

MICHIGAN TRADESMAN

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Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 8, 1928

Number 2342

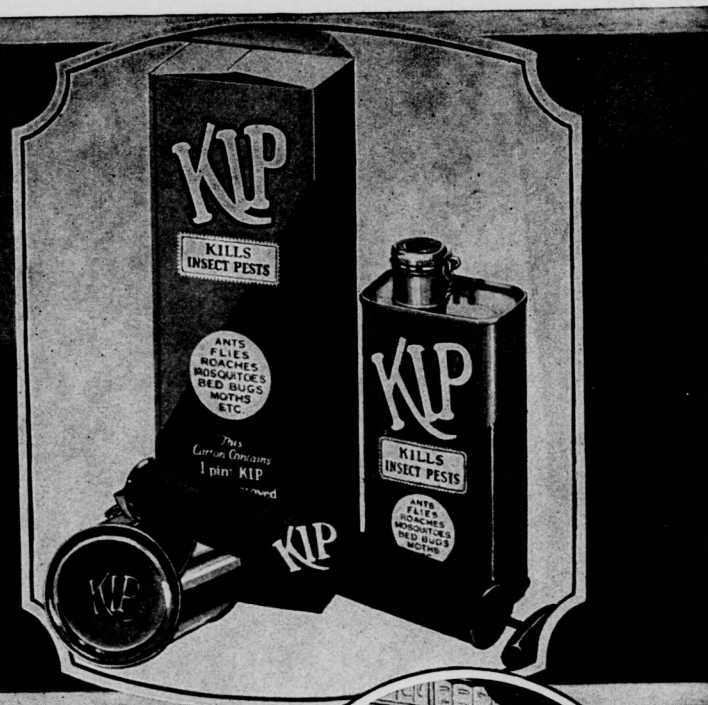
Help Some One In Trouble

If you want to feel you're doing something
really worth your while,
Just help a man in trouble and then watch
him start to smile;
Take his burden on your shoulders and re-
lieve his weight of care,
And stick until you've helped him from the
valley of despair;
Then when he turns to thank you with a
gratitude that's real,
You'll be surprised that minute just how
good it makes you feel.

Mosquitoes are Dangerous

KIP

KILLS INSECT PESTS



A Superior Product, Quick Turnover, Larger Profit



MANY of your customers have learnt that KIP spray is a quick and never failing remedy for combating mosquitoes.

Indoors, sprayed toward the ceiling, KIP mist reaches all the pests that are hiding and brings them down instantly.

Outdoors, the spray kills all the pests with which it comes in contact, and keeps way other mosquitoes for a considerable time. Just as deadly is it to flies, roaches, moths and bedbugs, though it is harmless to human beings. The

effectiveness of KIP is being heralded to the public by attractive posters and car cards. This consumer advertising is being tied up with the dealer's store by colorful window displays, counter cards, and other advertising helps.

Use these helps now and your sales will mount accordingly. It is worth your while to do so, as the profit on KIP is larger than on many staple products. If you are not now stocking KIP, it will profit you to get the full details of our Special Dealer Offer.

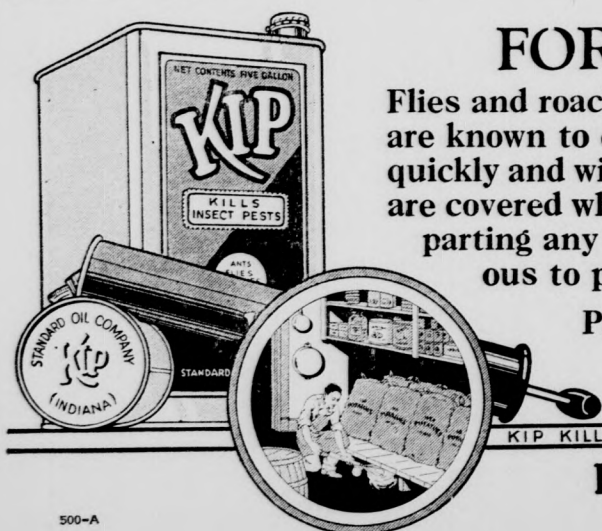
Ask the Standard Oil Company (Indiana) salesman.

LOOK FOR THE RED AND BLUE CAN BEARING THE THREE-LETTER WORD **KIP** WHICH MEANS KILLS INSECT PESTS

FOR USE IN YOUR OWN STORE

Flies and roaches are no longer tolerated in the modern grocery, as the pests are known to contaminate foodstuffs and spread disease. To combat them quickly and with certainty of results, the wise grocer uses KIP. If foodstuffs are covered while spraying is done, KIP may be used at any time without imparting any taste or odor to materials. Positively contains nothing injurious to persons.

Prices: 1-gallon can, without sprayer, \$2.75; 5-gallon can including KIP Improved Sprayer, \$10.



KIP KILLS FLIES, ROACHES, BEDBUGS, MOSQUITOES, MOTHS - KIP KILLS FLIES, ROACHES,

Profit by these advantages which cost but a few cents a day

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

TECHNIQUE OF EVANGELISM.

Modern business science comes to the aid of religion when Columbia University, co-operating with the churches of Greater New York, offers "to provide training in the technique of evangelism."

Evangelism is a fairly old and established vocation. In the long years of its existence it has developed a considerable body of technique, although there is wide divergence in the methods used by its most eminent practitioners.

The technique of St. Paul, for instance, consisted in being "all things to all men." It was by tact and sympathetic moral suasion that he achieved phenomenal results. On the other hand, results are said to have been achieved also by "Billy" Sunday, who is anything but soft spoken. Sunday's technique is nothing if not aggressive, muscular, vituperative, vindictive and nasty. He consigns every man and woman who does not blindly accept his own narrow view of religion to the demnition bowwows, using language that no true Christian would ever utter and which disgraces and desecrates any church which he is permitted to profane by his presence. He evidently assumes that he promotes the Kingdom of Heaven by uncorking a vitriolic vocabulary, insulting his audience, picking a fight with the local clergy and making a two-fisted attack on Satan or on the pulpit. He comes the nearest to being an anti-Christ of any man who was ever born and no pastor who has a sane and decent conception of true religion and a just conception of his obligation to God will ever permit him to occupy a pulpit which lays any claim to being Christian.

Modern times presumably demand a modern technique and "go-getter" methods of gospel salesmanship. In the Moody and Sankey period the machinery for inducing people to hit the trail had become fairly standardized and efficient, but, like other relics of the Victorian era, it may be antiquated.

The object of the Columbia course is "to reach the unchurched masses." It will be interesting to see by what technical methods this is to be accomplished.

BASIC ACTIVITY STRONG.

With the best July in its history, the automobile industry continues to set a pace which enables the steel business to maintain an August rate of operations that is also exceptional. Construction work also is forging ahead, with little evidence of the long-predicted let-down. Even the oil industry is picking up a little and its requirements figure more prominently in business placed with supply sources.

It is plain that the basic lines are sufficiently vigorous to push along business volume in quite a satisfactory way, even though there are numerous branches of industry that are below par. Car loadings testify to a distribution in the aggregate that is now running ahead of a year ago, when activity had begun to sag. At the same time, the report on July failures must be regarded as quite encouraging, since it is shown that, despite the backward season until recently, the business mortality was under a year ago in number and considerably below in the total of liabilities.

From present indications trade and industry are nearing the period of fall expansion in good shape. Crop expectations are favorable and if fulfilled should add considerable impetus to the main business movement and broaden it out to a more desirable extent. The report on commodity stocks for the end of June shows a small increase over a year ago, principally in manufactured goods, but unfilled orders are also a little higher, which is a happier circumstance.

THE KING'S UMBRELLA.

A London correspondent comments on King George's habit of carrying an umbrella. He says the King is seldom seen in public without one. Moreover, it isn't a fancy, regal-looking affair he carries, but a common garden variety umbrella such as ordinary citizens use. When attending outdoor public events his Majesty frequently takes shelter from the rain under it instead of under a canopy.

Whether King George realizes it or not, that umbrella is something more to him than a protection against the rain. It has a psychological—indeed a political—value. Nowadays, when kings don't rule by divine right but by popular sufferance, the most popular and hence the most influential kings are those whose ways are the most democratic. And what could be more democratic than King George's umbrella?

The sight of Britain's sovereign standing under an ordinary umbrella during a drenching downpour instead of under a royal canopy must make him seem akin to the common race of flesh-and-blood mortals. Consciously or subconsciously, it humanizes him and gives the people a fellow feeling for their King. The more "human" a monarch can appear in the eyes of his subjects these days the better for him. King George is making no mistake in carrying around an umbrella.

NEW BUYING PRACTICES.

Perhaps there may be less selling, as it is now known, in the future, and more emphasis upon adjusting the product most suitably to its market and more attention to devising new products that may be expected to attract favor without high-pressure selling. The trend is that way, and the real market analyst or stylist may come into his own without having to yield first place to those who take so little a thing as an idea and "put it over."

A similar study is being made of buying practice, and the suspicion has grown that, with a great deal of mystery thrown about his processes, the old-time buyer has done perhaps a little too much strutting. His operations, it appears, can often be reduced to a formula in many ways and to guesswork in others. The attempt is being made to work out the formula and to remove the guesswork, so that even so delicate an operation as choosing styles likely to prove popular may be conducted with reasonable safety and success.

The effort in this direction is not only being made by individual concerns but by associations and groups as well. The chains have found it possible to obtain high buying executive talent and place it in control of scattered departments with excellent results. So that in buying as well as in selling the tendency is to establish proper contacts with demand, to eliminate most of the unessentials and to find what the consumer wants or may want and supply it.

THREE LIONS BITE THE DUST.

It is not often that in a rather prosaic and practical world dreams come true—certainly not the romantic boyhood dreams of shooting lions and performing other heroic feats in the jungles of darkest Africa. Yet this is the experience which has come to the three Boy Scouts who are members of the African expedition of Mr. and Mrs. Martin Johnson. They have achieved what we believe must have been their highest ambition.

These three boys, each of whom is 15 years old, must be having a wonderful time. A dispatch from Nairobi says that, in addition to shooting a lion

apiece, they have seen 104 of the jungle monarchs. Seven surrounded their camp one night, chewing the tires of an automobile and smashing a camera in their exuberant welcome to the American Scouts. Could imagination have conceived more exciting incidents to color their projected book on "Three Boy Scouts in Africa?"

Th relating of their adventures will give every boy in the country a vicarious thrill. And what is more, it will hold out the promise for every Scout that what three of their number have done he, too, may do. His dreams of shooting lions may come true if only he performs his good deed every day and learns how to light a fire without matches.

CITIES HALT THRIFT.

As long as men continue to gather in congested entities, consumers will reap little of the savings from the increasing use of farm wastes in the manufacture of staple commodities. Because of the congestion there has been built up an involved system of distribution. There are brokers, jobbers, wholesalers and warehousemen all adding tremendously to the expense of transportation and handling. As a result, whatever is done by the farmer to cut his cost of production or increase his yield very likely will not affect the consumer until something is done to simplify distribution.

It costs as much to take a box of oranges from Jersey City across the river to New York and place it in the hands of the retailers as it does to pick the crop in California, sort it, pack it and ship it clear across the country.

It has been shown that our coal problem is due to some extent to the large number of inefficient mines; probably our farm problem is due to a similar cause. The scientific farmers who learn to produce at the lowest labor costs and apply scientific methods to the utilization of their waste are bound to come out ahead.

FOOD FROM THE AIR?

Science continues to spare mankind from worry about problems that may confront this earth, say, a million years from now. What will provide warmth when all fuels are exhausted? Stored-up heat from the sun is one answer. Motive power? Energy released from sea water? And now a scientist at the Institute of Chemistry, meeting in Evanston, Ill., promises that the growing multitudes on the earth need never worry about food. In some dim and distant future, when there is no space for raising farm products, food will be taken from the air. The inhabitants of the world may some day be limited to standing room only, but they will be fed.

SHREWD PRICING.

How Independents Can Best Compete With Chains.

Independent retail grocers in meeting competition offered by the chain store must depend for success on service and shrewd pricing, or on the latter alone.

A large percentage of the population wants service from grocers and the independent retailer who caters to this type of trade is in a position to operate successfully by carrying more of an assortment than is found in the chain store, and also by pricing his merchandise on a reasonable basis figured on the service performed. He should stress the quality of his merchandise and take advantage of the personal element, which after all, is his trump card.

In my opinion the charge for service, depending on the amount rendered, should range between 5 and 10 per cent.

The independent retailer who caters to the price class of grocery trade must rely chiefly upon clever pricing and the personal element for his continued success. He must carry a smaller assortment than the service grocer can afford to offer and look chiefly to rapid turnover for success.

Regarding size of store, the most efficient for the independent to operate is that type which requires no more than one or two clerks. The larger stores seem to be handicapped by overhead and waste.

Independent retailer and chain store operators are getting closer together in their fields of operation, and the service grocer is now finding competition in his own field, as the chains in their attempt to secure increased volume are carrying larger assortments. Recently they have gone heavily into green groceries, meats, bakery goods and even tobacco products, and in many cases are giving almost as much service as the full-service retailer.

Changes in the retail field have had their reaction in the wholesale end and the full-line average sized wholesale grocer seems to be disappearing. A trend to extremes is apparent toward large concerns carrying full assortments of quality goods to a very great extent under their own labels and smaller companies which devote themselves primarily and very efficiently to the distribution of staples.

During the last year there has developed a closer co-operation between wholesalers and independent retailers and in some cases this has brought about a type of chain store organization.

The wholesalers under this arrangement have been supplying groups of independent retailers with the bulk of their requirements and at the same time doing co-operative advertising for these retail outlets which are run under one group name.

It is too new to say whether the plan is successful or not. In some cases it has met with quite a little success while in others it seems to have failed. Like most enterprises there is

now one, sure way and ability, character and personality will always tell. Sylvan L. Stix.

Products Made From Agricultural Wastes.

The first complete book ever printed on paper made from cornstalks is announced for publication by Rae D. Henkle Co. of New York. The author of this volume, entitled "Farm Products in Industry," is George D. Rommel, who during the past year made an extensive survey of possible uses for various kinds of farm materials and by-products hitherto generally regarded as waste.

The survey was undertaken at request of Secretary Jardine of the United States Department of Agriculture, co-operation being secured from thirteen bureaus of the Federal Government, thirteen agricultural experiment stations, fourteen National scientific and trade associations, and fourteen industrial organizations.

At basis of the enterprise lay the two-fold purpose of conserving resources which might become of great value, and of giving practical assistance to farmers. Dr. Rommel first ascertained what progress already had been made in turning such waste to industrial use, thus providing the Government with definite information serviceable in studies aimed at permanent agricultural relief. One of the most striking things he found was in relation to the use of cornstalks for cellulose products.

Experiments in this field had been going on for some time, with important results, for example, in connection with the motor industry. Formerly twenty-eight days were required for painting a motor car. This period had to be cut down. So managers of large plants asked their chemists to devise some quicker way of painting cars. As a result, the chemists produced from cellulose the lacquers now in use. So to-day it takes not twenty-eight days, but only twenty-four hours, to paint a car.

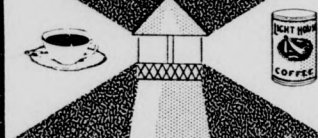
The magic of chemistry discovered in cellulose other rich opportunities formerly undreamed of—in the manufacture of artificial silks, leather substitutes, sausage casings, and in celluloid of which great quantities are needed for motion picture films. Dr. Rommel's interest in industrial uses for cornstalks is keen because his boyhood was spent in the Iowa Corn Belt, and later he served on the Faculty of Iowa State College.

"Nobody," he says, "can predict what may happen as a result of research. There seems to be a very wide field ahead.

In this connection it may be added that Dr. Rommel's new book is printed, not only on cornstalk paper as far as the letter-press is concerned, but cornstalks furnished the antique-finish paper on which thirty-one illustrations appear. According to the publishers, the paper used in this book "is from the first commercial run of pulp from the first commercial cornstalk pulp mill in the world."

It is the weakling who, once his mind is made up, refuses to change.

You'll know it
by the
Rich Amber Color
and
Double Flavor
LIGHT HOUSE COFFEE
NATIONAL GROCER CO.



Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.



The
TOAST
SUPREME

Try Dutch Tea Rusk with jams or marmalades for a delicious tea-time treat. Or combine with fresh berries for an entirely different shortcake delight. Serve with fresh asparagus or grilled mushrooms. Simply delicious! At your grocer's.

DUTCH TEA RUSK COMPANY
HOLLAND, MICHIGAN

DUTCH
TEA
RUSK

Meet The Wife

A joint account. Full-fledged partnership.

Both can deposit funds.

Either can withdraw.

An arrangement worth trying!



The
OLD NATIONAL
BANK
MONROE AT PEARL—SINCE 1853

Carnation's the name

In most lines—soups, cereals, canned fruits, coffees—there are certain names that "register" with nearly everybody.

In *milk*, Carnation's the name. It says to every customer, "Here's a product with a nationwide reputation for being right."

Sell Carnation Milk and you don't have to argue. Good-will grows when you offer the known instead of the unknown.

Carnation Milk Products Company
Carnation Bldg., Oconomowoc, Wis.



Carnation
Milk
"From Contented Cows"

When On Your Way, See Onaway.

Onaway, Aug. 7—Away to the North and West of Onaway lies a range of hills; they might be called mountains for they are known as such and are probably about as high as any of the elevations in the State. They are not so very far away either, only about fifteen miles, just a nice little drive through a very picturesque part of the country; a diversion from the regular roads, yet pleasant and interesting, owing to the varied scenery. We first enter the State Park five miles North embracing 153 acres of virgin forest and lying on the shores of beautiful Black Lake, which is nine miles long; driving along this fine bathing beach for about two miles we soon enter the Black Lake Game Preserve on Lake Sixteen, situated at the East end and foot of the mountain. From a lookout tower at the peak of the mountain one may see for many miles in all directions; Black Lake, though three miles distant, seems almost at your very feet; one would think it might be possible to throw a stone into the waters. The cottages partly hidden beneath the dense covering of trees and foliage make a pretty sight as far as the eye can reach. Away beyond, nestled between the hills, lies the little city of Onaway, the starting point of your trip; many of the higher buildings standing out prominently may be seen with the naked eye and with your binoculars the smokestacks. Then right-about-face and looking the opposite direction towards the East is the Big Lake or Lake Huron; one might judge it to be only a mile or two away it seems so close, especially on a clear day, but it is really six miles away, yet the coast guard station on Hammond Bay is easily discerned; the big freighters plying the waters going both North and South and the smoke from many others far distant away out on the lake. But the trip is barely begun; descending and continuing Northwesterly for several miles along and at the foot of this range of hills the road winds and curves through a varied country mostly timbered with a second growth, but now quite large, of pine, spruce, maple and oak. This was formerly the old Cheboygan-Rogers City stage route and the history would make many pages of interesting reading. But the road is good and every foot of it enjoyable.

Leaving Presque Isle and entering Cheboygan county you soon reach the extreme end of the range of hills and, following a graceful curve to the left, the road leads you between two beautiful lakes, one lying away down at the very base of the steep hill. Here you must stop and will probably spend the remainder of the day, first to visit the big spring of ice cold water and an ideal camping ground. A climb up the mountain even with the aid of the thick growth of small trees will test your strength and lung power; but once at the top you will be in no hurry to descend. Included in the scenery is a chain of lakes, right from one to another reaching to the North. Another to the East, with big Lake Huron away beyond; Black Lake at your back and just below, way down where the water is deep and blue, where the big Norway pines cast their shadows like huge monuments and the green tops appear like bunches of mammoth bouquets many feet below you, silent, protected and seemingly alone rests this little lake, like a mirror so perfect are the reflections.

If you are inclined to reconnoiter take a little tramp along the ridge from where you are standing and peer down into some of the ravines, all thickly timbered. Stop and examine the ground and you will probably discover fresh deer tracks or some of the big stumps that are partly decayed may show evidences of bear who are fond of pulling them to pieces, hunting for grubs.

Did you come prepared to remain a while? If so a nice grassy point studded with pine trees—big ones—extends out into the lake; an ideal camping ground; no limit to the fishing in the numerous lakes. The trails, fine drinking water and exhilarating atmosphere are not excelled anywhere in the world. Of course, you will want your kodak and lots of films.

Get off the congested highways; see the world as it is naturally and not artificially. Nature furnishes the subject.

When on your way, see Onaway.

Squire Signal.

Late News From Grand Traverse Bay

Traverse City, Aug. 7—The hot weather of the past month has impelled many thousands of tourists to come to this section of Northern Michigan during the past month. The resorts are quite fully occupied, while the hotels and lodging houses have been filled with people who make one night stands. Such a vast sum of money will be to the credit of landlords and lodging house keepers at the banks when the season shall close that they will be enabled to contribute liberally to the Hoover campaign fund or to that of Al Smith, if so disposed.

Congressman McLaughlin, who has represented the ninth congressional district in Congress during the past twenty years, has two opponents for the Republican nomination this year—Dunn, of Muskegon, and Culver, of Ludington—who will probably divide the vote of McLaughlin's opponents and enable Jimmy Mc., with the support of one hundred postmasters and their several hundred assistants, to win the nomination, as usual. Jimmy is not a high powered statesman, but he is ably endowed with the elements which win success in politics.

"Fish worms for sale" is inscribed in bold letters on the outer wall of a prominent dealer in produce in this city.

A widow who serves excellent meals and lunches to patrons at her home near the golf grounds awoke one morning to find the driveway leading to her parking grounds filled with broken glass. She was compelled to spend several hours in cleaning up the deposit. The widow plants, cultivates and harvests the fruits and vegetables she serves on her tables, doing most of the work herself. Her tables are liberally patronized. The miscreant who provided the glass pavement for her driveway has not been apprehended.

Many trucks are operated twenty-four hours per day in hauling crates filled with cherries to this market. The canneries are swamped. Children are so busily employed they have no time for play or to indulge in mischievous pranks.

Arthur Scott White.

Chain Stores No Longer Preference Buyers.

The sale of the Cheek-Neal Coffee Co. to the Postum Products Co. has had one good result. It has forced the A. & P. Co. to increase its price on the Maxwell House brand from 39c to 49c per pound. Under the regime of the champion liar of the age, President Cheek, the chain stores were able to buy the brand at 35½c, while independent grocers were forced to pay 45c therefor. Under the new ownership of the coffee company, chain stores cannot purchase Maxwell House any lower than the wholesale grocer can. The 2c selling allowance, 1c advertising allowance and 1c window display allowance have all been done away with by the Postum Products Co.

WORDEN GROCER COMPANY

The Prompt Shippers

You Can Be Sure Of

QUAKER
Evaporated Milk

It Is Reliable

WORDEN GROCER COMPANY

Wholesalers for Fifty-nine Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver



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

MOVEMENTS OF MERCHANTS.

Stanton—Gale & Gavitt succeed Harley E. Adams in the grocery and meat business.

Detroit—The Equitable Trust Co., has increased its capital stock from \$300,000 to \$500,000.

Ludington—The Lakeshore Jewelers, Inc., has decreased its capitalization from \$150,000 to \$5,000.

Elk Rapids—The Westlund Lumber Co., bankrupt, was sold at public auction to the Traverse City Lumber Co.

Saginaw—Abe Dembinsky, auctioneer, sold the bankrupt clothing and furnishings stock of Isadore Selvin to Louis Levinsohn, of Saginaw.

Saginaw—The bankrupt stock of the Pray Radio Supply Co., was sold at public auction to Louis Levinsohn, of Saginaw, by Abe Dembinsky.

Ishpeming—John A. Ruona has engaged in business in the Ruona block, Division street, dealing in groceries, meats, confectionery and ice cream.

Belding—The Grand Rapids Vitreous Co., bankrupt, was sold at public auction to Sophus Johnson, of Grand Rapids, by Abe Dembinsky, auctioneer.

Belding — The grocery stock of O'Connor & Daly was sold at public auction under a trust chattle mortgage to J. Daly, by Abe Dembinsky, auctioneer.

Chesaning—E. J. Aelick, proprietor of the Aelick Furniture & Music House, has sold the furniture stock to L. R. Hildinger, who will continue the business.

Casnovia—The Casnovia Hardware Store, which has been closed for more than a year, is open again, under the management of J. VanderMeer, recently of Conklin.

Ludington—The bankrupt stock of groceries and meats of Pape & Hansen, 515 East Dowland street, was sold at public auction to Isadore Brody, by Abe Dembinsky.

Detroit — The Davis Plumbing & Heating Co., 2003 Cadillac Square building, has changed its name to Davis Bros. Co. and the location to 2620 Baker avenue.

Kalamazoo—Irving Storch, of New York City, has assumed the management of the Vogue Shope, South Burdick and East South streets. The stock consists of women's wearing apparel.

Kalamazoo—The bankrupt stock of groceries and meats of Stanley Sackett, 214 East Main street, was sold at public auction to Harry Leemon, of Detroit, by Abe Dembinsky, auctioneer.

Detroit—Gayman's Wholesale Grocery, 1336 Napoleon street, has been incorporated with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed and paid in in cash.

St. Johns—The Clothing and furnishings stock of the Leader Store, was sold at private sale to Harry Leemon, of Detroit, who will continue the business. The sale was handled by Abe Dembinsky.

Detroit—The Acme Hardware Co., 13808 Linwood avenue, has been incorporated with as authorized capital stock of \$20,000, \$7,260 being subscribed and paid in, \$174.87 in cash and \$7,085.13 in property.

Marcellus—L. B. Sweet & Sons have

sold their grocery and meat stock to L. T. Henderson, of Dowagiac, who has taken possession. L. B. Sweet has been engaged in business here for the past twenty-two years.

Detroit—The Zamenek Plumbing & Heating Co., 13500 Jos. Campau avenue, has been incorporated with an authorized capital stock of \$10,000, \$3,000 being subscribed and paid in, \$300 in cash and \$2,700 in property.

Kalamazoo—The Lee Furniture Co., 214 East Main street, has been incorporated to conduct a retail furniture business, with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Detroit—C. V. Brown & Co., 8626 Grand River avenue, has been incorporated to deal in lumber, etc., at wholesale and retail, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Detroit—The Baltimore Fish Co., Inc., Cass avenue, has been incorporated to conduct a wholesale and retail fish and sea food business, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Detroit—Leone & Angelo, Grocers, Inc., 2475 Russell street, has been incorporated to deal in groceries and fruits at wholesale and retail, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Detroit—The Unit Sales Co., 47 East Caulfield avenue, has been incorporated to deal in machinery, engineering and machinery supplies, with an authorized capital stock of \$5,000, \$4,100 of which has been subscribed and paid in in cash.

East Lansing—The Rumsey Furniture Co., 140 West Grand River avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Jewell Furniture Co., 25 West Elizabeth street, has been incorporated to deal in furniture, fixtures and hardware, with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in, \$10,000 in cash and \$30,000 in property.

Detroit—The Great Lakes Thread & Yarn Co., with business offices in the Dime Bank building, has merged its business into a stock company under the same style, with an authorized capital stock of 100 shares at \$10 per share, \$1,000 being subscribed and paid in in cash.

Kalamazoo—J. R. Thompson, Inc., 204 State Theater building, has been incorporated to make and sell illuminated and non-illuminated signs, with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Jackson—The Federal Dry Cleaners, 707 South Blackstone street, has merged its business into a stock company under the style of the Federal Dry Cleaners, Inc., with an authorized capital stock of \$10,000, \$3,900 of which has been subscribed and paid in, \$1,500 in cash and \$2,400 in property.

Jackson—De May's, 813 East Michigan avenue, office supplies, stationery, etc., has merged its business into a stock company under the style of De May's, Inc., with an authorized capital stock of \$75,000, of which amount \$63,950 has been subscribed and paid in, \$3,161.87 in cash and \$60,788.13 in property.

Vernon—Chatteron & Son, who conduct thirty-four elevators in Michigan, and has the largest exclusive bean plant in the world, in Toledo, has purchased the site of the Vernon Milling Co.'s plant which was destroyed by fire May 8, and has started construction of a modern elevator. The company will conduct a general elevator business handling coal, lime, cement, fertilizer and all kinds of feed. The headquarters of the firm are in Lansing. The same company recently purchased the elevator at Lennan.

Bronson—Ground has been broken for the construction of a new building to house the Bronson Reel Co. It is to be located along the New York Central railroad tracks in the Northwest section of the village. The company has been manufacturing fishing reels for six years. E. J. McMahon, president, is in charge of operations. The main building is to be 206 by 40 feet and is to be connected to a warehouse, 20 by 50 feet. A heating plant separate from the building will be a feature. A separate structure for enameling purposes is also planned. A steady growth has marked the progress of the company since its beginning in 1922. It employs an average of sixty men and women.

Paw Paw—Paw Paw, leading shipping point for grapes in Michigan for several years, took first place again last autumn, according to statistics on the 1927 Michigan grape crop. Total shipments of grapes from that point last year were 295 cars. Mattawan was second with 222 cars, while Benton Harbor was third with 169 cars. Lawton, with 162 cars, came forth.

Alpena—The Alpena Garment Co. has plans to open a branch at Rogers City, with 100 machines and approximately 115 employees. In eight years the business has grown from a unit employing seventy-five persons to a company that will have a total of approximately 600 employees, when the new factory is opened, 400 in Alpena, 92 in Onaway and 115 in Rogers City. During the first six months the Alpena Garment Co. manufactured, and shipped 150,000 dozen garments. The average daily output of the combined Alpena and Onaway factories is 1,000 dozen.

Items of Interest To Grand Rapids Council.

In the early spring we reported that Clifford Lampman and wife had moved from Grand Rapids to Home Acres, where they were delightfully situated in a five-room bungalow of California type of architecture. Brother Lampman is a city salesman for L. F. Buchanan, who calls on and sells the garage trade and delivers from a large truck which is fitted up like a modern wholesale house on a smaller scale. He was the first man to render such

practical and efficient service in Grand Rapids to the garage trade. I have delayed telling what I have in mind to write, for many of the boys in Council No. 131 will think this hot weather has made a wreck of the scribe, when they read that Mr. and Mrs. Lampman are the proud parents of a nine pound boy, who has been christened William John Lampman. We congratulate the parents, doubly so, for the father assures me that William John will be a candidate for membership in Council 131 as soon as he is eligible. They reside at 109 Sunnyside avenue.

Robert E. Groom is entertaining his friends, and family with a new Majestic radio. This is one of the latest models on the market and has an unusual pleasing, mellow tone. It appears to defy static in Grand Rapids and delivers a pleasing program, even during adverse weather conditions.

Two of our live wire members, D. M. Lyons and Leo E. Orser, are opening a deluxe service station at Ottawa and Michigan street Grand Rapids. They have several modern features which will be well received by the public. They maintain storage space for twenty-five cars, and a car may be left there while shopping or at theater and have same thoroughly serviced without loss of time. Their ladies rest room is furnished with reed furniture, including rugs on the floor, daily papers and if the ladies ask for it, they will provide a nice smoking set. They handle the Pure Oil products, and feature the Miller and Denman tires and the world famous "Whiz" line. The trade name of their enterprise will be Lyons & Orser Super-service Station. The "welcome" mat is down for the public and their formal opening will be held next Saturday, Aug. 11. Souvenirs will be presented to their early patrons. The Council wishes you the rich success your thorough efforts merit.

Mrs. Bert Hudson, wife of a former member of this Council, now residing in Milwaukee, is visiting some of her many friends of Grand Rapids.

Vivian McWilliams, who was active in the Council for many years, with his wife, is visiting his parents, Mr. and Mrs. H. G. McWilliams, 359 Atlas street. Mr. and Mrs. McWilliams have made their home in Chicago since leaving Grand Rapids.

While the scribe was passing the home of the Secretary to-day he noticed the Secretary's wife wring her hands in despair and stopped to learn the cause of her distress, and listen—this was the reason: Such a large number of members had failed to send check in payment of assessment No. 193. She was worried, almost grief-stricken at the thought of the disappointment and loss that would come to the families of some of you careless brothers, if loss of time or life should come to you while you are out from under the protection of the good old U. C. T. Remember the U. C. T. is one of the best friends you have, so do not treat her shabbily. If you owe an assessment, pay it and keep the protection that you may need any day or any hour of the day. L. L. L.

Essential Features of the Grocery Staples.

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

Tea—The tea business has been quiet during the past week speaking of first hands business, but retailers report a good hot weather trade. Almost all first hands sellers, however, are complaining at the dullness. Prices in spite of this are fairly steady, although there is some shading. Formosa teas, for instance, can be bought at easier prices. New teas are commanding a considerable premium.

Coffee—The coffee market has worked up probably $\frac{1}{2}$ c on green Rio and Santos during the week. The reason appears to be unfavorable growing weather in Brazil, and Rios seem to be relatively firmer than Santos. Demand from first hands during the week has been fair only although it has been stimulated slightly by the advance in Brazil. Advices from Brazil received during the week said that considerable of the new crop Santos would be poor. Milds have steadily maintained on former basis and show no change for the week. The jobbing market for roasted coffee has had no general change since the last report.

Canned Fruits—California pears, cherries and apricots have been acted upon quite freely, especially the last named, on the strength of the postings which indicate a short apricot pack this season. Pears have sold out from last season and additional supplies are needed in all branches of the trade to restore retail and wholesale stocks to normal. The market on peaches has had fair support and it has been noticeable that while there was a tendency to go slow at the start business toward the close of the week was larger than when prices were first announced.

Canned Vegetables—Trading in vegetables is of hand-to-mouth character. Tomatoes are steady, while corn is weak and neglected. Peas are more interesting as pick-ups than for later needs as the trade is waiting for a check-up on production and more definite information as to the percentage of the various grades.

Canned Fish—The market on new pack Alaska red salmon was established by the leading packers at \$2.35 f. o. b. Some of the smaller interests have come out with a \$2.25 price and special deals have been reported at a fraction under that figure. The market has been so unsettled as to slow up contract buying. Pink prices have not been named but are expected shortly, with the guesses as to opening ranging from \$1.35 up. The sensitive market on the Coast on new packs has been reflected here in carryover and the trade is cautious about buying ahead of its actual wants. The Maine sardine market is on the eve of a larger pack and with the price trend uncertain buying has been cautiously done. Shrimp is firm due to a scarcity of offerings along the Gulf where the spring pack is closely sold up and the fall catch will not be under way until the end of the month.

Dried Fruits—The market on dried fruits is almost anyone's guess, with

uncertain crop reports and sellers hesitating to adjust their prices to meet conditions, and the market shows very little activity. A good many sellers are adjusting their prices more easily than others, with quite a wide range on quotations on some merchandise. It is surprising to many to learn the demand being made for prunes, peaches and apricots, with an abundance of fresh fruit available. There are no reports of any special buying. With a steady market, buyers are rather conservative. Those who have adjusted their prices to up-to-date levels, where they belong, have hit prices as low as can be reasonably expected. Considering freight and cost of packing, prices are almost down to zero, with nothing left for the growers. This is particularly true of raisins. Considerable buying of figs from early steamers is being noticed against early requirements of jobbers, principally for August and September shipments from Smyrna, with a few buyers booking in a conservative way for October from Smyrna. Northwestern prunes have not been quoted and prices may be delayed until packers have the fruit under contract and know what it will cost. Peaches on the Coast are still weak, with no great flurry of enquiries for new packs.

Salt Fish—Developments in the mackerel situation are expected in the near future when the size of the American catch can be better estimated than at present, giving the salters and buyers a better opportunity to trade than when the market is unsettled, as it has been for several weeks. The amount of imported fish available here is not large, especially in the better grades, and there is no price cutting going on. The movement toward the consumer is restricted by the warm weather as retailers are having only a nominal call for mackerel and other salt fish. The whole market at the moment is featureless and is without price changes.

Beans and Peas—The demand for all varieties of dried beans is poor, although in spite of this prices continue about steady. California limas are steady to firm. Dried peas, blackeye and splits are fairly steady, but dull.

Cheese—The market has had another steady week on account of moderate supplies. Receipts of good cheese are rather light. The demand, however, is also rather light.

Rice—The usual summer demand for rice is to be noted, with conservative buying to avoid a surplus when new crop comes on the market. There are no oversupplies to weaken the situation or force selling in the face of a tame demand. Millers have liquidated to smaller holdings than are usually carried in August and this is true also of the distributing trade. No change in prices on the spot are to be noted during the past few days.

Nuts—Large medium and medium Brazil nuts have been more or less withdrawn from the market by importers, and, according to a check-up of offerings, only a comparatively small amount is available in odd lots. Prices are a matter of negotiation with the market in favor of the importer. Large

washed are available in some quarters, but importers are not pressing sales, and of late there has been a tendency to advance prices for prompt and later shipments. The statistical position of the market is firm, with predictions being freely made that the available supply will be exhausted in first hands before the end of the year. Other nuts in the shell were not active last week. The demand from the consumer is light and there is nothing in the wholesale market to create an active trading situation. In shelled nuts the market also is quiet, but with a firm undertone. Importers have not been pressing sales and have not tried to move volume blocks, as they anticipate a better opportunity in the near future to liquidate their stocks with more buying competition than is shown at the moment.

Vinegar—Main interest centers in the prospects for the fall production and with some important producing sections reporting a smaller apple crop than was forecast at the beginning of the season pressers have a firm idea on their offerings. The spot market is under-supplied and goods are being sought from second hands, with premiums often paid to get the better grades.

Pickles—Receipts of new pack pickles have not materially changed the situation or the range of prices. Overnight dills are more plentiful but genuine dills are scarce and are well maintained. The consuming demand for bottled pickles of all sorts has been particularly good all summer, partly due to the warm weather which always acts as a stimulant to the movement.

Review of the Produce Market.

Apples—Transparents and Duchess have declined to \$1@1.50 per bu.

Bananas—5@5 $\frac{1}{2}$ c per lb.

Beets—60c per doz. bunches or \$1.25 per bu.

Blackberries—\$3.50 per 16 qt. crate.

Butter—The market has ruled rather uncertain during the past week. At first it was quiet without change, next came a slight fractional advance on account of light offerings and good demand, but later came a slight fractional decline on account of the increase in offerings and weak news from other markets. At this writing the market is fairly steady with a good demand for good butter. Jobbers hold prints at 44c; fresh packed in 65 lb. tubs, 43c; fresh packed in 33 lb. tubs, 43 $\frac{1}{2}$ c.

Butter Beans—\$1.75 per bu. for home grown.

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

Cabbage—Home grown, 75c per bu.
Cantaloupes—Arizona stock sells as follows:

Jumbos, 45s	-----	\$3.50
Jumbos, 36s	-----	3.50
Standards	-----	3.00
Flats	-----	1.50
Indiana melons	50c per crate	lower than above.

Carrots—25c per doz. bunches or \$1.50 per bu.

Cauliflower—New from Ill. \$2.75 per doz.

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

Cherries—\$2.50 per crate for sour and \$4 per crate for sweet.

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

Cucumbers—Home grown hot house, \$1 per doz.; out door grown, \$1.50 per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$8.50
Light Red Kidney	-----	8.50
Dark Red Kidney	-----	8.75

Eggs—The market for fine fresh eggs has had rather a firm week, with advances aggregating about 1c per dozen. The percentage of fine eggs in present receipts is not very large and most eggs are coming in heated. Undergrades are being pressed for sale at easy prices. Jobbers are paying 29@30c for strictly fresh, according to quality.

Grapes—Calif. Seed less, \$1.25 per crate.

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

Green Corn—35c per doz. for home grown.

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	-----	\$9.00
300 Sunkist	-----	9.00
360 Red Ball	-----	8.50
300 Red Ball	-----	8.50

Lettuce—In good demand on the following basis:

Home grown iceberg, per bu. --\$1.50

Outdoor grown leaf, pre bu. ---- 1.25

New Potatoes—\$3 per bbl. for Virginia stock; home grown, \$1@1.10 per bu.

Onions—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	-----	\$7.50
150	-----	8.00
176	-----	8.50
200	-----	9.00
216	-----	9.00
252	-----	9.00
288	-----	9.00

Peaches—Elbertas from Georgia, \$2 per bu. or \$1.75 per crate.

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.

String Beans—\$1.75 per hamper.

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 Indiana stock.

Anger, like any other explosive, must be regulated to be effective.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Saranac, Aug. 4—Some time ago we received a package of needles from J. A. Coates & Son and we put them away unopened, as you have told us to do. Then we commenced to get statements of the amount of the bill, but paid no attention to them, as this shipment was not ordered by us and we did not want to add anything to our expense. Next we got a letter from a firm of attorneys in New Jersey, telling us the account had been placed in their hands for collection. We did not answer their letter, but wrote Coates that upon receipt of \$1 we would return the goods. We got an answer to this, stating we could take out \$1 worth of needles and send the balance back, but did not go to the trouble to answer the letter. Now we are in receipt of a letter from Rolland J. Clelland, of Grand Rapids, saying the account has been placed in his hands for collection. We have not written him yet and we want your advice on what move to make in regard to it. A. B. Clark.

To the above letter the following reply was made:

Grand Rapids, Aug. 6—There is nothing to do but stay put and refuse to make any move in the matter until suit is brought, which I think will never be done. If suit is brought, you can easily defeat the lawyer on the other side hands down, because we will send you the original copy of the ruling I obtained from the Postoffice Department that the recipient of unordered goods is under no obligation whatever to return them. E. A. Stowe.

At the same time the following letter was sent to the attorney:

Grand Rapids, Aug. 6—I am this day in receipt of a letter from A. B. Clark, of Saranac, stating that you threaten him with suit on account of some needles which were shipped him without his order from Orange, N. J.

For years I have been trying to break up this pernicious system by asking merchants to refuse to make any returns of unauthorized shipments unless a dollar is sent them for the trouble. This is the advice I gave Mr. Clark.

Of course, you realize that, under the ruling I obtained from the Postoffice Department, your client has no case, because the Department has ruled that goods shipped without an order need not be returned by the recipient. The Federal Trade Bureau has also placed itself on record as condemning this practice as unethical, unbusinesslike and dishonest. E. A. Stowe.

Downs, Kans., Aug. 6—We have carefully noted the things you have printed concerning the Apple Hat Manufacturing Co. About ninety days ago they sent our firm \$12 worth of caps. These caps were dumped into our receiving room by the postman and we had no way at that time to look the package over. When we did look these parcel post packages over, we put the package aside and in a few days received an invoice. We also placed the invoice with the caps awaiting developments when the Apple Hat Manufacturing Co. demanded pay for the caps.

We wrote them as follows: "Your statement received. We ordered no caps. Never authorized any sent. Caps are here with a storage charge of \$2 and a service charge of \$1, totaling \$3. Your draft for \$3 with postage for return of package will receive prompt attention. Further correspondence will involve further expense. Time too valuable and storage too valuable to

devote gratis to merchandise not ordered." This set them afire and they began to open their batteries and for thirty days they have written several letters, some of a very threatening character. The last one was to the effect they were going to investigate if we had a state license to charge for warehouse storage. Also if the Government would allow storage and labor service charges to the amount of 25 per cent. of the value of the caps. In a letter to-day we wrote them the Kansas statutes had never provided or made it a law to compel merchants to secure a license to charge for taking up valuable space in a merchant's store with merchandise not ordered. Neither had the Government established a wage scale covering charges on the handling and caring for unauthorized or unordered goods. They also wrote us that we were the only ones they had come in contact with to make excessive demands for storage and service. We wrote them, asking if they didn't meet with a lot of tough sledding in Michigan. They then wrote that E. A. Stowe, of the Michigan Tradesman, had printed a pack of lies about them and also stated that possibly we were a subscriber of his magazine and favored such a journal. We wrote them in a recent letter we had mailed their letter to you to see if you had a license. If these were lies, as they claimed, why didn't they call you? We also wrote them whether or not we were a subscriber to your paper and if we favored the journal that was detrimental to their business. The letters they wrote are in the hands of the Topeka Trade Journal and as soon as they are returned to us we will forward them to you. The Trade Journal has tried to get all the late dope on the postal rulings to see if there is anything new in the favor of such nuts as the Apple Hat Manufacturing Co. Thus far they haven't found anything that compels a merchant to return or do anything with unauthorized or unwanted goods sent out unordered. The Journal also claims postoffice ruling or no postoffice ruling a merchant does not have to do anything with merchandise sent him unordered or if he has no way to inspect the goods when delivered to him. The main thing is to not open or inspect the goods, but keep in a safe place. This Apple Hat Manufacturing Co. wrote us to open and inspect the caps. That's just the catch they wanted to have us do. They claimed they can leave these caps with us ten years. That's a long time. Caps might go out of style in the meantime. The Topeka Trade Journal has ripped them up the back a number of times. We have written you at length, covering the ground pretty well until we forward their letters to you. If you know of any late ruling by the post-office along this line advise us. We are going to stand pat on getting pay for our service and storage space.

Downs Cash Shoe Store.

Richmond, Ind., Aug. 7—Edward L. Frost, the veteran commission merchant, had an experience last week which, while it cost him \$5, rather shattered his faith in human nature and his ability to size up a man properly. He gives the particulars with the idea of preventing, if possible, anybody from being taken in by the same scheme.

Mr. Frost says that last Saturday a dark-complexioned, sunburnt individual about five feet four inches tall, rather well dressed, was brought into his office by another local merchant. This man claimed to have a car of peaches and melons shipped from Minniesville, Ga., to himself at the Potomac Yards for diversion. He said he had prepaid the freight on both cars; that he had been to Baltimore and Washington, could not find a market for the cars there and wanted them stopped at Richmond. He went

into particulars about calling at the local freight agent's office and gave the numbers of the cars, saying that the fruit was of good quality.

While in Baltimore, he claimed that he had been robbed of his grip, which contained clothes and \$60 in express money orders; he asked Mr. Frost for a loan of \$2 until he could receive money by wire from his brother-in-law at home. Mr. Frost did not have \$2 in change, so he gave the man \$5 and sent a wire to Minniesville. The man then left and the wire was afterwards returned undelivered, for the good reason that the railroad knew nothing about the cars mentioned by this party.

"The experience was worth the cost," said Mr. Frost, "but I think the information should be broadcast generally so that others may be saved from such a loss, inconvenience and trouble. The man went by the name of J. C. Kent, but signed himself Jack C. Kent and said his brother-in-law was Bud Snyder, of Minniesville, Ga. The man was extremely polite, pleasant and had every mark of honesty. He was lame in one leg, and the limp showed badly when he walked. He may use these or similar tactics in approaching others, and I would like to warn the trade against him."

Lake City, Aug. 1—Just a line, as you will find two letters from Adolph M. Schwartz, of St. Louis, in regards to the caps. The last time I heard from them I told H. Miltner if they would send me \$10 I would mail the caps, but I didn't hear from them until the other day again.

The bank has the draft on me and if they don't want it I will send it to you. I am showing them the Tradesman of June 20, so they can see what you think of this kind of attempted blackmail.

Can a man collect damages from

them for the abusive letters they have sent to me, when I didn't order the merchandise? They have spent more now than I wanted in the first place ten times over. W. J. Ardis.

The following letter was sent the man Schwartz:

Grand Rapids, Aug. 2—W. J. Ardis, of Lake City, sends me two form letters you sent him, dated July 24 and July 30, which I certainly think are actionable.

The "claims" you hold from the Apple Hat Manufacturing Co. are not valid claims, because they represent goods shipped to Mr. Ardis without his order and are held by him until the shipper calls for them and pays him for the trouble made him.

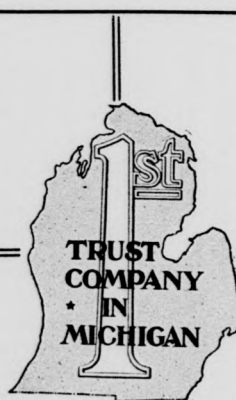
If your client prefers, it can send him a certified check for \$10 and he will return the three illegal shipments to shipper.

I obtained a ruling from the P. O. Department at Washington about a year ago to the effect that recipients of unordered goods are under no obligation to return same.

I now propose to undertake to secure a ruling from the P. O. Department, prohibiting the mailing of abusive letters, containing false and misleading statements, such as the two letters above referred to contain.

It is outrageous that honorable merchants who meet every just obligation fairly and promptly, should be compelled to meet such an indignity as men of your ilk resort to in sending out libelous, scandalous and threatening letters, based on fraudulent transactions which are not countenanced by the Postoffice Department.

You have no business to be permitted to conduct a collection agency, because you do not deal fairly with your clients. I sent you a note for collection to your Detroit office many years ago. You collected the note and never



By means of a Life Insurance Trust Agreement, we invest your Life Insurance money in sound securities and pay regular income to such members of your family as you may specify and in the amounts you wish.

THE MICHIGAN TRUST COMPANY
GRAND RAPIDS

made any settlement with me whatever. You never reported the collection as you should have done. You are a fine man to rebuke other people for not paying accounts they do not owe when you betray the confidence placed in you by people who do not know the kind of man you are and the wretched way in which you make collections and do not report the collections to your clients.

Unless you write me by return mail that you positively refuse to handle any more alleged accounts for the Apple Hat Manufacturing Co., based on fraudulent claims, this letter will be published in our Realm of Rascality next week.

E. A. Stowe.

The above letter suggested the following letter to the Postmaster General, at Washington:

Grand Rapids, Aug. 1—About a year ago you sent me a ruling that the recipients of goods not ordered were under no obligation to return them to the shipper.

Instead of stopping the practice it appears to be increasing in volume.

The houses which resort to this practice depend on the assistance of shady collection agencies to effect collection of these bogus accounts. The collection agencies resort to abusive, insulting and threatening letters to accomplish their purpose. Some of the agencies go so far as to state that the placing of the claims in the hands of lawyers to start suit will destroy the credit to the merchant. Probably many merchants pay these unjust claims under duress, because of these threats.

It occurs to me that it would be in order for the Postoffice Department to issue another ruling, forbidding the use of the mails to letters of this character when based on bogus claims.

An early reply will, I assure you, be appreciated.

E. A. Stowe.

The arrest of R. E. Rhoten in Columbus, Ohio, by U. S. Postoffice Inspectors last week brings to light another scheme which has been tried before and in which 150 retail merchants are the goats. Rhoten operated as a broker in the sale of retail businesses and exacted a fee from the merchants as a sort of retainer fee in advance for effecting sale of their stores. As the scheme worked out, however, he seemed to be interested only in the service fee and accomplished no sale.

Rhoten had offices in St. Louis in one of the office buildings. He would send out circulars to proprietors of small stores, according to Postoffice Inspector Uttley, offering to dispose of their business for them. If the merchants responded to these invitations Rhoten would agree to advertise the store for sale and handle the transaction in consideration of a small retainer fee of from \$12 to \$75, which was paid in advance.

After receiving such advance payments, Uttley said, Rhoten would make no effort to complete the agreement. Most of his prospects were business men in Missouri, Illinois and Indiana. The investigation of the Postoffice Inspectors revealed that about 150 had made payments to Rhoten. His business was placed under surveillance several months ago by the Inspectors when complaints began to come in, although no tangible evidence to show intent to defraud was obtained.

About a week ago, however, Rhoten closed up his office in St. Louis and

left, letting his entire business go by the board. It was discovered he had gone to Columbus and the Postoffice Inspectors sent a warrant sworn out by letter to that city, where he was arrested by U. S. Marshal Lampman and held on a \$7,500 bond after he entered a plea of not guilty. He will be taken back to St. Louis for a hearing before the U. S. Commissioner on July 31.

According to Postoffice Inspectors, Rhoten was formerly an agent for a Columbus brokerage concern which negotiated the sales of small businesses on a commission basis and was assigned to St. Louis. That company went bankrupt after he was with it several months. He then opened offices of his own and proceeded to get clients in the fashion described by the Postoffice Inspectors through the circular system, with advance payments.

Thousand at Camp Custer.

Two thousand Michigan young men representing every community in the State, began training in the citizens Military Training Camps at Camp Custer, Fort Brady, Fort Sheridan and Camp McCoy, Wis., Thursday, July 26. The largest number reported for duty at Camp Custer where 1,000 or more young men will receive training in American citizenship, loyalty, obedience, leadership, military drill and other interesting subjects that young men should know.

Two hundred and fifty other young men from the Upper Peninsula, and from the upper part of the Lower Peninsula, reported at Fort Brady, and the other 750 Michigan young men reported at Fort Sheridan where they will be trained in the cavalry, and Camp McCoy, Wis., Where the field artillery branch is taught. In addition to the military and other subjects every young man will have to select some athletic training that he prefers to spend his afternoons at during his training.

Camp Custer has never been in better condition than it is for this year. Colonel Alvin C. Gillem, the Camp commander has had the regular army battalion from the Second Infantry, under Major Manton C. Mitchell, prepare the training grounds for the young men when they arrived. This camp is simply marvelous from every standpoint as a result of the work done by the regular army.

Of the 2,000 young men from Michigan in training more than one-third of them have attended the C. M. T. C. before, many of them one year, some two years and others three years. These young trainees will all be designated as non commissioned officers.

Soap Conquered World By Slow Process.

Industrial reports show that America is a tremendous consumer of soap and other toilet preparations. With the increase in wealth a much larger amount of our money is spent for fine soaps, shaving creams, and for all the fancy forms in which soap is sold in the omnipresent drug store.

Yet toilet soaps have become generally available only within a generation. Our grandmothers made soft

soap, and some of us may remember in our childhood that while cake soaps were used upstairs, soft soap was the only kind provided for the kitchen and laundry.

While the use of any kind of soap was not general until the nineteenth century, it is a very old product. Its use is one of the few things which the Romans learned from the primitive German tribes. The Latin writer Pliny says that the Germans used something that brightened the hair. This was evidently soap, and the hair of the Teutons was brighter than that of the Romans probably because it was cleaner. Even the word from which the English word soap comes was not of Latin origin, but was taken from the German.

It was under Queen Elizabeth that the soap industry in England began. Charles I sold the soap rights to get extra money.

Success, for most of us, must consist of doing ordinary things extraordinarily well.

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY

Distributor

LIPTON'S TEA

Awarded first prize and gold medal at the great tea expositions in Ceylon and India as the finest tea grown

Home of Lipton Tea Planter Ceylon

Good Restaurants serve Lipton's Tea—Ask for it!

Howe Snow & Co.

Incorporated

Investment Securities

Grand Rapids

Fourth Floor, Grand Rapids Savings Bank Building

CELEBRATE LABOR DAY

AT RAMONA PARK

((Reed's Lake, Grand Rapids))

Last Chance This Year to Celebrate!

GORGEOUS FIREWORKS DISPLAY!
SPECIAL HOLIDAY VAUDEVILLE BILL!
BALLOON ASCENSION, PARACHUTE DROP!
AMUSEMENTS! DANCING and FUN!

COME WITH THE FAMILY AND PICNIC
Bio, Cool and Inviting Grove with All Conveniences Free.

Ample Parking Space for Autos.

WILL CHART THE UNCHARTED

In two weeks Commander Richard E. Byrd hopes to set off on his Antarctic expedition. His plans are almost completed. Supplies to the value of \$425,000 have been contributed by a long list of American firms and \$192,995 in cash has been raised by individual subscriptions to finance the undertaking. But if the expedition is to be equipped as it should be for such an important venture into the unknown polar seas, some \$200,000 more must be raised.

Various factors have combined to make the Byrd expedition a truly national undertaking. The most important of these is probably the character of its leader, who has won well-deserved fame and remarkable popularity through his previous exploits in polar exploration and in aviation. He will sail for the Antarctic with the best wishes of the entire country and its complete confidence that he will write a new and stirring page in the history of American exploration.

Furthermore the aims of the expedition are such that it commands our support. It promises more important geographical and scientific results than any previous voyage to the Antarctic. If it is successful a vast portion of the world now virtually uncharted and unknown will be revealed. And it will be America which has increased our knowledge of the world we live in, and to America will go the credit for Commander Byrd's discoveries and explorations.

The tragic fate of the Italian expedition to the Arctic may have cast a cloud over polar exploration. Yet we cannot leave any part of the world unknown because of the danger of the search. Regardless of any practical value in charting the frozen seas of the far north and the far south, it would be a denial of the spirit of the human race to stop where we are now. We cannot admit that the courageous curiosity which sent the voyagers of an earlier day on even more hazardous ventures is dead.

The reason why Commander Byrd needs more funds is that it is his aim to eliminate the hazards of his expedition as much as is possible by careful preparation and the provision of all necessary equipment. We cannot all sail to the South Pole, but we shall all get a vicarious thrill out of his expedition. We can share in it still further by providing him with the support which will insure its success.

THE AGE LIMIT.

Celebrating his sixty-fifth birthday, Henry Ford declared that men over fifty run the world and that without their experience and judgment the youngsters would be lost. He might have set the figure higher. With the average longevity of mankind increasing by leaps and bounds until we still consider a man at the height of his powers at three score years and ten, it is inevitable that those whom another generation might have considered "old men" should still be at the head of affairs.

It is only necessary to glance at such a list as that contained in the

World Almanac to realize that men over seventy, let alone fifty or sixty-five, are still holding important posts in public life and business. And the revelation of the ages of some of these men is startling, to say the least.

Among those in the eighties are John D. Rockefeller, George F. Baker, Justice Oliver Wendell Holmes, Captain Robert Dollar, Robert Bridges, Charles P. Taft, Thomas A. Edison, President Hindenburg, Elihu Root, Prince Saionji and Clemenceau.

There are countless familiar figures in the seventies, such as President Masaryk, William M. Sloane, Sir Thomas Lipton, Marshal Joffre, Dr. Henry van Dyke, Haley Fiske, Major General Hugh L. Scott, George Eastman, Charles F. Thwing, John Philip Sousa, Secretary Mellon, Ambassador Herrick, George Bernard Shaw, Sigmond Freud, William T. Hornaday, A. Lawrence Lowell, Secretary Kellogg and Justice Brandeis.

Some few of these men have retired; many more are still active. No one can say that their influence is not important and that young men between fifty and seventy do not in many cases still rely on their experience and judgment. Mr. Ford is even younger than he thinks he is.

THE DEADLY HALF-TRUTH.

The safest refuge of falsity is the half-truth. A doctrine or argument which is apparently reasonable, rational and fully confirmed may be fundamentally false because it denies wider evidence or a more universal reality.

Most of the delusions of the past owed their brief power to the fact that men were unable to see beyond them. They were rarely cherished for the sake of their appeal to unworthy appetites, but men honestly believed in them and found all needful evidence to confirm them. The worst offense of their adherents was that they tried to set limits to the truth.

Men have not much changed and the confusion of modern theories and beliefs proves it. There can be only one truth, yet there are a thousand claimants to it. Most of them have not escaped the medieval habit of ingeniously contriving a theory which meets the evidence but ignores the broad denials of superior law and experience.

There is a fatal fascination in an ingenious theory which fits a handful of evidence. But honest thought is not content until a theory has stood the test of all its consequences. Most modern doctrines cannot endure this test and insist instead that knowledge can be interpreted in sections. At best they are half-truths; at worst they are dangerous falsities.

COTTON, WOOL AND SILK.

Very little is doing in the cotton goods market, although some slight improvement is reported in the fine-cloth end, due to reduced supplies as a result of the New Bedford strike. It is believed that not much gain will be shown until the size of the crop and probable prices are better known. The Government report on condition and yield is due to-day, and may help to clear the situation. Goods prices

have been holding remarkably well, considering the decline in cotton and the light demand.

Although the reports received from the silk goods market have been quite satisfactory in the recent past, the figures on July consumption, as indicated by deliveries to the mills, were somewhat of a surprise, inasmuch as they gave a total some 6,000 bales under June and slightly under those of July, 1927. More rayon is being used and it is likely that this accounts for fabric sales going ahead despite some let-down in silk consumption.

Further openings of men's wear staple goods in the woolen market emphasized the "price war" that has developed in this end of the business. The response to these offerings is more or less limited to the manufacturers specializing in serge suits, and the market is likely to remain dormant until the fancies are opened later this month. More activity is reported in the wool market, and easing rates are probably stimulating this demand.

WHY A POSTAL DEFICIT.

Postmaster General New predicts that the postal deficit for the next fiscal year may reach \$100,000,000 as a result of the recent order of the Interstate Commerce Commission requiring increased payments to the railroads for carrying the mails and as a further result of the reductions in rates authorized by Congress. The latter explanation is reasonable, but it is singular that a subordinate department of the Federal Government can, by executive action, involve another department in expenditures in excess of \$60,000,000 for which no appropriations have been made by Congress. This, however, is one of the many peculiarities of the Federal fiscal system and illustrates the difficulties confronting the Budget Bureau. An increase in parcel-post rates may have to be made to offset, in part, the additional burden of railway postal payments. The rail payments may be a just obligation of the Government, but the power that incurs the outlay is not the agency with authority to find the money.

DRY GOODS CONDITIONS.

Although under the handicap of weather which makes shopping uncomfortable, trade volume is maintained at a satisfactory level. Buying of seasonal goods is a feature and stocks are cut down to a point where re-ordering is necessary. This prolonged demand on summer goods is remarked in the wholesale markets. Special August sales have been launched, but suffer somewhat because consumer attention is fastened on immediate needs.

For another week the number of buyers in the primary market rose to a high figure. They were operating on merchandise for immediate delivery to fill depleted stocks, and also on goods that will be required for the opening of schools and for fall. For the coming season new styles and values are being tested, and already some reordering is reported on lines that have attracted consumer favor. Jobbers base predictions of an active season mainly on the point that stocks are quite clean.

SCOTCH THE SCOUNDRELS.

The Tradesman has nearly always received hearty co-operation from every department at Washington in any appeal it has ever made to the Seats of the Mighty for assistance and support in any movement which would tend to improve conditions in the retail trade.

The ruling the Tradesman received a year ago from the Postoffice Department, to the effect that merchants receiving unordered goods are under no obligation to return same, has been a great help to the trade and caused many houses to abandon the pernicious practice. In the meantime other houses have started in on the same tactics, but the Postoffice ruling will cause them to abandon the practice as soon as they come to understand that the retail merchant holds the whip-hand in transactions of this character as the result of the ruling.

An unfortunate feature of the situation is the insulting, abusive and libelous letters with which shady and irresponsible collection agencies deluge the merchants who have been favored with unordered shipments by the shyster houses which resort to this plan to market their products. These communications are sometimes very annoying, nearly always untruthful, frequently libelous and occasionally criminal. The Tradesman believes that the mails should not be prostituted in this manner and has appealed to the Postmaster General to issue a ruling covering this objection, so that honorable merchants may not be forced to submit to this indignity. The appeal is published elsewhere in this week's paper under the heading of Realm of Rascality. As it is not unlikely that the Tradesman will be requested to furnish samples of the letters referred to, merchants who happen to have any communications of this kind on hand are hereby requested to send them in to this office for our files.

CANNED DIALECTS.

Eight of America's distinctive dialects have now been preserved for posterity. Students of a later age wondering about the development of the English language will be able to assuage their curiosity by turning on a phonograph and listening to the moving story of rat named Grip as it was told in the year 1928 by citizens of various parts of the United States.

When we stop to realize the records which this age is carefully preserving for future reference, we rather envy our descendants. All we can do is to read about our forefathers, but our great-grandsons will be able not only to read about us and see us but also to hear us. The moving picture and the phonograph will preserve us for the ages, and the result should at least be amusing to our sophisticated descendants.

We should like to see moving pictures of the landing of the Pilgrim fathers and hear phonographic reproductions of how the first settlers in Boston pronounced their letters. Going back even further, what wouldn't this age give to hear how Shakespeare talked, to hear the dialects of England in the days of Chaucer?

OUT AROUND.

Things Seen and Heard on a Week End Trip.

We had large plans for last week's Out Around, but Jupiter Pluvius put in an appearance and presented a menace we could not face with satisfaction to ourselves or those we planned to call on during the afternoon. We covered the route we proposed to navigate according to schedule, but we did not invite a good soaking by leaving the car while the rain was coming thick and fast.

Evidently influenced by the anticipated action of companies which will shortly be created in Muskegon to distribute natural gas to surrounding cities and towns, the Suburban Gas Co., of Grand Rapids, is rapidly pushing the laying of mains as far as Coopersville, to supply that town, Marne and Walker and the residents along the route with fuel gas. Mains are being laid on both sides of West Leonard street as far as District No. 3 school house, thence North to Walker. From that location on the mains will parallel the pavement on U. S. 16. No more rapid work has ever been done by any Grand Rapids corporation.

People who have been familiar with Spring Lake for the past fifty years will enjoy a call at the Spring Lake State Bank long enough to inspect characteristic portraits of Hunter Savidge and William Savidge, which hang on the walls; also an illustration of the old Spring Lake Hotel, which cut so large a figure in the social life of the village back in the seventies, when the Spring Lake Hotel, the Cutler House, at Grand Haven, and the Pomona Hotel, at Fruitport, brought thousands of visitors to the Spring Lake region every summer. These three hotels enjoyed a wide popularity in the early days. The region was generously exploited in the public prints as the "Saratoga of the West."

I had two friends in Spring Lake fifty years ago who stand out in my memory with remarkable clearness and appreciation—Dr. Cyril P. Brown, who had been my neighbor in Hudson, Lenawee county, years before, and William Savidge, who had been my seat mate in the Grand Rapids high school. Both were men of remarkable ability. Dr. Brown devoted the best years of his life to the care of the sick and the relief of the suffering. Those who met him daily on his rounds insist that he worked just as hard to bring back health to a pauper as to a millionaire; that his zeal to give the best he had to the practice of his profession and to heal his patients knew no bounds and had no place for the distinctions of wealth, position or social standing. Realizing, as I do, the unselfish energy which characterized Dr. Brown's career for so many years, I think it would be entirely proper for the people of Spring Lake to erect a bronze or granite monument to his memory.

Will Savidge and Dr. Brown were bosom friends until death severed their relations on this earth. Mr. Savidge Crossed the Divide a year ahead of his

friend and I often think of the good times they must be enjoying on the Other Shore. I have reached an age when I now have many more friends in the next world than I have in this, and I fondly look forward to a reunion with these rare souls whenever the death angel tells me it is my time to "go."

Will Savidge devoted his life to husbanding the resources of the enormous estate left by his father through his connection with the Cutler & Savidge Lumber Co. I am told by those who are familiar with his methods that he never made a poor investment or turned down a friend who needed a little help. He graduated from college on the classical course and kept up his studies of classical literature as long as he lived.

Muskegon people are almost literally walking on air these days. The products of her oil and gas wells indicate the near approach of a high degree of prosperity in the future which no one can accurately foretell. My only regret is that many of the men and women who stayed by the Sawdust City in her days of adversity and helped pull her out of the slough of despondency are not now here to enjoy the good fortune which the bounty of nature will provide.

I hear many stories nowadays of the manner in which the white table waiters of Chicago—members of the waiters' union—force guests at the leading hotels to deal more generously with them in the matter of tips. In many cases timid men and women unaccompanied by male escorts are intimidated to a point which approximates highway robbery. A Chicago daily states that the waiters' union has adopted a code of ethics which permits the display (but not use) of firearms in order to bring a refractory hotel guest to time. This practice will continue and probably continue to increase in intensity and criminality so long as union men are employed in any capacity. Like union musicians, union waiters are the scum of the earth and should never be employed under any circumstances.

Michigan people had a taste of this kind of coercion during the time Chicago waiters were employed at the Warm Friend Tavern, at Holland, during the regime of the wretched incompetent who was the first manager of that hostelry. Guests who visited the hotel during this trying time and patronized the dining room to the extent of \$6, handing out a \$10 bill, sometimes waited a long time for the change. If the guest was in a hurry to leave or had to make a train, he never got his change. The waiter evidently became suddenly ill or absented himself so long from the dining room that the guest had to appeal to the landlord for the return of his change. The landlord was so completely under the mastery of the union cut throats that he did not have the courage to assert his manhood and see that justice was done his guests. It did not take the present landlord very long to discover this condition and fire the union crooks who had brought disgrace and disaster to the hotel. Man-

ager Leland has made such a radical change in the conduct of the hotel that the hostelry has achieved a remarkable reputation during the two years he has held the reins with a stiff hand. Chief owner Landwehr was exceedingly fortunate in being able to replace a man of no ability whatever with a man who has developed such remarkable ability along managerial lines.

E. A. Stowe.

When Mr. Husband Prepares the Meal.

Judging from what we hear when a crowd of men get together everyone of them would like to be able to prepare a good meal, although few make claims to any great prowess along culinary lines. Occasionally, however, we hear one say that he can prepare a meal as good as any woman. If his wife is present she usually encourages him and tells of meals he has prepared. We always think such a woman is using her gray matter, because she usually finds it to her advantage to have her husband prepare a meal now and then.

This little talk is intended to encourage men to try to do this, and to feel that after all there is nothing so extremely difficult about preparing a plain meal. Men who have had little or no experience in cooking will find simple menus the best suited to their natural qualifications. Suppose a breakfast is to be prepared. One might make out a little list in advance to simplify the procedure. It might consist of grape fruit or cantaloupe, dry cereal with cream or rich milk, fried ham or bacon, toast and coffee.

This is not a bad breakfast menu by any means, and many a first-class hotel has served nothing more elaborate to many of its guests. The fruit does not need special attention, and anyone can cut it, remove seeds and serve the portions. The cereal is fully as easy to prepare. The ham requires just a little knowledge of cooking, but if it is mild cured it may be placed on a pan over a moderate fire, with just enough ham fat to grease the pan with. A cover may be placed over the pan, and the fire will do the rest, except that the ham must be turned during the cooking period and the cover might be removed before it is cooked, so that the color will be right.

While the ham is cooking the toast and coffee should be prepared. A percolator is fine for coffee making and simplifies the work so that there really is nothing to it but the right amount of coffee and reasonable care. One should be sure the toast does not burn. There are modern toasters that discharge the bread when toasted, but most people are without such a contrivance. All that is necessary is to watch the bread closely and butter while still hot, so that the butter will soak well into the bread.

If bacon is served instead of ham no trouble will be experienced if the fire is not too hot, and if it is carefully watched and turned during the process. Bacon may be covered during the cooking period. In cooking ham, bacon, sausages, chops and similar things by the pan broiling process,

men experience greatest difficulties when they have the fire too hot. Of course, this does not mean that the fire should be too low, either, but a moderately hot fire carefully watched will do the trick and make Mr. Husband more than the fellow who brings home the check in the eyes of his appreciative helpmate.

Games Make Us Home-Huggers.

To some it seems strange to see people of sense passing two or three hours shuffling and dividing a pack of cards, but these people probably know nothing about bridge.

But before we consider "bridge," let me say that playing poker for money or gambling for stakes is a heavy tax on fools.

Gambling is a method of transferring property without producing any good to the gainer, for the temporarily successful gambler pushes his good fortune until it is overtaken by some serious reverse. In a word, few gain by gambling while thousands lose.

Years ago, while out in the mining camps, I knew of a dozen men who won at gambling; but in the same hills there were thousands who were homeless and penniless because of their desire to profit at the expense of another.

Gambling is a cool, calculating, selfish spirit of taking from your neighbor what he actually needs for himself or his family.

But playing games is quite another thing. Personally, I believe in playing games, particularly in the home.

Years ago they had checkers, then came the parchisi period, then the domino days, and later the tiddledywinks times.

After years it was ping pong, then mah jong, then cross word puzzles, followed by the craze, Ask Me Another.

To-day, bridge tables are set and the game is going as soon as the necessary social four are present. Newly weds are now buying cards and bridge tables before they invest in cups and saucers.

Games are good, for they make us home-huggers. Americans must be amused and the safest place to entertain is right in the home.

The old puritanic idea that innocent games tend to incite immoral gambling is about as sensible as saying that to enlighten the young is liable to make them go wrong.

Keep the games going and develop more home-huggers. Frank Stowell.

Give Reasons For Changing Patronage.

An investigation of why customers change their store patronage showed that 14 per cent. changed because prices were too high; 10 per cent. were dissatisfied with quality; 10 per cent. claimed delays in store service, and 9 per cent. found indifference in salespeople. Other reasons for changing were: discourteous treatment, over-insistence of salespeople, unwillingness to exchange purchases, tricky methods, errors in service, and several other minor reasons.

MESSMORE KENDALL.

Boy Born in Grand Rapids Now a Millionaire.

Before and during a decade following the civil war John Kendall was a dealer in millinery and furnishing goods for women. His store was in the Luce block, the site of which is now occupied by the Herpolsheimer Co. Mr. Kendall owned and occupied a commodious and handsome residence at the head of Monroe avenue, opposite the triangle park. Sales were made at wholesale and retail. Traveling salesmen were employed.

Having finished his education, John C. Kendall, a son, was admitted to a partnership by his father. John C.'s head was filled with impractical ideas of business. He would revolutionize the methods the father had employed in winning moderate success as a merchant. To quote a favorite expression, often repeated by C. C. Sexton, an editor of local papers in 1865 and later, young John's head was as full of worthless schemes "as an egg is of meat." The senior member of the firm permitted the son to "cut loose." A year or two later, suffering from the stealings of trusted employees and the son's impractical practices in management, the firm became bankrupt.

John Kendall had served the city as a member of the Common Council honestly and efficiently. With the loss of his business, however, he became sick and died a few years later.

John C. Kendall married the beautiful eldest daughter of Col. Isaac E. Messmore. A son, born to the couple a year or two later, has since become a millionaire of great prominence in the amusement world. Herbert Corey, a New York correspondent, describes the status of the former Grand Rapids boy as follows:

There may be, perhaps, a buffet attached to each set of boxes in the new theater that Messmore Kendall is planning. There may be. A buffet is a place wherein you are refreshed. Buffets are equipped with small mahogany tables and silent waiters with napkins.

In the theater which is to be built, mind you. Joseph Urban is planning it. People say the theater front is to be of black glass with cross-hatchings of gold. Red damask will clothe the interior with unexpected splashes here and there. Herr Reinhardt is to come over from Germany for a year and make a production in the new theater—

All this is planned by Messmore Kendall. Who in the name of Jupiter is Messmore Kendall?

He was a cowpuncher once. Any man who has ever been a cowpuncher is suspected of romantic tendencies. Unless, of course, he is still a cowpuncher, in which case he works hard and is worried over winter feed and beef prices. But a successful man who was once a cowpuncher began, nine times out of ten, as a goggle-eyed boy who dreamed of high-heeled boots and ivory-handled six-guns.

"Kendall was not that sort," his friends say. "He was a cowpuncher because he needed a job. Nothing romantic about him."

Mighty hard to find out anything about Messmore Kendall, though. When I first learned that he is about to build a new theater alongside the Capitol on Broadway and equip it with individual buffets for the loge boxes, and to put Joseph Urban at work devising shocking decorations, and to contract with Herr Reinhardt to make

a production of the sort that has made the German famous the world over, the name Messmore Kendall seemed vaguely familiar. Like Sirius or Pinkerton or Mrs. Whatsername's Vegetable Pellets. Nothing more definite.

"What do you know of Messmore Kendall?" I asked a dozen persons of the theatrical sanhedrim. He is an immensely important man. There was some thought at one time of making him the czar of the New York stage.

Kendall refused to be a czar. He is a director in a string of corporations and that gave him work enough. He is a stock man who has a successful law office downtown. He is, probably, rich.

"What else do you know of him?" his friends were asked.

They had told precisely nothing. No one knows much about the man. Yet he makes no effort to be a mystery. He merely backs away. The only pose of which he stands convicted may not be a pose at all. He thinks that life has rushed him into things before he is quite ready. He just had to go along. It doesn't sound rational.

Thus he became a cowpuncher because he had graduated from law school at 19 and was too young to be admitted to the bar. Obviously he had to have a job, but why a job with leather and high heels in it? Why maintain he has no streak of romance? He became an intimate friend of Roosevelt when the latter was ranching in the Black Hills and came back to New York to take part in one of Teddy's early campaigns. Just a kid then, of course. He had gotten acquainted with copper men in Montana. "Someone asked him about copper when he came home," his friend say, vaguely.

That seems unlikely, too. Kendall seems to have known all the time where he was heading in.

He built the Capitol theater, which really set the new world-fashion for big movie houses. He owns one of the eight copies of Lawrence's unexpurgated edition of "The Revolt in the Desert." It cost him \$50,000, his friends say. Not for sale now. Once he saw a "For Sale" sign on an old house in Dobbs Ferry. Washington had once used it as H. Q. and so Kendall bought it and made a home of it. He owns Houdini's dramatic library, and Martin Luther's book of sermons. One can discover things like that about Messmore Kendall. And that's all.

No man has done more for Broadway. He redeemed a block that was gin-mill and livery stable and fortunetelling and chloral and big mitt and made it what it is to-day. That seems to be all any one knows.

Col. Messmore was a native of Detroit. His father was the owner of a livery and feed stable. The colonel was put to work among the horses and vehicles before he had entered his teens and kept so employed until he became of age. He learned to read after he had passed his twenty-first year. Messmore moved to Wisconsin, accepted such employment as was offered, studied law, was admitted to the bar and gained considerable practice. When the civil war broke out he enlisted in the army and during the years that followed gained the rank of colonel. About 1870 he moved to Grand Rapids, opened an office, practiced law and engaged in politics. A year or two later he gained the Republican nomination for representative in the State Legislature and suffered defeat by James W. Ransom, the nominee of the Democrats. When the greenback craze swept over the country in 1877, Messmore joined that

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

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

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Flavor is
Roasted In!

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



party and endeavored to help Ben Butler win the presidency. With the disappearance of the greenback party from the field of politics, Messmore became a Democrat. In partnership with General A. A. Stevens he purchased the Grand Rapids Democrat and undertook the editorial management of that newspaper. Stevens & Messmore were not successful in their publishing venture which was acquired and practically wrecked by the late Frank W. Ball. Isaac M. Weston subsequently purchased the outfit and lost a fortune in an effort to give the citizens of Grand Rapids and Western Michigan a newspaper of metropolitan size and quality.

Messmore moved to Los Angeles, practiced law a few years and finally died. Arthur Scott White.

In the interest of historical accuracy I think it is only fair that I add the following to Mr. White's reference to Col. Messmore:

When Messmore & Stevens purchased the Democrat, Brick Pomeroy's Democrat, then published in Chicago, printed the following item in that paper in large type:

We hail the day! We note that I. E. Messmore has purchased an interest in the Grand Rapids Democrat. Wonder if this is the same Hon. I. E. Messmore, who took bribes while a member of the Wisconsin Legislature? Or Col. I. E. Messmore, who ran like a coward at Corinth; or Murderer I. E. Messmore, who killed his first wife in order that he might seduce the wife of another?

A large number of papers containing this attack on Messmore were sent to Grand Rapids, but before the supply was exhausted as high as \$1 per copy was offered for same.

Messmore met the issue with his usual bravado. He bought two revolvers and announced his intention of going to Chicago on the first train to shoot Brick Pomeroy on sight. He missed the 5 p. m. train and was so drunk when the midnight train pulled out of the union depot that he did not know his own name. The incident was a closed book, so far as Messmore was concerned, from that time on.

E. A. Stowe.

Ups and Downs of the Woolson Spice Co.

Toledo, Aug. 6—In the late years of the Nineteenth Century Harry Havemeyer and Arbuckle got by the ears over the price of sugar. Arbuckle was using large quantities of sugar in glazing his Ariosa package coffees, which then had an enormous sale. Havemeyer refused to make the demanded concession, whereupon Arbuckle threatened to start a sugar refinery of his own. Havemeyer thereupon stated that if Arbuckle undertook to make sugar, he would engage in the coffee business. When Arbuckle opened a sugar factory in Brooklyn, Havemeyer called in Herman Sicklen, a Prussian who had made millions in the coffee trade during forty years' residence in this country, and instructed him to purchase either the Woolson Spice Co., of Toledo, or W. F. McLaughlin & Co., of Chicago. He preferred the Toledo plant, because it stood second in point of production to the Arbuckle plant. The purchase was made on the basis of \$1100 per share. Mr. A. M. Woolson, who was the largest stock-

holder in the company, refused to accept cash for his stock, but stipulated he was to be paid in Government bonds, which were obtained for him by the negotiator. This was in 1898.

The business was continued under the management of Sicklen until the United States declared war on Germany in 1917, when the plant was seized by the Government and turned over to the Columbia Trust Co., N. Y. The reason for the seizure was the discovery that Sicklen, although a naturalized citizen of this country, was a traitor to America in behalf of the kaiser. The information came to our Government from England, which intercepted some correspondence he had with the German government while Germany was at war with England. Fortunately for all concerned, Sicklen died the next day after the Woolson plant was taken over by the Government. His will instructed the trust company to convert the Woolson plant into cash and turn the proceeds over to the executor of his German estates, which were very extensive and valuable.

The Columbia Trust Co. handled the proposition with great care, so as to retain the business established by the corporation so much as possible. In the meantime John W. Koehrmann, who had been with the corporation many years and had gradually worked his way up to sales manager, conceived the plan of returning the ownership of the business to local people. He interested a dozen or more Toledo capitalists and when the plant was sold to the highest bidder, he was in New York with the cash and took over the title. That was in July, 1918. He was elected President of the new company and has managed the undertaking so successfully that the Woolson Spice Co. is again regarded as a leader in the trade and a great manufacturing, distributing and money making institution.

Open Letter To Bureau of Economic Research.

Grand Rapids, Aug. 7—I go a little further than you do in the matter of proposed legislation by Congress.

Instead of aiming at legislation to prohibit chain stores selling below cost, I think the most effective way to solve the chain store problem is to secure the enactment of legislation by Congress prohibiting manufacturers from making discriminating prices between buyers, as they are now doing. Constitutional lawyers with whom I have talked concede that the International Harvester Co. legislation is a case in point and that the legal aspect of the proposed law is secure. I am pushing this matter to an issue with all the energy I can command, based on the experience of a lifetime in handling matters of this kind. During the past month I have had several extended interviews with Congressman Mapes, who assures me he will be glad to introduce the measure and give it the benefit of his influence in putting it on the statute books of the Nation.

It is possible, of course, that some better plan can be devised and put into execution. If so, I will gladly step aside with my plan, because I want to be helpful in matters of this kind and not obstructive or destructive. Results are all I care for. The methods employed in reaching a successful outcome are not material to me. In the absence of any other plan being brought to the front, I shall push my plan through with as little delay as possible.

If you still think your plan is the better one, kindly convince me to that effect and I will be with you heart and soul. E. A. Stowe.

No man was ever promoted who wore his eyes out watching the clock.

BREAD AND BUTTER PICKLES

SALES HAVE DOUBLED!



15,000,000 jars of Best Foods [Fanning's] Bread and Butter Pickles have been packed this summer for the coming year.

That is just double the number of jars packed last year.

You can sell this popular and delicious product in batches of six or a dozen jars. A family will eat a jar at a meal, because Bread and Butter Pickles are crisp and crunchy, with a flavor of fresh cucumbers all their own.

Write for the name of your nearest distributor of this profitable item.

There are NO OTHER "Bread and Butter" Pickles.

The Best Foods Inc.

297 Fourth Avenue, New York City
NEW YORK CHICAGO SAN FRANCISCO

Here's Hot Weather Help

Not all your customeas can go to the mountains, but you can help them to keep out of the kitchen by serving

Shredded Wheat

It's the whole wheat ready-cooked and ready-to-serve . . . no kitchen worry or work. Delicious with berries or other fruits . . . cooling, refreshing and nourishing. Twelve large full-size Biscuits . . . twelve ounces of real food.

Made by

The Shredded Wheat Company

Niagara Falls, N. Y.

FINANCIAL

Advertising Bad Debts Must Be Done Carefully.

The secretary of an important Western mercantile association sends me this letter about an interesting subject:

I do not care to have my name used in connection with the question I shall ask you because of the position I hold. I have taken exactly the same attitude in regard to collection agencies you have and I have the satisfaction of knowing that I have saved a great many of our members from getting tied up with them.

You will doubtless recall that my office was completely destroyed by fire in December, 1926, and I lost a great number of your opinions, but I feel sure I recall that you wrote an opinion regarding the legality of a collection agency advertising accounts for sale. My recollection is that you said that a dealer was not safe in subscribing to any agency which pursues this practice. Recently I received a lot of literature from a collection agency and I quote from a statement made in one of the circulars: "At regular intervals we dispose of unpaid accounts by advertising them for sale in newspapers, bills and posters. A debtor's reputation follows him from county to county and from State to State. We never quit until the account is paid." This agency furnishes its subscribers with a book of collection forms and after he has used a certain number the agency writes a few letters, then advertises the accounts. The book of forms and the service costs \$20. They claim to be organizing county and state collection bureaus which operate the same as the merchants' associations operate their collection departments.

If this is being done in this correspondent's neighborhood it is doubtless being done in others, therefore the matter is important enough to take up.

The threat to sell a bad debt at public sale, or advertise it for sale, is an exceedingly effective weapon, but it is also an exceedingly dangerous one. It is reasonably certain to arouse the debtor, to the highest pitch of anger, and if the creditor has done it in anything but the correct legal way, he is likely to have to defend himself in an action for libel.

If a bad debt is advertised for sale in such a way as to unnecessarily cause the debtor humiliation, it is libel even though it is proven that he really owes the money.

To begin with it is never safe to advertise a bad debt for sale until judgment has been gotten on it. After judgment the debtor can't deny the debt; before judgment he can always deny it, and if you have advertised a debt that he can prove he doesn't owe, you are in for a large, rounded, heaping peck of trouble. Nobody ought to advertise a bad debt for sale. Get judgment on it, and advertise the judgment.

Even the judgment has to be advertised just so. Nothing but the name, the amount and the judgment can be included in the advertisement. If you go further and word the advertisement so as to hold the debtor up to public contempt and ridicule, you can get into a peck of trouble that way too. It is a ticklish business, but perfectly legal when done right.

Now comes a collection agency and proposes to do the advertising for you. I haven't seen the contract, but I as-

sume that they do it merely as your agent. If they do it as your agent, you are responsible for the way they do it, and if they do it libelously, suit will be brought against you and not against the agency.

Moreover, if they do it before getting judgment, you take the risk I have pointed out above. You see, they don't care what trouble they get you in. They are out for their commission, and even if suit was brought against them service couldn't be gotten on them because they wouldn't have a place of business within the county. So that they have everything to gain and nothing to lose by pushing their advertising beyond the danger point, while you have most to lose because if you get into a really good libel suit, it will cost you many times the amount of the bad debt which was advertised.

Elton J. Buckley.

[Copyrighted, 1928.]

Sao Paulo Bonds at Premium.

Such is the high credit standing of the State of Sao Paulo, Brazil, that the new forty-year 6 per cent. sinking fund gold bonds of that state, offered only two weeks ago by an international syndicate, are selling in the London market at a premium, despite the general depression in the investment market.

A block of the bonds was offered here at 94½ by a syndicate headed by Speyer & Co.

External obligations of the State of Sao Paulo have had a rapid rise in the favor of American investors since they were first recommended by bankers not so many years ago.

Most of the old issues outstanding are selling over their callable prices to-day. The 8s of 1936, offered at 97½ in 1921, callable at 105, are selling above 106. The 8s of 1950, offered at 99½ in 1925, callable at 105, are selling close to 107. The 7s of 1956, offered in 1926 at 96½, are quoted around par.

Sao Paulo is the principal agricultural and industrial State of Brazil, known as the Empire State, and has about 6,000,000 inhabitants, chiefly Europeans. It occupies an area of more than 112,000 square miles, or about the area of the State of New York and New England combined. More than one-half of the world's production of coffee is grown in Sao Paulo.

Other leading agricultural products include cotton, tobacco and sugar. Cattle raising and meat packing are important industries, and rapid progress has been made in textile and other industries. Sao Paulo is served by more than 4,800 miles of railroads, much of which is owned by the State.

Sao Paulo's foreign trade is more than one-third of that of the whole of Brazil. Exports to the United States were valued at more than \$145,000,000 last year. The wealth of the State, public and private, is estimated at more than \$4,000,000,000.

The external funded debt of the State amounts to about \$112,000,000, equal to about \$19 per capita. In addition, the State in effect guarantees loans amounting to about \$85,000,000.

Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.

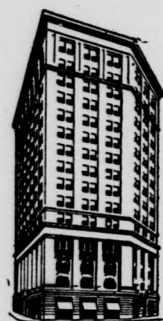
Only When Helpful

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

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

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"



"The Bank on the Square"

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit
2056 Buhl
Building

The internal funded debt as of December 31 last amounted to about \$42,000,000. The total revenues of the State last year were about \$50,600,000, or about 5½ times the annual service requirements of the funded debt, external and internal.

William Russell White.

Quick Loan Withdrawals By Irresponsible Lenders.

That the optimists have "distinctly the better of the argument" now in all discussions whether 1928 business will show improvement over 1927 or the reverse, the National City Bank of New York in its August bulletin published to-day unequivocally states, but it sees no such clear prospect for a relaxation of the stringency in money.

With unmistakable signs of record breaking activity in the steel industry, improvement in retail trade, higher agricultural prices than a year ago and a betterment of the employment situation the bank seems confident that 1928 will go down in history as one of the country's most prosperous years. What the future of money rates will be is entirely a different matter. The bank's careful and extended discussion of the credit position affords "no encouragement as to easier conditions in the money market. On the contrary, it indicates that money will be more stringent when the usual fall demand sets in, if natural conditions are allowed to govern; that is, unless the Federal Reserve authorities deliberately intervene, with a sacrifice of Reserve credit, to relieve the situation from the natural results of unnecessary and imprudent expansion of credit in the first half of the year."

Nobody doubts that the Federal Reserve authorities will take their ratio of bills offered in the autumn, since it is a part of the bank's recognized obligation to business to assist in this financing. What the National City Bank emphasizes is, however, that the general public has failed utterly to grasp the significance of a \$600,000,000 reduction in gold supplies within the last year. It forcibly points out that the talk about credit restriction and stock exchange loans is beside the mark. Whether or not brokers' loans bear a proper relation to the value of the securities pledged is not the question at the moment. The delicacy of the position revolves around reserves and the limitations placed upon the lending power of the banks by legal reserve requirements.

Contrary to the argument in speculative quarters that stringency in the money market results solely from the policy of the Reserve banks this institution takes the view that "a crisis of the first magnitude" would have been brought on before now except for the intervention of the Reserve system.

Perhaps 90 per cent. of the talk about credit restriction would be eliminated, if, as the bank says, people understood that the member banks are constantly up to the limit of their reserves.

Paul Willard Garrett.
[Copyrighted, 1928.]

Loan Move Is Reserve Victory.

New emphasis on the need for to find so substantial an increase in

measures to curtail loan expansion, such as the Clearing House Committee now is discussing, was provided in the week's figures on brokers' loans, which resumed their upward course by a \$75,477,000 increase.

While a \$105,000,000 advance in member bank loans for their own account was only partially offset by a \$53,000,000 reduction in loans for the account of out-of-town banks, the substantial increase in the former is to an extent explained by increases incidental to the month end. Loans by private lenders labeled "for the account of others" right along have been the principal source of disturbance. These rose another \$24,000,000 to a new high total of \$1,833,000,000, or to more than twice the volume of this item at the beginning of 1928.

The financial district was not pleased brokers' loans for the week, but those sympathetic with the Reserve system's policy felt that the proposals in preparation by the Clearing House Committee represent a step distinctly in the right direction. It takes no statistician to see where the trouble lay, and why it was necessary for the bankers themselves to come to the rescue of the Federal Reserve officials.

Through their own efforts to check credit expansion Reserve officials since the first of the year have reduced brokers' loans by banks under their control no less than \$456,000,000. Even with this week's increase New York member loans for their own account stand \$583,000,000 under January 4, and those for out-of-town banks are only \$127,000,000 up. All of the fury has come from a \$905,000,000 jump since January 4 in loans "for the account of others"—and this item is the one not under Reserve control.

What the bankers themselves propose now to do apparently is to make it more difficult for private corporations, investment trusts, individuals and foreign lenders to route their funds through member banks to the call market. Effective September 1 the rate for this service, heretofore 5 per cent. of the interest received, will be boosted to one-half of 1 per cent. which, in a 5 per cent. money market, doubles the amount of commission charged by bankers. Also a minimum of \$100,000 is set for loans acceptable under this item.

On the advisability of action by the bankers to aid the Reserve in checking credit growth Wall Street is divided into two schools. What the new move of the Clearing House Committee does is, however, to line up the more conservative element on the side of Federal Reserve policy. It is a victory for the Reserve program.

Paul Willard Garrett.
[Copyrighted, 1928.]

The Boy Knew By Experience.

A Scottish farmer, being elected to the school board, visited the village school and tested the intelligence of the class by the question:

"Now, boys, can any of you tell me what naething is?"

After a moment's silence a small boy in a back seat arose.

"It's what ye g'd me the other day for holding yer horse."

MR. STOWE Says: We are on the square.

So will you after you have used our Collection Service.

Only one small service charge. No extra commissions, Attorneys fees, Listing fees or any other extras.
References: Any Bank or Chamber of Commerce of Battle Creek, Mich., or this paper, or the Michigan Retail Dry Goods Association.

Merchants' Creditors Association of U. S.

Suite 304 Ward Building, Battle Creek, Michigan

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

MUNICIPAL BONDS

SILER, CARPENTER & ROOSE

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

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

A. G. GHYSELS & CO.

Investment Securities

Peninsular Club Building
Grand Rapids

Buhl Building
Detroit

The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS

MICHIGAN

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

LEWIS--DEWES & Co., INC.

INVESTMENT SECURITIES

Chicago, Illinois

~ Representatives ~

GEORGE C. SHELBY

HARRY T. WIDDICOMBE

Phone 68833

GRAND RAPIDS, MICHIGAN

930 Michigan Trust Bldg.

MUTUAL FIRE INSURANCE

A Contract of Indemnity.

The fundamental purpose of fire insurance is to reimburse the insured for a loss by fire. The basis for determining the amount of reimbursement is set forth in the policy. This promises to indemnify the policyholder to an amount not exceeding the actual cash value of the insured property at the time of the loss or damage. This amount is limited to the sum specified in the contract.

As the individual policy holder is in a better position at all times to know the value of his own property the burden is placed upon him of procuring adequate insurance. Because of the indemnity principle which underlies fire insurance, he has nothing to gain from being over-insured. As a matter of fact he will save money by keeping his insurance down to an amount which actually equals the value of the property. In order to do this the policyholder must review and revise, in accordance with changes in the valuation of the property, the amount of insurance carried from time to time.

Could This Happen in Your Store?

The following is quoted from the adjuster's report of a recent store fire: "A hand power open shaft elevator is located in the rear of the building and serves the cellar and the upper floors. The fire evidently started at the foot of the elevator where there was a quantity of rope, tar and other readily combustible materials and spread to the floors above. It is probable that a lighted match or cigarette was thrown into the elevator shaft from some point and ignited something in the bottom of the shaft. The fire was confined to the rear portion of the building on the main floor but extended over the whole of the second floor and the stock was heavily damaged by fire. Loss \$6,022.19."

This fire serves to emphasize the danger of allowing rubbish or any combustible material to accumulate in the elevator shaft. Merchants having this type of equipment in their risks will do well to see that the bottom of the elevator shaft is kept scrupulously clean.

Nothing will thaw out a neighborhood like a fire. An informal fire party, got up late one evening on the spur of the moment, brought out 92 per cent. of a neighborhood which until that time had been a model of frigidity, and within the next year resulted in one new church, one volunteer fire company, two marriages thirty or forty new friendships, twenty-seven parties, fifteen dances, 1,754 trades in advice on child rearing, and only one quarrel.

Read Your Policy.

When a business man buys fire insurance he generally tucks the policy away without reading it. Safe in the thought that he is properly insured, as a rule he pays no more attention to his policy until the time comes for renewal. In the event there is a fire he may realize to his financial loss that one or more of the conditions required

by law to be set forth in his fire insurance contract have not been fulfilled by him. This policy holder may have unintentionally committed some act which rendered the policy void, fully believing that he was protected against certain fire losses which are specifically excluded, or as a result of increasing values, been under-insured. In order to avoid these contingencies, the business man should read his policy and understand the broad principles underlying it.

Do You Know—?

That gasoline vapor is three times heavier than air and will float along near the ground or drop to the basement like an invisible stream, and under favorable conditions will ignite from a spark or flame?

That one gallon of gasoline has substantially the power equal to 83 pounds of dynamite?

That you cannot have low insurance rates until the fire waste of the country is reduced?

That while capital may be partially protected against loss by fire insurance, labor has no protection, and quickly finds that its means of support has vanished?

That sifted hot ashes thrown back into a coal bin cost property owners many times the price of the coal they tried to save?

50,000,000 Are Tea Drinkers.

Tea drinkers in the United States number 50,000,000 and consume 30,000,000,000 cups of the beverage annually, the Tea Association of the United States announces. The annual expenditure for tea is estimated by the Association at \$75,000,000 and consume 1,380,000,000 pounds of the product annually, as opposed to the 100,000,000 pounds of leaf tea which is used. The favorite type of tea is black and the amount consumed is twice as much as that of the green teas.

Two True Principles.

It costs less to prevent fires than to pay fire losses.

It costs less to insure the carefully managed properties of responsible people than to insure the "general average."

Mutual fire insurance is based on these two true principles.

Customers Always Look to the Right.

According to the director of a large and successful sales organization, the average individual entering a store looks first to his right. He suggests that profitable items selling on appearances should be placed to catch this first glance.

Modern fire resistive school buildings mean money, but it should be remembered that in a pile of silver dollars a mile high, not one of them can crawl into your lap and say, "Daddy, I love you."

Detroit — Breskow & Faber, Inc., Van Dyke and Harper avenue, has been incorporated to conduct a retail furniture business, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$20,000 paid in in cash.

Class Mutual Insurance Agency

C. N. BRISTOL

H. G. BUNDY

A. T. MONSON

"The Agency of Personal Service"

INSPECTORS, AUDITORS, STATE AGENTS

Representing The Hardware and Implement Mutuals—
The Finnish Mutual—The Central Manufacturers'
Mutual and Associate Companies.

Graded dividends of 20 to 50% on all policies according to the class of business at risk.

FIRE - AUTOMOBILE - PLATE GLASS

308-10 Murray Building

Grand Rapids, Mich.

Affiliated with

The Michigan Retail Dry Goods Association

An Association of Leading Merchants in the State

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, SECRETARY-TREASURER

FINNISH MUTUAL FIRE INSURANCE COMPANY

Calumet, Michigan

Organized for Mutual Benefit
Insures Select Mercantile, Church, School and Dwelling Risks
Issues Michigan Standard Policy
Charges Michigan Standard Rates

Saved Members 40 to 68% for 33 Years

No Membership Fee Charged

For Further Information Address

FINNISH MUTUAL FIRE INSURANCE CO.
CALUMET, MICHIGAN

LONG HOURS AND LOW WAGES

They Cause Disloyalty of Chain Store Employees.

Shoplifting losses are obvious. Yet a Woolworth manager in New Orleans said to me:

"The shoplifting is less than you would guess. Our big leaks are behind the counter. While the customer is stealing a dime's worth, the girl may be knocking down a dollar or five dollars. They get some stuff out of the store, too, even with our watchman at the door. They slip a lot of goods to their friends and sisters.

"The greatest trouble we have is with girls we hire for sales or when a girl knows she is going to quit. During the last hour she slips out five or ten dollars from the cash register. Of course, the cash shows up that much short. We know it must be one of the girls at that counter, but we never recover from the one that quit on us.

"Their pay, you know, is almost nothing, and they seem to think it is their business to raise it on us."

Under the system commonly in effect with the chains, a local manager is charged with all such losses, whether of merchandise or of cash. Human nature enters, as anyone would expect. The local man sees to it that he "makes good his losses." One method has repeatedly been recounted to me, although personally it has never been my experience. The director of sales of a prominent grocery manufacturer says:

"Three-quarters of the sales slips these managers make up for their customers are in error. I never found one that was in favor of the customer. The manager, as he runs through the bundles to count the sum due, sticks on a nickel or a dime. There's no check on him and the extra that goes into the till is his—not directly, in the sense that he puts it into his pocket, but in the bigger sense that it reduces his losses for the day."

A second method of protecting themselves against inventory losses arises from purchases made locally as contrasted with merchandise that comes to the store from the chain's central purchasing department. The drug store thus purchases ice and milk; the five-and-ten, delicatessen and luncheon supplies; the grocery, bread and green vegetables and fresh fruit. Taking the last for an illustration, we find that the local grocery chain manager purchases each morning fifty loaves of bread from the baker's wagon paying cash from his till. There is, however, nothing in the world to prevent him purchasing an additional fifty loaves for "his own account," using cash from the company's till. The profit from this, at the close of the day, automatically becomes his own. What happens with bread occurs with a score of other items.

In discussing this feature of chain management, the supervisor-in-chief for one chain remarked to me: "The perfect chain would be one that handled nothing but packaged goods or other things that can be counted, and goods that the local men couldn't pos-

sibly buy 'on the side.' Then we'd have them."

So far as underlings are concerned, the problem of high turnover of employees with the chains is not unlike that of all employers. As related to local managers, however, the situation is rather serious.

The appeal of the chain for patronage is principally a price appeal. Customers buy because they economize by so doing. They understand that quality and service are subordinated to price. From this fundamental arises the popular feeling that the chain lacks personality. It is thought of as a great machine, out of which goods flow without reference to the sales ability of the clerk. The clerk behind the counter is, in fact, of so little influence that he functions for wrapping bundles and making change and not much else. The manager, too, is but a magnified clerk in popular esteem—known to exercise little initiative because all matters are determined from a central office at some distant point.

The local manager is thought of as a glorified automaton. His wife in her social circle and his children in their school are made to feel a vague but very real barrier that is possibly expressed in the words of one such wife:

"Everyone thinks John isn't anything—just a dummy without any backbone. And every once in a while some woman starts a new story about how she overheard one of the supervisors tell John where he gets off. Either John quits the — chain, or we move into another neighborhood where all the old gossips won't know his job."

The chains, therefore, one and all, tend to lose their managers. The better men quit the chain store in order to go into business for themselves. From the chain they learn the value of fresh stock, low inventory and close buying. From it, by sharp contrast, they also learn the inestimable trading value of personality. With such men, the first bit of discipline, or some harsh outbreak from a supervisor, means that another man has entered the market as an independent retailer—to be, not a supine and disheartened storekeeper, but an energetic and intelligent competitor driven on by youth and jealousy.

This feature of chain store management is serious. The chains in time will undoubtedly build up methods of personnel, of financial incentive and of training, but at the present time many of them are paying dearly for their method of buying men as they buy goods—at the lowest price. The attitude of employee to owner is inevitably the same as that of owner to help: impersonal, haggling over the wage, imperious in demands for overtime, heartless in all matters for the sake of pushing ever upward the curve of sales volume.

Employees rebel. Clerks and other help quit for more attractive jobs. Local managers of ability and energy quit in order to go into business for themselves. On the payrolls are left the less efficient, except, of course, those men who are promoted to more profitable stores and to positions as super-

visors. In this manner, the gap is made even wider between the exceptional skill and ability of central office management and the down-trodden, disloyal store employee.—H. A. Haring in Advertising and Selling.

Hardest Jobs in the World.

Drilling holes in macaroni.

Trying to catch rats by making a noise like a piece of cheese.

Teaching a fly to make question marks instead of periods.

Trying to scratch your right elbow with your right hand.

For an elephant to kick a flea in the shins.

Stuffing a rat hole full of butter with a red hot awl.

Trying to blow a hole in a mosquito with a howitzer.

Serving as doctor at "The Birth of a Nation."

Quenching an elephant's thirst with an eye dropper.

Killing fleas on a fly with a ball bat. Pull a flea's whiskers with a pair of ice tongs.

Bail out Niagara Falls with a sieve.

Shooting a pimple off a flea's nose with an old-fashioned musket.

Why the Word Is Funny.

Tommy—Isn't "wholesome" a funny word, father?

Father—What's tunny about it?

Tommy—Why, take away the whole of it, and you have some left.

A command in a snappy manner brings a snappy mental and muscular response.

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



VIKING AUTOMATIC SPRINKLER CO.

AUTOMATIC CONTROL of FIRE

Installations Made on Cash or
Installment Basis

OFFICE 406 MURRAY BLDG. GRAND RAPIDS, MICH.

FURNACES

Jobbers of Richardson and Boynton Warm Air Furnaces for Churches, Schools, Garages, Lodge Rooms, Dance Halls, and all Commercial Buildings.

Special attention to perfect Ventilation.

G. R. FURNACE, HEATING and VENTILATING CO.
Grand Rapids Awning & Tent Bldg., Grand Rapids, Mich.

Tradesman Company Is Important Factor In Business In Michigan

Publishers Play Big Part in Commercial Field— Make National Reputation as Bond and Stock Printers

A Reprint from the Grand Rapids Herald, July 31, 1928

Outside of financial and mercantile circles, the name Tradesman Company signifies but little to the average citizen, any more than as publishers of the Michigan Tradesman, and even in the printing industry few realize the part it has taken in the building up of the financial, mercantile and commercial end of the business in this city and state.

Starting away back in the eighties, the career of the company illustrates what vision, energy and perseverance, coupled with an indomitable spirit, can accomplish. Coming to the city as a printer, E. A. Stowe held editorial and managerial positions on the old Democrat, Eagle, Leader and Times, merely as stepping stones to visions he saw ahead.

His entire ambition was centered on the establishment of a mercantile trade journal and he was interested in the mechanical end of the business merely as a means to an end. It was only a short time before his association with business men enabled him to realize that the newspapers of that day were not representing the fast growing financial, commercial and mercantile interests of even that time, and he visioned a class journal in the interests of the wholesale and retail trades which would be a leader in the field.

On broaching the subject to some of the principal business men of that day he was given little encouragement, but his earnest and enthusiastic approach ultimately won their co-operation and they volunteered to support him with advertising patronage and subscriptions. The struggle of his life then started and there were times when one with a less dominant spirit would have given up the battle. However, the Tradesman soon scored the success it deserved. Later on he brought into his organization the late Warren N. Fuller, the first commercial artist in Grand Rapids to engrave illustrations on wood for printing purposes, which was the only method of illustration in that day.

This proved an advantageous combination and from that time on the

Tradesman company took first place in commercial printing and illustrating, making many furniture catalogues, not alone for the furniture manufacturers in Grand Rapids, but in other parts of the United States as well.

The company has always aimed to keep pace with modern ideas and methods and later on added a complete engraving plant on its equipment.

While Mr. Stowe at this time paid little attention to the commercial end of the business, it was his idea, from constant contact with merchants, that something was needed to improve the keeping of accounts and he devised the Tradesman coupon book, which enabled the merchant to put the accounts of his customers in one entry by means of a five or ten or twenty-dollar book which could be used as the equivalent of money by any member of the family, thereby eliminating the constant annoyance over disputed store accounts incident to the pass book and other antiquated charging systems.

Through all these years the Tradesman built up a reputation for integrity, honesty and fair dealing, long before the word "service" became so common. Mr. Stowe became interested in large corporations and manufacturing interests and, as a natural consequence, the company commenced to specialize in printing stock certificates until at this time they print a large portion of the corporate stock issued in Michigan and also for many companies in other states.

While, as before stated, Mr. Stowe has taken little interest in the commercial end, he has taken especial interest in the fitness and character of the men placed in charge of it. Shortly after the war, when conditions made it necessary to secure a new manager for the printing department, F. A. Wiles of Detroit, with a lifetime experience in paper stock and printing, was selected for the position.

This connection clearly demonstrates Mr. Stowe's ability to pick a winner,

Mr. Wiles having developed certain specialties in the printing line which have given the Tradesman company great prestige and Nation-wide recognition. It now has customers in nearly every state for the specialized products which have been developed under the administration of Mr. Wiles and his carefully selected associates and assistants.

Mr. Wiles was not long on the job before he saw the opportunity of adding bonds to the printing of corporation stocks. Only those with experience in this line of work can realize the prejudice to overcome when it is known that nine-tenths of the bonds printed in the United States were handled by two large firms who kept representatives on the job continually, and many who bought bonds were afraid to trust such important work to an inexperienced printer.

Here, again, the reputation of the Tradesman company, with its trained force, corporate experience and reputation for painstaking service, won out and gradually overcame these prejudices until to-day nearly every large bond issue in the State passes through

their hands, as the accompanying illustrations will testify. Bond issues have been sent to New York, Cleveland, Detroit, New Orleans, Kansas City, Duluth and one very large consignment has been sent to a California company.

As an illustration of the efficiency and service of this company it may be stated that an order received by long distance phone at 10 a. m. one morning was delivered by special messenger at 8 o'clock the next morning in Chicago.

The mechanical work of printing a bond is a small item, compared with the technical training and legal understanding which have to be exercised in order to safeguard the issue relative to its legality, which responsibility cannot be thrown on the shoulders of the attorneys altogether. Up to the present time no work has gone out of this institution containing errors that might affect the legality of the instrument, and it can be truthfully stated that the company has the entire confidence and respect of all attorneys, banks and trust companies with whom it has done business.



The reputation of the Tradesman company is now nation-wide. Clients in nearly every state in the union call upon the company for this highly specialized work. Above are reproductions of some of the certificates printed.

Some Samples of Bond and Stock Printing



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.

Season's Night Gowns Offer New Trimmings.

Night dress this summer comes in many distinct styles. There are the daintily feminine gowns made in more fascinating models than ever before, because they are more artistic and more simple. The designs are of great variety, with a general effect of flat treatment in the manner of trimming. The neck, cut round, square or in a deep V, has invariably a flat edge of lace or hand embroidery and the arm hole is wide and finished with the lace. Some of the gowns of sheer cotton and tub silks are made with a kimono shoulder which covers the upper arm, and some of the latest have sleeves of the material cut circular and reaching almost to the elbow. An extreme model brought from Paris is a gown cut high in the neck and with full-length sleeves gathered into a band at the wrist.

A pretentious night gown which has an appeal for travelers is made of pale yellow glove silk, trimmed with heavy lace dyed a deeper shade. The neck is finished with a narrow turnover collar, the sleeves are long and open at the hand, and a cord of blue silk is tied about the waist, giving the form the appearance of a negligee. Another night gown that is quite out of the ordinary is made with definite waist and skirt that are joined at the belt line with narrow ribbon run through a slip of lace insertion.

Hosiery Shows New Colors.

New styles in hosiery are being brought out. Those in sports stockings represent only variants of the designs seen the year round being knitted in stripes, checks, zigzags and geometric figures. The most fashionable colors are the browns, beiges and grays, dark green, red and blue with beige and black and white.

Stockings for ordinary daytime and evening wear have grown more sheer. In these the lace and net weaves are smartest. The beige tones, sand, nude and other faintly differing shades, pale gray and some of the dark blues, browns and greens are shown. It is particularly fashionable to have them match the costume. A novelty in pattern is the fleur de lis, which is more graceful than the designs of square or pointed lines.

Among the early showings of shoes for the new season the conspicuous innovation is the use of fabric in shoes and slippers that are meant to match the gown. In this is seen the revival of a very old fashion. Some of the models are original in the extreme. Evening shoes of satin, velvet, brocade and metal cloth have been worn for several years, varying in design and trimming, but this season the daytime shoe in cloth, bound and trimmed with leather, satin brocade and moire, for afternoon and evening, are among the most chic. Crepe de chine dyed to

match the costume is expected to have a vogue for evening.

Report New Wallpapers Popular.

Exhibition of 1929 lines in wall-papers occupied delegates at the annual convention of the Wallpaper Manufacturers' Association of the United States at New York last Thursday. There were no meetings of delegates scheduled and the day was given over to showing the new designs in wallpaper to wholesalers. Rough plaster effects and the modernistic designs, according to reports from manufacturers, proved the most popular with the dealers, and predictions that these two types would be the leading choices for the coming year were freely made.

Buyers Seek Seamless Hosiery.

A sudden swing toward seamless hosiery in the rayon and rayon and silk type for women has caused considerable surprise to jobbers who a week ago were receiving calls for full-fashioned hosiery to retail at \$1. The sudden change has been due to an inability on the part of manufacturers to furnish a satisfactory \$1 full-fashioned product and the seamless style to sell at a lower price has been chosen instead. In rayons, buyers are asking for hosiery to sell retail at 50 cents and in the rayon and silks the range from 69 to 89 cents is considered most desirable.

Wallpaper Men Optimistic.

Wallpaper manufacturers closing their convention at New York City last Saturday were optimistic concerning the prospects of business for the coming year. Orders received from the large number of buyers who attended the exhibitions during the convention, which opened early in the week, were said to have been above the average and the interest shown in the new designs was exceptional. The number of manufacturers represented in the exhibitions was about the same as that of last year, but buyers showed a much keener interest in exhibits, it was said.

Leather Buttons Reported Scarce.

Clothing manufacturers report substantial orders for topcoats, California weight coats and overcoats which utilize leather buttons and buckles. Particularly outstanding in the call are trench models and water proofed gabardines. These producers, however, say they are meeting with considerable difficulty in obtaining buckles and buttons of this type to meet their requirements. One of them has to import the items to get them in the necessary quantities and qualities. They are wanted in both the natural shade and colors.

Work Fabrics Sell Better.

Continued warm weather has increased the sales of cotton fabrics for use in work clothing, and a number of satisfactory orders on this type of material have been received by cotton goods houses. The season, it was stated, got off to a bad start this summer with the inclement weather of June but has brightened considerably since the consistent warm weather ar-

rived. Slight indications of renewed interest in gingham are also observed and this cloth, which has been quiet for some time, is experiencing some demand.

Mesh Bags Sponsored For Fall.

The jewelry trade in this country is much interested in the report received from Paris that Ghanel is sponsoring mesh bags for Fall. This couturier has greatly influenced the trend of novelty jewelry during recent seasons. The belief here is that mesh bags because of this sponsorship will meet with a marked revival in favor. The type that is being played up is the bag of fine or so-called "baby" mesh having soldered links. Frames range from 3½ to 5 inches wide and are of filigree or modernistic design.

Doll Orders Taking Spurt.

A substantial increase in orders for dolls features the business being placed in toys for holiday delivery. Following somewhat slow advance buying during the early months of the year, purchasing of dolls has steadily picked up and total volume is said to be ahead of last year at this time. Absence of any radical change in types is a strong factor in the recent improvement. Doll manufacturers here continue to complain of impeded manufacturing schedules, the high humidity of the last few weeks preventing expansion of output.

Novelty Bridge Carrying Case.

A bridge novelty in the form of a fancy leather carrying case designed like a book and priced to retail at a dollar is being placed on the market by a manufacturer. The case is of one piece with snap fastener and is available in several designs and finishes. It contains two packs of cards, a scoring pad and pencil. Being enclosed on all sides the contents are kept free from dust, while the size is convenient to the pocket. The items, complete, are priced at \$9.50 per dozen.

Children's Dresses Sought.

Retailers are planning extensive sales of children's dresses which will be timed right before school openings next month. Fairly liberal purchases are being made in the wholesale markets to cover these needs. The buying includes woolen and worsted dresses, but manufacturers say that increased attention this season is being given

silk styles. Silk manufacturers selling the children's wear trade confirm this in their reports of larger seasonal sales to these producers.

Lace Outlook Is Good.

Factors affecting the probable lace demand for fall continue favorable. The openings of the Parisian couturiers show much use of lace in the new models, and the dress trade here is expected to reflect this in its fall preparations. Chantilly and Bohemian types are particularly well regarded. In the underwear trade there is also a trend toward lace trimmings in novelty garments. Alencon lace is favored and is taking the place of other kinds which were utilized during the spring.

United Detective Agency, Inc.

Michigan Trust Bldg.
GRAND RAPIDS, MICHIGAN
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INDUSTRIAL WORK
Only Bonafide and Legitimate Detective Work Accepted



PHONE—6-8224 or 4-8528
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CORDUROY TIRE COMPANY
OF MICHIGAN
GRAND RAPIDS - MICHIGAN

A MARK OF DISTINCTIVE BEDDING



Marshall

BED SPRINGS
MATTRESSES
PILLOWS

Comfortable Durable

THE MARSHALL CO.

GRAND RAPIDS

SHOE MARKET

The Correct Shoe For Every Occasion.

The day has passed when a man who is the possessor of two pairs of shoes, one black and one tan, could be considered well shod. Various phases of the average man's life to-day are so diverse that to qualify as being well dressed it is necessary to have a shoe wardrobe that will take care of the question of shoes for his various activities.

In the first place for general day wear in town, that is for business, four pairs of shoes are necessary—one pair of tan and one pair of black in medium or heavy weight for winter, and one pair of black and one pair of tan of light weight for summer wear.

For formal and informal evening wear, that is for wear with a tailcoat and a dinner jacket, a pair of black patent leather shoes or pumps. The shoes should not have a toe cap.

For country, hiking and general sport wear, one pair of heavy tan brogue shoes; also a pair of black and white or tan and white buckskin shoes for wear with white flannel trousers.

The above list of shoes covers the minimum requirements. For sports such as golf, tennis, yachting and horseback riding, shoes which are peculiarly adapted to these sports should be worn, and only such shoes are considered correct. Golf shoes may be either spiked or rubber soled, depending on the preference of the wearer. Tennis shoes should be plain white with rubber soles, and white rubber soled shoes only should be worn on a yacht. For riding, either boots or high tan shoes and leather puttees may be worn.

For formal day wear—when a cut-away and striped trousers are worn—shoes of black patent leather or calfskin are correct. These may be worn with or without spats, and although spats are sometimes worn with a cut-away they are not, however, a part of the traditional turnout. Their use is purely optional and for the present, at least, the best dressed men are not wearing spats. The exception to this present custom is in the case of the bridegroom, his best man and the ushers at a spring or summer wedding, where white linen waistcoats replace the waist coat matching the cutaway, at which time white linen spats complete a smart finishing note.

From both the standpoint of health and comfort as well as economy, an adequate supply of shoes is necessary. When shoes are not worn every day but are given a chance to dry out and regain their original shape by being properly treed as soon as they are taken off, they not only last longer but are more comfortable to wear, in addition to presenting a better appearance than when not properly cared for.

To my mind the retail dealer as well as the manufacturer should carry on a program of education among all who serve the buying public in their shoe requirements. By this I mean not only the manufacturer's salesman, but the salesman in the retail shop should

be thoroughly and accurately informed as to just what is correct in footwear, because if these people are unable to give authoritative opinions on the subject of shoes, how can they ever hope to impress the consumer with the advantages and the necessity of having in his wardrobe the correct shoe for every occasion that may arise. The appalling ignorance among retail shoe salesmen in the average shop in America is too well known to be discussed here. One of the first steps to take in awakening a style consciousness among merchants with regard to their shoes is to be able to give correct information on the suitability and style of shoes.

The shoes offered, at least by the best manufacturers, offer the widest possible selection, and by the same token offer the unknowing public the greatest impulse to go wrong. Those manufacturers who with pride point out to you models in their lines, which combine good taste as to style and a superior quality of materials and workmanship at the same time will have shoes which are frankly designed to meet requirements of those people who instinctively turn to the styles which are in the worst possible taste, whether their choice is due to a natural liking for that which is considered poor taste or through ignorance.

It seems incredible that the same standards of taste and conservatism which are understood and appreciated in metropolitan centers should not obtain throughout the country generally. If Main street were educated along these lines it would not be long before the "collegiate" shoe with its weird designs, elaborate perforations and generally ugly appearance would disappear. Vanity Fair is at a loss to understand why college boys should be credited with preferring this type of shoe because upon an investigation made one year ago in the three leading universities, namely Harvard, Yale and Princeton, no shoes of this type were found.

It is a crime that these hideous styles should be called "collegiate" because college men do not wear that type of shoe. From the standpoint of the dealer, as well as the manufacturer, the industry would benefit if fewer grotesque shoes were offered to the public.

If the industry refrained from offering these horrible examples of poor taste, the masses would become educated to good taste. The well-dressed man draws attention to his feet because of the conservative style of his shoes which keep his feet from becoming too conspicuous. He does not want shoes that are so extreme they immediately attract attention and thereby detract from what may otherwise be a well-groomed appearance.

The shoe wardrobe does not call for the purchase of fifteen or more pairs of shoes per year as some might feel. Good shoes do not go out of style.

The moderate purchase of three or four pairs of shoes each season will give a man a fairly complete wardrobe of shoes in two or three years' time. It is in this way that shoes are bought by the average man.

Schuyler White.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

**Organized for
SERVICE
not for Profit**

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

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

NOTHING TREADS AS SILENTLY AS
TIME . . . HAVE YOU MADE
YOUR WILL?



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

RETAIL GROCER

Retail Grocers and General Merchants Association.

President—Hans Johnson, Muskegon.
First Vice-President — A. J. Faunce, Harbor Springs.
Second Vice-President — G. Vander Hoening, Grand Rapids.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—J. F. Tatman, Clare.

Grocer Who Is Afraid of His Own Shadow.

Sacramento, California, is one of the best organized retail grocery towns in the country. It is so well organized that I sometimes think it may overdo the control end of the business. For there is danger in holding the whip hand too firmly. We are all apt to do that when we are given full control of the whip.

But this being so, it is interesting to find grocers there manifesting the same fearfulness of what is going to happen to the "independent" grocer, whoever he may be. One I visited a month ago brought up the old question: Where is the individual going to get off?

He was surprised to learn what I told him; that chains in the Eastern United States are having great difficulty in two ways. They find it hard to obtain managers for their stores as fast as they need such men to open and run new units and they are hard put to it to retain those managers they already have.

Why? Because those boys are steadily departing from their jobs to open stores of their own. The stores they open are individual stores. They own and control them, each by and for himself. Except as certain groups here and there may combine their purchasing or belong to grocers' wholesale organizations, their buying is as individual as it ever was among grocers.

This, then, is the new generation of individual grocers. They enter their own business directly from chain store experience. They start from scratch to-day. They not only do not look back to old times. They have no yesterdays to forget. They are not handicapped by any outworn traditions. They know conditions as they are to-day; know they can cope with them; start with no fear that they cannot make a go of their business in face of chain or any other competition—and they succeed.

These are simply the facts. I did not make them. I merely report them. But I also know from personal knowledge extending over nearly fifty years that in the older country of Britain the chains have not wiped out the individual, nor have the co-operatives—vastly keener competition than chains in that country—fazed the individual who knows his business.

"Well," said my Sacramento friend when I had told him this, "that's good news." Apparently he is not a reader of trade papers or he would have had this stuff from me long ago. "Now I have a neighbor whom I'd very much like to have you see and talk with; for he is convinced that the day of the individual is about done. He is a thoughtful man—has been a school teacher most of his life—is used to thinking out problems and he has arrived at this conclusion. Perhaps you could set him right."

So we arranged that I'd put in an extra hour next Friday and I did. We had an appointment to meet our man at 2 p. m. We got there. He was not there. He did not arrive until all but eight minutes of my time had expired. He explained that he had "forgotten all about" the appointment. We sat down and I outlined what I have written above and had to hurry away. As we were saying good bye, he questioned the other grocer: "If what Findlay says is so, perhaps he can tell us how to get in our money. Then we'll be all right."

Now consider. Here is a man who has wanted information for his business and he "forgets" the appointment that is to give it to him. Next, he reveals that he is not master of his credits.

The minute I heard his last remark I knew his trouble. It is not chains, nor general conditions, nor any other factor needfully inherent in the retail grocery business. His trouble lies entirely within himself.

Memory carried me back to a day in 1906 when I stood beside the late George Ralphs on the balcony of his big Los Angeles store. I do not remember the question I asked him, but I shall never forget his answer. It was "Well, you see, Mr. Findlay, our rules do not permit us to do that." It would be impossible to concentrate more keen business wisdom into a terse statement than that was. It revealed the whole character of the man and hence of the business. For it manifested one who planned his work and then worked his plan. It evinced a man who thought out precisely the lines on which he would operate and then stuck to those lines.

There was no worry in Ralphs' face. All was serene as any summer's day. This because he knew every minute precisely where he was going.

The Sacramento merchant has two things to do: He must set his own credit house in order. Nobody on earth can do it for him. Then he must enlist and utilize the help afforded by his own credit organization, for Sacramento has a good one.

The grocer must set definite limits beyond which he will not deviate in extending credit. Such limits must be preventive with all new accounts. No account must be opened until all information be given and rules arranged to be complied with. And this means none.

The mess of old accounts he has must be cleaned up as best he can. Such a job calls for great care and discrimination, that he may not lose more on them than necessary; but however the job is done, it involves the prompt taking of losses now and stopping them, rather than the continuance of doubtful bills. Probably his best course will be to call on the credit bureau to help him and then do precisely what he is advised to do.

Let him subscribe to the credit bureau and then use it. By that I mean get information in advance of granting credit to any man or woman on earth.

(Continued on page 31)

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

Don't Say Bread

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"..... They Buy Other Groceries, Too".

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

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

FLEISCHMANN'S YEAST

Service

Uncle Jake says-



"I once knew a man who attracted so much attention to himself by continually shouting, 'I'm honest,' that they finally insisted he pay his pew rent a year in advance."

A man is always known by what he does. He may or he may not live up to what he says. When we made

K V P DELICATESSEN PAPER

we did something that we would like an opportunity to prove to you was an outstanding paper achievement.

Sample sent upon request.

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

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.

Lamb Young and Tender.

Every year there comes a time when the supply of lamb changes from the older kinds, about 75 per cent. of which were born during the spring of the previous year, to the new crop of the current year. This change comes gradually after the first arrivals from California are on the market. As a rule, by the beginning of June the bulk of the older crop has been sold and from then on the supply comes from what are known as spring lambs.

It would simplify things for the Government and other market reporting agencies if a change from one kind to the other were made when all of the older lambs had been sold and the entire supply was the spring variety, but marketing practice does not permit this. As a result two standard sets of quotations are carried by the Government during the spring lamb season, one giving information on spring lambs and the other set telling about the older lambs.

Now that the old supply is virtually off the market stores are handling spring lambs almost exclusively. The so-called better class stores are handling nothing but the spring lambs at the present time. The supply of lambs of all kinds has been quite moderate during the past few weeks, but there are indications that a heavier supply will be available from now on and that prices will be somewhat lower than they have been recently.

The danger to producers of lambs is that with increased supply may come lamb price breaks that possibly may cause them to sell lambs at a loss. This will not come about if price reductions are orderly and if consumers support the market by buying in slightly increased quantities as prices become more to their liking. Orderly marketing is best for everyone, including consumers. Demoralized markets when lamb has to be sold very low to move it may prove of temporary benefit to consumers, but such a condition is almost always followed sooner or later by reduced supply and higher prices.

The average housewife does not want to have her meat prices change from day to day, but prefers reasonable prices and a steady market. The seasonal conditions surrounding certain kinds of meats make absolutely stable prices impossible, according to present methods of production, just as it is impossible to have markets on strawberries or eggs absolutely stable during all periods of the year. It is quite possible with the help consumers can give to have meat prices reasonably stable—or at least less erratic than sometimes obtain when consumers do not buy according to supply.

When supplies commence to increase it frequently is quite a while before the message gets to the large body of consumers the interests have to depend upon to buy it. The message

finally gets over through low prices after the accumulation has come about. It frequently takes two weeks or more to inform consumers by this plan when it would be to their advantage and to the advantage of the interests for them to know at once. This is intended to be a message to up-to-date consumers with respect to increased lamb supply and lower prices on lamb.

Sauerkraut Did Not Originate in Germany.

Sauerkraut, despite the evidence of its name, is not believed to have originated in Germany, but is probably of Asiatic origin. Sauerkraut proved popular in Europe, and German immigrants are credited with introducing it into the United States and spreading its popularity as a food. In one year recently, Edwin LeFevre of the Department of Agriculture reports, approximately 250,000 tons of cabbage valued at nearly \$2,500,000 was made into sauerkraut. This was about one-seventh of the commercial crop of cabbage. It made at least 400,000 45-gallon barrels, and the manufacturers sold it for more than \$3,500,000.

Sauerkraut, Doctor LeFevre says, in Circular No. 35-C, the Commercial Production of Sauerkraut, just published by the Department, is shredded cabbage which has undergone a lactic fermentation in a brine made from its own juice by the addition of salt. It should be made from the slow-growing, solid-headed varieties of cabbage, which should be fully mature before harvesting. It should have an acidity of not less than 1.5 per cent. and preferably nearer to a maximum of about 2 per cent. It should be salted with about 2½ pounds of salt for each hundred of cabbage. Shreds of cabbage should be about as thick as a dime. The commercial product should be crisp, as free from color as possible, and should be made and marketed under thoroughly sanitary conditions.

As a rule sauerkraut factories should be located near the fields where the cabbage is grown. Cabbage supplies delivered by rail are rarely economical and satisfactory. Pure cultures of the fermenting organisms may be of benefit in kraut manufacture, but have not yet proved practical in commercial methods, or an improvement that warrants the time and expense for their introduction. The author notes that the most favorable temperature for the fermentation is about 86 degrees Fahrenheit, but that much of the kraut is manufactured in areas where the temperature is much cooler than this when the cabbages are harvested and sliced. In such cases, steam heating of the shredded cabbage is advisable to promote rapid fermentation to a maximum acidity.

Large Profit From 1927 Cranberry Crop.

Massachusetts' 1927 cranberry crop, estimated at 370,000 barrels, is valued at \$4,625,000 and ranks first among cash crops of that state. The crop paid the producers 34 per cent. more than the average for the last five years, which fact was reflected in the price at which the crop was sold in this territory.



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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.

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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.

HEKMAN'S

At Every Meal
Eat
HEKMAN'S
Cookie-Cakes
and Crackers

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

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.

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.

Pointers in Regard To Handling the Furnace Trade.

Particularly in the smaller communities, the handling and installation of modern heating systems is an important part of the hardware business. In some places the hardware dealer has a complete plumbing and heating department. In others the work is handled by plumbers quite apart from the hardware store. The trade, properly looked after, is a growing one; and the better class of new houses nowadays quite often put in heating systems.

In some communities the complaint is frequently met that the furnace business isn't worth while. We are told that conditions are bad. Competing dealers cut prices with singular recklessness, and as a natural sequence there is no profit in the business for the dealer who believes in doing a good job. On the other hand, warm air heating has, it is claimed, got a lot of bad advertising through poor and inefficient installations by men who in the beginning quoted too low a price and then had to make their profit by skimping the job.

There is a good measure of truth in these complaints. The condition referred to is by no means new. Price cutting has been practiced in a good many localities more or less, ever since furnaces were first introduced. As long as furnaces continue in use, there will be benighted dealers willing to cut to the point where they either sacrifice profit or are compelled to skip the job. To entirely eliminate price-cutting is probably impossible.

Yet a great deal can be done by the wide-awake, resolute dealer to remedy the situation.

Price cutting is bad enough from the purely financial standpoint. Profit is the life-blood of a business. If a dealer deliberately throws away his profit in order to beat his competitor in the mad scramble for business, he is injuring not merely himself but the entire trade.

From another standpoint, however, price-cutting in the furnace trade is more injurious still. When the price has been so finely shaded that the profit shrinks close to the vanishing point, the dealer regards the filling of the contract with considerable anxiety. If the work is done slowly and carefully, or the proper standard of materials used, he may lose money. Unconsciously, but nevertheless surely, the dealer comes to that stage where, in order to escape loss, he determines to "rush" the job. In some cases jobs are deliberately skimmed as well. The inevitable result, in any case, is that the work does not get the attention it would have received if the contractor had been sure of a reasonable profit.

What happens then? The purchaser gets a poor and unsatisfactory job. The contractor perhaps wastes more time tinkering with it; perhaps the purchaser has to spend additional money in the futile effort to make a satisfactory job out of a botch job. For, no

matter how much money is spent afterward, the job that has once been skimmed can seemingly never be made what it should have been.

In any event, there is dissatisfaction with the results. And after a period of complaint and tinkering, the purchaser decides that warm air heating is no good. A perfectly good furnace that has been carelessly installed is scrapped, and a hot water or steam heating system is put in. Worse still, some purchasers supplement the defective warm air plant with stoves. This is the crowning insult; the absolute and convincing testimony to all and sundry that the warm air furnace can't do what is claimed for it.

A first essential in the business is for the dealer to realize that what he sells is, not a furnace, but heating service. There are enough skimmed jobs and unsatisfactory jobs in every community to supply the dealer with the ammunition he needs; with the potent arguments to convince the purchaser that a cheap job never pays, and that it is sound policy to spend enough money to insure a good job.

Figuring on furnace work is a phase of the business that demands careful attention. In fixing a price, the fact should not be lost sight of that there are off seasons. The dealer has to pay his men, whether they are busy or not, and he can safely reckon that there will be a few occasions when he is paying out wages without getting any very direct return. The price on the work must cover the expense involved in carrying the staff through slack seasons.

Further than that, the overhead expense of doing business must be reckoned with.

The man who figures furnace contracts on the two main items only, namely, cost of material and labor, is bound to lose money.

It is particularly necessary for the figuring to be carefully attended to because in the average hardware business it is impossible to find out what each department is contributing to the total profit or loss of the business. The dealer knows what he is making or losing on his whole business, but he has only an approximate idea of what each department is doing for him.

Thus the furnace branch might be serving as a steady drain on the profits accruing from other departments. If each contract were figured carefully and due allowance made for slack seasons and overhead expense, however, the dealer would know that the furnace department was paying its way and netting him a certain profit.

"The furnace branch of my business is one of the best paying departments I have," was the statement made recently by a hardware dealer. "This is because I never have cut a price. I cannot say that I never figure out prices on definite percentages, but I allow a margin which I know will cover all contingencies. I never depart from my first quotation.

"Time and again I have figured against other dealers and been as high as \$15 and \$20 above them. Sometimes I get the job on the strength of the quality talk I give the customer,

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but very frequently the contract goes to the other fellow. Just the same, when I am up against the same competition again, I do not shade my price in order to get nearer the figure that I know the other fellow will quote. I would rather have a few jobs and make a good profit on all of them than have a dozen and lose money on a few."

This policy is the sane and honest one. What is more, it does not hurt business in the long run to insist on a fair profit. There are some men who build houses on the penny-wise, pound-foolish plan and who will be guided in letting their contracts by a margin of a few dollars; but the number of such builders is comparatively small. Most home builders will be more influenced by the guarantee of absolute satisfaction. If the dealer will guarantee absolutely that the furnace will do the work required of it, and that he will install it carefully and as it should be installed, a matter of a few dollars will not stand in the way of his getting the contract.

The chief objection to the price-cutting evil is that it is an obstacle to service. The price set for an installation should always allow sufficient leeway for the contractor to make a good job of it.

"Make a good job of it, not a quick one," is the advice that a well-known hardware dealer gives to his men. This dealer always visits the house first and plans the layout. His men proceed with the work, and at its completion the dealer makes another visit to make sure that the work has been done right. If he finds anything not right up to the mark, he sends a man back to rectify it, and then gives it another inspection. He takes no chances.

This is service—the kind that turns the customer into an advertiser of the furnace and the dealer. But when the price has been cut lower than it should be, it is impossible to give this kind of service. The dealer and his men cannot give the time to it.

It is always helpful to keep a reference list of the places where furnaces have been installed, with the prices charged on each furnace contract. Some dealers figure after each job is completed what the cost has been and what profit has been made. This information filed away with the price and particulars of each contract proves of great assistance in quoting and fixing prices on work ahead.

For instance, when a dealer starts to figure on a job similar to one he has executed some time before, he turns up his file and finds out what he secured and how much profit he netted. If the job proved harder than was expected in the first place and the profit was reduced, his experience teaches him that he had better ask a little more this time for a similar job. Little work is involved in the maintenance of such a record, while the results are incalculably valuable.

Many dealers declare that the worst difficulty they have to combat in securing heating jobs is the prejudice due to the many poor, inefficient and skimpy jobs which have brought discredit on warm air furnaces.

These jobs should, however, be the biggest help the dealer could ask in getting business on a proper financial basis. One dealer developed his own method of meeting this situation. An enquirer in regard to a warm air furnace installation was in considerable doubt.

"John B. Smith put in a warm air furnace," he explained, "and he says it's no good."

"How much did he pay for the job?" questioned the dealer bluntly.

The prospect quoted the price. "My job," said the dealer, frankly, "will cost you around \$50 more. And that \$50 represents the difference between an installation that won't do the work and an installation that will. We do not merely tell you what our furnace will do but we positively guarantee it."

He could refer this prospect to a list of customers whose furnaces he had installed and who were absolutely satisfied.

Another prospect objected that the price quoted was higher than John B. Smith's installation.

"Certainly," said the dealer. "It is, nearly \$50 higher. Do you want to know why? Don't take my word for it. Go to John B. Smith and ask him if his furnace is satisfactory. And then go to Kenneth Brown and ask about the furnace I put in for him."

A list of satisfied customers is a great asset in the furnace business. It may take time to acquire such a list, in the face of cut-price competition. The dealer who insists on a price that will enable him to do satisfactory work may not get much business at first. But this is the sort of work that establishes a reputation for a furnace and for the man who handles and installs it. When he canvasses a prospect, he can show a list of previous customers and can say with confidence "Don't take my word for it. Ask these men? They paid for quality work and they'll tell you they got satisfaction."

There will always be prospects to whom a few dollars difference in initial cost looks big; but the great majority of builders; and particularly of people who build their own homes, will consider proven quality worth any difference in price.

Victor Lauriston.

Attractive Store Gains Customers.

The best way for an independent to gain customers is to have a more attractive store; because the more appealing the displays are, the more will be sold. Besides keeping the interior of the store clean and tasty, the retailer must keep his prices reasonable by working closely with a good wholesaler and by proving to customers that he sells service and quality as well as groceries.

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HOTEL DEPARTMENT

Further Facts About the Yosemite Valley.

Merced Falls, Calif., Aug. 3—No motorist ever stood within the confines of the Great American Eden, the Yosemite Valley, without being filled with admiration for such a marvelous expression of the Divine Plan of the Universe. Here and there outspread before him are grandeur and immensity. The mysteries of the past impress him; he gazes at mountain billows in the distant Sierras and his awakening soul radiantly responds to the wild and wonderful.

Comparatively speaking, the Yosemite Valley has become pre-eminent within the past twenty years and now commands more attention than many other wonders of the world. The Golden State, possessed of unequalled and diversified climate—the storehouse of America's sunshine—having so many scenic trips and surprises, it probably would have been slow to appreciate this incomparable valley, melting between silent sentinel domes and whispering pines, had not its glories been related by travelers from all parts of the world who made famous its sublimity and grandeur.

Everyone, be his acquaintance with the geography of the Western border ever so slight, has at least some instinctive ideas of the existence in California of two great masses of mountains, one called the Coast Range, and the other the Sierra Nevada. The motorist passing up the valley of the Sacramento or the San Joaquin observes at a distance of twenty or thirty miles, on either hand, a continuous wall of mountains which may appear in the dim distance to the inexperienced eye as a simple narrow uplift, but both of these apparent walls are, in reality, broad belts of elevated ranges, the one averaging forty, the other seventy miles in width, of which the detailed structure is decidedly complicated and whose grand dimensions can only be appreciated by those who have penetrated their deepest recesses.

One need not go beyond the boundaries of the city of Los Angeles to obtain fine panoramic views of coast range scenery. Griffith Park, within the confines of Los Angeles county, presents rugged and awesome features, which thrill and interest, and yet its sheer sides are traversed by paved highways, if you please, lined with camp grounds and provided with picnic equipment.

But at Yosemite one is in more intimate touch with the Sierras. The Snowy Range, as it is called, forms the Western edge of the great continuous upheaval or plateau, on which the Cordilleras, of our old geography days, are built. It corresponds in position to the Rocky Mountains, the one being the Western, the other the Eastern edge of the central portion of the entire area.

The crest of the Sierras is never entirely denuded of snow, although at the end of a long, dry summer, following an unusually dry winter, which we experienced this year, there are no heavy bodies of it except in the canyons on the Northern slopes or on the very highest peaks. The present season has been abnormally cool, hence more snow is to be encountered in the Yosemite Valley confines.

The Yosemite Valley is not, properly speaking, a valley in the strict sense of the word, which conveys the idea of a gentle depression with sloping sides, which the fingers of time have moulded out. The Yosemite is not in the least of that character. It is a great cleft or chasm which one might imagine to have been the work of some primeval god who took vengeance for some fancied wrong upon Mother Earth and implanted a blow with a gigantic fist. It should have been

called the Yosemite Gorge, which it properly is.

The Valley may be said to begin at the West, where the Bridal Veil Falls pour down over the Southern cliff, and to end at the conspicuous pillar or buttress of the Northern wall which is called Washington Column, at which point the canyons of the Merced River and Tenayo creek converge. Within these limits the valley is about six miles long and has an average width of about half a mile. Its general direction is East and West. The floor is remarkably level and lies at an elevation of 4,000 feet.

Everyone is struck at first sight by the curved, rim-like forms of the layers of rocks of which the abutting mountains are built. The most notable instance of this is on the Northern face of the wall at a point just to the West of Washington Column. Immense fractures and displacements of rock have here produced natural arches which are very remarkable in their vast span and deep erosion. Another example which leaves a vivid impression on the mind of the observer is the Southward-facing shoulder of the great rock which commands the entrance to the Valley and is called El Capitan.

Opposite El Capitan we have the spectacle of Bridal Veil Falls leaping over a sheer cliff of 620 feet at the lowest point in the Valley wall, where the upper course of the stream has followed a deep trough, the erosion of centuries. Adjacent, we will say, to El Capitan, we find the Three Brothers, and nearly opposite, on the Southern rim, Cathedral Spires. Further on to the North, Yosemite Falls, which were known to the world long before the greatness of Yosemite Valley was exploited. It is well entitled to bear the name, for nothing I have ever seen, not excepting Niagara, impresses one like this. Not even the best photographs I have seen, outside of the movies, come anywhere near giving one any idea of its wonders. Especially do I speak of its natural setting. And all of these accessories are of a character which augments the impression which the descent of such a large mass of water from such a height could not fail to produce.

Yosemite Falls is formed by a creek of the same name which is fed by melting snows almost exclusively and runs through its whole course of say ten miles over almost bare granite and rocks, its volume varying greatly at different times and seasons, according to the amount of snow remaining unmelted, the temperature of the air and the clearness or cloudiness of the weather. In the spring when the snow begins to melt with rapidity, the volume of water is very great. It is estimated that just at present the stage of water is about twenty feet in width, with a depth averaging two feet. The vertical height of the lip to the Falls, above the Valley, is about 2,600 feet. The lip or edge of the Falls is a great rounded mass of granite, polished to the last degree. The fall is not in one perpendicular sheet. There is first a virtual descent of 1,500 feet, when the water strikes on what seems to be a projecting ledge, but which is in reality a shelf or recess, almost a third of a mile back from the front of the lower portion of the cliff. From here the water finds its way in a series of cascades down a descent equal to 650 feet perpendicular, and then gives one final plunge of 400 feet. As the various portions of the Falls are nearly in one vertical plane, the effect of the whole is nearly as grand, and perhaps even more picturesque, than it would be if the descent were made in one leap from the top of the cliff to the level of the valley.

Following the Valley for about two miles above Yosemite Falls we find that the main portion seems to come to an end; that it suddenly branches

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out in three distinct but much narrower canyons, as they are called by Californians, each of which has some new wonders to disclose. The Merced River keeps to the middle of one of these, and its course is just about westerly. The North Dome, rising to 3,500 feet above the Valley floor, is one of those rounded masses of granite not common in the Sierra Nevada Range.

To the opposite, on the South wall, we have Vernal, and Nevada Falls. The former presents a succession of cascades of great beauty, but Nevada Falls is said, in every respect, to be one of the grandest in the known world, whether considered from its vertical height, the purity and volume of water which forms it, or the stupendous scenery by which it is environed. These falls are not quite perpendicular as there is near the summit a ledge of rock which receives a portion of the water and throws it off with a peculiar twist, adding to the general picturesque effect. Its height is 639 feet with an added 300 feet to the Merced River.

Every place which I have visited that has a setting of hills and valleys, has an Inspiration Point, and Yosemite is not to be outdone in this respect. One climbs over steep grades to get to it, but it is worth while, for it gives you a never to be forgotten view of the Valley, and on account of its accessibility is much more of a favorite stopping place than any I have seen, outside of filling stations and lunch counters.

Before the advent of the railroad and automobile, Congress created, in 1890, this notable primitive region, comprising 1124 square miles, but it was not until 1903, twenty-five years ago, that President Roosevelt invited John Muir to make an inspection of the tract for the purpose of making suggestions, many of which were adopted by Congress and for which action Uncle Sam has never had cause to regret.

Before I forget to speak of it altogether let me tell you that all the resorts in the Valley are operated on franchises obtained from the Government and are to a large degree regulated, especially as to quality of cuisine and excellence of sleeping accommodations, by Government representatives. There is an original registration charge of \$2 for each automobile, which is good for the entire season. Certain sections are reserved for campers, a privilege absolutely free, and you have the most efficient of police protection during your stay. Numerous small trading posts and gasoline stations are properly placed for public convenience. Recreation is found in the shaded grounds, with lovely pine, cedar and fir trees, bathing pools, shower and plunge baths. You are entertained by the stories of the rangers as you sit around the camps, in addition to which singing, music, radio, literary entertainments of various kinds are among free-will offerings.

Last night we were at beautiful Camp Curry. A scene amidst flowers and shrubs and trees, in a wild rugged region which was once inhabited exclusively by Indians. Here Nature has been lavish in her gifts of towering domes and thundering waters, imprinting indelible impressions upon the mind. The early morning hours, everywhere we know of, are the cream of time, but most of all is this so when you are camping out in the mountains. It is then even more than in the evening, that the profoundest peacefulness that is possible to us is realized, especially when you are not in a hurry. We have plenty of time and have agreed we would use it prodigally. While we are listening to the voices of the squirrels, jays and wood-peckers we are not burning gas, and when we amalgamate these various sounds with

the perfume of wild roses, lavender, geraniums and various wild flowers and shrubs, it almost makes us feel languid and immobile.

Right here I might say I do not know of any vegetable object that is more poetic or generous, in odor or appearance than the red fir and its cones. These latter velvety cylinders scattered over the forest spaces exude a perfume almost "spirituous."

I suppose we all in turn come into a feeling of indebtedness to the inventor of bacon. When I was catering I never cared much for it, but now twice daily it is the piece de resistance on our festival board. Yesterday we found some golden bantam sweet corn, far afield, partook of it freely at dinner last evening, and used the residue for corn fritters this morning. Did you ever try it to the accompaniment of wild flowers and pine trees, especially when fried in bacon fat? Fattening, to be sure, by why bother about calories when you are camping out?

There is a very interesting valley on the Tuolumne River, about sixteen miles from the Valley proper, and as we have been frequently warned that not to have visited it was a frank admission that we had seen little of Yosemite, we headed in that direction this morning. It is called the Hetch-Ketchy Valley, an Indian name, I presume. It is not only interesting on account of its beauty and grandeur of its scenery, but because it is in many respects almost an exact counterpart of the Yosemite Valley. It is not on quite so grand a scale as the latter, but if there was no Yosemite Hetch-Ketchy would be fairly entitled to world-wide fame. Hetch-Ketchy is about 4,000 feet above sea level; it is three miles long, East and West, but is divided into two parts by a spur of granite, which nearly closes it up in the center. In the spring the upper part of the valley is flooded and becomes a temporary lake, receding into a small, but respectable stream of palatable water. Here also is Hetch-Ketchy Falls, 1,700 feet high, and were they located anywhere else in the world would create some ruffle. In a later article I will tell you more about them, and some other worth while points of interest, notes concerning which I have prepared.

Alex. Taylor, for years a popular clerk at Hotel Kerns, Lansing, recently passed away in that city.

Mrs. H. W. Stegman, proprietress of the Nelson House, Ishpeming, has opened a fountain lunch and coffee shop, to be known as the Capitol. It will feature afternoon teas and function generally as a sort of headquarters for social activities.

Michigan newspapers inform me that a contract has been let for the construction of a 35 story hotel on the site of Hotel Tuller, Detroit. Maybe this is so. The last I heard of the project contemplated a 45 story building, which is evidence that the magnitude of the tale is not increased in the re-telling.

The Morrow Hotel, at Bad Axe, operated by Thourlby & Son, has recently been improved to the extent of the addition of hot and cold running water. The Morrow has an excellent reputation for quality and comfort and this recent improvement will add much to its attractiveness.

John Lackner, who was for ten years operator of the Everett Hotel, at Saginaw, passed away very suddenly with acute heart disease, at Corpus Christi, Texas, the other day. His hotel, the Everett, was demolished a short time since to make way for an office building.

W. A. Clark, who was for sixteen years the right hand man of the late

James R. Hayes, at the Wayne Hotel, in Detroit, is general manager of Hotel Nicolle, Minneapolis, a recent rebuilding of an old-time hostelry. He is reported to be making a wonderful success of the proposition. He will be remembered by old associates as having been connected with several hotel enterprises in Michigan.

Some hotel men are just beginning to discover that banquets, as a business proposition, are unprofitable. The entire culinary force of one's catering establishment is disorganized for several days prior to and also afterward and the guests themselves, naturally expecting too much, usually go away dissatisfied.

Hickman, the Los Angeles brutal child-murderer, sentenced to be hanged, which sentence was affirmed by the State supreme court, has again appealed to that body. All of these proceedings have cost a fortune for attorney and court fees, but really the heaviest toll is in decreased respect for courts and court procedures. Hickman had more than a fair trial. It was thoroughly demonstrated that he was sane and he confessed to the crime. Why should such fiends be granted new trials through some piffling technicality of the lawyers? Under the circumstances it would seem that the attorneys who are defending him have a more passionate addiction for publicity than for their duty toward the public and toward their profession. Hickman should have been hanged long ago.

All these stories you used to hear about going to Europe to save money will no longer stand the acid test. The bills which visiting Americans have to pay in Europe since the war would make a Florida hotel man blush to know himself as a piker. Rooms in shabby hotels at \$28 a night and meals that can only be met by a bond issue are the rule. Even Japan, along the tourist routes, has become very expensive. It seems to be a matter of religion in all foreign countries not to let an American get away with anything besides his return ticket.

J. P. Oberlin, who for years conducted Hotel Whiting, at Traverse City, and who more recently acquired the Hotel Delta, at Escanaba, has also just taken over the Ludington Hotel, in the same city, conducted for years by the Christies, father and son. Mr. Oberlin has announced that the name, the rates and the policies of the Ludington will remain unchanged and that George Turner, who has been associated with Mr. Oberlin in former enterprises, will be the new manager. Few men in the peninsula have as wide an acquaintance with the traveling public as James Christie. The Ludington has been a favorite resort for traveling salesmen for a half-century. He will be missed from Michigan hotel circles if he should decide to retire permanently. Mr. Oberlin, however, is well qualified to continue the policies established by his predecessor and there is little doubt but what the administration of the two institutions, the Delta and Ludington, will meet with the unqualified approval of the public.

Ralph Lorenz, who for some years has conducted the Plymouth Hotel, Plymouth, has been given the management of the Roosevelt, recently constructed in that thriving little city, and I presume will function in a dual capacity—running them both. Mr. Lorenz is an experienced caterer, which is much to his advantage in a suburban location like Plymouth.

Frank S. Verbeck.

Michigamme, Aug. 3—I have been a subscriber to your magazine for a number of years and always will be.

In looking over your last issue I notice an article written by a Mr. Verbeck, in which he states that in his opinion Al Smith will not receive the votes of the delegates to the Houston convention in the coming election. I would like to ask him from what source he gets his information. Here in the Upper Peninsula, the most rockribbed Republican territory in the U. S., straw votes have been taken in several cities by the Daily Mining Journal and the result shows Hoover and Smith running neck and neck. Will Mr. Verbeck please explain this. If straw votes are any sign Smith will have a walk-over. I would also like to ask Mr. Verbeck why the bootleggers seem to be nearly all for Hoover. The reason is obvious. They are making money out of prohibition. The distillers and brewers on the opposite side of the St. Clair river are also for Hoover. Millions of dollars of U. S. money are flowing into Canada and into the pockets of bootleggers which ought to flow into the U. S. Treasury and, if it could be all summed up, I believe it would equal a sum annually which would give us concrete roads from Michigan to Timbuctoo. I am not writing a political essay, nor prophesying the result of the coming election, but if Smith is defeated he can thank the bootleggers for it.

C. F. Sundstrom.

From a Ludington Standpoint.

Ludington, Aug. 6—Enclosed find our check for \$3 to renew our subscription to the Michigan Tradesman.

To say the least we certainly do enjoy the Tradesman, and we would not know how to spend the week that did not bring its issue of your paper.

As to the chain store situation, we believe you are to be the Moses who is to lead the grocerman out of bondage into the Promised Land. You certainly have given them hades. We hope you keep it up, because you'll win yet. You'll make them so ashamed of themselves for defrauding the public that they'll sell out.

We thank you for your interest in the independent grocer and bespeak for you the choicest blessings of God and man on your life and labors.

Gibbs Cash & Carry Grocery.

John I. Bellaire, of Manistique, writes as follows: "I trust you will overlook my delay in renewing my subscription to your most valuable paper. I have taken this paper now for over thirty-five years and the benefits and helps I have received through its columns cannot be estimated in dollars and cents."

Samuel R. Evans, living at 636 Paris avenue, city, renews his subscription to the Tradesman and writes: "See that I don't miss one copy, please."



**Luxurious
Comfort,
Appetizing
Meals,
Reasonable
Rates,**

and Finest Mineral Bath Department in the country, are just a few of the reasons for the popularity of West Michigan's finest hotel.

We invite the patronage of business men and pleasure-seekers.

**Hotel Whitcomb
and Mineral Baths**
St. Joseph, 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.
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A Money-making Drug Store—And Why

Retail druggists who are successful as well as those who are having trouble consult the Druggists' Research Bureau. The following discussion relates to a statement submitted by a successful pharmacist.

The way to calculate the profit your business earned during 1927 is as follows:

Sales ----- \$23,458.57
Merchandise bought ----- 13,825.75

This leaves a gross margin \$ 9,632.82

In calculating this gross margin, however, it is well to keep the following facts in mind. The only figure you give is the cost of the merchandise which you purchased during 1927. This may or may not be the cost of the merchandise which you sold during 1927. For example, you may have started the year with a stock of merchandise worth \$9,000 and bought during the year \$14,000 worth of merchandise, and at the end of the year your inventory might show that you had left \$7,000 worth of merchandise. This means that you sold not only the merchandise which you bought during the year but also \$2,000 of the stock which you had on hand at the beginning of the year. If you were to calculate your gross margin on the basis of your purchases during the year you can see it would give you a figure which would show the merchandise cost lower than it actually was. On the other hand, conditions might cause your inventory from one year end to the next to increase. Therefore, a calculation of your gross margin on this basis would show merchandise costs which were higher than they actually were. Whenever an inventory tends to increase it is also a warning to enquire carefully into the cause, because naturally the smaller the stock with which you can do a satisfactory business the greater your return upon your investment.

As a matter of fact, however, in a well managed store the tendency is for inventory to remain at a fairly constant level. I have assumed this to be true in your store, but it is always well to check this presumption with an actual physical inventory at regular intervals. No doubt you are doing this at least once a year.

From the gross margin on the \$9,632.82 you paid expenses, according to your statement of \$3,552.73. In addition you have credited yourself with a salary of \$1,500 a year. Am I right in presuming that neither of these items includes a charge for the rental value of the rooms occupied by the store? This also is a legitimate oper-

ating expense which should be charged against the store because if you were not occupying these rooms to conduct your own business, you would be renting them to somebody else and receive from them a cash rental just as you are doing now with the other parts of your building. Judging by the volume of business that you do and the rentals you receive from the other parts of the building it seems to me that \$600 a year or \$50 a month would be little enough to charge against the store as rental for the value of the quarters it occupies.

You may question the validity of this additional deduction because after all the profits the business earns eventually comes to your pocket anyway. The point is, however, that in measuring the profitability of your business it should be made to bear the expenses which are a legitimate charge against it, because if it will not earn sufficient to pay them the enterprise is of doubtful value.

Adding to the \$3,552.73 expenses you have incurred, the \$1,500 salary of your own and a rental charge of \$600 a year the total expenditures of the business amount to \$5,652.73. Deducting this from the gross margin, which you remember is the difference between sales and the cost of goods you sold, we find there remains a profit from the conduct of the business of \$3,980.09.

It is a pleasure to congratulate you upon the splendid success you are having in the conduct of your business. Analyzing the reasons for the success you have had we find these are two basic causes. The first is the fact that you have successfully kept your merchandise costs at a level which is low enough to permit a satisfactory profit. Your merchandise costs average just a little less than 59 per cent. of sales. You may realize how successful you are when you know that many successful stores have merchandise costs running from 64 to 68 per cent. The reasons that merchandise costs can be kept at a low level in your store are probably as follows:

1. Purchase of a minimum of slow selling items.
2. Minimum waste and loss of stock purchased.
3. Taking advantage of cash discounts.
4. Selling merchandise at higher prices.

In addition to these, the other cause for the profitability of your business lies in your success in keeping expenses at a low level. The total of these, including your own salary allowance and the rental item which I just mentioned is 24 per cent. It seems to me that a salary of \$45 to \$50 a week would be a much more equitable drawing account for your own services in the conducting of the store. I am sure that you could not hire anybody to manage the store for you for what you are now allowing yourself. There may be, however, other reasons for your choosing to draw this small amount but in measuring the profitability of your business it would be well to presume a larger drawing amount for your work in managing the store.

The turnover of the merchandise stock in your store averaged last year 1.9 times. This figure is calculated by dividing your stock inventory (\$7,231) into the cost of the merchandise which was sold during the year (\$13,825.75). That is the only point in the conduct of your business which might be questioned. It may be that it would be possible for you to do the same amount of business that you do now without such a large stock. At least other stores situated somewhat similarly to yours have been able to do so. On the other hand it is well to remember that a careless reduction of stock might not only lose your sales but increase the cost of the merchandise that you sell and thus lose your profits in two directions. I do suggest, however, that you constantly try to keep stock at the lowest possible level which will permit maximum sales. The reason that turnover is so important is simply this. Turnover is the rate at which sales are made and consequently the rate at which profits are earned. Therefore the faster the turnover, the faster the rate at which profits are earned.

A Money-losing Drug Store—And Why

Extraordinary expenses are stealing all of the profits of the drug store, the financial statement of which is discussed in this article. This important discovery was made by grouping and studying operating cost figures.

It is equally as important to group and study sales figures. This is what the Druggists' Research Bureau is now doing in its toilet goods stock simplification census. Every retail druggist should fill out and submit to the Bureau a census of his toilet goods stock. Census forms may be secured from the salesmen of wholesale druggists or direct from the Druggists' Research Bureau, 51 Maiden Lane, New York City. The analysis of the store referred to follows:

We have looked over the statement of your business during 1927 and find the following facts. The cost of goods sold is figured as you have done it. That is to say:

Inventory Dec. 31, 1926 cost \$ 5,755.97
Mdse. purchased during year 10,518.26
Total mdse. handled ----- 16,274.23
Less inventory Dec. 31, 1927 5,500.00

Cost of mdse. sold is ----- \$10,774.23

However it is customary to deduct the discounts that your business earned during 1927 which are a total of \$171.16. On the other hand the usual practice is to add freight, express and cartage on incoming merchandise to the cost of merchandise. The reason is that the actual cost of merchandise is the cost of having it in the store ready to sell. Making this addition and deduction the actual cost of merchandise sold in 1927 becomes \$10,800.08.

Your expenses you have listed as follows:

Rent ----- \$ 480.00
Water, light, heat, power,
telephone ----- 409.07
Int. paid and allowances ---- 656.00

Salaries (except owner's) -- 1,090.88
Owner's salary ----- 2,737.82
Taxes and insurance ----- 200.60
Other expenses ----- 259.48
Advertising ----- 636.85
Depreciation of fixtures ---- 175.73
Supplies ----- 266.48

Total ----- \$6,912.91

Total income from sales in 1927 was \$17,361.59. Adding the cost of the merchandise sold to the expenses incurred during the year the total is \$17,712.99, thus creating a loss on the year's business of \$361.40. In other words for every dollar you received during the year you paid out \$1.02.

Turning now to the causes for this loss we find first that the cost of the merchandise which was sold in the store during the year averaged 62.2 per cent. of sales. This is excellent. In fact many successful stores have merchandise costs ranging from 65 to 67 per cent. and sometimes higher.

The only cause therefore to which the losses incurred by the business in 1927 can be attributed is the expenses which were charged against the business. They amounted to 39.8 per cent. of sales, which is inordinately high for a drug store. The largest expense item in the conduct of a retail drug store is salaries. They usually average 12 to 20 per cent. of sales. In your store the total payment for salaries, including proprietor's salary, was 21.9 per cent. This is not unusual for a small store because the tendency is for proportionate expenses for salaries to be higher in a small store. The reason is that the larger stores employing a number of people, have opportunities to make savings in salaries which are not possible in a small store operated entirely by one or two men. For instance, a store which has sufficient soda fountain business to justify the employment of a boy steadily can obtain the boy for \$12 to \$25 a week. On the other hand in a one man store, in which this one man does all the work at a salary of say \$40 a week, the result is that whatever time he devotes to the soda fountain is \$40 a week time instead of the much smaller salary which would be necessary if the business were large enough to justify the employment of a boy or young man full time at the soda fountain.

The rental charge of the store is entirely reasonable for the amount of business which it does. The cause for the unprofitable showing of the business is therefore in the other items. It would be well to scrutinize them carefully to make sure that full value is received for every dollar which is paid for the various other expenses. For instance, interest payments make quite a burden for the business to carry, indicating that it is being operated on too small a portion of working capital of its own. Even such an item as water, light, heat and telephone is twice as high as it is in other stores similarly situated. It would be well also to inquire if full value is being received for the advertising expenditures. The expenditures of the most successfully advertised drug stores run from 1 or 2 per cent. of sales. This

does not mean necessarily that you are spending too much money for advertising. It means simply that for your present expenditures in advertising you are not getting the sales that you should.

You are in a position to determine, of course, which of the present expenditures can be reduced. My suggestion simply is that thousands of stores over the country which must be operating under conditions similar to yours are able to conduct their businesses successfully with a total expense of 24 to 28 per cent. Is it not reasonable to presume, therefore, that your own business could be operated successfully on a much smaller proportionate expense? It is needless for me to detail how such a saving would increase the profitability of the business. For instance, even if the expenses were as high as 30 per cent. of sales, which is quite high, and merchandise costs in your store were to remain at their present level the business would earn a profit of 8 per cent. of sales, a total of \$1,300 to \$1,400 instead of its present loss. This presumes no change in the proprietor's present salary or in the other salary and rental expenses of the business—simply a reduction or greater effectiveness in the money spent in other ways in the conduct of the business.

Counteracting Poison-gas.

The Paris Academy of Medicine has adopted the following formula for a solution for use against poisonous gases: "Hypo," 1 kilo.; carbonate-of-soda

crystals, 200 grams; glycerin, 150 grams; water, 800 grams.

Nasal Balm.

Menthol	0.25
Phenol	0.175
Thymol	0.125
Eucalyptol	0.125
Ol. anisi	0.075
Paraff. moll. alb.	ad 100

Influenza Mixture.

Feverish Cold Mixture.

Sod. salicyl.	
Pot. citr.	aa. 80 grs.
Tr. capsici	2 ozs.
Acet. rub. idaci	2 ozs.
Aq. chlorof.	ad 4 ozs.

Chest Vapor Rub.

Ol. camph. essent.	1
Ol. cajuput.	0.2
Menthol	0.1
Ol. eucalypt.	0.1
Vaselin. alb.	10

Medicinal Snuff.

Menthol	4
Ac. boric	30
Sacch. lact.	20
Magn. carb.	40
Perfume	q.s.

Reducing Perles.

Ext. Fuc. Vesic	4 grs.
Fel. Bovin. Exs.	3 grs.
Aloin.	1/32 gr.
Ol. Caryophyll.	1/32 gr.

Influenza Powder.

'Flu Powder

Ac. acetylsalicyl.	5 grs.
Quin. sulph	1 gr.
Pulv. cinnam.	2 grs.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed	1 35@1 50	Belladonna	@1 44
Boric (Powd.)	10 @ 20	Cubebs	6 50@6 75	Benzoin	@2 23
Boric (Xtal)	15 @ 25	Eigeron	6 00@6 25	Benzoin Comp'd.	@2 40
Carbolic	38 @ 44	Eucalyptus	1 25@1 50	Buchu	@2 16
Citric	53 @ 70	Hemlock, pure	2 00@2 25	Cantharides	@2 52
Muriatic	3 1/2 @ 8	Juniper Berries	4 50@4 75	Capsicum	@2 23
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Catechu	@1 44
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cinchona	@2 16
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Colchicum	@1 80
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	@2 76
Ammonia		Lavender Gar'n	85@1 20	Digitalis	@2 04
Water, 26 deg.	06 @ 16	Lemon	5 00@5 25	Gentian	@1 35
Water, 18 deg.	05 1/2 @ 13	Linseed, raw, bbl.	@ 83	Guaiaac	@2 28
Water, 14 deg.	04 1/2 @ 11	Linseed, boiled, bbl.	@ 86	Guaiaac, Ammon.	@2 01
Carbonate	20 @ 25	Linseed, bld less	93@1 06	Iodine	@1 25
Chloride (Gran.)	09 @ 20	Linseed, raw, less	90@1 03	Iodine, Colorless	@1 50
Balsams		Mustard, arifil. oz.	@ 35	Iron, Clo	@1 56
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Kino	@1 44
Fir (Canada)	2 75@3 00	Olive, pure	4 00@5 00	Myrrh	@2 52
Fir (Oregon)	65@1 00	Olive, Malaga,		Nux Vomica	@1 80
Peru	3 00@3 25	yellow	2 85@3 25	Opium	@5 40
Tolu	2 00@2 25	green	2 85@3 25	Opium, Camp.	@1 44
Barks		Orange, Sweet	12 00@12 25	Opium, Deodorz'd	@5 40
Cassia (ordinary)	25 @ 30	Origanum, pure	1 00@1 20	Rhubarb	@1 92
Cassia (Saigon)	50 @ 60	Origanum, com'l	@2 50	Paints	
Sassafras (pw. 60c)	@ 50	Pennyroyal	3 50@3 75	Lead, red dry	13 1/4 @13 1/4
Soap Cut (powd.)	20 @ 30	Peppermint	5 50@5 75	Lead, white dry	13 1/4 @13 1/4
35c	20 @ 30	Rose, pure	13 50@14 00	Lead, white oil	13 1/4 @13 1/4
Berries		Rosemary Flows	1 25@1 50	Ochre, yellow bbl.	@ 2 1/2
Cubeb	@1 00	Sandewood, E.		Ochre, yellow less	3 @ 6
Fish	@ 25	I.	10 50@10 75	Red Venet'n Am.	3 1/2 @ 7
Juniper	10 @ 20	Sassafras, true	1 75@2 00	Red Venet'n Eng.	4 @ 8
Prickly Ash	@ 75	Sassafras, art'l	75@1 00	Petty	5 @ 8
Extracts		Spearmint	8 00@8 25	Whiting, bbl	@ 4 1/2
Licorice	60 @ 65	Sperm	1 50@1 75	Whiting	5 1/2 @10
Licorice, powd.	60 @ 70	Tany	7 00@7 25	L. H. P. Prep.	2 90@3 05
Flowers		Tar USP	65 @ 75	Rogers Prep.	2 90@3 05
Arnica	1 75@1 85	Turpentine, less	67 @ 89	Miscellaneous	
Chamomile (Ged.)	@ 40	Turpentine, bbl.	@ 60	Acetanalid	57 @ 75
Chamomile Rom.	@ 50	Wintergreen,		Alum	08 @ 12
Gums		leaf	6 00@6 25	Alum, powd and	
Acacia, 1st	50 @ 55	Wintergreen, sweet	3 00@3 25	ground	09 @ 15
Acacia, 2nd	45 @ 50	birch	75 @1 00	Bismuth, Subni-	
Acacia, Sorts	20 @ 25	Worm Seed	5 50@5 75	trate	2 83@3 08
Acacia, Powdered	35 @ 40	Wormwood	20 00@20 25	Borax xtal or	
Aloes (Barb Pow)	25 @ 35	Potassium		powdered	05 @ 13
Aloes (Cape Pow)	25 @ 35	Bicarbonate	35 @ 40	Cantharides, po.	1 50@2 00
Aloes (Soc. Pow.)	75 @ 80	Bichromate	15 @ 25	Calomel	2 72@2 82
Alofoetida	50 @ 60	Bromide	69 @ 85	Capsicum, pow'd	62 @ 75
Am.	75 @ 100	Bromide	54 @ 71	Carmine	7 00@7 50
Campor	85 @ 90	Chlorate, gran'd	23 @ 30	Cassia Buds	30 @ 35
Guaiaac	@ 70	Chlorate, powd.		Cloves	40 @ 50
Guaiaac, pow'd	@ 70	or Xtal	16 @ 25	Chalk Prepared	14 @ 16
Kino	@1 25	Cyanide	30 @ 90	Chloroform	53 @ 66
Kino, powdered	@1 25	Iodide	4 56@4 75	Chloral Hydrate	1 20@1 50
Myrrh	@1 35	Permanganate	20 @ 30	Cocaine	12 85@13 50
Myrrh, powdered	@1 35	Prussiate, yellow	35 @ 45	Cocoa Butter	65 @ 90
Opium, powd.	19 65@19 92	Prussiate, red	@ 70	Corks, list, less	30-10 to 40-10
Opium, gran.	19 65@19 92	Sulphate	35 @ 40	Copperas	23 @ 10
Shellac	75 @ 90	Roots		Copperas, Powd.	4 @ 10
Tragacanth, pow.	@1 75	Alkanet	30 @ 35	Corrosive Sublm	2 25@2 30
Tragacanth	2 00@2 35	Blood, powdered	40 @ 45	Cream Tartar	35 @ 45
Turpentine	@ 30	Calamus	35 @ 75	Cuttle bone	40 @ 50
Insecticides		Elecampane, powd.	25 @ 30	Dextrine	6 @ 15
Arsenic	08 @ 20	Gentian, powd.	20 @ 30	Dover's Powder	4 00@4 50
Blue Vitriol, bbl.	@ 08	Ginger, African,		Emery, All Nos.	10 @ 15
Blue Vitriol, less	09 1/2 @17	powdered	30 @ 35	Emery, Powdered	@ 15
Bordea, Mix Dry	12 @ 26	Ginger, Jamaica,		Epsom Salts, bbls.	@ 05
Hellebore, White		powdered	60 @ 65	Epsom Salts, less	3 1/2 @ 10
powdered	18 @ 30	Golden seal, pow.	45 @ 60	Ergot, powdered	@ 4 00
Insect Powder	42 1/2 @ 50	Ipecac, powd.	@ 50	Flake, White	15 @ 20
Lead Arsenate Po.	13 1/2 @30	Licorice	35 @ 40	Formaldehyde, lb.	11 1/2 @ 30
Lime and Sulphur		Licorice, powd.	20 @ 30	Gelatin	@ 90
Dry	08 @ 22	Oris, powdered	30 @ 40	Glassware, less 55%	
Paris Green	24 @ 42	Poke, powdered	35 @ 40	Glassware, full case 60%.	
Leaves		Rhubarb, powd.	@1 00	Glauber Salts, bbl.	@02 1/2
Buchu	@1 05	Rosinwood, powd.	@ 50	Glauber Salts less	04 @ 10
Buchu, powdered	@1 10	Sarsaparilla, Hond.		Glue, Brown	20 @ 30
Sage, Bulk	25 @ 30	ground	@1 10	Glue, Brown Grd	16 @ 22
Sage, 1/4 loose	@ 40	Sarsaparilla, Mexic.	@ 60	Glue, White	27 1/2 @ 35
Sage, powdered	@ 35	Squills	35 @ 40	Glue, white grd.	25 @ 35
Senna, Alex.	50 @ 75	Squills, powdered	70 @ 80	Glycerine	20 @ 40
Senna, Tinn. pow.	30 @ 35	Tumeric, powd.	20 @ 25	Hops	75 @ 95
Uva Ursi	20 @ 25	Valerian, powd.	@1 00	Iodine	6 45@7 00
Oils		Seeds		Iodoform	8 00@8 30
Almonds, Bitter,		Anise	@ 35	Lead Acetate	20 @ 30
true	7 50@7 75	Anise, powdered	35 @ 40	Mace	@ 1 50
Almonds, Bitter,		Bird, 1s	13 @ 17	Mace, powdered	@1 60
artificial	3 00@3 25	Canary	10 @ 16	Menthol	7 50@8 00
Almonds, Sweet,		Caraway, Po. 30	25 @ 30	Morphine	12 83@13 98
true	1 50@1 80	Cardamon	@3 00	Nux Vomica	@ 30
Almonds, Sweet,		Coriander pow.	40 @ 25	Nux Vomica, pow.	15 @ 25
imitation	1 00@1 25	Dill	15 @ 20	Pepper, black, pow	57 @ 70
Amber, crude	1 25@1 50	Fennel	35 @ 50	Pepper, White, pw.	75 @ 85
Amber, rectified	1 50@1 75	Flax	7 @ 15	Pitch, Burgudry	20 @ 25
Anise	1 25@1 50	Flax, ground	7 @ 15	Quassia	12 @ 15
Bergamont	9 00@9 25	Foenugreek, powd.	15 @ 25	Quinine, 5 oz. cans	@ 59
Cajeput	2 00@2 25	Hemp	8 @ 15	Rochelle Salts	28 @ 40
Cassia	5 00@5 25	Lobelia, powd.	@1 60	Sacharine	2 60@2 75
Castor	1 55@1 80	Mustard, yellow	17 @ 25	Salt Peter	11 @ 22
Cedar Leaf	2 00@2 25	Mustard, black	20 @ 25	Seidlitz Mixture	30 @ 40
Citronella	1 00@1 20	Poppy	15 @ 30	Soap, green	15 @ 30
Cloves	2 00@2 25	Quince	1 25@1 50	Soap mott cast	@ 25
Coconut	27 1/4 @ 35	Sabadilla	45 @ 50	Soap, white Castile,	
Cod Lievr	2 00@2 45	Sunflower	12 @ 18	case	@15 00
Croton	2 00@2 25	Worm, American	30 @ 40	Soap, white Castile	
		Worm, Levant	6 50@7 00	less, per bar	@1 60
Tinctures		Seeds		Soda Ash	3 @ 10
Aconite	@1 80	Anise	@ 35	Soda Bicarbonate	3 1/2 @ 10
Aloes	@1 56	Anise, powdered	35 @ 40	Soda, Sal	02 1/2 @ 08
Arnica	@1 50	Bird, 1s	13 @ 17	Spirits Camphor	@1 20
Acafoetida	@2 28	Canary	10 @ 16	Sulphur, roll	3 1/2 @ 10

DRUG STORES AND DEPARTMENT STORES—

The demand for Seely's Parisian Balm is increasing daily. Anticipate our big advertising campaign by stocking Parisian Balm now.

The Seely Manufacturing Co.

Quality products for more than 60 years
1900 JEFFERSON AVE., E. DETROIT, MICHIGAN

CARBONATED SOFT DRINKS

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

Ginger Ale, Carbonated— Ready to Serve

	Less Case Doz.	Case
Cliquot Club, 15 1/2 oz., 2 doz. in case	\$1.75	\$3.35
Cliquot Club (Dry) 15 1/2 oz., 2 doz. in case	1.75	3.35
Canada Dry (Pale) 12 oz., 48 to case	2.05	7.40
Canada Dry (Pale) 12 oz., 48 to cases, 5 case lots		7.30
Canada Dry (Pale) 12 oz., 48 to case, 10 case lots		7.20
Canada Dry (Pale) 12 oz., 1 doz. to case	1.85	
Canada Dry, (Pale) 6 oz. Size, 100 to case	1.75	12.50
Cantrell & Cochrane's 16 oz., 2 doz. to case	2.40	4.50
Cantrell & Cochrane's (Pale) 12 1/2 oz., 5 doz. to case	2.40	11.25
Vernor's 15 1/2 oz., 2 doz. to case	2.00	3.50
Vernor's 24 oz., 1 doz. to case	2.60	2.40
Vernor's 24 oz., 1 doz. to case, 5 cases, \$2.35 case; 10 cases		2.25
White Rock, 12 oz., 2 doz. to case	2.00	3.75
White Rock, 1 1/2 Pins, 2 doz. to case	2.60	5.00
White Rock, Nips, 100 to case	1.20	9.00
White Rock (Pale Dry) Quarts, 2 doz. case	3.20	5.75
White Rock (Pale Dry) Pints, 50 to case	2.10	7.50
White Rock (Pale Dry) Pints, 1 doz. to case	2.10	
White Rock (Pale Dry) Splits 100 to case	1.65	12.25
12 oz., 2 doz. to case	\$2.25	\$4.00
7 oz., 4 doz. to case	1.35	5.00
12 oz., 3 case Lots \$3.95 case; 5 case \$3.90 case; 10 cases		3.85

Hazeltine & Perkins Drug Company
MANISTEE Michigan GRAND RAPIDS

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

Pork
Smoked Hams
Post Toasties

DECLINED

AMMONIA

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



APPLE BUTTER

Quaker, 24-12 oz. doz. 2 25
Quaker, 12-38 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

BROOMS

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

BRUSHES

Solid Back, 8 in. 1 60
Solid Back, 1 in. 1 75
Pointed Ends 1 25

SHOES

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

BUTTER COLOR

Dandelion 2 85

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.8
Paraffine, 6s 14.7
Paraffine, 12s 14.7
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 40@3 90
Apricots, No. 10 8 50@11 00
Blackberries, No. 10 7 50
Blackberries, 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. 2 2 75
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. 2 25@2 60
Peaches, 10 8 50
Pineapple, 1 sil. 1 35
Pineapple, 2 sil. 2 45
P'apple, 2 br. sl. 2 25
P'apple, 2 br. sl. 2 40
P'apple, 2 1/2, sil. 3 00
P'apple, 2, cru. 2 60
Pineapple, 10 cru. 9 00
Pears, No. 2 3 00
Pears, No. 2 1/2 3 85
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 25
Clam Ch., No. 2 2 75
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1/2 2 25
Finnan 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
Sardines, 1/4 Oil, k'less 5 60
Sardines, 1/4 Smoked 6 75
Salmon, Red Alaska 3 00
Salmon, Med. Alaska 2 40
Salmon, Pink Alaska 2 25
Sardines, 1m. 1/2, ea. 10@23
Sardines, 1m., 1/2, ea. 25
Sardines, Cal. 1 35@2 25
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/4, Curtis, doz. 2 25
Tuna, 1/2 Blue Fin 2 30
Tuna, 1s. Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 2 30
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned 2 10
Beef, No. 1, Roast 2 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, 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 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, 13 oz. 1 05
Freemont, No. 2 1 25
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 90
Van Camp, med. 1 15

CANNED VEGETABLES

Asparagus
No. 1, Green tips 3 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 65@1 75
W. Beans, 10s 7 50
Green Beans, 2s 1 65@2 25
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 1 18
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 25
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 2 1 35
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 10 8 00@10 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole 2 15
Okra, No. 2, cut 1 75
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels 33
Mushrooms, Choice, 8 oz. 45
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. 1 65
Peas, No. 2, Sift. 1 85
June
Peas, No. 2, Ex. Sift. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 25@1 60
Pumpkin, No. 10 4 00@4 75
Pimentos, 1/4, each 12@14
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 25@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60@1 90
Spinach, No. 3 2 25@2 50
Spinach, No. 10 6 50@7 00
Tomatoes, No. 2 1 20@1 30
Tomatoes, No. 3, 1 90@2 25
Tomatoes, No. 10 6 00@7 50

CATSUP

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 8s 1 35
Paramount, 24, 16s 2 25
Sniders, 8 oz. 1 75
Sniders, 16 oz. 2 55
Quaker, 8 oz. 1 25
Quaker, 10 oz. 1 40
Quaker, 14 oz. 1 90
Quaker, Gallon Glass 12 00
Quaker, Gallon Tin 8 00

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

CHILI SAUCE

Snider, 16 oz. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 2 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. 40
Chocolate Apples 65
Pastilles, No. 1 12 60
Pastilles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastilles 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
1/4 lb. Pastilles 3 40
Langues De Chats 4 80

CHOCOLATE

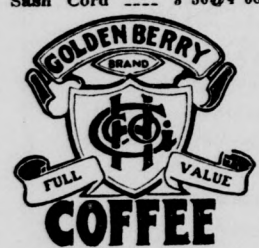
Baker, Caracas, 1/4s 37
Baker, Caracas, 1/2s 35

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
Bralded, 50 ft. 2 25
Sash Cord 3 50@4 00



HUME GROCER CO.
ROASTERS
MUSKEGON, MICH.

COFFEE ROASTED

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



Nat. Gro. Co. Brands
Lighthouse, 1 lb. tins 48
Pathfinder, 1 lb. tins 43
Table Talk, 1 lb. cart. 41
Square Deal, 1 lb. cart. 38
Above brands are packed in both 30 and 50 lb. cases.
Coffee Extracts
M. Y., per 100 12
Frank's 50 pkgs. 4 25
Hummel's 50 1 lb. 10 1/2
CONDENSED MILK
Leader, 4 doz. 7 00
Eagle, 4 doz. 9 00

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40
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 00
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
10c Johnson Cigar 75 00
Worden Grocer Co. Brands
Airedale 35 00
Havana Sweets 35 00
Hemeter Champion 37 50
Canadian Club 35 00
Little Tom 37 50
Tom Moore Monarch 75 00
Tom Moore Panetris 65 00
T. Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Astor Foil 75 00
Webster Knickbocker 95 00
Webster Albany Foil 95 00
Bering Apollos 95 00
Bering Palmitas 115 00
Bering Diplomatica 115 00
Bering Delioses 120 00
Bering Favorita 135 00
Bering Albas 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

Pineapple Fudge 22
Italian Bon Bons 17
Banquet Cream Mints 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'dies 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 3 50

Macaroni

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

Bulk Goods

Elbow, 20 lb. 07 1/2
Egg Noodle, 10 lbs. 14

Pearl Barley

Chester 4 50
0000 7 00
Barley Grits 5 00

Sage

East India 10

Taploca

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

FLAVORING EXTRACTS

JENNINGS'

PURE

FLAVORING

EXTRACT

Vanilla and

Lemon

Same Price

1 oz. 1 25
1 1/2 oz. 1 80
2 1/2 oz. 3 00
3 1/2 oz. 4 20
2 oz. 2 75
4 oz. 5 00
8 oz. 9 00
16 oz. 15 00

3 1/2 oz.

At It 56 Years.

Jiffy Punch

3 doz. Carton 2 25
Assorted flavors.

FLOUR

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

FRUIT CANS

F. O. B. Grand Rapids

Mason

Half pint 7 50
One pint 7 75
One quart 9 10
Half gallon 12 15

Ideal Glass Top.

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



JENNINGS'

The Original

Condensed

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

GELATINE



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

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz.	35
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

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

Safety Matches

Quaker, 5 gro. case	4 50
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MOLASSES

Molasses in Cans

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

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	60
Peanuts, Spanish,	125 lb. bags
Filberts	32
Pecans Salted	89
Walnuts	57

MINCE MEAT

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

OLIVES

5 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 25
26 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	2 90
Quart Jars, Plain, doz.	5 25
1 Gal. Glass Jugs, Pla.	1 50
5 Gal. Kegs, each	7 50
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuff., doz.	2 55
9 1/2 oz. Jar, Stuff., doz.	8 50
1 Gal. Jugs, Stuff., ds.	3 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 do. in case	
15 lb. pails	
25 lb. pails	

PETROLEUM PRODUCTS.

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

ISO-VIS MOTOR OILS

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



Iron Barrels

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



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

PICKLES

Medium Sour	
5 gallon, 400 count	4 75
Sweet Small	
16 Gallon, 3300	28 75
5 Gallon, 750	9 00

Dill Pickles

Gal. 40 to Tin, doz.	9 25
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PIPES

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

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef	
Top Steers & Heif.	22
Good Strs & H'f.	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	24
Shoulders	20
Spareribs	14
Neck bones	06
Trimnings	15

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 1/4
50 lb. tubs	advance 1 1/4
20 lb. pails	advance 1 1/4
10 lb. pails	advance 1 1/4
5 lb. pails	advance 1 1/4
3 lb. pails	advance 1 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.	@29
Hams, Cer., Skinned	@28
16-18 lb.	@28
Ham, dried beef	@44
Knuckles	@44
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @22
Boiled Hams	@35
Mixed Hams	@20
Bacon 4/6 Cert.	24 @32

Beef

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

Liver

Beef	20
Calf	65
Pork	10

RICE

Fancy Blue Rose	05 1/4
Fancy Head	07

ROLLED OATS

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

RUSKS

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

SALERATUS

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

COD FISH

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

HERRING

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

Lake Herring

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

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

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

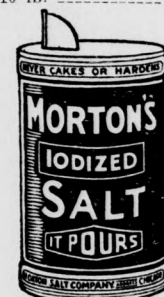
STOVE POLISH

Blackne, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 35
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 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
28 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50



Per case, 24, 2 lbs.	3 40
Five case lots	2 30
Iodized, 24, 2 lbs.	2 40



BORAX

Twenty Mule Team	
24, 1 lb. packages	3 25
48, 10 oz. packages	4 35
96, 1/4 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
Grma 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
Triby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

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

SPICES

Whole Spices	
Allspice, Jamaica	---- @25
Cloves, Zanzibar	---- @33
Cassia, Canton	---- @22
Cassia, 5c pkg., doz.	@40
Ginger, African	@19
Ginger, Cochin	---- @25
Mace, Penang	1 39
Mixed, No. 1	@32
Mixed, 5c pkg., doz.	@45
Nutmegs, 70@90	@53
Nutmegs, 105-1 10	@59
Pepper, Black	@46

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 31.—In the matter of Harry P. Lovell, Bankrupt No. 3440, the trustee has filed his first report and an order for the payment of expenses of administration has been made. The property was sold on June 7 to James Silk, of Detroit, for \$685. The sale was at public auction and confirmed by the referee.

July 31. On this day were received the petition, adjudication and reference in the matter of Harold J. Ringold, Bankrupt No. 3499. No schedules have been filed and therefore no list of creditors can be given until the filing of the schedules by the bankrupt. When the schedules are filed the proper information will be given here. The bankrupt is a resident of Grand Rapids.

July 23. On this day was held the first meeting of creditors in the matter of Gerald B. Hoffmaster, Bankrupt No. 3426. The bankrupt was present in person and represented by attorney Clyde W. Ketcham. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Vernon McCarty, Bankrupt No. 3475. The bankrupt was present in person and represented by attorneys Renihan & Lilly. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Philip S. Grier, Bankrupt No. 3476. The bankrupt was present in person and represented by attorneys Person, Marshall & Palm. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

Aug. 1. On this day was received the schedules, order of reference, adjudication and appointment of receiver in the matter of Patrick B. McKenzie, Bankrupt No. 3500. The bankrupt is a resident of Muskegon, and has operated an oil and gas station at that city. The schedules list assets of \$2,450.97, including policies of insurance, and liabilities of \$2,701.46. A first meeting of creditors will be called promptly and note of the same made here. A list of the creditors of the bankrupt is as follows:

Sinclair Refining Co., Chicago	\$897.10
General Cigar Co., Chicago	2.68
Michigan Trust Co., Grand Rapids	400.00
Brown & Seiler Co., Grand Rapids	8.52
Dan Patch Rubber Co., Grand Rap.	6.55
Auburn Rubber Co., Auburn, Ind.	94.64
Gerritt Van Loo, Muskegon	645.00
Norman B. Lawson, Muskegon	400.00
Mackinaw Trail Oil Co., Grand R.	31.90
Standard Oil Co., Grand Rapids	10.87
Reliable Tire & Accessories Co., Muskegon	15.86

National Refining Co., Kalamazoo	33.95
Miller Tire Service Co., Muskegon	31.90
Muskegon Candy Corp., Muskegon	11.55
Hall Electric Co., Muskegon Hts.	4.00
N. J. Yonker, Muskegon	3.15
Chase & Panney, Muskegon Hts.	15.60
Consumers Power Co., Muskegon	13.94
Superior Oil Co., Muskegon	16.50
Ben Reddeman, Muskegon	10.00
Thomas Buck, Muskegon	2.85
Square Clothing Co., Muskegon	13.50
Thomas Sikkenga, Muskegon	35.00

Aug. 2. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Chris De Witt, Bankrupt No. 3501. The bankrupt is a resident of Wyoming township, and is a laborer by occupation. The schedules list assets of \$200, all of which are claimed as exempt to the bankrupt, with liabilities of \$1,267.90. The first meeting will be called when funds for expenses are deposited by the bankrupt. A list of the creditors of the bankrupt is as follows:

Bertha Westgate, Grand Rapids	\$258.50
Waalkes Grocery, Grand Rapids	162.00
Galewood Furn. Store, Grand Rap.	67.00
Consumers Fuel Co., Grand Rapids	30.00
William Drost, Grand Rapids	20.00
Urbondale Pharmacy, Grand Rap.	10.00
John M. Jelsema, Grand Rapids	16.00
Menter Stores Corp., Grand Rapids	25.00
National Clothing Store, Grand R.	30.00
Stehen Bouma, Grand Rapids	30.00
Periodical Pub. Co., Detroit	5.50
Dr. M. S. Ballard, Grand Rapids	38.00
Urbondale Shoe Store, Grand Rap.	8.00
Koper Elec. Store, Grand Rapids	4.00
Dr. S. Nibbelink, Grand Rapids	25.00
A. B. O'Brien, Grand Rapids	3.00
Mrs. D. G. Lyzen, Grand Rapids	3.00
Anderson Kelso Co., Marrietta, O.	19.00
Drs. Rooks & Sugg, Grand Rapids	290.00
Albert Miskit Fuel Co., Grand Rap.	3.65

John Oostas, Grand Rapids	25.00
St. Mary's Hospital, Grand Rapids	191.75
Urbondale Hardware, Grand Rapids	3.50

In the matter of G. Hobart Wetherby and Alden W. Simmons, and Vulc-All Rubber Co., Bankrupt No. 3269, the final meeting of creditors held June 7, resulted in an order for the payment of expenses and the balance of funds on hand for the payment of the preferred tax claim, as far as the balance would permit. There were no dividends. No objections were made to the discharge of the bankrupts. The final meeting then adjourned without date, and case will be closed and returned to the district court in due course.

Aug. 3. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Edward G. Hammerschlag, Bankrupt No. 3502. The bankrupt is a resident of Grand Rapids, and is a meat cutter by occupation. The schedules filed list assets of \$312.24, including trade and household exemptions, with liabilities of \$4,326.13. A request for funds has been made and upon receipt of the same the first meeting of creditors will be called. A list of the creditors of the bankrupt is as follows:

City of Grand Rapids	\$15.64
Jordan & Jordan, Grand Rapids	280.00
Standard Scale Co., Detroit	10.00
Remington Cash Register Co., G. R.	160.00
Fred Utting, Grand Rapids	50.00
Hugo B. Hammerschlag, Grand R.	600.00
Grombacher & Major, Grand Rap.	25.00
G. R. Nat. Bank, Grand Rapids	50.00
G. R. Savings Bank, Grand Rapids	85.00
Kent State Bank, Grand Rapids	95.00
Burton Hts. Record, Grand Rapids	15.00
G. R. Calendar Co., Grand Rapids	5.00
Baxter & Hunt, Grand Rapids	33.98
Breen & Halladay, Grand Rapids	24.00
Harry Weiner, Grand Rapids	72.64
Ben Oom, Grand Rapids	18.00
Manshum Coal Co., Grand Rapids	18.00
Dr. Harry Leiffers, Grand Rapids	30.00
Dr. W. L. Bettison, Grand Rapids	54.00
Dr. Carl Snapp, Grand Rapids	80.00
Dr. J. R. Montgomery, Grand Rap.	64.00
Dr. J. F. Cardwell, Grand Rapids	235.00
Dr. N. L. Burke, Grand Rapids	12.00
Dr. W. D. Lyman, Grand Rapids	166.00
Butterworth Hospital, Grand Rap.	20.00
Wilson Packing Co., Grand Rapids	97.00
Swift & Co., Grand Rapids	100.00
G. R. Awning Co., Grand Rapids	20.00
Rauser Sausage Co., Grand Rapids	18.69
Oscar Mayer Co., Chicago	56.36
Ray Watkins, Grand Rapids	16.09
Vette Zunker Packing Co., Chicago	24.89
Plankington Pack Co., Milwaukee	131.87
Armour & Co., Chicago	110.32
Bay State Fishing Co., Boston	4.80
Worden Grocer Co., Grand Rapids	5.47
Monarch Printing Co., Grand Rap.	3.25
G. R. Paper Co., Grand Rapids	8.39
C. W. Mills Paper Co., Grand Rap.	8.58
Herpolsheimer Co., Grand Rapids	20.00
Houseman & Jones, Grand Rapids	45.50
Dr. Henry Duiker, Grand Rapids	15.00
Mich. Bell Tele. Co., Grand Rapids	6.91
Cornell Hardware Co., Grand Rap.	6.00
Mrs. Dirteen, Grand Rapids	36.00
George Barth, Norwalk, Calif.	200.00
Leon G. Hammerschlag, Chicago	200.00
Dr. C. F. Furber, Grand Rapids	9.00
U. S. Slicing Machine Co., La Port, Ind.	260.00
Standard Scale Co., Detroit	125.00
Dr. Vernon Moore, Grand Rapids	10.00
Harry O. McEachron, Grand Rap.	15.00
Rosa K. Grombacher, Grand Rap.	100.00
Louis Grombacher, Grand Rapids	100.00
Jeanette Major, Grand Rapids	100.00
Louis Grombacher, Grand Rapids	250.00

Aug. 3. On this day were received the schedules, reference and adjudication in bankruptcy in the matter of Julius Petersen, Bankrupt No. 2503. The bankrupt is a resident of Grant township. The schedules do not indicate the occupation of the bankrupt. Assets are scheduled as none, with liabilities of \$11,085. Funds have been requested and upon receipt of the same the first meeting will be called. A list of the creditors of the bankrupt is as follows:

M. J. Murphy, Grand Rapids	\$1,000.00
William Fitzgerald, Big Rapids	200.00
Nels Carlson, Big Rapids	2,000.00
Ed. Starr, Big Rapids	2,000.00
Fred Ashley, Big Rapids	1,600.00
Jake Hines, Big Rapids	800.00
William Kutchinski, Big Rapids	500.00
Nels Logren, Big Rapids	300.00
William Sabotta, Big Rapids	600.00
Fred Bebernie, Big Rapids	600.00
Citizens State Bank, Big Rapids	800.00
Emil Johnson, Big Rapids	600.00
Citizens State Bank, Big Rapids	85.00

Aug. 6. On this day was held the first meeting of creditors in the matter of Ralph Daly, individually and as a co-partner of the firm of O'Connor & Daly, Bankrupt No. 3455. The bankrupt was present in person and represented by attorney Walter J. Jones. No creditors were present or represented. No claims were allowed, though several were filed for consideration. No trustee was appointed for the present. The first meeting then adjourned without date, and the case will be closed and returned when the assets of the other partner, heretofore adjudicated, is determined.

On this day also was held the adjourned first meeting of creditors in the matter of Fred Austin, Bankrupt No. 3389. There

were no appearances. Claims were allowed. The meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Hans Bosma and Henry Van Dyke, individually and doing business as Van Dyke Coal Co., Bankrupt No. 3482. The bankrupt was present in person. Creditors were present in person and represented by attorneys Francis L. Williams and McKenn & Haskins. Claims were filed, but not passed upon. The bankrupt Bosma was sworn and examined, without a reporter. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$100. The first meeting then adjourned to Aug. 13, for examination of the other partner.

On this day also was held the first meeting of creditors in the matter of Arthur E. Mullen, Bankrupt No. 3481. The bankrupt was present in person. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Arthur S. Atkins, Bankrupt No. 3488. The bankrupt was present in person and represented by attorney Albion B. Titus. No creditors were present or represented. No claims were proved and allowed by general creditors. One tax claim was approved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Glen H. Steight, Bankrupt No. 3452. The bankrupt was present in person. Creditors and petitioning creditors were present by Fred G. Stanley, attorney. Claims were proved and allowed. The bankrupt was sworn and examined by Mr. Stanley, without a reporter. M. N. Kennedy, of Kalamazoo, was appointed trustee, and his bond placed at \$250. The first meeting then adjourned without date.

The Killing of Birds Is Our National Shame.

Grandville, Aug. 7.—Once upon a time long before the various states and now the general Government took cognizance of the destructiveness of birds, a settler's son, out in the woods with the old shotgun, came upon a flock of small birds, denominated by the settlers as Crossbills.

They were about the size of our present bird pest, the English sparrow. Not pests by any means, however, but insectivorous little creatures which helped even at that early day, long before the civil war, to keep down injurious insects.

The boy who had been out seeking pigeons and squirrels halted and watched a large flock of these birds as they alighted on a bit of waste thrown out by the shanty cook. Beautiful creatures were these little feathered chippies and a great temptation seized the lad.

His hunting expedition had proven a failure. Without much thought he raised the old fowling piece and fired into that flock of small birds. Running forward the hunter saw a great fluttering among the flock, nearly half of which had fallen victims to his gun.

He counted them as they lay there with upturned feet, the dead and dying. There were twenty-one of them. All killed by a single shot. Good shot, was it not? Uncle Sam might pat the boy on the back and say, "Well done my boy," as he is doing to-day over just such slayings.

The hunter stared, sad-eyed at what he saw. A blush of shame mantled his cheek as he drew the side of an old stove from a nearby junk heap and with it covered the dead birds from sight. His conscience smote him. To be sure he did not tell mother or father of what he had done and that one evilly disposed act of his early manhood haunted him years afterward. That was his last shot at small birds.

To-day the general Government is issuing bulletins giving instructions how to destroy the English sparrow.

Michigan and many other states are doing the same. Is it any wonder then that our insect population is on the increase by millions every year?

When a great, supposedly humane Government like the United States goes into partnership with her people in the slaying of innocent birds, is it not time to call a halt and ask whither are we drifting?

I was reading one of these bulletins not long ago which particularized with regard to the best methods to use in destroying what is termed the English sparrow. Shooting, trapping and poisoning were the methods advocated. After participating in the subjugation of the great powers of Central Europe it struck me as rather belittling to see our proud republic, the wonder of the world, offering plans for the killing of our bird population.

Wonders will never cease, however, and here we see the very elite of our land hand and glove with bird-killers and the American Government.

"Save the birds" was once the cry that awoke in this land of the free and the brave. The church has taken up the cudgel as against any future wars, and yet no word has come from it in defense of our bird population.

Strange, is it not, that the church and state seem united on wiping out our bird population. To-day it is considered beatific for a boy to go into the woods and country and bring back a lot of dead sparrows.

Grown men are not above doing the same thing. I once heard a cracking sound across the road where a long line of forest trees grew, and there saw a large, handsome man, a pillar in the church, firing a gun into the treetops where a school of sparrows had congregated and who were singing blithely as might a lot of school children at a picnic.

It seemed that the sound of the birds singing annoyed his majesty and he took this way of silencing them. How many lives he took I did not learn, but, no doubt, his heart swelled with pride over the fact that many dead sparrows littered the ground after his play spell.

How a man can kneel down and ask his Maker to pardon his shortcomings when he delights to go out and kill is beyond me. There is as much a purpose in bird creation as there is in that of man, and when we forget this and shoot the birds as we would a rattlesnake it does seem as though a day of judgment would sometime come for that man.

One of the most convenient methods of ridding the earth of sparrows, according to the Government bulletin, is by poison. Prepare parts of water and flour and strychnine into a thin paste. Spread this over kernels of wheat and spread it out for the sparrows. Why other birds may not partake to their sorrow is not stated.

It may seem best to scatter unpoisoned wheat for a few days until the birds become accustomed to it and then give them the poisoned kernels.

Splendid to thus gain the confidence of the birds, after which deceive them to their death. Supreme strategy which, if exercised upon the human race, would lead the perpetrator of such a diabolical scheme to the gallows.

When all birds are finally poisoned, trapped or shot, then, no doubt, the humanitarians of our race will be content. After that, however, comes the aftermath, the finally succumbing of all human life, the turning back to the days when there was no human life in the world.

Do we want this to come about? If not, then let indignant protest go up from every part of our country, demanding the Government quit the business of bird killing. Old Timer.

The knowledge that is power is the knowledge of how to do a job right.

Grocer Who Is Afraid of His Own Shadow.

(Continued from page 20)

But I also mean that he must give information to the bureau fully and frankly at all times and go out of his way to keep it posted on any experience he has.

If this former school teacher will get his think tank out of any cloud-lands of speculative thinking and get it down to the earth of solid business facts, then apply those facts without favor to anybody, he may not only make his credit as solid an investment as any he ever had, but he can make it so highly profitable that he can sleep nights. There is no other way. Here, emphatically, is a place where a man must help himself or no help will ever avail him.

Such, usually, is the condition where grocers complain of chains or other conditions. We find the weakness in themselves. It is the man who drifts without rules or who disregards his own rules; who is not quite sure how to figure a margin; who thinks "a cent or two does not count"—in a business in which the smallest fraction of a cent is vitally important—who seeks aid outside himself before he has applied plain common sense within. It is such men who make up the weakness of any business. The remedy must begin—and continue—at home.

Paul Findlay.

This Is an Age of Mediocrity.

Grandville, Aug. 7.—This is an age of mediocrity.

For a long series of years the United States produced statesmen for every National problem which came up. Not so the years since the opening of the twentieth century.

Every great war has heretofore produced a crop of great men capable of taking the lead, going forward to lead the National distress into safe harbors where the best of counsel prevailed. Those Revolutionary heroes met every stunning problem confronting the freed colonies and carried forward the Nation in its infancy to greater heights.

To-day there is not a solitary figure who looms large in the political horizon. Nor is the situation different with regard to literary achievement. Art drags slowly and the United States of to-day is in rather a sorry plight for want of leadership.

If this country ever needed a man of parts, a patriot and a man of intellectual ability, that time is right now. We look in vain over the field; not a real statesman in sight. Our congresses have presented sorry figures before the world.

Where are the Websters and Clays of the past? Gone out of the lime-light forever. We have not even another Blaine or Conkling to aid us in the settlement of great political questions, which fret our little men until they lose control of their senses and make fools of themselves.

Not every generation brings forth a great figure in history. Our country is greater in point of population than a dozen revolutionary colonies of the olden time, yet sparsely supplied with men capable of meeting the exigencies of a small state.

Is it the fault of our schools which has produced this change? Certainly there is room for great improvement in our legislative halls. Even the judges on the bench tally well with the mediocre condition in which we are wallowing to-day.

Although the era subsequent to a great war necessitates the council of great men, none such have appeared

to fill the void, and it is a void which has resulted in many humiliating conditions in this country.

However, America is not alone in this respect of non-genius. The old world has no great statesman to-day. In fact the mediocrity of things seems just now to be world wide, consequently America need not feel as humiliated as otherwise might be the case.

No statesmen truly. How, then, about literature and art? They are down to a very low ebb in company with spineless legislators. There is not a great novelist such as Dickens or Thackeray living to-day.

Nor are there any great artists and poets. It seems that the world has struck a low gait with regard to geniuses and statesmen. Perhaps this has been true of other ages, although no historian has informed us of the fact if it is a fact.

The literature of to-day would bring the blush of shame to the cheek of a modest mother or maiden of the Victorian era. It is a jumble of ridiculous nonentities, mixed with jazz and folderols, not worthy the pen of a seven year old idiot.

Not half the magazines published to-day are fit to bring into the homes of respectable people. There is not a novelist writing to-day who can lay claim to greatness, none to compare with the literary men and women of a past age.

Take even some of our first-class magazines and you will find much that is of a very low order, nothing to show character and ability above the common herd. Why is this so? Does the present generation crave low jests and vulgarity in its literature? If so, it is getting it to the fullest capacity.

There is not a novelist to-day who will compare with Dickens or our American Hawthorne. Such are not with us to-day. There is a lack of inane to most of the writings to-day which may fill the bill for what is called good literature, but only the most depraved can find it so.

Oratory is a lost art. What we have to-day along that line comes not from the mouths of brainy men but is mere lip service—a voice without a background of brains to back it up.

Lip sounds flung broadcast made some men famous for the brief hour, but when the orator was put to the test he was signally found wanting. It would be easy to name, such but we will not do it here. Suffice it to say that all such fell down lamentably when put to the test of a grave responsibility.

Where now are our Longfellow, Whittiers and Holmeses? We have them not. Past generations had their great statesmen, poets, novelists; this generation has not one. Strange, is it not, that a great Nation which has excited the jealousy of all the world should not have a single poet, statesman or artist to be worthy of mention?

Here is the test. Name the great statesmen living to-day. Name the great artist, the great poet, the supreme novelist. Not one can be called to the fore since we have none such. Is it not wonderful, such a paucity of intellectual greatness. How long is this to last?

If we had a preacher like Beecher we might brag, but we have not even one who could fill Beecher's shoes.

Old Timer.

Chains Will Soon Show Decline in Numbers.

A careful student of the chain store situation in one of the Eastern cities writes the Tradesman as follows:

In regard to the losses of the chains, there is no doubt that you are correct in your belief that the Atlantic and Pacific has lost money in several of the locations they have entered and that they plan to lose money for a time as a definite part of their policy.

On the authority of an Atlantic and Pacific ex-district manager, we have it that in Cincinnati they lost \$1,500,000 over a period of three years, and \$1,000,000 in Washington is the extent to which, we understand, they are in the red.

This simply means that it is the policy of the Atlantic and Pacific to deliberately lose money until enough intelligent competition has been put out of business to allow for a revision of prices upward to a point which will enable the chains to quickly regain their losses. In regard to this, allow us to suggest that you begin a campaign for special legislation now that will prevent chains or any other retail organizations from selling goods below cost for the purpose of driving out competition.

The Supreme Court has held that the paragraph of the Clayton Act bearing on this subject refers only to manufacturers. This is a manifest weakness of the law. I have had the matter up several times with the Department of Justice and the Federal Trade Commission, and it is impossible to do anything regarding it at the present time. I hope you will give the subject some study and heartily support any movement which will remedy the condition.

According to our studies, the indications are that the chains will reach their maximum development this year, and that 1929 will show a decline in their number and aggressiveness. All the information we receive further indicates this, and we hope that within a year or two the independent service grocer will be coming back strong. At that time we think you can justly take a share of the credit, because you have put up a magnificent campaign to arouse the service grocers to do a little thinking.

Hides and Pelts.

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

Crossed Wire Gets an Extra Customer

A local grocer called a prospective customer on the telephone and through a crossed connection another party was let in on the line. The grocer's sales talk was overheard by the party coming in on the line. After the telephone was hung up, party number two phoned to the grocer and said, "Mr. Blank, I was so impressed with what you told that lady that I want to open an account with you, too."

J. M. Merrill, of Grandville, renews his subscription to the Tradesman and writes: "Kindly credit me with another year's subscription to the best business journal in the United States."

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

Business Wants Department

GENERAL STORE—In country town, doing good business, at invoice price. Stock and fixtures, about \$3,000 cash; no trade. Large store, and living rooms above. Cheap rent. A. E. Bartlett, Brookfield, Charlotte, R. F. D. No. 4, Michigan. 905

For Sale—Grocery and meat stock and fixtures on main highway corner; invoice about \$4,000. Will sell or lease brick building, modern six-room flat above, concrete basement. Will consider exchange to \$6,000 on building. Fine, growing suburban community. Owner, F. V. Brown, R. F. D. No. 4, Lansing, Michigan. 906

For Sale—McCray cooler, ceiling fan, Remington register, typewriter, floor cases, Sherer counter, soda fountain, scales, electric piano, etc. Glenn E. Banton, Butternut, Mich. 907

REPRESENTATIVES WITH A THOROUGH knowledge of the duplicating industry, or with multigraph experience, to represent SETOTYPE in fertile territories. Address communications, with full details, to the Sales Manager, Typographic Machines Co., 200 Davis Ave., Dayton, Ohio. 908

FOR SALE—Or trade for farm—Clothing, gents furnishings and shoes. Fine location, good trade. W. H. Parr, Vassar, Mich. 909

50% REDUCTION SALE
200 lots on Gun Lake, Mason county, Mich., twenty miles northeast of Ludington. All wooded. Sandy beach. Good bathing, and one of the best fishing lakes in the state. 50% discount will be made on all lots sold the remainder of this season. This is your opportunity to secure a summer home site for half its real value on one of the most beautiful lakes in the state. Address F. V. Isenbarger, Free Soil (Gun Lake), Mich. 910

For Rent—Store which has been occupied by jeweler for last twenty-five years, including wall and show cases. Owner retiring. Address L. Hofma, 715 Wealthy street, S. E., Grand Rapids, Mich. 911

FOR SALE—Entire clothing store fixtures. Electric cash register, four floor cases, three clothing cabinets, six tables, one safe, one shoe seat, one desk. Cheap if taken at once. Ed. Shellhorn, Lake Odessa, Mich. 912

Lake Property—Cottage, four lots. Bear Lake, Manistee county. Cottage, Narrow Lake, Eaton county. Price right. S. Brunk, Eaton Rapids. 901

For Sale—General merchandise stock, two-story brick building, solid concrete basement, living rooms up stairs. Hardwood floors, hard plaster throughout. Water pressure on both floors. Stock and fixtures \$25,000; discount for all cash. On main highway, farming and dairying district. Address Fred Kemper, Jenkins, Minnesota. 902

FOR SALE—Stock of shoes and men's furnishings. All high grade merchandise, well assorted, easy to fill in where sizes are broken. Retiring from business after nearly thirty-five years of activity. Charles Forslund, Ludington, Mich. 903

For Sale—Grocery and meat market. Stock and fixtures at inventory. Or will sell half interest. Factory corner, one of best towns in state year round. Doing good cash business. Reason for selling, health. Address No. 904, c/o Michigan Tradesman. 904

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

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—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

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.

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.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 7.—We are now in the midst of the tourist business, but up to the present the tourists have not been as numerous as they were last year. The records show they have exceeded last year's record crossing the Straits, but they seem to be headed in other directions from St. Ignace. Our Canadian friends are getting quite a few cars and the Soo is fairly busy, but the camp site is only fairly filled, while last year it was a lively tented city. With the ferries at the Straits furnishing quicker service there is less business there as well, because the tourists do not have so long to wait at St. Ignace and they get away much sooner.

The Retail Wholesale Bakery has opened its first branch store at 520 Ashmun street, which will be known as the Elite bakery shop. At a meeting a short time ago it was decided that the Retail Wholesale Bakery re-incorporate for \$25,000, instead of \$10,000. The annual report submitted by S. M. Overholt, the manager, showed a very successful year. Four new bread machines have been installed in the Portage avenue bakery. A new oven has also been added to care for the large increase in the business. They have a double crew, involving day and night operation. Recently the company secured a contract for baking International Grocers Alliance bread for the Eastern end of the Upper Peninsula as far as Escanaba. Mr. Overholt is to be congratulated on his success since taking charge of the business. He has made a wonderful showing and expects to keep on growing.

Oscar Benoit has opened a grocery store at 800 East Portage avenue. Mr. Benoit is also working his farm near Kelden, but will devote his entire time to the mercantile business during the winter.

The A. & P. Tea Co. opened its new branch next to Ballensinger's market on Ashmun street Aug. 1. This will make four stores for A. & P. on Ashmun street.

James Troutt, the well-known war veteran, died at his home Monday at the age of 87 years. Mr. Troutt had been county agent for the Board of Corrections and Charities and since Jan. 1, 1920, was a member of the County Poor Commission, acting as chairman for two years. The passing of Mr. Troutt leaves but three members of the old G. A. R. Post here. He is survived only by his widow, who has the deep sympathy of the community.

Two conventions are being held here this week—the Cloverland Retail Lumbermen's Association and the Michigan Cleaners and Dyers Association. The Lumbermen held their banquet at the new Ojibway Hotel, while the Cleaners and Dyers held their banquet at the Murray Hill Hotel.

It is reported that the crop of blueberries around Shelldrake, Raco and Rexford will not be so plentiful this year. Only about a 50 per cent. crop is expected.

All dry agents on highway patrol service will wear a distinctive blue cap, with a large shield on it, says Commissioner Doran. The aim is to distinguish them from the hold-up men.

Mackinac Island is to have a bank, for which Frank Doherty, Superintendent Mackinac Island City Water and Light Department, is erecting a building on Water street. The bank will be known as Mackinac Island Bank and will be locally owned by Mr. Doherty and his associates. Mackinac Island is the oldest settlement West of Montreal, white men having established the fur business there as early as 1650.

Capt. Ben J. Trudell, of Grand Marais, has purchased the handsome residence of A. P. Mifflin in that village and is converting it into an up-to-date tavern, catering to the tourist

and local trade. He will make a specialty of fish dinners.

Can you remember when your daughter took up fifteen times as much room on the clothes line as you did?

The Iron Inn, at Iron River, has undergone many improvements, including a new porch lobby, rearrangement of main lobby, new writing rooms, several new guest rooms with bath and many other comforts and luxurious furnishings. The proprietor, C. A. Robinson, is receiving many compliments on his accomplishments.

Between now and November the farmer will be surprised at the ease with which he can have all sorts of relief promised him.

Our new hotel, the Ojibway, opened its new marine lounge in July on the first floor, overlooking the locks on the river front. This is a great improvement and the popular manager, Leon Degelman, has every reason to be proud of the new hotel, which is filled ever since it was opened and doing a prosperous business.

William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 7.—John Ten Elshof, who has been connected with the Grand Rapids Butchers' Supply Co. twenty years—ten years as Michigan salesman and ten years as Southwestern Michigan salesman—has changed his allegiance to the J. E. Stephens Co., of Detroit, distributor of the Lipman refrigerating machine. He will work out of Grand Rapids branch, 11 Oakes street.

"Little Dick" Warner has been seriously ill for four weeks with abscesses in both ears. He could not hear for some time and is not permitted to use his eyes, so he is not enjoying life to the limit these days. He was first taken ill at his summer cottage near Mackinaw City. Last week his wife accompanied him to Grand Rapids, so he might have the benefit of the best possible medical service.

Lloyd M. Mills, who left the Hazeltine & Perkins Drug Co. nearly twenty years ago to take up his residence in Portland, Oregon, is evidently on the way to reap a rich reward in the way of enhancement in real estate values. He describes the situation in the following letter under date of Aug. 3: "We have just ended a vigorous campaign to bond our city for a high bridge across the Willamette River at St. Johns, in which we have finally succeeded, after three trials to have the bonds voted, but failed, owing to the opposition of a band of down town high pressure promoters who are enlisting Eastern capital in a bunch of skyscrapers and want to have all improvements made down in the center of the city. We organized communities in the suburbs—fifty-two of them—that wanted and were entitled to have some improvements that the promoters had opposed, in order to keep our city bonds down. Our organization defeated an attempt to issue fifteen millions in bonds for widening down town streets and bridge approaches and served notice on the promoters that we would defeat every attempt they might make until we had our much-needed bridges. Then they saw the handwriting on the wall and our bonding act was passed and we are to get our bridge at St. Johns. It will be a long one, high enough for all vessels to pass under, and the most favorable location will be right in front of our home and about seventy-five feet lower down the hillside for the Western terminal, which, of course, will increase the value of the lots I have been paying taxes and improvements on for the past twenty years, as I had confidence that some day they would prove valuable. As my family don't want me to be away from home long at a time, I have assembled a line of specialties and run out for a week or two at a time to sort of keep

the rust rubbed off, as I don't like to sit around home too much."

Fifteen New Readers of the Tradesman.

Walter K. Plumb, Baltimore, Md.
G. Trap & Son, Muskegon.
A. R. Shook & Sons, Grand Rapids
Charles H. Miller, Lansing.
G. W. S. Hamber, Lansing.
Chas. Washburn, Owosso.
O. S. & J. Armstrong, Owosso.
John Sparkia, Owosso.
A. T. Beebe, Owosso.
Chas. A. Lawrence, Owosso.
C. H. Rhodes, Owosso.
Stacy West, Laingsburg.
Fred Locke, Bennington.
Earl A. Young, Charlevoix.
Home Dairy Co., Pontiac.

The Sunshine Liar.

New Yorker (incredulously): And you mean to say that in California you have three hundred and sixty-five days of sunshine a year?

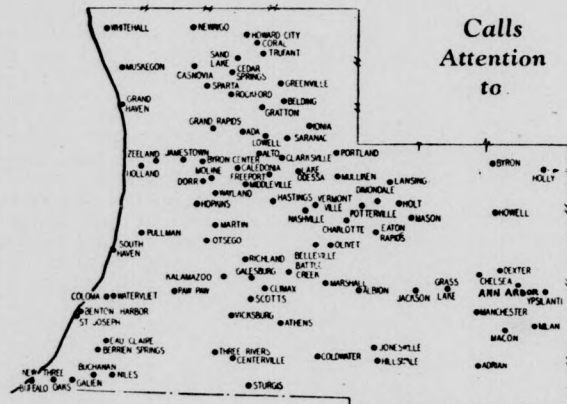
The Man from Los Angeles: Exactly so, sir, and that's a mighty conservative estimate.

The present price of Maxwell House coffee to the jobber is 50c per pound, less 10 per cent. trade discount. This means that the jobber must charge the retailer 50c if he retains a decent profit on the sale of this article. Despite this condition the A. & P. (short weight) establishments are advertising the brand at 49c, which gives the chain a net profit of approximately 8 per cent.

MICHIGAN—The Ideal Vacation Land

MICHIGAN BELL TELEPHONE CO.

Calls
Attention
to



SOUTHWESTERN MICHIGAN

Thriving in commerce, wealthy in agricultural lands, popular as a summer resort section and noted for its educational institutions, Southwestern Michigan holds a variety of attractions for the visitor.

A shore-line lapped by Lake Michigan's sparkling waters, and scores of inland lakes nestled amongst hills and woods, offer the vacationist many havens, reached by rail and boat line and fine roads. Paved highways lead to busy manufacturing towns and through a bounteous agricultural, grape and fruit raising section.

As evidence of its commercial activity, one need but mention the leading industries of a few of the cities of the section. Grand Rapids, furniture center of the world; Kalamazoo, home of paper and stove manufacturing; Muskegon, builder of gas engines; Battle Creek, serving the world its breakfast cereal; Jackson, producer of automobile accessories; Belding, silk manufacturer.

One of the largest universities in the country is located in peaceful Ann Arbor. Lansing, maker of automobiles, is the capital city of Michigan. Michigan Normal College, Michigan State College and many other educational institutions dot the section.

Millions of dollars have been expended to provide a highly efficient communication system, and the telephone offers the visitor opportunity to keep in touch with home, easily and inexpensively. 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 Southwestern Michigan:

From	Day	From	Day
Grand	Station-to-Station	Grand	Station-to-Station
Rapids	Rate	Rapids	Rate
ADRIAN	\$.80	HOLLAND	.25*
ALBION	.55	HOLLY	.75
ANN ARBOR	.80	IONIA	.30
BATTLE CREEK	.45	JACKSON	.65
BENTON HARBOR	.60	KALAMAZOO	.45
CHELSEA	.70	LANSING	.50
COLDWATER	.65	MUSKEGON	.30
EATON RAPIDS	.30	ST. JOSEPH	.60
GRAND HAVEN	.25*	SOUTH HAVEN	.45
GRASS LAKE	.65	YPSILANTI	.80
HASTINGS	.25*		
HILLSDALE	.70		

*Rate for five minutes.

Last 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 Searching Finger of Fire



Who wouldn't like to have his name on the front page of the home-town paper and those of the surrounding towns, woven into a story of some big, worthwhile accomplishment?

But suppose the story told of a disastrous fire—a fire which spread to other homes, perhaps made families homeless, some of them penniless, with helpless children clinging to despairing parents, wondering what it is all about.

In the above picture you see the accusing scar of a previous rubbish fire in the rear of a retail store and in spite of it a second pile, awaiting the searching finger of fire, the stray spark, the discarded match or cigarette.

Rubbish and litter is not only a serious fire hazard. It is an offense against public welfare with which no good citizen wants to be charged, because neglect of duty along these lines frequently leads to a disastrous conflagration, bringing great loss to a community.

Speed Up Sales

*by featuring properly
advertised lines*

The manufacturers are creating
the demand and saving your time
through their advertising.

You realize a maximum profit with
a minimum of effort in selling

K C Baking Powder

*Same Price
for over 35 years*

25 ounces for 25c

Your customers know it is a *quality*
product—that the price is *right*.
Why ask them to pay War Prices?
It's up to you to show them that
you have it.

*Millions of Pounds Used by Our
Government*



CUSTOMER CONFIDENCE...

Build up customer confidence by selling
goods your trade knows and respects. They
do think highly of Beech-Nut. It's a name
they've seen advertised for many years in
connection with "foods of finest flavor."
Most of them know by actual experience
every claim made for Beech-Nut is true.
Feature the Beech-Nut line—and don't
worry about competition.

BEECH-NUT PACKING COMPANY
Canajoharie, N. Y.

Beech-Nut

"FOODS OF FINEST FLAVOR"

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