

To-day

We shall do so much in the years
to come;

But what have we done to-day?
We shall give out gold in a princely
sum;

But what did we give to-day?
We shall lift the heart and dry the
tear,

We shall plant a hope in place of
fear,

We shall speak with words of love
and cheer;

But what have we done to-day?

Nixon Waterman.



Every PARTY *needs a* LEADER!



WHEN a party finds the right man to lead it, the whole organization carries forward toward victory.

When a grocer finds the right leaders to feature, the rest of his stock naturally follows in sales.

In your campaigns for bigger sales, nominate Postum Products as your leaders and they will help put your entire ticket over the top.

Postum Products are leaders because of their high quality and their consistent nation-wide advertising that reaches the customers of every grocer.

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,
Maxwell House Coffee, La France, Satina and Softo

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Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 35 years

25 ounces for **25¢**

(more than a pound and a half for a quarter)

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

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

**Millions of Pounds Used by Our
Government**

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 19, 1928

Number 2348

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.

PROFIT POSSIBILITIES.

Chain stores sell nearly 15 per cent. of all groceries. They control 8 per cent. of the country's retail trade. They are springing up wherever they can see a chance of profitable business.

One might well ask, "Can this growth continue indefinitely? Will all profitable business eventually be controlled by the chains? How can the independent retailer meet this problem?"

And the answer to all three questions hinges on just one element—the retailer himself. He can usually meet the chain store's prices. He can exceed its service. He can make it a wiser thing for customers to trade in his place than at the chain store. He can do all the chain store can do and more; for he is part and parcel of his neighborhood, with a personal hold on his trade, while the chain store is a foreign element in his community, impersonal as a concrete post.

But he cannot meet this competition unless he adapts to his own use the very means that have made his competitors successful. He can no more win out in to-day's race for supremacy by using old-fashioned methods than he can defeat a 1928 automobile with a horse and buggy.

The chain store began to assume importance in 1910, when there were in the neighborhood of 2,000 chain store systems in the United States controlling some 25,000 to 30,000 retail outlets. By 1920 these figures had doubled. To-day the best estimates place the number of chain store systems—large and small—at 10,000 and a total number of stores controlled at 100,000.

Seventy-five chain grocery organizations operate about 50,000 stores. The total volume of all chain organizations exceeds three billion dollars yearly. Nearly 20 per cent. of the country's drug business is done through the chain store. A recent estimate is to the effect that more than

75 per cent. of all men's shoes are bought in the chain store.

In discussing the growth of the chain store, it is well to point out that the amazing increase of volume shown year after year is due more to increase in number of retail outlets than to increased business per unit. In most cases the average volume per unit has declined in recent years.

A \$5,000 investment in S. S. Kresge Co. stock in 1920 would be worth about \$69,000 in 1928; \$1,000 invested in F. & W. Grand 5-10-25 Cent Stores, Inc., in 1924 would to-day be worth about \$4,000. For every \$1,000 the founders of Kroger Grocery & Baking Co. invested in this enterprise in 1902, they would now have stocks worth \$55,000, and, in addition they would have drawn cash dividends of more than \$4,000. No single industry has rewarded investors more generously than the chain store.

The significance of these figures to the retailer is that they indicate the profit possibilities, not necessarily of chain stores, but of all classes of retail stores when operated under modern methods. The fact that shrewd investors put their money in enterprises of this sort shows that the best minds of the country think of the immediate and future potentiality of the retail store. By these tokens retailing has taken its rightful place as one of the country's most important industries—the last and greatest link in the chain of merchandising.

EXCEPTIONS NOTED.

Assurances from an Administration spokesman that the country enjoys prosperity, except in spots, was a pronouncement on the general business situation during the past week. It was made clear that the statement dealt only with current circumstances and was not to be construed as a forecast. Of course, many business men in many different lines of activity will find in checking up their own experience with the situation as seen by this authority that they must be exceptions to the general rule. Actually, the stand taken in the opposite political quarter, namely, that business is spotty and that the big companies have by far the lion's share of what prosperity there is, seems to furnish a more accurate picture.

The past week brought little evidence of any change in the main trend of industry beyond accentuating previous features. For the time being the Reserve Bank effort to curb security speculation seems to have waned, no doubt because business and agricultural interests might be penalized still further. It is foreseen that the money rates now in effect are quite apt to bring a business setback within the

near, if not the immediate, future.

The usual advices from industry were of the cheerful sort, with steel scrap and pig iron moving higher, steel production up and the copper market doing its best business of the year. On the other hand, carloadings are still slightly below a year ago, bank clearings of the week outside of New York City were 4 per cent. lower, and life insurance sales for August disclosed the first decline this year.

PRICE INFLATION FEARS.

Fears are expressed by statistical observers that inflation has finally attacked commodity prices. Since the spring of last year the trend of wholesale quotations has been upward. A high in this movement was registered last October. Then came a dip to February of this year, after which an advance again set in, although fluctuations have been marked. The Annalist weekly index stood at 153.8 for the week of Sept. 11, against 147.5 for the week of Sept. 13, 1927.

This movement of commodity prices throws confusion into the ranks of the professional forecasters because it more or less reverses what was expected to happen. As our gold stock expanded, the notion was that commodity prices would rise and inflation result. The opposite took place. Now that we have lost considerable gold, the commodity index rises.

To the business man who pays less attention to statistical evidence and is more familiar with actual market conditions, the news that prices are very buoyant will come as a surprise. He does not find that condition. Actually, the advance now discussed is confined more or less to farm and food products and fuels. The other groups are either stationary or lower. And the upward movement in foodstuffs is rather restricted to live stock prices.

There does not seem to be good grounds for believing that inflation is at hand. Production is still too heavy in most lines to reduce the competition which usually spells sinking instead of rising values.

HAPPY THOUGH IN SCHOOL.

Certain it is that school isn't what it used to be.

As the educational season opens this year we are not harrowed by tales of truant officers seeking out delinquent vacationists. Instead, if we are to believe what we read, the students are flocking back to their classes with joy and fervor. School is coming more and more to constitute a center of all sorts of youthful activities in which the stern teaching of reading and 'rithmetic is being replaced by a painless exposure to various educational influences.

It is a dispatch from Chicago which is most responsible for this observation. There not only has the moving picture been introduced to sugar the educational pill, but the radio also. We read that in many of Chicago's schools the daily schedule opens with an hour of educational movies and is followed by radio talks. Games, work with tools and staging child plays are then interspersed among the brief periods of old-fashioned classroom work which used to make up the whole school program.

This sounds very pleasant in comparison with memories of a past which most certainly never included movies and radio. Its effect on the young we do not quite know. But we do not believe that the future of democracy is very seriously endangered by any movement which tends to make education more attractive and which may serve to awaken a genuine interest in their studies on the part of the nation's boys and girls.

TREND OF DRY GOODS TRADE.

Quite an improvement has come about in retail trade, although there is still some spottiness caused by high temperatures. Since labor day, however, merchants have been more satisfied with the character of buying. In certain lines a tendency toward more economical purchasing is noted, but in other directions there is a distinct trend toward trading-up. Autumn volume has started in a way that promises to back up the hopeful forecasts made earlier.

Only in the Chicago district was there a fair gain. The Dallas and San Francisco districts reported fractional increases. On the other hand, the declines ran as high as 12.4 per cent. in the case of the Philadelphia district. Of the total number of stores, 254 reported decreases and 165 enjoyed more business. Since these are the leading and most progressive retail establishments of the country, it is only fair to assume that the smaller firms probably fared even worse.

The hot weather through most of the month is accepted as the principal reason why shopping was reduced. Since temperatures have grown more favorable, reports are received of improvement. The wholesale merchandise markets reflect this gain. The number of buyers during the week reached a peak and the call for seasonal wares was very active.

There wouldn't be so much room at the top if more people weren't too lazy to climb.

A scientist says the American nose is becoming flatter. What we need are softer windshields.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Norwalk, Sept. 17—I am writing a few lines to let you know there are a couple of cigar salesmen working this part of the State, who are evidently not on the square.

They drive a ford coupe, old style, and pose as advertising salesmen, getting distribution on any standard brand of cigars not in your case. They talk it up and show some cigars and then they are giving a Swiss watch with the first order as an inducement to get the cigars in.

So much for the game. I was off my guard. Sickness in the family and other things took my mind off my business, so they slipped over a fast one, 100 Philippine cigars and a 75c watch for \$6. I soon woke up after they left and got my mind on my business. I phoned the State police in Manistee and they picked the men up and called me, wanted to know if I could come down, but I was alone, so couldn't. They wanted to know if I would push it and I told them I would go the limit and then they offered to settle and give me my money back and give the cigars and the watch to the State police to show that they were good fellows. They also gave another watch besides.

I am very sorry I did not have time to get in touch with the National Grocer Co., Traverse City, as they said the National Grocer Co. told them to be sure and call here. They also claimed to be advertising and getting distribution for Lee & Cady.

The State police of Manistee county have further information on the records.

I will give the National Grocer Co. this information, but suppose these chaps will dig out of this part now.

The ford car in which these men traveled bore a New York license. One of the men in the car gave his name to the State police as Alex. Fair, 202 Prospect avenue, Buffalo, N. Y.

The invoice rendered me was in the name of the Consolidated Tobacco Co., Flat Iron Bldg., New York City.

Eri C. Mathews.

The mercantile agency fails to record the Consolidated Tobacco Co. as located in the Flat Iron Bldg., New York, which leads me to the belief that the men above referred to are cheats and frauds.

The fact that they were willing to return the money when apprehended by the officers and were also willing to turn the box of cigars Mr. Mathews had purchased and paid for and the "Swiss" watch—and also an extra watch—over to the officers to get out of their dilemma is a pretty sure indication of the fraudulent character of the transaction. Realm warns merchants everywhere against these skunks who should be treated to a dose of tar and feathers in every town they invade.

Barred by press censorship from use of newspaper advertising as an avenue to reach the great money market of investors and stockholders with get-rich-quick securities; and refused the official sanction of securities commissions to do business in a number of states, the promoters of such wares have developed an astonishingly effective means of their own to reach the public by their purported market advisory service, or "tipster sheet." The "tipster sheet" is the spear head with which the crooked promoter attacks an

investor. Swift and widespread in growth, the "tipster sheet" has become a national menace. Government and business have combined to check the ravages of this new and formidable type of security swindler. Better Business Bureaus, as the agencies of legitimate business, have endeavored to protect the investing public by a process of education and publicity designed to enable an individual approached by a "tipster" operator to readily identify him. They have also collaborated with law enforcement officers throughout the United States and Canada, in the development of evidence which has resulted in the closing of the mails to certain offenders, and the prosecution of others under state laws. This bulletin sets forth the salient characteristics of "tipster sheets" and the methods employed, citing typical examples, thus enabling immediate identification and detection.

No class of citizens is immune from "tipster sheet" exploitation. Seasoned investors have been hit as hard as those of limited experience. Huge gains, making expense of solicitations no obstacle, enable these swindlers to spend large sums on their campaigns, and no section of the country is free from raids on investors' funds, as complaints from mulcted victims of the United States reveal. "Tipster sheets" are bogus stock market advisory services which, in the guise of impartial advisers, mix general market observations with specific recommendations of stocks in which they are interested. Some act as brokers or dealers in such stocks, while others refer orders for execution to their confederates.

Displaying intimate concern for the welfare of each client (whose name with thousands of others has been bought from dealers in stockholders lists) and fortified by fake records purporting to demonstrate their skill and worthiness of public confidence, "tipster sheet" editors base their campaigns upon a studied understanding of mob psychology designed to play upon the human partiality to "tips" or "inside" market information. Subscriptions to these "sheets" may range from \$50 to \$100 per year, for these self-proclaimed "experts" cannot give their services gratis. Prospects receive circulars descriptive of the purported opportunities, oftentimes from addresses in the financial districts of large cities selected to impress the layman. Although some "tipsters" use a free trial offer, generally the first approach is an offer of a thirty or sixty day trial for \$1.

Lists of victims are obtained in several ways. In order to accumulate names to be sold for "tipster sheet" circularization, one promoter in Denver, posing for months as a crusader against "financial frauds," invited complaints from investors. The business of dealing in stockholders lists has so developed that not only are lists of stockholders of bankrupt corporations and lists of customers of defunct brokerage houses which have constituted so-called "sucker lists" available, but



To double your
sales—
make an
attractive display
of
Mueller products.

Nearly Fifty Years of Experience in Match Making has Produced THE DIAMOND BRAND



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

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

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

THE DIAMOND MATCH COMPANY

also stockholders lists of most of the leading corporations in the United States, "guaranteed to be ninety-five per cent. correct." One method employed at present is for an organization dealing in stockholders lists to acquire a single share of stock of a corporation. Since the stock corporation laws of several states provide, in effect, that the stock books of every corporation shall be open for inspection to every stockholder of record who has been a stockholder therein for at least six months preceding his demand, and that every such stockholder is entitled to make extracts from such books, officials of corporations have long been concerned with the raiding of their stockholders by "tipster" and other unsound operators.

Statutes frequently provide penalties for the refusal by a corporation to make these stockholders records available. These statutes, however, often provide for a defense in an action for the penalties. For instance, in New York the statute provides that it shall be a defense to an action for such a penalty that the person suing therefor has within two years sold or offered for sale any list of stockholders of such corporation or any other corporation, or has aided or abetted any person in procuring any stock list for any such purpose. In cases where the demand for an inspection has been made by the holder of a single share of stock whose business activities indicated an ulterior motive, corporate officials and transfer agents have refused to comply with the demand. While it is not clear that the corporation does not run some risk of having the penalty imposed upon it in cases where the stockholder has made a bona fide demand, it seems that such a case would occur very rarely and that as a practical matter where the representatives of the corporation have cause to suspect the propriety of the demand, it would seem proper for them to refuse access to the books until they have had an opportunity to investigate the record of the stockholder making the demand.

There are two types of these security swindlers; those who "crusade" against established business, and those who ape, in every detail, legitimate firms. The first spends millions to distort the truth about reputable corporations, to spread recklessly biased propaganda through its own printed media, and to nourish an attitude of public suspicion toward all business. For its success is dependent upon the destruction of public confidence in legitimate companies and publications. The second group, masquerading as disinterested stock market advisers issues publications which resemble bona fide financial newspapers and contain articles generally commending the securities of prominent corporations.

Interspersed with these, however, are frequent recommendations of questionable stock which the "sheet" fosters. Even unauthorized advertisements of established companies are inserted to lend ostensible prestige. Typographically attractive and with

only enough sound advice to delude their market advisory sheets are sent through the mails to millions of people who accept them as trustworthy financial publications. Both types of "tipster sheets" specialize in advice to correspondents, pages being devoted to purported enquiries from investors and replies thereto. The "editors" make an alleged enquiry the excuse for a destructive analysis of the stock in question, skillfully distort statistics to indicate unsound operation, and ascribe to the officers of a company and its banking representative motives detrimental to the best interests of the stockholders. The effect of this type of destructive propaganda is to undermine the confidence of a stockholder in his security, and make him an easy victim of "switching" operations, that is, trading the stockholder out of sound holdings into questionable "pet" issues. Boasted confidential sources of information, proclaimed ability to foresee the future, definite and emphatic statements on stock fluctuations, and ambiguous promises of relief from financial worry to those who follow their "tips," all contribute to the "ballyhoo" of these classes of promoters or "editors." Thus, their basic character supplies the name "tipster sheet." By inviting a trial subscriber to submit a list of his securities for "analysis and recommendation," the "tipster" expert prepares for subsequent raids upon owners of legitimate securities and savings deposits conducted by intensive telephonic or telegraphic solicitations.

The "tipster" examines the field of mining, industrial, public utility, mercantile and oil companies for his favored issue. Recently he has exploited the "over-the-counter" or unlisted securities, selecting obscure going concerns which need capital, or whose securities have had an inconspicuous market history. Or, he has selected moribund or inactive issues listed upon an irresponsible stock exchange, where lack of restrictive supervision simplified manipulative efforts. Upon obtaining a block of the stock by outright purchase or option, practically controlling the market thereafter by insisting that the company escrow the balance of the stock, the operator then launches full blast into an active campaign, characterized by "wash" or fictitious sales at rising prices, through the co-operation of his allies, and an intensive "touting" campaign through one or more "tipster sheets." As the "washed" prices rise toward a profitable peak, urgent telegrams and long distance telephone calls are brought to bear upon the luckless subscriber to the "tipster sheet." The stock is soon unloaded, and as the proceeds of the sale roll in, the turmoil dies, the market vanishes, and the victims are left with their losses.

He Was Qualified.

"So Mary is marrying the man who saved her from drowning."

"So I understand."

"But is he able to support her?"

"Oh, yes. She looked him up in R. G. Dun & Co. before she fell in."

WORDEN GROCER COMPANY

The Prompt Shippers

Tell Your Customers About

Quaker

Evaporated Milk

An Every Day Necessity

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

THE MICHIGAN TRUST COMPANY, Receiver

THE NEIGHBORS DECIDE . .

Thumbs up or thumbs down for the grocer is decided by folks in the neighborhood. The Beech-Nut Brand establishes friendly relations between seller and buyer. Beech-Nut Peanut Butter, Prepared Spaghetti, Pork-and-Beans, Catsup and Chili Sauce, all have the fine character that attracts trade. And women know when they receive exceptional values at moderate prices.

Beech-Nut

"FOODS OF FINEST FLAVOR"

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

MOVEMENTS OF MERCHANTS.

Pearline — Ninehuis Bros. succeed Gemmen Bros. in general trade.

Rothbury — Mrs. Gordon Osborn succeeds Orin Payne in general trade.

Manistee—Oscar Erickson succeeds Henry Ostlund in the boot and shoe business at 333 River street.

Detroit—Solomon G. Paperno, dealer in boots and shoes at 11238 Charlevoix avenue, has filed a petition in bankruptcy.

Detroit — Bloomberg, Marks & Bloomberg, Inc., 1031 Woodward avenue, has changed its name to the Majestic Shoe Shops.

Kalamazoo — The Kilian Budget Shop, 229 North Burdick street, which specializes in wearing apparel for men, women and children, opened for business recently.

Detroit—The Union Fur Co., 19 Clifford street, has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Elmdale—John Kranenberg, dealer in general merchandise, has exchanged his store building and stock to Ernest R. Jones, for an oil station and garage in Grand Rapids, each taking immediate possession.

Flint—The Gloria Shoes, Inc., 500½ South Saginaw street, has been incorporated to conduct a retail shoe store, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Pontiac—The Automatic Safety Gas Cut-Off Corporation, 43½ North Saginaw street, has been incorporated with an authorized capital stock of 200 shares at \$100 per share, \$20,000 being subscribed, \$9,800 paid in in cash and \$10,200 in property.

Detroit—Lucille Savoy, Inc., 8536 Grand River avenue, has been incorporated to deal in women's and children's wearing apparel, with an authorized capital stock of \$5,000 shares at \$10 per share, \$15,000 being subscribed and paid in in cash.

Cadillac—W. Holmberg has sold his grocery stock to Ed. Larson & Son, who will continue the business at the same location. Mr. Larson will continue to look after the LeRoy store, while the son will devote his entire time to the Cadillac undertaking.

Detroit—F. B. Randall, 1571 Winder street, dealer in butter and eggs, has merged his business into a stock company under the style of the F. B. Randall Co., Inc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Negaunee—Elliot & Dawe, furniture, undertaking and hardware, has dissolved partnership, Elias Dawe taking over the undertaking branch of the business and the Elliot family, heirs of the late John W. Elliot, taking the furniture and hardware departments.

Detroit—The Detroit Seed Co., 3477 Algonquin avenue, has merged its business into a stock company under the style of the Detroit Seed Co., Inc., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$2,500 in cash and \$2,500 in property.

Escanaba—The Dewey Furnace Co., 108 South 12th street, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000 preferred and 530 shares at \$1 per share, of which amount \$13,511 has been subscribed and \$13,100 paid in in cash.

Detroit — The Dant & Reynolds Lumber Co., 1423 Ford building, has merged its business into a stock company under the style of the James A. Dant Lumber Co., with an authorized capital stock of \$125,000, \$61,200 being subscribed and paid in, \$36,200 in cash and \$25,000 in property.

Flint—The Genesee Oil Co., 1802 South Saginaw street, wholesale dealer in oil, gasoline and auto parts, has merged its business into a stock company under the same style, with an authorized capital stock of \$300,000, \$250,000 of which has been subscribed and paid in in property.

Detroit—The Peerless Malt Products Co., Inc., 3320 Mitchell avenue, has been incorporated to manufacture and sell liquid malt and malt products, with an authorized capital stock of 80,000 shares at \$10 per share, \$300,000 being subscribed and paid in, \$2,000 in cash and \$298,000 in property.

Detroit—The Eureka Specialty Co., 149 West Larned street, bath room fixtures, incinerators, etc., wholesale and retail, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Manufacturing Matters.

Hillsdale — The Hillsdale Screen Co. has increased its capital stock from \$40,000 to \$100,000.

Plymouth—The Diamond Sash & Door Co., has changed its name to the H. R. Penhale Co.

Detroit—The Aluminum Sales Corporation, 718 Fisher building, has been incorporated with an authorized capital stock of 1000 shares at \$10 per share, \$1,000 being subscribed and paid in in cash.

Milan — The Saco Manufacturing Co., has been incorporated to manufacture wood and metal products, with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and paid in in cash.

Kalamazoo—The Loose Leaf Binder & Equipment Co., 825 Cobb avenue, has been incorporated with an authorized capital stock of \$500,000, of which amount \$203,000 has been subscribed and \$21,875 paid in in cash.

Detroit—The Butler Industries, Inc., 3143 Bellevue avenue, has been incorporated to manufacture and sell industrial machinery, etc., with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in in cash.

Three Rivers — The King Paper Specialties Co., has been incorporated to manufacture paper and paper specialties, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$2,000 in cash and \$8,000 in property.

Detroit—The General Metal Weather Strip & Screen Co., Inc., 7908 West

Jefferson avenue, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed, \$500 being paid in in cash and \$500 in property.

Detroit—The McManus Steel & Iron Co., 3290 Wight street, has been incorporated to manufacture and deal in steel malleable and gray iron castings, with an authorized capital stock of 180,000 shares at \$13.33 per share, 75,000 shares being subscribed, \$200 paid in in cash and \$999,700 in property.

Highland Park—The Dayton Underground Sprinkler Corporation, 16834 Hamilton avenue, has been incorporated to manufacture and sell sprinklers and plumbing supplies, with an authorized capital stock of \$100,000, of which amount \$43,500 has been subscribed and paid in, \$13,000 in cash and \$30,500 in property.

Watch Out For Vinocur Brothers.

Not in any spirit of vindictiveness, but merely in justice to our neighbors who might get caught, the Sentinel takes space this week to warn brother publishers, printers, store owners, garage men, and business organizations generally throughout Michigan, to watch out for the firm of Vinocur Brothers, dealers in bankrupt dry goods, clothing and shoes.

This firm, with headquarters in Detroit, claim to conduct a chain of stores. They come into a town, open up a flashy front, claim to offer astonishing bargains, and if the business doesn't pay out, pull up and search for greener fields.

What was advertised as Store No. 7 was opened in Utica about a year ago. The venture did not appeal to our citizens, and while the firm did some business, with the assistance of the Sentinel, their methods of appeal did not win the confidence of our people, and the enterprise here was a failure. Some claim they do not have as many as seven stores. They are full of such tricks. Their representative said their loss was \$1,500.

Three weeks ago they decided to put on a "big selling out sale," which according to their advertising, was to knock the spots off anything of the kind ever pulled off in Utica. But they could not overcome the suspicion of the most of our people, and the sale was a fizzle.

Then the two representatives of the far-famed and dignified firm of Vinocur Brothers, dealers in bankrupt stocks, began to quibble with the Sentinel about their advertising and printing bill. One of the two young men, known as Al Vinocur, who says he is a nephew of the senior member, attempted to evade payment for the posters, the price of which had been specified in the presence of a witness. The other, known as Al Burnham, denied ordering a five-column advertisement for two weeks, also given in the presence of a witness.

They were warned by the publisher not to leave town without making settlement. They scorned the warning. They said their firm refused to back them in payment of the bill, and that if paid it would have to be paid out

of their own pockets. That, of course would hurt!

Labor day, a legal holiday, and the following Tuesday, election day, two days running on which no process can be legally served, they started moving their goods to Detroit. They were handicapped by lack of facilities, however, and couldn't quite get in the clear.

They were back on their rent, and the owner of the store clamped down the lid, and Burnham, it is understood, came across—paying the bill, as he claimed, himself.

Then, having given the firm every opportunity to come clean, the publisher of the Sentinel got out an attachment and Village Marshal Bastendorff took charge of the properties.

That was talking their language. Next day Al Vinocur came in, pleaded personal loss (we didn't know how much was the truth and how much was not) and effected what we consider a most generous settlement. He was warned that country editors are organized, but the fact that the shyster methods of his firm might be broadcasted by the fraternity did not cause the flicker of an eyelid. "That could not do any harm," he insolently replied.

Among other things the Vinocurs forgot was a garage bill. What else they failed to clean up has not yet come to light.

However devious and dark may be the dealings of the precious firm of Vinocur Brothers, one thing is certain when it comes to making final settlements, they do not stand back of their lawful agents. And that is why we are hereby taking the trouble to warn everybody who may possibly be interested.

Perhaps they will change their name now; a favorite ruse. But watch out for these cheap Kuykes, offering tremendous bargains in bankrupt stocks of general merchandise. Part of their stock-in-trade is bankrupt business practices.—Utica Sentinel.

Lansing Grocers Adopt the "Right Way" Method.

Lansing, Sept. 18.—We have just finished the most wonderful grocers and meat dealers meeting ever held in Lansing. This meeting was held at the offices of the National Grocer Co. to organize the R Stores in Lansing and vicinity. This meeting was attended by more grocers and meat dealers than any meeting ever held in Lansing. The plan was most thoroughly discussed by Mr. Elliott and Mr. Kruisenga and is endorsed by all the leading grocers and meat dealers in Lansing. Never has there been any movement on foot for the benefit of grocers which has received the hearty approval and support this movement has met, as outlined to us to-night. We believe this movement is going to be the solution of the retail grocers and meat dealers' problems. Orla H. Bailey.

To be ambitious for wealth, and yet always expecting to be poor; to be always doubting your ability to get what you long for, is like trying to reach East by traveling West. There is no philosophy which will help man to succeed when he is always doubting his ability to do so, and thus attracting failure—Baudouin.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.05 and beet granulated at 5.85.

Tea—Stronger cables from London and other tea centers are having little effect upon the local market, except to arouse a better feeling among dealers and brokers. Buyers continue to ignore all market developments, dealing on the same narrow basis they have adhered to for the last month. Prices rule at former levels.

Dried Fruit—The general drift of the dried fruit market is toward improvement. The demand for spot stocks is more active, prices are hardening in a number of commodities, the season of increased consumer demand is at hand, stocks in New York are not heavy, jobbers are not burdened with contract stocks which make them uneasy. Coast markets have been firm, active and with a definite upward trend in prices and in a number of instances spot prices cannot be maintained at present Coast replacement costs as values there have moved upward more rapidly than in New York. Jobbers in New York have been selling on the basis of lower costs but they are revising their prices and there is little opposition from the buying trade to such a trend. The increase in the number of enquiries for spot stocks last week and the actual expansion in the movement during that period were the first real signs of a definite improvement. California prunes advanced $\frac{1}{4}$ c and Oregon $\frac{3}{4}$ c. Apricots have been doing better but are below present Coast levels in view of the advance made last week at the source. Peaches are in better positions in New York and in California and with new stocks on hand assortments are being corrected where shortages of the medium grades had existed in carryover. There is no specially active demand in the jobbing field but the tone of the market has improved and there is more interest in new crop for later outlets. An adjustment in the price of raisins in California was made by Sun-Maid on some varieties, indicating no lower market in general but a readjustment of some offerings to the basis of commercial packers. Raisins are still conservatively regarded but there is more disposition to buy at prevailing quotations than a few weeks ago. In the field of foreign offerings Greek currants continue firm even at the wider than usual differential above raisins.

Canned Fish—The pink salmon market is a mystery to many operators who fail to understand the strength of the situation at the source, what became of the visible supply and why the price range should be so suddenly advanced when buyers throughout the country were reported to be slow in covering their spring wants. At any rate, the drift of prices has been more to a uniform \$1.75 basis for pound talls than toward any other figure, although it is still possible to buy some packs for 5c under that figure and business has also been done during the week at \$1.65. Many buyers have been going slow as they think that \$1.75 pinks on the Coast are too high to sell well and

they are taking a chance by going short of their requirements. Chums have followed pinks and are firm on the Coast, while reds have been well maintained. There is a mystery also in the Maine sardine market as canners have announced a 10c advance effective this week when there has been no evidence in New York of heavy buying or enough narrowing in offerings to warrant a price advance. Crab meat has been definitely affected by a difficulty in making replacements and there are no free sellers. Tuna for replacement is still quiet but Coast canners are inclined to look for higher prices.

Salt Fish—The salt mackerel trade prefers to remain on a hand-to-mouth basis while the extent of production at home and abroad is undetermined. There is a fair supply of carryover on hand to take care of transient needs and this is being drawn upon as occasion requires. Postings from American shore curers and from abroad have not been any more definite than those previously recorded in this column. Other salt fish are quiet, but rule steady at former price levels.

Rice—Most of the passing business in rice is for actual needs in the near future and while stocks are not large they are sufficient except in some types such as Blue Rose. Buying new crop has not increased in a phenomenal volume, but there is a steady undercurrent in New York and at the source. The crop appears to be late and there has been no congestion at the mills to cause disturbed market conditions.

Nuts—The new range of prices on California almonds this season was accepted without debate and there was little quibbling to see whether some of the independent packers would cut under the exchange and precipitate an unsettled market. The fact that some of the independents were on the basis of the exchange indicates the strength of the market at the source. It has been said that growers outside of the organization have not been free sellers and that to get their offerings the outside packers had to bid up the market, resulting in high costs on their merchandise. Another factor to make for quick sales of domestic almonds has been the strong market in Europe where there have been light offerings and at high prices. The position of the spot market with respect to carry-over has also been a factor in the situation. Opening prices on California walnuts will not be announced until about Oct. 10. The crop there is variously estimated at from 55 to 60 per cent. of that of last year, or a fair crop, but it promises to be of excellent quality.

Review of the Produce Market.

Apples—Duchess, 50c; Wolf River, 85c@95c; Strawberry, 85c@\$1; Wealthy, 75c@80c.

Bagas—Canadian, \$1.40 per 100 lb. bag.

Bananas—7@7 $\frac{1}{2}$ c per lb.

Beets—\$1.25 per bu.

Butter—The market is quiet and 1c lower than a week ago. Jobbers hold prints at 48c; fresh packed in 65 lb.

tubs, 47c; fresh packed in 33 lb. tubs, 47 $\frac{1}{2}$ c.

Butter Beans—\$1.75 per bu.

Cabbage—\$1 per bu.

Calif. Plums—\$1.25@1.50 per box.

Carrots—\$1.25 per bu.

Cauliflower—\$2.50 per doz.

Celery—Home grown, 40@60c per bunch, according to size.

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

Cucumbers—90c per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$7.50

Light Red Kidney ----- 7.75

Dark Red Kidney ----- 7.75

Eggs—The market is strong. Jobbers are paying 35c for strictly fresh candled.

Grapes—Calif. Malaga, \$1.50 per lug;

Calif. Tokay, \$1.75 per lug; home grown Concord, \$1.50 per bu.

Grape Fruit — Cuban, \$8@8.50 per crate.

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

Green Onions—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 ----- \$7.50

300 Sunkist ----- 7.50

360 Red Ball ----- 7.00

300 Red Ball ----- 7.00

Lettuce — In good demand on the following basis:

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

Home grown Iceberg, per bu. ----- \$1.25

Outdoor grown leaf, per bu. ----- \$1.25

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

126 ----- \$8.25

150 ----- 8.75

176 ----- 8.75

200 ----- 9.75

216 ----- 9.75

252 ----- 9.75

288 ----- 9.75

Onions—Spanish, \$2.25 per crate; home grown, \$3.50 per 100 lb. bag.

Osage Melons—Home grown command \$1.25@1.50 per bu.

Plums—\$1@1.25 per bu. for Guis and Bradshaws.

Peaches — Home grown Elberta \$1.75 per bu.; other varieties, \$1@1.50 per bu., according to quality.

Pears—\$1.75 per bu. for Bartletts.

Potatoes—60@75c per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 26c

Light fowls ----- 20c

Heavy broilers ----- 30c

W. L. broilers ----- 22c

Radishes—20c per doz. bunches.

String Beans—\$1.75 per hamper.

Sweet Potatoes—\$4 per bbl. for Virginia.

Tomatoes—Home grown, \$1.50 per bu.; 80c per $\frac{1}{2}$ bu.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 24c

Good ----- 21c

Medium ----- 18c

Poor ----- 11c

Roast Meats Do Not Need Water.

Good tender meat roasts should never be covered with water during roasting, as it softens the outside coat which has been seared and lets the juices run out leaving the roast dry, says Mrs. Minnie B. Myers, household science department at the Oklahoma A. and M. college—a point that marketmen should impress upon their housewife customers.

Roasts should be cooked in an open roaster, started in a very hot oven and then the temperature allowed to drop. The oven should be about 500 degrees Fahrenheit for the first twenty minutes and then the temperature reduced to just about moderate, between 350 and 400 degrees Fahrenheit, or about as hot as the ordinary oven will get. When the roast is started in a hot oven the fat of the roast and the flour on the outside of the roast will cook quickly and form a crust to hold the juices in. If any basting is done, she says to use the fat which drips into the base of the pan.

If the temperature is allowed to remain high longer than twenty minutes, however, the high degree of heat makes the fats break down and causes disagreeable odors and also makes products in the meat which cause heartburn and other digestive trouble. Medium done roasts should be cooked eighteen minutes for each pound and then fifteen minutes extra.

How One Shoe Dealer Did It.

About three years ago a young shoe salesman acquired an old shoe store in the "Back of the Yards" district of Chicago. Here he was surrounded by several cheap stores, including a chain establishment. His store—like all the others—was selling on a price basis.

This man reasoned that, while his neighborhood would probably always be a price market, there were enough people who wanted better things to warrant going after that class of trade. He put a new front on the store, added the largest electric sign on the street, and cleaned up his cheap merchandise.

Then he put in quality lines—men's shoes at \$10, women's at \$8 to \$12, and children's shoes in proportion. He specialized in novelty shoes for women, kept his windows trimmed with the latest in extreme styles, and never displayed price in his window unless he was cleaning out something at a special price. He purchased meagerly and would not restock a style unless it had proved an exceptional seller.

After a few months of hard sledding he began to work up a quality trade in this \$5 and \$6 neighborhood and inside of two years his store sales reached record figures.

Interest in Wool Research.

Much interest was shown in the woolen trade in the report that the Department of Agriculture plans to hold a conference on wool research late next month or early in November. One of the problems expected to be taken up at the conference is the development of a new system of grading wool.

Verbeck's Impressions of the City of San Diego.

Los Angeles, Sept. 14.—Here are a couple of good ones I picked up at a Glendale Breakfast Club gathering the other morning:

There was a good laugh in Los Angeles police court the other day when a witness was asked his occupation. "I am a trunk finisher," he stated. "Be more specific," snapped the deputy prosecutor. "Do you mean you make trunks or are you a baggage-man?"

Here is one on high financing: "Henry, the piano man was here today to collect the installment and he says if it isn't paid to-morrow they'll take away the piano." "How much is the installment?" asked the husband. "Eight dollars." "All right, let them take the darned piano; we can get a new one for five dollars down and save three dollars."

It is remarkable what a difference public opinion plays in our ideas of moral standards. In Michigan it would be considered a breach of religious faith to participate in amusements of almost any kind on the Sabbath day and yet out here we attended last Sunday the semi-annual picnic of the Michigan society, at Sycamore Grove, and the principal attraction was a snappy choir of a local meeting house.

Out here we have bank hold-ups on the average about two a week, all of which leads one to believe that banking can no longer be classed as one of the tame professions. The local banking association has announced that hereafter bank employees will be armed with pistols and be trained in the use of them. It is to be war—preparedness from now on—against banditry. The gentlemanly white-collar bank clerk must be prepared to defend our dollars in true Western he-man style, and pay the bandit in his own coin—bullets, not currency.

Surely an ironical situation in a non-military Nation with anti-war ideals. The bankers are enthusiastic over the proposition, to which end competitive shooting teams are being formed and prizes offered for efficiency, with police officials coaching the contenders. These young men are quite apt to be in armed engagements with the enemy at any time, in daily danger of being included in the casualty lists, without even the glamour of war, no fancy uniforms, brass bands or patriotic spell-binding to stir up their blood. Neither will there be any delegated authority or responsibility, or plans of campaign. Every man will be called upon to think fast and act on his own initiative.

Texas bankers pay a reward of \$5,000 for dead bank robbers and it works out to a nicety. Some banks have a trained sharpshooter to watch over the affairs of the bank during business hours, protected by an armored barrier, which has been most effective in two attempted hold-ups in Los Angeles recently.

But the practice of exhibiting all of the bank's cash resources in a wire cage, unprotected, will probably continue so long as insurance companies grant protection based on gamblers' statistics.

Of course, on every hand, you have scenic attractions in California, but one is ever on the alert for something new—something, while not unexplored, is just a little bit different from something else you are somewhat familiar with. Hence it was with pleasure we accepted an invitation, last week-end, to view some of the attractions of the Southern-most of the high ranges in the Laguna mountain country.

So we started out with Santa Fe Springs, a dozen miles away. Santa Fe Springs itself is an interesting sight to see these days. It fairly sizzles

with the activities of the race to reach the new deep oil sands discovered there not long since. New derricks going up, boilers being placed, loads of casings being transported, it is said to present a scene of action never before surpassed in California's rush to deluge the world with petroleum.

Thence we took the coast route to San Diego, which follows the sea shore most of the way, in splendid condition without a single detour, 125 miles or thereabouts. I paid a visit here two weeks ago to watch the Government airport maneuvers. It was too badly congested for comfort, but it is certainly a nice town—about the size of Grand Rapids. Now that I have had opportunity of looking it over most carefully, I am prepared to make the statement—at the risk of being considered de trop in my adopted City of the Angels—that, all ways considered, it is the most beautiful city I ever saw or ever expect to see.

It is the birthplace of California, its Southernmost city, and, besides many natural beauties, has been the beneficiary of all that human brain could conjure and human hand provide to make it gorgeously magnificent.

Situated on the Bay of San Diego, this attractive city is backed on the East by mountain ranges and valleys. On the West the promontory of Point Loma juts into the sea, overlapping the low, slender peninsula of Coronado, and between the two lies the entrance to the sheltered harbor. With its superb natural harbor, it is the only city in Southern California where all the attractions and amusements of the ocean, bay and mountain may be enjoyed at its very gates. For this reason has been pronounced one of the most attractive spots on the civilized globe.

The fascinating sports of aqua-planing, motor boating, clam bakes, picnics and water carnivals are always prevalent. It has almost continuous sunshine, with the pleasing temperature of bay and ocean.

Fishing and fish stories abound here. If you know anything about them there are the tuna, barracuda, Spanish mackerel, bonita, yellow tail and albacore, which are caught by the ton with hook and line, but you must have a fishing license, and then the conditions are not always just right. The fish stories are about on a par with those we hear back East, but, like Morton salt "When it rains it pours." They serve good fish here and the variety is wonderful. Also, in season, San Diego is the only city in America, or the world, so far as I know, where duck shooting is so good at times that public duck hunts are staged at certain intervals to reduce their volume. Naturally my visit was untimely and I didn't encompass any.

Balboa Park, with an area of 1,400 acres, is the central setting of San Diego, between the business and residence portions of the city and fringed by either. This park was the site of the Panama-California exposition in 1915-16. Most of the exposition buildings and other improvements, which represent an outlay of many million dollars, have been retained and made permanent. These include the California state building, a reinforced concrete structure, which is said to be one of the finest examples of Spanish architecture in America. From its tower may be seen a magnificent panorama embracing bay, ocean, mountains and islands off the coast of Mexico. All of these magnificent buildings, with their towers, courts and corridors are embowered in trees and shrubs from every land and millions of flowers bloom throughout the entire year. In this park also is a great open-air pipe organ, and maintained by prominent citizens of San Diego. Every day in the year an organ recital is given, among the birds and flowers, with free seats for all who come to listen. Broad lawns,

deep ravines and canyons are here with hundreds of views of bay and ocean. Cabrillo bridge, 125 feet in height and a quarter of a mile in length, forms the main entrance to the park.

Mission Beach is the amusement attraction of San Diego. Nearly three miles of clean, sandy shores, ideal for surf bathing, extend along the ocean side, while on the East side is Mission bay, all easily accessible by street cars, busses or automobile. Six minutes by boat lands one at Coronado, an exquisite necklace of sand which separates bay from ocean and on which the celebrated Hotel del Coronado is situated, known for its social activities the year around.

More than one-half the warships of the Pacific fleet make San Diego bay their home port and leave here periodically for their cruises and maneuvers on the drill grounds off the harbor. The Government also maintains army and navy air stations, as well as training, coaling and destroyer bases here. It is considered a dull day when a dozen air and sea planes are at one time not seen hovering over the city.

Naturally with all these attractive surroundings, there are many visitors from all sections of the Nation, hence numerous resorts and pleasure places have sprung up in its immediate vicinity. Among them is La Jolla. Pacific beach, where there is located an army and navy academy; where there is an enormous stadium with a seating capacity of 50,000, in which, with a few trifling exceptions, free entertainment is given to all visitors. Then there is Point Loma, overlooking scenery ranking in beauty with the Grand Canyon and Yosemite, which noble promontory forms the harbor's outer walls. On clear days one can plainly see the islands of San Clemente and Coronado, many miles away. Both of which are Mexican possessions.

From San Diego we headed East through a well traveled route by way of El Cajon and Alpine. We found here the main highway was undergoing improvements, but with characteristic California foresight a detour has been provided, which made the diversion a pleasurable test. On further East is Pine Valley, with its Inn, where we stay over night, and in the morning we overtake Laguna junction, which is at the head of Pine valley. Here we find a dirt road which is plainly marked, but which takes us through scenic hills for a distance of five or six miles. At the summit of a full ten per cent. grade, the character of the country changed with curious abruptness. Gone were the rolling hills covered with greasewood, and the road led through a level mountain meadow, rimmed with low, pine covered hills, with scattering clumps of oak. From this meadow the road began climbing again through the pines and came at length to an ancient landmark, the Burnt Rancheria, whose name, tradition states, dates back to the time when white settlers drove out by force the Indians who dwelt in the Lagunas.

A little way beyond the Burnt Rancheria a sign points to the "Desert View." Following its direction for half a mile we emerged from the pines to a little clearing where the sheer Eastward slope of the Lagunas begins. Almost straight down, you look from Desert View into a tributary canyon

of Carrizo Creek whose bed is perhaps 3,000 feet below.

A spot of vivid green marks its junction with Carrizo Canyon at Vallecitos. There in the little tienga stands one of the few unspoiled relics of California's past. It is an ancient stage station, once a post on the old stage line which ran between St. Louis and San Francisco in the days before the civil war. There is no more wild or forbidding desert in the Southwest than that at the mouth of Carrizo creek, where the ancient highway, now all but impassable, led into the hills from the desert. On a clear day, looking from Desert View, you can gain an idea of what an inhospitable entrance to California those early-day travelers faced.

Returning to the main road it was only a few miles further on to the little lakes which give the mountains their name. It has been an unusually dry summer in the Lagunas, with even much less summer rain than usually falls, and the lakes have little water in them. They will be replenished this winter, however, for snow falls to a depth of several feet at times in the Lagunas, seventy miles from San Diego, where they haven't even had a frost within the memory of man.

One curious feature to be observed in the Lagunas is the industry of the wood peckers. Virtually everyone of the huge yellow pines which are frequent along the way have had their bark punctured with thousands of holes by woodpeckers. In every hole they insert an acorn, and when the worms and grubs attack the stored acorn, the wood pecker eats the invader. To judge roughly from the looks of the pines, the Lagunas must have an almost complete monopoly on wood peckers.

We had intended going back to Los Angeles through the Imperial Valley, but the weather was especially warm and having had no rain since last May, there was a possibility of much dust, so we took the road back through Pine Valley to a point midway between Cuyamaca and Julian. Here we had an advance taste of the celebrated Julian apples, anticipating their first arrival on the city markets.

Dropping down past Santa Ysabel, we halted briefly at a pretty new chapel, a sturdy concrete, tile-roofed structure which now marks the spot where 110 years ago Father Fernando established the asistencia of Santa Ysabel and hung the famous bells of Santa Ysabel. Gone now are the bells stolen only a few months ago by some despicable thief. One of these bells was more than 200 years old, cast originally for the mission of Our Lady of Loreto, in Southern California.

At Morettis in the Warner Valley, we head West past the shores of Lake Henshaw, and down the beautiful canyon of San Luis Rey, past the sheer South slopes of Palomar to Pala, another asistencia to San Luis Rey Mission. A short halt was made beside the famous campanile, the sole structure of its kind in the entire California mission chain.

Thence by the paved inside route through Santa Ana Valley to our starting point, just two days out.

Frank S. Verbeck.

The simple life is all right if you can afford it.

FOR SALE CHEAP, or will consider renting good location for six pool tables, 1 billiard table, complete with racks, cues, chairs, cigar and tobacco cases. Write

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Grand Rapids, Mich.

Bureau to Act on Blanket Abuse.

Failure of individual concerns in the blanket industry to advertise the average wool content on the labels of wool and cotton blankets will bring drastic action from the National Better Business Bureau after Nov. 1, an announcement from that organization states. The practice of labeling blankets "part wool" without specifying the wool content in type equal to that of the wool label has misled the public, the bureau claims, and cites results of a survey which showed the average wool content of blankets purchased by investigators ranged between 2 and 7.2 per cent. The recommendation for remedying the situation goes into effect on Nov. 1.

Took an Unusual Route Home.

He was going home and the road from the station was dark and lonely. He suddenly suspected that a man was following him purposely. The faster he went, the faster the man followed until he came to a cemetery.

"Now, he said to himself, 'I'll find out if he's after me.'" He entered the cemetery and was still followed. He ducked around a family vault. The man came after him. At last he turned and faced the fellow. "What do you want? What are you following me for?"

"Well, sir, it's like this—I have something to deliver to Mr. Brown and the station agent told me to follow you, as you live next door. I'd like to know if you always go home like this?"

Bathing Suit Lines Move Well.

Buying of 1929 lines of bathing suits by the jobbers has been generally satisfactory to the producing end of the trade since the introduction of the new goods by leading houses a week ago. Stress is laid in the favored numbers on novelties, both in construction and color. One of the good sellers in the better merchandise is a women's combination pool and beach suit priced to retail around \$6.98. As a one-piece garment it can be used for pool swimming. The addition of a short separate skirt, which is held in place by a belt, makes the same suit available for beach use. In the staple lines buyers are taking the higher-priced numbers well. Sun suits for children give promise of a record season.

Cheaper Velvet Hats Selling.

The coming to the fore of velvets in popular-price millinery has been one of the outstanding features of the market of late. Black velvet hats with rhinestone trimmings have been especially active and the demand for models trimmed with metallic bands or sequins has also been good. The all-over metallic hood is selling well, being wanted in all sections of the country. Felts are still being asked for and there is a good call for soleils. The tailored mode is featured in the latter, which lend themselves well to this treatment. All signs point to a heavy demand for popular-price hats in general between now and Oct. 1. Beginning Sept. 24 a National "week" for all types of millinery will be held under the auspices

PLAIN WORDS FROM A KEEN OBSERVER.

Ralph D. Howell, Manager of the tea department of Lee & Cady, Detroit, was recently invited to address the Lake Odessa Commercial Club. He could not accept the invitation on account of a previous engagement, but sent a letter instead, which the Tradesman is glad to be able to reproduce, because it strikes twelve in every statement made regarding chain store competition and non-success in retail trade. The full text of the letter is as follows:

So far as the chain store is concerned I am obliged to say that it would never have been a store if all the merchants had been up on their toes. We must not mince matters when we are asked for a remedy. I entered a store the other day near Detroit and three proprietors or clerks, no matter which, allowed me to go the length of the store without a greeting and with an ugly stare. Let me ask why? I had no sample case, which causes many a so-called merchant to show a mean streak, but at that I went into a chain store less than a block away, just to see what they would do, and two smiling people greeted me before I had closed the door and the visiting supervisor happened to be far back in the store and he was very cordial, believe me. These things lead me to believe that it is not prices which catch all the business. The other day I entered a store to buy a dozen collars. After a wait of seven minutes a person who is the proprietor or near that turned on me with a high hatted enquiry, "Is there something?" What did he think I was in there for? He was not putting on a show, nor was his place more than a dirty tumble down place.

Things have changed to the extent that a sour crab or a poor servant can expect but one finish and the laugh of the town when he is out—and forced out at that. A quick turnover and lowest overhead expense will solve the matter which many let worry them. The best grocer in Detroit has but a small store, but a very large business, and everybody there is busy from 8 a. m. to 5 p. m. while the store is open. When there is the least of a lull the clerks spruce up the store and it is one of the cleanest and brightest I have ever seen. It is positively not because of cut prices that some merchants do little business. I own a country place near a small town where outside of one merchant—and I have studied them all—you cannot get into any place of business without a cheerful greeting and every man Jack is on his tip toes, which has made the small town of Jonesville a humdinger. I want every member of your Club to understand that I have been tried with the fire of commerce and even when the fellows who were higher up in command told me how I looked to them it was a bad pill to take until I grasped the facts, knowing that their perspective was good and I was looking in the wrong place for facts. When we let the other fellow control our actions we are lost. We cannot afford to advertise the other or combine and show we are fighting. Fight the game with head up, with fair profit and honest-to-goodness smiles and be blind to the other fellow's faults. There is too much lost man power in the average retail store. If we all followed the Henry Ford plan we could take care of the matter which is worrying so many. Work and lots of it and a cheery smile will take care of you and make you a leader. We have former retailers traveling for us and they often tell me what observation has taught them after calling on the trade for a couple of trips. About a month ago one of our salesmen who sold out to come with us re-entered the retail grocery and meat business because he had learned from two hundred merchants he has been calling upon for us why it was that he had disliked his old store. As he stated to me, he had used too little paint, too little display and too long a face. I was in his new store the other day and it is a little gem, not crowded with goods, but well displayed. If every merchant will work at his job and not notice where the people carry their goods from they will soon carry them from his store. I know a shoe man—not a merchant, I am sorry to say—who lost the sale of six pairs of shoes to a fine family because, in removing a shoe from the mother's foot, he snarlingly asked her, "Where did you buy this shoe?" I know another shoe man who only sees the feet of anybody he meets. I would tell the truth, and as Mark Twain said, "I tell the truth more and more as I get older: for I find it pays. But never volunteer advice too often. Just smile, smile, smile, but don't grin. No one cares much where we go if that seems to be our desire.

of the Retail Millinery Association of America.

No Market Upset Looked For.

No particular upsetting of the market for colored cottons is expected as a result of the price reductions now being made in those goods. The downward movement, which began about a week ago with the cutting of denims to a basis of 17 cents for 2.20s, has now embraced practically all lines of heavy colored goods and some of the finer-yarn construction as well. The announced reductions, however, had the edge taken off them by the fact that there had been confidential trading at or slightly below the new quotations. The break in cotton following the Government report merely brought prices into the open. This has given buyers confidence in the market that had been lacking, and many of them are acting accordingly.

A Final Offer.

At a recent meeting of creditors, a local bankrupt stated as follows:

"There, gentlemen, are my assets and liabilities," said he debtor, "and the very best I can do, gentlemen, is ten cents on the dollar."

The creditors looked over the situation and reported back that they thought forty cents on the dollar would settle the matter. The debtor took time out, and then he compromised.

"Gentlemen, I offer you ten cents an you say forty. Now, gentlemen, I make you a final offer of twenty-five cents, but honest, gentlemen, I'm losing money on it."

To Drop \$2.95 Shirt Level.

A new policy involving the dropping of the \$2.95 retail range in men's shirts has been adopted by one of the leading men's wear chain stores. Under the new plan the ranges will be \$1.95 and \$3.50. Behind the scheme is the idea that the consumer who is willing to pay a little more is limited in his selections at the \$2.95 level. This situation is corrected, the executives of the chain believe, by the offering of broader assortments and better quality merchandise at the \$3.50 price. At the same time the reputation of the store for better merchandise is helped by the trading-up involved.

Feminine Trend of Benefit.

There is no question that the trend to really feminine styles in women's apparel is helping business in a number of textile lines. Not only is there a perceptible gain in yardage in several types of fabrics, but goods which have not met with a great deal of favor in recent years are coming back into favor. The point is strongly emphasized that it will take some time yet for the feminine trend to make itself felt fully and that indications are that it is developing naturally from women consumers themselves and not artificially.

Even when a woman does not return a man's affection, she can't help admiring his discrimination.

PRODUCTION LOOMS LARGE.

Current surveys in fields of industry most deeply influenced by machine processes are having results actually startling. The mechanization of productive effort may be said to have begun on a grand scale with the beginning of the present century. It was then that the drift from individualized effort and management toward mass production and the co-ordination of machine facilities became definite.

In 1900 the annual National income estimated in terms of dollars was a little more than \$13,000,000,000. It is estimated that in the present year the income of the Nation from all its various labors and from the development of its National resources will be approximately \$90,000,000,000. The productive capacity of the United States has increased marvelously in the period indicated, although the population has increased only one-half.

Machines and the machine method of organization are responsible. In 1900 the country used more than it could produce. In 1928 we shall export more than half of some of our most important products. Automobiles, sewing machines, farm machinery, type-writing and other office machines, as well as cotton and innumerable other commodities, are being produced in the United States in a volume far exceeding that of our National needs.

It is sometimes said of large-scale agriculture that it is not geared up to the machine age. Yet some of the most ingenious labor-saving machinery ever devised is used in farming and serves to add enormously to the wealth taken directly from the soil.

Inevitably human labor is being replaced by automatic processes in many fields where a few years ago it seemed that machines could not enter. One of the great chain store systems is perfecting automatic vending devices to replace "counter men." A survey made jointly by leading chain grocery store systems looks to a system of distribution which, it is estimated, will displace no fewer than 17,000 traveling salesmen.

What is clear is that the machine and the new theories of industrial production which have machine processes as their basis have enormously quickened the country's earning power even while they tend to displace "hand workers" in increasing numbers. The machine has created an entirely new problem for statesmen, since it has so speeded up our industrial activity as to make vast foreign markets essential to our present state of life. The problem at home is hardly less complicated. Use must be found for the labor which the machines displace.

Industry and commerce cannot be permitted to degenerate into a mere system of high-speed production if we are to avoid trouble and confusion. Distribution has to be considered. The lordliest and most efficient of industries must have buyers; and if machines are made so efficient as to reduce persistently the buying power of the home market our prosperity cannot last.

The most efficient of machines will

produce steadily over the twenty-four hours. But it will not consume and it will not buy any of the things it makes. Business in its best sense is a system of co-operation in which the importance of the individual and his individuality are taken into account. Great leaders of American industry realize this and they came to see years ago that the prosperity of the employee is one of the surest aids to the prosperity of business in general.

At the present moment, thanks to the skillful handling of international credit factors, Europe, as well as South America and Asia, is able to buy much of our excess output. The United States is at the same time fortunate in another way. It is so vast, its industries are so enormously organized, that it is able to bring to the business of production all that is largest and most efficient in the way of machinery. No other country can do this.

We shall go on producing at a constantly accelerated rate, and all will be well so long as foreign markets remain open and receptive. Meanwhile, higher industrial earnings and higher wages may lead to new employments and new places for labor displaced by machines.

HURRICANE RELIEF.

Washington should respond promptly to the appeal of Governor Towner in behalf of the hundreds of thousands of Porto Ricans plunged into dire distress by the hurricane. A proclamation asking assistance has been issued. It will spur American generosity to contribute to the aid which the Red Cross is already starting to those who are in a sense our own people.

Aid to Porto Rico is a straightforward simple question. The loss of life is great; the need is overwhelming; probably nothing that we can give or do will be too much.

But Florida is different. Aiding Florida in time of disaster is always a difficult and delicate matter. For Florida has a mighty pride. It hates to be held up to the world as a suppliant for help. It abhors the thought of winning a reputation for catastrophes. It would far rather go through the depths of suffering alone and in silence, if by so doing it could feel sure that it was helping its own reputation for strength and prosperity.

At the same time, Florida does not like to see unnecessary suffering come to the victims of these cruel winds. What it really wants, we suppose, is help in its troubles without exploitation or exaggeration of these troubles.

This objective is difficult of attainment. If the press and the Red Cross cry down the storm it means that subscriptions for Florida relief will be less. People will not give unless the need for giving is made absolutely clear. The Red Cross, then, might have to go down into its diminishing reserve funds in order to meet the demands for relief.

Altogether, the situation is difficult. It must be met with diplomacy. The facts of damage must not be exaggerated even with the best of intentions. Florida's demand for non-ex-

ploitation of her distress is, after all, but that of any self-respecting sufferer in private life.

TRADE BODIES PUT TO TEST.

Trade association activities, after the usual summer lull, will start up in earnest very shortly. Between now and the next vacation period indications are that considerable progress should be made in perfecting organization service. The principal reason for believing this lies in the fact that competition in trade service has become quite pronounced not only as a result of the more pressing problems faced in trade and industry but also because the new type of trade body, the institute, offers a distinct challenge to the old-line organization which has emphasized good-fellowship rather than business welfare.

It seems rather apparent that the days of the laissez-faire organizations are numbered. They will probably go the way of the back-slapping and story-telling salesmen, yet there is no intention here of belittling what they have accomplished. They have, in fact, paved the way for the most progressive types of group organizations, since co-operation for any purpose is more likely to be successful when grounded upon friendliness and good will.

Trade executives who have kept in step with association progress can well afford to view developments with entire confidence, secure in the knowledge that their services will grow steadily in value. Those who are accustomed to stir themselves only once a year or so for a routine dinner or an equally routine convention are likely to find good reason for anxiety, because the measuring rod of results is being applied to the trade association just as it is to other divisions of business endeavor. Group action has become so imperative in most lines that the machinery formerly called upon to perform only a minimum of practical duty is now required to function at maximum efficiency. It should be an interesting year in association developments.

COTTONS AND WOOLENS.

Following upon a favorable statistical report for August, the cotton goods market last week saw the best activity of the year in several divisions, and printcloth sales rose to the largest volume since the spring. The August figures showed that sales had exceeded production by 12.7 per cent. and shipments by 7.1 per cent. Stocks were reduced and unfilled orders rose. The decline in cotton did not usher in another period of hesitant buying. Printcloths fell to the lowest quotations this year, but volume expanded immediately. Colored goods were also marked down, and sales of denims reached a new high.

Interest in wash goods shown for next spring was another feature of the week, and apparently buyers are impressed with prospects for the new season. Exceptional attention is also accorded dress linens.

In contrast to these more optimistic reports from the cotton goods market

comes some hint of trouble in silks. Certain of the fabrics have been over-produced, or at least the demand is not up to its former proportions and prices are sliding. This is the risk that the industry in its present set-up almost constantly faces. The new exchange started up during the week and saw an active first day's trading, after which operations quieted down. Trade factors are not at one in believing that there is a real place for the institution, but all are quite disposed to see it have a fair trial.

Response to the recent openings of the men's wear mills in the woolen market has not been quite satisfactory, and most buyers left toward the end of the week for the religious holidays. A strong trend toward fabrics which may be used for a popular-price range of clothing has been noted, and even the upper-price levels have been revised downward. The wool market has been more active, with values firming.

OLDEST GROCERY GOES.

The passing of an antique which has little value even in a period when antiques are all the rage is marked by the closing of a Massachusetts grocery store which is reputed to be the oldest store of its kind in continuous operation in the United States.

There are still many of the old-fashioned grocery stores left in the country, but their number is gradually diminishing. The chain stores have spelled their doom. Standardized food products and standardized stores are now in order, for however much we may enjoy antique chairs and tables in our dining room we do not relish antique groceries.

The Massachusetts store which is closing its doors was established in 1796. It did much of its trade by barter and credit, instead of by the cash and carry system. Many of its products were made or prepared under its own roof instead of coming in tins and packages. The various articles it had for sale were scattered in delightful profusion on its dusty shelves or about its more dusty corners, instead of being always aligned in neat and orderly rows.

It was a sociable and kindly gathering place for the community instead of a marvel of prompt and efficient service. Its clerks were the members of the owner's family instead of the robots which are now coming into favor in the form of slot machines.

We have lost something in the passing of the country grocery store and many sentimental tears will be shed at the disappearance of the oldest of its kind. Yet there is no denying that our modern standardization has its compensations. We cannot have both the picturesque atmosphere of the past and to-day's service any more than we can have our cake and eat it, too.

Women should remember that when a man wants sympathy he is looking for something else, also.

We can all view trouble calmly if it isn't our own.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Saturday dawned bright and beautiful, after the most destructive wind storm the evening before Grand Rapids has experienced during the fifty-two years I have resided in the Valley City. We started out on M 21, hoping to find it so far along that we could make the grade from Grand Rapids to Ionia, but found the section from Grand Rapids to Ada the only one fully open for travel at present. We were told at Saranac that the section from that town to Lowell was completed and would be opened for traffic as soon as the dirt covering can be removed. We were also told that the section from Owosso to Ovid is now in possession of the public.

We never near Ada from the West that we do not pause to pay our respects to the memorials which mark the early aspirations and accomplishments of Madam LaFrambrose and Rix Robinson, who were, undoubtedly, the first white people to settle permanently in Western Michigan and establish amicable relations with the Indians by the exchange of necessities and trinkets for furs.

As we passed through Lowell and noted the large volume of water which is discharged into the Grand River from Flat River, I was reminded of a circumstance connected with the River which I think I ought to relate for its possible historical value.

About thirty years ago I received a call one Saturday from William Widdicomb, who was one of the most astute, dependable and energetic business men I have ever known.

"Will you put \$10,000 in a project I am prepared to recommend?" enquired Mr. Widdicomb.

Of course, I made an immediate affirmative reply when Mr. Widdicomb said:

"Come to my office at 7 o'clock this evening."

On entering Mr. Widdicomb's office I found two classes of men already present. One group included Mr. Widdicomb, Thomas M. Peck, John E. Peck, C. G. A. Voigt, Wm. G. Herpolsheimer, Henry Idema, Geo. C. Kimball and several others whose names have escaped me.

The other group was composed of Edwin F. Sweet, John E. More, A. C. Sekell, Joseph W. Oliver, Dr. McDannell, of Lowell, Mr. Church, the Lowell banker, and his father, the Greenville banker.

Mr. Widdicomb called the meeting to order and said:

"We have here two groups of men whom I think it would be well to bring together. The group headed by Mr. Sweet own the dam on Flat River, just North of Lowell. They recently put in a successful bid to light the city of Grand Rapids for a five year period, but have not sufficient funds to carry through the undertaking, which includes the installation of a water wheel, generator and pole line from Lowell to Grand Rapids. I estimate the cost of these items at \$125,000. I will invest \$50,000 in this enterprise and each of

my friends here present have agreed to take securities to the amount of \$10,000. The gentlemen associated with Mr. Sweet have invested \$39,000 in their undertaking, for which they are to receive securities on the same basis as my friends and myself. It is now Dec. 15 and we must be in a position to hook up with the city transmission line at the East city limits June 1 next. We must file our acceptance of the award and a \$100,000 bond with the Common Council next Monday evening. I have been in correspondence with the manufacturers who make water wheels, generators and wire and find we can secure the needed articles in plenty of time. I have traversed the entire length of Flat River in waders and explored every one of the eighteen lakes for which Flat River is the outlet. My investigation leads me to believe that this is an investment I can heartily recommend to my friends. We have arranged to take three directors from our group and two from the present owners of the property. The officers of the new corporation we will form to handle the proposition will be as follows:

President—William Widdicomb.

Vice-President—Edwin F. Sweet.

Secretary—E. A. Stowe.

Treasurer—Henry Idema.

We all signed the articles of association to be sent to Lansing and the bond to be handed in to the Common Council.

Election of directors precipitated a climax which was not expected. By cumulative voting the owners of the property secured three members of the board, instead of two, as previously arranged with Mr. Widdicomb and agreed upon by both parties. Mr. Widdicomb was greatly surprised and disappointed. His face was a study, disclosing the emotion which was going on in his mind. He quietly walked to the desk, slowly took up the two papers we had all executed, tore them in two and deliberately consigned them to the waste basket. With a flushed face and husky voice, he remarked:

"Circumstances have arisen which render it impossible to go ahead with the deal on the basis arranged. I absolve my friends from any liability in this matter. The meeting is adjourned. Good evening, gentlemen."

Mr. Widdicomb came to my house the next day (Sunday) to tell me that the owners of the dam had come to his house at midnight, freely acknowledged their mistake and offered to turn their entire holdings over to him if he would go ahead with the original deal. He peremptorily declined, giving reasons which I need not repeat at this time.

Within a few hours the fiasco precipitated a tragedy. It appeared that the two Church banks had been backing the undertaking beyond the lines of safety. Young Church committed suicide at his home in Lowell and both banks were in the hands of a receiver within a few days. The failure to finance the proposition also resulted in a receivership, which was followed by a forced sale of the property to the Stanley Electric Co. No member of the syndicate ever received a penny

from his investment. The property was sold by the Stanley Electric Co. to the Grand Rapids Edison Co., which erected the wonderful dam now in use under the direction of Col. McCool, who was one of the most capable engineers along hydraulic lines this country has ever produced. The property is now a part of the great system of the Consumers Power Co. I understand it is carried on the books of the corporation at about a million dollars.

I think all of the people who gathered at Mr. Widdicomb's office on that memorable evening have gone to meet their Maker except Mr. Idema, Mr. Sweet, Mr. Oliver and the writer.

I never visit Saranac that I do not shed a tear in the memory of Frank H. Spencer, who conducted a drug store there for more than a quarter of a century and who contributed a department he called Leisure Hour Jottings to the Tradesman for about twenty years. Mr. Spencer wrote wonderfully correct and concise English. He wrote of the cares and perplexities, joys and sorrows, of the country merchant. He never resorted to clap trap or sensationalism. I do not think any finer series of articles was ever written for the trade press of America or any other country than Mr. Spencer's contributions.

I did not call at the Ionia prison to enquire about the health of the greatest rascal now temporarily sojourning at that retreat, because I am thoroughly disgusted over the manner in which he is being treated by the officials of that institution, who do not place the same meaning on his sentence to hard labor that I do. He occupies a desk in an office and is treated more like an honored employe than a hardened criminal who betrayed every trust ever reposed in him and caused more sorrow and grief to the people who believed he was a worthy citizen, instead of a black hearted scoundrel, than any man who ever wrote Grand Rapids after his name.

The more I see of the machinations of some of the bonding companies the more I think of yellow dogs. I understand the receiver of the Worden Grocer Co. has been forced to accept \$7,500 on the bonds given to protect the company against defalcation by the two men who handed out over \$200,000 to Guy W. Rouse, knowing they were betraying the owners of the business by so doing. The two bonds aggregated \$15,000. They were issued by the Aetna Co., which seems to be averse to paying any obligation which can be avoided by controversy or technicality. I am not surprised that the receiver took so little. I am surprised that it was able to get so much, considering the methods of the organization it had to deal with.

I have recently had a somewhat unpleasant experience in undertaking to induce the Maryland Casualty Co. to do the right thing in the ultimate adjustment of an accident loss for which its client frankly admitted liability. A freight truck insured by this company stopped suddenly on U. S. 16 on the night of March 16. As the rear light was not visible the driver instructed a boy to go back 100 feet to warn ap-

proaching drivers. He went only ten feet, instead of 100, in consequence of which I came very near being blinded and probably killed by a projecting pole. The driver of the truck promptly acknowledged all blame for the accident and the injury to the car, and stated that the matter would be promptly adjusted by the Maryland Co. The circumstances were promptly reported to headquarters, but no reply was received for six months, when an arrogant letter informed the writer of these lines that the Maryland admitted no liability for the accident and would not consider any reimbursement in that connection. The method employed in treating the claim and the browbeating tactics of the attorneys who appear to be in evidence solely for the purpose of digging up technicalities and inventing subterfuges and frame-ups lead me to the conclusion that the Maryland Co. is the last one I would be likely to patronize, if I were in the market for the kind of insurance it pretends to write.

One feature of the situation which shows the flimsy character of the defense is that the large truck which did the damage was using State license plates issued for a small ford car. In due time I propose to try legal conclusions with a corporation which bases the settlement of claims of this character on technicalities, instead of common fairness and honesty.

E. A. Stowe.

A Poser.

A custom in connection with Chinese funerals is the placing of edibles on the grave as soon as the mound has been formed. This ceremony had just been completed one day in a San Francisco cemetery when a motor car containing several women drove up. One of the women, noticing the food on the grave, asked one of the mourners:

"When does the dead man come up and eat these things?"

The young Chinaman thought a moment and then said: "You sometimes gottem some nicee flend, and him die, you putem some nicee pletty flowah on top side of grave, sabe?"

"Yes, I would strew the grave with many beautiful flowers," the woman replied.

"Well, when do he come up to smell 'em?"

Jade Demand Quite Heavy.

The continued expansion of the demand for jade is the outstanding feature of the business now being done in the American gem market. There is apparently no limit to the call for this stone, other than that imposed by the inability of dealers to get a sufficient supply of the fine qualities. It is seen in almost every form of jewelry, in both plain and carved effects, and its popularity is enhanced materially by the vogue for green in women's apparel. Next to jade in interest is the current movement of star sapphires and other stones of the star order. The vogue for green is also helping sales of emeralds somewhat, particularly those in the larger sizes suitable for ring and bracelet uses.

Cost of Doing Business About Equal.

In private grocery stores the cost of doing business ranges from 6 to 25 per cent., with an average of about 15 per cent. These variations are due to difference in managerial ability and differences in service rendered. Chain store costs in the grocery field vary between 8 and 9 per cent., also with an average of 15 per cent. While the range is not so wide, it will be seen that the average cost of doing business is about the same in both classes of stores.

This means that, on the whole, the independent retailer is operating more economically than the chain, for the figures above given include stores giving delivery, telephone and credit service. Paul Nystrom states on this point:

"Practically any chain store cost covering any system of service can be matched or even beaten by independent stores operating in a similar way giving the same service."

Comparisons between chain stores and independent stores in other lines show similar results, as indicated by the following, quoted from bulletin issued by the Chamber of Commerce of the United States:

"In independent drug stores costs range from 17 per cent. to 43 per cent., with an average of 30 per cent. Chain store costs are said to be the same as the average for independents. Independent shoe store costs run from 14 per cent. to 36 per cent., with an average of 24 per cent., and chain store costs operating under similar conditions average about the same."

The Harvard Bureau of Business Research figures for general merchandise stores show costs ranging from 10 to 30 per cent., with an average figure of 15½ per cent. The J. C. Penney Co., operating more than 700 stores in medium sized towns throughout the Middle and Far West showed an average amounting to nearly 17 per cent. of sales for 1927.

There is no evidence indicating that chain store costs enable them to sell for much less than independent stores, class of goods and service considered. The advantage in buying in favor of the chain is small on standard merchandise and the elimination of the jobber is largely paid for in warehousing, insurance, depreciation, shrinkage, etc.

Factors Which Limit Chain Store Growth.

The chain store received a strong impetus in the years immediately following the war, when the price factor ruled the market to a much greater extent than now. The chain store was then able to buy almost unlimited quantities of surplus or distress stocks at prices with which few retailers could compete.

When these stocks were consumed, however, the chain store buyer was no longer able to buy under such conditions and the wide difference in price that has existed between the unknown brands that had been dumped on the market and well-known, standard lines disappeared.

Various other factors also made themselves known; the retailer of the better class took a leaf from the book of the chain store; cleaned up his place; displayed his stock attractively and effected many operating economies which made his position with relation to the chain store much more favorable.

And chain stores began to compete with themselves. The conditions that made a location attractive to one would also bring others. Competition probably means more to a chain store than to an independent retailer, for the chain does not have any personal hold on its trade. Says Jesse Clavin in *Printers' Ink*:

"The trump cards of the chain store system are available for just about each and every system, and there is very little variation in the way they are played. Gradually these (the chain store) methods became available to wholesalers and independent retailers and gradually the consuming public came to realize that the chain had no mysterious and permanent advantage."

Have Chain Stores Reached Their Peak?

Dr. Paul H. Nystrom, in an elaborate survey covering the chain store field has reached the conclusion that while chains are growing in number, there is decline in sales per store. Generally they have failed to maintain their proportion of the total volume of sales. He believes that the 5-10 cent stores have nearly reached the peak of their possibilities in point of members and numbers. Drug chains, Dr. Nystrom thinks, are meeting more opposition than formerly. As to the grocery field he says:

"Chain organizations are fairly crowding upward. Here there are prospects of continued growth in chains for some time to come. This is in part due to the enormous size of the field of foods selling, in part to the poor merchandising methods of great numbers of retail grocers, and in part to the fact that grocery chains so far have given most of their attention to the larger cities and henceforward are likely to spread into the smaller cities. There seems to be ample room to grow.

"But it is in the dry goods and ready-to-wear field that chain systems seem to be most rapidly coming into existence. Nearly every issue of the trade papers in this line tells of some new chain being established or of the growth of some old concern."

Active Season in Knitwear.

Something like a record season is developing in women's knitted outerwear. "The demand is the best in ten years" is the description given of the buying, with some producers credited with being unable to handle all of the orders. The volume call centers on slip-on types in zephyr and zephyr and rayon mixed yarns. Crow necks are most popular, with the V styles following. Good interest is also reported in medium and popular price two-piece knitted suits. The color trend favors buff, wine, blue and green,

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Europe on the Verge of a Volcano.

Grandville, Sept. 18—After the great parade made of signing a pact by the leading nations of the world outlawing war one would suppose that there would be no outcroppings of enmity between those nations who had signed but not so.

France and Italy, the two outstanding Latin nations of Europe, have been friends since the close of the kaiser's war under protest. The two are ancient enemies, having been such even before Napoleon crossed the Alps and laid waste the plains of Italy in the long ago.

No matter how many peace pacts may be signed such will have no worth when the time comes for another break between France and Italy. The Italian delegation to the International Students Congress at Paris took their departure without waiting for the conclusion of the meeting, not even saying goodbye.

They had heard themselves hissed while taking part in a field meet held in connection with the congress. This, of course, is not the beginning of the exhibition of bitter feeling between the Latin nations. The enmity is as deep as the sea, as bitter as gall and as widespread as the boundaries of the two nations.

What, then, does the signing of a pact outlawing war portend? Surely such a paper will not be worth the paper on which it is written when the real test comes, as come it will within the next decade, perhaps sooner.

Matters are assuming a state which cannot be held in abeyance for long. Some day in the not distant future war's dread billows will sweep the hills and plains of France and Italy.

It seems that the Italians are more fierce in their expressed hatred of their French neighbors than are the Frenchmen, yet there is fire enough smoldering beneath the hot natures of these two people to again embroil the world in war.

Too bad, is it not, after all the splurge indulged in through the league of nations, a world court and this last pact outlawing war? Human nature, however, has very much of the savage still in its composition, and until that characteristic of our animalism has been thoroughly subdued there can be no lasting peace among the nations of the world.

A while ago there was said to be a quiet, under cover discussion going on among leading European nations as to the advisability of dividing up Turkey among themselves. We do not know if that sentiment still prevails.

Outlawing war is very much easier said than done. This last attempt of the nations to get together on the subject worked far better than the wily schemers of Europe hoped for, since the United States, toward whom all the figuring was aimed in the past, fell unexpectedly into the trap.

And now we have two of the foremost nations of Europe engaging in petty heckling, showing their natural inclination to engage in another scrap at the first favorable opportunity.

Does the outlook show sunny skies for the United States? It cannot be said that it does, since she is now bound hand and foot to an agreement which is likely to prove a clog to every effort to forward the good of the world, providing the agreement is approved by the United States Senate.

The bad blood existing between the Latin sister nations has been in evidence for years. There are wrongs in the past which each nation feels can never be healed in a peaceful manner.

There were anti-French demonstrations at Rome when the students returned. Does this look like one happy family just back from signing a treaty of peace which is to last through the ages? Not by a long shot. The perpetuity of world peace is an idle dream. America was anything but a wise per-

son when she entered the agreement.

French tourists of the Alps were one day stopped by Italian militia when they crossed the border near Chamonix and their papers demanded. Three of the men who were somewhat outspoken against Mussolini were taken away to trial and imprisonment.

Such is the beauty of the present peace pact between two of the signatories of that document, and we doubt not there are others. The signs of the times all point to the coming of open hostilities in the no distant future. Why should it not be so? Men are but children of larger growth, and nations are huddles of men gotten together for a unity of purpose, which often precludes absolute peace with neighbors who spitefully use them.

"Beyond the Alps lies Italy," cried the great Napoleon as he pointed his sword in that direction, and over the Alps went the army of France, displaying prodigies of valor in their invasion of the Italian peninsula.

Old times are still with these people. Each nation believes the other has wronged her, and the controversy as to which is right still goes on. It will not end at the nod and beck of paper pronouncements no matter how profuse and flattering the language used.

Britain and France, although seemingly friendly to-day, have much that is not in common and when the crash of war breaks across the Alps the Englishman of the tight little Isle will lay his hand on his sword and stand ready to move at a moment's notice when the opportune moment comes.

Which side will Britain take? We dare not say, but that it will mingle in the fray seems inevitable.

Old Timer.

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	01
No. 2	06

Wool.

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

Ideal Farm Relief.

"What are your ideas about farm relief?"

"It would be all right," answered Farmer Cornstossel, "if our statesmen could compel the weather bureau to issue the right kind of reports and then compel the weather to live up to them."

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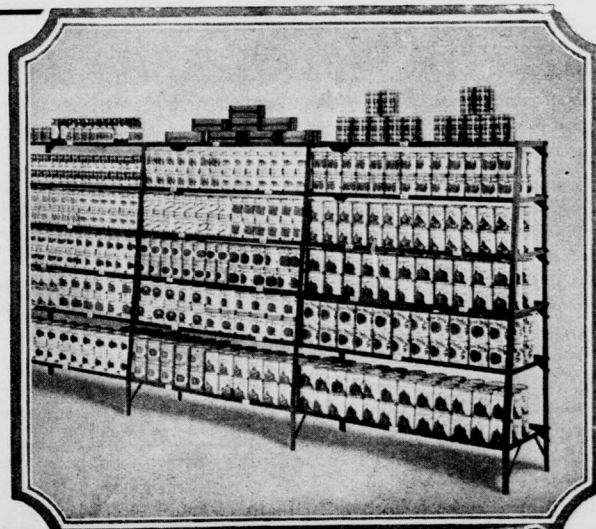
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FINANCIAL

Review of Business Conditions in Michigan.

Expansion is taking place in commerce and industry as the fall season opens. There is less spottiness now than at any time during the last twelve months and prosperity is more diffused. Despite high money rates, extensive speculation in securities, political uncertainties, narrow profit margins, increased commercial failures and marked slackness in the cotton and woolen textile industries, general business is gaining steadily and is on a higher level than it was a year ago. During the autumn months the trend of economic activity, in view of the present favorable prospects, should be definitely upward.

Crop yields this year have been generous, showing, on Sept. 1, a general average of 3.3 per cent. above the harvests of the last ten years. The general level of farm prices, according to the Aug. 15 report issued by the United States Department of Agriculture, was seven points higher than on the same date last year. Large crops at reasonable prices not only bring prosperity to the farmer but also stabilize the cost of living, aid numerous manufacturing lines and increase the earnings of the railroads. Car requirements for the moving of the bountiful crops are being met expeditiously by the carriers. Railroad efficiency has been making a distinct contribution to the country's sustained prosperity, a contribution which would be difficult indeed to evaluate. Loadings of revenue freight have been increasing, a gain of 36,108 cars over the preceding week being recorded for the week ended Sept. 1.

The steel industry is operating at over 80 per cent. of capacity, a level substantially above that of a year ago. Unfilled tonnage of the United States Steel Corporation was greater at the beginning of September than for the corresponding date in any of the past three years. Automobile output in August established a new high monthly record. Production for the near future at least will hold at a high level, since the demand for cars continues heavy. Employment conditions continue to improve. Construction activity remains at a high rate. Inventories are moderate, portending substantial purchases for fall requirements. July exports totaled \$378,768,065, which was \$36,959,059 greater than during the same month in 1927. The commodity price level continues to move within narrow limits. More intelligent handling of installment selling has brought about the removal of many of the dangers which had been creeping into that situation, resulting in the strengthening of a former weak spot in the economic structure.

Comprehensive reports from over 100 Michigan bankers, Chamber of Commerce secretaries and other business executives indicate that a substantial revival is taking place in industry following a summer of more than ordinary activity. Nearly all lines are participating in the improved situation. Automobile and auto parts and acces-

sory plants, of course, are in the lead. A brisk business is also being done by show case, store fixture and radio manufacturers. Building hardware and electrical refrigeration factories show some seasonal slackening. Furniture factories are operating slightly under normal but the prospect is for a marked pick-up in this industry. Manufacturing conditions in a number of the larger cities and in several of the smaller centers of the State have never been better than they are at the present time. Numerous factories are working overtime.

Never before has the Michigan employment situation as a whole been better. Such unemployment as does exist is made up almost entirely of the floating labor which is always attracted to this State by the publicity given to prosperity in the automobile industry. Payrolls are increasing in Grand Rapids, Jackson, Lansing, Muskegon, Adrian, Albion, Benton Harbor, Cheboygan, Saginaw, Bay City, Big Rapids, Coldwater, Flint, Hersey, Houghton, Howell, Iron Mountain, Midland, Pontiac and Detroit. Only two cities are experiencing a decrease.

Industrial employment in Detroit, according to a report issued Sept. 11 by the Employers' Association, whose membership represents two-thirds of the city's industrial workers, amounts to 300,344, an increase of 1,600 over the preceding week and a gain of 101,864 compared with a year ago. Employment is also exceptionally good in Lansing, Pontiac and Jackson.

Production of passenger cars and trucks in the United States and Canada in August totaled approximately 485,000 vehicles and established a new high monthly record, exceeding the highest previous month, April, 1926, by almost 22,000 units. September schedules are about 50 per cent. in excess of the same period last year. Exports for the first six months of the current year were \$38,571,576 greater than the previous high record established in the corresponding months of last year. The possibilities of the export field loom large when it is remembered that outside the United States there is only one automobile to each 277 persons, as against one to every 5.1 persons in the United States.

Michigan bankers report money in sufficient supply to take care of commercial and industrial requirements and the needs of the farmer, although the credit situation is somewhat tighter than it was a month or two ago. The crop situation continues good to excellent. Michigan farmers as a whole are more prosperous than at any time in recent years.

Trade, wholesale and retail, in Michigan is distinctly better. The current volume is well ahead of that of a year ago. Collections are reported fair to good and are better than at this time last year. Tourist trade this summer, while not up to expectations in some localities, was generally satisfactory.

Freight traffic passing through the Sault canals in the month of August amounted to 10,093,586 tons compared with 9,212,111 tons in August, 1927.

The total construction cost of build-

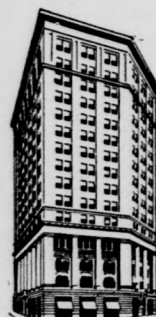
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Banking by Mail Made Easy.

ings for which permits were issued in Michigan in the month of August amounted to \$19,111,231 compared with \$9,332,886 in the preceding month and \$15,005,251 in August a year ago. Permits were issued in Detroit in August for buildings costing \$10,889,394, an increase of \$2,170,129 over the same month in 1927. Wayne W. Putnam,

Director Public Relations, Union Trust Co., Detroit.

Flush of Easier Money Looms.

A flush of temporarily easier money is anticipated in the financial district during the present week, when the Treasury presumably will put about \$200,000,000 into the market through an overdraft in anticipation of tax receipts.

Nobody yet knows how much the Treasury overdraft will be this year, and it is not possible yet to reckon what effect it will have on money. Not until after the event will we know either the size of the overdraft or the extent to which member banks will use the new Reserve bank credit to pay off their indebtedness. Whatever the easing influences of the mid-September operations turn out to be, these settlements within a week or ten days presumably will leave the money market unchanged.

The steps of the Sept. 15 moves about to be taken are interesting to the student of money. Roughly \$970,000,000 in Third Liberty bonds will be paid at maturity on Sept. 15 or when presented at later dates. Experience teaches that a substantial proportion of this maturity will not come in for payment until days or weeks or even months after maturity. That allows the Government a longer time in which to repay the Third Liberty loan than the maturity date suggests. In addition about \$70,000,000 in interest will be paid on Sept. 15. Altogether that makes \$1,040,000,000 to go out on Sept. 15, but, as just said, the lag in the presentation of Thirds will reduce that sum considerably.

Coming into the Treasury coffers around mid-September will be in the neighborhood of \$550,000,000 loaned to the Government through the new Treasury issue and roughly \$500,000,000 in income tax quarterly payments. There again will be a lag, since the tax receipts do not all come in on the first day. The Treasury's cash balance with depository banks perhaps is around \$150,000,000.

These figures present an exceedingly comfortable position for the Treasury, but experience has taught the Treasury that the amounts to come in usually lag, so, to facilitate payments all around, it usually borrows from the Reserve banks through an overdraft for a few days.

What such an overdraft in the next week will do to the money market depends entirely upon what use member banks make of the additional credit at their disposal. Doubtless many of them will use it partly to pay off their indebtedness at the Reserve banks, leaving the money market, so far as they are concerned, unaffected. Other banks will find present rates tempting

and will offer it in channels destined to ease the call market.

Paul Willard Garrett.

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1928 Indicated Crop Values Up.

A value 5 per cent. greater than a year ago for this country's nine leading agricultural crops is indicated when the Government's September 1 estimate published this week is multiplied by the current market price. This reverses the picture of a month ago when the indicated value was 3.2 per cent. below that for the year previous.

At present market prices the 1928 crops in prospect represent a value totaling \$7,717,000,000. A year ago the indicated value of the same crops was \$7,346,000,000. Calculations of this sort are subject to changes through variations in future estimates on production and through changes in the market. When viewed as a whole the September situation in agriculture does nevertheless present a more cheerful picture than might be supposed by those whose judgment is influenced by attention to the declines in cotton and wheat.

Apparently the improvement represents the rare combination of higher yields and an average price slightly better than a year ago. Unfortunately some key crops do not fare as well as the general trend indicates by a composite study of the nine major harvests. Instead of a greater value the recent estimates indicate a decline of 8.5 per cent. in what this year's cotton output will bring. Since last month the cotton position has been somewhat reversed by a drop in prices not entirely offset through the increased production in prospect. Likewise the indicated value of this year's wheat crop falls 12.4 per cent. below that of a year ago. Other calculations based on Standard Statistics' figures give the 1928 corn crop a value 16.2 per cent. higher than at this time last year, hay 13.1 per cent., barley 20.2 and tobacco 20 per cent.

Great as has been the disappointment of wheat and cotton growers over the decline in the two commodities most important to them, it must be admitted that live stock prices have been maintained on a satisfactory level. Since certain of our agricultural crops are marketed in the form of live stock rather than on a direct cash basis calculations on agricultural prosperity that do not take this into account are likely to prove misleading.

Notwithstanding price declines regrettable to various farm groups the general outlook is for a greater agricultural prosperity than had been anticipated or than was enjoyed last year. Admittedly, as Professor Edward S. Mead points out in his new book, "Harvey Baum: A Study of the Agricultural Revolution," some far-reaching adjustments must come before the industry is restored to a satisfactory basis. In this interval many individual farmers will suffer but at least the 1928 prospect is more favorable than unfavorable. Paul Willard Garrett.

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The Glow of the Farm Fire.

Somewhere on the horizon to-night there will be a crimson glow, marking the destruction by fire of a farmhouse, or barn, and its valuable contents. The event has in it an element of tragedy for one farm family, but to the world round about it is an incident of comparatively small importance; for what does it matter, one farm building more or less? Just an isolated farm fire, to be regretted of course, but of small significance compared with the frightful disasters which too frequently occupy the columns of the daily press. The comment of the immediate neighborhood centers on the event for a few days. There may be an emergency collection of clothing and provisions for the family. The hope will be expressed that the property is insured. The county seat newspaper may even devote a few lines recording the incident as a matter of minor news interest.

This particular neighborhood will likely be spared another fire for quite a period. The subject is soon out of mind. Fire comes to be regarded as such a remote possibility. "What if your home should burn to-night," is a question which may excite a few anxious moments, but why worry when it did not burn last night, nor last week, nor in all the weeks which have gone before. The occasional farm fire in any single community attracts little attention, for there will be few fires within the range of observation of the average man. Never a sweeping conflagration to give the subject standing in the public mind. Always isolation—a farm fire here to-day and another far away to-morrow. For this obvious reason the magnitude of the fire losses to farm property nation-wide is not generally recognized, not even by the farmer himself. When we stop to think that the single fire loss noted above is only one of an unbroken succession of farm fires a cloud of smoke by day and a pillar of fire by night, throughout the year, we realize that collectively the rural fire waste is a matter of unusual seriousness. The process by which farm wealth is destroyed is continuous. The fire is never permitted to go out. As one set of values is consumed, another is dumped into the pyre. The blaze is never so huge that it mounts to heaven and arrests universal attention, but it burns on and on without abatement and eats its way into the vitals of the farming industry.

Now let us assume that on the same night that witnessed our isolated farm fire, a very different kind of conflagration occurred. Here is something we may read about, something the metropolitan newspapers will give the biggest headline on the first page to-morrow morning. And well does this news deserve the prominence it receives. The entire residence section of a prosperous American city of a hundred and fifty thousand people has been wiped out by a fire of unknown origin. Forty thousand dwellings have been totally destroyed; thirty-five hundred lives lost; property values of over a hundred million dollars wiped out. An appalling

disaster, well advertised, it is at once the talk of the Nation. Chamber of Commerce pass safety resolutions and city councils pass safety ordinances. It is a day of reckoning throughout the land.

How extremely interesting it is, with this conflagration story clearly in mind, to realize that the disaster which befell that city is but a composite picture of the farm fire casualties of our country falling within any single year. When the records are brought together from the length and breadth of the land we find that the innocent looking farm fire, averaging \$2,500 in values destroyed, has been repeated every thirteen minutes of every day and every night throughout the year.

The fire fiend has carried on a guerilla style of warfare, striking at widely separated and unexpected points. His attacks were so removed from the main concourse that the havoc wrought by them was not clearly revealed until the last few years. Now that the extent of farm losses has been carefully checked up, using known factors as far as possible and supplementing these with estimated factors where necessary, it becomes apparent that close to a half million dollars of farm wealth are destroyed by fire each working day of the year. A total of \$150,000,000 per annum is now generally accepted as the measure and extent of farm fire losses. When brought to full view, it is seen that we have here a fire waste problem of serious proportions.

Well may we seek to know from what huge reservoir of National wealth the funds are supplied to make good this vast destruction of farm values. Obviously, this destruction must all be made good out of the accumulations and earnings of agriculture, a severe burden, even assuming that the farming industry is in a high state of prosperity. Those familiar with the present status of the farmer know that he cannot afford this heavy drain upon his resources and productive capacity. With the hard struggle which agriculture has had, and is having, it is indeed appalling that it should be necessary for the farmer to contribute so huge a sum out of his limited earnings to make good a waste which is in a large measure preventable. We should suffer no delusion that insurance takes this burden from the shoulders of the farmer. Directly, yes, but the insurance company is only a collector and distributor of funds, and the funds thus distributed come from the farmer himself. Not only that, but the farmer must pay the cost of such collection and distribution. So it is ultimately the farmer's problem, and the solution can be found only in a substantial reduction of the fire losses to farm property.

Would Miss His Benefactor.

Every morning for two years, a young woman had given a penny to the beggar at the crossing. One morning she said: "This is the last time I shall be able to give you anything. I'm going away to be married."

"What!" said the beggar. "Getting married—at my expense?"



A Vital Consideration when Disaster Comes

When a policy-holder suffers a loss, he wants to feel sure of course that his insurance is sound and the loss will be paid in full, but the question of vital concern at that moment is how soon the payment will come and how quickly he can get squared away to take care of business.

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Retention of Goods By Merchant as Acceptance.

As a general proposition of law, where a merchant orders a shipment of goods and it is for any reason unsatisfactory, it becomes his duty to notify the seller within a reasonable length of time. Following such notification, it then becomes the duty of the seller to investigate the complaint with the view of correcting any mistake in respect to the quality or quantity of the goods.

On the other hand, if a retail merchant upon the receipt of a shipment of goods, remains silent in respect to any complaint, and retains the goods for an unreasonable length of time, he may thereby cut off his right to object to the goods. By the same token, the retention of a shipment, without objection for what may be termed an unreasonable time, may be held in law to constitute an acceptance and bind the merchant to pay for the shipment. Now, let us see.

In one case of this kind, a traveling salesman in the employ of a wholesale firm visited a retail merchant. The merchant inspected the salesman's samples, and gave him an order for certain merchandise. In due time the merchandise was shipped and received by the retail merchant.

Upon receipt of the goods, the retail merchant unpacked a part of the goods and placed them on his shelves for sale. The merchant then sold a few articles out of the shipment, after which he decided that the shipment did not comply with the order in certain respects. Upon reaching this conclusion, the merchant notified the wholesale firm that he would not accept the shipment and that he was holding it subject to the other's order. And now we come to the vital part of the transaction.

At the time the merchant notified the wholesale firm that he would not accept the shipment, he had retained possession of the goods more than two months. And it was admitted, that in all that time he had made no objection to the goods, had placed some of them upon his shelves and had actually sold some of them to the public. In the face of this record, the wholesale firm declined to accept the return of the goods, and brought an action to recover the purchase price from the merchant.

Upon the trial of the cause, the principal question involved was whether or not the retention of the goods by the merchant for more than two months, without objection, constituted an acceptance. The evidence was clear that upon receipt of the goods the merchant had ample opportunity to inspect them and offer an objection if they did not comply with the contract. As we have seen he did not take advantage of this opportunity to file a complaint, but on the other hand he exercised control of the goods and actually sold part of them.

In the light of this record, the trial court took the position that the merchant had retained the goods, without complaint, for an unreasonable length of time and to the prejudice of the wholesale firm's rights. The court

then concluded by holding that the merchant had been guilty of exercising such control over the goods as to render him liable therefor. Judgment was therefor rendered in favor of the wholesale firm for the price of the shipment against the merchant, and this judgment was affirmed by the higher court on appeal.

The foregoing case was well reasoned by the court, and its holding appears to be in accord with the great weight of authority on the question decided. This authority taking the position that there is a duty resting on the buyer of goods to notify the seller, if same are not satisfactory. And, further, such notification must be given within a reasonable time to be effective. It follows, if there is an unreasonable delay in giving such notice the buyer may be deemed to have accepted the goods and held liable therefor.

In the light of the facts and holding of the case reviewed, it is clear that a failure to exercise care in this phase of store management may easily result in a costly dispute. Truly, then, the case reviewed is one that merchants may well have in mind, when goods are being received and checked against invoices preparatory to being placed on sale. And if they don't fit, or for any other reason are not satisfactory, the safe thing to do is to leave them in their containers and notify the seller of their rejection.

Leslie Childs.

To Treat Food With Ultra-Violet Rays.

A patent was recently granted to Harry Steenbock, of Madison, Wis., for a process of improving antirachitic properties of foodstuffs by treatment with ultra-violet rays. The prevention of rickets, a deficiency disease still prevalent among children, depends, according to authorities, upon sufficient amounts of calcium and of the particular vitamin which is necessary in order that the calcium may be assimilated by the body. The calcium must be eaten in food. The vitamin may be eaten in food or cod liver oil, but it is also formed in the body through the action of ultra-violet rays. The process invented by Steenbock, it is claimed, would increase the vitamin content of foods through subjecting them to ultra-violet rays, the rays causing the vitamin to form in the food just as they cause it to form in the body. The process, according to the patent record, may be used upon a wide variety of foods.

Machines Bring Down Pearl Prices.

Government sanction of the use of machines in procuring mother-of-pearl is held responsible for declining prices of this product at Tahiti, Society Islands, according to reports to the Department of Commerce. In the quarter ended June 30, prices had fallen to 10 cents a pound, or 3 cents under the prices in the preceding quarter. Use of the diving machines, it is predicted, will substantially increase the total amount of shell that will be exported from French Oceania during the 1928-9 season.

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WILLIAM N. SENF, SECRETARY-TREASURER

Indians Reached America By Crossing Behrings Strait.

So many questions have come in since the publication of my last article in the series on the Beginning of Michigan that I have gone back chronologically and answered all of them in the following story of the Delawares in Michigan.

When the whites came they found a confederacy which from their location, the English called Delawares. Their own name was Lenapes, a term which has commonly been translated "gentlemen." One of their leading chiefs called himself Waiawak-wakuma, which, translated literally, means tramping everywhere. The Delawares had a series of records which were preserved with the utmost care, almost amounting to veneration. The earlier parts were recorded on birch bark, the latter on the inside of skins. The records were a series of very crude hieroglyphics which have been the study of American students ever since they were first secured from the Indians. Some recent studies of those old records are very interesting to the student who tries to dig back into the beginnings of Michigan.

Beyond any question when these old records were commenced the Lenapes were in the "cold country," somewhere between Hudson's Bay and Lake Superior, in the birch bark country. Records previous to that period were, no doubt, made up from tribal traditions and are tinged a bit in places with the Indian thought of that day. They tell the story, however, in accord with the commonly accepted theory, that the origin of the Indian race in America was by crossing Behrings strait. According to these records the Lenapes, many hundred moons before the record was made, came to America in that way. In time they drifted South along the Pacific coast to somewhere near the Northwest corner of the United States as it is now and then drifted toward the interior. Their number gradually grew larger as this advance was made, but in two or three places there seems to be indications that there were too many, so some stayed where they were and the remainder moved on toward the East. These splits are often illustrated by the swarming of bees. When a hive gets too full a new swarm is created. It was very much so with the Indians and their division into tribes.

From the place where the record starts it seems to be quite a complete history. Driven out by freezing, snow, and storms, those who were free paddled up the rivers in their canoes. The record says they "floated" up the rivers which flow into Hudson's Bay. After many years of this gradual migration they came to a body of water. Late students agree that this was the Strait of Mackinac. Again there was a division. Some remained on there and some followed "the big bird" and went over when the ice came to be strong enough for them to do so.

Their migration across the Southern peninsula of Michigan occupied a hundred years or more. There is some indication that they found the Chip-

pewas here at that time and two other tribes which have not been identified. In some way they got into communication with the people from our prairie country, no doubt Northern Indiana and from them secured corn, which they planted and which from that time forward became not only a staple but had a civilizing influence, as it had a tendency to cause them to remain in one place, the place where they had corn fields to cultivate rather than to wander on.

Finally there came a very dry season. The record says there was no rain and no corn, so they divided again. The "lazy ones remained," and the others crossed Fish river. The new tribe which was formed at that time which remained here was no doubt, what we know as the Miamis. They gradually drifted across the Allegheny mountains to where they were found by the whites.

The Delawares or Lenapes were very proud of their straight line of ancestry to the original stock, which had made this trip of hundreds of years. It was not the idea in the old chief's name, as quoted in the commencement of this article, that he was a tramp who had wandered everywhere, but that he was a pure blooded Lenape, directly descended from this old stock. Among Michigan Indians their wanderings across the State was among the first Indian population here. Their story of their origin is the commonly accepted story of the origin of the American Indians, and their numerous divisions explain how came the many tribes.

These questions have been welcome and gladly answered.

A. Riley Crittenden.

Concentration.

In one of the laboratories of Washington they have a great sun glass that measures three feet across. It is like the burning glass we used to treasure when we were boys, only much larger. This great glass gathers the rays of the sun that strike its flat surface and focuses them on a single point, a space a few feet below. This single spot is hotter than a blow torch. It will melt through steel plate as easily as a red-hot needle burns through paper.

This terrible heat — it cannot be measured, for it melts all instruments — is just three feet of ordinary sunshine, concentrated on a single point. Scattered, these rays are hardly felt — perhaps just pleasantly warm; concentrated, they melt adamant.

The same principle applies to human endeavor. Scattered, a man's energies do not amount to much; once they are all focused on the task in hand, seemingly tremendous difficulties are overcome.

Get the habit of concentrating when you start to do a thing — throw on all the steam you have and focus everything on the task in hand. Remember that three feet of ordinary sunshine concentrated will burn through anything.

Some people get their Christmas presents paid for by the Fourth of July.

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Niagara Falls, N. Y.

Good Roads Earle First To Suggest Mackinac Bridge.

Horatio S. Earle, of Detroit, first State Highway Commissioner, having held the office from 1905 to 1909, and known as the father of the State's good road system' writes from his old home town of Plymouth, Vt., where he is spending his vacation, that nearly twenty years ago, he started propaganda for a bridge across the Straits of Mackinac to connect the Lower and Upper Peninsulas. He had two surveys made at his own expense, one for a bridge, one for a tunnel. Now that Gov. Fred W. Green is taking up the project for a bridge across the straits Mr. Earle says that he is in hearty accord with him and intends to be in Lansing next winter to join with him in obtaining the necessary legislation for such a bridge.

Says Mr. Earle in his letter:

"Directly after retiring as highway commissioner, in 1909, I went into the subject, and, at my own expense, engaged Charles Evans Fowler, a noted bridge engineer, to make a survey. First we considered a tunnel and decided that it was impracticable because of the great length, hence prohibitive cost. Then I proposed a floating tunnel, sunk 40 feet below the surface of the water, and people laughed at me. No such tunnel had ever been built but of its practicability I was convinced. Evans also decided that a bridge from Mackinaw City to St. Ignace was also impractical for the reason that the piers would have to be to the top of the suspension and the ice floes probably would destroy them.

"Next he submitted what both he and I agreed was the only feasible plan, which was to start from a point northeast of Cheboygan, thence to Bois Blanc Island, from Bois Blanc to Mackinac Island, then to a point east of St. Ignace. This would make a roadway twenty-four miles long with only three and one-half miles of bridge; whereas a bridge from Mackinaw City to St. Ignace would be five and one-half miles long. The twenty-four mile route, with three and one-half miles of bridge, would cost less than one-half as much as a bridge from Mackinaw City to St. Ignace.

"More than twenty years ago I publicly declared that the two peninsulas of Michigan must be connected above the water and now that Gov. Green has revived the project I propose to give my best efforts to have it done during my lifetime—and I am now 73. I am hopeful it will be."

Incidentally, Mr. Earle mentions that Plymouth, Vt., is where, in 1876, he cast his first vote for President, for Rutherford B. Hayes.

"Col. John Coolidge put my ballot in the box and little did I think that day that forty-eight years later I would be voting for his son for President. The son then was four years old," he writes. Incidentally, too, he mentions that his book is out, "The Autobiography of 'By-Gum' Earle."

Why is it By-Gum? Well, some men's habitual expletive is "by heck," by Jove, "by Jimminy," or the like, but the veteran Earle's is "by gum."

To hundreds of thousands throughout the country he is known as "Good Roads Earle" and "By Gum Earle." Some of the twenty chapters in the book have headings: "The School of Hard Knocks," "Pioneering for Good Roads," "The Fruits of Victory," "Public Life and Politics," "Grass-ological Philosophy" and "Earlisms." He also notes that he built the first mile of concrete road in the world, called the first International Good Roads Congress, and is the founder of the American Road Builders' Association.

Bonds Yield More Than Stocks.

Time money's rise this week to 7 per cent. for the first time in seven years focuses attention on the relative positions of stocks and bonds maintained in the face of rising money rates.

Stocks to date in 1928 have been able clearly to withstand the pressure of advancing interest charges better than bonds. Over a period of years the gap between stock and bond yields has widened and narrowed drastically, but never before have stocks for months continued to sell on a lower yield basis than bonds. Persistently since last November industrial stocks have commanded a level in the market representing a lower yield than industrial bonds. Standard Statistics Company's compilation shows that in August the average yield on industrial common stocks was 4.52 per cent. as against 4.96 for industrial bonds. Never before in history has such a relationship existed.

Great is the contrast to present conditions when we turn back even to the beginning of 1927. We find that industrial stocks were selling to yield 5.64 per cent. as against a yield offered by industrial bonds of only 5.10 per cent. And if we turn back to late 1920 we find industrial stocks yielding 8.53 per cent. as against 6.09 for bonds.

Whether this 1928 relationship reflects a new era in the market permanently favoring stocks over bonds is a question on which views in Wall Street still differ emphatically. One school holds that the extra distribution to which a stockholder is entitled from time to time gives assurance that equity issues will always command higher prices than bonds. The other school that the greater degree of safety guaranteed by bonds entitles them to sell on a lower yield basis than stocks.

Whatever may be the permanent yield relationship between stocks and bonds it must be admitted that the recent drop in stock yields reflects not wholly the selection of equities on an investment basis but a run-up in prices stimulated by a country-wide wave of stock speculation.

Recent soundings of the bond position reveal to underwriting houses a latent demand for obligations larger than had been anticipated a few weeks ago, and in consequence the flow of new offerings with the approach of autumn continues to rise. The success of the new issues has been aided by better pricing on the part of underwriters.

Paul Willard Garrett.

[Copyrighted, 1928.]

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.



Domino

Package Sugars

ELIMINATE TIME, WASTE AND HANDLING COSTS.

THEY PUT 14% OF YOUR TOTAL SALES ON

THE MOST PROFITABLE BASIS POSSIBLE.

American Sugar Refining Company

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.

Group Meetings of Michigan Retail Dry Goods Association.

Lansing, Sept. 18—We give below a tentative list of names of cities and dates of our fall series of group meetings. This begins with a meeting of the Board of Directors at Lansing, Sept. 19, at which all directors and former directors are expected to attend and an invitation is given to any other member who may find it convenient to be in Lansing to attend and enjoy the meeting with us. There may be some slight changes in the schedule occasioned by local conditions. Letters will be written to our members in the areas adjacent to these locations, so that proper notice will be given to all who belong to our Association and other dry goods and department store men whom our members wish to invite and bring along with them.

We urge our members residing in the towns where the meetings will be held to reserve dates and help us in getting out a good attendance. Meetings will be in charge of our President, F. E. Mills. Other capable men, former Presidents of our Association, will also be in attendance.

Sept. 19, Wednesday, Lansing, 12 o'clock, luncheon.

Sept. 25, Tuesday, Grand Rapids, 6 o'clock, supper.

Sept. 26, Wednesday, Saginaw, 6 o'clock, supper.

Oct. 17, Wednesday, Pontiac, 6 o'clock, supper.

Oct. 18, Thursday, Ypsilanti, 12 o'clock, luncheon.

Oct. 18, Thursday, Adrian, 6 o'clock, supper.

Oct. 24, Wednesday, Muskegon, 6 o'clock, supper.

Oct. 25, Thursday, Holland, 12 o'clock, luncheon.

Oct. 25, Thursday, Hastings, 6 o'clock, supper.

Nov. 14, Wednesday, Jackson, 6 o'clock, supper.

Nov. 15, Thursday, Kalamazoo, 12 o'clock, luncheon.

Nov. 15, Thursday, Benton Harbor, 6 o'clock, supper.

Nov. 21, Wednesday, Flint, 6 o'clock, supper.

Nov. 22, Thursday, Imlay City, 12 o'clock, luncheon.

Nov. 22, Thursday, Port Huron, 6 o'clock, supper.

Many of our members know of the dress manufacturing plant of Don P. Toole & Co., of Saginaw, which is selling dresses all over the United States, the prices ranging from \$6.75 to \$17.50, doing quite a large business. Recently our attention was called to the fact that at the end of a season the company has put on a sale of dresses at retail at the factory in Saginaw. We have several loyal members of our Association in Saginaw and Bay City who naturally are affected by the policy of manufacturers locally in putting on sales at the end of a season. We investigated the standing of Mr. Toole and his company in Saginaw and find that the company is well known and its officers are prominent Saginaw business men and that Mr. Toole is highly regarded personally. We have had an interview with Mr. Toole and it is apparent that he has been getting quite a volume of business by putting on sales at the factory and it is our opinion that with a little co-operation on the part of some of the Michigan merchants that the excess of stock which he has at the end of a season can be placed in some of our Michigan stores to the mutual advantage of our

members and the company as well and that by this kind of an arrangement the disposing of their remnants of stock at the end of the season would be a comparatively easy job without their going into the retail business. We suggested that he take the names of his live accounts and tell them that he will sell each of them a small lot in proportion to their purchase during the season—no duplicates nor re-orders—at the closing out prices. Those who have been customers of theirs would, under this plan, be entitled to some of this merchandise to use in some way to bring a little added business. We are writing this to clear up a little situation in the State, to the end that manufacturers and retailers may work together and help each other.

Certain other factories and mills in Michigan present a similar situation and we suggest to the management that retailers desire to deal with them as manufacturers and not as competing retailers, and that what is said above may be extended to other companies similarly situated.

The Federal Trade Commission has issued the following order:

"The Federal Trade Commission has ordered the Light House Rug Co., Inc., of Chicago, to discontinue use of the term 'light house' as a corporate or trade name. The words 'light house' are known as a designation for training schools for blind rug weavers and other blind workers, as well as a trade name for articles made by blind persons in these institutions.

"Use of the term 'light house' implied that the company's products were the handiwork of blind people, when in fact only a part of them were made by blind persons, it was found by the Commission. The remainder were manufactured on power looms in the company's factory and were of the same sizes and designs as those made by the blind. Then the combined output was sold as the work of blind craftsmen, the company thereby taking advantage of the public's sympathy for blind persons and its desire to help them.

"Use of the advertising announcement, 'Sole Distributors of the Chicago Lighthouse, an Institution for the Blind,' so as to mislead the public concerning the origin of its products or to imply that it is the sole distributor of products made at the Chicago Lighthouse when such is not the fact, is also prohibited by the Commission in its order.

"Publication of a picture of a light house simulating the symbol adopted by the Chicago Lighthouse to designate its product, as well as the use of any designation implying that the company's products are made by blind persons when such is not the fact, are also prohibited.

"The Chicago Lighthouse, a trade school for training blind people, sought a market for its rugs so that its blind rug weavers could have steady employment, and arranged in March, 1922 with one Morris Kline, of Chicago, to sell the institution's entire output of rugs. Kline incorporated the respondent and adopted the words 'light house' in its corporate name. The company began operations in a factory not connected with the Chicago Lighthouse, and installed power looms manipulated by sighted persons to supplement the production of hand-woven rugs made by blind persons at the Chicago Lighthouse. The rugs made on the looms were exactly similar to those made by hand by the blind at the Chicago Lighthouse. Only experts could tell the two products apart. Both were sold by the company through the same channels and at the same prices for the same sizes. Salesmen did not attempt to distinguish between those made by the blind and those woven on power looms.

"Blind weavers from the Chicago (Continued on page 31)



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

THE
MICHIGAN TRUST
 COMPANY
 GRAND RAPIDS

Affiliated with

**The Michigan
 Retail Dry Goods Association**

An Association of Leading Merchants in the State

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

320 Houseman Bldg.

Grand Rapids, Mich.

A MARK OF DISTINCTIVE BEDDING



Marshall

BED SPRINGS
 MATTRESSES
 PILLOWS

Comfortable Durable

THE MARSHALL CO.

GRAND RAPIDS

SHOE MARKET

Bringing Them Back.

As the result of a letter being sent to a group of customers who had not made purchases at the store for some time, Morris Klinghoffer & Brother, of Long Branch, N. J., recently succeeded in bringing the names of twenty-one old customers back on the books.

The letter read:

"Once in a while you probably sit down and get to thinking of acquaintances around town; women you haven't seen for some time; you wonder 'what's the trouble?'"

"We do that in this store; get to thinking of women who haven't been in for a while, and you're one of them."

"It occurs to us that the reason you haven't been in lately may be that you haven't been wholly satisfied. In that case, we should consider it a favor if you'd let us know about it."

Most of the twenty-one women who replied, mentioned minor grievances, which the store quickly adjusted.

How He Sells Accessories.

Recognizing the fact that the sale (by suggestion) of more merchandise than a customer has asked for, is one of the best ways of increasing business. A New York shoe retailer has laid down this rule: Every customer who comes into the store must be sold at least one can of shoe polish before he walks out again.

This merchant reasons that a man who crosses the threshold of the store does so with the pre-conceived purpose of buying a pair of shoes. One's real ability as a salesman, therefore, rests mainly in creating in the customer's mind, the desire for an article that he had no intention of buying when he came in.

This Pulled the Crowds.

Tell little ohJnny not to do a certain thing, and you can bet dollars to doughnuts he will do it anyhow. It was on this human failing that Shneider's, Des Moines, Ia., recently built an attention-catching window display.

In one of its two windows, the store exhibited this poster:

Do not look in the other window—we forbid you to do it.

Naturally everyone who was stopped by the sign made it a point to inspect the other window referred to, where an early showing of fall footwear was on display.

Watch the Clock.

A "watch the clock" sale was held not so long ago by Thalmow & Levi, Kokomo, Ind. In this event, customers were urged to keep a sharp eye on the hands of the clock, as with every hour a certain line of the store's merchandise would be offered at a substantial reduction.

"Clean House" Monthly.

When the Pelletier Store, Sioux City, Ia., instituted the policy of holding sales once a month instead of every half year, this is how they explained it to their customers:

"It marks the inauguration of a new

sales policy, that of clearing our stock at the end of every month instead of just January and July. In our aim to best serve our patrons, this plan to 'clean house' once a month will keep our stocks newer and fresher, and more attractive for your selection, throughout the twelve months of the year."

Use Names of Customers Effectively.

Whenever they offer a new type of shoe to their trade, Cohen Brothers, Washington, N. J., will invariably present a model of the shoe in a street case, together with a card bearing the names of some of the men who have already bought it.

"Here are friends and acquaintances of yours," a caption on the card reads, "who have purchased this shoe within recent weeks and found it entirely to their satisfaction."

Permission to use the names listed on the card is invariably secured beforehand.

Comfort Footwear For the Parade.

The Knights Templars recently held a convention in Detroit. Not one of the hundreds who poured in from the railroad station failed to read a wall sign posted nearby. This sign carried greetings to the delegates and—in the same breath—told them about the rigors of the big parade that the Knights proposed to hold. The copy closing with the recommendation that Arch Preserver shoes would be the most comfortable for the long hike.

All of which demonstrates how well some shoe retailer could have made a point of contact.

To Accompany Those Extra Laces.

About a month after a man has bought a pair of shoes at one of the Walk-Over stores, he is sent an extra set of laces.

This is accompanied by a card, which reads:

"Maybe you need 'em
Maybe you don't
Maybe you'll wear 'em
Maybe you won't."

Just a minor part of the 'Footwear Equipment' for those Walk-Over shoes you bought recently. We have your size on record."

This Idea Made Them Think.

When the Lindbergh stamp was first issued, a Kentucky shoe retailer sent a specimen to every customer on his mailing list. A letter accompanying the stamp read:

"I hope I have the pleasure of being first to show you what it looks like."

As a result of this little stunt, hundreds of people made it a point to call at the store and personally thank the merchant for his thoughtfulness.

If a Fire Changes Your Location.

After fire had wiped out the business of Fred Reder in Vancouver, Wash., he moved to a new location and started all over again. But before he departed from the first site, he left this sign:

"Fired from this corner. You can find me now at 705 Main street."

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low
For Instance:

for 70¢

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:	
ALBION, MICH.	\$.55
BENTON HARBOR, MICH.	.60
CADILLAC, MICH.	.70
FLINT, MICH.	.70
HILLSDALE, MICH.	.70
JACKSON, MICH.	.65
LANSING, MICH.	.50
MT. PLEASANT, MICH.	.55
OWOSSO, MICH.	.60
SAGINAW, MICH.	.70

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



PRODUCTS—Power Pumps That Pump.
Water Systems That Furnish Water. Water
Softeners. Septic Tanks. Cellar Drainers.

MICHIGAN SALES CORPORATION, 4 Jefferson Avenue
PHONE 64989 GRAND RAPIDS, MICHIGAN

MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE COMPANY
LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

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

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

Non-Partisan Summary of the Political Situation.

Never yet in American history has the grocery trade played any part, as such, in National politics. This distinction is properly made because the participation of British grocers in politics has been continuous—and immensely influential—for 800 to 1,000 years at least. A result is that the British grocery trade has been respected, taken seriously by all political parties. The wishes and sentiments, preferences, desires and prejudices, if you will, of British grocers have been taken into serious account in all major political movements.

The era in which we now live took on distinct development when Herbert Hoover became food administrator in 1918. He handled that complex job with such consummate skill and in a spirit of such absolute fairness to all concerned that grocery associations all over the country took an active part in the efforts to have him nominated for President in 1920.

Now, after eight years' delay, Hoover is nominated and grocers should take most careful thought to put their most effective efforts behind the work of electing this real business man to the most important office in the world; for here is an opportunity for the trade, as such, to influence National affairs to the great and lasting benefit of business the like of which never yet has occurred since we became a people.

Nor is there anything selfish about this aim and intention. What is truly good for business is also and likewise for the common good. The record of how Hoover brought about co-ordinated effort, harmony of view, one-ness of opinion and enlisted the hearty co-operation of every element in business and among the consumers of the continent vouches for the certainty that he will know how to handle the job of president.

Let us not ask for specifications from Mr. Hoover in advance. It is the traditional habit of politicians to spout word-pictures in charming colors of glittering generalities, which mean not a thing. One reason why Hoover was not nominated in 1920 was, as everybody knows, because he was "a rotten politician." Hoover's handicap was that he was a man of few words—short on talk but long on deeds. He has not changed in that respect.

So let us remember that our Government is a representative republic. It never has been practicable for each citizen to legislate for himself, directly. We must therefore delegate the work of legislation to trusted men. We have always been handicapped by the difficulty of finding men worthy of trust, or capable. We have in Hoover a man of natural understanding, developed through an experience unique

in history, whom we know is on the level. So let us think thus:

We have now the chance to brush mere politics aside. We can disregard all the claptrap—as, for example, the prohibition question, which is not a question at all and not only will not but could not be an issue—all the mouthings and the spoutings of the professional spellbinder. We need not take account of the personal character of Mr. Smith; for we know he has no business experience at all, considered beside Mr. Hoover—and good business is the main thing we are after. Our chance is to elect the kind of man we always have said we wanted: a man of affairs, of business training and experience.

Hoover has made manifest his positively uncanny grasp of every practical problem that has come to him. He knows the need of the farmer better than any other man—and he knows what to do for him as no other man has yet shown he knows. He knows the individual retailer and already has shown that said retailer will get a square deal under his administration. He understands economics and finance as no other man now living understands them—and both are vital to our welfare.

Hoover is untiringly industrious; he is unflinchingly honest. He gets things done. He is to-day our greatest National asset. Hoover can lose little if not elected—at best the opportunity of one life; but we can lose the chance to put into service the best man of this generation and thus lose the work of such a public servant to 120,000,000 people and the world at large—for no longer can we live to ourselves alone.

Here is no question of Democrats or Republicans. I write as one who has always voted either way, depending on the issues, the times and what I regarded as good for our people and our country. Our country needs Hoover. We need Hoover. We know Hoover. He is no unknown or doubtful quantity. Let us forget all petty details and prejudices and unite in putting the best man into the most important office in the whole world.

I think the Democratic party is very fortunate in having at hand so available a man as Gov. Smith to serve as its standard bearer. We have elevated many men to the presidential chair less qualified than he is to serve the people well and faithfully. But, in my opinion, the United States has never had a man before who possesses so many qualifications for our chief executive as Herbert Hoover. That is why I shall vote for him. If he was running on the Democratic ticket, I would vote for him just the same, because of his remarkable ability as an executive of the highest order and widest experience. Paul Findlay.

A New One.

"Do your hens 'sit' or 'set'?" asked the summer tourist of the farmer's wife.

"I'm not concerned about that," said she. "When the hens cackle what I want to know is, are they laying or lying."

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.

A SERVICE THAT WILL INCREASE YOUR SALES

One person out of every four families in the United States has been benefited through Fleischmann's Yeast for Health. This means a large number of your customers eat it.

Do they come to your store to get their daily supply? Here is a chance to render a service that will bring them back regularly, make them permanent customers, for all the groceries they need.

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.

Meat as a Protein Food.

Lean meat is known as a protein food and sometimes it is condemned, principally by intimation, because it is. Those intimations frequently come from agents of concerns interested in the sale of other kinds of food not so high in protein. In a bulletin released by the United States Department of Agriculture bearing the title "Principles of Nutrition and Nutritive Value of Food," written by W. O. Atwater, Ph. D., the following is contained: "The principal tissue formers are the protein compounds, especially the albuminoids. These make the framework of the body. They build up and repair the nitrogeous materials, as the muscles and tendons, and supply the albuminoids of the blood, milk, and other fluids. The albuminoids of food are transformed into the albuminoids and gelatinoids of the body. Muscle, tendon and cartilage, bone and skin, the corpuscles of the blood, and the casein of milk are made of albuminoids of food. The albuminoids are sometimes called "flesh formers," or "muscle formers," because the lean flesh, the muscle is made from them, although the term is inadequate, as it leaves out of account the energy furnishing function of protein. The gelatinoids of food, such as the finer particles of tendon and gelatin, which are dissolved out of bone and meat in soup, although somewhat similar to the albuminoids in composition, are not believed to be tissue formers; but they are valuable in protecting the albuminoids from consumption. That is when the food contains gelatinoids in abundance less of albuminoids is used. The protein can be changed in the body so as to yield fats and carbohydrates, and such changes occur to some extent. In this and other ways they supply the body with fuel. This may sound somewhat complex to some listeners and to those who are not particularly interested in the process of digestion and assimilation the chief message that it carries is that lean meat and other protein foods build up and replace the parts of the body that are being continually broken down in the normal activities of life, as well as furnishing heat and energy and providing for growth. The body's ability to convert protein food into fat and carbohydrates is one frequently overlooked by those unfavorable to protein food, but it means much to health and life when fats and carbohydrates are not consumed directly in sufficient quantities to supply the body's needs.

Food Value of Various Cuts of Beef.

Considerable study has been given to the physical composition of beef and other meats, and it has been found that lean meat does not differ as importantly as far as its food value is concerned as it does in other respects, such as flavor and tenderness. This is a source

of satisfaction to those who feel they cannot afford to buy the more expensive cuts. Most housewives, mothers of children and custodians in a measure of the family's health feel they not only should provide food that is satisfying, but perhaps of greater importance is the thought that it should give full measure of sustenance. There are so many tasty dishes that can be prepared from the lower-costing cuts of meat, and methods of preparation are so easily to be obtained if needed that there is little lost to the pleasure of meals when the highest priced cuts cannot be bought without straining the meat budget. The difference in price of some of the so-called coarser cuts from well-finished meat and that of less finished is usually not so great as the difference found in the higher priced cuts. This gives the housewife who really wishes to economize an opportunity to buy meat that possesses high food value and at the same time tenderness and satisfactory flavor at a very reasonable price, relatively speaking. As an illustration of the great difference in value of cuts from the selected sections of choice beef compared with cuts from similar sections of meat further down on the grade scale, it has been found by competent students of this matter that as much as two and a half times more is charged for the cuts selected as to quality, while no such difference exists with respect to cuts from the chuck, for instance. The loin and rib of a beef carcass may be considered the most expensive to buy cuts from, the loin cuts being considerably higher of the two. As an illustration of the weight of trimmed portions from fat, high quality loins, it was found on one test that only 62 and 42 hundreds per cent. of the whole loin was capable of being sold as trimmed steaks, while in the case of a lean carcass 75 and 66 hundreds could be sold. The difference between these weights and the weights of the whole loins was fat and bone. Expressed in another way tests show that about 37½ per cent. of the live weight on a fat steer loin can be sold as steaks.

Monument Erected to Poultry and Eggs.

One of the unusual exhibits of at the last Eastern States Exposition held in Springfield, Massachusetts, was a monument twenty feet high, made of several thousand eggs. The base of the monument consisted of a glass case about ten feet square, and in it were all kinds of fowls, cooked and uncooked, to represent products of the poultry yard. The monument of eggs was one of the unique features of the great exposition, and the enormous magnitude of the poultry industry was set forth in a manner which gave visitors to the exposition a new conception of the humble but hustling barnyard hen.

A wise woman is one who is able to mend both her husband's clothes and his ways.

A lot of pious people are good—for nothing.

RECEIVERS SALE - Tuesday, September 25, 1928

The National Bank of Ionia, Ionia, Mich., Receiver for Longe-Wakefield Co., will sell at public auction, at 1:30 P. M. Eastern Standard Time, in the rear of the store building at 442 West Main St., the grocery and meat fixtures of the Longe-Wakefield Co., Terms of sale, cash.

National Bank of Ionia, Receiver for Longe-Wakefield Co.

VINKEMULDER COMPANY

Grand Rapids, Michigan

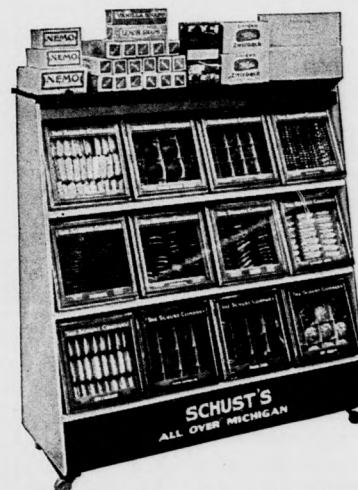
Distributors Fresh Fruit and Vegetables

"Vinke Brand" Onions, Potatoes, Sweet Potatoes, Oranges, Lemons, "Yellow Kid" Bananas, Vegetables, etc.



SCHUST'S LINE MEANS —

More Sales
Bigger Turnover
Larger Profits, and
Satisfied Customers



This Display Increases Sales

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Meeting the Competition of Range Peddlers.

The legitimate stove dealer will probably always have a certain amount of competition from range peddlers of various types. At the best it is keen competition, and at the worst it is sometimes tricky and dishonest.

Some of the stunts used to put across sales are interesting.

Not long ago a range peddler drove into a farmer's yard and announced that he wanted to put up at the farmhouse. He offered \$3 a day for bed and board, and leave his rickety old truck out in the wet if necessary. The farmer agreed.

Every evening the peddler tried to persuade the farmer to take one of his ranges. The third evening he made a desperately hard drive to clinch the sale at once. He argued that he was going to stop two weeks, maybe three, while he canvassed the country; and each day would represent that much to offset against the price of the range, which was to cost \$69. The farmer might as well put the range in at once and run it while the peddler was there. The latter could thus help him run the range in case any trouble developed in the first two or three weeks.

The farmer finally consented to have the range set up in his kitchen. This was done at once. The farmer signed the note for the \$69. Next morning he went about this work as usual. At noon he found out that the peddler had left, bag and baggage. The latter never returned to finish out the promised two weeks, let alone three; but within three days a bill came in for the range, payment due immediately, less three days' board for the peddler.

Another over-persuaded farmer signed an agreement for a range and was told he had twelve months in which to pay the \$69. Four days later the company demanded the money. The farmer found he had signed an agreement to pay the entire sum on demand. The agreement was so long and intricate that the farmer did not take time to read it through, but simply took the peddler's word for it.

One stove peddler works the sympathy game as a last resort, where his sales argument does not produce results. He gets into parlor or kitchen where the women folks are and with tears in his eyes tells them he has not sold a range all week, that he will be dismissed from his position, that he has a wife and children dependent on him; then, burying his head in his hands, he will sob until the women's hearts are moved to pity. The women, in turn, persuade the men folks to buy the range because the poor man is in trouble. The range is brought under the usual deceptive agreement; and quite often the peddler moves on to the very next farm and pulls the identical sob stunt.

Far more dangerous to the legitimate stove dealer than any of these tricks, however, is the psychological

advantage which the peddler enjoys over the local stove dealer.

The peddler is the man on the spot. What is more, he has his range or heater on the spot, too. He dumps it off at the farmhouse, leaves it on trial if necessary, and hangs on tenaciously until he makes his sale. And there is no competing stove to distract the farmer's attention from the one the peddler is trying to sell.

The peddler's trick in flinging the range off the truck at the farmer's door is what catches the farmer in many cases. The fact that the range, flung off with every appearance of going to smash, comes through the ordeal without a scratch or a crack, counts in its favor. It would be useless for the local dealer, if he were there, to explain that all this is a matter of deft handling. The farmer credits it to superior materials and workmanship, never dreaming that it is a bit of sleight of hand, in which the peddler is carefully trained. Nor does he stop to ask himself how many times in the lifetime of that range he will put it to the same or any similar test.

A small town stove dealer, commenting on such transactions, added:

"And when that peddler is talking range, he has the field entirely to his range and to himself. Bring a man into my store and try to talk stove to him—it is disheartening. You explain the range, point out its advantages, think you are going fine—and right in the middle of it all, you find your prospect is looking at tinware, binder twine or something else on display. The peddler at the farmer's door isn't competing with himself. His range has the entire center of the stage. In fact, it has the entire stage. There is nothing to distract the farmer's attention from it."

This explains why, asking a higher price for a range or heater for which it is practically impossible for the buyer to secure repairs in the event of breakage, the peddler makes a sale.

With peddler competition, price is not a factor, in most instances; though price talk is. Most of these peddler ranges will not compare with lower priced ranges offered in the local stores. In one section of country some time ago a lot of big city peddlers went through the rural districts selling a range at \$72. It looked very much like one which a local dealer was offering for \$65, but on closer comparison was found to be neither so heavy nor so well equipped.

The peddler has an advantage, however, in his ability if need be, to offer the purchaser two or three years' time. The average retailer finds that difficult. The peddler is able to do it largely because the article he sells is far more cheaply made, and carries a wider margin of profit. Moreover, the company he represents has ample capital. The retailer, who pays more for a better range and has less capital at his disposal, is in a difficult position, in comparison.

Nevertheless, local dealers have in many instances made good headway against this competition. Hardware dealers with road men working through

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the surrounding country report good results from their canvass. One small city firm has salesmen who canvass for stoves as well as other lines of hardware; and reports a lot of business in stoves.

Fighting the devil with fire is a most effective method. The local hardware dealer has a light truck. He selects from his stock the range best calculated to appeal to country trade, drives out to the country, and unloads it at a prospect's door. There he can play the game just as the itinerant stove peddler does; with the advantage that he is known to the farmer, has dealt with him, enjoys his confidence, and is right on the ground to give service.

Some dealers take out photographs or catalogues of heaters and ranges, and canvass prospects for stove orders while they are putting up eave-troughing, installing plumbing, or delivering paint. Here the local dealer has an advantage. While the stove peddler comes periodically, perhaps only once in a lifetime, and has to make his campaign an intensive, high pressure one, the local hardware dealer can come again and again in many instances ultimately makes sales.

The advisability of more quality talk and less price talk has been frequently urged. The great thing to talk, however, is value—value, not merely in the stove itself, but in the lessened cost of operation through greater efficiency. Many buyers do not realize that a cheap range cannot wear as long as a high grade range; nor do they realize that the coal consumption of a cheap, poorly-designed range is far greater than with a scientifically designed, well made range. In operating a range the initial cost is a minor factor; and most rural prospects can be made to realize that, if only the case is properly presented to them.

A stunt used by one dealer was very effective. He got hold of one of the typical "cheap" peddler's ranges in a stove trade, and kept it on his floor beside the range he was featuring. With the two ranges side by side he was able to demonstrate that his own range, for somewhat less price, offered far greater value.

Good roads, and the almost universal use of the motor car by farmers, should help the local dealer materially. It is easier for him to go out and canvass rural prospects, and easier for the farmer to come to town. In the old days a visit to town consumed a day; now the farmer can come and go and transact a great deal of business in a few hours. When the trip to town was a rare event, the farmer came to depend on peddlers and mail order houses. Now it is an easy matter to find out what the local dealer, whom he knows personally, has to offer as an alternative to the peddler's showing.

The rural telephone is or should be a great help to the local hardware dealer in keeping in touch with stove prospects. It can hardly replace the personal canvass; but after a preliminary canvass, if an actual sale is not made, it is good policy to call the prospect from time to time, selecting, of course, those hours of the day when he will be convenient to the telephone.

Demonstrations are helpful with rural as well as city trade; and the farm wife nowadays thinks nothing of driving into town on an afternoon to visit the stores. A personal invitation, telephoned or by mail, to her to come in and look over your new line of ranges, will often produce results. But if the farm wife won't come in to see what you have, it pays to go to her, to take your range with you, to set it up, demonstrate it in her kitchen, and leave it on trial. In such a transaction the local dealer has all the advantages of the stove peddler; with the added advantage that he possesses a proven reputation for dependability and is offering dependable goods.

Victor Lauriston.

The Jobber's Place in Merchandising.

It is acknowledged by most authorities that the wholesaler renders a valuable service in retail merchandising, and that the practice of the chain store of buying direct often is more costly than the jobber differential.

As everybody knows there has been a great hue and cry abroad in the land for the past ten years eliminating the obbers, and saving the middleman's profit. This is economically unsound. Nobody has ever found a cheaper, better or more efficient method for distributing the great bulk of merchandise than the present wholesale system. The chain stores claim they eliminate the jobber. But that claim is untrue. It is true they don't buy from jobbers, but they operate through their own jobbing houses—often at a greater cost than a well-managed wholesale house. A chain store which operates a warehouse and delivers its merchandise in small quantities to each retail branch every day is not eliminating the wholesaler's cost.

Possibly, in a few years, when the elimination of the unfit merchandiser—for the past ten years about eliminating going on apace—has left the field open for progressive, modern merchants, most independent retailers will agree that the coming of the chain store was a blessing in disguise in that it brought to retailing what it most needed—a true sense of its responsibilities and opportunities.

Novel Method of Meeting Obligations.

A wholesaler had had a lot of trouble in getting a certain retail client to pay his bills—not to pay them promptly, but to pay them at all. Finally, losing patience, he wrote the merchant in question a rather threatening letter and, in reply, received the following communication:

"Dear Sir—What do you mean by sending me a letter like the one you wrote on the tenth inst.? I know how to run my business.

"Every month I place all my bills in a basket, and then figure out how much money I have to pay on my accounts. Next I blindfold my book-keeper and have her draw as many bills out of the basket as I have money to pay for.

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HOTEL DEPARTMENT

Norton-Palmer Hotel To Be Doubled in Capacity.

Los Angeles, Calif., Sept. 14—Announcement has just been made that the Nortons, owners of the hotel by that name, in Detroit, and the Norton-Palmer, at Windsor, Canada, will add a twelve story structure to the latter holding, thus giving them a total of 500 rooms. This will make it the largest hotel on the Ontario border. The original structure of 200 rooms was completed early in the year as a sort of experiment, but proved an instantaneous success. It cost upwards of \$800,000, but the addition will require an investment of \$1,750,000.

The bulk of the ground floor of the addition will be given over to a large service dining room and a convention hall and ballroom having accommodations for 450 persons, providing the hotel with facilities for attracting large conventions from both sides of the border. More private dining rooms for luncheon clubs and small parties will be provided on the second floor, with a large number of spacious sample rooms.

General plans for the extension are already prepared and construction will begin at once, the purpose being to have the hotel completed in June of next year, shortly before the international bridge, now under construction, is opened for traffic, and at the beginning of the 1929 tourist season. The bridge is scheduled for July 4.

Both Charles W. and Preston D. Norton, his son, have played a prominent part in the history of the hotel business in Detroit. The family has been in the hotel business for three generations. Charles Norton's father was for many years proprietor of a hotel at Brighton. C. W. came to Detroit when he was a young man and became proprietor of the Norton Hotel, then located across the street from the present structure. A few years ago he erected the present Norton and the old building was leased to Earl Milner, who conducted it as the Aster until its demolition last year to make way for an office building.

Preston D. Norton learned his profession in the Norton Hotel under his father's tutelage, and has been manager of that house for several years as well as secretary-treasurer of the holding company. He has been prominent in Michigan hotel organization affairs, as well as president of the Michigan Charter of Hotel Greeters.

In a newsy letter received from Claude Peifer, who conducted the Shelby Hotel, up to a short time ago, when he disposed of it by sale, he tells me that he had a restful summer at Campbell Lake, where he built and conducted a grocery store for the resort trade. It proved to be a success. Claude will prove a success in any line, no matter where you place him. He just happens to be built that way. Geniality, hospitality and sincerity just radiate from his personality.

Los Angeles has a right to feel a bit "chesty" over the success of her first air carnival being held this week, an event which has been heralded over the entire globe. Admiral Moffatt, U. S. N., made a statement at the Rotary Club a day or two ago, to the effect that it was not only the greatest aeronautical exposition ever held up to this time, but that every stunt performed was away ahead of any previous attempt. 100,000 persons were in attendance daily and there were 25,000 autos parked at one time in a certain area.

At Grand Canyon, in a wildly scenic setting, is the tomb of Charles A. Brant, who, at one time managed the old Michigan Hotel, at Detroit. This was in the early 70's, whence he went to

New Mexico in 1880 to engage in the same line at Albuquerque. Beginning with 1904 he entered the Harvey service and continued in the management of their Grand Canyon hotel until his death, seventeen years later. He was a great friend of the late James R. Hayes, by whom he was employed for some time, and I presume some of my readers will remember him in connection with his early Michigan activities. Frank S. Verbeck.

Suggests Park Be Named After Deceased Merchant.

Traverse City, Sept. 18—The heavy rains which have fallen in this region during the past week will be of great benefit to farmers in maturing potatoes and in providing abundant grazing for live stock.

The Northern Michigan Transportation Co., operator of steamboats on Lake Michigan, has discontinued service at this port for the season.

Forty boys, chaperoned by the Big Brothers of Grand Rapids, gathered the cherries grown by the 9,000 trees on the Burkhardt farm on the Peninsula. Hamilton Way, between Traverse City and Elk Rapids, is now open for travel, paving with concrete having been completed. During the coming year sixteen miles of the highway North of Elk Rapids will be paved.

Proposals submitted by the city commission to the electorate for an issuance of bonds, proceeds from the sale of which would be devoted to the construction of an airport and also to the improvement of a park at the North end of Cass street, were defeated at an election held recently. An airport is not needed in Traverse City. It seems that every little village or cross roads station is obsessed with the idea that an airport would be an invaluable asset for such communities. At present only cities of metropolitan importance seemingly are justified in entering upon the airport experiment.

The city commission proposed the expenditure of \$8,000 in making improvements on the Cass street park. So large a sum is not needed for the purpose stated. By setting out a few trees, seeding the ground, laying out walks and providing seats for the use of the public a delightful place for rest and recreation would be provided. The park is situated between the Boardman River and Traverse Bay. An enchanting view of the great expanse of water, the Old Mission Peninsula, Marion Island and the shores of West Bay awaits the beholders. The late A. S. Hobart, who served the city in an official capacity ably and faithfully for many years, was an active and insistent advocate of public parks. Personally and through the columns of the newspapers, he urged the people to unite in developing a park system which would be a credit to the city and the State. In particular, he urged the people to acquire the Cass street ground, which they now own, on account of its central location and its wonderful natural attractions for a park. The city would honor itself and the memory of a most worthy citizen by giving to the park the name of A. S. Hobart. Arthur Scott White.

Has Read Tradesman Nearly Forty Years.

Alba, Sept. 8—Please find enclosed check for \$3 for one year renewal to Michigan Tradesman. I think this makes thirty-nine years. I hope I live to take it as many more years.

I wish to compliment E. B. Stebbins, of Carson City, on his article, To Face the Chains. It is the best handling of the subject I have ever seen. If it had not been for credit, we would not have any catalogue houses or chain stores. They are doing business in a business-like way. The injustice in credit is, it makes the good paying customer help pay the poor paying customer's bills. Q. B. Stout.



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WILL F. JENKINS, Manager

AT FIFTY YEARS.

How It Seems To Be a Half Century Old.

Views of life are quite different at different periods of life. The things sought after in one period may have been attained or relinquished and others take their place in another period. In nature we see the germ, the tender plant, the vigorous growth, the blossom, the ripened fruit. So also is the life and mind of man. If life be natural each stage will have its appropriate fruition. There will be desires, convictions, endeavor, experience, trials, triumphs, accomplishments. Life may be made up of varied tasks and yet be harmonious, complete and successful.

Fifty years of age may be a turning point, an epoch, the completion of a series of stages, and yet it should be far from the end of life or the completion of a life work. It should be similar to graduation from school, entering upon new duties, putting into practice the knowledge and experience of the previous course of study. All that has been accomplished may be a foundation for future building; all that has been endured may strengthen for greater endeavor.

Fifty years of age should not be the time to sit down and ruminate on the past or to cease from toil and boast of previous achievements. It should be a time of entering into broader fields of labor, of continuing with augmented facilities the pursuit of further knowledge.

At fifty years one may be only fairly well prepared to begin some long-cherished project. He may have no reason to hope to see it completed, but he goes forward in the belief that others will see the need and carry forward the work after he is gone.

At fifty years we begin to think of our debts to posterity. From childhood we may have eaten fruit from trees, planted by our forefathers, and now we bestir ourselves to plant for the coming generation. If we of this generation fail to do our duty there will be a break in the continuance of a necessary supply; there will be lack which cannot be remedied.

At fifty years of age we feel the need of some one to save steps and some one to fetch and carry—helpers who can move more swiftly than we can. If we have not learned before we must now learn how to direct others, how to communicate our methods of doing work, how to explain our plans.

At fifty years of age we could profit by the counsel of our fathers and mothers, but many cannot now seek advice from that source; but their words and ways come back to us now with a force we never realized before. We know now that in our youth they knew better than we did.

At fifty years we need oftener to rest from toil, and while we are forced to rest our eyes, our limbs, our muscular system, we may still think our plan and guide others in the work which must needs be done. We need not be useless when we can no longer do all that we seek to do.

At fifty years we must study and

plan for the future. Yes, and we must give considerable attention to the problem of adjusting ourselves to the changing conditions of the present.

From fifty years on we may act as guide and interpreter to another generation which is traveling as strangers a road with which we are familiar. As we join in the work and plans of this new generation it seems like living that portion of our lives again.

Pity the man or woman who at fifty years of age thinks or says: "I have a competence. I will take my ease; I will enjoy myself. Money will buy all needed service." There is great disappointment in store for such a one. Idleness will not be ease for one who has toiled long and accomplished much. Hired servants without love, friendliness or mutual respect and confidence often provoke displeasure. And then, if there be children, grandchildren or relatives whose burdens we can lighten, whose tasks we can share, whose plan we can enter into, we shall lose enjoyment, we shall defraud ourselves if we withdraw from them and try to live our lives apart.

Anyone who has ever amounted to anything will find that for ten, twenty, perhaps thirty years after he has passed the fiftieth milestone of life his family, his friends, his neighbors and the world at large still needs something that he can give, and in giving without a thought of recompense—without the sense of barter or equivalent exchange—he will obtain more pleasure than in seeking their selfish ease. E. E. Whitney.

Maine Is a State Where They Raise Men.

Grandville, Sept. 18—The year Garfield swept the country, and the old Maine slogan went into innocuous desuetude. This year that assures the country that there is no default on the part of Far East Republicans, which, no doubt, will serve as cheering news for the G. O. P.

Speaking of Blaine reminds me that a number of America's most eloquent public men hailed from the rocky uplands of New England. Zachariah Chandler was one of these, than whom no more forceful and convincing public speaker ever took the stump for any party. His statue, with that of Cass, adorns the assembly of notables at the Capitol at Washington.

Chandler, with his bear gun, was cutting a wide swath through the country with his speeches when, after a notable address at a Chicago meeting he went to his couch, where he was found dead in the morning.

Chandler was a man of note in the Nation, a member of the stalwart wing of his party, as antagonistic to the methods of the so-called half-breeds.

Although Garfield was made President, his ascendancy did not last much beyond a year, when an assassin's bullet found his life. Great excitement flooded the Nation over his untimely taking off. Much wild talk was indulged at the time, and the stalwart wing of his party was accused of being at the bottom of the murder.

The report went out that the assassin shouted, "I am a stalwart," when he sent a bullet into the body of the President, who was at the depot in Washington about to take the train in company with his friend Blaine.

I heard men in Grand Rapids declare that Roscoe Conkling was one of the conspirators in the murder of the President. Such blatant nonsense, however, carried little weight. It was

the crazed brain of a moron that instigated the deed.

Among the great sons of New England who made their mark in the New West in the days before the civil war was that Little Giant, Stephen A. Douglas, the man who debated the slavery question with Abraham Lincoln and who lost the presidency through replies to questions put by the rail splitter, but at the same time won a seat in the United States Senate.

Maine has gone overwhelmingly Republican. We shall see what influence this may have on the National election. Very little, doubtless, although it is in the East that the friends of Al Smith expect majorities when the votes are counted in November.

Years ago there were October elections held in the states of Pennsylvania, Ohio and Indiana, and these were watched closely in presidential years as indicative of the result in the Nation.

The big end of the stick is in Republican hands. The Nation is naturally Republican, as witness the outcome of all the years since the close of the civil war, which gave a big advantage to the party of Abraham Lincoln whose memory hung as a benediction over the party councils for many long years. Some point to the two terms of Woodrow Wilson, a representative Democrat, as showing that there has been a decided break in Republican invincibility. At first glance this might seem true, but an examination of conditions will dissipate such conclusions.

But for Roosevelt's defection in 1912 Woodrow Wilson would never have been President. That bolt was in no sense a little thing when we remember that Roosevelt carried the rock bound Republican State of Michigan as against the regular Republican nominee.

That act of the Rough Rider has never been fully forgiven by any Republicans. Then you will ask how about Wilson's second term? That is easily answered. We were in the shadow of a great war and, like Lincoln the people did not believe in swapping horses while crossing a stream. The Americans dreaded resort to war and the slogan, "He kept us out of war," served to boost Wilson into his second term, and at that he won by the skin of his teeth, so to speak. Had California held fast to the party it has previously favored, Wilson would have been defeated.

The Democrats place great stress on a disaffected wet element among the people for one of their hopes to win out for Al Smith. The question is, of course, debatable, and we bid the Democrats not to lose heart because Maine has elected the state and county tickets of the Republican party and is sure next month to go for Hoover. Old Timer.

Automobile Industry Nearing Banner Year Output Figure.

Detroit, Sept. 18—Wane county registrations of passenger cars in August were somewhat below those of July. This may or may not have significance. The decrease was, in any event, rather minor. On the other hand, August, 1928, registrations exceed those of August, 1927, by 72.3 per cent. This year's showing totaled 8,278 for all makes, compared with 4,804 in August a year ago, a gain of 3,475 cars.

To date the 1928 production for the United States, which is about 85 per cent. of the world's total, has reached 3,052,592. This compares with an eight months' production of 2,638,232 in 1927, or a gain of 414,360 units. The corresponding figures for 1926 were 3,144,466, so that the 1928 showing is only 91,874 under what proved to be a banner year.

American production of cars and trucks in August has been closely estimated at 460,000 units. In this is included an estimated ford production

of 85,000—possibly a conservative figure. This record establishes August as the all-time high month. The best previous month's production in the United States was that of October, 1925, when a total of 442,111 units was built.

The August figures, plus the certain output for September, make it seem within the possibilities that 1928 will at least equal the 1926 banner production of 4,298,802 units. To accomplish this an average monthly output, including September, of 311,552 units must be maintained.

Chevrolet produced the five-millionth unit Sept. 8, seven months and eleven days after the completion of the fourth million. Increasing speed of manufacture is shown by its history. The first million was produced in eleven years and three months, the second in two years and five months and the third in a year and six months.

Several thousand replies were received in the "Better Delivery" letter contest sponsored by the General Motors Truck Company, in which prizes totaling \$5,000 were offered.

Walter Boynton.

Six New Readers of the Tradesman.

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

Muskegon Wholesale Grocery, Muskegon.

Jacob Kuite & Son, Holland.

L. A. Winchester, Byron Center.

A. G. Morse, Bendon.

Stebbins Bros., Saranac.

A. F. Engelman, Howard City.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

I. Van Westenbrugge
Grand Rapids - Muskegon

Truck Service
Central Western Michigan
DISTRIBUTOR

Nucoa

KRAFT CHEESE

"Best Foods"

Salad Dressing

"Fanning's"

Bread and Butter Pickles

Alpha Butter

Saralee Horse Radish
OTHER SPECIALTIES

DRUGS

Michigan Board of Pharmacy.
President—J. C. Dykema, Grand Rapids.
Vice-Pres.—J. Edward Richardson, Detroit.
Director—Garfield M. Benedict, Sandusky.
Next Examination Session—Grand Rapids, third Tuesday in November.

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

FOOD LAWS REQUIRED.

Home Produced Products No Longer Feed the Nation.

Foods for centuries have been the prime factor in man's economy and it has only been in comparatively recent times that legislation was thought necessary to regulate the sale of foods which had been sold without any restrictions. For years the principal goods were largely home-produced, the products of the farms and dairies, and their sale and interchange was, in a large measure, local. Because of the elementary character of those foods, which were principally staple products, there was little opportunity to conceal their character or to attempt to dispose of anything which was unwholesome. The parties entering into the trade were usually known to each other and transactions may be said to have been made on the reputation of the producer.

In more recent times this old condition has changed. As the communities grew in size and as the country as a whole became more thickly populated the demand for foods, varied in character and quality, which could be supplied in large quantities became enormous, resulting in the remarkable food supply system which we have in existence to-day.

Industrial activities now are such that shipments of foods are required to be made to greater distances, thereby creating a demand for the storage and preservation of foods in a wholesome condition and for the utilization of more complex foods, which may be supplied to the people in the larger populated centers, at greater distances from the source of production, to the end that nourishment may be had at reasonable prices during those periods of the year when production ceases. This great activity in production and transportation developed better methods for their preparation and also for the utilization of all forms of products, which would supply nutrition for our citizens.

There are those who saw an opportunity to engage in the gainful occupation of putting out foods which were inferior in quality, adulterated or misbranded, in competition with those producers who had built up a business in quality products and which were above reproach. It, of course, became necessary to prevent such unlawful practices, and, therefore, we arrived at the point where food legislation was demanded in order that the public health might be protected and fraud discouraged.

Long before the National Food and Drugs Law of 1906 was enacted, the

states commenced to adopt food laws until now practically every state has some form of legislation on this subject. No finer help for improving these unsatisfactory conditions has come than from those manufacturers, who, through their trade organizations, have co-operated with the officials to place on the statute books the laws with which to combat the evils referred to.

Our main problems to-day are not so much concerned with arriving at an understanding with the great majority of food manufacturers who are desirous of putting out quality products and protecting them against unfair competition; because they are willing to co-operate in meeting the requirements; but with the few who see an opportunity to take advantage by unfair practices. With this latter type of producer the strict and energetic enforcement of the laws is the only means of preventing unlawful sales. Educational methods of procedure by means of conferences with those who desire to meet the requirements are proper and comparatively easy in correcting irregularities. It does not take long in conference with such persons as officers, managers or plant superintendents to arrive at an understanding and to make necessary corrections in labeling and branding.

It seems to me, too, that it is not proper to permit non-citizens or unnaturalized persons in this country to engage in business and enter into competition with those bona fide citizens who are attempting to be law-abiding. There are many who are in the business of purveying foods of all kinds, who have not become citizens in fact and who are not familiar with the laws and in a number of cases cannot even read the food laws and regulations. Many of our violations involve this class of people and there certainly ought to be some method adopted by the States which would make it possible to prevent them from engaging in the production and sale of foods until such a time as assurance can be had that they can be held amenable to the laws and have due regard for the public health.

Another problem with which the official is faced is the lack of financial backing to carry on in a proper manner. The producer of foods would not long succeed if he employed managers, plant operators and salesmen for their organizations at the salaries usually paid State officials and if they attempted to operate on appropriations usually made to food law enforcement units. One of the worst "jams" that any man can get into is to be appointed to the responsible job of enforcing food laws and attempt to protect the public health of the citizens of a great State and be paid a salary just about sufficient to keep him alive and at the same time be given so little money for enforcement work that his hands are tied.

The failure to appropriate any money for enforcement is one method of making null and void good food laws. The fact that any laws are enforced as well as they are and that such splendid progress has been made with the small

amount of funds at hand is due only to the energy and devotion to duty, under trying conditions, of the men employed in State and National service. When, in a single legal controversy over the right or wrong of branding a food product, a manufacturer is in a position to spend more money than is appropriated to a food bureau for an entire year's work, it should be understood by the consuming public that attempts at their protection are often well-nigh hopeless.

I believe that in 1906 when the National law was adopted we attained one phase of our first objective and another when last year, we finally adopted a uniform food law. When in 1914, as a result of the activities of members of this and other associations, the National Office of Co-operation was created and at about the same time when the National Committee on Standards was provided for, a great step forward was made in adopting uniform methods of procedure and to encourage co-operation among officials in harmony with our constitution.

Our discussions and conferences which we have held for so many years have undoubtedly helped to make more uniform, as a result of interchange of thought, our methods of procedure, and we certainly have done all we could at these conferences to not only encourage co-operation among officials but to encourage co-operation among producers. Therefore it may properly be claimed that we have acted constitutionally and in harmony with our objectives. How successfully this has been accomplished or whether or not we really have progressed toward our objectives will have to be left to historians to decide.

James W. Kellogg,
President Association of Dairy, Food and Drug Officials.

Birth and Death of the Cylindrical Barrel.

Daniel H. Waters conceived an improvement in the construction of barrels used in storing and transporting flour, sugar, crackers, salted meats and other articles of food. His plan contemplated the use of several sections of lumber, steamed and bent into the form of a cylinder attached with metal fastenings. He invited Daniel W. Powers, a mechanical expert, to assist in perfecting the device. A few weeks later the Federal Government issued letters patent to the inventor and Mr. Waters proceeded to organize a company to engage in the manufacture and sale of barrels. Colonel George G. Briggs, Harvey J. Hollister, A. B. Porter and Mr. Waters' brothers joined the inventor as stockholders and the Michigan Barrel Co., with ample capital was organized. Ground was purchased on North Monroe avenue and an extensive manufacturing plant, which included a sawmill, was created.

In the meantime Mr. Waters disposed of a number of state rights to manufacture barrels under his patent. In due time their barrels and kegs were produced and put to use.

Organized labor disapproved of the new cylindrical barrels and refused to handle them. The old style stave bar-

rel, wider in the center than at the ends, could be rolled easily and, when desired, direction at square angles was easily effected by a kick or a light hand pressure, while the Waters barrel required about the full strength of a stevedore to effect the change described.

The manufacture of barrels was abandoned and the company engaged in the production of measures—such as peck, half peck, half bushel, and kindred sizes. Later a line of refrigerators was added and the company succeeded in establishing a large and profitable business, which continued many years.

Mr. Waters, Col. Briggs, Mr. Hollister and others died and the plant was finally sold to the Grand Rapids Store Equipment Co., which operates it in connection with its other local and branch factories located in several distant states.

Mr. Waters was a shrewd, able business man. He invested largely in timbered lands and local real estate and acquired a large fortune, now enjoyed by his heirs. Arthur Scott White.

How To Obtain That Forwarding Address.

Ben Ketay, of Peoria, Ill., uses the envelope to trace a moved-away debtor for him. Instead of addressing a collection letter to the delinquent direct, he sends it to a fictitious Mr. Soandso, in care of the debtor.

Ben has discovered that when the Post Office Department can not find the person addressed at the number and street given, the letter is returned, usually with the debtor's forwarding address written across the face of the envelope.

Correct Time a Goodwill Builder.

A small cabinet clock, placed in the center of his window, close to the glass, has proved to be a greater eye-getter for Ben Ketay's displays in Peoria, Ill., than any other plan he has used for some time. The clock is always kept correct, and people have made it a habit of stopping in front of it to get the right time.

A pert little selling message occasionally accompanies the clock. For example: "We Always Have Time to Talk Shoes."

Percentage of Opening Profits To Charity.

Similar to the methods of theatrical producers was the plan used recently by a merchant in Dallas in announcing the opening of a new shop.

To a selected list of the towns people, invitations were sent announcing the date of the store's "Premier." On that day, the invitation also read, 10 per cent. of the gross receipts of the store would be turned over to charity.

Two New Full Vision Cases.

The McCray Refrigerator Sales Corporation, of Kendallville, Ind., announces two new models—a display case for meats and a display case for fish. Both come under the classification of full vision cases.

Protecting Your Estate Is As Important
As Creating It.

HAVE YOU MADE A WILL?



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

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
1960 JEFFERSON AVE., E. DETROIT, MICHIGAN

New Holiday Goods and Staple Sundries

Now on Display at Grand Rapids
in Our Own Building

38-44 Oakes St., Second Floor

You will find displayed one of the most complete assortments suitable for the Michigan trade ever shown in both Foreign and Domestic lines, and we invite your careful inspection of this line of seasonable merchandise before you place your order elsewhere.

Actually Seeing Is Believing

Come Early—Write for Appointments Now

Hazeltine & Perkins Drug Company
GRAND RAPIDS Michigan MANISTEE

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed	1 35@1 50	Belladonna	@ 1 44
Boric (Powd.)	10 @ 20	Cubebs	6 50@6 75	Benzoin	@ 2 23
Boric (Xtal)	15 @ 25	Eigeron	6 00@6 25	Benzoin Comp'd	@ 2 40
Carbolic	38 @ 44	Eucalyptus	1 25@1 50	Buchu	@ 2 16
Citric	53 @ 70	Hemlock, pure	2 00@2 25	Cantharides	@ 2 52
Muriatic	3 1/2 @ 8	Juniper Berries	4 50@4 75	Capsicum	@ 2 23
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Catechu	@ 1 44
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cinchona	@ 2 16
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Colchicum	@ 1 80
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	@ 2 76
		Lavender Gar'n	85@1 20	Digitalis	@ 2 04
		Lemon	6 00@6 25	Gentian	@ 1 35
Ammonia		Linseed, raw, bbl.	@ 82	Gualiac	@ 2 28
Water, 26 deg.	07 @ 18	Linseed, boiled, bbl.	@ 85	Gualiac, Ammon.	@ 2 04
Water, 18 deg.	06 @ 15	Linseed, bld less	92@1 05	Iodine	@ 1 25
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, less	89@1 02	Iodine, Colorless	@ 1 50
Carbonate	20 @ 25	Mustard, arifil. oz.	@ 35	Iron, Clo	@ 1 56
Chloride (Gran.)	09 @ 20	Neatsfoot	1 25@1 35	Kino	@ 1 44
		Olive, pure	4 00@5 00	Myrrh	@ 2 52
		Olive, Malaga,		Nux Vomica	@ 1 80
		yellow	2 85@3 25	Opium	@ 5 40
		Olive, Malaga,		Opium, Camp.	@ 1 41
		green	2 85@3 25	Opium, Deodorz'd	@ 5 40
		Orange, Sweet 12	00@12 25	Rhubarb	@ 1 92
		Origanum, pure	@ 2 50		
		Origanum, com'l	1 00@1 20	Paints	
		Pennyroyal	3 50@3 75	Lead, red dry	13 1/4 @ 13 1/4
		Peppermint	5 50@5 70	Lead, white dry	13 1/4 @ 13 1/4
		Rose, pure	13 50@14 00	Lead, white oil	13 1/4 @ 13 1/4
		Rosemary Flows	1 25@1 50	Ochre, yellow bbl.	@ 2 1/2
		Sandelwood, E.		Ochre, yellow less	3 @ 6
		Sassafras, true	1 75@2 00	Red Venet'n Am.	3 1/2 @ 7
		Sassafras, arti'l	75@1 00	Red Venet'n Eng.	4 @ 8
		Spearment	8 00@8 25	Putty	5 @ 8
		Sperm	1 50@1 75	Whiting, bbl	@ 4 1/2
		Tany	7 00@7 25	Whiting	5 1/2 @ 10
		Tar USP	65@7 75	L. H. P. Prep.	2 90@3 05
		Turpentine, less	65@7 75	Rogers Prep.	2 90@3 05
		Turpentine, bbl.	@ 58 1/2		
		Wintergreen,		Miscellaneous	
		leaf	6 00@6 25	Acetanalid	57 @ 75
		Wintergreen, sweet		Alum	08 @ 12
		birch	3 00@3 25	Alum, powd and	
		Wintergreen, art	75@1 00	ground	09 @ 15
		Worm Seed	5 50@5 75	Bismuth, Subni-	
		Wormwood	20 00@20 25	trate	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
				Jarmin	7 00@7 50
				Jassia Buds	30 @ 35
				Cloves	40 @ 50
				Chalk Prepared	14 @ 15
				Chloroform	53 @ 60
				Chloral Hydrate	1 20@1 50
				Cocaine	12 85@13 50
				Jocoo Butter	65 @ 90
				Corks, list, less	30-10 to 40-10%
				Copperas	03 @ 10
				Copperas, Powd.	4 @ 10
				Corrosive Sublm	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.	@ 05
				Epsom Salts, less	3 1/2 @ 10
				Ergot, powdered	@ 4 00
				Flake, White	15 @ 20
				Formaldehyde, lb.	12 1/2 @ 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
				Lace	@ 1 50
				Lace, powdered	@ 1 60
				Menthol	8 00@9 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, Burgudry	20 @ 25
				Quassia	12 @ 15
				Quinine, 5 oz. cans	@ 59
				Rochelle Salts	25 @ 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 @ 50
				Zinc Sulphate	06 @ 11

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and merchants will have their orders filled at market prices at date of purchase. For price changes compare with previous issues.

ADVANCED

Morton House Coffee
Apricots
Currants

DECLINED

Raisins

AMMONIA

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



APPLE BUTTER

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

AXLE GREASE

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

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Queen Flake, 16 oz. dz 2 25
Royal, 10c, doz. 95
Royal, 6 oz. doz. 2 70
Royal, 12 oz. doz. 5 20
Royal, 5 lb. 31 20
Calumet, 4 oz. doz. 95
Calumet, 8 oz. doz. 1 95
Calumet, 16 oz. doz. 3 35
Calumet, 5 lb. doz. 12 75
Calumet, 10 lb. doz. 19 00
Rumford, 10c, per doz. 95
Rumford, 8 oz. doz. 1 85
Rumford, 12 oz. doz. 2 40
Rumford, 5 lb. doz. 12 50

K. C. Brand

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

BLUING

JENNINGS

The Original

Condensed

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



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

BEANS and PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans 9 50
Red Kidney Beans 11 00
White Hand P. Beans 11 50
Cal. Lima Beans 12 00
Black Eye Beans 8 50
Split Peas, Yellow 8 00
Split Peas, Green 8 00
Scotch Peas 5 75

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 85
Corn Flakes, No. 194 2 85
Corn Flakes, No. 102 2 85
Pep. No. 224 2 70
Pep. No. 202 2 00

Krumbles, No. 424 2 70
Bran Flakes, No. 624 2 25
Bran Flakes, No. 602 1 50
Rice Krispies, 6 oz. 2 70
Rice Krispies, 1 oz. 1 50
Kaffe Hag, 12 1-lb. cans 7 30
All Bran, 16 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 1/2 oz. 2 00

Post Brands.
Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85
Post's Bran, 24s 2 70
Pills Bran, 12s 1 90
Roman Meal, 12-2 lb. 3 35
Cream Wheat, 18 3 90
Cream Barley, 18 3 40
Ralston Food, 18 4 00
Maple Flakes, 24 2 50
Rainbow Corn Fla., 36 2 50
Silver Flake Oats, 18s 1 40
Silver Flake Oats, 12s 2 25
90 lb. Jute Bulk Oats, bag 3 30
Ralston New Oats, 24 2 70
Ralston New Oats, 12 2 70
Shred. Wheat Bis., 36s 3 85
Shred. Wheat Bis., 72s 1 55
Triscuit, 24s 1 70
Wheatena, 18s 3 70

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

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

Shaker
No. 50 2 00
Peerless 2 60

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

BUTTER COLOR
Dandelion 3 85

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

CANNED FRUIT
Apples, No. 10 6 50
Apple Sauce, No. 10 8 00
Apricots, No. 2 1/2 3 40@3 90
Apricots, No. 10 8 50@11 00
Blackberries, No. 10 7 50
Blueberries, No. 10 13 00
Cherries, No. 2 3 25
Cherries, No. 2 1/2 4 00
Cherries, No. 10 13 00
Cherries, No. 10 12 50
Peaches, No. 10 Mich. 3 75
Peaches, No. 2 1/2 Mich. 2 20
Peaches, 2 1/2 Cal. 2 25@2 40
Peaches, 10, Cal. 8 50
Pineapple, 1 sil. 1 35
Pineapple, 2 sil. 2 45
P'apple, 2 br. sl. 2 25
P'apple, 2 br. sl. 2 40
P'apple, 2 sil. 3 00
P'apple, 2 cru. 2 60
Pineapple, 10 crushed 9 00
Pears, No. 2 3 00
Pears, No. 2 1/2 3 75
Raspberries, No. 2 blk 3 25
Raspb's. Red, No. 10 11 50
Raspb's. Black, No. 10 15 00
Rhubarb, No. 10 4 75
Strawberries, No. 2 3 25
Strawb's, No. 10 11 00

CANNED MEAT
Bacon, Med. Beechnut 3 30
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sil. 1 60
Beef, 3 1/2, Qua. sil. 2 25
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, s 3 70
Chili Con Can., 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 1/2 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/2 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 25

Baked Beans
Campbells 1 15
Quaker, 13 oz. 1 05
Fremont, No. 2 1 25
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 90
Van Camp, med. 1 15

CANNED VEGETABLES.
Asparagus.
No. 1, Green tips 3 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 65@1 75
W. Beans, 10 7 50
Green Beans, 2s 1 65@2 25
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 1 35
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 25
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 2 1 25
Corn, No. 2, Fan. 1 80@2 75
Corn, No. 10 8 00@10 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole 2 15
Okra, No. 2, cut 1 75
Mushrooms, Hotels 30
Mushrooms, Choice, 8 oz. 35
Mushrooms, Sur Extra 60
Peas, No. 2, E. J. 1 45
Peas, No. 2, Sift. 1 45
June 1 85
Peas, No. 2, Ex. Sift. 2 25
E. J. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35@1 60
Pumpkin, No. 10 5 00@5 50
Pimentos, 1/4, each 12 14
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 35@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 50@1 90
Spinach, No. 3 2 25@2 50
Spinach, No. 10 6 50@7 00
Tomatoes, No. 2 1 20@1 80
Tomatoes, No. 3 1 90@2 25
Tomatoes, No. 10 6 00@7 50

CATSUP.
Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 8s 1 35
Paramount, 24, 16s 2 25
Sniders, 8 oz. 1 65
Sniders, 16 oz. 2 35
Quaker, 8 oz. 1 35
Quaker, 10 oz. 1 25
Quaker, 14 oz. 1 80
Quaker, Gallon Glass 10 50
Quaker, Gallon Tin 8 00

CHEESE.
Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Calsite Farm Daisy 29
Wisconsin Flat 29
New York June 32
Sap Sago 40
Brick 35

CHEWING GUM
Adams Black Jack 65
Adams Bloodberry 65
Adams Dentyne 65
Adams Fruit 65
Adams Son 65
Beemans Pepsin 65
Beechnut Wintergreen 65
Beechnut Peppermint 65
Beechnut Spearmint 65
Doublemint 65
Peppermint, Wrigleys 65
Peppermint, Wrigleys 65
Juicy Fruit 65
Wrigley's P-K 65
Zeno 65
Teaherry 65

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

COCOA.
Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 50
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 00
Bons 9 00
7 oz. Rose Tin Bon 00
Bons 9 00
13 oz. Creme De Cara-que 13 26
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastelles 3 40
Langues De Chats 4 80

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

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

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

CHILI SAUCE

Snider, 16 oz. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 3 26

OYSTER COCKTAIL
Sniders, 16 oz. 3 39
Sniders, 8 oz. 2 30

CHEESE.
Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Calsite Farm Daisy 29
Wisconsin Flat 29
New York June 32
Sap Sago 40
Brick 35

CHEWING GUM
Adams Black Jack 65
Adams Bloodberry 65
Adams Dentyne 65
Adams Fruit 65
Adams Son 65
Beemans Pepsin 65
Beechnut Wintergreen 65
Beechnut Peppermint 65
Beechnut Spearmint 65
Doublemint 65
Peppermint, Wrigleys 65
Peppermint, Wrigleys 65
Juicy Fruit 65
Wrigley's P-K 65
Zeno 65
Teaherry 65

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

COCOA.
Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 50
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 00
Bons 9 00
7 oz. Rose Tin Bon 00
Bons 9 00
13 oz. Creme De Cara-que 13 26
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastelles 3 40
Langues De Chats 4 80

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

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

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

CHILI SAUCE
Snider, 16 oz. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 3 26

OYSTER COCKTAIL
Sniders, 16 oz. 3 39
Sniders, 8 oz. 2 30

CHEESE.
Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Calsite Farm Daisy 29
Wisconsin Flat 29
New York June 32
Sap Sago 40
Brick 35

CHEWING GUM
Adams Black Jack 65
Adams Bloodberry 65
Adams Dentyne 65
Adams Fruit 65
Adams Son 65
Beemans Pepsin 65
Beechnut Wintergreen 65
Beechnut Peppermint 65
Beechnut Spearmint 65
Doublemint 65
Peppermint, Wrigleys 65
Peppermint, Wrigleys 65
Juicy Fruit 65
Wrigley's P-K 65
Zeno 65
Teaherry 65

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

COCOA.
Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 50
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 00
Bons 9 00
7 oz. Rose Tin Bon 00
Bons 9 00
13 oz. Creme De Cara-que 13 26
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastelles 3 40
Langues De Chats 4 80

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

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

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

CHILI SAUCE
Snider, 16 oz. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 3 26

OYSTER COCKTAIL
Sniders, 16 oz. 3 39
Sniders, 8 oz. 2 30

CHEESE.
Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Calsite Farm Daisy 29
Wisconsin Flat 29
New York June 32
Sap Sago 40
Brick 35

CHEWING GUM
Adams Black Jack 65
Adams Bloodberry 65
Adams Dentyne 65
Adams Fruit 65
Adams Son 65
Beemans Pepsin 65
Beechnut Wintergreen 65
Beechnut Peppermint 65
Beechnut Spearmint 65
Doublemint 65
Peppermint, Wrigleys 65
Peppermint, Wrigleys 65
Juicy Fruit 65
Wrigley's P-K 65
Zeno 65
Teaherry 65

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

COCOA.
Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 50
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 00
Bons 9 00
7 oz. Rose Tin Bon 00
Bons 9 00
13 oz. Creme De Cara-que 13 26
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastelles 3 40
Langues De Chats 4 80

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

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

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

CHILI SAUCE
Snider, 16 oz. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 3 26

OYSTER COCKTAIL
Sniders, 16 oz. 3 39
Sniders, 8 oz. 2 30

CHEESE.
Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Calsite Farm Daisy 29
Wisconsin Flat 29
New York June 32
Sap Sago 40
Brick 35

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 65
Caroline, Tall, 4 doz. 3 40
Caroline, Baby 3 50

EVAPORATED MILK
Quaker, Tall, 4 doz. 4 75
Quaker, Baby, 8 doz. 4 65
Quaker, Gallon, 1/2 doz. 4 65
Carnation, Tall, 4 doz. 5 10
Carnation, Baby, 8 doz. 5 00
Oatman's Dundee, Tall 5 10
Oatman's D'dee, Baby 5 00
Every Day, Tall 4 80
Every Day, Baby 4 70
Pet, Tall 5 10
Pet, Baby, 8 oz. 5 00
Borden's Tall 5 10
Borden's Baby 5 00

CIGARS
G. J. Johnson's Brand
G. J. Johnson Cigar, 10c 75 00
Worden Grocer Co. Brands
Airedale 35 00
Havana Sweets 35 00
Hemeter Champion 37 50
Canadian Club 35 00
Little Tom 27 50
Tom Moore Monarch 75 00
Tom Moore Panetris 65 00
Tom Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Astor Foil 75 00
Webster Knickbocker 95 00
Webster Albany Foil 95 00
Bering Apollon 95 00
Bering Palmitas 115 00
Bering Diplomatica 115 00
Bering Dellosse 120 00
Bering Favorita 135 00
Bering Albas 150 00

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

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

Fancy Chocolates
5 lb. Boxes
Bittersweets, Ass't'd 1 75
Choc Marshmallow Dp 1 70
Milk Chocolate A A 1 75
Nibble Sticks 1 85
Chocolate Nut Rolls 1 85
Magnolia Choc 1 25
Bon Ton Choc. 1 50

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

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

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

Cough Drops Bxs
Putnam's 1 35
Smith Bros 1 50

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

Specialties
Pineapple Fudge 22
Italian Bon Bons 17
Banquet Cream Mints 25
Silver King M. Mallow's 25
Handy Packages, 12-10c 80

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

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

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

CREAM OF TARTAR
6 lb. boxes 43

DRIED FRUITS

GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 35
Quaker, 3 doz.	2 55

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb.	21
Nucoa, 3 and 5 lb.	20 1/2

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-lc	4 00
Blue Seal, 144	4 85
Reliable, 144	4 00
*Federal, 144	5 25

Safety Matches

Quaker, 5 gro. case	4 50
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MOLASSES

Molasses in Cans

Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6 10 lb. Blue L.	4 45
Farmetto, 24, 2 1/2 lb.	5 75

NUTS—Whole

Almonds, Tarragona	26
Brazil, New	24
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	16 1/2
Pecans, 3 star	20
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	28
Hickory	07

Salted Peanuts

Fancy, No. 1	14
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Shelled

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

MINCE MEAT

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

OLIVES

5 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 25
5 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	3 10
Quart Jars, Plain, doz.	5 50
1 Gal. Glass Jugs, Pla.	1 90
5 Gal. Kegs, each	8 00
3 1/2 oz. Jar, Stuff, doz.	1 35
6 oz. Jar, Stuff, doz.	2 25
9 1/2 oz. Jar, Stuff, doz.	3 50
1 Gal. Jugs, Stuff, dz.	2 40

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand

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

PETROLEUM PRODUCTS.

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

ISO-VIS MOTOR OILS

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



Iron Barrels

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



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

PICKLES

Medium Sour	
5 gallon, 400 count	4 75

Sweet Small

16 Gallon, 2250	24 50
5 Gallon, 750	9 75

Dill Pickles

Gal. 40 to Tin, doz.	9 25
No. 2 1/2 Tins	2 25

PIPES

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

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef	
Top Steers & Heif.	26
Good Strs & Hf, 15 1/2	@ 24
Med. Steers & Heif.	22
Com. Steers & Heif. 15	@ 18
Veal	
Top	24 1/2
Good	23 1/2
Medium	22
Lamb	
Spring Lamb	29
Good	27
Medium	24
Poor	21
Mutton	
Good	18
Medium	16
Poor	13
Pork	
Light hogs	17
Medium hogs	16
Heavy hogs	15

Loin, med.	32
Butts	29
Shoulders	24
Spareribs	16
Neck bones	07
Trimnings	17

PROVISIONS

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

Lard

Pure in tierces	15
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1/4
3 lb. pails	advance 1/4
Compound tierces	13
Compound, tubs	13 1/4

Sausages

Bologna	18
Liver	18
Frankfort	21
Pork	31
Veal	19
Tongue, Jellied	35
Headcheese	18

Smoked Meats

Hams, Cer. 14-16 lb.	@ 29
Hams, Cert., Skinned	
16-18 lb.	@ 28
Ham, dried beef	
Knuckles	@ 44
California Hams	@ 17 1/4
Picnic Boiled	
Hams	20 @ 25
Boiled Hams	@ 45
Mince Hams	@ 21
Bacon 4/6 Cert.	24 @ 32

Beef

Boneless, rump 23 00	@ 38 00
Rump, new	29 00 @ 32 00
Liver	
Beef	20
Calf	65
Pork	10

RICE

Fancy Blue Rose	05 1/4
Fancy Head	07

ROLLED OATS

Silver Flake, 12 New	
Process	2 25
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, China	3 80
Nedrow, 12s, China	3 25
Sacks, 90 lb. Jute	3 30

RUSKS

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

SALERATUS

Arm and Hammer	3 75
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SAL SODA

Granulated, bbls.	1 80
Granulated, 60 lbs. cs.	1 60
Granulated, 36 2 1/2 lb.	2 40

COD FISH

Middles	18
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Wood boxes, Pure	29 1/2
Whole Cod	11 1/2

HERRING

Holland Herring	
Mixed, Keys	1 00
Mixed, half bbls.	9 00
Mixed, bbls.	16 00
Milkers, Kegs	1 10
Milkers, half bbls.	10 00
Milkers, bbls.	18 00
K K K K, Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 65
Boned, 10 lb. boxes	17

Lake Herring

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

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

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

STOVE POLISH

Blackne, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 35

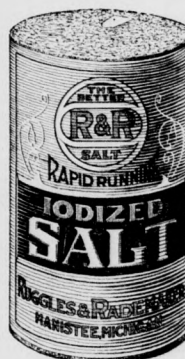
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, per doz.	3 00

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb. each	75
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	4 40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
35, 4 lb., per bale	2 60
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50



Per case, 24, 2 lbs.	1 40
Five case lots	2 30
Iodized, 24, 2 lbs.	2 40



BORAX

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

SOAP

Am. Family, 100 box	6 30
Crystal White, 100	4 10
Export, 100 box	3 85
Big Jack, 60s	4 50
Fels Naptha, 100 box	5 50
Flake White, 10 box	4 05
Grdma White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

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

SPICES

Whole Spices

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

Pure Ground in Bulk

Allspice, Jamaica	@ 35
Cloves, Zanzibar	@ 46
Cassia, Canton	@ 23
Ginger, Corkin	@ 35
Mustard	@ 32
Mace, Penang	1 39
Pepper, Black	@ 55
Nutmegs	@ 59
Pepper, White	@ 80
Pepper, Cayenne	@ 37
Paprika, Spanish	@ 45

Seasoning

Chill Powder, 15c	1 35
Celery Salt, 3 oz.	95

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 5.—We have to-day received the schedules, reference and adjudication in the matter of Ruth Henspeter, doing business as Henspeter Electrical Shop, Bankrupt No. 3529. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor, and her occupation is that of a proprietor of an electric shop. The schedules show assets of \$8,924.75 of which \$6,000 is claimed as exempt, with liabilities of \$16,796.83. 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 Benton Harbor	\$ 57.00
Marjorie Stevens, St. Joseph	80.28
Alvina Dombrowsky Est., St. Joseph	2,550.00
Slauterback Motor Sales, Ben. H.	150.00
Murphy & Feathers, Benton Har.	600.44
Berrien Cy. Bank, Benton Harbor	1,834.33
Bankers Commercial Security Co., New York City	180.38
Chas. H. Gast, Benton Harbor	3,200.00
Chas. H. Henspeter, St. Joseph	2,544.59
H. Leonard & Sons, Grand Rapids	450.15
S. B. Electric Co., South Bend	663.99
Allisto Mfg. Co., Cincinnati	12.00
Aladdin Mfg. Co., Muncie	52.25
Harry Alter Co., Chicago	.14
Beckwith Co., Dowagiac	310.46
L. Beyer & Co., Cleveland	344.90
Brammal Supply Co., Benton H.	51.23
Brooks Lamp Co., Detroit	33.50
Canavan & Webber, St. Joseph	31.74
Conover Co., Chicago	43.65
Colon Corp., Chicago	192.86
Co-op Electric Supply Co., Chicago	86.53
Cleveland Decorative Works, Cleveland	8.38
Delmar Electric Co., Milwaukee	15.75
Electric Appliance Co., Chicago	1,165.79
Arthur Friedman, Benton Harbor	178.66
Fair Ave. Tin Shop, Benton Har.	21.68
Free Sewing Machine Co., Rockford	.66
S. W. Farber, Inc., Brooklyn, N.Y.	.50
Fine Art Novelty Co., Chicago	21.50
General Gas Light Co., Kalamazoo	9.40
Grinnell Washing Machine Corp., Grinnell, Iowa	57.50
H. A. Hackard & Son, Chicago	49.00
R. Nelson Hensler, Benton Harbor	59.10
Hirshy Co., Duluth, Minn.	.82
Kal. Stove Co., Kalamazoo	1.85
Knaak Drug Co., St. Joseph	4.50
Dr. C. W. Merritt, St. Joseph	21.50
Monitor Furnace Co., Cincinnati	727.79
Moon Bros., Inc., Detroit	120.75
C. L. Myers Elec. Co., Benton H.	25.56
Neighborhood Drug Co., St. Joseph	15.10
Niles Lumber Co., Niles	3.25
Niles Daily Star, Niles	37.34
Perfection Appliance Co., Detroit	112.00
Feed Piehl, St. Joseph	39.70
Peerless Light Co., Chicago	27.87
Protective Electric Supply Co., Fort Wayne	6.54
R. D. Electric Co., Ft. Wayne	1.20
Jno. W. Roberts Tire Shop, St. Joseph	22.50
Standard Light Co., Milwaukee	20.61
Syracuse Washing Machine Corp., Syracuse	165.27
Swigert Bros., St. Joseph	16.75
State Accident Fund, Lansing	23.74
J. C. St. Clair, St. Joseph	7.50
Theisen-Clemens Co., St. Joseph	172.57
Tures Mfg. Co., Milwaukee	31.99
J. B. Timberlake & Sons Co., Jackson	.42
Taylor Gas Plant Corp., Grand R.	37.00
Whitney & Ford, Chicago	66.18
Yeske & Sons, St. Joseph	29.12

Sept. 5. We have to-day received the schedules, reference and adjudication in the matter of William M. Hansen, Jr., Bankrupt No. 3528. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Niles, and his occupation is that of a florist and radio dealer. The schedules show assets of \$1,399.05 of which \$250 is claimed as exempt, with liabilities of \$1,403.67. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

S. B. Electric Co., South Bend	\$ 7.91
Lockway Stouck Paper Co., Benton Harbor	43.35
Frank H. Clay, Kalamazoo	45.00
Geo. F. Correll, Niles	43.40
Al Carlson Mfg. Co., Rockford	53.00
Electrical Research Laboratories, Chicago	20.00
Commercial Electric Supply Co., Detroit	30.00
Niles Auto Sales Co., Niles	26.19
Poehlmann Bros Co., Chicago	10.73
Detroit Electric Co., Detroit	70.00
Hamilton Anderson Furn. Co., Niles	4.78

C. J. Litscher Elec. Co., Grand R. 167.16
Magill Weinshelmer Co., Benton H. 32.50
New Era Newspaper, Edwardsburg 50.10
American Society of Florist, Indianapolis 10.00

Gold Seal Electrical Co., Chicago 27.25
C. J. Litscher Elec. Co., Grand R. 17.30

Sept. 4. On this day was held the first meeting of creditors in the matter of Calvin A. Ward and Marion C. Ward, individually and as C. A. Ward & Son, Bankrupt No. 3506. The bankrupts were present in person and represented by at-

torney Charles H. Kavanagh. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupts were each sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Jesse Branstetter, Bankrupt No. 2510. The bankrupt only was present. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the adjourned first meeting of creditors in the matter of Edward Niewyk, Bankrupt No. 3483. The bankrupt was not present or represented. No creditors were present or represented. The adjourned first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Bruce Minaker, Bankrupt No. 3492. There were no appearances. The adjourned first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of Eugene F. Glass, Bankrupt No. 3515, the trustee has filed his first report and account and an order for the payment of expenses of administration and a first dividend of 5 per cent. to creditors has been made.

In the matter of Walter Boydston, doing business as Burton Heights Tire Service Station, Bankrupt No. 3280, the trustee's final report and account has been filed and a final meeting of creditors was held Aug. 29. The report and account of the trustee was approved. Claims were proved and allowed. Expenses of administration and a first and final dividend to creditors of 4 per cent. was declared and ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court, as a complete case.

In the matter of Ruth Henspeter, doing business as Henspeter Electrical Shop, Bankrupt No. 3529, the first meeting has been called for Sept. 24.

In the matter of Ruth Henspeter, doing business as Henspeter Electrical Shop, Bankrupt No. 3529, the receiver has filed his petition for a sale at auction. The sale has been called to be held in the former location of the bankrupt, 204 Pipestone street, Benton Harbor, Sept. 27. The property consists of electrical fixtures of a scheduled value of \$7,000, also one ford truck at the scheduled value of \$200 and one Jewet sedan at the scheduled value of \$600. All interested should be present at the time and place of sale.

In the matter of William M. Hansen, Jr., Bankrupt No. 3528. The first meeting of creditors has been called for Sept. 24.

In the matter of David C. Clarke, Bankrupt No. 3527. The funds for the first meeting have been received and such meeting has been called for Sept. 24.

Sept. 6. We have to-day received the schedules, reference and adjudication in the matter of L. B. Deal, Bankrupt No. 3530. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedules show assets of \$50 of which the full interest is claimed as exempt, with liabilities of \$857.02. The court has written for the funds and upon receipt of same first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

C. F. Adams Co., Chicago	\$ 42.25
C. J. Albertie, Muskegon	432.44
C. J. Albertie & Co., Muskegon	60.64
Lakeside Market, Muskegon	16.69
Dependon Asphaltum Roofing Co., Chicago	67.00
Donelson Bros., Muskegon	20.00
Hackley Hospital, Muskegon	19.00
R. J. Herrington, Muskegon	47.00
Charles B. Fleischman, Muskegon	32.00
Edward Fuller, Muskegon	45.00
E. Roberts, Muskegon	50.00
Sanitary Dairy Co., Muskegon	8.00
Liberal Credit Clothing Co., Muskegon	17.00

Sept. 8. We have to-day received the schedules, reference and adjudication in the matter of Morris LaValley, Bankrupt No. 3531. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$50 of which the full interest is claimed as exempt with liabilities of \$1,122.06. 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 Treasurer, Grand Rapids	\$ 12.50
U. S. Veteran's Bureau, Washington, D. C.	180.00
Lee & Cady, Grand Rapids	107.00
Vulc-All Rubber Co., Grand Rap.	48.00
Hekman Biscuit Co., Grand Rapids	34.34
Sinclair Refining Co., Grand Rapids	14.00
Schust Co., Grand Rapids	18.90
D. L. Cavera & Co., Grand Rapids	29.00
Cox Margarine Co., Grand Rapids	15.60
Hoekstra's Ice Cream Co., Gd. R.	84.00
National Candy Co., Grand Rapids	33.47
A. E. Brooks & Co., Grand Rapids	23.00
C. W. Mills Paper Co., Grand R.	23.00
Folger's Bottling Works, Grand R.	6.75
Buckley Coffee Co., Philadelphia	13.50
George DeBoer, Grand Rapids	2.00
Herpolsheimer Co., Grand Rapids	240.00
Liberal Credit Clo. Co., Grand R.	22.00
Prange's Credit Dept. Store, G. R.	85.00
Cheesman's Filling Sta., Grand R.	15.00
Dr. Robert J. Hutchinson, Grand R.	15.00
Burleson Sanitarium, Grand Rap.	100.00

Sept. 7. On this day was held the final meeting of creditors in the matter of Frank Foltice, Bankrupt No. 3237. The trustee was present in person. The bankrupt was not present or represented. No creditors were present or represented. The trustee's final report and account was approved and allowed. Claims were allowed. An order was made for the payment of a first and final dividend to creditors of 7 per cent. No objections were made to the discharge of the estate. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Herbert Baker, Bankrupt No. 3295, the trustee's final report and account has been filed and a final meeting of creditors was held Aug. 2. The trustee's final report and account was approved and allowed. Expenses were approved and ordered paid, as far as the funds on hand will permit. There were no funds for dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Judson E. Evans, Bankrupt No. 3193, the final meeting of creditors was held on Sept. 7. The bankrupt was not present or represented. The trustee was not present or represented. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand will permit. There were no dividends. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Sept. 11. On this day was held the first meeting of creditors in the matter of Royal A. Burghdorf, Bankrupt No. 3513. The bankrupt was present in person and represented by attorney J. Claude Youdan. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Warren W. Wood, Bankrupt No. 3516. The bankrupt was present in person. No creditors were present or represented. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day was held the first meeting of creditors in the matter of Elmer Christian and Ralph L. Schuster, doing business as Christian & Schuster and Elmer Christian, individually, Bankrupt No. 3512. The bankrupts were present in person and represented by attorneys Weston & Fox. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupts were each sworn and examined, without a reporter. The bankrupts were directed to pay the statutory filing fee, upon receipt of which the case will be closed and returned to the district court, as a case without assets. The first meeting adjourned without date.

On this day also was held the first meeting of creditors in the matter of Herman Ripmaster, Bankrupt No. 3519. The bankrupt was present in person and represented by attorney I. H. Smith. Creditors were represented by Corwin. Norcross & Cook, attorneys; G. R. Credit Men's Association and by Fred G. Timmer and W. C. Moore, agents. Claims were proved and allowed. Petitions for reclamation were passed on. The bankrupt was sworn and examined without a reporter present. Shirley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date. The sale of assets will be held Sept. 13, at the premises of the bankrupt, at Grand Rapids.

Sept. 11. We have to-day received the schedules, reference and adjudication in the matter of Howard D. Goodrich, Bankrupt No. 3532. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Bellevue, and his occupation is that of a laborer. The schedules show assets of \$200 of which the full interest is claimed as exempt, with liabilities of \$3,923.85. 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:

Farmer's State Bank, Bellevue	\$1,558.19
Arnold Bros., Chicago	77.00
Armour & Co., Battle Creek	292.93
Cortright Paper Co., Battle Creek	39.33
Davis Mason and England, Bat. Cr.	144.51
Farmer's Co-operative Creamery Association, Nashville	24.50
Johnson Paper Co., Kalamazoo	15.43
G. H. Hammond Co., Chicago	741.64
John Morrell & Co., So. Dakota	115.67
Manitowoc Seed Co., Manitowoc, Wis.	50.75
National Grocery Co., Battle Ck.	22.56
Sentz & Son, Marshall	199.33
Star Market, Lansing	144.06
Peter Eckrich & Son, Kalamazoo	48.75
So. Mich. Grocer Co., Coldwater	61.78
Taylor Produce Co., Battle Creek	54.91
Mutual Oil Co., Adrian	26.13
Vern Ripley, Bellevue	34.41
Mrs. J. B. Vaughan, Kalamazoo	120.09
I. W. Carzo, Bellevue	100.00
Becker Paper Co., Fort Wayne	21.41
Shaler Hardware Co., Bellevue	15.00
E. F. Miller, Bellevue	15.00

Sept. 12. I have to-day received the schedules, reference and adjudication in the matter of Lambert J. Jolman, Bankrupt No. 3533. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$1,526.01. 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:

Alemite Lubricator Co., Grand R.	\$ 13.50
O. J. Arnold & Sons, Grand Rap.	6.65
Bixby Office Supply Co., Grand R.	27.00
American Hotel Sup. Co., S. Louis	36.00
Boylan & Blair, Grand Rapids	75.61
L. F. Buchanan, Grand Rapids	4.03
Clean Sweep Co., Battle Creek	7.49
Dunn Electric Co., Grand Rapids	25.81
Doric Lodge Bulletin, Grand Rapids	9.00
L. F. Dow & Co., Milwaukee	77.57
G. R. Electric Serv. Sta., Grand R.	60.00
Ellsworth Office Service, Grand R.	1.00
Gabriel Snubbers Co., Grand Rap.	16.00
Great Western Oil Co., Grand Rap.	211.15
G. R. Welding Supply Co., Grand R.	13.99
G. R. Piston Service, Grand Rapids	48.86
Heth Electric Co., Grand Rapids	35.00
Hermitage Garage, Grand Rapids	3.00
Humphry Co., Grand Rapids	39.97
Heights Chemical Co., Muskegon	10.00
International Time Recording Co., New York	36.38

Lennox Oil & Paint Co., Cleveland	6.24
Lock Fuel & Feed Co., Grand Rap.	227.75
Mills Brokerly Co., Grand Rapids	57.30
Miles & Co., Grand Rapids	140.00
Michigan Bankers Ins. Co., Fremont	25.30
A. McGraw, Grand Rapids	4.50
National Cash Register Co., G. R.	50.00
Osborne Co., Newark, N. J.	52.79
Pennzoil Co., Oil City, Pa.	205.07
Pulte Plumbing & Heating Co., Grand Rapids	35.00

Peterson & Segard Co., Grand Rap.	50.00
Roseberry-Henry Co., Grand Rap.	12.50
Simplex Piston Ring Co., Grand R.	23.00
Sherwood Hall Co., Grand Rapids	30.00
Roseberry-Henry Elec. Co., Gd. R.	12.50
Simplex Piston Ring Co., Grand R.	23.00
Sherwood Hall Co., Grand Rapids	30.00
Tisch-Hine Co., Grand Rapids	4.00
Trio Body Co., Grand Rapids	23.00
Union Transfer Co., Grand Rapids	8.00
Van Huelen Coal Co., Grand Rapids	6.50
V. C. Printing Co., Grand Rapids	7.95
Yonker & Mieras, Grand Rapids	56.05

In the matter of Jean Paul Octave DeMauriac, Bankrupt No. 3287, the final meeting of creditors has been called for Sept. 25. A first and final dividend will be paid to creditors of this estate. The trustee's final report and account will be considered and expenses paid.

In the matter of Roscoe R. Plaskett, Bankrupt No. 3253, the final meeting of creditors has been called for Sept. 25. The trustee's final report and account will be approved and expenses paid, there being insufficient funds on hand to pay any dividends to creditors.

In the matter of Holland Steel Corporation, Bankrupt No. 3385. The final meeting of creditors has been called for Sept. 25. The trustee's final report and account will be approved, and expenses ordered paid, and if possible, a first and final dividend to creditors paid.

In the matter of Howard D. Goodrich, Bankrupt No. 3532, the funds for the first meeting have been received and such meeting has been called for Oct. 1.

Group Meetings of Michigan Retail Dry Goods Association.

(Continued from page 18)

Lighthouse demonstrated the weaving on hand looms installed in show windows of rug stores in various cities in which both the hand loom product and the power loom product were sold. Demonstrations were made at first in Chicago, Milwaukee, Detroit, Sheboygan, Madison, Gary, Valparaiso and Hammond, Kankakee and Peoria, Ill., and St. Joseph, Mo., then the company extended its sales operations to other states and did house-to-house selling.

"The words 'Sole Distributors of the Chicago Lighthouse, an Institution for the Blind,' were used in advertising even after October, 1926, when production of rugs at the Chicago Lighthouse was discontinued entirely and taken over by the company. The company then employed the superintendent of the Chicago Lighthouse and all blind weavers at work there and continued producing rugs on hand looms operated by blind weavers at its own place of business in addition to the rugs woven there on power looms. These rugs bore tags on which appeared either the words 'Woven by the Blind of the Chicago Lighthouse,' or the words 'Light House Rugs,' and the symbol consisting of a picture of a light house.

"In 1927 the company sold approximately 82,000 rugs of which less than one-third was produced by labor of blind persons. Between 50,000 and 60,000 were made on power looms by sighted persons. A blind person can produce eight or ten rugs a day while a sighted worker can turn out about forty rugs a day on a power loom.

"The company sold its rugs in cities where institutions for blind people were maintained and where such blind people made rugs for sale. The company's salesmen working in these cities falsely represented or implied that the company's own rugs were made by the blind in the respective local institution. Among organizations with which the respondent competed on these terms were the Minneapolis Society for the Blind, St. Louis County Association for the Blind, Inc., operating the Duluth Lighthouse for the Blind, the New York Lighthouse and similar workshops for the blind in Rochester, Syracuse, Elmira, Glen Falls, Watertown, Albany, Brooklyn and Buffalo. The institutions in Buffalo and Syracuse were called light houses. These shops, excepting the one in New York City, are under supervision of the commission for the blind of New York State.

"The company's practices were found to cause confusion among purchasers of its products, made it difficult for blind rug weavers to find a market for their wares, and were held to be unfair not only to institutions producing rugs by labor of blind people but to manufacturers selling their products on merit rather than on a basis of sympathy for the blind. These practices were held to be unfair methods of competition within the meaning of Section 5 of the Federal Trade Commission Act."

Our purpose in calling attention to this bulletin is to emphasize the fact that the Federal Trade Commission is rendering a very substantial service to the merchants of the country by insisting on honest advertising.

The same methods are used by certain companies to attempt to convey the idea that they are the owners of mills manufacturing goods sold in retail stores and the public can secure goods cheaper because of the alleged fact that the goods go directly from the manufacturer to the consumer whereas such goods are bought in the open market the same as dry goods and department stores are doing. This will be a live topic at our fall meetings.

Jason T. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Corporations Wound Up.

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

Hague & Co., Detroit.
Flat Rock Power and Light Co., Gladstone.
Columbia Amusement Co., Detroit.
Phillip Ruxton, Battle Creek.
Sterling & Skinner Manufacturing Co., Detroit.
Detroit Industrial Service Co., Detroit.
Star Petroleum Co., Saginaw.
Kneeland Investment Co., Bay City.
Allegan Woodworking Co., Allegan.
Keystone Credit Corp., Detroit.
Rapp Co., Niles.
Merrill Manufacturing Co., Imlay City.
Kalkaska Light and Power Co., Grand Rapids.
S. H. Newman Ore Co., Iron River.
People's Credit Clothing Co., Grand Rapids.
Brennan Taylor Corps., Detroit.
Chatter Box Co., Grand Rapids.
Addison Silver Black Fox Farms, Inc., Jackson.
Sanitary Wiping Rag Co., Grand Rapids.
Walker Building and Realty Co., Detroit.
Michigan Insulated Wire Co., Detroit.
North End Real Estate Investment Co., Detroit.
Hamilton Painting Co., Highland Park.
Fenton Motor Sales Co., Fenton.
Cramer Brick Co., Detroit.
Oakland Apartments Corp., Detroit.
Lansing Conservatory of Music, Lansing.
Russell Farm and Dairy Products Co., Mason.
Star Beef Co., Detroit.
Shulman Bros. & Karber, Detroit.
Robinson Land Co., Houghton Lake.
Coates Motor Sales, Detroit.
Taylor Oil Engines, Inc., Ludington.
Giese Bros. Co., Jackson.
F. Mayer Shoe Co., Ludington.
Snow-Motors, Inc., Detroit.
Rose Spring and Mattress Co., Detroit.
Durand Steel Locker Co., Detroit.
Lyon Metallic Manufacturing Co., Detroit.
Rodgers Poster Service, Jackson.
Retrievable Trolley Base and Manufacturing Co., Monroe.
Dix-Rouge Co., Detroit.
Grand Rapids Body Corp., Grand Rapids.
Hastings & Harfst, Inc., Detroit.
Standard Laundry and Cleaning Co., Detroit.
Palace Gardens Co., Detroit.
McLain Amusement Co., Detroit.
Bobs Coaster Co., Detroit.
Rockwood Nelson Co., Detroit.
Benton Harbor-St. Joe Railway and Light Co., Benton Harbor.
G. H. Brown Co., Detroit.
Grand Rapids School Equipment Co., Grand Rapids.
Majestic Cigar Co., Detroit.
Hager Musical Instrument Co., Grand Rapids.
Fleckenstein Visible Gasometer Co., Grand Rapids.
Wearplus Co., Bay City.
George E. Keating, Inc., Detroit.
H. F. Flint Building Corp., Detroit.
George L. Stone, Inc., Grand Rapids.
Desk Flower Service, Detroit.
Powers & Walker Casket Co., Grand Rapids.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 18—This week the Soo is entertaining the Methodist conference, numbering about 600 delegates. There are ample accommodations and entertainment, but the weather is anything but pleasant, having rained every day during their stay. The delegates, did, however, have time to see the locks during the little sunshine at times and many went over the river to get their first trip abroad. The wet and dry question appears to have taken up much of the discussion, but all were delighted

with the treatment received here and departed with a wish to return at some future date.

Alex Chalmers, of the Chalmers & Burns Co., at Iron River, paid the Soo a short visit last week, and called on many of his old-time friends. Mr. Chalmers was a Soote for a number of years prior to moving to Iron River and noticed many improvements and changes. He reports good business at Iron River and does not regret his departure to their present location.

L. C. Dyer, of Menominee, has sold his grocery stock to J. Hollbrook, who will continue as heretofore. Mr. Hollbrook formerly lived here, being engaged in the hotel business.

Ray Hontoon has closed his store at the State park, near Brimley, for the summer and will devote his time to the business at the Soo. Mr. Gleason took over the store and will continue selling groceries and confectionery for the present.

Energy rightly applied—get that, rightly applied—is the thing which brings success. It is the force which removes obstacles and moves men to climb faster and higher.

The Michigan Commercial secretaries held their convention here last week. They all had a fine boat trip down the Saint Marys River on Friday and a banquet at the Country Club, where dancing was also in order. William Cumfings, our local Civic and Commercial secretary, came in for his share of the fun. William has just returned from his honeymoon and was the recipient of a useful wedding present from the delegates. A good time was had by all, who departed with many pleasant memories of their stay here.

William G. Tapert.

Retail Activity Now Gaining.

Activity in the garment and accessory trades continues brisk and is deemed to indicate that many retailers are now meeting with good results in their offerings of the new merchandise. The belief is quite generally held that retail turn-over this month will show big improvement over August. The Federal Reserve figures showing a steep decline in sales for the month, as compared with last year, occasioned considerable surprise, and retail authorities were somewhat at a loss to account satisfactorily for the size of the drop.

Hat Demand Has Good Start.

Cooler weather has helped men's hat retailers off to a much better start for fall than was the case last year. Reports to manufacturers indicate that the snap brim styles are in the lead as volume sellers. The "better dresser," however, is said to be buying the hat with welt edge, narrow brim and high crown. The Homburg type is taking with the "extremely smart" consumer and is held likely to meet with a broader demand as the weather gets cooler. Grays are strong favorites in the color preference, with tans following.

Missed the Tradesman on the Coast.
Grand Rapids, Sept. 18—Enclosed find check for \$3 to pay for my subscription to your valued paper.

A short time ago we returned from a motor-trip to the West and it has taken us some time to settle down to our ordinary Grand Rapids life again. I believe that, in paying your bill, I have squared myself all around. We missed your paper very much while in San Francisco. I heartily wish you continued success. C. H. Jongejan.

Business Wants Department

FOR SALE OR RENT—A TWO-story brick store building in Beardstown, Illinois. Suitable for dry goods, clothing, shoes. Choice location in the city. Store room sixty by seventy foot front. Call or address owner, Phil Kuhl, 604 State St., Beardstown, Illinois. 941

FOR SALE—PARK PHARMACY, located at 231 West Main street, only three blocks from the sanitarium and in the busiest section of Battle Creek. Stock will be sold at mortgage sale September 24. Business has been established eight years and is in ideal location for expansion. O. E. Kewley, 57 Manchester St., Battle Creek, Mich. 942

For Sale—In Central Michigan, near Grand Rapids, up-to-date hardware stock and fixtures, new building. Business established fifteen years in growing town and farming district. Stock inventory \$9,000. Truck delivery from wholesale houses, also two railroads. No competition. This will bear investigation. Address No. 934, c/o Michigan Tradesman. 934

For Sale—An A No. 1 cash business on U. S. 131, handling confectionery, souvenirs, gifts, ice cream, lunches. Only business of its kind within forty miles. Owner, having been ill for months, is obliged to sell. Address No. 937, c/o Michigan Tradesman. 937

MACHINE SHOP EQUIPMENT—We are dismantling our shops and selling at bargain prices lathes, planers, drill presses, boring mills, large radial drill, punch and shears, small tools of all kinds, wood lathes, planers and bandsaws, electric motors, 60 horse-power steam plant and transmission; also new engines, steam pumps, inspirators, lubricators, valves, shafting, pulleys, hangers, etc., at less than half cost. Butterworth & Lowe, 217 Huron, N. W., Grand Rapids, Mich. 938

MANUFACTURERS OF A PRODUCT of thirty-seven years' standing want to hear from several salesmen able to take a sideline that has held and built itself where properly introduced. Men who have been on their territory some time and have made the smaller communities closely are wanted. To several such who appreciate the significance of tomorrow and value a sound year to year addition to income—we will give active co-operation, exclusive territory and full sales credits. Give details; territory—how covered, lines, etc. Address No. 930, c/o Michigan Tradesman. 930

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

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

CASH FOR MERCHANDISE

Will Buy Stocks or Parts of Stocks of Merchandise, of Groceries, Dry Goods, Shoes, Rubbers, Furniture, etc. N. D. GOVER, Mt. Pleasant, Mich.

Consult someone that knows Merchandise Value.

GET YOUR BEST OFFER FIRST. Then wire, write or phone me and I will guarantee you in good American Dollars to get you more for your store or plant of any description.

ABE DEMBINSKY

Auctioneer and Liquidator

134 So. Jefferson Ave., Saginaw, Mich. Phone Federal 1944.

Buyers inquiring everyday—

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.

INDEPENDENT MERCHANTS.

Their Opportunity Greater Than Ever Before.

The independent merchant with reasonable capital, utilizing new methods and taking advantage of present conditions, has a greater opportunity than ever before, according to a statement by the Director of the Bureau of Foreign and Domestic Commerce, Dr. Julius Klein, made public by the Department of Commerce Sept. 17. Dr. Klein's statement, made in connection with a survey published by the Department in booklet form, asserts that the independent merchant has a secure position in modern business development.

Government sources of trade information as an aid to the small business man are emphasized by Dr. Klein as of real practical value. These sources are pointed out in the Department's pamphlet.

The full text of the statement follows:

The status of the small independent merchant in our present commercial structure is a subject which has received much attention of late from economists and students of business problems. In a pamphlet issued to-day by the Commerce Department entitled "Practical Aids to the Independent Merchant," the question as to whether he has a secure position in the development of business in this country is not only answered emphatically in the affirmative but it is pointed out that "the resourcefulness and freedom of action of the individual will always go far toward offsetting the advantage of large-scale operations of the more complicated organizations."

However, the fact is emphasized that in this era of changing business methods the merchant who refuses to consider the new order of things must give ground to his more efficient competitor. The independent business man with reasonable capital willing to utilize new methods and take advantage of new conditions has a greater opportunity to-day than ever before.

The independent merchant who functions intelligently as purchasing agent for his community has a distinct opportunity to render a real social service. The principal innovation introduced by the large corporation is the newer type of management and the recognized value of large-scale economies; but big business has no copyright on profitable methods and mere bulk is by no means necessarily synonymous with efficiency.

The small business man who is striving to keep pace with changing conditions is often hampered by not knowing where to go for the trade information he wants. There are in the Government service vast sources of knowledge of real practical value to him. It was for the purpose of pointing out these sources that the Department of Commerce decided to compile a brochure briefly outlining the ways in which it can be of value to American business men, particularly to those merchants who do not have the facilities to carry on special investigations or to collect information on their own account. The Department, it is pointed

out, functions to assist business by undertaking, in full co-operation with those to be served, the fact-finding investigations which business men, either collectively or individually, cannot conduct to better advantage for themselves.

Among the problems which the Department is studying and which are perhaps of greatest interest to the independent merchant are those dealing with retail distribution and marketing. Mass production has brought about remarkable changes in merchandising during the last quarter century, changes which have tended to upset methods of distribution which are deemed fixed and unalterable.

The old order of wholesaler, jobber and retailer has developed into a somewhat confusing system where manufacturers are retailers, wholesalers own or control retail stores, and retailers own wholesale establishments. This confusion which exists in connection with distribution complicates the problem of efficient business administration and gives rise to a certain amount of distrust among the consuming public. The Commerce Department has found upon investigation that nearly a million business men in this country do a volume of business hardly large enough to provide the facilities for the study of their several problems. Small businesses naturally cannot afford to maintain their own research departments on the scale necessary and must depend on the Government for fact-finding service and co-operation.

The "elimination of the middleman" is a meaningless expression, it is pointed out, because the functions of the middleman have to be performed whether by individuals or by branches of the chain store organizations. Whether the individual middleman will continue to operate to the best advantage depends largely upon the conduct of his business.

Recent studies by the Commerce Department have shown that the profits of many wholesalers and retailers alike being dissipated through practices, such as the handling of unprofitable items, soliciting unprofitable customers, striving for volume without regard to costs and the use of uneconomic credit practices. In a wholesale grocery analysis prepared by the Department it was discovered that one wholesaler carried 2,100 separate items in his inventory, although four items accounted for nearly one-half of his total sales. At the same time representative grocery chain store warehouses handling a much larger volume of business included only 700 items. Moreover the chain stores secured stock turnovers of 20 times annually while the wholesaler had a stock turnover of only seven times. It is obvious from this that the mark-up of this wholesaler based on the average expense of doing business would necessarily cause certain items to bear a disproportionate share of the operating expense.

An analysis of wholesale hardware operations made by the Department revealed one case where a wholesaler increased his dollar profits 35 per cent. by dropping his unprofitable accounts which amounted to half the total, cut-

ting his sales territory by a third, and reducing his inventory almost one-half.

A study recently issued on the subject of analyzing retail selling costs revealed that certain commodities cost nearly three times as much to sell as others. Another study into retail profits through stock control shows how one progressive merchant was able to solve many of his problems by means of a simple method of record keeping through which he was enabled to pick out and discard those items for which there was little or no demand. Idle merchandise, it is pointed out, with its accumulating burden of costs for storage, interest, insurance, taxes, shrinkage, depreciation and obsolescence can make it difficult and frequently impossible for a merchant to remain in business unless the accumulated burden is passed along.

Among the many subjects in the field of retail merchandising which have received the attention of the Commerce Department are credit and delivery, measuring the market, store location, store planning, educating the sales force, co-operative advertising, department leasing and vehicular traffic congestion.

An enquiry unit in the Domestic Commerce Division of the Department is equipped to make special researches and to answer a diversity of questions on specific business problems. This service section, which acts as a clearing house of information on all phases of domestic trade, receives a great volume of requests, particularly from small business men, for information on efficient methods of store operation, trade practices, credit policies, installment buying, stock turnover, plant location, co-operative buying and various other subjects.

Business men are urged to take even greater advantage of the unique and varied advantage of the Department of Commerce to help solve their commercial problems. The pamphlet which has just been issued gives a brief outline of the different ways in which the Department can be of practical assistance. It can be obtained without cost upon request to Washington or from the offices of the Bureau of Foreign and Domestic Commerce which are located in most of the commercial centers of the country.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Sept. 18—The transfer of the Thomas stores to the Kroger Grocery and Baking Co. has been accomplished, so far as title is concerned. The situation is somewhat complicated by the announcement made by the A. & P. Co. that every store vacated by Thomas and abandoned by the Kroger Co., will be taken over and occupied by the A. & P. Co.

Cleveland L. Vander Boegh succeeds William E. Gibson as house salesman for the Worden Grocer Co. Mr. Vander Boegh was born on a farm a mile and a half North of Hudsonville Nov. 1, 1885. He worked on his father's farm and attended school until he was 16 years of age, when he entered the general store of L. M. Wolf, of Hudsonville, as clerk. He remained in this position three years, when he came to Grand Rapids and entered the employ of the Worden Grocer Co. as warehouseman. He was soon promoted to the position of as-

sistant shipping clerk, which he held until Saturday night of last week. Mr. Vander Boegh was married June 30, 1910, to Miss Blanche G. Stenger, of Hudsonville. They have two children—a son 16 years old and a daughter 11 years old. The former is a student at Junior college and looks forward to a career as structural engineer. The family reside in their own home at 511 South Dickinson street. Mr. Vander Boegh is a member of the South Congregational church, which he serves in the capacity of trustee. He is a member of Malta Lodge, F. & A. M., and looks forward to further advancement in the future. Mr. Vander Boegh owns up to but one hobby, which is base ball. He is an ardent fan. It goes without saying that Mr. Vander Boegh will be a decided success in his new position.

When On Your Way, See Onaway.

Onaway, Sept. 18—Owing to the increase in the enrollment of the Onaway high school an additional teacher has been employed. The same applies to the kindergarten department. Supt. Schoenhals has perfected his organization and every department is running harmoniously in full blast.

With an increase of 45,000 dozen garments over 1927 the garment factory requires additional help to take care of the production. Housing conditions are good in our little city and food production equal to the demand.

Albert G. Heath, of Chicago, now resorting at Harbor Springs, expresses his interest in Onaway scenery and vicinity by selecting some hand colored views of the surroundings, mostly landscapes and marine views when the foliage was at its best and the skies and sunsets as only Northern Michigan can furnish them. It is interesting to know that reports forwarded by visiting tourists are emphatically 100 per cent. good.

Daily service on the Onaway-Lobdell Railway lines creates considerable attention from the numerous Onaway visitors. The sidegear logging engine is much different from the ordinary locomotive and the long train loads of logs coming into town is another sight which cannot last many years longer. Logging operations performed from the felling of trees, skidding, steam loading, etc., is a sight enjoyed by many who have heretofore only seen the pictures. A hearty meal in a real lumber camp cook shanty cannot be duplicated by the best hotels, because in the woods the appetite is furnished with the meal.

When on your way, see Onaway.
Squire Signal.

Hotel Men Approve Hotel College Course.

The annual convention of the Michigan Hotel Association was held at Detroit last Friday and Saturday.

The Association expressed approval of the course in hotel management which is being inaugurated at Michigan State College this year. Students in these classes will receive theoretical training during the school year and will work in various hotels during the summer holiday season to obtain practical experience.

H. William Klare, manager of the Detroit Statler, chairman of the educational committee of the Association, took an active part in planning the proposed college course.

The members dined at the Hotel Stevens on Friday noon and enjoyed a carnival dinner at the Book-Cadillac in the evening. Saturday the members lunched at the Hotel Statler and dined at the Hotel Fort Shelby in the evening.

GIBBS
CASH & CARRY
GROCERY.
"THE BIGGEST LITTLE STORE IN TOWN"
DAVID GIBBS, PROP

LUDINGTON, MICH..

Aug. 6, 1928.

Mr. E.A. Stowe, Editor,
Michigan Tradesman,
Dear Mr. Stowe;

Inclosed find our check for \$3.00 for
which we wish to renew our subscription to
the "Michigan Tradesman".

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

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

Thanking you for your interest in the
independent grocer, assuring the choicest
blessings of God and man on your life and
labors, we are,

Very truly yours,

"GIBBS' CASH & CARRY GROCERY"

David Gibbs



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