

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 22, 1928

Number 2344

My Kind Of A Man

What matter to me how a man is born,
What creed he may worship by;
Small matter, indeed, how his clothes are worn
If only his aims are high.

What matter to me where a man may live,
On boulevard, alley or road,
If only some comfort to mankind he give;
If only he lightens some load.

What matter to me what his name may be —
He cannot be blamed for that;
The thing that matters the most to me
Is, how does he take the gat?

If he fights like a hero when troubles befall,
And never tries passing the buck;
If he gets in the game and tackles the ball,
I admire the man for his pluck.

He's just the man I would have for a friend,
A man who can give and take.
In the tempests of life such a man will bend,
But never such man will break.

Alson Secor

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 away 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.

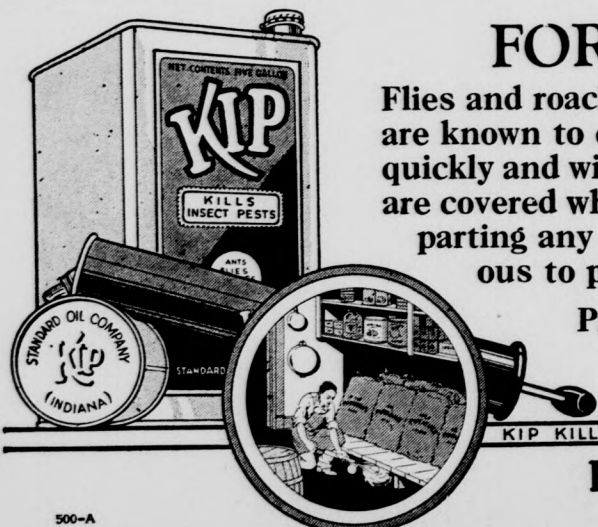
Ask the Standard Oil Company (Indiana) salesman.

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.

EXPANDING TRADE.

The announcement by Senor Don Carlos D. Davila, Chilean Ambassador to Washington, that the United States now supplies Latin-American countries with 39 per cent. of their total imports will be especially interesting to those who remember the widespread criticism of our foreign trade policy in Latin-America in the years immediately preceding the kaiser's war.

Up to that time our exports to Latin America lagged far behind those of some of the leading European nations. And one of the chief explanations, which, incidentally, appeared to, have a European origin, was that Americans wouldn't take the trouble to understand and cater to the Latin-American psychology. The result was that the Europeans, who presumably were less self-satisfied and more willing to understand the Latin Americans, got the business.

If there were ever anything to that theory, the fact that our Southern neighbors now buy more from us than from Great Britain, Germany and France combined shows that they must be well enough satisfied with our present attitude and commercial methods.

As the Chilean Ambassador was careful to point out, this flourishing commerce with Latin America is in no fundamental sense attributable to the war. All the nations have had a full decade in which to re-establish their foreign trade and all now compete on an equal footing the world's markets. If Latin America is buying more goods from us than from Europe, it is obviously because she prefers our products and not because European goods are any the less available than they were formerly.

The expansion of Latin-American trade is, indeed, but one phase of the growth of America's foreign trade the world over. Immediately after the kaiser's war we supplanted England in the role of world banker. Simultaneously, our foreign trade began to

grow at such an astonishing rate that we soon likewise became the international Big Business Man. To-day production in the United States is at such a high level of efficiency and our National wealth is so much greater than we can invest at home that both American products and money are dominating influences throughout the civilized world.

If our commanding position in the world's markets arouses amazement and jealousy among some of our competitors, it is because they have failed to realize that industrial efficiency and sound foreign trade policies have given us that position. Were the fact understood and admitted, there would be less loud whispering about America's alleged efforts to establish a globe-girdling "economic empire," in which all the other nations are presumably to be reduced to a state of pitiful commercial vassalage.

GAIN IN CARLOADINGS.

A year ago the general business situation was dragging and soon after dropped into the reaction that created a good deal of anxiety once it was known to be present behind the din set up by the prosperity chorus. Present conditions make a better showing, although there are weak spots still in the business and industrial picture. For one thing, factory employment, while it has dropped a little, measured last month some 2.6 per cent. ahead of July, 1927. At Detroit the figures last week showed a 36 per cent. gain over a year ago. The iron and steel industry maintains operations above the seasonal average. Outdoor work, which is not included in the factory figures, is also known to be in very satisfactory shape owing to large crops and to the numerous building projects under way.

Adding to this evidence of improved purchasing power is the increased distribution movement as registered by the gain in carloadings. The year to date has shown a drop of some 3.3 per cent. under 1927, but in the last week reported the loadings mounted to the best level this year and were some 2½ per cent. above the corresponding period a year ago. News of the crops continues favorable, although prices are still reacting.

Only the money situation causes real worry to observers. It is being more generally realized that low rates encouraged several of the key activities which have enabled business in general to make excellent headway. If a curb on these activities comes about through higher money rates, the immediate outlook may not suffer, but longer prospects are not to be regarded in any but a dubious light.

SOMETIMES FAILS.

In the report of one of the recently organized institutes, issued during the week, the interesting point was made that if seven out of ten manufacturers would operate on costs, plus a reasonable margin of profit, and the remaining three "inefficiently" or presumably without knowing their costs, the seven would consistently earn reasonable profits. Perhaps this is a case of the "wish being father to the thought." At least the outcome might not be quite so simple as it is made to appear.

Suppose, for instance, that the producer figures the cost and mark-up only to have the competitor beat his price by enough to take away a substantial part of the volume on which his costs were based. That, automatically, increases costs, because less volume means higher costs. On the other hand, the competitor may have started with a price which was too low for his costs, plus a reasonable mark-up, but which, due to added volume, turns out to be the right price after all.

The question, then, seems to be reduced to one of deciding whether volume is to be lost in order to allow for proper costs and a reasonable mark-up or whether a market price is to be set that is likely to bring the volume required for meeting costs and the ordinary profit. Unquestionably, this is the biggest problem in business to-day and requires a clearer answer than is available so far. There has been considerable discussion about eliminating non-profitable items, and yet the penalty of a constantly dwindling volume is not one that the average producer cares to risk in spite of the logic so often advanced.

INSECT ENEMIES.

At Ithaca there is assembled a group of scientists who believe the militant spirit of man can find a more important outlet than wars between nations. Its members compose the International Congress of Entomology, an organization devoted to the destruction of the greatest enemies of the human race—the insects. In their sessions, plans will be discussed and methods described for campaigns against such foes as the boll weevil, the corn borer, and gypsy moth, the Japanese beetle and other marauders which inflict on the United States alone an annual loss of \$2,000,000,000 and destroy the work of 1,000,000 men.

Unlike the wild beasts which once dominated the world, insect parasites appear to flourish in the presence of men. Modern methods of production and transportation have scattered them over much of the cultivated earth, bringing the boll weevil from Central

America to this country and the Japanese beetle across the Pacific. The devices of chemical and aerial warfare have been turned against them and natural enemies loosed in their midst without greatly reducing their numbers.

Obviously, no problem demands international co-operation more urgently than this. By pooling resources and knowledge and by arranging for concerted action, the entomologists hope to effect greater progress in what they describe as mankind's most serious war.

UNHAPPY FLORIDA.

Those courageous Floridans who described the first of the gales which swept their State last week as a "zephyr" are enduring with equal fortitude a succession of storms both violent and destructive. Along the east coast residents remain optimistic, but other sections are asking the Red Cross to aid hundreds of homeless. Tropical disturbances are by no means new in Florida. They seem, however, more serious in recent years because of the State's greatly increased population and its many new and valuable buildings. A storm which a decade ago might inflict only minor property losses can now cause heavy damages by destroying new construction and the growing products of greatly expanded farms. The Caribbean, breeder of hurricanes, boasts a highly developed weather service, with prompt and accurate forecasts. Profiting by these and by its experience during the last few years, Florida must eventually build and develop in such a way as to endure heavy storms with far smaller losses than now attend nature's occasional outbursts.

OBSTINATE OBSTACLES.

Christianity has been charged with failure to accomplish its claims, but to all men who take a long view of the history of mankind, it must become increasingly evident that the world was not created in six days of twenty-four hours, nor will it be perfected according to any set time schedule.

God does not work on a daylight or time saving plan. He can and will only work as fast as man is able and willing to co-operate with him in helping to work out man's noble destiny. No man can appreciate fully the meaning of life until he has also graduated from the college of hard knocks. We must have experimental knowledge of life in its vast reaches. No preacher should preach until he has rubbed elbows with the realities of the modern, industrial business and social life from the lowest to the highest circles.

Schust Co. To Double Size of Saginaw Plant.

Saginaw, Aug. 21—A five-story addition to the Schust Baking Co. plant, an addition that will more than double the company's output, was announced Wednesday by Edward Schust, president of the company. The addition will be on the Michigan avenue side of the present building on Congress avenue and will be erected at a cost of approximately \$200,000, Mr. Schust said. It will necessitate the virtual doubling of the force of employes, which now totals about 400.

Plans and specifications will be completed within the next 10 days and it is expected that construction of the building will start within two weeks, and will be completed late in the fall.

ing plant also will be housed in the new addition.

At the present time the Schust Co. employs 390 persons and with the completion of the new addition this number will be practically doubled, Mr. Schust said. More salesmen will be taken on and the company plans to launch an extensive expansion program in its sales department. Formerly the company has limited its operations largely to Michigan, but with the new program, Northern Ohio, Indiana, part of Illinois and part of Wisconsin will be covered. With the expected growth in business the company plans to establish branch offices in various sections to care for the enlarged sales territory.

Besides giving additional space for

To make room for the expansion plans of the company three lots at the back of the plant have been purchased from Charles Light. The additional property gives the company practically all of the ground from Congress avenue to Irving street. Eventually it is expected to house the entire plant with its additional units in one large building of uniform architecture, Mr. Schust said.

Speaking of Bills.

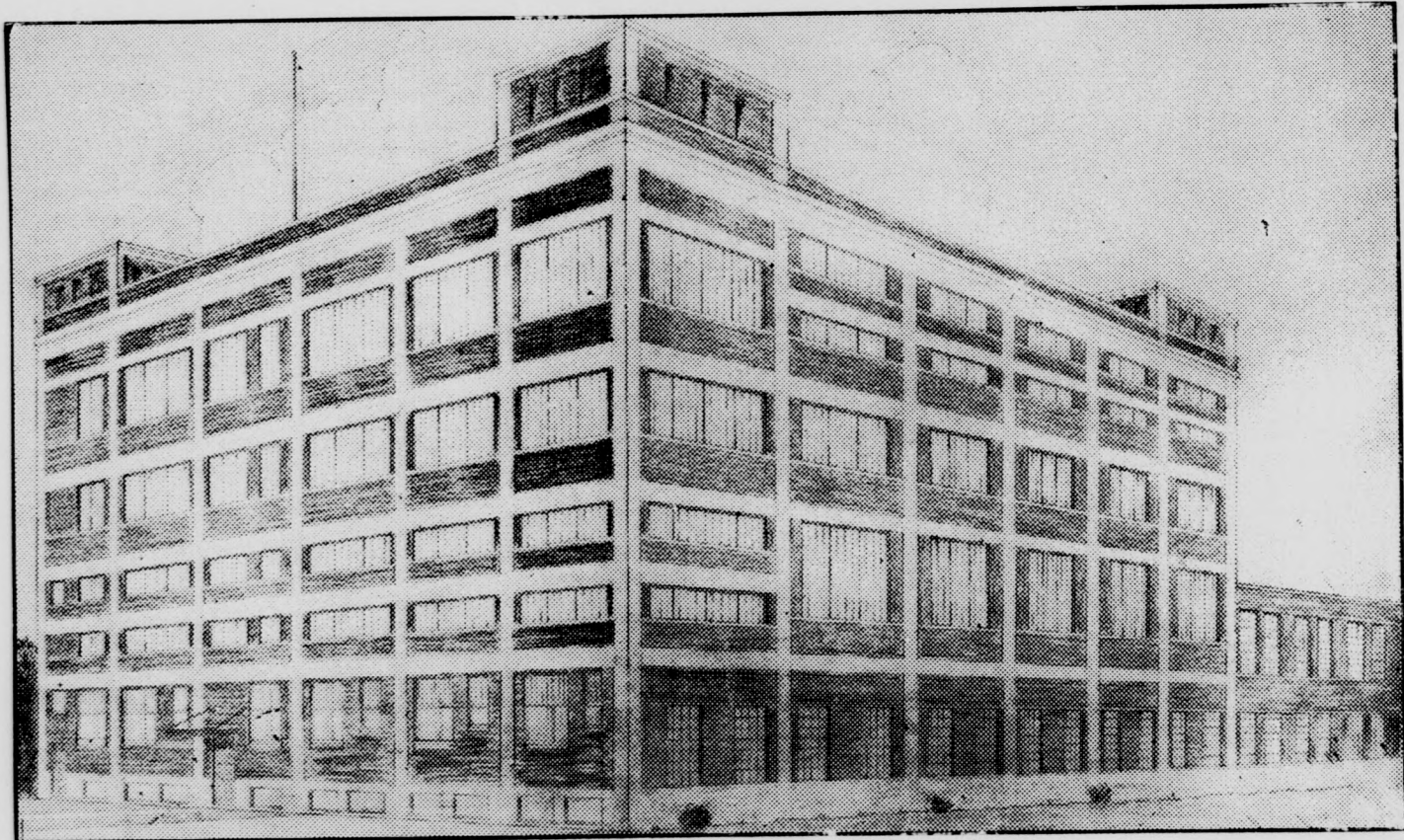
If I were doing business with a woodpecker I would rather have a past due bill than one of his tattooed receipts.

Bills are funny things. They come flat, round and pointed. They are the megaphones through which squawks

incubators are hatching an alarming percentage of bad eggs. More people get drunk on open accounts than ever did in open saloons. There is also a family entrance.

One of the nice things about bills is that the biggest and oldest ones cause customers the least worry and the bigger the bill the less the customer is apt to complain about slow deliveries. Many a frail customer would gladly attempt to carry home a hotel range if it could be charged.

Delinquent accounts generally try to run up their bills when the Boss is out for lunch. They know when he eats better than do the members of his own family. Many a clerk has been hooked for fair while the boss was out to lunch. You probably know one of



The addition will compare with the old five-story section, giving the building a uniform appearance. To give even a more uniform appearance to the building, towers are to be erected at all four corners. Carl E. Macomber, architect, designed the addition.

The addition will house the offices of the company, giving over the entire Congress avenue side of the building for this purpose. The loading docks now in the front section are to be torn out and moved to the rear of the building.

The newest type of machinery is to be installed, including two of the Baker-Perkins type of traveling ovens. One of these ovens is to be installed as soon as the building is completed and the other soon afterward, Mr. Schust said. The candy manufactur-

baking, the candy department will be materially enlarged, Mr. Schust said. New types of machinery and refrigerators are to be installed, making it possible to enlarge the output in this division as well as that of the baking departments.

The addition is the fourth to the plant since the company's incorporation in 1905, the last addition having been built in 1916. With the new building the plant will have grown six times its original size. The business was organized by Henry Schust as a bakery and in 1905 with that business as a nucleus the organization was incorporated for the purpose of baking biscuits, crackers and cookies. Shortly afterward a candy manufacturing department was organized.

are registered and they also participate in billing and cooing events.

Bills are literary chameleons. They are many things to many people. To a good customer a bill is a statement. To those who are not so good, bills are duns.

Bills are like Tom cats. They always start on schedule time but their return is uncertain. Sometimes they even forget to come back at all.

The best known bills are Current and Delinquent. They are not sisters although they sometimes originate in the same families. That suggests a name for one of them to which Current rightfully objects.

Bills are easy to start and hard to stop. They grow fastest in poor soil. They are bad enough the old way, but modern improvements like installment

them. All of which suggests that it's hard to tell a bill from a beak.

Will Have To Train Him.

"Maude says her husband disgraced her on their honeymoon."

"How?"

"On the steamer she wanted the other passengers to think an ocean trip was an old story to them, but almost as soon as they went on board he pointed to a row of lifebuoys, and asked the captain what was the idea of all the extra tires."

Typical Trip.

"What sort of a time is your friend having on his motor tour?"

"Great! I've had two letters from him—one from a police station and the other from a hospital."

The Actual Issues in the Present Campaign.

Grandville, Aug. 21—The American people need not complain of being left in the dark as to the position occupied by the two great political parties in the coming presidential campaign.

On the questions of prohibition and tariff there is no middle ground. You are either for or against these, as your party affiliations may decide. To imagine that the Democratic party has thrown off its allegiance to a tariff for revenue only or that it will if given the power, enact protective tariff legislation is presuming too much.

To be on the safe side those who still believe that the prosperity of the country hinges on a sufficient tariff will naturally flock to Hoover for president. The low tariff men—and there are millions of them honest in their belief that the tariff of the Republicans is more or less of a predatory nature—will drop a silent ballot for Al Smith.

There is no need of making this a vituperative campaign. Gentlemen may even differ on the prohibition question and still be gentlemen. A modification of the Volstead act is not likely to come under a Hoover administration. With Smith in the White House and a Congress to his liking that act will be endangered.

The argument that Smith as president will be obliged under his oath to enforce all laws with impartiality will not hold water. Where there are officers to-day opposed to Volstead enforcement there the most bootlegging is carried on. We do not elect county sheriffs who oppose some of the laws on the statute book expecting them to enforce them as efficiently as we would one who is pledged to the execution thereof because he is wholly in sympathy with such enforcement.

A reluctant official is not the sort to deal with live questions of to-day. With a president in the White House pledged to the enforcement of the Volstead act because he is in harmony with such action will surely prove a far more effective instrument of prohibition enforcement than one who does not mince words in expressing his contrary views.

Honest men are aligned on both sides of this liquor question as they are on that of the tariff. Why, then, become angry while debating the question? It is for the American people to decide how these things shall be done and we surely cannot expect much anti-liquor enforcement from the best of presidents while he is personally opposed to such enforcement.

Officers in sympathy with law enforcement should be chosen to represent the people. That is how this wet and dry question will be decided at the polls in November next.

The voter, man or woman, who believes there is more liquor consumed to-day than before the passing of the prohibitory amendment will cast a ballot in consonance with that belief.

Conversely if you, your wife, sister and daughter believe the trend has been the other way, you will naturally aid by your ballots the cause Hoover and the Republicans.

Let us be honest about this, as on the question of the tariff. Whatever have been your affiliations in the past it is your duty to cast a ballot which represents your convictions, no matter whether your party has put forward the man of your choice or otherwise.

The two great political armies are squarely divided this year on the questions of prohibition and tariff. To expect the life-long Democrats, who honored Buchanan and Cleveland in the past, to vote for tariff protection is to look for minnows in the dry bed of a brook.

Although the last Democrat platform did not pronounce so strongly for lower tariffs as formerly it cannot be expected that if given power they will hold to Republican high tariffs.

If you are a free trader you are a Democrat; if you believe the Volstead act should be toned down to meet the demands of moderate drinkers, you cannot vote otherwise than for Al Smith this fall.

The Republicans seem to know where they stand on both these questions dividing the country to-day, and it is because of this that there seems to be a profound belief that Hoover is going to win out.

There is no chance for deception this year. Smith frankly admits his wet sentiments, even though he is willing to see that dry laws are enforced. Hoover makes no apology for standing squarely on the prohibition plank as he has done in years past from choice.

Both candidates are honest men. Personally one would be pleased to meet them, yet they are diametrically opposed along political lines, and none may be so blind as not to know for which man he or she will vote.

A hot campaign, you say. Not necessarily. The old sort of presidential battles is not likely to return, such as those which brought out great crowds of marchers with torches and cannons to hail the chief.

Old Timer.

When On Your Way, See Onaway.

Onaway, Aug. 21—Should a man step into your place of business and extend his hand and say, "Hello, Bill, don't you know me?" a man whom you believed had passed on fifteen years ago, having read his name in the list of fatalities of a train wreck, what effect would it have on your nervous system? Such was my experience when H. Wirt Newkirk, of Ann Arbor, a very uncommon name, approached me nearly shattering my foundation. H. Wirt, at one time editor and founder of the Luther Enterprise and prosecuting attorney of Lake county, bears the distinction of having Newkirk township of said county named after him. A time when pine trees were more numerous than blades of quack-grass and a lumber-jack population predominated and controlled the elections. H. Wirt was also active in helping make the good old U. S. a dry Nation by his oratory, speaking from many platforms when the contest was on. Washtenaw county has extended him many honors and his activities will continue equal to his ambitions.

Airplanes will soon be numerous in the vicinity of Onaway and may be seen hovering over the city constantly from now on, their destination being the Black River Club on Silver Lake, where a landing field has been completed. This preserve comprises 16,000 acres, embracing many beautiful lakes, Silver Lake being the center, where the buildings and clubrooms are situated. Many deer are feeding within the enclosures. Black River, both East and West branches, furnish excellent trout fishing, as well as Canada Creek, where some of the best catches of the speckled beauties have been made. Forest fires have been prevented or kept under control for so long a period that second growth timber and vegetation have made a wonderful improvement in the country, furnishing cover for game of all descriptions and shade along the banks of streams.

Onaway bears the distinction of having a beaver dam within its city limits, where the little animals are now active in constructing and enlarging their dam. On a still night they may be heard uttering their peculiar sounds while the pond of water gradually rises and the poplar trees yield to their cutting and peeling, thus furnishing food.

While on your way, see Onaway.
Squire Signal.

She Was a Diplomat.

Woman (in crowded car, to her friend)—I wish that good-looking man would give me his seat.

Five men got up.

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.



YOU

SPEND A LIFE TIME
CREATING AN ESTATE.
WHY NOT SPEND AN
HOUR SAFEGUARDING
IT BY MAKING A WILL?

THE
MICHIGAN TRUST
COMPANY
GRAND RAPIDS

MOVEMENTS OF MERCHANTS.

Muskegon—The Young Jewelry Co. has moved from 834 Jefferson street to 14 Clay avenue.

Muskegon—W. P. Lahey is installing a modern front in his clothing store at 232 West Western avenue.

Big Rapids—W. A. Whitacre is closing out his stock of groceries at special sale, preparatory to retiring from business.

Muskegon—Frank's Men's Shops, of Chicago, will open a branch store at 363 West Western avenue Sept. 1, under the management of Leon Frank.

Three Rivers—M. H. Worline has sold his interest in the pasteurized milk business of Bonfoey & Worline to Earl Tice and the business will be continued under the style of Bonfoey & Tice.

Detroit—The Wayne Fibre Co., 974 Sherman street, has been incorporated to deal in waste materials, with an authorized capital stock of \$25,000, \$10,000 being subscribed and \$8,000 paid in in cash.

Detroit—The Colonic Therapy Institute, 175 East Larned street, has been incorporated with an authorized capital stock of 100 shares no par value, \$1,000 being subscribed and paid in in cash.

Detroit—Beverly's, 8960 Grand River avenue, has been incorporated to deal in wearing apparel, with an authorized capital stock of \$50,000, \$35,000 of which has been subscribed and paid in in cash.

Decatur—The Decatur Elevator Co. has been incorporated to deal in grains, produce and farm commodities, with an authorized capital stock of \$15,000, \$6,000 of which has been subscribed and paid in in cash.

Escanaba — The Ludington Hotel Co., 223 Ludington street, has been incorporated to own and conduct a hotel, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Detroit—Ray's Exclusive Clothes, 134 Monroe avenue, has been incorporated to deal in men's clothing at retail, with an authorized capital stock of \$6,000, all of which has been subscribed and paid in in cash.

Detroit—Dave's, 1119 Farmer street, has been incorporated to deal in drugs, auto accessories, radios and furniture, with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit—The Randolph Drug Co., 1052 Randolph street, has been incorporated to deal in drugs and sundries at retail, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Rosebud Candy Co., 2669 Gratiot avenue, has been incorporated to deal in confections and syrups, with an authorized capital stock of \$10,000, of which amount \$1,200 has been subscribed and paid in.

Detroit—The Blue Ridge Coal Co., 836 Book building, has been incorporated to deal in coal, coke and other fuels, with an authorized capital stock of 250 shares no par value, \$5,000 being subscribed and paid in in cash.

Detroit — Abraham Goldsmith & Son, Inc., 1732 West Jefferson avenue,

has been incorporated to deal in fruits and vegetables, with an authorized capital stock of \$5,000, \$1,000 of which has been subscribed and paid in in cash.

Grand Rapids—Thomas & Cornell, Inc., 403 Synnyside street, has been incorporated to sell oil, gasoline, food, soft drinks, etc., with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in in property.

Detroit—The Nicholl Chromium Co., 2955 Gratiot avenue, has been incorporated to act as commission merchants for merchandise of all kinds, with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed and paid in in cash.

Carson City—Harvey G. Sessions has sold his store building and stock of general merchandise to Frank Schlernitzhauer, who will convert it into a five-and-ten cent store to conform to others he owns in Ionia, Belding and Greenville.

Detroit—The Industrial Surplus Material Co., 687 Illinois street, has been incorporated to deal in metals and other surplus materials, with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,200 paid in in cash.

Three Rivers — The Stowe-Mahrle Co., has been incorporated to buy, pack, preserve and can vegetables and meats and deal in poultry and eggs, with an authorized capital stock of \$30,000, \$19,510 of which has been subscribed and \$4,877.50 paid in in cash.

Fordson—The George A. Desmond Co., 5018 Middlesex avenue, has been incorporated to deal in plumbing and heating apparatus and fixtures, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$1,000 in cash and \$4,000 in property.

Allegan—Randall Barrett has sold his interest in the Allegan Dairy, to Harry M. Johnson, recent manager of the Grand Rapids Dairy Co. and the business will be continued under the same style. Mr. Barrett and C. E. Gibson have taken over the dairy business of Nicholas Lauth.

Muskegon Heights—The Lakeview Fruit Growing Co., Sanford street and Keating avenue, has been incorporated to grow and deal in fruits, vegetables, farm and dairy products, with an authorized capital stock of 10,000 shares at \$7.25 a share, of which amount \$22,011 has been subscribed and paid in in cash.

Kalamazoo—Emanuel Schupan, 121 West Main street, has merged his millinery and children's wearing apparel business into a stock company under the style of the Manny Schupan Millinery Stores, Inc., 121 West Main street, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Casnovia—The Casnovia elevator, operated for more than forty years by the Norris family, has been sold to the St. Louis Roller Mills Co., of St. Louis, Mich., and will be known henceforth as O'Meilias mills, plant No. 2. The O'Meilias have operated a flour mill and feed mill at St. Louis for for-

ty-five years and are equipped to carry on the two businesses. John A. Lemkuhle, of St. Louis, has been made manager here.

Indianapolis — Robert M. Rinke, salesman of Kalamazoo, was seriously injured last Thursday night north of here while en route to this city to spend two weeks with his parents. His car was sideswiped by two other cars and was partially wrecked. Rinke suffered severe cuts to both eyes from the broken windshield. Physicians at Kokomo performed an emergency operation, but state he already had lost the sight of one eye and probably would lose the other.

Manufacturing Matters.

Grand Haven—The Bastian-Blessing Co., manufacturer of soda fountains and metal specialties, has changed its capitalization from \$750,000 to 117,500 shares no par value.

Lansing—The Motor Wheel Corporation is completing a \$100,000 addition to its Lansing plant, which is expected to be ready Sept. 1. The new steel building is 75 by 500 feet and adjoins the old Gier steel plant.

Dowagiac—The Nieder Rifle Corporation, which has specialized in making only rifle barrels, stocks and parts, has installed machinery for making a new rifle for big game shooting and will go into production early in September.

Detroit—The Detroit Heliofloor Co., 804 Farwell building, has been incorporated to manufacture and deal in all kinds of floors, especially heliopore floors, with an authorized capital stock of \$25,000, of which amount \$6,500 has been subscribed and paid in in cash.

Detroit—The Uniphone Co., 3733 Beaufait street, has been incorporated to manufacture musical instruments electrically driven and devices for synchronizing music and sight with an authorized capital stock of 1,000 shares at \$10 per share, \$10,000 being subscribed and paid in in property.

Late Automobile News From Detroit.

Detroit, Aug. 21—Persistent demand for automobiles has resulted in upsetting some well-established theories about the inevitable character of the Summer let-down. Plants generally are unusually active and in some cases are even stepping-up production—something not common in the heated season. Buick, in particular, is working on a daily schedule of 1,300 cars, the company's high point for all time and well above the figures for other Augusts in the past.

Detroit employment has topped all previous records. A weekly increase of 4,244 is reported. This brings total employment here to 278,040, or 73,613 more than were working for the same employers a year ago. And the present figure exceeds by 3,705 the previous high point reached in the Spring of 1926.

Employment by Ford still stands at close to 118,000, an all-time high figure. The bulk of the men, nearly 79,000, are working at the Fordson plant, where the matter of securing adequate supply of all parts made under the plant roof is making progress. A considerable percentage of the labor effort is being devoted to production of major parts of the Model T, but the Model A is gaining steadily, if somewhat slowly, in daily volume. The approval of Ford for substantially every part of the new line has been

secured, and officials say that the long wait for really impressive output is about over.

Announcement of the new lines of both Cadillac and LaSalle will be made Aug. 23. Actual demonstration of the new cars gives assurance that distinct advances have been made in speed with quiet, novel and improved transmission and braking power. Outwardly and inwardly, the cars show even closer attention to details making for beauty and comfort.

Body production by Fisher Body Corporation has reached tremendous figures. Officials say that the 1928 output will reach 1,500,000 and the company already has to its credit a daily turn-out of nearly 7,300 bodies for closed cars. Employment is at peak, with approximately 60,000 workers on the rolls and nearly 40,000 of these are employed in the thirty-five plants located in Detroit.

To match the rapidly increasing number of motor vehicles on the roads, it is estimated that an annual expenditure of a billion dollars will be required for construction and maintenance of roads and highways. The race between the output of vehicles and the provision of enough thoroughfares for them to run on is seen as a continuous performance. Walter Boynton.

Ten Business Commandments of a Shrewd Merchant.

Here are George Churchill's business commandments. No matter what you do to make a living, you ought to find some helpful pointers on his list:

1. Don't wait for the other fellow to come to you; go to him.
2. In competition with others, always give them the credit for being a little smarter than you are. Then work like the deuce to prove that they are not.
3. If you have no money and little credit, capitalize your personality. Sometimes it pays to have a nerve.
4. Never admit to anybody—and least of all to yourself—that you are licked.
5. Keep your business troubles to yourself. Nobody likes a calamity howler. Besides, he finds scant favor with the bankers.
6. Don't be afraid of dreaming too big dreams. It won't hurt you to figure on owning a railroad even if you have to compromise on a flivver.
7. Make friends; but remember that the best of friends will wear out if you use them too frequently.
8. Be square even to the point of finickiness, and you will have mighty little occasion to complain of a crooked world.
9. Take advice, but do your own deciding.
10. Don't toady. The world respects the man who stands up on his hind legs and looks it in the eye.

Seven New Readers of the Tradesman.

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

Charles Newman, Caledonia.
Joseph Lampen, Holland.
Walworth & McGregor, Jerome.
William R. Crosley, Webberville.
Henry Heinitz, Hemlock.
W. R. Roach & Co., Kent City.
C. E. Pottruff, Grand Rapids.

Fred Boulton dealer in general merchandise at Fostoria, renews his subscription to the Tradesman and says: "I wouldn't be without it for three times the price."

Essential Features of the Grocery Staples.

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

Tea—The market shows no marked change from last week. Poor grades of teas are rather weak, but better grades are well maintained. Business is small and from hand to mouth.

Coffee—The first hands market for Rio and Santos remains unchanged for the week, with business dull and the market about steady in Brazil. Milds are unchanged from last week. The jobbing market for roasted coffee reports good demand, with no change for the week.

Canned Fruits—The California fruit line is quiet, with buying confined to passing needs. There is no speculative interest in the market at the moment. Some operators are inclined to look upon the present prices as stable, while others maintain that any change in the market will be upward, and that the bottom has been reached.

Canned Vegetables—Vegetables are without radical change and are not in heavy demand for later outlets. Most of the buying is in the way of pick-ups.

Canned Fish—Continued reports of the falling off in the catch of sardines have resulted in a firm market, especially on Norwegian, which, while unchanged in prices, are held firmly, with some of the large packers withholding offers for the present. The smaller sizes wanted for the American trade are most in demand. The bulk of the catch is confined to the larger sizes, which are not in favor here. It is becoming evident that values of the smaller sizes will enhance as soon as fall trade becomes active. Reports on the salmon situation tell of noticeable increase in the consumption of salmon, the result, no doubt, of the high prices of meats and other substitutes. The present price, averaging \$1.65 for he pinks, is considered rock bottom. The situation on red salmon is not so favorable as the pink, owing to the larger supply available and the fact that the pinks have the preference. The situation in lobsters continue to favor the seller, owing to the increased demand and the fact that native stocks available are much lower than in general at this time of the season.

Canned Grape Fruit—Spot stocks of canned grape fruit are well sold up and consist mostly of a few lots of odds and ends with little strictly fancy to be had. Florida will not start canning until October or early November, and it will be Jan. 1 before there is any new pack here for distribution. It is estimated that the recent hurricane in Florida has had no material effect upon the canning situation, although some canners say that the crops in their immediate sections have been reduced about 10 per cent. Others anticipate an increase in the supply of fruit for canning purposes, as the skins have been bruised and the grape fruit will not be suitable for shipping to the fresh fruit markets.

Dried Fruits—The situation in the dried fruit line shows no change. Raisins still maintain the same position they have held during the last ten days and with no reported change in

conditions on the coast there is very little interest shown. Buying is nil. Prunes are unchanged, with little or no interest shown. Figs are moving along steadily and the market has a strong undertone. Orders are reported coming in steadily. An even stronger demand is looked for, as stocks now are becoming exhausted. Peaches remain unchanged, dull and listless. There is some slight demand and some purchases are reported for present needs. Future commitments are not being made at this time. An abundance of fresh fruits on the market is reported because of heavy shipments during the last few days. Apricots continue strong, with a firm tone. Because of the recent reports of crop shortages, there are no indications of reduced prices. The general dried fruit line, with the exception of raisins and prunes, can be considered as being in fair shape, although large purchases have not been reported.

Syrup and Molasses—Molasses is unchanged for the week, with dull business still reported. Both compound and sugar syrup are seasonably quiet at about unchanged prices.

Beans and Peas—All varieties of dried beans are still dull at unchanged prices. Dried peas are also neglected.

Salt Fish—The outlook for production continues favorable along our coast. With plenty of fish in the waters and with calm weather, the boats are anticipating a good catch. The quality of the fish is reported as being good. Reports from Europe are as usual for this time of the year. There is a little better interest and with a better demand every indication points to a stronger market. Prices probably will be higher this fall.

Nuts—There has been little or no change in the market, with the exception of some foreign nuts, especially the Chaberts, Bordeaux, Mayette and Manchurian walnuts. The first offerings on the new crop of Bordeaux made yesterday ask for second October shipments from abroad the equivalent of 61c on the dock. The market is firmer and the demand has been good. The continued warm weather experienced in the last week has shorted stocks somewhat and with new goods not moving as yet stocks here may be exhausted before the arrival of the new goods. Brazils are strong and the demand is good. The imports of Brazils into the United States being the smallest in the history of this type there is every indication that the market will continue to firm up. With an increase in the demand higher prices are anticipated.

Cheese—Continues in small supply and rules at firm prices. Demand fair.

Olives—The increase in prices of olives is now being felt on this side and all holders are obliged to trade on prices that are nearer the cost of replacement. There has been a general advance in most sizes by some traders, but ruling quotations are not generally changed, although it will grow increasingly difficult to buy supplies at these levels. There is the usual lull in business during the vacation period, but because of the market's strength the trade is anticipating its wants a little ahead of actual requirements.

Salt—All trade channels are reported to be normally active for this time of the season, although the demand from ice cream manufacturers has fallen off some because of the increasing popularity of electric refrigeration. The leading sellers have made some advance in prices.

Sauerkraut—There is very little demand for canned and bulk kraut at this time. Jobbers are not in a buying mood. The new crop has been quoted at \$12.50 for forty-five gallon barrels, State.

Vinegar—The market is strong with the demand for apple cider vinegar very heavy. There was a shortage in the last apple crop, and the new crops are not ready. The market for distilled vinegar is shaping up better and with an increasing demand for this type, due to the coming in of peppers, the market is firmer. There are no changes in the quotations.

Pepper—The strengthening last week of pepper markets abroad is keeping holders in this market from granting concessions and they generally demand full prices. There is a considerable quantity of pepper here which was originally purchased at high prices and holders are anxious to force values higher. There is virtually no white pepper in the local market and the price is nominal. The first of a number of shipments is expected to arrive here next Monday and it is thought that prices at that time will drop about 4c. There is a good interest in nearby positions and dealers say that a good amount of this white pepper has been sold. On the whole the market has a steady undertone.

Review of the Produce Market.

Apples—Transparents and Duchess \$1.75@2 per bu.

Bananas—5@5½c per lb.

Beets—\$1.25 per bu.

Blackberries—\$3.50 per 16 qt. crate.

Butter—The market shows a 2c advance for the week and is firm at this writing. The receipts and the demand are well matched at present. Jobbers hold prints at 47c; fresh packed in 65 lb. tubs, 46c; fresh packed in 33 lb. tubs, 46½c.

Butter Beans—\$1.75 per bu.

Cabbage—\$1 per bu.

Calif. Pears—\$3.75 per box.

Calif. Plums—\$1.25@1.50 per box.

Cantaloupes—Arizona stock sells as follows:

Jumbos, 45s ----- \$3.00

Jumbos, 36s ----- 3.00

Standards ----- 2.50

Flats ----- 1.25

Indiana melons 50c per crate lower than above; Michigan osage, \$3.50 per crate.

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

Cauliflower—Home grown, \$2.75 per doz.

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

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

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$8.00
Light Red Kidney ----- 8.00
Dark Red Kidney ----- 8.25

Eggs—A lot of heated eggs are still coming forward. Fine fresh eggs are still comparatively scarce and firm. Jobbers are paying 33c for strictly fresh.

Grapes—Calif. Seedless, \$1.25 per crate; Calif. Malaga, \$2.50 per lug.

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

Green Corn—25c per doz. for home grown.

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

Green Peas—\$2 per bu.

Honey Dew Melons—\$2.25 per crate.

Lemons—Ruling prices this week are as follows:

360 Sunkist ----- \$8.50

300 Sunkist ----- 8.50

360 Red Ball ----- 8.00

300 Red Ball ----- 8.00

Lettuce—In good demand on the following basis:

Calif. iceberg, per crate ----- \$4.50

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

Outdoor grown leaf, per bu. --- 1.75

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

Onions—Spanish, \$2 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 Tenn., \$2 per bu.

Peppers—Green, 50c per doz.

Pickling Stock—Onions, \$1.65 per box; cukes, \$2 per bu.

Pieplant—Home grown, \$1 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 25c

Light fowls ----- 18c

Heavy broilers ----- 30c

W. L. broilers ----- 20c

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

String Beans—\$1.75 per hamper.

Tomatoes—Home grown hot house, 65c per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 23c

Good ----- 20c

Medium ----- 17c

Poor ----- 11c

Watermelons—40@60c for Indiana stock.

Whortleberries—\$4.25@4.50 per 16 qt. crate.

Thomas and K. & B. Out.

The rumor is current as the Tradesman goes to press that Kroger has bought the Thomas and K. & B. stores in Grand Rapids.

Battle Creek—The Taylor Candy Co. succeeds Taylor-Made Candy, 55 Kalamazoo street, with an authorized capital stock of \$50,000, \$11,000 being subscribed and \$5,000 paid in in cash.

GRAND RAPIDS' FIRST STAGE.

Graphic Description of Trip Ninety-two Years Ago.

The Tradesman is indebted to Hon. T. J. O'Brien for the following letter, written more than ninety-two years ago, describing a trip taken on the first stage coach to reach Grand Rapids from Kalamazoo. The trip, which is now made by automobile or train in a little over an hour, required twenty-three hours.

Grand Rapids, Feb. 7, 1886—A dear friend said to me a few years ago, "Why won't you write out some reminiscences of your early life in Grand Rapids? They would be interesting to so many."

At her suggestion I make an effort to recall some of the interesting facts belonging to those of by-gone days.

During the winter of 1835 and 1836 (we were then living in Wilmington, N. C.) my husband, J. P. Calder and his brother-in-law, N. O. Seargent, had an interesting correspondence in regard to the wonderful prospective advantages of tracts of land Mr. Seargent had lately bought, together with Hon. Lucius Lyon, situated in that part of Michigan on Grand River. It consisted of a large number of acres lying on Grand River at the Rapids, which afforded considerable water power, constituting the great value of the purchase.

N. O. Seargent being of a very sanguine temperament and in consequence looking upon life in general as a great adventure presented in most glowing terms the great advantage that must accrue to my husband if he should cast his lot with him in this great enterprise of developing the water power, etc., in this fresh and beautiful region of the Western World.

Of course, the picture was enticing, both to my husband and father, who were becoming quite tired of the wretched climate of Wilmington. My sister had been very ill the previous summer with bilious fever and the subject had been agitated as to the propriety of a change of residence before Mr. Seargent by his enthusiastic letters had turned their thoughts westward.

At length it was decided that Mr. Calder, my sister and myself should take the initiative and start early in April, 1836, for New York and thence to the then Far West. Of course, the novelty had a charm for us who had no conception of any life but one of the highest civilization and refinement. The trip from Wilmington to New York was made by water, as was usually the case in those days, in preference to the fatiguing journey by stage coach, before the days of railroads.

We remained in New York and Boston about two weeks, taking the boat to Troy from New York and then the stage to Schenectady. The ride to Schenectady was delightful, seated, as I was from choice on the top of the stage and during the time taking in the lovely scenery on all sides.

Arriving at Schenectady we took passage on a boat of the Erie Canal, of which, of course, I knew nothing except from my geography. Everything seemed to me more funny than disagreeable, for in the spring the love of adventure predominates over everything else.

My sister and myself had the only stateroom at the end of the boat and enjoyed immensely hearing the remarks made by one and another, as each laid herself or himself upon a shelf on the cabin floor with his head protected by a chair.

The order given by the captain was that all passengers must be below at 10 o'clock, but from our stateroom was an opening onto the deck and after retiring to our room the captain would open it and call down with Mr. Calder

to know if we wanted to go up and that they would help us. Of course, we were only too willing and taking wraps we would stand on a chain and were lifted up into the clear moonlight, where we would sing, talk and dream the dreams of youth who looked out upon life without one shadow cast on the brilliant picture.

I remember one night of exquisite beauty and color and enjoyment as we passed through the picturesque scenery of Little Falls.

We found some pleasant acquaintances on the canal boat, played games, read books and often got off and walked for exercise on the tow path, gathering flowers, etc.

When we arrived at Rochester we rested for a few days, explored the city and walked to see the aqueduct, then a new and remarkable work. An old friend of my father's, whom we had met on the canal boat lived there, Mr. Cread. He was our guide while we were in Rochester and while looking at the masonry of the aqueduct my sister stepped back and the next instant was lying on her back floating on the water. Before one could think, our old friend Mr. Cread, jumped after her and, dragging her to the side drew her out. Of course, the difficulty was to get a carriage and take my sister back to the hotel. She was wet through her garments and shivering with the cold. Arriving at the hotel we got her in bed as quickly as possible and sent for a physician. Our friend went to his house, changed his clothes and was soon at our rooms to enquire after my sister, who had not sustained any serious injury from her bath.

In a few days we were off again for Buffalo, where we spent a day or two waiting for a boat for Detroit. Such was travel in the State of New York in the year 1836. One week or more from New York City to Buffalo.

We had an uneventful but pleasant trip from Buffalo to Detroit on the blue water of Lake Erie.

Arriving in Detroit we went immediately to the Michigan Hotel, then kept by a Mr. Whales. At the hotel we found Mrs. Seargent, a bright but delicate looking woman, holding in her arms her first born, Lucius Lon Seargent, then four weeks old.

We remained in Detroit two or three weeks, finding our introduction to Western life very agreeable. From the windows of my room, looking out upon Jefferson avenue was a book and stationery store and a part of every day a delicate young man with blond hair would be seated there, entirely absorbed in his efforts to draw from an accordion dulcet Straus. I became so much interested in his evident love of music, as well as his perseverance, that I enquired who he might be, and was informed he was a relative of the proprietor of the store. This was my first introduction to my friend P. R. L. Peirce, who was in later years the medium of bringing so much cheering music and harmony into the life of Dr. Hempel and myself.

Leaving Detroit early in the morning we traveled only as far as Ann Arbor the first day, finding a comfortable hotel, the last until we rested at the end of our pilgrimage in the house of Richard Godfrey.

I think we were just one week in making the journey to Marshall, at that time the location of the land office. It was quite a study to watch the men as they would rush into the dining room, snatch a few morsels and then stride out, overcoming all obstacles in their struggle to be first at the office to enter a piece of land. It was all so new and strange to me, this struggle for precedence. I sat back in my chair watching these men in silent wonder as I would have done at an exhibition in a menagerie. We were in Kalamazoo just in time to take the first stage that ever went through to Grand Rapids. I think we had essayed to do

★ SOUSA
and his
BAND

Hear it free
in the grove in
the afternoon



GREATEST PROGRAM ^{of ANY}
FAIR
-anywhere

You'll never forget it, you'll never regret it—you'll have the time of your life. Michigan's 1928 State Fair has a treat in store for every man, woman and child. See these vaudeville acts—headliners every one. See "A Night in Bagdad" a fireworks presentation of unequalled splendor. Hear the original Gypsy Barons. Listen to Bob Cruzet's Orchestra. See Detroit society on imported mounts at the Horse Show. See the races, visit the midway, inspect the exhibits and displays, bigger and better than ever before. Take two days to do it right. You'll enjoy every minute of the time.

★ Al Sweet's
Band

- | | |
|----------------------------|------------------------|
| ★ The Original Clarkonians | ★ Wilson-Aubrey Duo |
| ★ Duncan's Collies | ★ Clark Troupe |
| ★ Billy Lorette | ★ 8 Sarattos |
| ★ Curtis Animal Circus | ★ 4 Aerial Lorensoes |
| ★ Ten Kikutas | ★ Bacardie Trio |
| ★ Christiansen's Horses | ★ Cliff Curran |
| ★ Auto Polo | ★ The Auroras |
| ★ Van de Velde Troupe | ★ McDonald Trio |
| ★ Comical Crazy Car | ★ Curtis Taximeter Act |

MICHIGAN
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Investment Securities

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Fourth Floor, Grand Rapids Savings Bank Building

so. At 1 a. m. we were all ready and early as it was, must say we left the incipient city of Kalamazoo without any regret, for a more wretchedly uncomfortable place could not well be found, even in those early days of Michigan.

We had seen James Lyman off and on, first at Detroit and then at other places and soon after taking our seats in the wagon, dignified by the name of stage coach and had adjusted ourselves as carefully as we could on the board seats, who should jump in but our fellow traveler, Charles Lyman, making a party of four. Our driver, a Mr. Compton, taking up his bugle, poured out a blast which electrified us, then gathering up the reins and raising his whip, was off. A shout of "good luck" from the by-standers sending us on our way in this first trip to Grand Rapids through the heavy timbered land. Before leaving we had partaken of a little breakfast and soon began to enjoy the wild scenery, so new and strange. The sun rose in glorious splendor bringing out rare bits of color in the soft spring foliage.

The last of May or first of June Mr. Calder, who always had a vein of quiet humor running through his mind, and Mr. Lyman, who was already a citizen of Grand Rapids on his way home, entertained us by many anecdotes of life in the West, both of indians as well as whites, so we all had a pleasant time and many a merry laugh.

Our friendship with Mr. Lyman, which began at that time, lasted always.

As noon approached we began to be very weary and shall I be so prosaic as to say it, almost starved. Our good driver comforted us saying that very soon we shall be at Moreau's, where we shall rest awhile and get dinner. Sure enough, in a few moments in the midst of the heavy timbered land he picked up his bugle and poured out such a blast of music as made echoes in all directions. Our horses sprang forward and we soon drew up at the door of a log cabin in a little clearing. Weary with our long drive we were almost lifted out of the stage by the strong arms of the gentlemen and, entering the cabin, looked about for a private room and bed where we could rest while our dinner was being prepared. Alas, the prospect was not very inviting. The beds were separated by curtains of calico from the main room and these beds with calico pillow cases and spread met our view. I protested that tired as I was I would rather sit up that stretch my weary limbs on such a bed. Mr. Calder, however, insisted that we should take some rest and so we finally yielded, my sister on one side and I on the other of the bed, after spreading our shawls and pocket handkerchiefs on spread and pillows.

In a minute we were off to the land of dreams and knew nothing until we were awakened by the dinner bell. We enjoyed a good meal to which we all did ample justice.

Much refreshed by our rest and dinner we started once more at the blast of the bugle for our conveyance and on we drove through the dense forest and mud sometimes up nearly to the hubs of the wheels. As the sun went down and we were still many miles from Grand Rapids, we began to feel that we were going to the end of the world, away from all civilization and human sympathy. Very rarely did we meet a creature only as we stopped at some rude stable to change horses and then plunge along again through the mud and semi-darkness, for the moon shed little light—just enough to make the dense darkness visible.

My sister, utterly prostrated, became very sick, causing us all much anxiety. Every effort was made to keep her courage up and make her as comfortable as possible.

Mr. Calder, taking out his watch, lighted a match and said, "Eleven

o'clock and we shall soon be at the end of our journey." Just then a dim light was discerned and then another. Our driver said "We are at last at Grand Rapids," and blew a blast upon his bugle which might have raised the dead, then broke into a strain of really exquisite music which rolled out upon the midnight air in delicious strains.

Amid a burst of bugle notes we drove up to the hospitable home of Richard Godfrey, who had a comfortable house on the ground now occupied by the Aldrich block. The windows sent out a light to welcome the travelers who were expected.

Mr. and Mrs. Seargent had passed the previous winter under this roof and had their rooms comfortably furnished. They insisted upon our occupying their apartments as our first home in the West.

Mr. and Mrs. Godfrey met us most cordially and strangers, as we were, made us feel quite at home. Mrs. Godfrey's niece, a pleasant young girl, added her sweet hospitality to the lavish attentions of her aunt and uncle. We were most comfortably cared for by the kind strangers and a friendship began then which strengthened only as years glided on. All three of those friends have long since passed into the other life, but the memory of their exceeding kindness will last as long as life.

So ended the eventful day of our going to Grand Rapids in the first stage which ever entered it, just fifty years ago this spring. And now contrast that day with this.

At another time I will give you my impressions of the then lovely hamlet with its broad Grand River rushing past and the beautiful emerald isles resting on its blue bosom.

As I looked out of my windows in the early morning I was enchanted with the view, which was then indelibly stamped upon my memory never to be forgotten in all the changes which have been wrought in that spot by the march of civilization. Nothing has ever conveyed to my mind the same sense of rest and beauty as these lovely pictures of long ago. Of course, the march of improvement has to go on where there is ground for it, but my thought ever lingers with sweet memories over those early days in Grand Rapids before nature's beauty has been destroyed by the so-called progressive hand of man, and heart spoke to heart in accents of sweetest intercourse in that little oasis in the midst of the mighty forest. Mrs. J. P. Calder.

Indirect Effect.

"I left a bottle of Scotch in the car this morning."

"Was it turned into the lost and found department?"

"No, but the fellow who found it was."

Government ownership is the product of loafing minds and loitering ambitions. It is the indolent offspring of a static mind. As a theory, it lacks imagination, originality, inspiration and romance. As an actuality, it is a stupid, dull, languorous method of carrying on the work of the world. It is the substitution of Government deficits for private profits. It is a stubborn barrier to industrial progress. It is the Santa Claus idea of government, heralded by political sleighbell ringers. It has never created anything except jobs. It is destructive of growth of wealth and productive of growth of debt. If reform is needed in our industrial system, it must come from within. Political government is not adapted to industrial government, and industrial government is not suited for political government.—Henry Swift Ives.

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**Look for the RED HEART
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WORDEN GROCER COMPANY

Wholesalers for Fifty-nine Years
OTTAWA at WESTON GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

MAN-MADE WEATHER.

New York is not the only place which suffers from semi-tropical heat waves when the dog star is raging. The same complaint is heard from Europe. Over there the temperature must be pretty high, seeing that it has stimulated a German scientist to propose a new method of "warding off heat waves by the creation of artificial clouds over cities."

The creation of artificial clouds has been the one great ambition of would-be manufacturers of weather in all ages. The usual object is not so much to combat the heat as to conquer drought and produce rain. Some years ago an American rain-maker achieved considerable publicity by his reported feats in opening the flood gates of heaven by means of a large tank filled with certain mysterious chemicals. But he dropped out of the newspapers, nor have we heard any more regarding the meteorological miracles essayed by the United States Army Air Corps in dropping sand on cloud banks.

The dream of regulating the weather by scientific devices and ultimately by acts of Congress is one of those pleasant hopes, like the transmutation of elements and the manufacture of gold, which mankind will not willingly let die. The results, however, have not been encouraging.

There is at least one well-known and scientifically established way in which human activity influences climatic conditions. We refer to the treatment of forests.

Secretary Hoover, vacationing in Northern Carolina in the midst of the giant redwoods and in Southern Oregon, recently had an ocular demonstration of what happens in the wake of vanishing forests. The outstanding impression brought back by Mr. Hoover, according to press dispatches, is the conviction of the necessity of "heroic efforts by the Federal and State Governments to reforest denuded areas."

We may not be able to improve the variegated weather that nature has given us on this wide continent, but we can at least refrain from making it worse than it is by destroying one of the great factors that determine climate.

AIR RAIDS UPON CITIES.

The mimic warfare fought in the skies over London to test the British capital's defenses against enemy air raids in time of war is officially declared to have resulted in a decisive victory for the attacking force. Questions have been raised as to the approximation of war-time conditions in the maneuvers, but the military experts hold that the number of airplanes necessary to protect the city has now been shown to be so great that the only practical means of defense would be counter-raids.

This has given London newspapers the opportunity of depicting the war of the future as a succession of raids and counter-raids which would devastate the cities of the combatants and slaughter hundreds of thousands of civilians. The opening of hostilities,

they say, would be marked by a race between the warring nations to reach each other's capitals and lay them waste.

Apparently there is no more fascinating sport than that of prophesying the horrors of the next war. Yet it might just as well be true that the vulnerability of cities to attack from the air would result in a stalemate in this kind of warfare. A nation might well hesitate to bomb the cities of the enemy for fear of retaliatory measures. Instead of raids and counter-raids we might have careful abstention from any attack which would weigh upon the civilian population rather than upon the military forces.

It is not always to the advantage of a nation that it is able to carry war behind the lines. The German air raids of the kaiser's war were much more effective in strengthening British morale than in the damage and loss of life they caused. Any attack upon civilians is likely to prove a boomerang for the attacking nation.

We hope that there will be no war in which to test the theories of those who prophesy incredible horrors. But even should there be we are far from convinced that it will necessarily mean a succession of attacks upon cities from the air. There would seem to be an element of propaganda in favor of an increased air force in the scare which the mimic air raid has given London.

WOOLENS AND SILKS.

Somewhat greater activity was noted in the cotton goods market during the past week, but there is still a good deal of uncertainty among buyers and sellers due to surplus stocks that continue to overhang the market. Efforts are now being made to have the labor day curtailment stretched to two weeks. Reflecting the shut-down in July, the cotton consumption figures showed that operations were the lowest in four years. The statistics also indicated that for the last cotton year consumption was some 5 per cent. under 1925-26. The industry is making headway in a style way, but quantity demand is still sub-normal.

Of interest to the woolen market during the week was the announcement that fancy goods for the men's wear trade will be jointly opened the week of Sept. 2. An earlier opening was set originally, but the tendency in the market is to operate closer to the seasons. The staples have not drawn much response, but the opening values put pressure on the wool market so that advance there was checked and some recession has been noted. The manufacturing clothiers have been a little more active and in the garment trade the coat producers find encouragement in the response to August sales and also in the prospects for fall. The additional cost of fur trimmings leads buyers to attempt to shade on fabric prices. The cloth market, however, is not oversupplied, so that values rule firm.

In the silk industry there is a repetition of the complaints concerning profits. Business is taken at narrow margins, but, on the other hand, this

competition has brought about prices which have promoted silks against other textiles. Raw silk has been easing off during the week and imports for the month are estimated well ahead of the July shipments.

HUGE BANK FRAUDS.

How far we still are from being secure against the machinations of swindlers is strikingly shown by the statement that the amount lost in this way by banks and brokerage house in New York during the past year is double such loss in previous years. The figure for the past twelvemonth is put as high as \$10,000,000.

Bank officials and detectives are evidently dealing with an exceedingly skillful thief when the account of a single depositor is made the object of his wiles and all the funds of this depositor are obtained except a solitary thousand dollars. The checks, one hardly needs be told, were forged with such an approximation to perfection that they aroused no suspicion at either the bank or the clearing house. They were printed on the bank's special check paper. Perhaps Sherlock Holmes would have noticed that the serial numbers were put on with a rubber stamp instead of being printed, but probably not until the mischief had been done.

The weak spot which the forger or forgers found was the practice among banks of giving over the telephone on request the balance of any depositor. By availing himself of this custom the thief was able to avoid overdrawing the account in which he was interested. Banks will doubtless make this maneuver more difficult, only to discover that the ingenuity of forgers has taken a new tack. The war between banks and thieves is like the war between explosives and armor plate. An advance on one side is countered by an advance on the other.

It is true, nevertheless, that the risks of detection are now so great as to make any long series of forgers' successes impossible. In that sense they cannot hope to win.

DRY GOODS CONDITIONS.

Trade volume is apparently holding up well in most sections which are not affected by particular handicaps. The number of stores exceeding last year's figures by sizeable margins is not great, but, on the other hand, those making fair gains are growing. The average result, therefore, is better than it has been, according to all reports.

The special seasonal offerings are meeting with varying success. Thus, the usual sales of fur coats are reported somewhat below par, while cloth coat volume is larger. Introduction of the color note and new design into home furnishings has attracted greater interest to these offerings.

Sales of seasonal goods are running beyond the expectations of the retailers and have made reordering on more than the usual scale necessary. The weather, although it has been too hot in some cases to suit merchants, has enabled the stores to clear stocks in a much better way than was anticipated.

This clearance of late spring and summer merchandise has had the usual good influence upon early fall purchasing. With turn-over at good rate, buyers have operated more freely in the wholesale markets. During the past week some decline was shown in the number of buyers at the primary market, but the total is expected to go forward again once the new merchandise has been tested out and re-orders become necessary. The market weeks in various centers have been well patronized. Comment upon the values so offered has been encouraging and promises excellent results at retail.

NOT EXACTLY A PET HOUSE.

The announcement that Roy Chapman Andrews has discovered the fossil remains of a baluchitherium and several skulls of nasal horned titanotheriidae does not strike a very responsive chord in our breasts. We find it rather difficult to visualize these animals. But word that his most important find in the Gobi Desert is the head bones of a colossal animal "about the size of the Woolworth building if the building were in a horizontal position" is pretty exciting.

We have seen the Woolworth building, although we must confess that we have never seen it in a horizontal position, and we realize that this animal must have been pretty big in the days when it stalked about the desert wastes of the Gobi. Or did it crawl and drag its great length slowly but surely through the shifting sands? Was it the all-powerful overlord of the dinosaurs, the baluchitheria and the titanotheriidae? Its kinship to the Woolworth building arouses in us an interest which these other prehistoric creatures never evoked.

Its name was not given in the dispatches from Peking. Perhaps it was too long. If it was proportionate to the animal's dimensions we can easily understand the omission, for while the baluchitherium was only fifteen feet long, the Woolworth tower rises to a height of 792 feet.

GULF STREAM VAGARIES.

If mariners did not have the Gulf Stream to talk about in the "dog days," we should probably hear a good deal more about the "Sea Serpent" than has been the case this season. Variations in temperature and even of location are not uncommon in connection with the great warm ocean current which emerges from the Gulf of Mexico and moves northward along the Atlantic Coast until it subdivides and loses itself in its contact with the various Arctic currents moving southward. Popular belief has given the Gulf Stream an importance in its supposed influence upon climate which is not borne out by the oceanographers and meteorologists, but these theories hang on like pet superstitions and no amount of argument can shake them. It is true, however, that accurate observations of the stream have not been so far-reaching as they might be and further research may clear away the disputed points which remain even in the minds of mariners and scientists.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

After six days of super-heated air and South winds, Saturday proved to be one of the most enjoyable days of the season. The cool winds from the North, which put in an appearance late Friday afternoon, drove away the hot air and gave everybody whose sleeping apartments had a North exposure (except those tossing on the bed of pain) a good night's rest. Thus refreshed, people generally were in a condition to enjoy their Saturday half holiday under ideal conditions.

The death and funeral of Bastian Steketee, the pioneer Holland merchant who was my lifelong friend, caused a change in our original plans and naturally switched our destination to the wonderful city on Black Lake.

The new bank building at Grandville presents a most pleasing appearance. It will be one of the most imposing structures of the kind in the State for a town the size of Grandville.

Passing the L. & L. Jenison store, at Jenison, naturally recalled the peculiar personalities of the two men who founded the business. They apparently had little in common except in name. Lucius was content to be a master farmer. He conducted the agricultural department of the partnership with singular ability and thoroughness. Luman—"Lume," as he was familiarly called—conducted the store, grist mill, sawmill, real estate and legal departments of the firm. I think he liked a lawsuit better than any man I ever knew. I suppose the money he paid the late John C. Fitzgerald for legal services would amount to enough in forty years to build a ten-story brick block. No court calendar in Kent and Ottawa counties ever went on the press which did not chronicle the firm name from one to two dozen times, either as plaintiff or defendant—usually plaintiff, because the litigious spirit was strong in the make up of "Lume" Jenison, who could be located almost any day in the week in the court room or at the office of his attorney. He was so persistent in his legal squabbles that he seldom let up until his cases had been passed on by the court of last resort. His store manager for many years was Mr. Husband, who was universally loved and respected as long as he lived. The same may be said of Mrs. Husband, who succeeded her husband as store manager and buyer for many years after he went to his reward.

Another beautiful memory of the long ago centers around the old hotel at Jenison, which was conducted for many years by an elderly couple named Jones. They were literally the salt of the earth. Mr. Jones enjoyed the distinction of having established the first paper mill in Michigan. It was located at Ann Arbor. About twenty-five years ago these worthy old people celebrated their golden wedding in the hotel. "Lume" was a leading figure in the festivities and made the old couple a novel but very appropriate present—a deed to a lot in

the Jenison cemetery. They soon passed to their reward and thus made use of their novel gift. I never pass the cemetery that I do not raise my voice in thanks to the God of the Universe for having made two such worthy people to live together in peace and harmony for so many years and confer so much pleasure on all with whom they came in contact. I also feel grateful to "Lume" Jenison for having smoothed the way to the grave by furnishing them a final resting place for time and eternity.

Two things jar on me as I pass through Zeeland. One is the idle brass foundry at the Western limits of the city. The other is the cigar factory which has been established so long that it ought to be employing as many men—and making as much money—as any one of the thrifty furniture factories of Zeeland. I do not imagine the remarkable brothers who conduct the cigar factory need any more money—judging by the beautiful homes they maintain with so much care and attractiveness—but I do think they owe it to the city of their adoption to create and maintain a business which will have an average payroll of at least \$10,000 per week. They have the ability, but they appear to lack the incentive and pushing quality which make men great and cities prosperous.

The death, funeral and burial of Bastian Steketee were in keeping with the character and career of the man. Nature and circumstance drew the lifelines of his portrait. His inner nature was one of warm kindness, fine analysis and everything which goes on around the average human being. The problem of social welfare and economic betterment awoke in him an unusual source of keen sympathy. He was not automatic in his sympathies. He was not reversely cold. Up to the day of his death he was the kind-spirited, clear thinking, observing spirit which marched upward and onward to the horizon of his career.

The longer I live the more I am convinced that it requires a percentage of Dutch blood in the veins to enable a man to appreciate and properly interpret the Dutch character. The average man regards the Dutchman as a stubborn, obstinate and almost impossible individual, but those of us who have had the benefit of a Dutch ancestry realize that behind a grim, forbidding and sometimes unexplainable exterior there is a fineness of feeling and a depth of thought and expression which are not to be found in many other peoples. Because of this belief I think I am able to understand the Dutch character much better than I could but for the heritage I received from my wonderful Dutch grandfather.

I was pained to learn of the serious mental and physical collapse of Mr. Landwehr, owing to the tragic death of his son about a month ago. Chicago specialists with whom he is in daily consultation insist that he will soon be able to throw off the depression which accompanied the deplorable accident.

I was pleased to learn that the Holland Sentinel, under the able manage-

ment and direction of Charley French, will soon begin the construction of an admirably arranged newspaper building on East Eighth street, only a stone's throw from the present location. With the addition of the United Press news service and other improvements which Mr. French has called to his assistance, the Sentinel has taken on a metropolitan appearance which bespeaks great things in store for the paper and the city in which it is published. I have previously stated that I think Mr. French is remarkably well adapted by temperament, experience, habits and methods of thought and effort to align himself with the Holland people and assume an exalted position as their editorial leader and exponent. I have had no occasion to reverse or revise this conclusion and do not think I ever will have. He is a man who wears well and does not get on one's nerves. I have known him intimately for fifty years and my appreciation of the man grows with every passing year. E. A. Stowe.

Death of Bastian Steketee.

With the death of Bastian Steketee, 73, Holland loses one of its oldest citizens and one of its most prominent men in church work.

Mr. Steketee began his career as a clerk, starting at the age of 14, when he came to this city from Georgetown.

Of a large pioneer family, which came to America in 1847, he and his sister, Mrs. Ellen Hoffman were the only survivors.

Mr. Steketee was born in Grand Rapids and was the youngest son of John Steketee and Mrs. Maria Franje Steketee.

He clerked at the age of 14 in a general store, conducted by his brothers, Paul and Andrew. At the age of 28 years he formed a partnership with his brother Peter, and launched a grocery store on River avenue. Five years later he became sole proprietor. He was connected with the city's mercantile interests for 56 years before he retired.

Mr. Steketee also took a leading part in municipal affairs. He served his ward as alderman, was a member of the board of education for twenty-two years, and a member of the library board for eighteen years.

He was a veteran Sunday school worker, serving as teacher in First Reformed church for fifty-three years. He attended a Sunday school in Georgetown when a lad of nine years. He never forgot the second chapter of Matthew which he committed to memory as one of the lessons taught in the class. He became a teacher when 17 years of age.

During all these years he was absent from his class less than a dozen Sundays and the total attendance in his classes, figured at a minimum rate, exceeded 30,000.

His former pupils are scattered all over the globe, including many states as well as India, China, Arabia, Japan, and other foreign countries. He also served as an officer in First Church for about forty-five years.

Mr. and Mrs. Steketee celebrated their golden wedding in 1926. They

were married in this city by Rev. Roelof Pieters and since lived in the same block, moving from one house to another across the street. Mrs. Steketee died seven months ago.

He was a keen Bible student. He loved his Bible and knew many passages of Scripture from memory.

Mr. Steketee is survived by five children: Rev. John B. Steketee of Kingston, N. Y.; Herman Steketee, Central Park; Mrs. William Arendshorst, Holland; Jennie Steketee, Chicago; Mrs. L. P. Braam, Coldwell, N. J. Two children, Edward Steketee and Mrs. John Lu'dens, died within the last seven years.

Funeral services will be held on Saturday afternoon at 1:30 from the home and at 2 o'clock in First Reformed church. Rev. Henry J. Veldman, of Muskegon, a former pastor of the First Reformed church and Dr. E. J. Blekkink, of this city, will officiate. Interment will be in the Pilgrim Home cemetery.—Holland Sentinel.

Order Boy's Quick Jump To Ownership.

Fifteen years or more ago, when Crystal was just arising to the dignity of a real summer resort, a good-natured, husky youth made daily rounds of the cottages, on his bicycle, soliciting orders for provisions for Rule & Rule, who conducted a general store. The lad was Alva LaSalle and we were reminded of the past when we read the other day that he had bought the interest of his partner, Zach Rule, in the firm of Rule & LaSalle, and is now "on his own." That shows one does not always have to go to the city to succeed, if one has the right qualities for success.

That was Alva's long suit. Other firms sent clerks to call on the resorters, but Alva's good-natured way of approaching folks gave him the advantage. There were always "wise-crackers" in the groups of resorters who made the occasion of Alva's call one for making merry. He was overweight then and is now, for that matter, but it is well balanced. The right proportion of it is under his hat, where there is often a shortage. Alva got his orders, went to the store, put them up, and then delivered them. Always he was smiling and accommodating. After being in Crystal a week resorters felt personally acquainted with the young man and the firm he worked for and as they came back, year after year, bought their provisions at the same place.

In time Mr. LaSalle became a partner of Zach Rule, whose wife, one of the firm, had passed away. He put in more time at the store. He knew who the sick folks were and enquired after their health. He remembered the little folks with candy. Business grew.

A few weeks ago Zach Rule, wishing to retire, sold his interest to his partner and now Alva LaSalle is sole owner of the business he was so instrumental in developing. Scattered all over Michigan are summer visitors to Crystal who will tell their neighbor resorters of the store where it is a pleasure to trade, because they like Alva and his ways.—Portland Review.

WHOLESALE AND RETAILER.**They Find It Necessary To Work Together.**

The wholesaler has been under attack from both the manufacturing and retail standpoint for ten years, and many have predicted his passing. It has been only recently that he has commenced to find a way out. That the wholesaler will last just so long as he performs an economic function, has, of course, been recognized by financiers, economists and the more intelligent of the wholesale and retail organizations, but the old style wholesaler has hung on to old methods.

What are his economic functions? It is self-evident that the competent wholesaler performs the following functions:

He assembles a reservoir of goods from which the retailer can draw his supplies (as he uses them) in profitable quantities.

The wholesaler grants credit — too often much more than he has any right to grant.

The wholesaler renders a merchandise advisory service to the retailer.

Fundamentally the wholesaler's position is shifting. He used to sell for the manufacturer to the retailer; now it has changed, for the wholesaler now buys for the retailer from the manufacturer.

That is much more than a play upon words. It is one thing that the observant wholesaler has commenced to realize as the most important of all. The wholesaler has commenced to realize in all branches of business, although a great deal more in some lines of trade than in others, that he is in business with his retail customer. The minute the wholesaler fully realizes that fact with all its implications and promises, its duties and liabilities, then the relationship between the wholesaler and the retailer gets upon an entirely different footing and they both become better merchants and better servants to the consumer and therefore, to the manufacturer.

Let me show you for a moment what this relationship means. In order to do it I must draw from the experience of many lines of business where the wholesaler has made notable advances in the method of giving service in such a way as to co-ordinate retailing and wholesaling into one effort toward better and more profitable merchandising.

The wholesaler must help sell goods — he must help the retailer make a profit.

How?

Let me illustrate:

A number of years ago one of the leading hardware wholesalers in St. Louis furnished an accounting service for its clients, because it recognized that in too many cases the retail hardware man was going out of business because he had not kept a proper cost system, proper inventory, or a proper set of books. So, instead of permitting their retail merchants to pass out of the picture, because of their ignorance and inefficiency, Simmons sent members of their staff into the stores of the hardware merchants when in trouble,

to develop a system that would give the merchant an intelligent control of his activities.

To-day the National Retail Hardware Association is doing that kind of work for thousands of retail hardware merchants. Its service includes, besides accounting, store layouts, advertising, merchandise control, window display, etc.

Don't forget the underlying principle of this is that the modern wholesaler realizes he is in business with his retail customer; therefore he is going to try to help the retailer to be a better merchandiser, to be a better market man, to be a better advertiser, to be a better salesman; in short, a better all-round business man, because the wholesale merchant is not only in competition with other wholesale merchants, but he is also in competition with the manufacturer who sells direct to the consumer, just as much as the retail merchant is. They are all in the same boat. You can't have a fight among the people in the same boat without endangering the whole boat-load—cargo and people and gear.

The retailer, too, is becoming alive to the advantage of this closer relations with the wholesaler—of buying complete lines from one instead of spotty lines from many—of co-operation, in short, in the whole problem of merchandising.

Inasmuch as the wholesale merchant is at a geographic focal point in a distribution sense, he is an integral part of all of the retail merchants that he contacts and he is also at the focal point of the territorial unit with respect to many manufacturers. He, therefore, can use all the benefits of the manufacturer's highly paid marketing staff; he has the benefit of the consumers experience of all his retail merchants. In this way he may become a source of inspiration, information and interpretation for both the manufacturer and the retail merchant, provided as a wholesaler he fully realizes this opportunity to increase the sales power of his retailers. In some lines the wholesale merchant is realizing this opportunity, and when he does you do not hear much criticism of his value to either retailer or manufacturer.

Recently one of the wholesale grocery concerns in a western city organized the Grocers' Home Owned Stores, Incorporated, in their territory. There are now nearly 200 of these home-owned stores. The wholesaler has inspired the organization. One part of that campaign is a course for the careful training of their wholesale salesmen to go out and develop the retail merchant. The wholesaler's salesmen become merchandisers. This wholesaler sends out eleven bulletins on special window display; two pictures of model store layouts with full notes; a pamphlet giving grocery displays and marketing ideas with seven pictures and three diagrams; a dope sheet for a spring cleanout sale; a large folder suggesting individual grocery store advertising; a special sale poster, and a full-page co-operative advertisement layout for one of the big metropolitan papers

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low
For Instance:

for **95¢**

or less, between 4:30 a. m. and 7:00 p. m.,

You can call the following points and talk for **THREE MINUTES** for the rates shown. Rates to other points are proportionately low.

From	Day Station-to-Station Rate
GRAND RAPIDS to:	
ANN ARBOR, MICH.	\$.80
BAY CITY, MICH.75
CADILLAC, MICH.70
CHICAGO, ILL.85
DETROIT, MICH.95
GARY, IND.90
MILWAUKEE, WIS.80
TOLEDO, O.95
TRAVERSE CITY, MICH.80

The rates quoted are *Station-to-Station Day* rates, effective 4:30 a. m. to 7:00 p. m.

Evening Station-to-Station rates are effective 7:00 p. m. to 8:30 p. m., and *Night Station-to-Station* rates, 8:30 p. m. to 4:30 a. m.

A *Station-to-Station* call is one made to a certain telephone rather than to some person in particular.

If you do not know the number of the distant telephone, give the operator the name and address and specify that you will talk with "anyone" who answers at the called telephone.

A *Person-to-Person* call, because more work is involved, costs more than a *Station-to-Station* call. The rate on a *Person-to-Person* call is the same at all hours.

Additional rate information can be secured by calling the Long Distance operator

**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
Biscuits, Cool and Inviting Grove with All Conveniences Free.

Ample Parking Space for Autos.

in their territory. This is all backed up by twelve confidential letters on business policies from the president of the wholesale house. These letters are masterpieces in their way.

For instance, the talk on chain stores alone is worth a careful reading. Let me quote a paragraph from it:

The chain store has made rapid progress in recent years—not merely because it has sold groceries so much cheaper than the independent stores, but because of the better merchandising and operating efficiency of the chain organization; and the weaknesses of the average independent store.

Now mark this very significant statement:

"Any chain store operator would tell you that he can take practically any unsuccessful independent retail store in his chain—with the former owner of the store, manager and clerks—and in a short time make it a profitable unit of his chain.

How? By adding the business and merchandising ability of his chain staff.

Now, right there the wholesale merchant of the future is going to demonstrate his merchandising usefulness and his right to live—in his ability to help his retailers to be better merchants. He is going farther. The wholesale merchant of the future is going to join with other wholesale merchants to organize and support a highly efficient general staff for the trade, for the purpose of doing this important and necessary merchandising work, and instead of confining its benefits to his own territory, he will help spread it throughout the entire industry or trade, and thus fight the cause of the independent dealer everywhere and create better customer service as well.

The wholesale merchant is going to use this staff organization idea in the direction of his trade association, where he is going to find the facts about the common successful experience of the entire country, and the staff will put it into shape for use by the smallest merchant in the most remote territory. When the wholesaler makes better retail merchants, and better retail merchants make better consumers—more satisfied, contented and thrifty consumers, both the wholesaler and the retailer justify their place in the economics of distribution. No one of them can justify his place unless he is willing to put to use efficiently, early and completely the best practice in merchandising.

Few wholesalers could pay the cost of a competent staff, but a group would find the burden light and the benefits many.

That is a practical solution of the problem.

The old style wholesaler is on the way out with the old time retailer who think they have a right to their old privileges—a fat discount and no questions asked. E. St. Elmo Lewis.

Colored Sheets Going Strong.

Despite predictions made by a number of buyers, both jobbers and retailers, that colored sheets and pillow cases were only a temporary fad, business in them continues to increase rapidly. Fast-color goods are particularly sought and the duplicate orders re-

ceived are in numerous instances larger than the initial commitments. One of the features of current business in this merchandise is the broadening call for them in New England, which has long had a reputation for marked conservatism in housefurnishings. Orders from smaller cities and towns, which are usually slow in adopting new things, are coming in more freely. Pink continues the most-sought shade.

Supply Mittens For Byrd Trip.

More than 200 pairs of specially made mittens have been supplied to the Byrd Antarctic expedition by members of the National Association of Leather Glove and Mitten Manufacturers. Of this number 198 pairs are of the full-hand type and twenty-four of the one-finger style to permit close work on the machines. All are made oversize to permit the insertion of one or two pure wool interliners. Sixty pairs, meant for wear in extreme cold weather, are made of "Alaska horse," a dry tanned leather. This type of leather does not freeze, even at a temperature of 60 degrees below zero or lower. The others are made of grain horsehide and grain deerskin.

Good Fall Glass Outlook.

Entirely favorable seasonal trends were reflected in both production and distribution of flat glass products during the week and trading conditions generally appeared to warrant an optimistic view of fall prospects, the American Glass Review will say this week. Demand for window glass is still above the average for this time of the year, although specifications have naturally tapered off as compared with the exceptionally heavy volume of recent weeks. Plate glass is in good seasonal demand, with production being along substantially unchanged lines.

Undergarments Sought For Sales.

Business in women's silk and rayon underwear continues to be largely for immediate delivery and sales purposes, although some advance orders for shipment in September and beyond have been placed. Factors in the field look for the closing weeks of this month to substantially swell the forward bookings. Calls for rayon types are expected to be particularly large and will enable the manufacturers to do more in the covering of their rayon yarn requirements. Bloomers, novelty dance sets and night gowns have been among the most active items.

Rayon Competition Grows.

The trend toward greater competition continues a strong feature of the rayon situation. The latest instance is the marketing of 32-filament yarns at the same prices as for the 24-filament, which follows on the heels of the reduction in the price of cellulose acetate yarns. The productive capacity of the industry is being steadily increased and the most conservative estimates indicate that this will represent a very substantial percentage by the end of the year. Consumption of the fibre meanwhile is quite satisfactory.

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

MERCHANTS WHO
ARE BUILDING FOR
▲▲ THE FUTURE ▲▲
ALL FEATURE

Domino
Package Sugars

because of the
▲▲ GOOD WILL ▲▲
the name can bring

American Sugar Refining Company

FINANCIAL

Syndicates Are Not a Group of Promoters.

Asserting that the term syndicate in its application to finance is not generally understood by laymen and is frequently regarded with suspicion as indicating a transaction originated by a small group of promoters entered into by them solely for the purpose of realizing a profit at the expense of innocent investors, Arthur Galston, formerly of Blair & Co., and a lecturer at Columbia University, explain syndicate operations in his new book.

Even those connected with financial organizations which participate in syndicate transactions frequently have confused ideas regarding the terms of syndicate agreements and misinterpret them, to the embarrassment of their associates, says Mr. Galston.

Mr. Galston first explains the so-called "joint account," which for all practical purposes may be considered as a syndicate transaction in simplified form.

"Let us assume," he says, "that a firm of bankers contemplates the purchase of an issue of, say \$1,000,000 bonds. Being convinced of the attractiveness of such a purchase, the bankers have two questions to decide: one, whether they alone should assume the full liability of the \$1,000,000 purchase, and two, whether their selling organization is sufficiently strong to distribute alone and properly this amount of bonds.

"Should they decide that such a commitment is too heavy for them to handle alone, they invite another firm of bankers to join them. If the second firm of bankers accepts this invitation on an equal basis, then the liability and also any profits realized are equally divided. In a simple transaction of this kind it is not necessary to prepare a formal agreement.

"The type of syndicate which is rather rare, but which might be found desirable under certain conditions, is the so-called 'purchase syndicate.' Such a syndicate would be formed by a group of individuals or organizations desirous of acquiring in the open market or otherwise a block of either stock or bonds.

"It is obvious that if each member individually were to bid openly for security, the competitive bidding would in all probability raise the offering price or cause the withdrawal of offerings. The members of the syndicate authorize one person to act as manager. The securities so purchased are then distributed pro rata to the members of the syndicate at the average cost price.

"The object of forming such a syndicate might be to obtain control of a corporation through stock ownership or simply to acquire and hold the securities in the belief that subsequently a substantial profit might be realized through their sale by the members of the group.

"An underwriting syndicate, properly so-called, neither purchases nor offers securities for sale at the time of its formation, but agrees under stipulated conditions, that it will purchase

the securities if requested by the vendor to do so.

"Let us assume that a corporation desires, for one purpose or another, to sell an issue of bonds and is required by its by-laws to offer such bonds for subscription first to its stockholders.

"The corporation, being presumably in need of funds and desiring to insure itself against a possible limited demand for the bonds by its stockholders, approaches a firm of bankers with the proposal that they 'underwrite' its offering to stockholders.

"The corporation is assured of the sale of the entire issue, as the bankers under the terms of the agreement, are then compelled to purchase any balance of bonds not subscribed for by the stockholders.

"The price to be paid to the corporation by the bankers is the same as the price to be paid by the subscribing stockholders, but in consideration of the guaranty by the bankers of the successful sale of the entire issue, the corporation agrees to pay the bankers certain special commissions."

Arthur Galston.

[Copyrighted, 1928.]

Copper Is in Strongest Position Since the War.

Holders of copper securities will be interested in a study of the copper industry published in the Monthly Review of Bongard & Co., members of various Canadian stock exchanges.

This firm declares that the copper industry is at present in the strongest position since the war and its outlook is distinctly favorable. During the war years, it says, there was a great shortage of copper in spite of all efforts to bring production up to demand, but not long after the armistice the world shortage was converted into a world surplus.

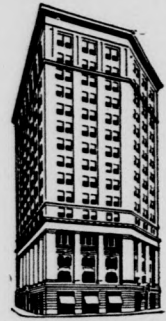
The years since the war have had to absorb this surplus, estimated at around one million tons, together with current production. It is only in the past year that a more healthy relationship has been brought about between supply and demand.

About one year ago European demand began to make itself felt again. Prior to that time war supplies were being worked off and European countries were slowly putting their financial houses in order and their buying power was not great.

These adverse conditions in the copper industry resulted in different constructive developments. Rather than trying to solve their difficulties by curbing production, producers began to introduce more efficient methods, which tended to lower their production costs.

Not only has the industry worked itself into the strongest position since the war, but American copper producers are particularly well situated to supply and benefit from the improved foreign demand.

There has recently been an extraordinary increase in European demand, which should increase with further economic and financial rehabilitation in those countries. Records show that this increased buying is for current needs and that foreign buyers are not yet availing themselves of the oppor-



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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"

tunity to build up stocks at the relatively low price levels of copper.

Indications are that both foreign and domestic demand will continue to increase. Customs returns of several countries show that Europe's copper consumption increase of 19 per cent. last year is being maintained, and many believe that the greatest expansion of the European market is still to come.

Since the middle of 1927 copper prices have shown a tendency to increase and are now 14¾ cents a pound, as compared with an average of 13¼ cents a pound in 1927. This means a great deal to copper producers and particularly to those companies with a large per share output.

[Copyrighted, 1928.]

Key Industries Have Good Prospects For Improved Trade.

Business during the remaining months of 1928 will probably be better than it was during the corresponding months of 1927, declares Colonel Leonard P. Ayres, in the August bulletin of the Cleveland Trust Company.

"So far this year," says Colonel Ayres, "the key industries of iron and steel, building construction and automobile production have made an impressively good showing, and there seems to be good prospects that they will do well during the remaining months.

"Car loadings on the railroads and coal production are now beginning week by week to produce records that are a little better than those of the corresponding weeks a year ago.

"The agricultural outlook is good, with weather conditions promising large harvests and with farm prices at higher levels than last year. The increased sales of the mail-order houses and the farm-implement manufacturers are reflecting the improvement in the purchasing power of the agricultural sections.

"Over against these constructive conditions must be set the developments in banking and the money markets that have produced the current high rates of interest which have already increased the cost of doing business and brought about declines in bond prices and some stock prices and a sharp curtailment in the issuing of new securities.

"These conditions are not merely temporary and artificial, nor are they the result of an unnecessary and undignified quarrel between the Federal Reserve System and the Stock Exchange. They are primarily the result of a large and rapid outflow of gold and partly the aftermath of a great outburst of stock speculation staged at a singularly unpropitious time.

"The annual influence which tends to stiffen money rates in the fall is now well under way, and it may be expected to be of increasing importance until the middle of October. After that some easing off will probably appear, but the demands of the autumn and holiday trade are likely to prevent any important softening in interest rates until after the end of the year."

[Copyrighted, 1928.]

Late News From Grand Traverse Bay.

Traverse City, Aug. 21—Montgomery Ward & Co. have taken possession of the Western section of the Hannah, Lay & Co. building and engaged workmen to reconstruct its interior. The job will be completed and the building made ready for occupancy in about sixty days. The section measures 75 x 100 feet, three stories high.

The Northern Pacific Utilities Corporation has leased the Eastern section of the Hannah, Lay & Co. building, preparatory to the transfer of the headquarters of that company from Ludington to Traverse City. Extensive alterations and repairs will be made before the structure is occupied. The corporation owns and operates electric power and lighting plants located in several cities and villages of this section.

The cherry harvesting season is well advanced. There remains, however, large quantities of fruit on the trees. A hail storm which damaged vegetation considerably in the Old Mission district did not injure crops in other sections of this region.

Good progress is making in the construction of the Miller mercantile building. When completed it will be occupied by the S. S. Kresge Co., the A. & P. Co. and the American Knitting Mills Co.

Hick's grocery on West Front street, is now owned by P. Olson, its former manager.

A widow employed in the office of a local public utilities corporation married a young widower recently. Asked by a friend if she intended to give up her job, she replied: "Oh no, I could give up the job, but I could not give up the check."

J. E. Ehrenberger, an enterprising, up-to-date grocer of West Front street, displays a placard in one of his show windows, upon which these words are printed: "We close on the Sabbath day." Other grocers in the same neighborhood keep their stores open until 10 o'clock nights and all day Sunday. Arthur Scott White.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Schram Bros. Tire Co., Inc., Detroit. Union Land Co., Detroit. Frank Drolshagen, Inc., Detroit. Seitz Electrical Manufacturing Co., Jackson. Wills Sainte Claire, Inc., Marysville. Dodge Brothers, Inc., Hamtramck. Adolph Green Construction Co., Menominee. Westinghouse Electric Products Co., Flint. Powers Oil Co., Saugatuck. Three Star Realty Co., Detroit. New Buffalo & Lakeside Railroad Co., Three Oaks. Farmers Telephone Co., Dundee. Lewis G. Webert Real Estate, Inc., Lansing. Allison-Bedford Co., Maple City. Todd & Moorman, Inc., Detroit. Port Huron-Sarnia-Pt. Edward International Bridge Co., Port Huron.

Prefer Home Products.

The Italian Government fosters the use of domestic-made agricultural implements in preference to imported ones. When imported implements are used the attention of the authorities is called to the obligations imposed by law to give preference to Italian products.

An Iowa city has named its brand-new hostelry "Hotel Tall Corn." On that basis Western Michigan ought to give us a "Sweet Peach Inn" and Northern Michigan a "New Potato House."

ODIN CIGAR COMPANY

Common Stock

The stock of this company earned \$3.12 a share in 1927 and has been placed on a dividend basis equal to \$1.40 a share annually to yield 7.35% on the present selling price.

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MR. STOWE Says: We are on the square.

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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.

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MUTUAL FIRE INSURANCE

Loss Adjustments vs. Loss Settlements.

This is a problem which is engaging the attention of fire insurance executives to a greater extent than ever before. It is a strange anomaly, however, that while on the one hand rates are being constantly reduced—and certainly this must be with the permission of the stock companies as a whole, whether outspoken or implied—on the other hand a deep concern is felt because of the continually narrowing margin of underwriting profit. Indeed, to the stock companies the term "underwriting profit" seems doomed to become as rare as the proverbial dodo, while "underwriting loss" becomes correspondingly as common a phrase.

Of course, relief from this condition can be found in a sharp advance in rates, and while to a Loss Department man, nothing could be more justifiable, yet in fairness to the insuring public, the companies should go farther than this in seeking a remedy for the condition which more than any other one thing is responsible for the generally unsatisfactory situation in which the fire insurance business finds itself today—excessive loss ratios.

True, as long as we engage in the business of insurance, we can expect to suffer losses. True again, economic conditions have a marked effect on the number and size of losses sustained, and therefore on the loss ratio. But, adjusters, local agents, and special agents, and anyone else having to do with loss adjustments, whether large or small, must discard the practice too generally indulged in of allowing the policyholder a little more than the loss might otherwise be satisfactorily and fairly adjusted for, with the object of buying the good will of the policyholder.

In view of the liberal attitude taken by the companies, as exemplified by their adjusters in the interpretation of what constitutes a direct loss by fire, and in the adjustment of their claims, it is difficult to understand how the notion can still gain currency with any part of the insuring public that the fire insurance companies are out to evade payment wherever they can find any pretext at all for doing so, when as a matter of fact we in the fire insurance business know nothing is farther from the truth.

Nevertheless, it is still true with a considerable number of property owners who, of course, have never suffered a loss, that they feel it is a case of "doing" the other fellow before he "does" you. It can be appreciated, therefore, how important a part the adjuster plays in the establishment of the right relations between company and insured. Indeed, a company's reputation usually rises or falls upon the manner in which it handles its losses. It can be unduly liberal and hold the business on its books, but certainly when any man is paid more than he knows in his heart he is entitled to, he cannot have the respect for his insurance company that should obtain in so vital a relationship.

The very first thing the adjuster should do, and by adjuster is meant anyone assigned the responsibility of adjusting a loss, is to establish the right contact with the insured—to convince the insured that he is dealing with a man whose primary object is to pay him the amount of his loss, not a cent more and not a cent less. Let the insured become imbued with any other idea—let him gain the impression that he is being unfairly treated and he will be immediately on the defensive, with the result that he is out to get all he can, and in the end the average adjustment of this character unquestionably costs the company more than it should. We might derive a negative sort of satisfaction from this if we could feel that the settlement had won for us the cordial friendship and respect of the insured, but we know that this cannot be true where he feels he has "put one over" the adjuster.

Naturally, where the insured is manifestly unfair, the adjuster will have to make his position plain, and more often than not the insured will have a respect for him that would be entirely lacking had his original demands been acceded to.

Our own organization is singularly fortunate in having a well trained staff of adjusters on its payroll, capable of adjusting any kind of a loss that may be sustained under the various coverages we write. If we are to believe the insurance press, however, this system is not nearly wide enough in its scope, as all too many losses are still being handled by independent adjusters, at the door of whom (if the stock company journals are correct) a large share of the blame for the present day system of loose loss adjustments is laid.

It would be unfair to say that this criticism applies to all independent adjusters, as a great many of them are undoubtedly actuated solely by a desire to render efficient service to the companies they represent by adjusting their claims on an equitable basis, and at the same time leaving the insured satisfied with and loyal to his company.

Business men gasp at the authority with which the companies seem to clothe their loss representatives, privileged as they are to spend up to hundreds of thousands, and even millions, of dollars of the companies' money on a single loss, to award contracts for replacements, dispose of salvage, hire highly paid technical experts, etc., in a manner that they feel would bankrupt the ordinary business in a short time.

Assuming that it is in only a comparatively small number of losses that the insured is overpaid, when it is remembered that every year the fire insurance companies of America pay hundreds of thousands of claims aggregating hundreds of millions of dollars, a saving of only a very small amount per claim might turn an underwriting loss into a profit. If it were possible to save an average of 5 per cent. on all losses by adjusting, rather than settling each claim, it would mean the dawn of a new era in the fire insurance business. G. H. Thompson.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

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

WILLIAM N. SENF, SECRETARY-TREASURER

The CENTRAL

Manufacturers Mutual Insurance Company

Assets \$3,509,238.51 Surplus \$1,704,513.42

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The best protection, the lowest rates on
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Saved Members 40 to 68% for 33 Years

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**THE GRAND RAPIDS MERCHANTS MUTUAL
FIRE INSURANCE COMPANY**

320 Houseman Bldg.

Grand Rapids, Mich.

When You Use a Trade Name.

There is no gainsaying the fact that the conduct of a business under a trade name may be desirable in many cases. And, the proof of this lies in the fact that trade names are so commonly used in the commercial world to-day as to excite scarcely a passing notice. And, as a general rule, a retail merchant is entitled to conduct his business under any trade name he chooses, providing he observes a few well known exceptions.

To begin, great care should be exercised in selecting a trade name to see that it has not heretofore been chosen by anyone else engaged in the same line of business. This is true because, the first user of a trade name will generally be held to have acquired the sole right to use it to the exclusion of any of his competitors.

In the light of this rule, if a merchant attempts to use a trade name that is already in use by another person in the same line of business, the courts will usually forbid such use. So, if the possibility of after dispute and litigation is to be guarded against on this point, a merchant should carefully canvass the field before selecting a trade name, and see to it that the name selected has not already been adopted by any other person or concern.

And, while on this point, it may be stated also, that a trade name does not have to be exactly the same as the one already in use to constitute the violation of the rights of others. If any trade name adopted so closely resembles a name already in use as to cause confusion in the minds of the public, its use may be forbidden. This is true because, the true test of whether or not a trade name conflicts with another trade name, is whether its use would have a tendency to confuse the general public as to the identity of the business represented by the trade name. For example:

In one case of this kind, a merchant was engaged in operating a business under the name of the Norwood Company. Following this use of the above trade name for some time, a competing merchant opened a business which he began operating under the name of the M. C. Norwood Company. The owner of the Norwood Company thereupon objected to the use of this trade name by his competitor, and the court sustained his objection on the ground that the names were so similar as to be likely to deceive the general public.

However, while the right to use a trade name will be usually declared exclusive in the first user, yet this right will not be all inclusive in respect to territory. In other words when a merchant adopts a trade name under which he conducts his business, his exclusive right to the use of the trade name will not be extended beyond the field covered by his business.

To put it another way, merchants whose business is confined to a certain city in a certain state, would not acquire the right to prevent another merchant engaging in the same line of business from using the same trade name in a distant city. This is only fair because it would not be right to permit the user of a trade name to

acquire property rights in the name, beyond what is necessary to protect him in the territory covered by his enterprise.

Now, at this point, it may be noted, that in many states the user of a trade name is required to register it, before he will acquire the legal right to use it. In fact, in some of the states, the failure of a merchant to register his trade name will be held to prevent him from enforcing any contracts made under that name. It follows, that since a trade name may become a thing of great value, care should be taken to comply with any statutory regulation in respect thereto, that may be enforced in the state where it is adopted.

The above points may appear to be little things in themselves, but if the full value of a trade name is to be enjoyed they should not be overlooked. And, the time and expense involved in looking after these details, when a trade name is being adopted, will usually prove a wise investment, in the form of insurance against possible after dispute over the validity of the name selected.

Leslie Childs

Fire Insurance Competition.

The fire insurance business is entering into a stage of development, says a contemporary, where competition for business will be keener than ever before in its history.

This seems to be the general feeling in the United States and Canada, where companies continue to enter an already pretty well crowded field. In addition to all this the number of new companies organized during the past year, and financed by investors, who seem attracted by the continuous advance in fire insurance stocks so largely and unwisely advertised. These new companies are going to furnish keen competition for the old established institutions and it would seem as if local agents will now have to canvas for business under pressure as high as that displayed in the sale of life insurance.

What the Insuring Public Gets.

What the insuring public gets for the premiums which it pays to the stock companies furnishing the protection is an interesting question and the answer is not quite clear to a majority of the patrons of this form of insurance. In a recent examination of the business done by 200 of the leading stock companies in the United States for the eight-year period from 1919 to 1926, it was revealed that the average loss ratio of these companies, over the eight-year period was 56.3 per cent. In other words 56.3 cents out of every dollar collected was paid back to the public for losses sustained. Seems to be a rather large price to pay for the privilege of having the protection of the indemnity offered.

When the Doctor Does Himself Out of a Job.

When the family doctor restores his patients to health, he apparently does himself out of a job, because the healthy person stops going to the doctor. The grocer, on the other hand, who gives some attention to his customers' health, is building up sales and profits for himself.

Merchants' and Manufacturers' Mutual Insurance Co.

Mansfield, Ohio

S. N. FORD, *President*

G. W. DEYARMON, *Secretary*

HARRY DEYARMON, *Asst. Secy.*

G. LESTER DEYARMON, *Asst. Secy.*

F. C. DEYARMON, *Special Agent*

Our company was organized in 1876 and has conducted a prosperous and successful business for fifty-two years.

We have cash assets of more than \$300,000, a net surplus of over \$200,000, and an annual income which approximates \$200,000.

We are admitted to do business in Ohio, Indiana, Pennsylvania, Massachusetts and the District of Columbia.

We are also admitted to do business in Michigan and propose to appoint local agents in every city and good town in the State. We should like to get in touch with men who are in a position to act for us in this capacity.

We refer to the insurance department of the Michigan Tradesman as to our record and standing. This publication is fully informed as to the manner in which we conduct the mutual fire insurance business along the most approved lines.

If you are interested, address the Home Office.

COFFEE TRADE OF GROCER.

Why He Has Lost So Much Of It.

Why the retail grocer and coffee? Some of you, like me, can easily recall when the retail grocer and coffee were synonymous, when it was not necessary to say and coffee, because the grocer, the individual retail grocer meant coffee dealer and he alone furnished coffee. But, as Briggs so often tells us in his pictures, "those were the days." We can but look back upon them pleasantly, and must acknowledge that the present day situation is different, that the retailer has liberally divided his coffee business with new competition and that, therefore, the word "the independent retail grocer and coffee" is quite in order.

I have a belief that through better understanding and the right sort of co-operation between the individual retail grocer and the coffee roaster, much of the lost volume of coffee business may be recovered, the individual retail grocer will be able to meet any coffee competition, and both can prosper.

Let us go straight to bedrock a moment and be reminded of reasons why coffee business first began to slip away from the individual retail grocer. Primarily, it was not appreciated that coffee is the retail grocer's most important item, perhaps not in volume or in profit, but certainly as a trade getter trade holder for the general line. That oversight was general in the old days, and it continues in too many cases today. Wherever you find a retail grocer with a reputation for good coffee, or who has a good coffee business, you will also find a successful and a prosperous general grocery business.

Why is this so? Largely because coffee is bought by the consumer on confidence, confidence sometimes in a brand, but more often in the judgment and ability of the grocer patronized. Few consumers are judges of coffee in the bean or ground. When they buy coffee they look to their grocer to satisfy them. The real test comes later. Wherever the grocer succeeds in pleasing the taste, he has so fully merited this confidence that the consumer not only "sticks" as a coffee customer but also extends his confidence and patronage to the entire food requirements. But if the grocer fails in giving coffee satisfaction, the consumer immediately becomes easy prey for the very first competitor who interests himself in satisfying the coffee taste, and coffee patronage is lost to the grocer and with it often also the entire grocery patronage.

This exactly is what happened years ago with the advent of the first retail coffee specialists. Indeed it was the retail grocer's too frequent lack of interest and effort to suit his customer's coffee taste, and his failure to do so which made the wagon route coffee business possible. The field was left wide open. I know a very general opinion exists that the lure of premiums diverted coffee business from the retail grocer to the wagon route distributor. Possibly that was an element, but if we compare the methods

employed by the latter with those of a larger proportion of retailers at the time, I think we can agree that the premium was a minor element.

The wagon route man visited the consumer regularly in the home. He inquired about the consumer's coffee experiences. He asked permission to leave a package on the plea that it would probably give greater satisfaction. On his next visit he inquired if this trial pound pleased. If it did not, he took back what was on hand and left a second trial pound of another grade or quality. He took care always that this product was freshly roasted. And so he worked on until eventually he succeeded in exactly suiting his prospect's taste. Then came the premium offer, the closing of a contract for a three or six months' period in weekly deliveries and throughout this period constant watchfulness over the customers continued satisfaction. All in all it was a very thorough and efficient selling campaign.

I need not go into details of comparison. You know the facts. Consumers' tastes differ, and even if the grocer stocks the very best brands and maintains his own carefully prepared brands and blends, any one of these may not exactly suit the taste of the individual, whereas some other may. Whatever the brand or grade of coffee that is given out, it must be freshly roasted in order to give satisfaction. Consumers' satisfaction also depends on proper grinding and brewing. The grind for instance depends on the individual's method of brewing. To give careful attention to all these details in every sale is essential to building and holding coffee trade. Yet how often in the old days did the retail grocer select at random from his stock, or perhaps solely to suit the ideas of price, and passed the pound of coffee over the counter without any attempt to suit the customer's taste, and from that moment on forgot the transaction for all time. In this manner of selling there was no interest in the customer's individual requirements and no effort made later to learn if these requirements had been met. Coffee trade just slipped away and its loss was not even noticed or known. You will admit that this was a quite different method of selling from the one I mentioned first. It is unfortunate but true that this same method is still in force to-day with many retail grocers, and this is at least one cause for the shrinkage of coffee sales with them.

With the advent of the chain grocery stores the average individual retail grocer experienced a further loss of coffee business. Here again lack of appreciation of the importance of coffee, and the lack of interest and effort to suit consumer taste were chiefly responsible for this second diversion of coffee trade. Does the chain store grocer realize the importance of coffee? One need only note the prominence given coffee in all chain store grocery advertising copy, and in their window and store displays to find the answer.

Does the chain grocer make efforts to suit his coffee customers? I have

We depend on the
quality of
MUELLER'S products
to make a
Steady customer
of you.

**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"

come to the conclusion that the chain manager's emphasis on the importance of coffee on general grocery sales is well matched by the way coffee is being pushed and coffee customers are carefully nursed in the average unit chain store.

Coffee roasters, until recently, also failed to realize the importance of the right presentation of their products over the retailer's counter and of co-operation with the retailer in providing to the consumer an entirely satisfactory beverage. In the expansion of business, and the fierce scramble in competition, their efforts were confined to securing orders or getting their goods on the retailer's shelf. After the sale the coffee salesman was also entirely forgetful of the transaction, at least until his next visit. Naturally the result of this joint laxness was an accumulation of brands, overstocks, and more or less stale coffee. The most important factor to successful and lasting distribution, namely, the right presentation of the product to the consumer, and the development of consumer satisfaction was left entirely to the man behind the retail counter and little, if any, co-operation was given him. In this respect the coffee roaster must assume a share of responsibility for the diversion of coffee trade which the individual retail grocer has experienced.

Now that we have gotten down to bedrock of the causes for this considerable diversion of coffee business, let us consider how best the coffee roasters and individual retail grocers can together proceed to recover some of the lost ground.

If between roaster and retail grocer we are having difficulty in meeting new competition with a living profit to both, is not there every incentive to each of us for consulting and co-operating, for analyzing our present methods, for studying new methods in a joint effort to find the adequate profit for both, through eliminating some of the present unnecessary heavy selling costs, which we ourselves and together have brought about.

Obviously then, the co-operation of the individual retail grocer class is needed if the benefits of lower costs are to be attained. I repeat that the retail grocer must realize a strong incentive for giving his co-operation.

Roasters excuse their present extremes of selling and delivering effort on the ground that it is "service" and that the retailer demands this service. "Service" in its right sense is a tremendously important and valuable factor, but even "service" can be overdone. In present day distribution from coffee roaster to individual grocer it is overdone. Consider for a moment your entire coffee requirements for a week, a month, or a year, either in pounds or dollars. With this figure in mind, consider next the number of coffee salesmen that call on you in the period, the number you patronize, the number of brands you carry, the number of salesmen you encourage to call again by giving small orders; consider the delivery service this distribution of your patronage involves, the number of trucks that must make the trip to your

store and their cost to the roaster. If you will do this, you will be bound to visualize the duplication of service to you, which taken in the aggregate, represents a tremendous waste and consequently a tremendous unnecessary addition to the cost of coffee.

If you will consider favorably the roasters' offer of a new relationship, if you will try out the plan of concentrating your patronage, thereby eliminating excessive and burdensome costs and also enabling the roaster to give you most valuable selling aid; if you make sure your coffee quality is right throughout and that your stock is always fresh; then, if you will fix prices which give you a reasonable and living profit, you will be sure of building a coffee business on a sound profitable successful basis, sacrificing perhaps some of the scattered, excessive and expensive present service, but obtaining instead real definite interested service far more effective. Felix Coste,

Manager National Coffee Roasters' Association.

Chain Store Taxes Increased Three Fold.

The adequate and fair taxing of chain stores is a subject which should have the prompt attention of all state and local wholesale and retail grocer organizations. Prominent wholesalers and retailers can also use their influence to very profitable advantage. In numerous sections of the country, the chains are still having a very unfair advantage in the matter of taxation, amounting in some sections to as much as \$200 per year per store, we are informed. Furthermore, we have collected considerable evidence to indicate that it is the policy of the chains to secure the lowest possible assessment on their equipment and stocks. The following letter was recently received from a member of the American Wholesale Grocers Association:

Enclosed please find copy of letter received to-day by the Secretary of our local Chamber of Commerce. The letter speaks for itself.

Our town is under the commission form of government, having five commissioners who, in turn, select a business manager. Our taxes are assessed by the city assessor and when this is completed, the commissioners appoint three reputable tax paying citizens to see that all property is assessed on an equal basis.

When they reached this assessment, they found the A. & P. had rendered their merchandise \$1,111; their fixtures, which consisted of scales, adding machine, refrigerator, counters, shelving, etc., for \$150. This board, after thorough investigation and comparison with other merchants' renditions, who perhaps were doing one-fifth the business, decided to fix value of their property at \$2,500 for merchandise and \$1,000 for fixtures. This was on a basis or even lower than other local merchants.

J. H. McLaurin,
Sec'y American Wholesale Grocers' Association.

Benge Department Store, dealers in ladies' ready-to-wear, dry goods, etc., at Milan, write the Tradesman as follows: "It is with pleasure that we enclose check for \$3 so that we may receive your wonderful paper another year. We like the frankness with which you write concerning all matters. We value every issue highly."

WHITE HOUSE COFFEE

"Has the Edge" in Customer Satisfaction

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

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

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

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

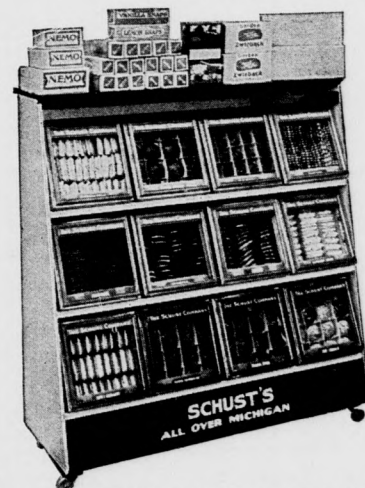
The Flavor is Roasted In!



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

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

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.

New Scarfs For Early Fall Appear.

Evening scarfs are being widely shown. The display is one of fine quality and artistic designs. Embossed chiffon velvet in a square the size of a small shawl is framed with chiffon used double, ten inches wide, and joined with fagoting done by hand with metal thread with which each corner also is "mitred." Such shawls are most luxurious and soft as down. They come in all the lovely shades of peach, sulphur, rose, crystal blue and the old shade known as Marie Louise blue, which is being revived with especial charm in the velvets, plain and brocaded.

Black velvet embossed on a background of silver tissue is exceedingly handsome. With this the border is made of silver in one scarf and in another black chiffon stitched with silver thread. Nothing more daintily luxurious can be imagined than one of these shawl scarfs of white velvet and silver tinsel, as the latest weave of metal cloth is known, with an unusually wide border of white chiffon. This particular form of wrap will be seen at dinner in the restaurants, and with evening dress at the opera, sharing the vogue of the evening coat in decollete ensemble.

The Latest Thing in Shawls.

The Spanish shawl is to be worn again, but in an Anglicized version, in which it is offered among the early Fall novelties. Plain silk in beautiful colors with very deep fringe is preferred by women who find a solid color more flattering than the melange of brilliant dyes. In shawls of this sort all of the new shades are shown, and in some another color note is introduced in the strands of the fringe. Those models, which are elaborately embroidered, are done in more subdued colors and delicate flower shades in patterns that are more graceful than the original mantilla.

Quaintly pretty new shawls are cut in triangles of silk with fringe along two edges, and others are made of chiffon, with lace applied in each corner. Scarfs both square and oblong of chiffon and of net are shown with the pattern etched in spangles, or with the spangles dotting the material all over.

Urges Use of Rayon as Term.

The importance of including the word rayon in exploiting goods in which that textile is used in the weave is stressed in a bulletin from the New York Better Business Bureau, made public last week. The organization urges that the term "transparent velvet" be changed to "transparent rayon velvet;" that a fabric of velvet weave having a rayon pile with silk back be termed "velvet, rayon pile, silk back," or where cotton instead of silk is used, "velvet, rayon pile, cotton back." "The terms 'rayon satin,' 'ray-

on pongee,' 'rayon foulard' and 'rayon taffeta' show that a fabric is of rayon content," the report continues. "This is not equally so with such examples as 'Celanese satin,' 'Bemberg taffeta' or 'Tubize pongee.'" These, the bureau recommends, should be termed "Celanese rayon satin," "Bemberg rayon taffeta" and "Tubize rayon pongee."

Silk Hosiery Men Pleased.

The action of a number of women's hosiery manufacturers in turning their 39-gauge machines from cheap and unprofitable full-fashioned silk hose to Bemberg goods is decidedly pleasing to makers of the higher-grade real silk merchandise. It is said to mean the clearing out of a great deal of "slimpy" hose to retail around \$1 a pair and to remove it from competition with well-made and good-wearing merchandise at necessarily higher prices. It is also said to mean giving the consumer who cannot afford to pay more than \$1 a pair for her hose a much better article than she could get for that money in real silk. While it will take some time to clean up the present over-supply of low-end silk goods, their eventual disappearance will instill new life into the finer merchandise.

Fall Silverware Buying Active.

Preliminary buying of silverware for fall bears out predictions made earlier in the year that the excellent business of the spring season would be repeated. Advance orders in some lines show a larger volume at this time than for several years despite the uncertainty of general business in certain sections of the country. There has been no marked change in the character of the buying, either in plated or sterling ware. In the latter there is still quite active buying of high-priced tea and dinner sets as well as toilet sets and other gift articles. Much of this buying is said to be in anticipation of an active consumer demand in October, which is autumn's principal month for weddings.

Floor Covering Sales Pick Up.

August has so far run true to form as a dull month in the floor coverings field, but an increasing volume of business is coming in to fill in lines broken by retailer purchases. So far this has been truer of carpets and rugs than of the hard surface lines, and the demand has been so well spread through the various type of merchandise as to be productive of very little feature. The same applies to the sectional aspect of the business now being placed. Important changes in the industry are causing many buyers to operate with an eye to the future, and what the coming spring season will bring about is arousing a great deal of interest. Although there are no definite indications of it, a feeling exists in some quarters that "the fur is going to fly."

Bathing Suits To Cost More.

The only thing definite about bathing suit prices for 1929 seems to be that they will be higher than the 1928 openings. Indications point to one of the best seasons in years. They are based on the present low position of

jobbers' stocks, due to the extremely active consumer demand resulting from the hot weather experienced during the past six weeks or so. The advances in prospect will not be large, from all accounts, but will run from 5 to 7½ per cent. on representative goods. Advance showings presage another season of considerable color, with novelties the rule in women's suits. Prices on some of the leading lines will be made very soon, while others will not be issued until shortly after labor day.

Co-operation Urged in Millinery.

Manufacturers of women's hats are urged in a bulletin just sent out by the Eastern Millinery Association to cooperate with the French modistes now that they are fulfilling their promise to turn out more elaborate fashions.



THAT SOMETHING!

What is it?

It touches a man,

His work—

And lo, Success!

Just this:

He who succeeds

Is he who first saves.



Duro Belle HUMAN HAIR NETS

A steady seller — a dependable profit maker — hair net that never lost its popularity for nearly twenty years.

Now, more than ever, women are buying the Duro Belle Dozen Sanitary Package—12 nets neatly packaged — every sale gives a liberal profit to dealer.

Employ Our Silent Salesmen

The handsome Duro Belle display case—our beautifully colored window trim, wall cards, and other advertising features are silent salesmen that talk volumes and sell Duro Belle Hair Nets without the help of a clerk. And it's FREE for the asking.

WRITE TO YOUR JOBBER—OR DIRECT TO

NATIONAL GARY CORPORATION

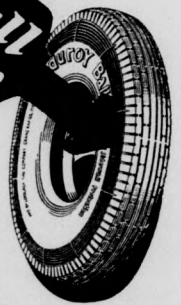
Successors to
 NATIONAL TRADING CO. and
 THEO. H. GARY CO.
 251 Fourth Ave.,
 New York, N. Y.
 535 S. Franklin St.,
 Chicago, Ill.

Corduroy Tires

Sidewall Protection
 Stands for:

LONG MILEAGE
 RIDING COMFORT
 GOOD LOOKS

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

No Royal Road in Business.

"Business has its ups and downs," remarked a shrewd and successful shoe man of long experience, "but it is interesting to observe that there are some men and some organizations with whom business is always good, even when times are bad. And there are others who never seem to get on well, regardless of conditions.

There is so much of truth in this statement, that it is difficult to formulate any better advice to give the merchant who is in doubt as to how he should proceed than to watch and follow the men who are successful. By this is meant, not to copy their ways of doing business, for the methods that succeed in one case may fail in another, but to observe and put in practice the broad principles and policies that make success for many concerns almost inevitable.

Prosperity, as a rule, does not come simply and solely because of some particular advantage that one store enjoys over another. The success of some of the chain stores isn't due solely to their ability to buy merchandise at lower prices, as many seem to believe. Back of the successful business organization, big or little, there can be found a code of principles and policies which the public, unconsciously, perhaps, has come to recognize and approve and which forms the powerful magnet which attracts and holds customers.

Thus the success of the chains can probably be attributed, fundamentally, to their adherence to certain principles of efficient merchandising. The keynote of another store's policy may be service, but the far-sighted organization will not be content merely with some narrow or superficial interpretation of that word. Every activity of the organization will be made subservient to the service principle. Salesmen will be employed on the basis of their ability and willingness to serve the customers. Window displays which will serve in familiarizing the customers with the house and its merchandise. Advertising will be planned to accomplish the same end. Little by little the consistent purpose of this store to serve the community will make an impression on the public, and the store will build for itself a place in the community that it will hold despite the shifting winds and changing tides of prosperity and depression.

There is no royal road to success in business. Back of every real and permanent achievement lies a policy that is sound and a group of principles that are enduring. They form the solid foundation of the business, but they must be applied in accordance with the spirit and demands of the hour. For a successful merchant must be alert to everything the public is thinking and resourceful in making his organization respond to every new demand.—Shoe Retailer.

Compensation For Employees Injured on Picnics.

Of interest to shoe merchants who hold outings for their employes, is a decision by the Workmen's Compensation

Board of Pennsylvania, who held that an employe who is injured while attending a company picnic is entitled to compensation for his injury. In the case in which the ruling was made, an employe of a Scranton concern suffered a broken leg during the firm's picnic for employes on July 9, 1927, and lost fifteen weeks' work.

An appeal was taken from the referee's findings by the company, which contended that the accident did not occur during the course of the man's regular employment. The Compensation Board found, however, that "the outing was conducted in order to promote harmony and good fellowship between the employer and the employes and the testimony shows that the company expected to profit thereby in getting better returns from their men."

Hosiery Returns Called Unjust.

Discolored spots and streaks in women's lightweight silk hose, which appeared after wearing and for a long time puzzled manufacturers, have been found by the Research Department of the National Association of Hosiery and Underwear Manufacturers to result from the use of preparations for the removal of hair. Applied to silk hose in the Association's laboratory, they not only made the stockings greasy, but produced yellow stains. These were attributed to the use of a sulphide in some of the preparations. Such shades as French and rose nudes were found particularly susceptible to fading and discoloration, as were other hues on that order. Many returns by consumers to retailers, and by the latter to the manufacturers, have resulted, and the Association holds them to be unjust.

Footwear Important Item in Co-eds' Wardrobe.

In a survey of the expenses made by the students at the University of Washington, clothing ranked highest, for which men spent \$339,140.14, and women \$1,237,835.10. Shoes proved to be a very important part of the women's wardrobe with an average of \$10.52 a pair for formal shoes, \$9.36 for dress shoes and \$7.93 for campus shoes. Nearly five pairs of shoes are purchased a year. The majority of footwear purchases are made in the \$8 to \$10 price range. Galoshes amounting to \$13,577 are purchased, or an average of \$4.65. Co-eds pay \$77,630 for silk stockings, or an average per woman student of \$26.59.

Community Fire Prevention.

The importance of fire prevention in a community was well illustrated recently when a large manufacturing plant was burned at Anderson, Ind. The owners of the Anderson plant were already engaged in building another plant at Indianapolis. When the Anderson plant was destroyed the owners decided to enlarge their contemplated factory in Indianapolis and not rebuild the destroyed plant. Thus the community lost an important element in the employment sphere of the town which would probably have been retained but for the mischance of the fire.

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

Camp Equipment For Sale or Rent

9x11 Umbrella Tents require no center pole, worth \$47.50, Special Sale	\$35.00
Gold Medal Cots	\$2.75 to \$4.00
Gold Medal Beds	\$9.50
Camp Stools	\$1.95 to \$8.00
7x7 Side Car Tents	\$10.00

GRAND RAPIDS TENT & AWNING COMPANY
500 Monroe Avenue Grand Rapids, Michigan



VIKING AUTOMATIC SPRINKLER CO.

AUTOMATIC CONTROL of FIRE

Installations Made on Cash or
Installment Basis

OFFICE 406 MURRAY BLDG. GRAND RAPIDS, MICH.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas. LANSING, MICH.
P. O. Box 549

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

Chain Store Enquiry Getting Under Way.

The chain store enquiry started by the Federal Trade Commission under the Brookhart resolution happens to be simultaneous with a statement which shows the increased competition this source is providing for the retailer. For the first six months of the present year 499 new chain store units were provided for either by actual openings, leases or construction of buildings. It is interesting to observe that of the number 75 per cent. or 376 units, were of the 5c to \$1 class while 5c and 10c store made up only 123 units. This is taken to give striking proof of the keener competition the retailers are meeting in the broad activities of retail trade. In addition to this development during the first half of the current year chain department stores provided for 430 new units, of which 175 were established by mail order houses.

The retailer is thus put on his guard and is required to be more alert than ever before. The price tag has a strong appeal to the purchasing public. The retailer makes known the value of good service together with reasonable prices and profits and shows that he provides quality and service which cannot be struck down by chain store or other competition. The chain store evidently sees growing opportunities in the smaller communities, realizing that in the larger cities the up-to-date independent retail store does well with quality goods and service.

The enquiry of the Commission ought to prove helpful, after it is completed, in throwing much light on this class of competition and stimulating the independent retailer to a point where he can meet it more successfully and check inroads which are being made on his trade.

Eggs By Weight Ridiculed.

The proposed city ordinance of Tacoma, Wash., being promulgated by H. G. Scott, city weights and measures inspector, that eggs must be sold by weight and not by count, has drawn the criticism of Wm. E. Bullock, secretary of the American Institute of Weights and Measures, in New York City.

Mr. Bullock looks at this proposal as one of the endless moves to get away from all measures and counts for anything, including oranges, pineapples, cocoanuts, melons, or what have you. In some cases weight instead of count is justified, because either count cannot be conveniently made, as in shell peas or lima beans, or count is unfair, as in potatoes of varying sizes.

But perhaps the best criticism against selling eggs by weight, he states, is of a different kind. It is admitted that eggs may vary in weight from one ounce to three ounces, but they also vary in something more important, and this is in chemical composition.

And the average composition of the average egg is as follows:

	Per Cent.
Water	73.70
Protein	12.55
Fat	12.10
Carbohydrates	0.55
Mineral matter	1.10

So in any case when you are buying a two-ounce egg you are buying one and three-quarter ounces of water. And if the water is not figured, and only the egg substance is considered, what are you buying then? Answer:

	Per Cent.
Potash	6.27
Soda	9.56
Lime	4.56
Magnesia	0.46
Phosphorus	15.72
Sulphur	0.13
Silica	0.13
Chlorine	3.72

(Average figures also)

Presumably eggs are sold to be consumed as food, therefore suppose some scientist comes along and announces that after thousands of tests he has found that only the phosphorus content of the egg is of any value at all in the metabolism of the human body. This is quite possible, and this kind of thing is going on continuously.

Then the most profitable way to sell eggs would be by "phosphorus content," just as the city weights and measures inspector in Tacoma figures the most profitable way to sell eggs now is by weight, or his proposal assumes it to be so.

But since no one is quite sure at the present minute what is the most profitable way to sell eggs, profitable for the producer and consumer too, why not continue to count them a little longer?

Says the Man Behind the Counter

Back in the days of high wheeled bicycles, low heeled shoes, home baked bread and tin pans for milk, there probably were few women coming into the store, and it didn't matter if the sales force went around with sleeves rolled up and excelsior in their hair. To-day things are different. The retail merchant is making a big appeal for women's trade, which means that those who sell to the ladies must present an appearance that will please the ladies, whether they are ladies' men or not. Married or single, try to please them all. It is the making of more business.

Independent vs. Chain.

He helps build your community.
 He takes an interest in your children.
 He spends his money in your neighborhood.
 He is your friend in distress.
 He helps build your schools and churches.
 He is a citizen of your community.
 Chain stores do not do these things.

To Hold Another Candy Week.

The candy trade will hold Candy Week from Oct. 7 to 13, the latter date being designated as "Sweetest Day." It is expected that the week will be observed in 200 cities of the country compared with thirty cities last year.

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

KVP 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.

Don't Say Bread

- Say

HOLSUM

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

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

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

FLEISCHMANN'S YEAST

Service

M. J. DARK & SONS

INCORPORATED
 GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST -- FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

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.

How To Squelch the High-Hatter.

Every now and then, even in this democratic age, the meat retailer encounters a customer who indicates by her manner, if not by her speech, that she considers him a member of an inferior species; she demands to be waited on ahead of others who were in the store before her, and, in general, conducts herself as if she were conferring a favor upon the earth by walking around on it. Probably no type of customer exerts so great a strain upon the dealer's self-control. European butchers may be used to this sort of treatment, but for an American the experience is like that of having a leg amputated without taking an anaesthetic.

To a great many, the policy of silent courtesy in cases like this may seem degrading, and there is little doubt that in extreme cases this opinion is right. If a customer goes so far as to demand immediate attention at the price of keeping others waiting, certainly the only thing for the dealer to do is to play fair with his other customers. At any rate, the other customers would think so; and there are some cases in which it is necessary to lose one customer in order to avoid losing several others.

Even when the interests of other customers are not involved, there are some cases when the dealer's best policy is to make an open declaration of hostility. In cases where the customer's insulting manner can not be ignored this is necessary in order to preserve self-respect, and it would be justified even if it involved the loss of a few sales. There is no reason to believe, however, that it does involve the loss of sales, for other customers who happened to be in the store during the fireworks would be more likely to withdraw their trade if they found the dealer lacking in independence than they would if they found him lacking in subserviency. Of course it is highly probable that the particular customer causing the altercation would make her future purchases elsewhere, but when something is found to be lost whatever alternative is taken, the thing to do is to take the one in which the loss involved is as low as possible. However, maintaining self-respect is sufficient reason in itself and would be even if it cost money.

The above policy applies, of course, only to extreme cases.

A Word on Beefsteak.

Sometimes we wonder why so many people think of porterhouse and sirloin when the word steak is mentioned. These steaks and others closely related with them in the carcass are admittedly good when from well-fed steers, but there are other steaks that do not cost so much and which will give satisfaction on most occasions. The chuck steak, for instance, is almost unknown as far as sales are con-

cerned in some shops, although much in demand in others. Flank steak is another cut that should have a broader acquaintance among consumers, and this steak can be served in quite a number of ways. Perhaps the steak deserving of most special boosting is the top round cut. It is not a stranger in many homes, but it has been so well received where used and people speak so highly of it that we do not hesitate to extend its circle of friends. When the steer is of Choice quality nobody can find reason to complain of the excellent quality found in top round steaks. They are economical because there is little waste of fat or bone and the flavor is equal if not better than some of those costing more money. Because of its high content of juices and the essential elements that are in solution in them it is frequently specified instead of other sections by doctors when beef tea is to be made for invalids. At this time we will not digress further on its merits when ordinarily used for pan broiling or fire broiling, but tell you how it can be used in a way that is quite different. This is caserole of beefsteak. Saute three sliced onions in one tablespoon butter in a pan; put them into a casserole. Cut a steak from the upper part of the round as it appears on the butcher's block into pieces large enough for one portion. Put these into the pan and sear on all sides, then put into the casserole. Add a tablespoon of flour to the pan; let it brown; add one and a half cups water and stir until thickened, season with salt, pepper and a tablespoon parsley chopped fine. Add a little Worcestershire sauce and mushroom catsup. The sauce will be richer if stock is used instead of water. Pour the sauce over the meat, cover the casserole, set in the oven and cook slowly until tender. Cover the top with parboiled sliced potatoes and finish cooking the potatoes. Serve in casserole.

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

Distinctive Stationery Is Good Business.

Many a grocer has improved his business by having distinctive stationery and advertising. A good slogan plus well designed business forms creates in the consumer's mind an impression of the dealer that is remembered a long time after the sale has been made.

Recent experiments indicate that raw or slightly cooked liver, given at the rate of 200 grams daily for several weeks, will regenerate the blood in cases of pernicious anemia.

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.



ASSOCIATED TRUCK LINES

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

ASSOCIATED TRUCK LINES

PHONE 94121

108 MARKET AVE.

GRAND RAPIDS, MICH.

GRAND RAPIDS PAPER BOX Co.

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

GRAND RAPIDS MICHIGAN

HARDWARE

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

Hints in Regard To the Tinshop Department.

As an adjunct to the hardware store, the tinshop can be made to pay if properly conducted and run on a systematic plan. Especially is this true of medium-sized towns, while the profits may not be so great in the larger cities. But, even in the suburbs of the big centers there are hardware dealers running tinshops who say that this department is a success, not merely for its own profit-making possibilities, but because it has increased the sales of general hardware lines.

One hardware dealer who runs a suburban store in a big city believes that there is a great future before this department:

"Never before in the history of the hardware or tinsmith trade, he says, 'have there been as good chances of extending the use and sale of metal products. With the scarcity of wood and its consequent high price there has come a more general demand for metal products. Take metal shingles and corrugated sidings, for instance. These are among the newer lines. When I was younger in the business we used some tin roofing, but only occasionally; and not at all to the extent to which these materials are used now. Nor were the sheets and plates as convenient for handling as they are today.'"

Another suburban dealer points out the gradual development of the tinshop along new lines. "In the old days a lot of work was done making up pails or utensils of one sort and another. Now there is not much demand for such tinware. Enamel and granite-ware have taken its place. When kitchen utensils show signs of wear, the housewife prefers a new article to repairing on old one. But there is good money in the contracting and jobbing work."

This dealer has his tinshop on the floor above his hardware store, his shop being fully equipped for cutting sheets, making eavetroughing, etc. In four years, according to his figures, the machinery has paid for itself twice over. He keeps a staff of men working the year round, making up material in the shop when there are no outside jobs in hand.

Another dealer runs a tinshop entirely separate from his hardware store. He does general work, and finds repair work abundant. Furnace installations are featured, and repairs to furnace installations.

On one point all these dealers readily agreed. The tinshop can be made profitable, but only when it is run according to some definite system. Haphazard and careless methods make it a losing proposition.

A Western hardware dealer furnished another angle on the tinshop proposition. "We have the only tinshop in the place," he wrote. "Whether it pays or not, we do not see how we could get on without it." This dealer had no system at all, and

actually did not know whether the tinshop was making him a profit or a loss.

A successful hardware dealer, discussing the subject of tinshop profits, took the view that a tinshop was necessary in connection with the modern hardware store. He gave some suggestions as to how it should be conducted. One of the most important features, he urged, was the prevention of leaks.

"Some hardware dealers say, 'I know that I am paid for the time and material that go into each job,' but this end of the tinshop cannot be watched too closely for upon it depends the success of the entire tinshop department.

"To overcome leaks, a systematic plan of checking time and material should be adopted. An order sheet worded to meet the hardware dealer's individual requirements should be printed. Order sheets should be numbered, so that each job can be followed through to completion. The sheet should contain the name of the customer, his address, and data as to the work to be done. The tinner, on receiving the order sheet, writes in the amount of stock or material used and the time spent on the job. The cost of material, amount of labor, and percentage of profit, can be added on the return of the order sheet to the office.

"Where fuller details are wanted, other blanks may be added. But above all, be certain to put down the amount of stock and fill in all blanks. This order sheet system will be an invaluable help in cases where objection or complaint are made, and will be of untold advantage in estimating on future jobs."

Another dealer emphasized the importance of the owner of the tinshop knowing just what overhead expense was involved in his business.

"The owner of the tinshop," he said, "should work out for himself some method by which he can charge the proper proportion of the overhead expense to each job done, so that by the end of the year this overhead expense will be automatically taken care of.

"Supposing a tinner pays a certain price for a hundred pounds of sheet iron. If, when he has finished, he figures the material at the same rate per hundred on the basis of the weight of the finished job, he is actually throwing money away. Why? For the simple reason that there is always a certain amount of waste that cannot be avoided.

"Proper allowance must be made for this waste. The easiest way is probably to add a certain percentage to the weight to cover the item of waste. In this way the owner will fairly arrive at the actual material cost.

"Then a man is entitled to a profit on the material. If, as is generally the case, the dealer has a regular retail price at which he sells sheet iron, that is the figure that should be used, and not the wholesale price.

"Labor should be treated exactly the same as merchandise when figuring the cost of a job. Whatever is the regular percentage for arriving at the price of goods should be used in charg-

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ing labor, for it is paid for in cash and there is waste and expense attached

"All percentages should, in my estimation, be figured on the sell and not on the buy. Twenty per cent. of the sell equals 25 per cent. of the buy. Ten per cent. of the sell equals one-ninth of the buy.

"Whether this system be wrong or not, if you figure on this basis, taking account of actual material cost, actual labor cost, overhead and profit, you will make your tinshop pay its way and yield a small profit besides. If you cannot get work on this basis it would be better for you to discontinue the shop, unless you believe that a tinshop run at a loss brings enough extra and profitable trade in regular hardware lines to compensate you."

Another dealer strongly urges going after business in the dull season in order to make the tinshop pay.

"The dull season is the time to go after the best business. The best business is that which involves the largest contract from the man with the best credit rating. This man is always the one who is willing to save money and who is in a position to follow his inclinations. Therefore, if he can be shown that he can save money by permitting his work to be done in the dull season, the chances are very good for landing a contract from him.

"Because this man's business is the most desirable, it is necessary that great care be used in keeping him as a customer. The best way in which to keep a customer is to do first class work for him, and the time when the best work is possible is not when work is booming, customers are clamoring for action, and workmen are sent here and there on hurry calls, but in the dull season when men are not hard-driven and their employers are not nervous.

"The man whose business is worth the most is always the man who is easiest to convince by a good argument and hardest to convince with a poor argument or a poor proposition. The best way in which to hold a customer is by doing good work, but the only way in which to secure a chance to do good work for a new customer is to make a good impression at the start, and it is, therefore, extremely desirable that the first impression should be a good one. A little attention to the manner in which a customer is approached, therefore, will frequently result in the securing of a contract.

"The custom of always giving the contract to the lowest bidder does not prevail with the hard-headed business man whose business is the most desirable. This man knows that the manner in which he is approached will generally indicate the business capacity and responsibility of the man seeking the job. He will consider, not merely the price quoted, but the quality of the work. And in his estimate of the quality of the work he will be considerably influenced by the personality of the bidder.

"The securing of first class contracts for the dull season should be considered one of the most important portions of the year's work, and the

man who keeps after this business intelligently and persistently will frequently find it possible to place himself in such a position that the so-called dull season will be the most profitable part of the year.

Waste of time and material is the usual cause of loss in the tinshop. These wastes can be avoided by the use of a definite system of checking on all time and material. Frequently fairly large pieces of metal which otherwise would be discarded can be utilized to advantage if some systematic method of keeping track of them can be devised. The wide-awake hardware dealer aims to get good men for his tinshop, and to keep them engaged all the year round; and to this end he scouts for work which can be handled to advantage at times of the year when normally the tinshop is not busy.

Victor Lauriston.

Novelties in Traveling Kits.

Travelers' kits are given especial attention in the novelties brought out this season. Cases designed to encourage order and neatness are provided for every conceivable article of utility and comfort. Toilet articles and odds and ends that answer the demand for occasional use are grouped in separate folders made of rubberized goods, chintz, cretonne, silk or one of the supple, decorated leathers. Simplicity in the appearance of these furnishings is considered to be in better taste than the over-elaborate trappings, and different sorts and sizes are assembled with some scheme of harmony in color.

A small folder made of prettily flowered goods is designed to hold comb, "bob" pins, tooth-brush and wash cloth—sufficient for an over-night visit. Week-end supplies are more often fitted into the miniature suitcase or Gladstone bag of patent leather, pigskin, cowhide or colored kid. For a tour or voyage every item required is provided for in cases that arrange them for convenience.

The usual style this season is a cover in which the several sizes are made to match. A practical lining used in almost all is the new waterproofed material, which is to be had in many pretty colors. For use aboard ship or at the seashore goods of this character are in general favor. Quilting, for which so many different uses have been found, is shown in some of the traveling folders and cases and for the lining of over-night and week-end bags.

Ingenious ways of reducing traveling accessories to the smallest possible size are shown among the early Autumn novelties. A pair of rubbers is folded into a little envelope of flowered chintz or tartan plaid silk lined with waterproofed stuff, and bedroom slippers are encased in another envelope-shaped bag. Curling irons are cared for in the same manner, with a safe compartment for the tiny alcohol stove that will be of service in out-of-the-way places. An umbrella which is jointed so as to collapse into half its length is shown in all of the latest colors and patterns. Dark tones prevail in plain colors, and bright plaids, used entire or in borders. Some of the cases themselves are most attractive.

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HOTEL DEPARTMENT

Organizing To Discourage Overbuilding of Hotels.

Los Angeles, Aug. 17.—The Mediterranean Company, recently organized at Ann Arbor, has been incorporated for \$50,000, all of which was subscribed and paid in by property holdings. The company, it is said, will erect and operate a \$3,000,000 transient and residential hotel, to be known as the Egyptian. It is to be twenty stories high and will be the tallest structure in Michigan, outside of Detroit. The architects are already preparing the plans and working drawings of the building, which will have a lobby, lounge, main dining room, kitchen and large convention hall on the first floor, private dining rooms, card rooms and other facilities on the second floor, and individual rooms and suites on the upper floor. The architectural style and furnishings throughout will be in Egyptian.

R. P. ("Dick") Carson, on the expiration of his lease of the Allen Hotel, Ann Arbor, relinquished the property, after successfully conducting the hotel several years. Operating a hotel in a university town is almost always a problem, but Mr. Carson has an individuality all his own, as well as a thorough knowledge of hotel operation, gained by an extended experience at the old Cadillac Hotel, in Detroit, under Swartz Brothers, and his hotel at Ann Arbor became a popular resort for both commercial men and tourists. I shall be very glad to hear of his having fallen into pleasant surroundings in the near future.

Under the head of "Chittenden's Popularity," the Hotel Review, New York, has this to say of the Detroit manager, for whom we all hold such a kindly regard:

"The carrying forward of the Detroit-Leland Hotel is the responsibility decidedly on the shoulders of one of Michigan's most popular operators, William J. Chittenden, who is known as "Will" from one end of the State to the other. This friendliness reflects the man most decidedly and explains his selection to head that important management. His personal following and his hotel ability are strong combinations and the Detroit-Leland proves the fact in its carrying on."

Nowadays we quite commonly see restaurants advertising "real home cooking," but when we come to sample the output we are more inclined to the belief that "home was never like this." There is, of course, the possibility that our tastes and ideas have changed, but, on the other hand, one does occasionally catch up with a feeding establishment which offers something which is as appealing as "mother's" product, a fact which should be considered a delicate compliment.

Summer business for Michigan resorts has been very slow in coming this season, but at last reports it was on a decided gain and in considerable increase over previous years, so that, in the final analysis it may average up with normal seasons. Like the honorable profession of agriculture, operating a summer hotel is a good deal of a gamble, depending largely on the weather and general financial conditions. Then, too, the old-time summer boarder has given way to the transient guest, which class of business fluctuates greatly.

Hotel operators throughout the Nation are beginning to think of organizing for the purpose of discouraging the overbuilding of hotels, especially in communities where they are not needed. What the hotel fraternity really needs to do is to adopt some method of familiarizing the public as to the

real situation and not overlooking the fact that they themselves are largely to blame for the evil which confronts them by giving out the idea that everything is rosy in their profession.

One of the largest bond houses in the country is now operating upwards of fifty hotels of great magnitude throughout the country, because of defaults in payment of fixed charges, and there are hundreds of others included in chain operation which are absolutely losing money, or, at least, not earning interest charges, and yet one finds the gullible public tumbling all over themselves in an effort to get in on impossible hotel deals. If investments of this class were left to real hotel interests much grief might be avoided, but investment houses must live somehow and they will all tell you that regular patrons of hotels are the most gullible in their lists of victims. This class, frequenting hotels as they do, become impressed with the atmosphere of luxury and wealth which is apparent in all hotel surroundings and take it for granted that operating a hotel is a virtual bonanza, when the real facts are that the accounting departments are fairly smeared with red ink.

Financial experts who are 100 per cent efficient in every other form of investment fool themselves just as frequently as they do the innocent bystander. A friend of mine, practically at the head of one of Los Angeles' larger financial institutions, in a legal capacity, suggested an investment in a new 800 room institution, now building, which is bound to prove an incumbrance to the real estate which it is occupying, coupled his suggestion with the statement that Los Angeles hotels were all more or less prosperous, but became suddenly interested and is on the road to enlightenment, just because I called his attention to a hotel journal which was advertising a score of hotels in this city, all making hordes of money, but for sale at bargains. I took him out one evening to get a glimpse of the unilluminated rooms in a recently completed industry in this class which is being heralded as an "instantaneous success," or words to that effect.

The manager of a popular steamship line asked me to co-operate with his company in promoting a hotel project for the Hawaiian Islands. He conveyed the information that statistics actually proved that 50,000 tourists visited Honolulu each season and remained on an average of two days each, or 100,000 actual hotel days. Hotel men in Honolulu have to depend altogether on tourists. There are no traveling men and very few regulars. Already there are over 3,000 guest rooms there in established hotels. This would indicate that in thirty days the hotels there would have completed their harvest of "full occupancy," with eleven months left for "solitary contemplation." My deductions proved disappointing to the steamship operator, but he admitted that they were founded on fact.

As I said in the beginning, hotel men are not inclined toward hotel investments, neither can they be considered selfish, but they might help mitigate the perils of the investing public if they will frankly lay their cards on the table, thereby enlightening this class of victims.

There is a little lesson in, I might say applied psychology, I picked up in a five and ten department store here, while making a trifling purchase, but included in which were a number of small items "fifteen, fifteen, ten, fifteen, ten, ten, fifteen—ninety cents. Is that all right?" said the young lady saleswoman, looking up trustfully. It was. With a smile she volunteered this: "I always put it up to the customer before recording on the cash register. If you add it up before the customer, and say 'Is that right?' it sort of compliments them. Anyway,

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it makes them feel you aren't putting anything over. And lots of times people buy lots of small items, and the total is bigger than they expect—sometimes bigger than they have money to pay for. In that case they are likely to say they didn't intend to take something or other, and that I wrapped it up by mistake. But when I check the packages and add up and get their approval before ringing the bell everybody's satisfied. And that's what makes business good.' The diplomats are not all in the consular service.

Dr. Wendt, dietitian of the University of Pennsylvania, says that synthetic food, containing all the elements vital to human existence, will take the place of the homlier and more bulky elements.

Will we stand for it, I wonder? Could we possibly look forward to this synthetic life with a great deal of relish or enthusiasm? What dishes will chemistry ever provide to compare with chicken a la Maryland or even, if you please, corned beef and cabbage? Can the chemist effectually eliminate beefsteak and onions or the aroma of the tomato soup. Shall our breakfasts consist of funny tasting tablets washed down with false alarm coffee?

Well, for one, we just wont have it. Bring us on plenty of the good old home-cooked griddle cakes, farm sausage, with plenty of unsynthetic maple syrup and amber coffee, and watch us allow the remainder of the world to go by.

Nature, somehow, seems to fit the weather to some chosen crop. Out here in California the exceptionally cool summer climate seems to be just right for the ripening of oranges, and in the Middle West the hot wave has been particularly favorable for the growth of corn, which proves the old saw that "what's sauce for the goose," etc., applies, especially if they are in different localities.

Once more the Supreme Court of California has ordered the hanging of Hickman. This time the execution has been set for Oct. 19, but lawyers for the defense are making assertions that efforts will be made to fight the case through the Supreme Court of the United States. It is needless to say this is not in the name of justice. It is rather to indict the loopholes which the law permits for the perversion of justice. Hickman is the self-confessed defendant in an atrocious crime which has startled the entire world, had an extended and eminently fair trial on the plea of his own attorneys on the insanity dodge and was convicted without the least delay. Every move of his attorneys is costing the taxpayers thousands of dollars. Something should be done to correct this evil, not only for economical reasons, but as a deterrent of similar crimes.

A scientific writer asserts that bobbed hair has been of vastly more importance than equal suffrage in conferring the new freedom upon women. Suffrage gave them nothing much but the vote, but bobbed hair seems to have given them a courage and feeling of independence which the mere ballot could not confer. Without her boyish locks she probably would not have the nerve to chop off her skirts above the knees.

In traversing the highway from Mariposa Forest en route to Owens River Valley, one certainly has an opportunity of coming in close communion with what are known as the High Sierras, the highest mountain peaks in the United States.

Those that do not attain an altitude of 13,000 feet or more appear to be relatively low and sometimes almost insignificant, though scattered along this portion of the range are many

wonderful peaks between 12,000 and 13,000 feet in height—striking in appearance, pronounced difficult to scale but affording excellent views from their summits. But while a portion of the almost sheer sides of many of them are already supplied with very excellent highways, unless one has a great deal of time, much ambition, and a desire to swell the coffers of the producers of gasoline, there is not so much satisfaction in trying to test out the rarified ozone which they offer. As an example of one of these we have Lone Pine Peak, slightly under 13,000 feet in height, overlooking Owens Valley, the snows of which are an important factor in furnishing the water supply of the city of Los Angeles, besides the facilities for irrigating thousands of acres of otherwise arid lands between Bishop and the metropolis. From the valley, on account of its standing well out in the open, it is one of the most striking sights of any we have seen during our entire trip. It is also said as an absolute recorded fact, that its summit has not been negotiated more than two or three times. There are many other peaks I could mention specifically, but my descriptive powers are hardly equal to the task, so I will proceed at once to the subject which has interested me for a long time—the source of Los Angeles' water supply, Owens River.

The conception of a great system of water supply from Owens Valley, on the East slope of the Sierra Nevada Mountains, for consumers in Los Angeles, was nothing less than an inspiration. Its construction required faith, loyalty, brains and engineering ability of the highest degree. Its final consummation brought to the citizens of this great city a brilliancy of future which could in no other way have been as perfectly accomplished.

Yet from the very beginning all sorts of selfish motives antagonized the development of this most magnificent project, and this warfare, as we may call it, has always been waged from the ambush. Its opponents have practically resorted to the use of the knife in the dark, without exact knowledge as to their identity. Mere dummies, posing as citizens, jealous of the welfare of millions of people, have served as screens for the disgruntled, who might otherwise have profited if the scheme of a water supply could have been throttled, or if spurious claims to water rights in the Owens River drainage basin could have been foisted on the city of Los Angeles at great cost. And all this after a liberal settlement and quit claims had been secured from each and every one of them. Fortunately they were unable to prevent its construction, but since its completion sixteen years ago, frequent attempts have been made to destroy its efficiency. Even as late as last March an attempt was made to dynamite the aqueduct by prominent citizens of Inyo county, well known to have been guilty of the attempt, but discharged by a judge who was false to himself and the people he represented.

But I am to tell you of the wonders of this notable enterprise rather than of its vicissitudes.

The construction of this aqueduct that brings the waters of Owens River, through a range of the loftiest mountains and across 250 miles of rugged country to the city of Los Angeles, set a new standard of public service for American municipalities. No public work in all history has ever been accomplished within its limits of cost and time. The engineers promised that the work should be done in five years, and water delivered to Los Angeles for \$23,000,000. They began the work in 1908 and they brought the water to Los Angeles in 1913 at the estimated cost. In the outset a special right of way act was passed by Congress granting free right of use to the city of Los Angeles of all public

lands required for canals, reservoirs and conduits along the route traversed. President Roosevelt was so much interested in the project that he withdrew by executive order all lands which might be desirably used for this purpose.

An idea of the magnitude of the Los Angeles aqueduct enterprise may be derived from comparisons in territories with which my readers may be more familiar, and of which the construction costs would be on a minimum scale. For instance conduits of the same length would carry water from Lake Ontario to New York City, or from Lake Michigan to St. Louis.

The Owens Valley lies between the Eastern base of the Sierra Nevada Mountains and the Inyo Range. The valley is 120 miles in length and ranges from six to twelve miles in breadth, at an elevation of from 3,500 to 6,000 feet. It is situated partly in Inyo and partly in Mono counties, and approximately in the central portion of California, North and South, on the desert side of the Range. It is isolated from the San Joaquin Valley and San Francisco bay points by the High Sierras, the passes across which are 10,000 feet elevations. The Mojave Desert and the Coast Range intervene between it and Southern California.

The waters of Owens River rise in the high peaks of the Sierra Nevadas. There are forty crests which attain an elevation of 13,000 feet along the Western side of the basin, the highest of which is Mount Whitney, with an elevation of 14,501 feet, the highest in this country.

The project consists of a series of storage tanks, or rather, reservoirs, and 215 miles of conduit, with an elevation of 6,650 feet at the original dam site. For fifty miles the pipe line is placed into regions of great topographic severity along the Eastern face of the Sierras. Tunnel follows tunnel for mile after mile. Frequently on the steeper and more threatening slopes the tunnel line does not come to the surface at all, but was reached for construction by side drifts through which the excavated material and the concrete lining were conveyed. Canyons are crossed by steel pipes under pressure heads of from 6 to 850 feet. The materials for construction were conveyed up the mountain sides in many instances by aerial trams.

I wish I could speak of many other details which were of more than passing interest to me, in the matter of construction, but this does not seem practicable, but this fact is evident, that instead of being threatened with a failing water supply, on account of the collapse of St. Francis dam last winter, Los Angeles has, in this particular system, many times her actual present requirements. In fact, in addition to supplying its millions of users, it supplies irrigation facilities covering 35,000 acres of land, producing enormous crops, with an assurance that there will be no failure. And then on top of all this, hydraulic power is derived for production of electric current, from which the city of Los Angeles receives a gross income which enables it to take care of the bonded indebtedness incurred in construction, using the water earnings for other municipal expenditures. Its present use amounts to 272,000,000 gallons daily and it develops 215,000 horse power.

If the Boulder dam project ever materializes, Los Angeles will be in a position to supply nature's beverage to fully one-half of the civilized world, especially so if based on the average consumption of the writer.
Frank S. Verbeck.

Proposed To Get Even.

Squire Green—Mandy, after I die, I wish you would marry Deacon Brown.
Mandy—Why so, Hiram?
Squire—Well, the deacon trimmed me on a hoss trade once.

Objects To Too Vociferous Newsboys.

Negaunee, Aug. 19—I have just been looking over a copy of your publication and like it very much. I was formerly a dry goods merchant, but am now a traveling salesman and call on physicians and dentists in Ohio and Michigan.

As I live in hotels most of the time I am much interested in your hotel department. I would like to bring up something for discussion and wonder if there are not many salesmen who feel as I do about a certain matter. I refer to the continual yelling and screaming of newsboys—often they are not boys, but men with very powerful voices—around hotels at night. They often bellow and roar rather than yell, and keep it up until long past midnight, then begin again before daylight. It is often impossible to sleep or rest because of their racket.

Recently I was in the Dresden Hotel, at Flint, on the night of the Tunney-Heene fight. At about 1:30 a. m. some fellow with a voice resembling a hyena's was still yelling around the hotel selling papers. I called up the hotel clerk, but he said he could do nothing. Then I called up the Flint police department, stated my name, etc., and asked if there was not a law to prevent this disturbance at night. I hardly expected any results, but to my surprise was informed that the noise would be stopped at once—and it was.

Perhaps my experience may be of some value to other salesmen, similarly disturbed. I have nothing against newsboys or the newspapers, but there is reason in all things, and I believe some way might be devised to sell papers at night without disturbing everyone for blocks, as is often the case.
Guy Hawthorn.

Not only price and quality have gone to increase sales of American automobiles 500 per cent. in Europe, the instalment system also has been influential. Only 1 per cent. of buyers fail to complete payments.



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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**

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.**

DRUGS

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

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

Michigan State Pharmaceutical Association.

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

RIGHTS OF THE RETAILER.

Some Obstacles the N. A. R. D. Have Had To Face.*

The trouble with the drug business to-day, as I see it, is that there has been entirely too much consideration of our problem from the standpoint of "my" interest. Each individual retailer looks upon the conduct of the retail drug business as something that should be governed for his particular good. The same principle goes through the entire drug trade and I am here to say to you (though I represent the National Association of Retail Druggists and I am sure there is no man in the United States who will question my loyalty to the retail drug business, I have never known anything but retail pharmacy and never expect to, there is no inducement which would take me out of the field of retail drug industry, I don't care how it might be made) that the time has come when you and I must consider our business and our affairs in relation to the industry.

We cannot ask for and receive legislation favorable to one group of the drug trade if that legislation carries with it an injustice to another group of the trade and eventually sooner or later brings down on our own heads an equivalent in grief for the retailer. That also holds good with the manufacturer and the wholesaler. Time has come when we must consider every problem from the proper standpoint of the industry, which, unfortunately, we have not been doing in the past.

We have now as the chief disturbing cause in business, price cutting. Many theories exist as to the remedy for this. One gentleman takes issue with my position on price maintenance and he says the price maintenance law would not do the retailers any good because there is only a 33 1/3 per cent. margin on proprietaries and toilet articles which go to make up such a large percentage of my sales. Do you know that there are many retailers who have assumed that that is a correct statement of fact and they think the gentleman is absolutely correct in his conclusions. If you men in the retail drug business had 33 1/3 per cent. margin you would be getting along handsomely. Of course you would. My answer to that is when we get a price maintenance law—and we are going to have it just as sure as the sun rises and sets—when we get that and they establish by law the right of contract so that you may get your 33 1/3 per cent., instead of selling the products at cost, that will be time enough to talk about a larger margin for the distributor. Don't overlook the fact that most of the serious problems which confront the wholesaler to-day are due to the fact that they have for many years exerted a large part of their energy toward getting a wider margin from the manufacturer. They couldn't do business on 10 and 2, they had to have 15 and 2 and better and now they are giving 10 of it back in order to get the business which has been lost to them. I remember many years ago when I was just a young man, certain National soap distributors raised the wholesale

*Paper read by Samuel C. Henry, Secretary N. A. R. D., at annual convention M. S. P. A.

price from \$2 to \$2.40 per dozen. Some of you remember it, too. I was engaged in a business in Philadelphia. I have been in the Association and active ever since the N. A. R. D. was organized. There was an indignation notice sent out for the next meeting to protest against those manufacturers raising the price from \$2 to \$2.40 and one gentleman stood up there and waxed eloquent and supported a resolution to condemn the manufacturer for his raising the price. I said nothing. I looked the audience over and wondered what it was all about. Finally the President said, "Henry, you haven't said anything. Aren't you with us on this, we are going to refuse to handle this soap." I had to get up and I said, "I am with you sure. I am going to stop handling this soap when the other parties do." In those days we could talk out in meeting. This was before the Indianapolis decree. "I am going to stop as soon as the other fellows stop handling it. Just let me ask the gentleman who spoke so strongly on this subject." I said, "Charley, what have you been getting for this particular soap." "Why," he said, "17c, the same as the rest of them." I said, "What are you getting for it now." He said, "20c." It cost \$2 a dozen and sold it for 17c against \$2.40 a dozen and selling it for 20c. If they reduced the price to 10c you are going to get 10c for it. I said, "if I was endorsing a resolution I would condemn the manufacturer for not raising the price to \$4.80 or \$7 or some other price and I would have a chance to sell the soap on a margin of profit worth while." Those same conditions exist to-day. There is no use in you or I allowing ourselves to be worked up into a frenzy over the margin of profit we are supposed to have when we aren't getting it. The thing for us to do is to put every ounce of energy we possess back of legislation to correct the evil which exists, to stop the abuse of one dealer in order to get the advantage over another dealer selling you an article at cost or below and when that time arrives and you men tell me that you can no longer do business on a 33 1/3 per cent. margin, I am willing to head a Coxe's army or any other group and march before the manufacturers and say we need more money, but until that time comes let us keep our mind on the main issue because I say to you the men who are trying to convince you that the Capper-Kelly bill won't do you any good, have a selfish view. You will find those men are connected with some outfit that has something else to sell.

I am not going to scold you. I am in earnest about this thing, but I want to bring certain things to your attention and I do this all over the country. This summer I am going to pass up prohibition—I mean pass up the discussion of it—and talk on this business end of our problem.

All over the State of Michigan and the other states throughout the Nation the cry is going up continually, "Why does not the N. A. R. D. correct this situation as it relates to price cutting?" There are several reasons. In the first place, right or wrong, I have the idea that it is necessary for me to be doing a little work on behalf of the retail druggists of the country and if I would do the things some of the men suggest, it would be boarding at the State's expenses for a while on account of the Indianapolis decree, so we have to keep within the law. In the second place it does not make a particle bit of difference what we do, the N. A. R. D. might enter upon activities which would land the official staff in prison for the remainder of their lives and take the money we have accumulated. Each one of you individually can do more to correct the condition which exists in the drug trade to-day than we can do. All we can do is to point out to you how you can do it, but in correcting trade abuses, as in securing legislation, the only possible good

the organization can do is to show you wherein the weakness lies and point out the remedy. The Capper-Kelly bill will never be enacted into a law until the men most vitally interested in it show their interest by communicating with their representatives in Congress and telling them what they want and why they should have it. These trade abuses will never be corrected if the men in the retail drug business are going to permit themselves to be used as a cat's paw for unfriendly manufacturers against the interests of manufacturers who are devoting their time, energy and money toward the correction of this abuse, so far as it legally lies within their power. For many years the N. A. R. D. carried an advertisement of a Nationally advertised product. When I came into the office and found the condition and learned when the contract with that particular concern expired, I instructed our representative not to call upon the firm to ask for a renewal of the contract. After it had expired the representatives of that concern came to the office to see about renewing the contract. I said "My friend, in all the years I was engaged in business I earnestly strove to avoid taking anybody's money under false pretenses. I was never willing to take money from my trade unless I was in a position to give them value in return. If I were to renew your contract I would be taking money under false pretenses. You are paying money to us to advertise in our publication to get the good will of the retail drug trade. Your policy is setting up such an animosity toward your house that all the advertising you can possibly do will not overcome it. The thing for you to do is to go back and convince the management that your policy is wrong and then come back and get the good will of the retail drug trade through advertising in the journal."

Their advertisement has not appeared in the N. A. R. D. Journal since, but the gentleman who discussed the matter with me did not agree with me. He said, "We don't have any trouble in getting the co-operation of the retail druggist." They demonstrated it, they put on a special deal, if you buy a year's supply you get an extra dozen and I think you had the privilege of redeeming some coupons from the paper and they gave you another package to make good and I made it my business to walk up and down the street and find out what their percentage of co-operation was. It was about 90 per cent. There was only occasionally when you didn't see a drug store with their advertisement. Couldn't you imagine that man back in the office laughing at me for not taking his money for advertising? But this is the point, my friends, I want to drive home to you. I happened to know at that time of another manufacturer putting out a similar line in many respects who had turned down an order amounting to thousands and thousands of dollars so as to prevent their products from getting into the hands of the price demoralizers and I looked in vain for the window display of any of those products, not one did I see during the week of demonstration for the other house.

I am going to appeal to you men and I am going to do so all this summer every group of men I am before, to not only exercise the prerequisites that you have in the selection of merchandise you will display and give all possible co-operation. I am not here asking you to throw everybody's goods out of stock or refuse to handle them, but to give that co-operation to the ones who are striving within a legal limitation to maintain, a fair, reasonable retail price for their product and let the others get business how and where they can and if you men will do that and if you will talk to your friends in the drug business and get them to do likewise, I want to tell you that you

will soon see an entire change in the attitude of many manufacturers toward the independent retailer of this country.

You know very well while it comes to my attention that it has been a long time they have been working on this price maintenance movement and we haven't gotten any where, of course selfish interests can come in and they say "no, you never will get anywhere, and if you did it wouldn't do you any good." When the first Stevens bill was introduced in the Congress of the United States, I was one of the first witnesses in the support of that measure. I have been in many uncomfortable positions, but I don't think ever a more uncomfortable one than on that occasion. We were tolerated it is true, but we were given to understand from the start we could be given only about an hour and I think we had about twenty witnesses there and the chairman said there isn't anything to this thing, anyhow, but what have you got to say. There wasn't a single member, from the chairman down, of the Interstate and Foreign Commerce Committee in the House at Washington at that time who would give you even a reasonably fair hearing. At the last session we not only had one fair hearing, but we have had groups of men, congressmen from several states at different times meet their constituents from the State and listen to their story, regarding the need for this kind of legislation. The Interstate Foreign Commerce Committee, consisting of five members, considered the Capper-Kelly bill and four of them have given their endorsement to the bill, with some slight modifications. The fifth one concedes that legislation of that kind needed, but feels there should be a further protection for the public interest. A clear majority of the House Interstate and Foreign Commerce Committee have stated positively when that sub-committee report gets before them they will vote to report that bill out to the House with a favorable recommendation from the committee. Now I ask you are we not making progress?

(Concluded next week)

Toilet Goods Profits Analyzed By Bureau.

What are the sources of the toilet goods profits of a typical suburban drug store? To answer this question the Druggists' Research Bureau made a comprehensive study in co-operation with a retail druggist maintaining a large and prosperous store in a suburb of an Eastern city. This retailer has little or no shopping trade, a large part of his business being done over the telephone. He regularly has several hundred charge customers on his books. Because of these extra services the store has always asked and obtained full prices for its merchandise.

This store, according to the survey, carried 503 different brands, sizes and styles of toilet goods. Of these there were a total of 11,769 individual sales in a six-month period. These sales averaged slightly more than 44 cents each, making a total of \$5,203.

In the business done, however, there were marked variations in margin, volume and turnover between the various lines. Of the 503 items only 159 were consistent sellers, or only 32 per cent. of the total stock. Their sale, however, represented 80 per cent. of the volume and 68 per cent. of the total receipts from the turnover of toilet goods. The average turnover of the consistent sellers was 7.6 times a year. That of the slow seller was only 2.4 times.

The average sale of the consistent seller amounted to 38 cents. That of the slow moving type was larger, amounting to 71 cents. The profit on the former was 5 cents on the average sale. With the average turnover of the consistent sellers being 7.6 times it was possible to make a total of 7.6 such 5 cent profits in a year or a total of 38 cents. The average investment in this type of item was 24 cents.

On the other hand, the profit on the slow selling item, having an average sale of 71 cents, was 7 cents. But the survey points out the rate of turnover is so slow that it is possible to make this 7 cent profit only 2.4 times a year, or a net profit from the 43 cent investment of but 17 cents. The same investment in consistent sellers would have produced an annual profit of 68 cents, four times as much as in slow sellers.

Black Retains Lead in Coatings.
Despite some impression to the contrary, black continues to maintain almost undisputed leadership in fall coatings. According to the compilation of one well-known mill, this shade has had nearly 50 per cent. of the recent demand. Tans come next and are followed by navy blue, grays, reds, greens and browns. The call for reds is gaining and may be a much stronger factor later on. In dress fabrics navy blue is dominant, with reds, brown, new blues, greens and tans also favored.

Slightly Misunderstood.

"You will want to enter something for the county fair, I suppose," said the chairman of the agricultural society to Mr. Timothy.
"Waal, yes," was the reply. "You may put me down for the biggest hog in the country."



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
19-0 JEFFERSON AVE., E. DETROIT, MICHIGAN

Specially Selected School Supplies

All our School Supplies are the best that we can find and we take particular pains in selecting the same so our customers will have the best we can find. So why not buy of us and make your store the real

SCHOOL HEADQUARTERS
of your city. We carry at all times complete line of PEN and PENCIL TABLETS, Note Books, Pens, Pencils, Leads, Propelling Pencils, Art Gum, Artist's Brushes, Composition Books, Theme Paper and Books, Drawing Tablets, Spelling Tablets, Card-board, Examination Tablets, Crayons, Chalk, Memorandum Books, Water Colors, Paint Boxes, Pencil Boxes, Scholars Companions, Paper Fasteners, Paper Clips, Blotting Paper, Slate Pencils, Penholders, Inks, Pastes, Mucilage, Files, Waste Paper Baskets. Drop in and see our line or ask our salesmen.



Hazeltine & Perkins Drug Company
MANISTEE Michigan GRAND RAPIDS

WHOLESALE DRUG PRICE CURRENT

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

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

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Aug. 13.—We have to-day received the schedules, reference and adjudication in the matter of Elmer Christian and Ralph L. Schuster, doing business as Christian & Schuster, and Elmer Christian individually, Bankrupt No. 3512. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupts are residents of Kalamazoo. The schedules show assets of none with liabilities of \$1,719.08. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Kalamazoo	\$ 30.80
C. Sagers, Kalamazoo	39.00
Wilson & Co., Chicago	76.00
G. H. Hammond & Co., Chicago	286.00
Miller & Hart Co., Chicago	98.00
Southern Mich. Grocery Co., Cold-water	47.00
Home Savings Bank, Kalamazoo	100.00
Star Paper Co., Kalamazoo	20.00
Sturgis Sales Book Co., Sturgis	17.50
S. H. Creamery Co., South Haven	55.00
Sheldon Co., Milwaukee	40.88
Swift & Co., Kalamazoo	46.00
Martin Akon, Allegan	33.50
Wm. Smith, Allegan	30.00
Chas. Hill, South Haven	64.40
First Nat. Bank, Kalamazoo	100.00
Home Furnishing Co., Kalamazoo	45.00
Gary Rowe Co., Battle Creek	45.00
Walter Pierce, Kalamazoo	500.00
Ben Krusenga, Kalamazoo	45.00

In the matter of Fred M. Marks, Bankrupt No. 3399, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

In the matter of Bert L. Achterhoff, Bankrupt No. 3250, the trustee's final report and account has been filed and a final meeting of creditors has been called for Aug. 29. The report and account of the trustee will be passed upon. Expenses of administration will be paid, and if possible, a first and final dividend to creditors paid.

In the matter of Sam J. Friedman, Bankrupt No. 3226, the trustee has filed his final report and account, and an order for the final meeting has been made. The meeting will be held on Aug. 29. The report and account of the trustee will be passed upon. Expenses of administration and a first and final dividend to creditors will be ordered paid.

In the matter of Hice & Hice, Bankrupts No. 3284, the trustee has filed his final report and account, and a final meeting of creditors has been called for Aug. 29. The final report and account of the trustee will be passed upon. Expenses of administration and a final dividend to creditors will be ordered paid.

In the matter of Walter Boydston, as Burton Heights Tire Service Station, Bankrupt No. 3280, the trustee has filed his final report and account, and a final meeting of creditors has been called for Aug. 29. The report and account of the trustee will be passed upon. Expenses will be paid, and, if possible, a first and final dividend paid to creditors.

In the matter of Miracle Milk Co., Bankrupt No. 3304, the trustee has filed his final report and account, and a final meeting of creditors has been called for Aug. 29. The final report and account of the trustee will be passed upon. Expenses of administration will be ordered paid, and the balance of the funds on hand paid to a labor claim allowed. There will be no dividends for general creditors.

In the matter of Charles H. Dole, Bankrupt No. 3272, the trustee has filed his final report and account, and a final meeting of creditors has been called for Aug. 29. The report and account of the trustee will be considered, and expenses of administration and a dividend, if possible, paid to creditors.

In the matter of Clyde A. Morrison, Bankrupt No. 3509, the first meeting of creditors has been called for Aug. 30.

In the matter of Chris J. Larsen, Bankrupt No. 3511, the first meeting of creditors has been called for Aug. 31.

In the matter of Daniel T. Patton, Bankrupt No. 3507, the first meeting of creditors has been called for Aug. 31. The funds for the first meeting have been received.

In the matter of Harold J. Ringold, Bankrupt No. 3499, the funds for the first meeting have been received and such meeting has been called for Aug. 31.

In the matter of Chris De Witt, Bankrupt No. 3501, the funds for the first meeting have been received and such meeting has been called for Aug. 30.

In the matter of Julius Petersen, Bankrupt No. 3503, the funds for the first meeting have been received and such meeting has been called for Aug. 30.

In the matter of George Burghdorf, Bankrupt No. 3504, the funds for the first meeting have been received and such meeting has been called for Aug. 30.

In the matter of Andrew Lusick, Bankrupt No. 3505, the funds for the first meeting have been received and such meeting has been called for Aug. 30.

In the matter of Clyde A. Morrison, Bankrupt No. 3509, the receiver has filed his petition for a sale at auction and such sale has been called for Sept. 3. The sale will be held at the premises of the Bankrupt No. 11 Delaware street, S. W., and 900 E. Fulton street, the first address being the place of sale. The property consists of stock, machinery, tools, equipment, furniture and fixtures for the operation of a complete plumbing and heating business. The appraised valuation of the property is \$1,246. All interested should be present at the time and place of sale, in Grand Rapids.

In the matter of Chris J. Larsen, Bankrupt No. 3511, the receiver has filed his petition for a sale at auction. The sale has been called to be held at the former location of the Bankrupt, 1322 Madison street, Ludington, Sept. 4. The property consists of groceries and attendant fixtures of a scheduled value of \$470. Accounts of the scheduled value of \$2,300 will also be offered for sale. All interested should be present at the time and place of sale.

Aug. 15. We have to-day received the schedules, reference and adjudication in the matter of Royal A. Burghdorf, Bankrupt No. 3513. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, formerly of Barryton. His occupation is that of a laborer. The schedules show assets of \$575, of which \$500 is claimed as exempt, with liabilities of \$1,350.51. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Northern Automotive Supply Co., Saginaw	\$ 61.12
Isabella Gas & Oil Co., Mt. Pleas.	634.46
C. J. Place, North Park	279.50
Hawks Auto Equip. Co., Lansing	92.88
Saginaw Motor Equip. Co., Saginaw	26.83
T. C. Hampton, Weidman	35.00
Nelson Strong, Barryton	18.00
Harry McGregor, Barryton	12.93
Goodno & Dean, Barryton	9.80
William Redrich, Barryton	14.95
Standard Oil Co., Barryton	38.93
Protection Products Co., Kalamazoo	28.20
Chas. Gorman, Barryton	28.85
William Helmer, Barryton	7.00
Perry Brown, Barryton	24.01
George Belding, Barryton	16.00
Barryton Elevator Co., Barryton	7.65
Union Oil Co., Milwaukee	37.00

In the matter of J. Thomas Deacey, Bankrupt No. 3045, the final meeting of creditors was held July 31. The trustee's final report and account was approved and allowed. The bills for the administration of the estate were approved and allowed. Order for payment of expenses of administration and for the declaration administration and for the declaration and payment of a first and final dividend to creditors of 1.9 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case has been closed and returned to the district court upon return of the cancelled vouchers.

Aug. 17. We have to-day received the schedules, reference and adjudication in the matter of Eugene F. Glass, Bankrupt No. 3515. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Caledonia, and his occupation is that of a baker. The schedules show assets of \$1,364.74 of which \$500 is claimed as exempt, with liabilities of \$3,635.7. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt is as follows:

Leon Farnham, Caledonia	\$ 5.00
Harold Gale, Caledonia	15.00
Charles Gilbertson, Lake Odessa	15.00
Claudia Glass, Caledonia	unknown
Bennett Oven Co., Battle Creek	148.90
Frigidaire Sales & Service Co., Grand Rapids	375.00
State Bank of Caledonia, Caledonia	354.08
Hoekstra Ice Cream Co., Gd. Rap.	1,014.90
Bennett Oven Co., Battle Creek	148.90
E. B. Blett & Co., Grand Rapids	12.60
A. E. Brooks & Co., Grand Rapids	3.75
Bennett Fuel Co., Grand Rapids	11.07
Blatz Brewing Co., Grand Rapids	70.00
Caledonia Motor Sales, Caledonia	105.95
J. F. Easley Milling Co., Plainwell	89.80
Folger's, Grand Rapids	20.25
Ferris Coffee & Nut Co., Grand R.	69.48
E. B. Gallagher & Co., Grand Rap.	31.68
Nelson B. Good, Caledonia	147.81
Gold Medal Flour Co., Grand Rap.	111.00
G. H. Hammond & Co., Chicago	73.83
C. W. Mills Paper Co., Grand Rap.	43.83
Rumford Co., Caledonia	19.00
Tape E Huyek, Caledonia	113.07
Vanden Berge Cigar Co., Grand R.	20.26
H. Van Eenenaam & Bros., G. R.	18.75
Worden Grocer Co., Grand Rapids	122.02
Voight Milling Co., Grand Rapids	35.55
Caledonia Lumber Co., Caledonia	45.95
State Bank of Caledonia, Caledonia	40.50
Caledonia Creamery Co., Caledonia	10.92
Phillips Hardware Co., Grand Rap.	19.00
E. J. Stanton, Caledonia	15.00
Mich. Bell Tel. Co., Caledonia	12.00
Consumers Power Co., Grand Rap.	16.00
Geo. Statsick Standard Oil Co.,	

Caledonia	31.88
Dr. Alex Grabill Est., Caledonia	22.67
Fleischmann Co., Grand Rapids	24.40
W. L. Spencer, Grand Rapids	10.00
F. C. Matthews & Co., Grand Rap.	78.00
Gen. Motors Accept. Corp., Dayton	14.17
Henry Tischu, Lake Odessa	5.00
Ira Tischu, Lake Odessa	12.50
Spike Wenger, Caledonia	10.00
Geo. La Fever, Caledonia	17.10
D. B. Youngblood, Caledonia	8.00
Holcomb & York, Cincinnati	45.90

In the matter of Albert Fox June, Bankrupt No. 3457, the first meeting of

Double Flavor
that only mocha imparts
LIGHT HOUSE COFFEE
NATIONAL GROCER COMPANY

Such Wonderful Toast
This is the package
DUTCH TEA RUSK CO.
HOLLAND MICHIGAN
DUTCH TEA RUSK
THE TOAST SUPREME
Seely Manufacturing Co.
1862 - 1928
Flavoring Extracts - Toilet Goods
A standard of quality for over 60 years
SEELY MANUFACTURING CO.
1900 East Jefferson. Detroit

AS YOUR AGENT

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

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

Grand Rapids Trust company
Grand Rapids, Michigan

creditors was held on July 24. The bankrupt was present and represented by attorney M. Thos. Ward. No creditors were present or represented. No claims were considered, although one was filed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Grand Rapids Vitreous Products Co., Bankrupt No. 3459, the first meeting of creditors was held July 11. The bankrupt corporation was present by its treasurer and represented by Wicks, Fuller & Starr, attorneys. Creditors were represented by Grand Rapids Credit Men's Association; Corwin, Norcross & Cook; Francis L. Williams; R. J. Cleland and Walter J. Jones, attorneys. Claims were proved and allowed. The treasurer of the corporation was sworn and examined, with a reporter present. Arthur W. Blodgett, of Grand Rapids, was elected trustee, and his bond placed at \$5,000. The first meeting then adjourned without date.

In the matter of Harold Boven, Bankrupt No. 3492, a composition of 50 per cent. to general creditors was made by the alleged bankrupt, before his adjudication. Creditors have accepted the offer and certificate to this effect has been made and forwarded to the clerk of the district court.

Differs With Old Timer on Sabbath Desecration.

Blanchard, Aug. 17—I have just finished reading Old Timer's letter on Desecration of the Church, and feel that it is a challenge to every Christian. He is a much better writer than I am and better educated; so I am surprised that he has such a mistaken idea about the worship of God and Sunday pleasure seeking. It surprises me, also, that one who calls himself Old Timer has such modern views. Most of the older folks I know are ashamed of the way in which the younger generations are desecrating the Sabbath and forgetting God (even if they are guilty of the same thing themselves).

How true is that passage of Scripture which says that men will grow more and more wicked, forgetting God and seeking only to satisfy themselves and their own selfish desires.

The Bible tells us not to forget the assembling of ourselves together, the more as we see the day approaching. (Day of Christ's second coming).

There are a few Holiness churches which still hold to that doctrine put in the Bible for all times.

It would make no difference, so far as I can see, whether services were held in the church or outside under the trees if the people were there to worship God, except that it is possible to give more attention to spiritual things when we can see less of the things going on around us. But to chase hither and thither for miles and miles, to fish, go boating, picnicking and other things is not worshipping the Creator, but the things He has created. Not the spiritual, but the material things.

It is safe to say that but very few of the thousands who go pleasure seeking on Sunday ever think of spiritual things, speak the word God or look into a Bible during the whole day unless they happen to be among the number who are called each Sunday to face death and eternity because of someone's reckless driving.

It is true that it is sometimes more comfortable outside on these hot days than it is in a church, but Christ did not spare Himself any pain or effort to save lost humanity, but gave His life that we might have salvation. We have six days in which to follow the pursuit of work and earthly pleasures. Let us, therefore, keep holy the seventh day, even if it does cause us a little loss of the pleasures of this life. It is better that we worship God and make spiritual growth instead. Let us support His cause with the things of this life which He has so abundantly given us.

It is a self evident fact that the present day desertion of the churches for pleasure seeking on the Sabbath day is not improving the condition of our country. This fact is evidenced by the never-ending list of hideous

crimes being committed, the growth of all forms of vice and the fact that our penal institutions are being added to to accommodate the growth in number of prisoners.

We admit that all looks nice from the outside. It looks like the world was growing better, but look into things, enquire on the inside of things and you will note drunkenness, murder, stealing, cursing, fighting, moon-shining and immoral living going on right at your very door. I am not very old and have hardly been out of the neighborhood where I was born but for a few days, but have seen and heard enough to know that these things are all too prevalent throughout our entire Nation.

There is hardly a family but has an instance of blighted lives and homes caused by some of the above named evils. All because they have left out of their lives the fundamentals of the bible, God, Christ His son, the Church, Sunday school and mother's pure teaching, and are living in purely a materialistic realm, worshipping only material things.

Leon Foster.
Leon Foster.

Do You?

Do you know how many of your customers have telephones?

Do you know their numbers?

Do you know the number of your customers' residence?

Do you keep a mailing list?

Do you advertise?

How do you distribute your advertising?

If you apply the above to your business it will increase it.

Business Wants Department

For Sale—Fixtures and small stock of only dry goods store in city. Cheap rent, large room, good windows. Come at once. Look over this opportunity. J. C. Krausman, Elk Rapids, Mich. 922

For Sale—Toledo computing scale, \$65. Enquire Ellis Bros., 300 Ellsworth Ave., Grand Rapids, Mich. 923

For Sale—Thirty-room hotel, on trunk line. Doing good business. Investigate. Address No. 913, c/o Michigan Tradesman. 913

FOR SALE—Good grocery and meat business in thriving city. Good location and lease. Must sacrifice before hay fever season. Address No. 914, c/o Michigan Tradesman. 914

For Sale—Retail hardware and queensware store. In college town of about 1200. Address J. M. Houston, 137 S. Market St., New Wilmington, Pennsylvania. 916

BUSINESS OPPORTUNITY—Splendid three-story and basement corner brick business block 44 x 120 feet, Mt. Pleasant, Mich., for rent, sale, or trade for good Central Michigan farm. Myers, Cooper & Watson, Mt. Pleasant, Mich. 919

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. Parry, Vassar, Mich. 909

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

FOR SALE—Lake frontage, hunting lands, fur farms, cattle and sheep ranches. Tract of all sizes. G. J. Wheaton, Alpena, Mich. 899

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. GQVER, Mt. Pleasant, Mich.

The Tradesman has been cognizant of the operations of Mr. Dembinsky for several years and believes that no one having dealings with him in any capacity will ever have occasion to regret his action.

E. A. STOWE, Editor Michigan Tradesman.

Do You Wish To Sell Out?

Our list of buyers calls for quick results

ABE DEMBINSKY

EXPERT COMMERCIAL AUCTIONEER

CALL — SAGINAW FEDERAL 1944

WE REFER YOU TO—United States Bankruptcy Court, Credit Men's Ass'ns, Trust Companies, Banks, Attorneys, Receivers, Trustees, Circuit Courts, Administrators, Business Men, Etc.

BANKRUPT AUCTION SALES

In the Matter of
DIME DINER SYSTEM, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Wednesday, August 29, 1928**, at 10 a. m., Eastern standard time, at the premises formerly occupied by the Bankrupt, No. 1815 Plainfield Ave., N. E., Grand Rapids, Michigan, the entire stock in trade and equipment of the Bankrupt's corporation, consisting of property in the conduct of a restaurant conducted with the automatic vending and service system, at the approximate value of \$1,088, less known reclamations to this date of approximately \$200.00, leaving a balance of \$888.00.

ABE DEMBINSKY,
Court Auctioneer.

CHESTER C. WOOLRIDGE, Custodian, Grand Rapids, Michigan.

In the Matter of
JOHN ASHTON, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Friday, August 31, 1928**, at 2 p. m., Eastern standard time, at the premises formerly occupied by the Bankrupt, in the City of Eaton Rapids, Michigan, the entire stock in trade and fixtures of the Bankrupt's wallpaper and paint store, at the approximate value of \$400.00.

ABE DEMBINSKY,
Court Auctioneer.

GEORGE WATSON, Custodian, Eaton Rapids, Michigan.

In the Matter of
ELM CANDY SHOPPE, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Thursday, August 30, 1928**, at 10 a. m., Eastern standard time, at the premises formerly occupied by the Bankrupt, No. 18 North Elm St., Three Oaks, Michigan, the entire stock in trade and fixtures of the Bankrupt's Confectionery Shop, at the approximate value of \$5,400.00.

ABE DEMBINSKY,
Court Auctioneer.

JOHN HUFF, Custodian, Niles, Michigan.

An itemized inventory and appraisal will be on hand at the date and time of sale. The property may be seen prior to the date of sale by application to the above named Custodian and auctioneer. All sales are for cash and subject to immediate confirmation by the Referee.

HON. CHARLES B. BLAIR, Referee in Bankruptcy.

TRUST MORTGAGE SALES

By order of the
KALAMAZOO CREDIT MEN'S ASS'N.

I will sell at Public Auction on **Wednesday, August 29, 1928**,

at 3:00 p. m. Eastern standard time, a fine equipment of high grade **DRUG FIXTURES**

Consisting of Mahogany Sectional Cigar Case, Tobacco Back Bar, Soda Fountain Back Bar with mirror projections, Wall Cases, Magazine Rack, "Drug" Electric Sign, Scales, Window Stands, Show Cases, etc., now located at The National Storage Co.,

309 E. Water St., Kalamazoo, Mich.

ABE DEMBINSKY,
Auctioneer.

R. F. JOHNS, Trustee.

All Sales are for cash, subject to confirmation by the trustees. Sale will be in bulk, subject to parcel bids. Property can be seen prior to sale by calling at the office of the above trustees or auctioneer.

In the Matter of
CLYDE A. MORRISON, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Monday, September 3, 1928**, at 2 p. m., Eastern standard time, at the premises formerly occupied by the Bankrupt, No. 11 Delaware St., S. W., Grand Rapids, Michigan, all the stock in trade, tools and equipment; the office furniture and fixtures are located at 900 E. Fulton St., Grand Rapids, Michigan, the stock in trade, tools and equipment consists of plumbing and heating supplies, in the approximate value of \$1,200.00; the office furniture and fixtures are appraised at the sum of \$46.

ABE DEMBINSKY,
Court Auctioneer.

CHESTER C. WOOLRIDGE, Custodian, Grand Rapids, Michigan.

BARNEY'S BOOTERY, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Thursday, August 30, 1928**, at 2 p. m., Eastern standard time at the premises formerly occupied by the Bankrupt, No. 193 Elm Street, Benton Harbor, Michigan, the entire stock in trade and fixtures of the Bankrupt's shoe store, at the approximate value of \$995.00.

ABE DEMBINSKY,
Court Auctioneer.

HARRIS S. WHITNEY, Custodian, Benton Harbor, Michigan.

CHRIS J. LARSEN, Bankrupt.

Notice is hereby given that pursuant to an order heretofore entered herein, I shall sell at public auction and to the highest bidder, on **Tuesday, September 4, 1928**, at 2 p. m., Eastern standard time, at the premises formerly occupied by the Bankrupt, No. 1323 So. Madison St., at Ludington, Michigan, all the stock in trade and fixtures of this estate, the stock in trade listed on the schedules of the Bankrupt to be \$350.00 and fixtures at \$120. Also all the accounts receivable will be offered for sale and are listed on the schedules of the bankrupt at the approximate sum of \$2,300.00. This stock in trade consists of a grocery stock.

ABE DEMBINSKY,
Court Auctioneer.

EARL A. MILLER, Custodian, Ludington, Michigan.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

St. Louis, Aug. 17—We have for acknowledgment your letter of the 14th together with enclosure of page 6 from your Aug. 15 issue of the Michigan Tradesman. We are glad, at least, that you are confining yourself to more courteous and respectful letters. We do not blame you for your ignorance of facts, and since you have shown a saner spirit than the slanderous epithets formerly applied, we are willing to thrash this matter out with you as a test case.

As an example of how little judgment you have shown throughout the entire controversy, we want to call your attention to the letter which you have reproduced signed by Mr. Horace J. Donnelly, dated July 15, 1927. You will note that it specifically states "persons are under no obligation to receive or account for merchandise sent to them through the mails un-ordered." We have all along contended that individuals who receive merchandise for their own use, are not obligated to return such merchandise. This ruling was passed as a protection to local merchants, and we are heartily in favor of it. But again we reiterate that it does not mean, nor does it say that samples sent to a merchant doing business under the laws of his state, is not obligated to return those samples, if not wanted, upon receipt of the proper reimbursement to defray return charges.

There is a distinction there which you have either wilfully ignored or through ignorance have failed to recognize. We saw the copy of this letter to you over a year ago, and immediately took the matter up with Mr. Reuter, Chief Post Office Inspector of this district, who has placed the interpretation upon the postal ruling that we have outlined in this letter.

In the past two years that you have assailed our reputation and methods in your publication, our business has shown rapid strides in the territory served by your paper, which to us, is sufficient proof that your views are not generally recognized as correct, and that our values speak for themselves. You seem not to be concerned, however, of the fact that the merchant can get better caps for less money from us, as your interests in the merchant's welfare lies solely in your desire to protect him from receiving our one dozen caps unsolicited.

We also wish to tell you, Mr. Stowe, that every merchant has the right to refuse the acceptance of a shipment, but since they elect to accept the same, there must be an accounting for these samples, not only as a matter of law, but as a matter of courtesy and fairness, the last two you seem to know very little about. If you are impartial in wanting to thrash this matter out, you will see that this letter is reproduced in your paper. We noticed in the past, that you have published just such letters as you wished. What have you to say about several of the false statements which you made, and which we called you on, and which you have failed to defend yourself?

You are a hard loser, Mr. Stowe, and a very opinionated man.

We just happened to think, that maybe all along you have been wanting us to give you an advertising contract. Please let us know if this is so.

Apple Hat Mfg. Co., Inc.

The reply to the above letter was as follows:

Grand Rapids, Aug. 20—I would not, under any circumstances, accept an advertisement from any house which ships out goods without first obtaining orders therefor, because I consider such practices to be at variance with good business methods.

Your interpretation of my ruling

that it applies only to consumers, instead of dealers, is preposterous. No Government function could make such a ruling as you suggest. Fundamental principles are the same, whether applied to consumer, retailer, wholesaler or manufacturer. My ruling will stand good until Congress enacts a law (which I hope will be at the next session) prohibiting this nefarious practice you have been conducting; also a law prohibiting venal, unscrupulous and irresponsible collecting agencies (so called) from writing scurrilous, threatening and abusive letters in the effort to intimidate merchants into paying claims like yours which have no standing in the law because they are not based on the ordinary methods pursued in all honorable business transactions. E. A. Stowe.

The following letter has been forwarded to the Solicitor of the Post Office Department:

Grand Rapids, Aug. 20—About a year ago you kindly wrote me a letter in which you stated that

"Persons are under no obligation to receive or account for merchandise sent to them through the mails un-ordered."

The Apple Hat Manufacturing Co., of St. Louis, which has made the merchants of the United States almost untold trouble by sending out caps in dozen lots to merchants without order and then threatened merchants with suit, disaster and loss of credit if they did not pay for the goods, claim that your letter does not apply to them; that they submitted your letter to Mr. Reuter, Chief P. O. Inspector for the St. Louis district, and that he wrote the Apple Hat Manufacturing Co. that your letter does not apply to transactions between merchants, but to private individuals who receive merchandise intended for their own use.

On receipt of this information, which I think must be incorrect, I wrote the Apple Hat Co. as follows:

"Your interpretation of my ruling that it applies only to consumers, instead of dealers, is preposterous. No Government function could make such a ruling as you suggest. Fundamental principles are the same, whether applied to consumer, retailer, wholesaler or manufacturer. My ruling will stand good until Congress enacts a law (which I hope will be at the next session) prohibiting this nefarious practice you have been conducting; also a law prohibiting venal, unscrupulous and irresponsible collecting agencies (so called) from writing scurrilous, threatening and abusive letters in the effort to intimidate merchants into paying claims like yours which have no standing in the law, because they are not based on the ordinary methods pursued in all honorable business transactions."

Will you kindly write me another letter, either affirming the correctness of my position or correcting my interpretation of your previous letter and oblige E. A. Stowe.

Use of the word "oil" in the trade name of a cuticle remover will be discontinued by a manufacturer of toilet preparations, according to a stipulation agreement between the company and the Federal Trade Commission. The product advertised was not manufactured from oil and contained no oil whatever. It was made from ingredients not capable of mixture with oil.

Copartners engaged in the sale and distribution of cotton goods, including bed ticking, have signed a stipulation agreement with the Federal Trade Commission to discontinue advertising their products as "Bohemian" or in any way implying that the articles are

imported from Bohemia or Czechoslovakia. The products were not obtained in that country but were manufactured in the United States.

Use of the word "mills" in its trade name when it neither owns, controls nor operates a mill or factory, will be discontinued by a corporation engaged in selling and distributing seat covers for automobiles, according to a stipulation agreement between the company and the Federal Trade Commission.

"Buttermilk" as a brand for soap products will be discontinued by a corporation engaged in the manufacture of soap until such time as its products are actually made from buttermilk and may thus be properly described and referred to as buttermilk soap, according to a stipulation agreement between the soap company and the Federal Trade Commission.

Lumber is defined by the Federal Trade Commission as a product sawed or cut from trees or logs of wood into boards, planks, timbers or other shapes generally understood and recognized by the purchasing public as and to be lumber, in the instance of a corporation manufacturing a building material other than that cut or sawed from trees or logs of wood. The company signed a stipulation agreeing to discontinue use of the word "lumber" to describe a building material not sawed or cut from trees or logs of wood.

Colfax Gibbs, the notorious scamp and crooked stock salesman, is at the head of a recently formed financial organization in Montreal, called Colfax Gibbs Co., Limited, of 412 Canadian Pacific Express Building, Montreal. The Colfax Gibbs Co., Limited, has been promoting and is now about to offer stock to the public in a new mining concern called Sudbury Rand Mines, Limited. Anyone who has any dealings with Colfax Gibbs will never have occasion to regard the transaction with any degree of pleasure or profit. He is so thoroughly versed in crooked schemes and nefarious methods that it appears to be impossible for him to play fair and conduct stock selling along legitimate lines.

Perhaps Mr. True Has a Better Way.

Washington, Aug. 22—Your letter of Aug. 16 is especially interesting and it touches on a subject that we have been interested in for a long time.

The truth is that we have been working with Colonel Nelson B. Gaskill, ex-member of the Federal Trade Commission, on a proposition to draft a bill that will eliminate the loss leader competition. In your article, it appears that you propose a law which will prohibit manufacturers from making discriminating prices between buyers. The enactment of such a law would be a long and hazardous effort, we feel sure; but we think there is a better way to secure the same result, by proposing an amendment to the Clayton Act.

This amendment is being drawn up for us by Colonel Gaskill, and I expect to have copies of it within a few days. It promises very much quicker action, and Colonel Gaskill thinks that the Association will be able to bring enough pressure behind it to secure

its enactment during the next session of Congress.

Now, of course, we don't want to prevent you from doing what you think is right and proper. However, we have the very best advice on such matters that it is possible to secure, we believe, and we don't think you have a chance to put through a new law on the subject.

Please think it over, and discuss it with your legal friends, if possible, and if you agree with us, we shall be very glad to have your co-operation. If you will do this, we will give you a scoop on the story, for the reason that you are working along the same line; and we believe we will have a better chance for legislation if all interests work for the same end.

At your early convenience, please write us frankly just what you think of the whole matter now, and I shall be very glad to consider and lay before Colonel Gaskill any suggestions that you care to make. If you still want a bill drawn to embody legislation which will create a new law preventing price discrimination, we shall be glad to have the bill drafted for you.

James True,

Director Bureau of Economic Research.

Grand Rapids, Aug. 22—I am certainly pleased to receive your letter of Aug. 20, stating that you and your associates are of the opinion that the object we seek to accomplish can best be secured by an amendment to the present Clayton law and that you will send me the summarized statement of your conclusions in the near future in the shape of a draft of your proposed bill.

As I want to be constructive at all times and under all circumstances, I will gladly hold off on my measure until I have had time to read and consider your proposed amendment, which I ask you to kindly get to me at the earliest convenient period.

I fully realize that any conflict of interests in mercantile legislation of this character would probably be fatal to the accomplishment of any enactment by the next Congress and I will, therefore, be more than ready to give way to you and your proposition if the latter appeals to me as one which will give the independent merchants needed assistance in their present predicament of conflict, controversy and confusion, due to the dishonest practices and unfair competition of the chain stores.

E. A. Stowe.

He Could Not Very Well Do It.

A husband was being arraigned in court in a suit brought by his wife for cruelty.

"I understand, sir," said the judge, addressing the husband, "that one of the indignities you have showered upon your wife is that you have not spoken to her for three years. Is that so?"

"It is, your Honor," quickly answered the husband.

"Well, sir," thundered the judge, "why didn't you speak to her, may I ask?"

"Simply," replied the husband, "because I didn't want to interrupt her."

Oleo Owes Its Origin to Napoleon III.

It is said that oleomargarine was invented by a French chemist acting under the encouragement of Napoleon III at the time of the Franco-Prussian War. The Emperor wanted to find a desirable substitute for butter as a matter of war-time economy.

George Washington and Carrie Nation achieved fame with a hatchet, but nobody has ever done it with a hammer.

Your Customers Know

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

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

K C Baking Powder

Same Price
for over **35** years

25 ounces for 25c

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

**Millions of Pounds Used by Our
Government**



What's a Parade BAND?



A BAND out in front changes a dull procession into a throbbing parade.

And in a grocery store, a small band of nationally advertised food products can work the same wonder. They can draw the crowds, and keep things moving.

When these popular leaders are played up, a big parade of other items follows them over the counter.

In picking nationally advertised foods to feature, you can always count heavily on Postum Products, for Postum Company is the largest advertiser of grocery specialties in the world.

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

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

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*Offering You a
Substantial Saving
in Insurance Cost ~*



The Dividend Cuts the Cost - but the Quality Remains Highest and Best

The Central's first endeavor is to provide the best protection insurance experience can devise . . . also the first consideration with every careful buyer. With quality of protection assured, the second consideration is cost. Central has reduced cost and, at the same time, gives even greater protection to policy-holders by careful inspection and approval of risks. Our loss expense is low. Similar attention to management has meant minimum operating cost. Since, in a Mutual Company, earnings belong to policy-holders, this has resulted in a substantial dividend . . . effecting a distinct

Saving of 30% in Insurance Costs

The Central is the largest and strongest Mutual Company in the United States engaged in a general fire insurance business. Measured by any test of solvency, it is thoroughly sound and its policies are absolutely safe. In dividends alone, up to January 1, 1928, Central has saved and returned to its policy-holders a total of \$5,294,004.00. It offers insurance protection of the highest quality, at a definite saving in cost, to individuals or corporations whose property or business can qualify as a first-class moral and physical risk.

Write us for definite information as to what The Central can offer you in quality of protection and in actual saving in costs.

Organized
1876 *The* **CENTRAL**
Manufacturers Mutual Insurance Company
of Van Wert, Ohio.

*A Friendly
Company*

Judge Your Insurance by These Fundamentals of Insurance Value —

- [1] QUALITY** — Adequate protection, helpful service before loss, and prompt settlement of claims.
- [2] COST** — Minimum cost at which you can buy the quality of protection you demand.
- [3] STABILITY** — Assurance that the Company issuing your policy is thoroughly established and absolutely sound.

Founded in 1876, The CENTRAL has a record of over fifty years of service, with prompt and satisfactory settlement of claims. Through its dividends, it reduces to a minimum the cost of quality insurance. The soundness of the Company and its policies is unquestioned.

FIRE, AUTOMOBILE AND TORNADO INSURANCE FOR SELECT RISKS