their parades. Union musicians have made so much trouble in the past, due to their executing contracts which they subsequently repudiated, that they have come to be regarded as the scum of the earth. Knights Templar now have their own bands, composed of members of their own organizations, in many cases. Where they have not yet created their own bands, they utilize Shrine bands in many cases. Union bands make contracts to play without exacting any conditions and then refuse to keep their contracts if Shrine and Templar bands appear in the same parade. They have broken faith with their employers so many times and precipitated such exasperating conditions that they have been

relegated to the scrap heap, which is entirely proper, considering the wretched music they invariably produce and the lack of honor peculiar to all union men. Affiliation with any union organization converts an otherwise decent man into a liar and a thief—frequently a murderer. E. A. Stowe.

Remarkable Career of Hendrie & Co.

The Detroit & Milwaukee Railroad Co., at present known as the Grand Trunk, ran its first train into Grand Rapids on July 4, 1858. It brought a crowd of people who were taken on board at the several villages on the line West of St. Johns. A depot was located on Plainfield avenue, one and one-half miles from the business center of the little city of Grand Rapids.

Soon after the company commenced its regular service to and from the city, it entered into a contract with George M. Hendrie & Co. to receive and deliver all freight that came over its tracks to the merchants and manufacturers of the city. The firm had furnished service of the same character to the business men of Detroit. The contract, as written, conferred monopolistic advantages upon Hendrie & Co. Soon after the contract had been executed, Hendrie & Co. sent six wide, long and low platform wagons to the city. Drivers and horses followed. The horses, large, fine appearing animals, were cared for and driven by men who ranked high in their humble occupation. They were large, strong, quiet, unassuming, middle aged and faithful servants of the firm. When one of the Hendrie's heavily loaded wagons passed over the cobble stone pavements, the rumbling sounds emitted were heard distinctly several blocks distant.

The physical appearance of the drivers was impressive. Their sturdy legs, ample torso, large heads and powerful arms and shoulders would delight an artist seeking such models. Memory recalls the pose of one grey haired Irishman as he stood in the center of his vehicle and directed the course of a pair of Percheron blacks. He was as imposing a figure as the Statue of Liberty. Other railroad companies laid tracks into Grand Rapids and sought a share of the freight, incoming and outgoing. The Grand Trunk suffered the loss of a considerable amount of business in consequence. To offset this loss the company entered into a new contract with Hendrie & Co., under the terms of which the railroad would deliver freight to merchants and others free of charge for cartage. Competing railroads caused an investigation of the contract by the Interstate Commerce Commission, and its consideration was prolonged, as is usual with that body, over several years. A decision adversely to the railroad was reached ultimately and Hendrie & Co. disappeared from the streets of Grand Rapids and Detroit.

Merchants did not deliver goods sold to customers. If one purchased a stove, a bedstead or any other article of merchandise, he or she would take it away from the store by whatever means available. Private owners operated two or four wheeled drays in

serving the public. Among those who operated the two wheelers were Barney Kelly, Bill Duram and C. G. Perkins. Their vehicles were long and heavily built on an incline, sloping from the back of the horse, when in use, to within two feet of the ground. Kelly purchased lands in a swamp at the corner of Weston Street and Commerce avenue. In time the property more than tripled its cost in value. Kelly, immediately before the civil war, was the only Irish Republican in the city. He was proud of the political isolation he had assumed. Kelly's wife survived the owner and acquired the property. Upon her death two sons inherited the estate. Barney, Jr., died a few years ago. Under the terms of his will his share passed into the possession of the Catholic church.

C. G. Winchester and Joseph Lefingwell were among the owners and operators of four wheeled drays.

About forty years ago a man named Woodbury, a driver of a conveyance of the American Express Co., withdrew from the service of that corporation, purchased a light covered wagon and engaged in the work of delivering light packages throughout the city for the uniform charge of ten cents per package. He quickly found full employment for his outfit. Woodbury died and several others, including Piatt and Bosma, attempted to supply the service Woodbury had created, but none was more than moderately successful. Finally Spring & Avery, Foster, Stevens & Co. and other leading merchants commenced delivering goods sold with vehicles purchased for the purpose stated, employed drivers and thereby won the appreciation of customers. Arthur Scott White.

Cleanliness of Honey Now Assured.

With the widespread use of U. S. grades for honey, buyers can now be doubly assured of purchasing only strictly clean honey put up by modern sanitary methods. It used to be the practice to squeeze honey out of the comb and strain it. From this practice came the use of the term "strained honey," for honey, so removed from the comb, had to be strained to give it a saleable appearance. Probably no commercial beekeeper in the United States now employs this crude method, as it is too costly and slow. In a modern apiary to-day the thin wax coverings of the large slabs or frames of honey are removed by a steam or electrically heated knife. The uncapped frames are then placed in a machine which throws the honey out by centrifugal force without injuring the combs. From this the honey is run into settling tanks which permits the air bubbles and fine particles of beeswax to rise to the top, the honey being drawn from the bottom of the tanks directly into bottles or larger containers for the wholesale or export trade. Thus, honey entering into the commercial trade is not touched by human hands. Not only is the great bulk of commercial honey in the United States produced and handled in a sanitary manner, but the U. S. grades and the provisions of the Pure Food Act assures purchasers of a product that is just what it is represented to be.

Long Time Peace the Result of Short War.

Grandville, July 24—There are some things about war which, perhaps, have not been taken into consideration when we are discussing that subject. For instance, the friendships which are brought about through war are not inconsiderable.

Before the sinking of the Maine and the resultant Spanish war the American Nation, which is, of course, the United States, was looked upon with ill concealed contempt by more than half the nations of the world.

The Yankee pigs would soon be cut into fodder, for the Spanish navy was actually believed to be far superior to the American. It did not take long to banish that mistaken idea. Even our cousins in England were quoted as feeling sorry for the simple Americans who imagined they could cope with the guns of a Spanish fleet.

The Cuban part of that war rather surprised not only Spain, but the whole civilized world beside. There's nothing like a few thorough thrashings to convince obstinate foes of the meaning of war.

We evidently had Canadian sympathy at that time, perhaps that of Britain, and yet had we backed down before the impudent claims of the Dons our position among the nations of the world would have been unbearable. Santiago and Manila Bay taught the world a much-needed lesson which might, however, have been soon forgotten, but for the later world conflict which brought America once more into the limelight.

That war, in which this Nation took honorable part, was as necessary to the upbuilding of respect for our prowess as was the whipping of a school bully who had lorded it over his trembling schoolboy companions for long weeks. A simple looking country boy comes in and thrashes said bully to his complete undoing, after which joy and peace reigned on the school grounds.

Before the kaiser started his war the whole of Europe looked down on the Yankee as a blatant money changer whose soul was entirely bound up in skinning his neighbors. Uncle Sam was, indeed, a Shylock of the worst.

The war for the salvation of Europe dragged in America, and when the end came our Nation had fought its way into the admiration of every old time enemy in Europe, say nothing about her friends, and thus was war of real advantage to the United States.

Had we, like a skulking coward, remained in the background and refused to fight we would be to-day of all the earth the most despised member of all creation.

Will Americans fight? was a mooted question among Europeans at one time, and even our then president had expressed the thought that we were too proud to fight.

But the stress came and America met it armed to the teeth for battle.

The kaiser's brutal war brought America into the limelight as never before, and the good it wrought for the Yankee Nation will surely outlast the century.

Then can we say that war is never justifiable, as we are told by our pacifist people who have asked the churches to take a stand against war under any and all circumstances?

Cast your eye over the Europe of to-day, then look back to that time just before hostilities were declared by the kaiser and say if you can that the gain to American manhood in the eyes of the world has not justified the horrors of that eighteen months we were engaged in saving Europe from disorganization and demoralization.

There are things worse than war. Impossible, you say. Not so if you believe in self defense, which has been declared the first law of nature. To be despised and trodden in the mire by

insolent world nations may not seem so bad to some, but to self respecting people it is not to be thought of, nor will it ever be while Old Glory floats over the land of the free and the home of the brave.

Before we entered the world war Germany, the great central power of Europe, regarded the United States with contempt and even intimated that after she had disposed of France and Britain she would attend our case to a finish. That was the sentiment ruling the Germany of a score of years ago, and that sentiment was sure to go on until a trial at arms settled the question of America's ability to stand for her rights at the cannon's mouth.

That greatest of all wars we will not say brought final and lasting peace to a dissatisfied world, but it settled the status of the Yankee on a basis as immovable as the eternal hills. A disposition to fight is not necessarily one of a quarrelsome nature, but oftentimes the saving grace which speaks for the manhood and womanhood of the whole Nation.

What would be the position of the United States to-day had we utterly refused to be crowded into war, had we tamely submitted to be browbeaten and kicked hither and yon by the brutal outlaw nation of central Europe?

Like a whipped cur we would slink away with his tail between his legs, the despised of all the world. Our prompt reply to Germany's assaults on the open sea was to meet force with force until the enemy was routed, and to-day America is regarded with deeper friendship by the German people than she ever was before. It is hardly likely that the Yankee and Teuton will ever again engage in a war for the mastery. The latter through dear experience has learned to respect the people she once despised and planned to subjugate; hence war has led to a lasting peace which perhaps may never be broken. Old Timer.

Many Resort Mansions Under Construction.

Traverse City, July 24—Dealers in lumber, hardware and building materials of all kinds, plumbers, electricians and concrete workers of Traverse City are enjoying a prosperous season of trade on account of the building activity which prevails in Leelanau county. Many cottages are under construction. A considerable number of cottages, so-called, should be rated as mansions. At Leland, Glen Haven and at points on Glen Lake may be seen summer homes which would be a credit to Newport or Atlantic City.

Children of this region are busily employed in picking sweet cherries. News dealers state that they are unable to deliver papers to customers before the young people return from the fruit farms at night. Fast workers earn \$1 per day and upward picking cherries.

Hamilton Way, between Traverse City and Elk Rapids, is now open for traffic. This roadway has been undergoing repairs during the past three months. Hon. Frank Hamilton, who had been an efficient highway commissioner of Grand Traverse county for a decade or more, declined re-election by the Board of Supervisors. In recognition of the valuable service rendered by Mr. Hamilton, the "way" was so-named in his honor.

Arthur Scott White.

Small sister came home from school proudly flourishing a paper. "It's a composition," she said, handing it to her mother. "You can read it if you want to." Her mother read: "Socrates was a great man. He was sort of a tramp. He told everybody what to do and they gave him poison."

ELEVATOR For Sale . . .

Bean elevator at Big Rapids, Michigan. Brick construction, good condition. Fully equipped, capacity 40,000 bushels. Large storage basement will hold 100 carloads of potatoes. Cost \$75,000 new. Will sell at a very reasonable price.

Guarantee Bond & Mortgage Co.

107 Lyon Street, N.W.

Grand Rapids, Michigan

ALL HIGHWAYS LEAD TO RAMONA PARK (Reed's Lake, Grand Rapids)

Amusement Center of Western Michigan.

RAMONA THEATRE

Offers Keith's Vaudeville Twice Daily.
Matinee, 3 P. M., 10-20-30 Cents and
Night, 8:30 O'Clock. All Seats Reserved.
Bill Changes Twice Weekly, Thursdays and Sundays.

RAMONA GARDENS

offers

KOLKOWSKI AND HIS JOY BAND.

Dancing Every Night Except Sunday and Monday.
Perfect Floor! New Decorations! Popular Prices!



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



Supposed Advantages of Chain Stores Often Merely Mythical.

Active field will not be taken up by the Federal Trade Commission in connection with its investigation into operations of chain stores until after the summer vacation period. It will then be started under way and pushed to completion as rapidly as conditions warrant. Should the Economic Division of the Commission, which will have charge of the enquiry, be able to maintain its staff at the required level for most of the time it may be possible to complete the investigation at the end of the present year or soon after the New Year. The wide public interest in this investigation is apparent and perhaps in that respect it exceeds any other undertaking of the Commission. It deals with a subject which is directly related to the homes of the country which see the growing competition between the chain stores and the independents and the public apparently is not sure which gives the most and the best for the money. Distinction is made between quality and quantity and this is a subject that will be enquired into by the Commission along with its numerous other lines of investigation. Another interesting phase also will concern growing competition between the chain stores themselves. Alleged unfair practices in dealing with consumers, such as selling under Nationally advertised names qualities which are not up to the standard, but which are supposed to be first-class goods, will be a phase of the study that is attracting considerable attention. Use of "leaders" for cutting prices, going below cost on other products, and similar practices to draw trade and making drives on other lines which are sold at as much or more than the prices of independents, price concessions to chain stores for reason other than bulk buying, the financial character of the chains, their plan of organization and general operation, and related subjects will be given study. It is also true that methods and operations of independent wholesalers and retailers will be studied as a means of comparing them with those of the chain stores. So far both the chains and independents have shown a willingness to co-operate in the enquiry and while that has caused a little surprise in some sources it is perhaps natural. The independents especially have manifested an eagerness to have the chain stores studied and a clear understanding disclosed to the public of their operations. There seems to be the feeling on their part that the supposed advantages of the chain stores are often merely mythical and even in some cases are handicaps when quality, service and price are measured with those of the independents.

Chain Stores Do Not Threaten Extinction To Independents.

Constant repetition in the daily press of articles dealing with the expansion of the chain systems have a very discouraging effect on independent merchants, and cause them to believe that their position is much worse than it really is. While it is perfectly true that chain stores have multiplied with

great rapidity in recent years, a true picture of the situation in the field of distribution can be drawn only by taking all the facts into consideration and not emphasizing one side only.

In 1923, according to Professor Paul Nystrom, an unquestioned authority on distribution, chain stores did 6 per cent. of the total retail trade of the country. In 1927 this percentage had risen to 12, a very notable increase, but in the same five-year period the total retail trade of the United States had increased between 15 and 20 per cent. Professor Nystrom estimates that in 1937 the chains will be doing 25 per cent. of the total volume, but if the country's total retail trade maintains its normal increase, this will simply mean that the situation will be relatively the same.

The truth is that the progress of the chains is being made—in very large measure, at least—at the expense of inefficient independents, and that capable and progressive merchants are well able to hold their own against this form of competition.

Impartial students of distribution will agree that both the chains and the independents have rightful places in our economic structure, and that it would be a real misfortune if distribution was to pass entirely into the hands of the chain. There is little danger of this, but it is rather unfair and decidedly disheartening for the independent merchant to be constantly informed that he is threatened with extinction, especially when the full facts cannot possibly bear any such interpretation.

Edward F. Roberts.

Joseph Campbell Representative Not Welcome.

A representative of the Joseph Campbell Co. recently called on a grocer to "inventory" his stock of brands of the Joseph Campbell Co. The grocer refused the privilege, asserting the merchandise belonged to him. He then sought to make a show window display and the grocer peremptorily refused. The agent then tried to sell him some more Campbell brands and he refused to buy.

"When I want any of your goods I will go over to the chain store which is offering your beans at three for 23 cents," said the grocer. "That is less than you will sell me when I buy your beans by the case. When it is possible for a chain store to sell the consumer cheaper than the manufacturer of that brand can sell the trade there is something wrong and I do not propose to be used as a cat's paw by your company. I do not sell any more of your products than I possibly can."

Rather straight talk, but it is the truth. If food manufacturers generally had this thought drilled into them day after day by retailers all over the country they would soon be brought to their senses.

Waiting Customers Want To Be Noticed.

Waiting customers do not want prompt service nearly as much as they want attention. Let them know they are noticed and they, in turn, will assure you they are not in such a great hurry after all.

WORDEN GROCER COMPANY

The Prompt Shippers

If You Don't Carry

Morton House COFFEE

You Are Overlooking Something

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

THE MICHIGAN TRUST COMPANY, Receiver

Keep Your Will A Living Document

**Do Not Permit It To Stagnate With
Out-of-date Provisions**

It should change as the needs of your family develop. Provisions which were ideal at one time often prove utterly unsuitable at another. Some grow up and go into business; daughters marry. The family circle grows and shrinks; your circumstances change, and so should your Will.

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

FINANCIAL

Hope For Money Ease Is Slim.

Hope for a relaxation in money nowadays is based on two near-time possibilities, neither of which looms as a probability, in the view of the National Bank of Commerce in New York, expressed in Commerce Monthly, published to-day.

Measuring various forces for higher and lower rates the bank says if relaxation comes soon it must develop as a result of: (1) a decline in commercial requirements for funds through a decline in business or a decline in security market demands; (2) artificial aid to the money market through the purchase of Government securities by the Federal Reserve Bank.

Whatever seasonal ease in money is in store for the remainder of July the bank is correct in its view that the fundamental forces have continued to operate for the maintenance of high money rates. It also perhaps properly scouts the idea that any substantial import of gold is in immediate prospect. Canadian exchange has held persistently below the gold import point of late without inducing a flow of metal in this direction. A distinct weakness in various exchanges naturally raises the question whether this country might not soon begin to draw metal back, but at least there has been no indication so far of such a move.

Examining the possibilities for a relaxation set forth by the bank it is difficult to find real hope for ease. Instead of a decline in commercial loans we are at the period when the demands for funds in industry begin to multiply. Between now and the autumn peak an expansion of roughly 4½ per cent. in the volume of commercial loans extended by reporting member banks would be normal.

That the Federal Reserve system would like to ease credit conditions must be plain to anyone who understands the prime function of that institution. Likewise it must be clear that it is powerless to create a condition of ease in the presence of a continued rapid absorption of credit by the stock market. Its policy from now on will likely be dictated by the performances of the market.

If the expansion in credit based on stock speculation continues it would be unreasonable to anticipate a reversal in Federal Reserve policy. The move to a 5 per cent. rediscount level on the eve of the crop movement period, and on the eve of a Presidential election, indicated how strongly Federal Reserve officials feel about the present situation and how determined they are to correct it.

Paul Willard Garrett.
[Copyrighted, 1928.]

Germany Begins Maximum Payments On Dawes Plan.

When the fifth year of payments by Germany under the Dawes Plan begins on September 1 the maximum burden will be taken over smoothly and without any tangible evidence of an increased load.

This comforting view on the operation of the Dawes Plan is set forth by George P. Auld, former Accountant

General of the Reparations Commission and author of "The Dawes Plan," in a document published to-day by the National Foreign Trade Council. To him fears that the Dawes Plan will not work in this coming year of maximum payments, just as it has worked in the four preceding years, are nothing more than "doctrinaire hobgoblins." The payment referred to is that of two and a half billion gold marks which will become an annual assessment in a little over a month.

Mr. Auld is the last to minimize the difficulties created by unfounded rumors of trouble ahead, but so long as the confidence of the American investor in German securities continues the payments can be easily transferred out of Germany. It is the dollar exchange made available to Germany through American loans that furnishes the instrument for these transfers.

He looks upon this process as "a wholly natural and healthy one for all concerned" and believes it will "go on for a long time to come." It is a fact after all that the rest of the world owed Europe \$50,000,000,000 in present dollar values just before the war. Beside that stupendous sum the \$16,000,000,000 owed the United States to-day, through commercial and interally war debts seems small.

Debtors paid regularly in former times and creditors were perfectly willing to accept new obligations as old ones were paid off. The increasing volume of foreign lendings did not then give concern—and, according to Mr. Auld's calculation, it will be fifty years at the present rate of increase in our foreign debts before we stand in the creditor position toward the rest of the world that Europe occupied in 1913.

If we do in the future decrease our exports and increase our imports it will be for reasons unrelated to the debts and connected solely with the matter of capital supply and demand.

Says Mr. Auld: "Can we not then for the present enjoy at its full artistic value, without indulging in too many anticipatory shivers, their thrilling depiction of what will one day happen when American industry in the role of Little Red Riding Hood comes face to face with the ugly fangs of Europe's Export Surplus?"

Paul Willard Garrett.
[Copyrighted, 1928.]

Value of Trade Mark To the Manufacturer.

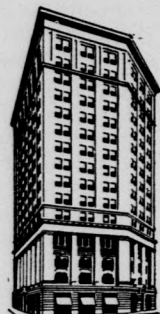
A trademark has a definite value to a manufacturer because it individualizes his product, maintains its identity, reduces selling expenses, secures orders and re-orders, increases consumer demand and stamps a manufacturer's advertising as his own.

The Co-Operative Spirit.

Employer—Did you tell the men I was going to introduce the co-operative spirit into the works and divide half the profits amongst them?

Manager—Yes, and they've all decided to retire at once on their share of the profits.

Introducing more color is driving the red from some businesses.



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Banking by Mail Made Easy.

Only When Helpful

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

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

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

Industrial Common Stocks Now Return 4.64 Per Cent.

With the recent downswing in stock values the average yield on industrial common issues has risen to 4.64 per cent. as against 4.36 in May before the break when stocks were at their record peak.

This interesting observation on the investment position of common stocks represents no rough calculation but is based on the average monthly yield for thirty-three industrial common stocks as figured by the Standard Statistics Co., Inc. The index reached its low for all time at 4.36 in May, and the yield for June was lifted to 4.53 per cent. by the market's fall. A computation based on mid-July prices shows that this month's sagging market has swelled the yield still further to 4.64.

Even this rather drastic advance in the yield of common stocks induced by a falling 1928 market leaves stocks on a substantially dearer level than they were after the 1926 break. At this time in 1926 when stocks were scraping around their lowest prices for the year, and therefore at their best yield levels, they returned 5.48 per cent. Stocks will have to fall materially further to make them yield what they did after the 1926 collapse.

In making an inventory of portfolio changes induced by the recent recession in security values it is essential to examine afresh the position of bonds as well as stocks. Just as a downswing in stock quotations has enhanced the available yield in the market on common issues, a shrinkage in bond values has carried the return on fixed interest-bearing obligations up. At the peak levels two months ago industrial bonds were selling to yield more than industrial stocks. This relative position has been maintained in the adjustment. Falling stock prices have lifted the yield from 4.36 per cent. to 4.64. Falling bond prices have lifted their yield from 4.78 per cent. to 4.91.

Whether the recent downward adjustment in security values has been fairly well completed or whether it must continue is not a question for decision here. What must be plain is that on strictly their investment merits more stocks and bonds now offer attractions than a month or two months ago. To some investment institutions the present return will be satisfactory. To others it will not be.

If in the adjustment process stock yields must find a position higher than bond yields further substantial changes loom. There are those who contend that a new era is at hand in which stocks permanently, however, will sell to yield less than bonds.

Paul Willard Garrett.

[Copyrighted, 1928.]

Reserve Bank's Barometer Indicates Upturn For July.

Virtually all of the gain in the general price level that was achieved in May was lost in June through the drop of a full 1 per cent. in values, reflected by the Bureau of Labor Statistics weighted index of 550 commodities, published to-day.

A substantial proportion of the gen-

eral decline in wholesale prices represents a reduction in farm products sufficient to pull down the general average, which now stands 50.4 per cent. above the 1913 level and 2.4 per cent. under 1926. Wholesale prices still command a position higher by 3.8 per cent. than a year ago.

While various groups within the price family do not move as erratically as they did some years ago important distinctions must be made between the performance of different sections in the list. The Bureau of Labor Statistics arrives at 97.6 as an index for the general price level now, taking 1926 as 100, through a merger of a group (hides and leather) as high as 123.7 and another (fuel and lighting) as low as 82.1. In between these two extremes fall all remaining divisions.

Nobody will deny that for an accurate portrayal of the trend in commodity prices the Bureau of Labor Statistics index stands alone. The fact remains that its general tendencies usually may be forecast from the changes indicated by the Federal Reserve Bank's index of 20 basic raw materials.

Turning to the Reserve Bank's weekly compilation some surprising conclusions appear. Following a peak in April the average price for 20 basic commodities slid downward until it reached a low about the middle of June. Since that time a rally has been in process so strong that in early July a new peak for 1928 was set. Improvement in cotton, hog and steer prices largely explains this upturn.

Offsetting this firming tendency in certain agricultural prices has been a decline in wheat and rye, but when full account is taken of each change relative to its general importance the price trend in July to date has been favorable rather than unfavorable. How long this improvement will continue is not a matter for conjecture here, but the movement at least emphasizes so fine a mixture of forces at work on prices that relative stability in the price structure seems fairly assured for the time.

Paul Willard Garrett.

[Copyrighted, 1928.]

Mistakes Average Two Cents a Sale.

How many mistakes do store employes make in handling money? This question is one of the many answered in a study of methods of training employes in stores of moderate size recently completed by the bureau of business research at the University of Illinois.

The report shows the immense loss that results from small errors often repeated.

Another interesting fact divulged in the report was that the average error amounted to two cents a sale. This is a conservative estimate, yet a person who makes eighty sales a day will in a year's time have made errors amounting to \$500.86.

Having the goods is the only thing that brings a merchant the reputation for having them. And the reputation for having them will bring the business better than anything else will.

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Founded 1876

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Michigan Trust Building, Grand Rapids

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

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Glass and Metal Store Fronts

GRAND RAPIDS

MICHIGAN

MUTUAL FIRE INSURANCE

Timely Hints on Fire Prevention.

The whole problem of low cost insurance hinges on the carefulness of property owners. When merchants more generally realize this, they will have reduced to a minimum one of the most serious wastes in business.

Experience shows that 22 per cent. of the fire loss is caused by heating equipment. Frequent and careful inspection of basements and furnaces; the removal or correction of evident fire hazards—just reasonable carefulness—would prevent the major portion of this loss.

Electricity is harmless and a most efficient servant when properly safeguarded. It is a frequent cause of fire when safety requirements are violated.

Gasoline is a powerful explosive, and should be treated as such. Careless handling of it exacts a heavy annual toll in lives and property.

The fire insurance inspector is often able to point out hazards connected with electricity and inflammable liquids which are overlooked by the merchant because they are so patently obvious. Meet him half way.

The accumulation of rubbish and litter is not only a serious fire hazard. It is on offense against public welfare with which no good merchant wants to be charged.

Twelve per cent. of the annual fire loss is chargeable to carelessness with matches and smoking. Do you realize that this loss is represented in your cost of doing business? Have your salespeople been impressed with that fact?

The public in general and the property owner in particular get a tremendous benefit whenever property, which is wealth, is conserved. If you have adopted an insurance program under which you are grouped with other merchants owning properties of superior construction, and who have the right attitude toward fire prevention, you are making a very definite saving in dollars and cents.

Co-operative carefulness pays. When more merchants who own acceptable properties realize this and shape their insurance affairs accordingly, it will be even more profitable.

Chimneys should be built, not of concrete, but of brick lined with fire clay. Concrete has no give and is inclined to crack. Cracked chimneys start fires.

Be sure the match is out and cold before you throw it anywhere.

"Haste makes waste" has no more faithful application than to people who would hurry up the kindling of a fire with gasoline or kerosene.

Electrical appliances, such as irons and heating pads, should be used with due regard for the consequences of being left on and forgotten. We cannot always see when they are "on" or "off." Play safe by detaching the plug at the light socket.

Do not leave property alterations to the mercies of amateur workers or supervisors. Established builders and electricians will put in the work to accord with the building and electrical

codes, and "there's a reason" for every item in the code.

Plugging blown-out fuses is another instance of "penny-wise and pound-foolish." You may save a dime and a few minutes' time and thereby lose thousands of dollars through fire and be out the use of your property for six months.

Never let oily rags or waste lie around homes, offices or factories. They are prolific breeders of spontaneous combustion.

Plain ordinary common sense is the universal advisor in fire prevention. And remember, all you accomplish in preventing fires comes back to you in savings when you are insured with a mutual company.

Matches have heads but no brains. When you use them, use your own brains.

It is recommended that wires for light, power, telephone and other service be not carried over the roofs of buildings. When it cannot be avoided, wires must be carried at least seven feet above flat roofs and one foot above the edge of pitched roofs. Insulated supports should be placed not to exceed twenty-five feet apart.

A Bed Plus a Lighted Cigarette.

It takes a police dog to show a man the error of his ways. The dog to gain the hero's crown in this case was big Max. Like Cerberus, the seven-headed dog which guarded the entrance to the realms of Pluto and never slept. He was always on hand when needed.

Max's master treated himself to the costly luxury of a cigarette in bed. When he dropped off to sleep the butt fell from his lips and set fire to the bedding. The room soon filled with smoke, which rendered the sleeping man still further unconscious, and the Fire Demon was about to cut another notch in his flaming sword.

Enter the hero. Unable to arouse his master, Max dragged him from the burning bed, then howled and barked so loudly that neighbors investigated and summoned the police. As a result the man's life was saved, although he was badly burned.

Moral? There should have been no need for a police dog hero, since bed is not a place in which to smoke cigarettes. But every now and then some smoker is discovered who doesn't know better than to lie in bed with a lighted butt in his mouth. Usually, when found, he is in a bad way.

Proof of the proverbial carelessness of smokers is furnished by the report that in 1926 fires caused by the careless use of matches, and by smoking, amounted to \$30,000,000.

Advice To Grocers.

Peanut butter should be kept cool and away from goods having an odor which might be absorbed.

Soap powders should be kept in a dry place. Dampness causes the powder to swell as it absorbs moisture, damaging the carton.

Don't expose flavoring extracts, such as vanilla, orange or lemon to the strong sunlight. It not only robs them of their rich color, but is detrimental to their flavor.

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An Association of Leading Merchants in the State

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Grand Rapids, Mich.

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Issues Michigan Standard Policy
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Assets \$3,509,238.51

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The best protection, the lowest rates on
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308-9-10 Murray Building

Grand Rapids, Michigan

Retail Credit Survey Now Under Way.

The plan of the Department of Commerce for its National retail credit survey now started under way is to base it on two questionnaires, one to be filled in by representative retailers and one by representative consumers. It is not expected to reach everyone by this method, nor is it expected that everyone who receives a questionnaire will be able to answer all the questions asked. But confidence is felt that if all who get the questionnaire and are able to answer them will do so, the survey will develop facts from representative samples which will be consolidated into groups by geographic regions and types of business. The Department has made it plain that it is undertaking the study with an absolutely open mind to all relative facts which it can discover. It wishes to get at the real facts and to make these facts available without bias to the business world for such action as they may find it advantageous to take. The Department has pointed out that it mediates no Government regulations as the result of its work, but believes that business can regulate its own credit problems when the facts are adequate.

The questionnaire to be filled in by representative consumers is expected to make it possible for the Department to show to what extent the incomes of representative groups of the consuming population are mortgaged in advance. The Department also will be able to show the relative importance of the leading open charge account bills and installment purchase payments in this mortgaging of income. It is expected to show this for the leading occupational groups in each district of the country and to show the influence of income from investments and of several wage earners in the family on the credit habits of consumers. The Department is asking for some very intimate information from the consumers themselves. They are asked to lay bare their finances in a way few would care to do. For this reason each report will be known by number and not by name and reports for large groups alone will be published. Circulation of the questionnaire will be through several channels so that distribution will be made. It is hoped to get various labor, business and professional organizations to circulate the questionnaire among their members. The Department is also considering asking large corporations doing business over a wide area to distribute the questionnaire among their employees with their request that the blanks be carefully filled in and mailed to the Department.

With the retailer's study, just as in the case of the consumer's study, the Department is interested in the report for any individual business only in order to add such data together for all the representatives in a business group. The Department decided to ask each retailer to sign his report in order that the responsible leaders of the study may get in touch with any dealer whose report manifestly needs some additional attention. However, the Department will put a number on the body of each report and the same

number on the signature slip and then cut off the signature. This will be done when the report first reaches the Department and from then on the numbered signatures will be available only to the Department's responsible leaders and the report forms with their confidential figures are known to the clerical staff solely by number. The retailers will be asked to check the kind of business they do; the kinds of goods they sell in each class of accounts, cash, open credit and deferred payment; the usual deposit required on deferred payment, the usual number of payments and the life of the contract; sales in each of the three accounts for each of the last three years; repossessions and salvage on deferred payment sales; the outstanding balance, or accounts receivable, on open credit and deferred payment sales separately for 12 months and the collections on each of these accounts in the corresponding period of 1927; bad debts for 1927 in each of the two credit amounts separately; extent of the use of finance companies; and the method of credit scrutiny employed by each firm.

Jeweled Ornaments Worn on the Wrists.

The wrist watch is being replaced to some extent by a number of new contrivances by which a woman may wear a watch with semi-formal dress and with thin Summer frocks. These are set in locket, jeweled balls and lavaliers of different materials and shapes. Some are incased in enamel, which is fashionable this season; in quartz crystal, turquoise, onyx, jade and whatever inspires the designer as beautiful and practical. While the watches worn as pendants on slender chains are ornamental and tiny, they carry a guarantee as reliable timepieces from jewelers of repute.

Show Small Watches For Men.

Reports to the local jewelry trade from London tell of new trends in the production of small watches for men. One London firm is showing "the smallest watch ever made," the whole case measuring only 11-16 by 4-16 of an inch. To accommodate all the parts in such a small space, the works have been built on two "platforms." A small wristlet watch has been designed for the first time in this size, to tell not only the time, but the date, day of the week, month, second and phase of the moon. A third novelty has only one hand, which registers the minutes, while the hour is indicated by a number in the middle of the dial.

Worth Reviews Fall Trends.

A practically unchanged silhouette for Fall was predicted in a statement issued by Jean Charles Worth, Parisian couturier. Straight-line frocks will lead for sport and street wear, he said, with godets and pleats giving fullness to some costumes. Afternoon ensembles are to retain present lines, while there will be few changes in the evening mode. As to fabrics, Mr. Worth forecasts marked use of printed velvets and silks, with much contrast of filmy and rich materials. He predicted a vogue for purple and much favor for jeweled ornaments, with rubies leading.

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**Stock Up Today
Sell Tomorrow—***That's how fast "Uneeda Bakers" Products sell, because:*

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



**NATIONAL
BISCUIT COMPANY**
"Uneeda Bakers"

THE ERA OF MERCHANDISING.

Conditions Which Recent Changes Have Brought About.

America at present is undergoing a transition from a production era to an era of merchandising. More than ever before prosperity will depend upon ability to extend markets, develop new uses for products, and create more widespread consumer demand, rather than upon mere ability to turn out large quantities of goods under mass production methods. The output of tremendous quantities of goods is now easily accomplished. Creating markets to assimilate such output is the future problem of business. Therein lies advertising's opportunity, and its responsibility.

Industry in some lines has developed excessive productive capacity for the time being. The capacity of steel plants in America is greater than the normal requirements. The automobile industry has an excess of capacity. Lumber and textile mills are equipped to produce more than present markets will assimilate and similar excesses of capacity exist in some other industries. But the solution of this problem lies partly in obtaining better distribution of those products under discussion, and for that reason, effective advertising that will further increase the consumption of goods will be more than ever in demand in future years. In building its productive facilities up to such tremendous capacities, industry faces the necessity of aggressive development of markets. A greater economy in the distribution of American merchandise is needed. Economic mass distribution must keep pace with economic mass production. New uses must be discovered, new tastes stimulated to increase consumer demand.

Many basic industries of the United States are gradually becoming aware of the need for certain changes in their methods to maintain their position in the new economic environment in which they find themselves. The outstanding feature of this environment is intense competition, carried on partly through industrial efficiency, low costs and price inducements, but more largely through highly organized sales effort and efficient marketing methods. The importance of advertising salesmanship and the establishment of close and cordial relationships between buyer and seller is recognized to-day as never before.

And the need for these modern methods is not confined to those branches of business that are engaged in selling directly to the ultimate consumer.

Any product, whether a basic commodity or an article for immediate consumption, will fall behind in the race unless its sales are promoted by modern, efficient and aggressive methods of distribution, analysis and development of markets, National advertising and the other devices utilized to-day by our progressive industries in disposing of their products. Every available means of stimulating demand must be called upon.

The severest competition to-day is not between individual enterprises, but between whole industries organized

for the promotion of markets for their respective products. We find, for example, composition roofing competing with shingles; brick, stucco, stone and lumber substitutes competing with lumber; oil and gas competing with coal; rayon competing with silk and other fabrics; electric refrigeration competing with ice; sheet steel competing with wood in the manufacture of office furniture; and so on throughout a long list. The "new competition" as it has been called, is competition between different industries which are either invading the markets of other industries or attempting to protect their own markets from such invasion.

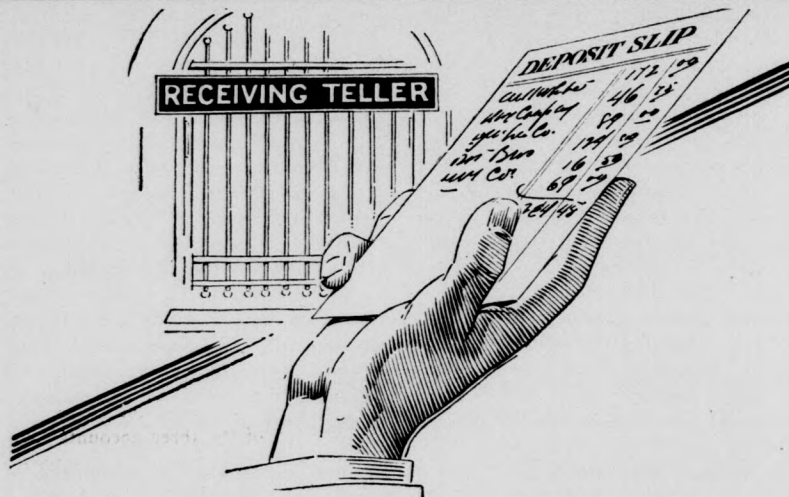
The natural result of this situation is that the individual members of many industries are organizing for mutual protection. The phrase "trade association" has taken on a new importance in recent years. It is recognized that the severest competition to be faced to-day is not the competition between different concerns that are making the same product, but between different products that are capable of being used for the same purpose. Hence, competitors in each industry are driven to take co-operative action against competition from the outside.

To-day particularly invites the advertiser to lay up stores of good will and prestige for future markets. Now is the time for advertising to be informative and educational, to help create new standards of living, to stabilize markets, to make life more comfortable and attractive.

The business man of to-day must know not only how to sell his product on a basis of immediate results, but also how to establish good will values and ideas that will be reflected in future profits, only those efforts that are reflected sooner or later upon the right side of the balance sheet can be justified, and that end can never be lost sight of. But underneath all our efforts, either specific or general, there should be the appreciation that business must rest upon a basis of public understanding for its ultimate profits, and that business can prosper permanently only upon a ground work of sound economics.

The future task of advertising is to extend markets still further through improved methods and technique, rather than by mere increases in advertising appropriations that will bring increased sales only at the penalty of rising sales costs. In the competition that is bound to accompany this contest between industries and companies for greater consumer demand, the advertising dollar will be called upon to show greater results than ever before. Better market research, more careful analysis of media, greater knowledge of the buyer's psychology, more exact formulas for the computation of results, better technique in preparation of copy which is the heart and soul of advertising and many other improvements must all be developed if advertising is to meet its future responsibility in the marketing of steadily increasing output, and at the same time continue to bring benefits to the consumer as well as producer of goods.

The advertising business, by reason



SELF INTEREST..

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

Beech-Nut

"FOODS OF FINEST FLAVOR"

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

WHITE HOUSE COFFEE

"Has the Edge" in Customer Satisfaction

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

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

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

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

The Flavor is Roasted In!

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



of its rapid growth in recent years, must now be considered one of the leading businesses of America. The business which only a few decades ago was called upon repeatedly to justify its very right to exist in the economic scheme, has now grown to such proportions and influence that business men of America annually invest \$1,500,000,000 for the benefits of its activities.

At the present time, the advertising business compares favorably in volume of business with leading industries of the country. If the cost of "white space," purchased by advertisers in a year be regarded, for purposes of comparison, as the raw material used by the business, it becomes evident that advertising is now entitled to a place among the half-dozen largest industries of the country. For only the motor vehicle, steel, meat packing and petroleum industries purchase raw material valued in excess of the \$1,500,000,000 now spent annually by advertisers for space in which to display their messages to the public.

Estimates of the money spent for various types of media in 1927 serve to show the tremendous sums now being invested in advertising by commercial organizations throughout the country. Newspaper space purchased by advertisers in 1927 was valued at approximately \$800,000,000. More than \$400,000,000 was spent for magazine space, \$200,000,000 for outdoor advertising, and more than \$300,000,000 for direct mail. Car cards, counter and window displays, package advertising and other types of media contribute other impressive sums to the total.

Concrete evidence of the way in which advertising has extended markets and brought about a reduction of prices to consumers may best be found in a study of the effects of that device on the business of individual companies. A well known brush company reports that it increased its business 300 per cent. from 1916 to 1924 solely through the adoption of advertising as part of its business program. Prices during that period were considerably reduced because of the savings in production costs. A cereal company was able to reduce its cost per package 80 per cent. through the extension of its market by advertising. The famous "say it with flowers" campaign, backed by 4,500 retail shops, increased the sale of cut flowers 400 per cent. in seven years.

In these and hundreds of other individual cases, advertising worked a double advantage while at the same time paying for itself. The advantage of advertising from the individual consumer's standpoint is that, because of increased volume of business, he receives low prices that formerly could be obtained only by those who bought in large quantities. The producer wins greater profits through extended markets.

Francis H. Sisson.

Suppose It Were Yours.

Suppose you had a piece of property upon which you were dependent for your living, and it was necessary to have other people around to whom

you paid salaries and wages to help you run the place. What would you say if some of those people persisted in doing things which kept you on the jump all the time to keep the place from burning up? Suppose you heard one of them say, when asked why he was not more careful about where he tossed his cigarette butt, "Why should I care, it isn't my store." Frankly now, what would you say?

After all, isn't that practically what we reply when we are persistently careless not only with fire but with other things, too?

Whose loss is it when something burns up? The stockholders lose. Well, who are the stockholders? Some of them are men who have worked in the store, have saved money and bought stock. Some of these men are now too old to work; some of them are dead, and the stock which they bought is held by their widows. They depend upon it for a living. They look forward to receiving their dividend checks just as you and I look forward to pay day. If when you get your pay check, you find you did not receive what was coming to you, you go to the pay office as fast as you can to find out "what's what." What about these other folks? They are not wealthy, they are not able to work. If they don't get what is coming to them, they have the same right to know "why not."

Suppose they are told a man in one of the stores carelessly threw away a match, a cigarette, a lunch paper, a piece of waste or anything else which might start a fire. If a fire started and did a lot of damage, so that it was impossible to pay the usual dividend, haven't they a right to complain? Are they not justified in saying, "Why aren't the men more careful?"

Wouldn't you say so if it were yours? Wouldn't you feel that you had a right to expect those who were working for you to be careful and not allow anything to happen which might cause a fire? You surely would, and if any man persisted in ignoring your interests in this matter, what would you do with him?

There are hundreds of ways in which we can prevent fires. We can be careful with matches and with cigarette butts. The largest single cause of fires in this country is cigarettes. In 1926 fire losses of \$30,160,000 were caused by this one thing alone. A little while ago a man's house burned down because he carelessly dropped a cigarette in the cellar before he and his wife went out for the evening. When he returned he had to go to his mother's home a mile away to live until he could get fixed up. He walked a mile for a Camel all right.

Before you throw away that match or cigarette be sure it is out. Before you throw away your lunch papers look for the rubbish can. Don't let papers and clothing accumulate in your locker.

Do unto others as you would like others to do unto you. This is one of the best rules of life ever presented to man. In your habits around the store, is it too much to ask you to

Suppose It Were Yours?



Knowledge gained through many years in caring for diversified properties enables this Company to achieve the utmost for Estates.

THE MICHIGAN TRUST COMPANY
GRAND RAPIDS

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

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



Combined Assets of Group

\$45,267,808.24

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

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.

Dry Goods Information From First Hands.

Lansing, July 24—In the bulletin of the National Retail Dry Goods Association for June, 1928, appears the valedictory editorials of Lew Hahn, who, for ten years, has been its managing director. Mr. Hahn in his usually eloquent way speaks of the accomplishments of the Association during this decade and in very complimentary terms speaks of his successor, Channing E. Sweitzer. He also makes personal mention of the entire staff of that Association.

The country is to be congratulated that the work of the organization has been in such capable hands during the past and that, according to Mr. Hahn, Mr. Sweitzer is abundantly able to continue the work to the satisfaction of all. We wish him success and we hope to have him present at the next meeting of the Michigan Retail Dry Goods Association.

In the bulletin of June, Mr. Hahn suggests that his connection with the Association terminates in July of this year. We looked forward, therefore, to some words from Mr. Hahn in the July bulletin and the editorials in the July number are worth reading by all who are interested in better merchandising.

The first editorial speaks of a service laboratory that has recently been established jointly by the National Retail Dry Goods Association and the Better Fabrics League of New York. The establishment of this testing laboratory was authorized last February at the annual convention of the Association and it is now in operation at 225 West 34th street, on the same floor with the National Retail Dry Goods Association.

In the same number is given a description of the work by Frank Stutz, general manager of the testing bureau. The work of this organization cannot fail to be of great use to department stores throughout the country, especially those stores which do not maintain their own laboratories.

President Mills has directed our Association to appeal to the laboratories of the Michigan State College for co-operation along this line and a meeting has been called to be attended by some directors of the Michigan Retail Dry Goods Association and the professors of the department of chemistry at the college.

It is our intention to accept the offer of the chemistry department at the college in giving this work to the dry goods stores of Michigan.

During the past two or three years an occasional enquiry has been made by certain of our members and incidental tests have been made and reports furnished. We suggest to our members that in the near future a general scheme for this work will be sent to you so that local merchants organizations, better business bureaus, etc., may be benefited by the analyses which may be made by the Michigan State College authorities. Our next bulletin will contain an outline of the general scheme for this work and it is our intention to feature this question on the programs of our group meetings which will be held during October and November of this year.

The second of Mr. Hahn's editorials referred to above mentions the ever present question of ready-to-wear sizes. We well remember attending the meeting of the National Retail Dry Goods Association in St. Louis in 1919, when J. W. Knapp, at that time secretary and later president of the Michi-

gan Retail Dry Goods Association with charts and figures presented in a very able manner the subject of the standardization of sizes.

As Mr. Hahn stated in his editorial, the committee which was appointed at that time failed because the people who should have co-operated laughed at the idea and in this indictment includes retailers, manufacturers and organizations. Now, according to Mr. Hahn, the size difficulty is getting a lot of attention. He states manufacturers make garments according to their own ideas of what certain sizes should be and the result is that neither the retailer nor his customer knows whether a 38 is a 44 or a 32.

He states that the size question is the heart of the ready-to-wear industry and there should be some joint agency able to devote itself to the constant study of sizes of all lines of ready-to-wear which could supply producers and distributors with current information regarding size requirements. He states that it is difficult to estimate the good which might come from careful, and unprejudiced study of sizes.

We will look forward with considerable interest to the attention that will be given to this question in the future by retailers and manufacturers through their respective organizations. Mr. Knapp has always maintained that the question of standardization of sizes was one that must be dealt with in a thorough manner. We well remember his address before the Ohio Retail Dry Goods Association a couple of years ago and observed the increasing interest shown as compared with the discussion of a few years just previous. This subject will receive further attention through our news letter bulletins during the present year. We are glad that Mr. Hahn in his parting words to the members of the National Retail Dry Goods Association has brought up these two subjects in such a practical fashion.

Nearly every week we receive correspondence revealing that many of our members are worrying over their pattern contracts. We have adopted the practice of asking for the copy of the contract and the correspondence pertaining thereto. As time progresses, we find that the pattern companies seem to be more and more inclined to be fair and make liberal adjustments.

Our experience has taught us that the pattern companies are not entirely to blame and that many merchants have but a slight understanding of what agreements they entered into when they sign their pattern contracts for a term of years.

We were instrumental in helping to settle one of these troublesome problems whereby our member is about \$120 better off than he otherwise would have been and this comes about through the willingness of the pattern company to make concessions. Send along your pattern troubles and we will look on both sides of the trouble and make you the best settlement possible.

An extract from a letter received from a shoe retailer in a medium sized city in Michigan:

"I am going to quit the retail business. Chain stores have taken my business. I can't compete with them. I have lost money the last five years. I have an eight year lease where I am and would be glad if you could tell me how to get out of it without going into bankruptcy."

How many more retailers are simply going to crumple up and die, as did this retailer, under the competition of the chain stores. Undoubtedly there are many. And yet, the real merchant never had greater opportunities than are open to-day for creating a prosperous retail business.

The result of this competition by chains will be not only that inefficient independent merchants will be forced

out, but that others will consider the whole subject more fully before opening a retail store. Too many retailers are of the kind that lease a store, buy a stock of merchandise and trust to luck. When the public appreciates that it requires more than these three things to conduct a successful retail business there will be fewer independent merchants kicking about competition of chain stores.

Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Handkerchiefs in Many Tints.

The everyday handkerchief of sheer linen is shown in both the colored prints and plain white, with the demand about equally divided. In colored handkerchiefs the small patterns and plain colors are considered to be in better taste, and some of the white kerchiefs are embroidered with an initial, monogram or motif of some description, all of modest design and fine needlework. Handkerchiefs for evening dress and sports costume are large and showy—of linen, batiste or chiffon, printed in a variety of patterns and in colors effectively put together. Evening handkerchiefs are of delicately tinted materials, trimmed with sheer lace and nets. One of pale rose batiste is made more airy with a two-inch border of white maline. One of sea green mousseline is edged with a ruffle of fine black chantilly lace. Batiste in pale blue, pink or green is combined with white in large kerchiefs, the joining done with the finest hand hemstitching. Very sheer batiste is finished with small tucks and with feather stitching and designs etched in fine cotton floss.

Quite elaborate models are shown in these large kerchiefs, particularly those for sports dress. Squares of linen are embroidered with scalloped edges and printed in the corners in bold geometric and conventionalized flower patterns. A maize tinted linen square is printed in modernistic design of several intense colors as a deep border on which are small dots of black embroidered at irregular spaces. A white linen lawn handkerchief is finished with a printed border and square scallops all in bright scarlet. One in modernistic decoration is printed in blue and orange exactly divided in half, diagonally across the square. Each of these novelty handkerchiefs has some relation to the costume, in design, color, or both, and are a distinct fad of the moment.

HOW OLD IS OLD?

Time to grow rich in experience.

Broad in knowledge—

Youthful in promise—

With experience to back that promise by performance!

That's the Old National on its seventy-fifth birthday!



J. CLAUDE YODAN

ATTORNEY AND COUNSELOR

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

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

Link, Petter & Company

(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICHIGAN

CUSTOM MADE SHIRTS

Sturdy, Beautiful

Honest Workmanship

PHOENIX 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

This Will Stop Them.

The baseball seemed to have been jammed through a hole in the window, but it wasn't. It had really been cut in half first, with one section pasted on the inside of the window and the other on the outside in direct juxtaposition with the first section. But the effect was realistic—made more so by several streaks of black paint simulating cracks in the glass—and it compelled people to stop and marvel.

A sign posted near it, "A Big Hit!" emphasized the fact that the store was offering an extra special "obtainable only for the duration of the World Series." The tie-up of the window stunt with the annual baseball classic of course, created much interest.

Correct Location For Men's Section.

Originally, George J. Marott, Indianapolis, Ind., had his two-floor store so arranged that the men's department was on the street floor while the women's department was on the floor above. Men are always in a hurry, he reasoned; therefore, make it easy for them to buy shoes in a hurry.

But he has since found it profitable to reverse this arrangement. By putting the men's department on the upper floor he has made it possible for them to take their time, smoke, cuss if they choose to, and in general, enjoy themselves while buying shoes.

Guessing Contest That Pulled.

At a cost of only \$3, James V. Coover, Jacksonville, Ill., succeeds in focusing the attention of passing people upon every item of merchandise in his windows. Dividing the \$3 into coins of varying denominations, he hides a coin under a shoe here, and another under a shoe there, until the coins have been all concealed in scattered places throughout the window.

"If you are a good guesser, you win," reads a card.

"Name the shoe which hides a coin and you get the coin."

How He Employs Salesmen.

"The only kind of salesman I will hire," states the new manager of a certain New York shop, "is the kind I am willing to invite to my own home." Bearing this simple little rule in mind has enabled the manager to build up a staff composed of men of real courtesy, tact, and character.

Where he is in doubt about a particular individual, the manager invites him to his home for dinner, and then finds out from the woman of the house whether she would care to invite him back again.

Getting the Auto Parkers.

When the Paris Co., Salt Lake City, celebrated their anniversary, red cards similar to those used by policemen, were tied to the steering wheels of cars parked throughout the town. This was the copy on the cards: "Summons. You are hereby summoned to attend Greater Paris Day. To-day only. No alibis accepted."

Novel Discount Offer.

Big name, big discount. Short name, small discount—that was how Cohen

Brothers, Washington, N. J., worked the discounts in a recent sale. For every letter in their first and last names, customers were allowed to deduct five cents from the purchase price. Joseph Brycksilawski thus could help himself to a discount of 95 cents while poor Sam Lo was entitled to a discount of only 25 cents. The names secured in this fashion, of course, helped to bolster the mailing list.

Discount Coupons Building His Business.

A 10 cent discount coupon is given for every dollar spent for a pair of shoes at the store of J. Lowenstein & Son, Valparaiso, Ind. When enough of these coupons are saved up, a customer may redeem them for a new pair of shoes. In order to be able to eventually obtain this extra pair—gratis, as it were—people must return to the store for merchandise and the coupons that accompany it, and the store is thus assured of their continued patronage.

Features Himself in Advertisements.

Sam Abrams, who is manager of the King Store, Schenectady, N. Y., featured the opening display of the season by showing several photographs of himself wearing some of the new models. As Mr. Abrams is quite popular with his trade, many of his customers came in to tell him how good he looked in the new shoes, and generally they stayed long enough to try them on themselves.

This Merchant Maps His Customers.

In the window of a shoe retailer in Asbury Park, N. J., every once in a while appears an enlarged outline map of five or six of the blocks in the vicinity. "Of the 45 families in these blocks," reads a card which accompanies the map, "32 are enjoying foot-wear comfort with Smith shoes. If you are one of the 13 who aren't, step in and permit us to ease your feet at once."

If You Want To Try Something Unusual.

What was without doubt the world's costliest bottle of ink was not so long ago displayed in a window of a Paris shop. The ink had been used to mark down the store's merchandise by almost 15,000 francs.

A startling display stunt this is for the shoe merchant who wants something unusual.

Use This on Your Hosiery Advertisement.

You can't make a "hole in one" of Berg's Golf Sox. The story's all there, and when Charles F. Berg, Portland, Ore., put it down on a display card and featured the card in a street display case full of the hose in question, he sold out the merchandise all within two days.

Pay 'Em To Read Your Letter.

Enclosed find check to pay you for two minutes of your time in reading this letter." This was the opening of a sales message used recently by a shoe retailer in Philadelphia.

The check, however, is what made the letter a more than usual one. It was for 5 cents.

New Pajama Models Varied.

Pajamas are more popular than ever, and this style of night dress is a thoroughly established mode. In these are shown the greatest variety of models, materials and designs. Color combinations and contrasts are striking. One suit has a knee-length coat of natural colored pongee with revers and cuffs of bright red crepe which is worn over shirt and trousers of the crepe. The trousers are cut wide at the bottom and the coat ties about the waist with a cord of red silk. The ultra-modern motif is used in some of the latest pajama suits, with designs of bold geometrics, deep pointed angles, blocks and cubes. These are shown in crepe de chine, tub taffeta, washable satin and the Chinese brocades.

A stunning suit in dashing geometric pattern is made of jade green crepe de chine printed in black and white. Another is of white crepe printed in a pattern of huge black birds. Chinese red crepe has a design of large lotus flowers printed in white and yellow, with bands of white crepe at the bottom of the trousers and about the coat. Polka dots are much in demand for pajamas of both the bed and beach models, and some very showy styles are found. Chinese crepe brocades make delightful pajamas and are to be had in many beautiful colors. The blues, greens and several shades of yellow are especially attractive, and much white is worn for night dress. Some of these suits are trimmed with bands of another color, and with the silk frogs for fastenings.

Use of Skins and Leather.

Many novelties are illustrating the vogue of reptile skins, water snake, python, garter snake, lizard and alligator. These in the softer varieties are made into bathing caps that suggest an incoming live reptile as the wearer swims in the surf. The skins are used for bags, belts, bath and beach shoes, and entire blouses. The finer skins are in natural marking of gray, brown and tan. The same colors are used for town wear in shoes, bags, sports hats and belts, and some lovely novelties are dyed in the latest shades of green, blue, brown and black.

Tooled leather is being revived in small accessories, and while the designs that are done in gilt are shown

for town dress, a great many small articles as well as bags and cases for different uses in sports are stamped and patterned in colors on dark or natural backgrounds. Hand bags in large envelope portmanteau shape with handles are shown with bright colors in conventional designs, mostly of the Venetian type. Vanity boxes made like miniature suit cases are shown in lighter colored leathers, with more delicate treatment.

Parasol Handles Short and Club-Like.

The new parasols are important, chiefly because of their handles. These are made of different woods in natural tones and stained in various colors, carved, banded with metal, painted, or tipped with a stone or ornament. Most unusual effects are attained by amber-ite—a clever substitute for amber; onyx, quartz and compositions of one sort and another. A cloudy translucent material through which is reflected small forms of animals and human figures, and very beautiful handles are made of synthetic jade, tortoise shell and crystal. Handles are all short and club-like, and most of the latest parasols are made in plain colors, some bordered with a contrasting color, a band of polka-dot or other figured silk.

Shoe Clerk Was a Diplomat.

"Are you sure these shoes are the size I asked for? They seem a little tight," said the lady with the large foot.

"No madam," replied the diplomatic clerk, as he removed the shoes, which were exactly the size she had ordered. "These are two sizes smaller, but I guess you were right, after all."

Photographs His Customers.

Whenever Demoville's, Nashville, Tenn., draws a crowd of more than usual proportions, a flashlight photograph of it is at once taken. This is then used in the following day's advertising to prove the store's popularity.

This Thermometer Made Sales.

A gigantic thermometer fixed over the doorway of a Brooklyn shoe store on warm days, presents a compelling argument to the men going by to step in and buy summer weight footwear.

Change is unchanging.

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.

Credit Management—The Square Deal —What Value Money?

A dry goods merchant once opened an account with a grocer. He was a substantial man, so the grocer felt pleased. The purchases were liberal and the grocer felt better pleased than ever.

The grocer was a methodical man. He ran his business according to rules carefully thought out and exactly followed. One rule was to mail a monthly statement to each customer and have it in the mail so it would reach the customer on the first delivery of the first of each month. This because he was familiar with human nature and knew that the first demands get preferred attention—and he wanted his money when it was due.

Another rule was that bills not paid by the tenth of the month were due for a reminder statement; and if bill were not paid in response to the second statement, the account was brought to his personal attention for handling, unless he were out of town. In that case, the delinquent accounts were to be stopped forthwith. In most cases such was the procedure anyway, because this grocer had strict ideas as to payment of bills. His credit paid him as liberal earnings as any cash trade ever paid any grocer.

When the dry goods man's bill was not paid promptly, the grocer handled it specially. Knowing the man's responsibility, so there was no question of the safety of the account, he let it run through the second month, then sent out the ten-day second statement. He was about to call on the merchant to talk matters over when the merchant came into his store. The grocer greeted him and waited for some remark on the bill. No remark being made, the grocer broached the subject and, as carefully as possible, explained his rules, views, system and methods. The dry goods man was not very patient under the exposition and, as the grocer finished, he said:

"I am not in the habit of paying much attention to dates and times with my household bills. I pay them from time to time, as I see fit, with no regard to any special system. If you care to have me continue on that plan—paying as and when I see fit—it's all right with me. Otherwise, I'll close the account and discontinue."

The grocer smiled and said: "It will be best to discontinue, Mr. Blank. I have explained my views and system. I could not deviate from my system without jeopardizing all I have built up during many years. Yet I see that you will not understand me. So, regretfully, I must ask you to close the account and trade elsewhere."

The account was paid and discontinued. The dry goods man traded elsewhere for a long time—a year or more. Then one day the account was opened again and, when the statement

was mailed, it was paid promptly. The grocer never said anything. Neither did his customer. The deal was mutually satisfactory for years. It was such system, rigidly followed, which made this grocer's credit business a joy and money-maker.

The science of money is so intricate that few understand it. Roosevelt, who plunged into most things with singular ability, used frankly to own that he could not understand finance; so he let it alone. Money fluctuates in value as any other commodity does. We think it is stable because we compare all other things by their money value, forgetting that such value is not constant. One way to grasp this essential fact is to consider money in relation to real values, like food and raiment, in varying circumstances and at various times. For example:

In 1923, 10c bought two pounds of beans at 5c, whereas in 1919 it bought one pound; hence it was then worth 20c of 1919 money.

27c bought a pound of sugar in 1919. In 1923 27c bought 2½ pounds; hence it was worth 67½c of 1919 money.

55c bought a pound of coffee in 1919. In 1923 it bought 1½ pounds; hence was worth 82½c of 1919 money.

\$12 bought a pair of shoes in 1919. In 1923, \$8 bought the same pair of shoes. So in 1923 the \$12 was worth \$18 of 1919 money.

In 1919 a certain pound of chocolates cost 60c. In 1923 the price was 40c. So in 1923 the 60c was worth 90c of 1919 money.

Such reflections are useful and helpful, because they bring out the fact that money is not wealth. Real wealth is food, clothing, shelter, all commodities that we use, consume and enjoy.

Well, money wages enabled a man to buy 200 pounds of beef a month then. Now let us say beef, all cuts taken together, averages 35c the pound. Hence a man who gets \$70 per month has enough to buy 200 pounds of beef; and because few indeed are so poorly paid as to get only \$70 per month wages, beef now at 35c per pound is cheaper than it formerly was at one cent per pound.

The National Wholesale Grocers' Association, through its secretary, the able Mr. Toulme, writes:

"We wish to remind wholesale grocers that discount for cash is a premium for prompt payment and should not be taken by the wholesale grocer unless payment is made within the number of days specified by the manufacturer in granting the discount for cash."

That word should be passed on to retail grocers, too; for if there is a peculiarly mean trick practiced in business it is that of taking discount for cash after the time for it has been allowed to pass. It is especially mean because usually the imposition is submitted to, the single amount being small; but the wholesale or retail grocer who practices such tricks does two things: He estops himself from the privilege of crying "unfair" because he comes into court with filthy hands; and he weakens the entire industry to which he belongs and owes loyalty.

Paul Findlay.

"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

Uncle Jake says-

"Cemeteries are full of grave mistakes."

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

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

K V P DELICATESSEN PAPER

you may rest assured that you are making no mistake.



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

Don't Say Bread

— Say

HOLSUM

MEAT DEALER

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

Why Do You Sell Meat?

Why do you sell meat? Well, in the first place, you sell meat because it represents, as do groceries, a food necessity of life. Whenever public demand proves to you that a grocery commodity is a good thing to merchandise, you stock it, and sell it.

You sell meat to increase your volume of sales; to increase your profits; to cut down overhead of your store; to hold the trade of your grocery customers, and to give increased service to your customers.

I honestly believe that the proprietor of a combination grocery and meat store is in a position to give a high type of service to the consumer. I believe such a type store can build up a very profitable credit and delivery business. For with the addition of a meat department the consumer is able to purchase practically everything in a food line necessary to her household welfare. On the other hand, I have my doubts as to the service a proprietor may extend if he attempts to run a combination grocery and meat market on a cash and carry plan. We cannot get away from some of the advantages of the credit system with customers. For instance, credit customers buy more. A credit store attracts a better class of customers while a "cash customer" is anybody's customer. Customers are more interested in quality, and one is more apt to find quality in credit and delivery stores than in the cash and carry shops.

To many customers the matter of price does not restrict sales, and they appreciate that buying is more convenient, and at the same time it influences casual customers to become steady customers. And another thing, charge customers are customers of record.

Many of us have heard of departmentizing our stores. Let's see, now, what this means. One of the most effective methods by which a merchant can make his business yield more profits is to divide the store into departments. The plan is to make each line of merchandise pay its own way. Instead of running a store as a single unit, operate as if it consisted of a number of separate stores, each of which must earn a profit. For instance, consider just a few of the departments you have available for testing out their respective sales efficiency: Canned goods, glass jar preserves, bakery department, meats, and so on.

Sometimes, it is found by experience that to switch the location of one of your departments from one side of the store to the other, or even closer to the front door, is a wise move. Keep one thing in mind: That your total floor space costs you so much yearly rental. Provided, of course, that there is sufficient comfort for customers while making purchases, no extra space should be allowed to be vacant.

Make each counter pay you a profit,

and if it doesn't, don't restock slow sellers, but fill those counters with food commodities which will permit of a quicker turnover. John C. Cutting.

Beef Usually Served Underdone in Restaurants.

We were asked to-day to express our opinion as to whether beef, roasted and broiled, is usually underdone when served. The gentleman who asked this question complains that he invariably orders his beef well done, but seldom gets it that way. He does not feel that underdone beef is necessarily injurious to his health, but he feels sure that it is not as palatable as when well done.

This question reminds us of a statement in Joe Miller's joke book which reads: "If you want anything done well order it rare." Judging from the results that this diner has had, we might suggest that he try ordering his beef rare for a while. He certainly could not be satisfied less and might be better served.

Whether such an easy way out is present or not does not alter the fact that his complaint is based on disregard for his demands. This kind of service tends to discourage the use of meat and so the businessman who permits it helps to bring about the very thing he is trying to avoid—loss of patronage and reduced meat consumption.

This disregard for consumers' demands is quite a serious thing in the meat industry. Satisfied meat eaters continue to eat meat, while dissatisfied patrons are apt to eat less of it. A great deal of money is spent in selling meats. This money is spent chiefly to interest persons who are not patrons of the particular business spending the money. A great deal of thought and time, as well as money, is spent in bringing new patrons in, but in many cases very little is spent in keeping them well satisfied once they are in. This hardly seems logical business practice. It is an acknowledged fact that the best and lowest cost advertising comes from satisfied patrons. By pleasing those who have already bought, others are encouraged to buy. To go back to the original question as to whether beef is usually sold underdone, we cannot say, since personal tastes influence the answer, but we are firmly convinced that the best interests of all are fully met when consumers are satisfied.

Entirely New and Novel Food Product

Fleischmann has formulated plans for an extensive campaign this fall in marketing a new product to be known as Fleischmann's Stox, a form of soluble paste resembling meat extract, to be used in place of meat stock for bouillons and meat flavors. The new product utilizes all of the protein of yeast and in both its production and distribution fits in well with the present Fleischmann business.

Are your personal friends who like to do business with you finding it necessary sometimes to go to a competitor in order to get the merchandise they want? Your stock ought to be good enough to stop that.

SCHUST'S LINE MEANS —

More Sales
Bigger Turnover
Larger Profits, and
Satisfied Customers



This
Display
Increases
Sales

THE SCHUST COMPANY

"ALL OVER MICHIGAN"

DISTRIBUTING POINTS

Grand Rapids
Detroit

Lansing
Saginaw

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.



PHONE 94121

ASSOCIATED TRUCK LINES

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

ASSOCIATED TRUCK LINES

108 MARKET AVE.

GRAND RAPIDS, MICH.

GRAND RAPIDS PAPER BOX Co.

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

G R A N D R A P I D S M I C H I G A N

VINKEMULDER COMPANY

Grand Rapids, Michigan

Distributors Fresh Fruits and Vegetables

Strawberries, Pineapples, New Potatoes, Oranges, Lemons,
Bananas, Vegetables, etc.

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.

Suggestions For the Hardware Dealer in August.

At any time of the year, pushful methods are necessary to clean out seasonable goods; but they are particularly necessary in the hot weather, when the temperature is a deterrent to buying. While the midsummer heat inspires in the average individual a desire to own a hammock or a lawn swing or a refrigerator, he at the same time finds it difficult to put forth the necessary exertion to make the purchase. The same thing is true in regard to other hot weather lines.

In handling timely goods, one of the most important essentials is to push them hard at the very commencement of the season. Then the dealer can sell to the best advantage, with the full margin of profit. A little later the purchaser will be inclined to put off buying until another year; and if he does buy, he will expect price reductions.

It is perhaps not too late, by dint of aggressive efforts, to dispose of a lot of hot weather goods at regular prices. Hence, the hardware dealer should push his seasonable lines for all they are worth. Feature them in window display and newspaper advertising, play them up inside the store, give them lots of interior display, and when you get a prospect, stick to him until you've made a sale. Talk up these lines to individual customers.

Very soon, it will be necessary to offer price inducements in order to clear out these lines. They should, however, be cleared out. "Don't carry over anything you can sell," is a sound principle in regard to seasonable goods. "When in doubt whether to sell or to carry over, by all means sell," is a good axiom. For the circumstances are rare and exceptional where it will pay a dealer to carry goods over to another year.

It will pay to turn the odds and ends of seasonable stock into ready money before the actual close of the season. This can't be done after the hot weather is past. It must be done while there is still some prospect open to the purchaser that he will get a reasonable amount of use of the goods in the current season.

This means that, a little later in August, the dealer must put on his midsummer clearing sale. In this he offers two inducements to the purchaser: some price concession, perhaps slight, perhaps substantial; and the prospect of getting some use out of the article before the hot weather is entirely gone.

To wait until the hot weather is absolutely done before advertising price concessions on hot weather goods is a mistake.

The middle of August is regarded by many dealers as the best time to start what might be termed a midsummer clearance sale. The average customer who hasn't bought his refrigerator or his lawn swing by that

time isn't likely to buy unless he is lured into buying by substantial price concessions. At the same time, a lot of people who have been wavering between buying and not buying can be swung into the buying line by a chance to save money. A little later their decision to put off buying until another year will become set, and price inducements will not budge them in the least.

Now, before the close of July, is a good time to look over your stock and make sure that the various seasonable lines are moving as fast as they should. Such a survey of the seasonable stock will give you the chance, in the next week or two, to put some pushful effort behind these lines in a final effort to clear them out at regular prices.

At the same time you can size up the probable extent of the left-overs, odd lines and broken lots, and can determine definitely whether a midsummer clearance sale is necessary to turn them into money.

Next comes your sale. One word in regard to this. If you do put on a midsummer clearance sale, make it worth while.

The attitude of many hardware dealers toward special sales has always been rather timid. This is due in part to a strong and justifiable feeling against price cutting; and in part to the fact that in certain other trades the special sale has been overworked until it has become a sort of joke in the eyes of the public.

The hardware dealer's special sale, however, still commands confidence; and will continue to do so as long as it is not overdone, and as long as it offers real price concessions rather than flamboyant publicity.

In your sale, you must make certain price concessions. These will cost you money. In return for the actual cash sacrifice involved—both price concessions and advertising bills—you should aim to secure as much good publicity for the store as possible. Use your sale, in other words, not merely to turn some odds and ends of stock into cash, but to bring new customers into your store, and to give the public generally a favorable impression of your store, your goods and your salespeople and selling methods.

In regard to newspaper advertising, your ordinary quarter column of four inches of space isn't enough to advertise a special sale. Take extra space, and lots of it. Get out dodgers. Put on some special window displays. Use circular letters. Play up the sale as a big merchandising event.

It is important to make your advertising sound genuine. To this end, talk specific values and prices. Instead of quoting a 20 per cent. reduction all round, take feature articles, give a few descriptive words about each item, tell the regular price, and quote the special price. For features, pick items that are popular; and make the price concessions so drastic as to be positively arresting. Do this with a number of carefully selected items. Slighter price concessions can be made on the general run of stock; and fall lines can be shown at regular prices.

For it is a good stunt to couple with

NEW AND USED STORE FIXTURES

Show cases, wall cases, restaurant supplies, scales, cash registers, and office furniture.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

N. FREEMAN, Mgr.

Call 67143 or write

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

WE
CARRY



A
COMPLETE
STOCK OF

HEATH & MILLIGAN DEPENDABLE PAINTS AND
VARNISHES

Foster, Stevens & Co.
Founded 1837

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

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

your midsummer clearing sale an advance showing of some at least of your fall lines. Thus the midsummer sale serves the double purpose of clearing out hot weather odds and ends and attracting people to your store to look at the fall stock. In this way you can make the sale a stimulus to business in everyday lines on which no price concession is made, and can get in touch with numerous prospects who can be canvassed later in the fall.

With the sale bringing unusually large crowds into the store, you have a fine opportunity to demonstrate some of your big lines—such as washing machines, vacuum cleaners, etc. It is also a good opportunity to line up your fall stove prospects, and to show your new line of ranges and heaters.

In your sale advertising, feature price quotations. It is the specific price that carries conviction. A \$1 article marked down to 79 cents is more convincing, to the average individual, than a blanket announcement of "25 per cent. off every article in stock," although the latter involves the bigger price cut. Quote prices in your newspaper advertising, in your window cards, and price-ticket every article on sale with the old and new price.

Between the end of July and the opening of the fall trade, the hardware dealer should make preparations for his fall stove campaign, his fall paint selling, and other seasonable fall activities. The stock should be gone over carefully, the prospect lists revised, advertising copy outlined in advance, circular letters drafted, and every task of a preparatory nature that can be done beforehand should be got out of the way in advance. Preliminary work of this sort, done in the relatively slack midsummer months, will save time and avoid confusion when the fall selling is at its height.

Now, too, is a good time to determine what changes you will make in the arrangement of store and stock to facilitate the handling of your fall business. For instance, with the coming of late summer or early fall, the stoves and paints should be brought forward and given prominence.

Regardless of the presidential year, and the business outlook, you should determine to put forth bigger efforts this coming season to secure new business and new customers. Many merchants are inclined to accept a presidential year, and particularly the latter months of the presidential campaign, as a period when business can't help but be slack.

Now, the time to put forth your best efforts is when the going is the hardest. When buying conditions are good, and everyone is in the mood to buy, you don't need to push as hard as when buying conditions are bad, and the attention of the buying public is distracted by other matters. Don't let political turmoil or uncertainty paralyze your efforts; for after all, the success of your business depends less on politics and government than on your own individual ability to capably handle whatever situation may confront you. In the best of times, poor business men have failed; and in the worst of times good business men have

made money. It pays you, whatever is happening outside your store, to be yourself the best business man you know how, and to constantly strive to increase your individual efficiency and that of your store organization.

Now is a good time to glance over your buying and selling methods, to study your salespeople and yourself, and to determine where improvement is possible and how it can be achieved. No organization is ever so efficient that it can't be improved; and you will find it more profitable to coldly examine your store and your organization for flaws than to allow the hot weather and the presidential year bogey to overwhelm you and paralyze your initiative. Victor Lauriston.

Distribution Cost Critics.

Almost every address to business men, hundreds of magazine and newspaper articles, and various political talks dwell endlessly on the cost of distribution. Much of the blame is placed on so-called "high-pressure selling." All these speakers and writers claim that production costs have been reduced to a minimum, leading us to believe that production has reached a high state of perfection. The truth is that much of the high cost of selling is the fault of production, for, if production were not so costly and, at times, so obsolete, selling would be less difficult and less expensive. There is too much praise for production efficiency and too much criticism of selling and distribution methods. In many lines distribution and selling methods are more efficient than production. When production experts can turn out nothing but products which have no genuine sales appeal, sales costs are bound to be high because the demand must be created, often by artificial methods, which accounts for the high cost of distribution. There are many cases on record where a thoroughgoing renovation of the product and the production methods have cut distribution costs to the bone, because the high cost of distribution was a result of almost superhuman efforts to sell out-of-date products. There is all the difference in the world in selling a product which meets a current demand, and in selling a product which has long since lost its inherent appeal, by reason of improved competitive products, or other changes which the production department expects the sales department to overcome through sales effort. Careful analysis will show that in many cases where sales costs are high it is the fault of the production department, which continues to shut its eyes to changed conditions.

Hides and Pelts.

Green, No. 1	18
Green, No. 2	17
Cured, No. 1	19
Cured, No. 2	18
Calfskin Green, No. 1	25
Calfskin Green, No. 2	22
Calfskin, Cured, No. 1	26
Calfskin, Cured, No. 2	23
Horse, No. 1	6.00
Horse, No. 2	5.00
Pelts.	
Lambs	50@1.25
Shearlings	25@1.00
Tallow.	
Prime No. 1	07
No. 2	06
Wool.	
Unwashed, medium	@40
Unwashed, rejects	@30
Unwashed, fine	@30

Corduroy Tires

Sidewall Protection

Stands for:

LONG MILEAGE
RIDING COMFORT
GOOD LOOKS

CORDUROY TIRE COMPANY
OF MICHIGAN
GRAND RAPIDS - MICHIGAN



The Toast Supreme!

For Breakfast Luncheon Dinner

100 WAYS TO SERVE

DUTCH TEA RUSK

DUTCH TEA RUSK CO.
HOLLAND MICHIGAN

United Detective Agency, Inc.

Michigan Trust Bldg.
GRAND RAPIDS, MICHIGAN

CIVIL CRIMINAL and INDUSTRIAL WORK

Only Bonafide and Legitimate Detective Work Accepted

MEMBER
AMERICAN DETECTIVE AGENCIES ASSOCIATION

PHONE—6-8224 or 4-8528
If No Response Call 2-2538 or 8-6813
Dictagraph and Auto Service
Associated With SARLES MERCHANTS' POLICE

ASK FOR

KRAFT CHEESE

A Variety for Every Taste

Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

CASH REGISTERS — SCALES
NEW AND USED
Expert Repair Service

Remington Cash Register Agency
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GRAND RAPIDS, MICH.

TER MOLEN & HART
Steam Tables and Coffee Urns
Built and Repaired
Successors to
Foster Stevens Tin Shop,
59 Commerce Ave.
GRAND RAPIDS, MICHIGAN

Henry Smith
FLORAL Co., Inc.
52 Monroe Avenue
GRAND RAPIDS
Phone 9-3281

Expert Chemical Service
Products Analyzed and Duplicated
Process Developed and Improved
Consultation and Research

The Industrial Laboratories, Inc.
127 Commerce Ave. Phone 65497
Grand Rapids, Mich.

BIXBY
OFFICE SUPPLY COMPANY
GRAND RAPIDS, MICHIGAN

COCOA
DROSTE'S CHOCOLATE
Imported Canned Vegetables
Brussel Sprouts and French Beans
HARRY MEYER, Distributor
816-820 Logan St., S. E.
GRAND RAPIDS, MICHIGAN

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

Nucoa

KRAFT K CHEESE

"Best Foods"
Salad Dressing
"Fanning's"
Bread and Butter Pickles
Alpha Butter
Saralee Horse Radish
OTHER SPECIALTIES

Postma Biscuit Co.
QUALITY
RUSKS and COOKIES
Grand Rapids, Mich.

HOTEL DEPARTMENT

Most Graphic Description of California Realtor Ever Written.

Los Angeles, July 28—The real estate men of the Nation, at a recent convention, elected a Los Angeles man for their head. For years there has been a great deal said about the activities of Los Angeles realtors, as they are called out here, and I am prepared to testify as to their activities, for of the asserted 48,000 of them said to be operating in this city I have come in contact with fully one-half.

You can't help but admire the most of them for their insistency, their original ideas and extravagant use of adjectives. Some of them I am especially fond of, for the reason that when they finally give up all hope of landing you, they emerge from their stage setting and are really the best of fellows. I have learned more about the high and low spots of Los Angeles and environs through them than from any other source. As optimists they are stage-beaters.

They begin showing you marked attention as soon as you register at your hotel. Within a few hours after your arrival they will approach you with an air of friendliness that, at least, has the thrill of sincerity. You may think you have caught up with some long-lost relative, but in reality they have been attracted to you through the good offices of the hotel clerk who sizes you up on short acquaintance and hands a friendly realtor a tip as to the possibilities in the case.

From then on, you are a marked individual. Beginning there you are impertuned to take a whirl of observation about the city. If you accept you are given an opportunity of viewing all of the sights of the metropolis, the homes of the stars of moviedom, drives along the beaches, through the canyons and, finally, you are made a special guest at a luncheon served at some pavilion near the "tract" office, with the assurance that no obligation whatsoever is implied.

Luncheon disposed of, a leisure, or rather a heart-to-heart talk is given by someone who has, mayhap, just dropped in. You are quite reliably and emphatically informed at the outset, that forty years ago Los Angeles had a population of approximately 20,000, has had the most marvelous growth of any city of any age and to-day comes under the wire with a population estimated at a million and a half; that now is the accepted time; that Rockefeller or Bryan or some other individual of note was responsible for the statement that all the wealth of the world had come from real estate, (with no allusion whatever concerning the hundreds of banks in the middle agricultural states which had gone broke on real estate mortgages) and always bringing in the statement that four or five years ago some fortunate investor had bought a corner lot in Hollywood for a song and recently disposed of it for a million. One always hears of this particular transaction at every gathering of this kind, with a natural increase in the final sale price, according to the number of repetitions of the fairy tale. And it might be true—in terms of "stage money."

During the course of the lecture interruptions with the announcement that "lot number so-and-so" has been sold, are frequently interspersed, possibly with the view of giving out the impression that you had better get aboard the band wagon or get left. But the gentlemanly guide who conducted you to this picnic reassures you with the statement that he has made a reservation for you which you can arrange for after the conclusion of the friendly talk of the disinterested talker.

Then comes the sweat box. Know what it is? If you ever attended one

of these seances, you most certainly will—vividly. Your guide advises you that the president, chairman of the board and the general manager are all exceedingly anxious to form your acquaintance, whereupon you are conducted to that chamber of horrors—the sweat box. Herein you are subjected to a test for blood pressure and an x-ray made of your wallet. You are given to understand that you are leaving a blight upon posterity if you fail to take advantage of the opportunity offered you by your benefactors. You tell them your money is safely invested in securities at six per cent., whereby an oral guarantee of six per cent. a month is vouchsafed. Or you may have left your pocket-book at home on the piano, in which case a deposit of your b. v. d.s will cinch your option temporarily.

Why only last week Mr. Robinson—it is never Smith or Jones—made a deposit of \$10 on a lot and the next morning he was chased out of bed at four a. m. with an offer of thousands. However, they accommodately have a lot alongside of the Robinson bonanza, which, rather than disappoint you they will let you have at the price in force before a recent advance.

You will always hear about the Hollywood lot. It is a stock story at all these homecomings. But there are others equally so.

For instance, the daughter of a Pittsburg pickle manufacturer bought a corner lot in "Fairylund" addition one bright morning for a few measly simoleons, got sick of her bargain, returned to the sellers only to find that the price had gone up prodigiously; so much so that she determined to retain it. It is now worth up into the hundreds of thousands, but, strange as it may seem, there isn't a sign of any improvement on this property, or, in fact anywhere in the neighborhood. This all happened two or three years ago.

You will learn that experts have made the claim that Los Angeles in twenty-two years, 1950, will have 13,000,000. Some prospect that! With restricted emigration as at present, Uncle Sam will consider himself in great luck if the population of his entire domain increases to that extent in that period. Even if it did there would be some who would be handicapped by tire or engine trouble and no be able to get under the wire. Anyhow if the prediction comes true the present subdivisions will accommodate them, with a few lots left for speculative purposes.

But there are some outstanding features about Los Angeles realty affairs which make a strong appeal to many thinking people. Just now, for instance, several sub-divisions are being offered on this plan: For \$2,000 one gets a lot and 250 chickens. The companies' experts handle the chickens and guarantee you an income of \$25 per month on them. In that way your chickens meet your deferred payments without your even having to gather the eggs. It may be something of a shell game, but there is real meat in the eggs and it seems to figure out.

On the tract are chicken houses occupied by model chickens and you have an opportunity of seeing just how it is done. These chickens have absolutely nothing to do but eat, drink and lay. After they eat they go at once to a chute which leads to he nests and actually stand in line, like theater ticket buyers, awaiting their turns at the nests. As soon as a nest is vacated another stately hen mounts it and does her bit for the breakfast able. There are no roosters around to announce the advent of the egg. It is strictly business on the basis of an egg a day for each hen or at about that ratio, according to the way the promoters "have figured it out." (A suggestion I made to flood the hen coop with electric light at intervals during the night, for the purpose of

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
—Location Admirable.
W. O. HOLDEN, Mgr.

Delightful Lake Trips

At Popular Prices

S.S. MANITOU—S.S. PURITAN

between CHICAGO and all NORTHERN
WEST MICHIGAN SUMMER RESORTS
Ludington to Mackinac Island, inclusive

Vacation Lake Cruises

\$22—\$33—\$44

Round Trip—Meals and Berth Included

LOW RATES ON AUTOS — Ask for illustrated booklet. Apply to your local agent, or

MICHIGAN TRANSIT CORPORATION
B. J. KENNEDY, Genl. Pass. Agt. N.W. Entr., Navy Pier, CHICAGO

CHARLES RENNER HOTELS

Four Flags Hotel, Niles, Michigan, in the picturesque St. Joseph Valley.

Mishawaka Hotel, Mishawaka, Indiana

Edgewater Club Hotel, St. Joseph, Michigan, open from May to October.

All of these hotels are maintained on the high standard established by Mr. Renner.

"We are always mindful of our responsibility to the public and are in full appreciation of the esteem its generous patronage implies."

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.



Warm Friend Tavern

Holland, Mich.

Is truly a friend to all travelers. All room and meal rates very reasonable.

Free private parking space.

E. L. LELAND, Mgr.

"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

WESTERN HOTEL

BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. American plan. Rates reasonable.

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT

HOTEL. American Plan, \$4.00 and up; European Plan, \$1.50 and up.

Open the year around.

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,

Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

—

Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms — 400 Baths

RATES

\$2.50 and up per day.

CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.

\$2.50 up with bath.

CAFETERIA IN CONNECTION

HOTEL KERNS

LARGEST HOTEL IN LANSING

300 Rooms With or Without Bath

Popular Priced Cafeteria in Connection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

increasing the output may eventually be carried out.)

Then there are avocado farms, operated on the same scale. I had supposed that an avocado was a reptile of some kind, but I stand corrected. It seems to be fruit with a flavor averaging between rutabagas and putty. Some people like them, or at least claim they do, which makes it a fad any how. So you buy a farm down among the cactus beds of Death Valley, never look at it if you don't care to, though it will be operated conscientiously by conscientious strangers, and the money it brings in will be delivered at your door. If you don't want to juggle with avocados, you can have figs, grape fruit or walnuts, all raised for you by these disinterested but conscientious promoters. Of course, the results of these investments are guaranteed, but orally only.

And then there are the rabbits. Some genius has discovered that in certain degrees of starvation this family pet may be used to sustain life, hence the rabbit farm, operated on the same percentage basis. You can't lose. If you don't care for the flesh, why there is the fur, which at certain seasons of the year has the wearing qualities of tissue paper.

But after all I have said, I must take off my hat to the California realtor. He is a regular fellow. He will try his darndest to sell you a bit of real estate, but if he cannot, will smother his disappointment and be your friend. Some of my warmest acquaintances out here are among the class who called me up incessantly at all hours of the day and night to go out on their tract. Failing in this way they were untiring in their efforts to enhance my pleasures in Los Angeles and to assure themselves that I, also, might become a booster. And California is made up of boosters. That's one of the reasons for her phenomenal growth and prosperity.

The fact is that Los Angeles real estate men have for many years set the pace of progress for all America. Away back forty years ago they departed from old methods of business and began making things easy for the individual of small means who wanted a home. Financing of the small home owner is specialized here, and for this reason Los Angeles is a virtual city of homes. It has its apartments, to be sure, but the moderate type of home predominates.

Perhaps there is too much enthusiasm among real estate men, or shall I call it optimism? Some of their propositions are, from my viewpoint, impossible, while others are feasible. The methods of Florida have never been applied here and no great sums have been lost in individual deals. Most of the transactions are small, the parties making the investments are not necessarily impoverished, and after all nearly everybody has a desire to own a bit of ground, if for no other purpose than to enjoy "sunshine and roses."

Miss Ruth Ehrman, the accomplished daughter of Mr. and Mrs. Frank Ehrman, of Hotel Columbia, Kalamazoo, is taking the summer hotel course at Cornell university. Miss Ehrman has been assisting at the desk at the Columbia for some time and has shown the attributes of an efficient hotel woman, and I shall expect to see her make a record equal to her esteemed father in hotel operation.

Announcement of the appointment of Harry R. Hewitt as attorney general of Hawaii has been made by his parents, Mr. and Mrs. Roy Hinckley, operators of the Hotel Hartford, at Hartford. Attorney Hewitt spent his boyhood in Hartford, having graduated from the local high school and completed his education in the law school at the University of Michigan. He

served in France during the kaiser's war and went to Honolulu in 1918 on his return from service. He has been deputy attorney general for the Islands for some years.

Certain Southern Democrats who have enjoyed prohibition for forty years—for the negro—are just now using the name of the sainted Lincoln to conjure with, a radically new departure, I will say. Now they tell us that they have well authenticated information that away back in 1842 the Great Emancipator pronounced himself clearly on prohibition, claiming it to be a greater evil than slavery. We also have a very well authenticated story to the effect that when some of General Grant's critics were complaining to the then president that the great warrior was under the influence of liquor on divers and sundry occasions, Lincoln expressed a desire to ascertain the brand of liquor Grant was using, so that he might send a supply to his other generals.

Be that as it may, the fact remains that during his term in the presidential chair Lincoln, in his several messages to Congress, never once mentioned liquor or prohibition, though it is a matter of record that he had much to say about slavery.

In Southern California there are almost as many divergent roads to health as there are to heaven. No matter how you want to be cured you easily can find someone who will assure you that you can be cured in some particular way. There are not only dieticians—there are folks who will prescribe a fig cure or an orange cure or a date cure or a raw cabbage, carrot or tomato cure, or what have you to sell? There are those who, if you prefer, will cure you by the laying on of hands—on your pocket book. You are assured that mind is everything and matter doesn't matter, but they all make a material charge. We have them at every turn—Chinese herb doctors, Hindu teachers, clairvoyants and others too numerous to mention. It is surprising the number of people who claim to be ailing, and yet everything and almost everybody tells you the California weather is the greatest panacea of all. Withal the undertakers seem to avoid the bread line to a marked extent.

There is said to be a hotel in Omaha where the tipping system has been effectually abolished and everybody, including the landlord, is very much pleased with the results. It is, at least, a fair play proposition and ought to be tried everywhere.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 24—The resort trade started to swell this last week, somewhat later than last year. The merchants at Mackinac Island had bought heavily two weeks ago, expecting the increased demand, but found they had to go easy, as last week was about the first time the increased business was noticed. Cedarville and Hessel are about set for the season, as most of the cottages are now occupied and the usual tourist rush is on. Our tourist camp is also filling up. A few more warm days will send many more tourists to us to get away from the hot cities.

H. E. Fletcher, Cashier of the Sault Savings Bank, is at Ann Arbor, where he underwent a successful operation for mastoid glands. He expects to be away for the next several weeks.

John Dion, the well-known meat merchant, left last week to spend the remainder of the year in the South.

Jake Timerbacker, the popular meat dealer at Rudyard, was a business visitor here last week. He reports business good this summer. He has

purchased a new Chrysler car and can make the trip to the Soo in forty-five minutes, which we must admit is going some.

The A. & P. will soon open another store in the new brick building which was put up for them on Ashmun street, next to Ballinsinger's market. This will give the A. & P. four stores here, all on Ashmun street.

The A. H. Eddy building, which has been rebuilt for Montgomery Ward Co., of Chicago, is nearing completion and will be ready for business before Sept. 1.

The Hotel Tahquamenon, at Hulbert, is now serving a special Sunday dinner which is attracting many of the local people, as well as the numerous tourists who have heard so much about Hulbert and the famous winter deer yards. There is a beautiful lake at Hulbert, with a good boat livery and good fishing, which makes Hulbert one of the most attractive places in the county.

It is said that out of every hundred men only one is physically perfect, but it is a fact that every man who reads this will be sorry for the other ninety-nine.

John W. Gray, the merchant prince at Nebish Island, paid us a visit last week, buying supplies for the summer trade. John has been in the produce business for many years and knows his onions. Many of his best customers are from Chicago and they expect the best of everything in the line of eats. They don't go away disappointed. John says his motto is, "Quality is remembered long after price is forgotten."

Mart Fair, the popular meat merchant at St. Ignace, who has not been enjoying the best of health for the past few months, is taking the baths at Cheboygan and regaining his health. He expects soon to be able to devote his entire time to his business again.

The Lakeside grill, at Mackinac Island, has added chop suey to its menu. This is the first chop suey place open since the advent of prohibition. Harry Stamas, the proprietor, will enjoy increased patronage.

One of the biggest gatherings of newspaper men ever held in this city is scheduled for next week, when the annual summer meeting of the Michigan League of Home Dailies will be held here July 26, 27 and 28. The affair will be ninety-nine per cent. sight seeing, with one per cent. business. The custom of the organization is to devote the summer session to a social frolic, while at the other four or five meetings during the year just the opposite rule holds. While the meeting is held here the four Upper Peninsula papers have joined in the invitation and will share its honors as hosts.

William G. Tapert.

Late News From the Resorts.

Charlevoix, July 24—G. H. Lampher, manager of the Northern Creamery Co., distributor of McCool's Velvet ice cream and Gold Coin creamery butter, claims business is about normal.

Mrs. Josephine Scullin has opened her tea garden at 203 Clinton street for the season.

The Montgomery Sisters, as well as Valm Gulasarien and M. Altoonjian &

Co., have very attractive stores at Petoskey and expect a good season.

Mrs. VanDolke, proprietor of the Charlevoix Beach Hotel, gave me another automobile ride through the country to Atwood and Norwood. The trip was wonderful and we visited Uncle Geo. VanPelt's property at Norwood and procured some beautiful flowers there.

William Wrigley, Jr., had one of his fancy advertising autos here in charge of Hal P. Domike, salesman for this district, who attended to the local trade for several days.

Mrs. Frank C. Sears, manager of the Belvedere Hotel, has the largest front cover collection of the Michigan Tradesman I have seen anywhere. She promised me to write about same before long. L. Winternitz.

Why Cash Checks For Strangers?

St. Johns, July 24—Several stores were bilked by a bad check artist who operated here Saturday. No adequate description of the culprit, a middle-aged woman, was obtained and there is little chance that the officers can locate her.

In payment for small articles, which she purchased in three or four stores, the woman tendered checks, all for about \$15, drawn to James Cook, a fictitious person, signed by H. E. Gage, Homer E. Gage or some other variation of the Gage name, and endorsed by Mrs. James Cook. The woman pocketed the change from the bogus checks and went on her way.

Another instance which proves that cashing checks for strangers is risky business.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 24—Fred N. Edie has taken the office management of the D. & W. Rottschaefer Real Estate, Inc., 1535 Kalamazoo avenue. Mr. Edie is a very capable accountant and widely known as one of the best handwriting experts in the country.

The Bel-Car-Mo Nut Butter Co. is introducing a new food product in the shape of Elite salted peanuts, which are put up in 5 cent glassine bags. The goods are marketed in display cartons containing twenty-four packages.

C. L. Glasgow, daler in hardware, implements, paints, plumbing and heating at Nashville, renews his subscription to the Tradesman and writes: "I enclose \$3 renewing subscription to the 'Dealers Friend.'"

PARK-AMERICAN HOTEL KALAMAZOO

A First Class Tourist and Commercial Hotel

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

ERNEST McLEAN
Manager

ISAAC KOUW BEAUTIFUL LAKE MICHIGAN WATER FRONT LOTS

Well Timbered—Fine Bathing Beach
Also Large Tracts on and Near Lake Michigan

For Development

Located near SAUGATUCK, HOLLAND and NORTHWEST OF MUSKOGON, near WHITEHALL and MONTAGUE. Send for printed matter describing the different parcels I am offering for sale.

ISAAC KOUW, 36 W. 8th St.

Holland, Michigan

DRUGS

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

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

Michigan State Pharmaceutical Association.
President—J. M. Ciechanowski, Detroit.
Vice-President—Sumner J. Koon, Muskegon.
Secretary—R. A. Turrell, Crosswell.
Treasurer—L. V. Middleton, Grand Rapids.

MILK AND BUTTERMILK.

Two Staples Which Can Be Handled With Profit.

Milk and buttermilk are two of the important items that should be served, and served right, at every fountain.

Milk drinks should be pushed both for the profit there is in them and for the health of your customers. "No life without vitamins" is so well known a fact to-day that even your customers know it, though many of them do not know the sources of vitamins. These are divided into three classes, all of which are essential to life. One of these, "water soluble B," is abundantly found in milk, and if sufficient raw milk is used in a person's diet recourse to the yeast cake will hardly be necessary. In inducing your customers to become regular partakers of milk drinks you are inducing them to partake regularly of a good food.

The butter fat content of milk also contains that important vitamin "fat-soluble A," the most abundant source of which is a raw egg. This means that a combination of milk and egg gives the person indulging in them two of the most important essentials to life and health.

Milk can be served in a variety of ways at the fountain; there is a demand for plain milk. For this service there is no method that gives a more satisfactory service than the individual bottle. It guarantees the customer whole milk that has been kept clean and is served clean.

As a Nation we like sweet things and I fear rather overdo the sweet part of it. Years ago we had the milk shaking machines which helped to make the milk shake famous. These finally disappeared and drinks were shaken by hand until the advent of the electric mixer. During the hand shak-

ing time milk drinks dropped off in many sections, but with the electric mixer the demand began to revive. The reason was that with this modern machine even an unskilled dispenser could mix a good milk drink once he learned how much flavor to use in its preparation.

Milk makes many opportunities for the enterprising dispenser who if he is awake to its possibilities will help equip his fountain for the service of these popular beverages. "There is no demand for milk drinks here," remarked the owner of a fountain. He thought this was true, but he was mistaken, for in less than a year we were selling from thirty to forty gallons of milk a day as the result of judicious advertising coupled with good milk service. There is a demand for milk nearly everywhere.

One of the secrets of success in milk drinks is perpetual care. To meet the demands of a fluctuating business one often has to have on hand sufficient to carry one well into the second day and there is no harm in this if the milk is well cared for and is received from a reliable source and known to be free. Milk will keep well if properly stored. The bottled milk if well iced is perfectly safe. Milk bought in cans is also safe but requires a little greater care.

I have found the most convenient method is to have a cabinet in which the cans could be kept immersed in ice water. The cabinet for this purpose can be of inexpensive construction. Nothing is much more disliked by the drinking public than a milk drink made from milk that has begun to sour. There is no excuse for such service if the supply is watched and the milk containers kept perfectly clean.

The milk supply at the fountain for milk drinks that are flavored with syrup should be kept either in a container supplied with a milk pump or in a regular milk urn. The latter requires less care. At least, it is easier to care for.

Milk shakes, either plain or with an egg or malted milk, are favorites. The secret of success with these drinks, if there is any secret, is cold milk. Have the milk cold and it will whip up as light as one could wish, whereas, if it is warm it remains flat. Ice is sometimes added to get the foaming but this dilutes the milk, makes it have a

watery taste, often spoiling the natural richness of the beverage.

While ice cream sodas may be the proverbial ice cream drink, still ice cream is fine served in a milk drink. The drink should be prepared, leaving room for the ice cream. Some float the ice cream on the drink, but I prefer to put it in the bottom of the glass and pour the milk over it. Try both ways and see which gives you the better service.

For real food value nothing surpasses an egg and milk combination, flavored with a good syrup; either chocolate or coffee is fine for this purpose. Usually about one and a half times of the syrup of the desired flavor is enough to flavor the drink to the satisfaction of the customer. Egg and milk drinks should not be too sweet.

There are two ways to make a milk drink richer. One is to add a little cream and another to add malted milk. Which you use will be decided by the customer's desire. Some like a portion of ice cream mixed into the drink. They think that it is better than eating it with a spoon.

Of all the milk drinks I have ever pushed none have had a larger call than the short drinks, or splits, as they are commonly called. They may be flavored with any flavor that is good with milk, but no flavor is better than a good coffee. Draw an ounce of syrup into a seven-ounce glass, add a ladle of whipped cream, fill with ice cold milk and mix with a spoon but do not break up the cream but permit it to float on top. Try one yourself. It is a real treat.

There is no discounting the food value, or the health value of the milk combination offered at the fountain, but the difficulty is getting them right. Often the eggs are not fresh, the milk is not cold or the ingredients are not properly mixed, and when all these disadvantages are present they are not served in an appetizing manner. Be sure that the service at your fountain is the best so far as the milk drinks are concerned.

If you want to make milk drinks rich and give them an added finish top them with whipped cream. Of course you must be asking a price for milk drinks that warrants this additional cost, but many fountains are asking the price and failing to give the service. Why not give all the price

asked demands? Pushing milk drinks will pay, provided, of course, that you are equipped to serve them properly.

Having dwelt on the value of the milk in the preparation of our fountain beverages I must not fail to mention buttermilk. This is another excellent food, although not a vitamin source of great value. It does possess both abundant nutritive and therapeutic merit which has led to its use in large quantities in hospitals and sanitariums. Much has been done to educate the public, so that its use in the treatment of intestinal disorders is well known. The result is that buttermilk has grown in favor with the public.

It was the discovery of the culture that made possible the production of buttermilk from the whole milk that put the buttermilk business on a firm basis—so far as the dispenser is concerned, at least. There is a constantly increasing demand for this drink, which is not only refreshing but healthy as well.

The dispenser may either prepare his own buttermilk or secure it from his local dairy. At least in many places the dairies have learned that there is sufficient demand for them to prepare good buttermilk and their facilities are much superior to those of the average dispenser. Thus he is saved the trouble of its preparation.

Buttermilk as it was first given to use was a by-product of butter-making and there are many fountains where this natural product is pushed, but as a rule a regular supply of the natural product is hard to secure, whereas the prepared article is always available.

The prepared buttermilk will keep much longer in good condition than the natural article, which is another argument in its favor for the soda fountain trade.

Some years ago I changed from natural to artificial buttermilk, at a large fountain. I informed our customers of the change and the first month our business in buttermilk increased 400 per cent. This shows that the public wanted something we had not been supplying.

The method of preparing buttermilk from the culture is so well known that I shall not take the time to give the information, but if you want best results be sure that the milk is strictly fresh and if possible raw. Do not



GRAND RAPIDS STORE EQUIPMENT CORPORATION

GRAND RAPIDS STORE EQUIPMENT CORPORATION

GRAND RAPIDS - MICHIGAN

**DRUG
STORE
PLANNING**

*Recommendations to fit
individual conditions.*

**GRAND RAPIDS
SHOWCASE CO.**

Succeeding



**WELCH-WILMARTH
CORPORATION**

**DRUG STORE
FIXTURES**

*Planned to make every
foot of store into
sales space.*

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

Coffee
Evaporated Milk
Canned Apples
Canned Pineapple
Smoked Hams

DECLINED

Flour
Bulk Pop Corn
Head Rice
No. 10 R. S. P. Cherries
Salmon

AMMONIA

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



APPLE BUTTER

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

AXLE GREASE

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

BAKING POWDERS

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

Per case

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

BLUING

JENNINGS

The Original

Condensed

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

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

BEANS and PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans 9 50
Red Kidney Beans 11 00
White Hand P. Beans 11 50
Cal. Lima Beans 11 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
Kaife Hag, 12 1-lb. cans 7 30
All Bran, 16 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 3/4 oz. 2 00

Post Brands.

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

BROOMS

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

BRUSHES

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 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 50
Apple Sauce, No. 10 8 00
Apricots, No. 2 1/2 3 40@3 90
Apricots, No. 10 8 50@11 00
Blackberries, No. 10 7 50
Blueberries, No. 10 13 00
Cherries, No. 2 3 25
Cherries, No. 2 1/2 4 00
Cherries, No. 10 13 00
Loganberries, No. 10 8 50
Peaches, No. 3 3 75
Peaches, No. 2 1/2 Mich 3 20
Peaches, 2 1/2 Cal. 2 25@2 60
Peaches, 10 8 50
Pineapple, 1 sil. 1 35
Pineapple, 2 sil. 2 45
Pineapple, 2 br. sil. 2 25
Pineapple, 2 br. sil. 3 40
Pineapple, 2 1/2 sil. 3 80
Pineapple, 2, cru. 2 60
Pineapple, 10 cru. 9 00
Pears, No. 2 3 00
Pears, No. 2 1/2 3 50
Raspberries, No. 2 blk 3 25
Raspb's, Red, No. 10 11 50
Raspb's Black, No. 10 15 00
Rhubarb, No. 10 6 00
Strawb's, No. 2 3 25@4 75
Strawb's, No. 10 11 00

CANNED FISH

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

Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. 1 75
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet 2 25
Sard's, 1/4 Oil, Key 6 10
Sard's, 1/4 Oil, K'less 5 50
Sardines, 1/4 Smoked 6 75
Salmon, Red Alaska 3 40
Salmon, Med. Alaska 2 40
Salmon, Pink Alaska 2 30
Sardines, 1/4, ea. 10@23
Sardines, 1/4, ea. 25
Sardines, Cal. 1 35@2 25
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/4, Curtis, doz. 3 20
Tuna, 1/2 Blue Fin 2 25
Tuna, 1s. Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 3 80
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sil. 1 60
Beef, 3 1/2 oz. Qua. sil. 2 25
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, s 3 75
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 3 60
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 1/4 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 25

Baked Beans

Campbells 1 15
Quaker, 18 oz. 1 05
Fremont, No. 2 1 25
Snider, No. 1 1 25
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 1/4, Large Green 4 50
W. Beans, cut 2 1 65@1 75
W. Beans, 10 7 50
Green Beans, 2s 1 65@2 25
Green Beans, 10s 97 50
L. Beans, 2 gr. 1 35@3 65
Lima Beans, 2s, Soaked 1 25
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 35
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 3 1 25
Corn, No. 2, Fan. 1 30@3 35
Corn, No. 10 8 00@10 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole 2 15
Okra, No. 2, cut 1 75
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels 33
Mushrooms, Choice, 8 oz. 40
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. 1 65
Peas, No. 2, Sift. 1 85
June 1 85
Peas, No. 2, Ex. Sift. 3 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 25@1 90
Pumpkin, No. 10 4 00@4 75
Pimientos, 1/4, each 12@14
Pimientos, 1/2, each 37
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 35@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 1 80
Spinach, No. 1 1 35
Spinach, No. 2 1 60@1 90
Spinach, No. 3 2 25@2 50
Spinach, No. 10 6 50@7 00
Tomatoes, No. 2 1 20@1 30
Tomatoes, No. 3, 1 00@3 25
Tomatoes, No. 10 6 00@7 50

CATSUP.

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 8s 1 35
Paramount, 24, 16s 2 25
Sniders, 8 oz. 1 75
Sniders, 16 oz. 2 55
Quaker, 8 oz. 1 35
Quaker, 16 oz. 1 40
Quaker, 14 oz. 1 90
Quaker, Gallon Glass 12 00
Quaker, Gallon Tin 8 00

CHILI SAUCE

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

OYSTER COCKTAIL.

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

CHEESE.

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

CHEWING GUM.

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

CLEANER

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

COCOA.

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

CHOCOLATE.

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

COCOANUT

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

CLOTHES LINE.

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



COFFEE ROASTED

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



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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz. 4 60
Quaker, Baby, 8 doz. 4 40
Quaker, Gallon, 1/2 doz. 4 40
Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 doz. 4 90
Oatman's Dundee, Tall 5 00
Oatman's D'dee, Baby 4 90
Every Day, Tall 4 80
Every Day, Baby 4 70
Pet, Tall 5 00
Pet, Baby, 8 oz. 4 90
Borden's Tall 5 00
Borden's Baby 4 90
Van Camp, Tall 4 50
Van Camp, Baby 4 40

CIGARS

G. J. Johnson's Brand
G. J. Johnson Cigar, 10c 75 00
Worden Grocer Co. Brands
Airedale 35 00
Havana Sweets 35 00
Hemeter Champion 37 50
Canadian Club 35 00
Little Tom 37 50
Tom Moore Monarch 75 00
Tom Moore Panetris 75 00
T. Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Astor Foil 75 00
Webster Knickerbocker 95 00
Webster Albany Foil 95 00
Bering Apollos 95 00
Bering Palmitas 115 00
Bering Diplomatic 115 00
Bering Dellosas 120 00
Bering Favorita 125 00
Bering Albas 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

Putnam's 1 25
Smith Bros. 1 50

Package Goods

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

Specialties

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

Bar Goods

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

COUPON BOOKS

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

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

CREAM OF TARTAR

6 lb. boxes 43

DRIED FRUITS

Apples

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

Apricots

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

Citron

10 lb. box 40

Currants

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

Dates

Dromedary, 36s 6 75

Peaches

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

Peel

Lemon, American 30
Orange, American 30

Raisins

Seeded, bulk 8
Thompson's s'dles blk 07 1/2
Thompson's seedless, 15 oz. 09 1/2
Seeded, 15 oz. 09 1/2

California Prunes

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

Hominy

Pearl, 100 lb. sacks 2 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 20
9 oz. package, per case 2 60

GELATINE



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

JELLY AND PRESERVES

Pure, 30 lb. pails	3 20
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 bx	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
Palmetto, 24, 2 1/2 lb.	5 75

NUTS—Whole

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

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	60
Peanuts, Spanish,	12 1/2
125 lb. bags	
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, Stuffed, doz.	2 25
9 1/2 oz. Jar, Stuff., doz.	3 50
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN

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

PEANUT BUTTER



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

PETROLEUM PRODUCTS.

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

ISO-VIS MOTOR OILS

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



Iron Barrels

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



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

PICKLES

Medium Sour	
5 gallon, 400 count	4 75
Sweet Small	
16 Gallon, 3300	28 75
5 Gallon, 750	9 00
Dill Pickles	
Gal. 40 to Tin, doz.	9 25

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 St's & H's 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	14

Pork

Light hogs	11 1/2
Medium hogs	10 1/2
Heavy hogs	10 1/2
Loin, med.	25
Butts	23
Shoulders	19
Spareribs	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	14
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.	@27
Hams, Cer., Skinned	
16-18 lb.	@26 1/2
Ham, dried beef	
Knuckles	@44
California Hams	@17 1/4
Picnic Boiled	
Hams	20 @22
Boiled Hams	@35
Mince Hams	@20
Bacon 4/6 Cert.	24 @32

Beef

Boneless, rump	28 00@33 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. China	4 25

RUSKS

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

SALERATUS

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

COD FISH

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

HERRING

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

Mackerel

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

White Fish

Med. Fancy, 100 lb.	13 00
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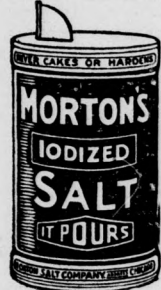
SHOE BLACKENING

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 25
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 85

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 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
2 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50



Per case, 24, 2 lbs.	2 40
Five case lots	2 80
Iodized, 24, 2 lbs.	2 40



BORAX

Twenty Mule Team	
24, 1 lb. packages	3 25
48, 10 oz. packages	4 35
96, 1/2 lb. packages	4 00

SOAP

Am. Family, 100 box	6 30
Crystal White, 100	3 85
Export, 100 box	3 85
Big Jack, 60s	4 50
Fels Naptha, 100 box	5 50
Flake White, 10 box	3 90
Grdma White Na. 10s	3 75
Swift Classic, 100 box	4 40
Wool, 100 box	6 50
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

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

SPICES

Whole Spices

Allspice, Jamaica	@25
Cloves, Zanzibar	@38
Cassia, Canton	@22
Cassia, 5c pkg., doz.	@40
Ginger, African	@19
Ginger, Cochinchina	@25
Mace, Penang	1 39
Mixed, No. 1	@32
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@59
Nutmegs, 105-1 10	@59
Pepper, Black	@48

Pure Ground in Bulk

Allspice, Jamaica	---	@35
Cloves, Zanzibar	-----	@46
Cassia, Canton	-----	@28
Ginger, Corkin	-----	@35
Mustard	-----	@32
Mace, Penang	-----	1 39
Pepper, Black	-----	@59
Nutmegs	-----	@59
Pepper, White	-----	@78
Pepper, Cayenne	-----	@36
Paprika, Spanish	-----	@45

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 11.—We have to-day received the schedules, reference and adjudication in the matter of Edward Niwyk, Bankrupt No. 3483. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Paris township, and his occupation is that of a laborer. The schedules show assets of \$1,869.20 of which \$225 is claimed as exempt, with liabilities of \$2,185.46. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

G. R. Savings Bank, Grand Rapids	\$750.00
Anna and Bertha Elger, Grand R.	425.00
Industrial Mortgage & Investment Co., Grand Rapids	120.00
Prange Dept. Store, Grand Rapids	32.00
Sunbeam Heating Co., Grand Rap.	95.00
Strus & Schram, Chicago	11.23
G. R. Gas Light Co., Grand Rapids	23.80
Elmer Richards, Chicago	17.00
Egbert VanDyke, Grand Rapids	27.00
Dr. E. W. Mulder, Grand Rapids	7.00
Dr. Grant, Grand Rapids	114.00
Dr. Masselink, Grand Rapids	14.00
Dr. Freyling, Grand Rapids	103.00
Dr. John Mills Wright, Grand R.	18.00
DeJager Fuel Co., Grand Rapids	9.50
Warm Fuel Co., Grand Rapids	9.50
Central Fuel Co., Grand Rapids	44.00
H. VanderVeen, Grand Rapids	11.00
H. VanderVeen, Grand Rapids	11.00
W. R. Lawton, Grand Rapids	9.05
Sinclair Lumber Co., Grand Rapids	23.09
Ambrosia Furn Co., Grand Rapids	22.00
George S. Cornell, Grand Rapids	3.75
Burton Heights Garage, Grand R.	1.55
Elvin Swarthout, Grand Rapids	40.00
G. R. Savings Bank, Grand Rapids	65.00
Gillis Vanderberg, Grand Rapids	65.00
David M. Rikse, Grand Rapids	112.00
John Erikema, Grand Rapids	13.00

July 13. We have to-day received the schedules, reference and adjudication in the matter of Frankie Vail Heyler, Bankrupt No. 3484. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lincoln township, and his occupation is that of a laborer. The schedules show assets of \$5,157.22 with liabilities of \$19,299.91. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Saskatchewan Elev. Co., Winnipeg	
Man.	\$1,160.00
Northern Trust Co., Winnipeg	3,500.00
Northern Dominion Loan Co., Winnipeg	3,260.00
Northern Trust Co., Winnipeg	800.00
Horace Francors, California	4,250.00
International Harvester Co., Calgary, Alb.	400.00
Ma Emerson, Pollockville, Alb.N	387.71
Canadian Bank of Commerce, Youngstown, Alb.	656.00
Bank of Commerce, Youngstown, Alb.	140.00
Jonah Pratt Lbr. Co., Youngstown	160.00
John McBurney, Jenner, Alb.	375.00
W. C. Robinson, Youngstown, Alb.	75.00
James Curtis, Youngstown, Alb.	110.00
Union Bank, Hanna, Alb.	868.00
Cockshutt Plow Co., Calgary, Alb.	220.40
W. Winning, Pollockville, Alb.	237.80
Flowerdale Municipality, Sunny-nook, Alb.	1,000.00
Chas. Haimbaugh, Stevensville	1,230.00

July 13. We have to-day received the schedules, reference and adjudication in the matter of Habib J. Howard, Bankrupt No. 3485. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Big Rapids, and his occupation is that of a merchant. The schedules show assets of \$800 of which \$250 is claimed as exempt, with liabilities of \$2,631.56. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Big Rapids	\$ 4.68
Edward F. Ellis, Grand Rapids	1,100.00
Peoples Milling Co., Muskegon	11.50
Muskegon Co-operative Candy Co., Muskegon	106.09
W. F. McLaughlin & Co., Chicago	1.62
A. Linabury, Big Rapids	17.25
Liberty Ice Cream Co., Big Rapids	17.25
G. R. Paper Co., Grand Rapids	13.00
Star Paper Co., Kalamazoo	40.00
Michigan Cigar Co., Big Rapids	63.00
M. J. Howard & Sons, Big Rapids	535.35
Peerless Oil Co., Big Rapids	178.82
Wm. Trainee, Bay City	39.80
Joyce Bottling Co., Grand Rapids	24.50
Tunis Johnson Cigar Co., Grand R.	6.25
Blodgett Beckley Co., Toledo	21.00
Elmer's Inc., Milwaukee	34.88
United Safety Fire Works Co., Franklin Park, Ill.	11.61
Rex Cigar Co., Shelby, N. C.	28.00
O'Brien & Foster, Cadillac	5.90
H. J. Heinz Co., Grand Rapids	4.80
Vanden Berg Cigar Co., Grand R.	16.75
City of Big Rapids	14.25
Rademaker & Dooge, Grand Rapids	125.00
Shuffman Co., Grand Rapids	200.00

M. J. Dark & Son, Grand Rapids	35.00
July 14. We have to-day received the schedules, reference and adjudication in the matter of George Galy, Bankrupt No. 3487. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of none with liabilities of \$1,494.91. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:	
Kent Storage Co., Grand Rapids	\$ 24.20
G. R. Water Works, Grand Rapids	2.48
Continental Coffee Co., Chicago	12.30
Consumers Ice Co., Grand Rapids	7.33
Woodhouse Co., Grand Rapids	100.00
Holland Cigar Co., Grand Rapids	14.13
General Cigar Co., Chicago	2.68
X Cigar Co., Grand Rapids	15.13
G. H. P. Cigar Co., Detroit	17.75
Wolverine Spice Co., Grand Rap.	29.40
Peter C. Mohrhardt, Grand Rapids	407.41
Post & Brady Co., Grand Rapids	18.49
Mich. Bell Tel. Co., Grand Rapids	8.05
Consumers Power Co., Grand Rap	28.09
Gas Light Co., Grand Rapids	43.64
G. R. Window Cleaning Co., G. R.	5.00
H. J. Heinz Co., Grand Rapids	14.81
Edgar A. Murray Co., Detroit	5.00
Ferris Coffee & Nut Co., Grand R.	8.50
Worden Grocer Co., Grand Rapids	94.77
Indian Garment Co., Milwaukee	49.25
Marguerite Kortlander, Grand Rap.	487.50
Mitchel Safey, Grand Rapids	100.00

July 16. We have to-day received the schedules, reference and adjudication in the matter of Arthur S. Atkins, Bankrupt No. 3488. 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 paper mill worker. The schedules show assets of \$150 of which the full amount is claimed as exempt, with liabilities of \$5,255.60. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors is as follows:

Household Finance Co., Kalamazoo	\$100.00
Mich. Bell Tel. Co., Kalamazoo	7.70
Carl F. Skinner & Sons, Kalamazoo	83.78
Worden Grocer Co., Kalamazoo	142.00
Lee & Cady, Kalamazoo	114.11
Hanselman Candy Co., Kalamazoo	96.00
Liberty Market, Kalamazoo	74.00
Garrison News Agency, Kalamazoo	72.00
Drs. A. W. Crane and J. E. Jackson, Kalamazoo	10.00
Kal. Garage, Kalamazoo	10.00
Byron F. VanBlarcom, Kalamazoo	90.00
Milk Products Co., Kalamazoo	66.00
Kal. Creamery Co., Kalamazoo	23.00
Dr. C. E. Bennett, Kalamazoo	6.00
McGuire Tea Co., Kalamazoo	20.00
Bert M. Barber, Kalamazoo	6.00
Mr. Gail, Comstock	70.00
Izola Edwards, Kalamazoo	9.00
Wm. H. Rineveld Grocery, Kalamazoo	23.00
Claude M. Hincley, Kalamazoo	62.00
John Metzger, Kalamazoo	73.19
Ed. Dougherty, Kalamazoo	27.00
Glen H. Sleight, Kalamazoo	36.00
J. R. VanHolds, Kalamazoo	9.00
Miller Coal & Supply Co., Kalamazoo	15.25
Ruth Snow, Kalamazoo	34.97
Amonett Grocery, Davenport	25.00
Benet Grocery, Kalamazoo	22.00
Costlow's, Kalamazoo	58.50
Liberal Credit Clothing Co., Kalamazoo	43.95
Hersfield Bros., Kalamazoo	40.00
Desenberg's, Kalamazoo	55.00
M. Livingston Co., Kalamazoo	4.50
Sam Foltz Co., Kalamazoo	10.00
Hoover Bond Co., Kalamazoo	15.00
Weber Neumaier Co., Kalamazoo	22.00
Bell Shoe House, Kalamazoo	10.00
Celery City Coal Co., Kalamazoo	5.00
Union Coal Co., Kalamazoo	4.75
Milo J. Simons Coal Co., Kalamazoo	26.50
Kal. Ice & Coal Co., Kalamazoo	5.00
Archie Pier Coal Co., Comstock	6.00
Ray T. Parfet Co., Kalamazoo	26.40
Fred J. Hotop, Kalamazoo	46.00
Fred C. White, Kalamazoo	275.00
Frank C. Standish, Kalamazoo	2,800.00
Desere Cleenewerck, Kalamazoo	200.00
M. C. J. Billingham, Kalamazoo	75.00
Clarence V. Richardson, Kalamazoo	200.00

The final meeting has been called in the matter of J. Thomas Deacey, Bankrupt No. 3045, to be held on July 31.

The final meeting has been called in the matter of John Sommer, Bankrupt No. 3227, to be held on July 31.

The final meeting has been called in the matter of Palmer E. Adams, individually and Clarence G. Walbridge, individually and as copartners doing business as Purity Pie Shop, to be held on July 31.

The final meeting has been called in the matter of Herbert Baker, Bankrupt No. 3295, to be held August 2.

The final meeting has been called in the matter of Henry B. Schneemann, doing business as the Henri Shop, Bankrupt No. 3202, to be held Aug. 3.

July 17. We have to-day received the schedules, reference and adjudication in the matter of Melvin Palmer, Bankrupt No. 3489. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that

of a laborer. The schedules show assets none with liabilities of \$7,776.40. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Lillian F. Kleiner, Grand Rapids	\$7,576.40
Lillian Kleiner and Anthony Kleiner, Grand Rapids	200.00
July 20. We have to-day received the schedules, reference and adjudication in the matter of Myrtle Shardonow, Bankrupt No. 3490. The matter has been referred to Chas. B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor, and her occupation is that of a laborer. The schedules show assets of \$9,602 of which \$750 is claimed as exempt, with liabilities of \$10,865. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt is as follows:	
City of St. Joseph	\$ 300.00
Gus Rosher, Benton Harbor	1,950.00
Farmers & Merchants Bank, Benton Harbor	4,200.00
Troost Bros., Benton Harbor	1,600.00
National Discount Corp., So. Bend	900.00
Singer Sewing Machine Co., B. H.	175.00
Clark Linen Co., Chicago	515.00
Emery Garage, Benton Harbor	39.00
Personal Finance Co., Benton H.	270.00
Bresken Wall Paper Co., Ben. H.	25.00
Brown's Meat Market, Benton H.	30.00
Milk Producers, Benton Harbor	11.00

July 20. We have to-day received the schedules, reference and adjudication in the matter of Lloyd W. Elliott, doing business as Terrace Quality Market, Bankrupt No. 3491. The bankrupt is a resident of Muskegon, and his occupation is that of a merchant. The schedules show assets of \$6,752.55 of which \$250 is claimed as exempt, with liabilities of \$4,717.89. The list of creditors of said bankrupt is as follows:

Miller Markets, Inc., Muskegon	\$800.00
G. R. Show Case Co., Grand Rap.	390.91
Globe Slicing Machine Co., N. Y.	196.00
Miller Markets, Muskegon	25.00
Muskegon Awning Co., Muskegon	35.00
Armour & Co., Chicago	310.81
Anderson Packing Co., Muskegon	351.34
Arnold Bros., Chicago	158.89
Cudahy Bros., Milwaukee	582.95
J. R. Buirdorf & Bros., Chicago	75.68
Root & Co., Grand Rapids	7.88
E. J. Beukema, Muskegon	12.25
R. Gumz Co., Milwaukee	83.88
Illinois Meat Co., Chicago	148.61
Franklin McVeagh Co., Chicago	22.05
Moulton Grocer Co., Muskegon	4.80
Bert Rynberg, Reeman	96.49
Chronicle, Muskegon	9.00
Swift & Co., Muskegon	294.49
Steinder Paper Co., Muskegon	23.07
Herbert H. Smith, Muskegon	174.85
Scheuritz Paper Co., Muskegon	66.44
Kimball Ice Co., Muskegon	unknown
Ole Dahl, Muskegon	100.00
Wilson & Co., Chicago	498.22
Witt & Van Andel, Muskegon	249.28

July 20. We have to-day received the schedules, reference and adjudication in the matter of Bruce Minaker, Bankrupt No. 3492. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Ionia, and his occupation is that of a laborer. The schedules show assets of \$475 of which the full interest is claimed as exempt, with liabilities of \$1,387.68. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Builders Supply, Ionia	\$150.00
B. J. Boynton, Ionia	108.00
Coe Auto Sales, Ionia	146.00
Winchell & Stone, Ionia	47.05
George L. Birgess, Grand Rapids	7.00
T. A. Carten, Ionia	15.00
C. J. Van Reenan, Ionia	15.50
Winchell & Giddings, Ionia	11.25
Cooks Pharmacy, Ionia	3.34
Ionia Hardware Co., Ionia	2.15
E. E. Wakefield, Ionia	12.10
Ogilvie Auto Co., Ionia	25.00
Ross Benedict, Ionia	5.00
Dr. V. H. Kitson, Ionia	21.00
Dr. Maynard, Ionia	41.50
Smith & Smith, Ionia	2.00
C. A. Ireland, Ionia	6.40
Webber & Dean Elec. Shop, Ionia	18.00
Consumers Power Co., Ionia	12.00
Dan Alexander, Ionia	130.00
Robb & Reed, Ionia	26.61
Pineis Oil Co., Ionia	16.50
John Adams, Ionia	5.00
Bradners Radio Shop, Ionia	5.00
H. Vanderlugh, Ionia	18.00
C. H. Randall, Lyons	6.43
M. A. Wilkinson, Saranac	5.25
Gansbys Garage, Saranac	28.00
Cummings Bros., Grand Rapids	10.25
Reliable Tire Ass'n, Grand Rapids	82.10
Richards Motor Car Co., Grand R.	58.25
The Electric Co., Grand Rapids	19.65
Dr. Webb, Grand Rapids	50.00
Butterworth Hosp., Grand Rapids	101.75
Dr. Hay, Saranac	50.00
Libby Jensen, Saranac	20.00
Saranac Oil Co., Saranac	27.75
L. E. Johnson, Lowell	3.00
Mich. Mutual Liability Co., Detroit	9.76
B. J. Boynton, Ionia	198.00

Brinn & Sons, Ionia 8.00
July 20. We have to-day received the schedules, reference and adjudication in the matter of Barney Domes, doing business as Barney's Bootery, Bankrupt No. 3493. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of St. Joseph, and his occupation is that of a merchant. The schedules show assets of \$1,642.75 of which \$250 is claimed as exempt, with liabilities of \$1,812.74. The first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt is as follows:

State of Michigan	\$ 34.20
Novelty Shoe Co., Chicago	290.28
Fargo Hollowell Shoe Co., Chicago	71.83
Thompson Eggers Co., Chicago	42.15
J. M. Herman Shoe Co., Boston	91.41
Hamilton Brown Shoe Co., St. Louis, Mo.	342.30
A. M. Legg Shoe Co., Pontiac, Ill.	36.44
Groves Shoe Co., Chicago	118.59
Marion Shoe Co., Marion, Ind.	24.33
U. S. Rubber Co., Chicago	15.15
B. F. Goodrich, Chicago	12.00
Rowen & More Shoe Co., Calais, Me.	94.00
House of David, Benton Harbor	650.00

The first meeting has been called in the matter of Ralph Daly, individually and as member of the copartnership of O'Connor & Daly, Bankrupt No. 3455, to be held on Aug. 6.

The first meeting has been called in the matter of Hans Bosma and Louis VanDyke, individually and doing business as VanDyke Coal Co., Bankrupt No. 3482, to be held Aug. 6.

The first meeting has been called in the matter of Glen H. Sleight, Bankrupt No. 3452, to be held Aug. 6.

The first meeting of creditors has been called in the matter of Arthur E. Mullen, Bankrupt No. 3481, to be held on Aug. 6.

The first meeting of creditors has been called in the matter of Arthur S. Atkins, Bankrupt No. 3488, to be held Aug. 6.

The first meeting of creditors has been called in the matter of Titus M. Heyler, Bankrupt No. 3480, to be held Aug. 7.

The first meeting of creditors has been called in the matter of Frankie Vail Heyler, Bankrupt No. 2484, to be held Aug. 7.

The first meeting of creditors has been called in the matter of Fred Mallett Walker, Bankrupt No. 3458, to be held Aug. 7.

July 24. We have to-day received the schedules, reference and adjudication in the matter of John Ashton, Bankrupt No. 3494. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Eaton Rapids, and his occupation is that of a painter and decorator. The schedules show assets of \$1,000 with liabilities of \$2,143.64. The first meeting will be called and note of the same will be made herein. The list of creditors of said bankrupt is as follows:

City of Eaton Rapids	\$ 3.64
Fisher Hamilton, Lansing	608.03
Consumers Paint Co., Lansing	60.00
Fisher Bros., Fort Wayne	103.00
Lil Russell, Dimondale	50.00
Wenz Wall Paper Co., Lansing	130.00
Minnie & Ramsay, Eaton Rapids	25.00
Peter Chappelle, Aldin	75.00
Bromeling & Pettit, Eaton Rapids	90.00
Perry Wall Paper Co., Chicago	749.00

July 21. We have to-day received the schedules, reference and adjudication in the matter of the Dime Diner System, Bankrupt No. 3495. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids. The schedules show assets of \$1,365.26 with liabilities of \$1,344.67. The first meeting will be called and note of the same made herein. The list of creditors of said bankrupt is as follows:

F. F. Smith, Grand Rapids	\$ 12.90
C. E. Neaman, Cedar Springs	865.87
Harry Neaman, Grand Rapids	465.87

Sells More Candy.

One candy manufacturer reduced his varieties of 5 cent candy bars from 58 to 8, which reduction has resulted in the merchandising of 325 per cent. more of the eight variety line in nine months than sales of the full fifty-eight line in the preceding twelve-month period.

Woman Grocer Wins in Customers Whims.

A woman has made a success of a grocery because she understood the whims of her customers. She has no regular time for deliveries. She uses boys in their teens and bicycles and delivers within ten minutes. Her expenses are \$75 a year for delivery.

LOSS LEADERS.

How Chain Stores Destroy Prices of Farm Products.

Widespread demoralization of farm markets by methods of mass distribution in food lines has created an acute condition in many parts of the country, according to a report recently issued by the American Wholesale Grocers Association.

Numerous appeals for relief have been made to his organization, J. H. McLaurin, president of the Association, explained recently. "But under our present laws," he said, "the problem appears to be one that can be solved only by the public. The uneconomic practice of selling 'loss leaders' by grocer chains is working a hardship on the farmers by reducing prices below cost of production on all kinds of garden truck, butter, eggs and milk. In some sections, according to reports received, this method of merchandising makes it unprofitable for farmers to raise vegetables and other farm products, and is adding a menace to a condition that has long been a serious problem of the country's greatest business.

"The widespread sale of new potatoes furnishes an example. In various parts of the country, the chain stores have paid two cents or more per pound for new potatoes and then put them on special sale at one cent a pound, selling in most instances only ten to twenty-five pounds to a customer. Because an offer of the kind attracts many women, the loss is considered a good investment by the stores, and the clerks try to persuade every purchaser to buy other items on which the profit more than balances the loss.

"It is the custom of many of the stores to advertise special sales of the kind by scattering thousands of handbills, placing them in automobiles, sticking them under doors and handing them to passers by. In this way they appeal to vast numbers of women.

"In the case of potatoes, the farmers had a profitable market for their first loads into town; but after the special sales they found it impossible to sell potatoes for more than one-half to three-fourths of a cent per pound, all buyers claiming that the public would not pay more than one cent a pound. The 'loss leader' price invariably establishes a false value which lowers the market price, and the farmer is a heavy loser.

"Similar demoralization has been forced upon the markets for practically all farm products sold in retail stores. Chain food distribution apparently depends upon the false belief that the stores are selling all items far below their actual margin of profit, and to create this fallacy the stores are slaughtering prices on those products the value of which is familiar to the public. While there are other demoralizing results of this distribution, we have received no reports that indicate a more dangerous condition than that which the offering of 'loss leaders' has brought about in the farm field.

"It is possible that a further development of this merchandising method

will very seriously curtail the production of many farm products, and it is a subject that deserves the serious thought of the public. If mass distribution has an economic place in our business scheme, it cannot be permanently established on a basis of selling one class of merchandise at a loss, while it must obviously over-charge on other classes. At present the logical result is that intelligent women benefit by the condition by purchasing the 'loss leaders' and nothing else, since purchases of other articles encourage a continuation of practices that are plainly uneconomic and lead to the demoralization of entire communities."

Advertising Is Speeding the Pace of Industry.

The continuance of our prosperity depends on two things: keeping employment at good wages, and keeping the production at capacity. One supplements the other. Cut down wages and you cut down buying power. Cut down buying power and you cut down demand and the need of production, which automatically cuts down wages.

Advertising is the lubricant all along the way. It takes the squeak out and enables the sales engineers and the production engineers to more definitely synchronize their efforts in the great rhythmic sweeps of progress that are so stimulating and exhilarating.

America has triumphed in industry. Our colossal wealth has come from years of marketing and production. Other nations are frankly envious of our prosperity. The general opinion in the remainder of the world is that green-backs belong to the foliage of our country. Well, in some ways, it could be said to be a part of our plant life.

But our very genius in production and distribution, our very wealth imposes obligations of a new kind upon us—problems of adjustment, of keeping our heads, and of driving firmer the stakes that hold the guy ropes.

I like to think of industry as built on four massive walls—on the one side Production, on the other Research, then Sales, and again Organization, and I want to show you that advertising has a very definite place in each of the walls. In connection with the wall of Production, the new continuous method in the rolling of sheets, developed by Armco, is a good illustration; again I have found the Research development of Armco alive with possibilities for advertising. The sales department, of course, is a well known stamping ground, and I am now finding that organization is perhaps the greatest of all themes for advertising development.

And so you will see the advertising man has, more or less, the responsibility of interpreting policies and plans that to-day make up the structure of modern industry.

Armco was the first manufacturer of a raw material to carry the message to the general public, using the medium of national advertising. It was a pioneering job of educating the public to the importance of quality materials in the products they buy. There is much evidence that this has resulted

in a wonderfully effective merchandising structure.

We are only beginning to realize the part advertising is to play in our future civilization. Like electricity, its power is mysterious and its possibilities tremendous. The psychology it generates jumps with lightning speed from one mind to the other, doing a powerful job when properly directed. When a million people begin turning a specific idea over in their minds at the same time, there is released a psychic force that is irresistible.

If advertising can make a nation wag its jaws chewing gum by the power of suggestion, surely we can make it wag its brain on the subject of peace. The other night I dreamed that Hoover had appointed a new cabinet officer, known as secretary of the department of what and why. His budget was made up of ten per cent. of all the money appropriated by Congress to tell the what and why of everything. For instance, a new law carried with it an appropriation to sell the idea to the public, not cram it down their throats with a policeman's billy club. And then time leaped across an intervening space of years and what did I see?—Through advertising the growth of understanding between nations had reduced the likelihood of war; a more wholesome regard for laws, general and specific; and a citizenship so strongly sold that it went to the polls one hundred per cent. strong instead of only thirty-five per cent. as at present.

Advertising can do undreamed of things if we will give it a chance and look at its possibilities with an open mind. I plead for the open mind. The pace is fast, the momentum dizzy, but if we can keep our head and hold fast to sound principles in all the relations of life, we have nothing to fear. With full steam ahead, four wheel brakes are the order of the day.

Bennett Chapple.

Cigarette War Hurts Industry.

The price-cutting war recently waged by cigarette and tobacco manufacturers will cost them \$30,000,000 a year in loss of revenue, according to the annual review of the tobacco industry published by Charles D. Barney & Co. Unless some more satisfactory means of offsetting this loss can be discovered, it is contended, it must be largely compensated for by reduced advertising expenditures.

Although women smokers have greatly increased the demand for cigarettes, the review states, "this favorable factor will be offset by lower sale prices, and, probably, somewhat higher material costs."

Features Two-Pound Packages; Sells More.

A profitable plan to increase sales has been sent in by a Canadian grocer. He weighs such items as dried beans, peas, barley, raisins, prunes, etc., in two-pound packages. These are displayed prominently in the store with a price tag on them, together with a sample of the item in a glass jar. "I have found that when we have a big display of two-pound packages we sell a much larger quantity than when we

just quote prices by the single pound. That means double business on that particular item," he states.

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—Hotel, nine furnished sleeping rooms well equipped. Pool and cards below. Money maker. Reason for sale is health. Can deal direct with owner. E. D. Francisco, 121 Maiden Lane, Adrian, Mich. 896

LAUNDRY—SMALL, DOING A GOOD BUSINESS—Nearly new machinery. Will sacrifice for quick sale. For particulars write Home Laundry, Albion, Mich. 897

FOR SALE—General stock in excellent farming community in Central Michigan. Stock will inventory about \$5,000. Reason for selling, have other business. Address No. 898, c/o Michigan Tradesman. 898

FOR SALE—Lake frontage, hunting lands, fur farms, cattle and sheep ranches. Tract of all sizes. G. J. Wheaton, Alpena, Mich. 899

Have farms and income property to exchange for general merchandise stock, clothing or shoes. Address No. 900, c/o Michigan Tradesman. 900

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, Salline, Mich. 892

Fixtures For Sale—My complete set of modern drug store fixtures, including 30 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

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

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

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—

Liability of Merchant For Injury To Third Person.

The putting on of advertising stunts for the purpose of attracting the public is frequently indulged in by retail merchants and may prove a valuable means of publicity. However, in getting up stunts of this kind, the merchant may well give thought to whether or not they may be given without danger to the public.

This is true because a seemingly innocent exhibition which has a tendency to attract crowds may create a dangerous situation and injury to an innocent bystander. And, if by chance this occurs, the merchant responsible for the stunt may be called upon to defend an expensive damage suit.

The possible danger in a situation of this kind is illustrated in a number of well reasoned cases. And, as an example of how an apparently harmless advertising exhibition may prove a source of after liability to the merchant, the following case may well be reviewed by merchants in general.

In this case the defendant combined with other merchants in organizing a commercial parade. The defendant was represented in the parade by a float, from which attractive young women threw packages of candy and ice cream to the spectators along the line of march. The defendant's float attracted much attention and was followed by a crowd of youngsters who scrambled for the packages as they were thrown out.

When the parade reached a certain point, it passed the plaintiff, an elderly woman who was standing between two automobiles, and as the young women on the float threw some candy towards her the youngsters rushed forward to get it. In the scramble that followed, the plaintiff was knocked down and suffered severe personal injuries as a result of this experience.

Following this, the plaintiff brought an action for damages against the defendant as the owner of the float. The trial court held that the plaintiff's injury was not caused by any act of the defendant, that the float was harmless in itself and that the injury was caused by the boys scrambling for the candy. The plaintiff appealed from this and the higher court, in holding that the lower court was in error and that the case should have been submitted to the jury, in part, said:

"If it be conceded that the mere act of throwing the candy from the float upon the street, where the viewers of the parade were standing, was, in and of itself, an innocent act and one not constituting negligence, it does not necessarily follow that it was not negligent to so throw the candy when it resulted in creating a condition along the route of the parade that might and, in this particular instance, did result in injury to one rightfully on the street.

"The boys were of that thoughtless age that, while engaged in the pursuit of pleasure, they paid little heed to their surroundings or what might result to others who happened to be in the way of the object sought. This fact was apparent from the presence of the boys surrounding the float.

"The agents of defendant, therefore, must be held to have been aware of such fact at the time defendant's float was passing the place where plaintiff was standing and was injured. If the facts are such that reasonable men might draw different conclusions or deductions or inferences, the question of what is or what is not the proximate cause of the injury is for the jury."

In conclusion, the court reversed the judgment of the trial court in favor of the defendant. Holding, as outlined in the opinion, that the question of whether or not the defendant had been negligent in throwing the candy from the float should, under the facts of the case, have been submitted to the jury. In other words, the trial court committed error in deciding as a matter of law that the defendant was not liable for plaintiff's injury.

The foregoing case constitutes an apt illustration of how a retail merchant may involve himself in serious trouble in a situation of this kind. In the case reviewed, no reasonable person would have thought there was any possibility of injury in the operation of the float in question.

However, as we have seen, owing to the circumstances, what was intended as a harmless advertising feature did result in serious personal injury to the plaintiff. And the court held that defendant was, at least, liable to the extent of having the matter passed upon by a jury. Truly, in the light of its facts and holding, the case reviewed is well worth the having in mind by retail merchants in general when advertising stunts are being contemplated.

Chain Stores Giving Short Weight.

Nineteen managers of A. & P. and Kroger stores in Ohio and Indiana have been arrested recently for giving short weight. All were fined \$10 to \$25 and costs and their employers paid the fines.

Seventeen of the nineteen criminals are still in the employ of the two chains, showing very conclusively that the illegal actions of the managers were approved by their employers.

The prosecutions were conducted by the State authorities in all cases. No appeals were taken in any instance. No statement has been made by the district managers, which leads to the belief that the managers committed the crimes admitted by the accused under instructions from the men higher up.

In one flagrant case—the most mischievous case of short weighing of them all—C. E. Snyder, who conducted a store for the A. & P. store at 1823 Elm street, that city, seventy-one of which packages he broke open and offered twenty-three in court to prove that they were short weight. These items consisted of almost every conceivable food product sold in bulk and weighed in the store.

Arrested with Snyder at the time was a young girl who was his assistant in the store. She was turned over to the juvenile court. These girls receive the small wage of \$8 a week for eight hours work, six days a week.

This insignificant salary, by the way, shows what the wage earners of this country can expect if chain stores ever gain control of distribution.

Bound To Eliminate Scoundrels From Michigan.

Lansing, July 24—The beginning of a campaign by the State Department of Public Safety and the Secretary of State to eliminate from Michigan all questionable detective bureaus and collection agencies was sounded at Bay City Monday with the arrest of William Goldblatt, 45 years old, and his son, A. R. Goldblatt, 23 years old. They are the operators of the Wolverine Service Bureau of Bay City and the father formerly operated an alleged detective agency in Muskegon.

William Goldblatt was taken immediately to Bad Axe and arraigned on a charge preferred by Paul Woldt, a merchant. He pleaded guilty and paid a \$50 fine and \$25 costs and made restitution to Woldt in the sum of \$25. Other charges pending against Goldblatt will be held in abeyance, pending restitution being made to the complainants. The son is to be taken to Unionville to-day to face two charges similar to those against his father.

Goldblatt was in difficulties when he operated a detective bureau at Muskegon. At one time he was arrested on a charge of impersonating an officer, convicted and fined in the Circuit Court.

It is a matter of congratulation to the Tradesman that this arrant old rascal has finally been given attention by the State authorities. He was frequently exposed by the Tradesman while he was located at Muskegon and since he removed to Bay City the Tradesman has repeatedly cautioned its friends in trade to have no dealings

with him whatever. He is thoroughly bad—thoroughly crooked—and should be forced to remain in prison the remainder of his life as a penalty of his many misdeeds.

Better Merchandising Association To Meet in March.

Detroit, July 24—You will be interested to learn that Hon. C. L. Glasgow, of Nashville, President of the Better Merchandising Association, met with the Detroit committee last Friday. He was here representing the Board of Governors of this Association.

It was decided to stage the third annual conference and exhibition in Detroit on March 14, 15 and 16, 1929. Plans are being made to make this more elaborate and better than ever before and I am confident, from the aggressive manner in which Mr. Glasgow is going into this, that he will achieve his purpose.

I have been instructed to write you enquiring as to the addresses of various State retail association secretaries so that we may advise them of our selection of dates in order to avoid any conflict.

We have moved our dates from February to March because several of the largest Michigan associations met at that time last year.

Chas. W. Collier,
Managing Director.

E. C. Chamberlin, dealer in general merchandise at Topinabee, renews his subscription to the Tradesman and says: "The Tradesman is more interesting than all the others put together."

Glenn Daykin, plumbing and heating engineer, at Pittsford: "I surely have enjoyed reading the Tradesman for the past dozen years."

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