

Things Divine

*These are the things I hold divine;
A trusting child's hand laid in mine,
Rich brown earth and wind-tossed trees,
The taste of grapes and the song of bees,
The welcome smile on neighbors' faces,
Cool, wide hills and open places,
Lilacs blooming, a drowsy noon,
A flight of geese and an Autumn moon,
Rose-red dawns and a mate to share
With a comrade soul my gypsy fare,
A waiting fire when the twilight ends,
A gallant heart and the voice of friends.*

Jean Brooks

With the Price Established

**through the manufacturers'
advertising**

your selling cost is less and profits more. Your customers recognize that the price is right when it is plainly shown on the label and in the advertising as it is in

K C Baking Powder

Same Price

25 ounces for 25c

*for over **35** years*

You save time and selling expense in featuring such brands as K C.

Besides your profits are protected.

**Millions of Pounds Used by Our
Government**

WORDEN GROCER COMPANY
The Prompt Shippers

You Can Guarantee

Morton House COFFEE

We Stand Back of Every Package

WORDEN GROCER COMPANY
Wholesalers for Fifty-nine Years
OTTAWA at WESTON GRAND RAPIDS
THE MICHIGAN TRUST COMPANY, Receiver

Climb on the Band Wagon **SELL NUCOA**

THE AMERICAN PEOPLE are coming to realize that margarine is a delicious, nutritious food they cannot afford to overlook.

In the years 1922 to 1927, the consumption of margarine increased 46%. In the same period the consumption of *vegetable* margarine doubled.

Nucoa Nut Margarine, an exclusively *vegetable* margarine, is the fastest-selling brand in the entire margarine field. Sales this year will run considerably over 50,000,000 pounds.

Get aboard the vegetable margarine band wagon.
Sell Nucoa.

The Best Foods Inc.

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

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 26, 1928

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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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.

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

GOLD STARTS TO COME BACK.

While exports reported in the foreign trade figures for August, issued during the week, went ahead some \$3,000,000 over the July total, there was less than the usual month-to-month gain shown. At \$381,000,000 the dollar volume was \$6,300,000 over that of the same month last year. On the other hand, imports sagged \$21,800,000 under the figures for August, 1927, with the value of incoming shipments last month placed at \$347,000,000. The favorable balance on foreign trade for the month amounted to \$34,000,000.

For the first eight months of the year exports have gained \$54,088,000 over the 1927 figures and imports have dropped \$60,679,000. The favorable balance now stands at \$386,272,000 as against \$271,505,000 a year ago.

For the first time in a year there was an inflow of gold registered for the month. The loss over the year has amounted to half a billion and has been chiefly responsible for the tightening up of money rates. The excess of receipts over shipments of the metal was \$747,000. High money here is attracting funds from foreign centers. But against this favorable development, which would make for an easing in rates, is the latest speculative outburst in the security market, which will have an opposite effect.

PART-LINE COMPETITION.

The biggest competitor of the hardware dealer, aside from the department store, is not the avowed hardware store, but the chain store in almost every line that is encroaching more and more on the hardware field.

Lines such as cutlery, automobile accessories, electrical appliances, alarm clocks, safety razors and paints are being handled by various organizations such as drug chains. These are the very lines that carry the greatest profit for the hardware dealer.

Chains such as Woolworth's carry large quantities of the cheaper grades

of builders' hardware, auto supplies, and toys. The chain drug store competes in the sale of sporting goods, several profitable lines of general hardware, a few automobile accessories and one or two toy leaders. The United Cigar store goes in for such hardware items as alarm clocks, razors, smoking stands and other specialties. Chain department stores carry house furnishings and paints with the probability of entering the general hardware field.

All of these are satisfied to let the short-profit items stay in the hardware store. There is so little money to be made on nails, wire, rope, harnesses and the like that they wisely ignore them.

USELESS ORGANIZATION.

If there ever was an organization which had outlived its usefulness and should be consigned to the scrap heap without the formality of a decent burial, it is the National Wholesale Grocers Association.

It has never done a single constructive thing for the independent grocer. It has played into the hands of the chain store ever since it came into existence.

Its pretended friendship for the regular retailer is a delusion and a sham.

Its belated efforts to "help" the independent merchant are so puerile and futile as to excite the disgust and derision of every sane and sensible merchant in America.

Having misused its power and dissipated its energies in creating hardships for the legitimate merchant, instead of pointing the way to better conditions, the organization should seek the repose of the grave with as little ceremony as possible.

THEY CAN BE TOO SHORT.

Brief, businesslike campaigns, insured by holding the nominating conventions in September instead of June or July, as now, are urged by Dr. Albert Shaw. The proposal is one of those suggestions that need to be considered with some care before being adopted.

Ordinarily a campaign of six weeks or even less would be adequate. But a change of this kind is to be judged not on the basis of what is usual but with reference to emergencies.

Dr. Shaw doubtless remembers the campaign of 1896 with the vividness with which it is remembered by any one who took an interest in politics. A post-convention contest of six weeks would have been entirely too short for the campaign of education that was called for by the issue of free silver. Nothing but a thorough discussion could have sufficed to explode the errors of fact and the fallacies of reasoning which marked the free silver argument.

SEPTEMBER.

September is the month when summer flirts with autumn. Nominally the first three weeks of September are the last three weeks of summer, but in fact summer days alternate with autumn days at the sweet will of both. True, we have seasons, but they are not absolutely fixed. Nor is each month, despite its undeniable individuality, a fixed subseason. Thus it is with temperamental September, which, were it human, would be a lady fair, with hair half flame, half bronze, with eyes now tawny, now mistily, languorously wistful and always full of mystery, like her bewitching smile.

The barberry bushes show ripening fruit; the goldenrod comes into its own; the reddening marshes show deeper tints even at high day; the presunset shadows enrich and dignify nature's array of bush and tree top; the rich, heavy air of recent dog days flees before the crisp, clear atmosphere driven by the West wind. Yet August is still with us, off and on, notwithstanding the calendar, and the leaves (which seem to fall late this year) take their full time in turning color.

And the September rains! For, like April, this is a month of smiles mingled with tears, albeit not childlike smiles and tears but those of temperamental maturity. Yes, the September rains are things to conjure with!

We always expect and often get the regular old "fine storm," which is due on or about the autumnal equinox and which is the tempestuous herald of a beautiful season, but there are others up September's copious sleeve, banishing straw hats from the street and often sadly interfering with September outings. Not like summer's drizzly showers are these, nor yet, as a rule, like summer's electrical storms. They simply mean business in these pour downs—the business of getting the humidity out of the air and into the ground. Well, we need 'em, but we don't like 'em. They do not constitute the fairest feature of September's fair face.

For many of us September's associations run in directions aloof from nature's pointings. Above all, it is the month when the year's work, interrupted by vacations, begins. Schools re-open and you can find Mr. Smith or Mr. Jones in his office. The wheels of production again revolve with wonted rapidity and the streets are jammed with the chariots of commerce. Even politics, even the current Presidential campaign, has had it yawning spell, but now, now oratorical lips do open for more than soporific purposes.

Septembers come and go, yet no two Septembers are precisely the same.

In welcoming this passing September of 1928 we are greeting one the exact like of which we never shall see again. Let's make the most of it.

PROCEEDING CAUTIOUSLY.

Tradesman readers who take time to read the communication from Washington on page 7 of this week's issue will note the care and thoroughness with which the proposed amendment to the Clayton act is being prepared previous to its presentation to Congress. Every step which would contribute to its forcefulness and efficiency is being taken with due appreciation of the seriousness of the situation. When the draft of the proposed amendment is finally completed and has received the approval of all the governmental bodies which will have to do with its administration and enforcement, in the event of its enactment, it will be handed to Congress with the assurance that it is the last word in the determination to place the chain stores where they will have no possible advantage in buying over the independent merchant.

COMPULSORY FOOTWEAR.

Portugal has prohibition—prohibition of bare feet. The law goes into effect technically on October 1. How far it will go into effect actually remains to be seen.

For in Portugal there are many people, men and women, who have been accustomed to walk through the streets barefoot. Suddenly to buy—and wear—shoes, thus reversing the habit of a lifetime, to say nothing of the lifetime of one's ancestors, is to receive a shock which political observers in Portugal say may provoke another revolution.

Was it for this, barefooted Portuguese will ask themselves, that we threw out the monarchy and set up a republic? It is indeed a paradox that in so personal a matter as dress people should have greater freedom under a king than under a president.

It looks very much as if we were destined to hear about bootleg bare feet in Lisbon.

As a rule the chain shoe store carries only the styles, sizes and lasts for which there is a ready demand. No attempt is made to render any service and the customer can take what is offered or run along. Independent retailers have a tremendous advantage in their ability to explain the value of their goods and give the customer the proper style and fit. Larger stores, with facilities for credit, create additional business on that score. Delivery, while not so important in this field, nevertheless goes far toward establishing a permanent customer list.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Last week the Realm published a letter from a merchant at Norwalk who had been victimized by two sharks who claimed to represent the Consolidated Tobacco Co., Flat Iron Building, New York City. We stated in our reply to the letter that every indication lead to the belief that the men were cheats and frauds. Subsequently appeal was made to the police department, postmaster and Better Business Bureau of New York, all of whom report that there is no concern known as the Consolidated Tobacco Co. in the Flat Iron Building. In view of these disclosures, Realm again advises its mercantile friends to beware of these sharks and kick them out of their stores if the skunks put in an appearance. It is a little unfortunate that Mr. Matthews did not secure the license number of the car driven by these cheats, so we could have published that information in connection with the warning notice.

The Secret Service has issued a description of a new counterfeit \$20 Federal Reserve note, made public September 19 by the Department of the Treasury. The full text of the description follows:

On the Federal Reserve Bank of Cleveland, Ohio; 1914 series; check letter "H"; face plate No. 208; back plate No. 980; Frank White, Treasurer of the United States; A. W. Mellon, Secretary of the Treasury; portrait of Cleveland.

This counterfeit is printed from etched plates on bleached genuine paper. The face appears to have been printed too heavily, causing the lathe-work in the border to lose some of the fine line effects, while the portrait is not clearly produced and should attract attention immediately.

The numbering is executed irregularly and heavily, the specimen at hand bearing number D34280506A. The back coloring is in a bright green tone.

This note is the handiwork of the counterfeiter responsible for the counterfeit on the same bank described in Circular Letter No. 579.

Saginaw, Sept. 20—I recently entered into a contract with the Dollar Sign and Service Co., of Grand Rapids to furnish me a number of street signs, paying their representative \$9 in advance. This was last June. I have written the concern several letters and received no reply. Can you help me? Glen E. Whaley.

The street address stated in the contract is given in the Grand Rapids city directory as the residence of Bernard F. Sitterding. We called him to the office and he said he recently rented a room in his home as an office for G. M. Gerrie, who did business under the name of Dollar Sign and Service Co. Sitterding said Gerrie had given up the room and transferred his headquarters to Detroit, where he now resides. Sitterding says he does not know his Detroit address. We will undertake to get in touch with him through the Detroit Better Business

Bureau, police department and postmaster at Detroit.

The Automatic Burner Corporation and the A. B. C. Oil Burner Sales Corporation, of Chicago, manufacturer of burners for heating buildings, have been ordered by the Federal Trade Commission to discontinue misrepresenting that their "A. B. C." burner has, by tests made by the Department of Agriculture, been given a high rating of efficiency, and from in any manner advertising that the Department of Agriculture has promulgated the results of any tests concerning the respondents' oil burner, or of comparative tests between their burner and the oil burners of other companies.

The order was entered under Rule 3 of the commission after the respondents made known they had ceased publication of advertisements of the character complained of, had no intention of resuming such publication, and desired to waive hearings and not to further contest the proceedings. They consented that an order to cease and desist be entered against them in accordance with Rule 3.

The order requires the company to cease and desist "from in any manner directly or indirectly representing or advertising that its A. B. C. burner has by tests made by the United States Department of Agriculture, been given a rating of an 'over-all efficiency of over eighty per cent,' or 'topped all other burners,' or that as the result of any such tests made said burner was 'first in United States Government tests,' and from in any manner advertising or representing that the United States Department of Agriculture has promulgated the results of any tests concerning the oil burners of said respondents, or of comparative tests between their said oil burner and the oil burners of others."

The Department of Agriculture in 1925 undertook tests of various oil burners including those made and sold by the respondents. However, due to lack of proper equipment and to other conditions, these tests were not regarded by the department as conclusive and the results were not compiled as final nor given the sanction of the department. In conducting the tests fifty-one separate "runs" were made for each burner tested and the runs showed great variations so that the only result that could be regarded as of fair value was an average of the fifty-one runs made as to each burner.

The Commission found that among the burners so tested in fifty-one runs was the respondents' A. B. C. burner. They employed a person formerly connected with the Department of Agriculture, who had been engaged in making these tests, to prepare a report for them. In the report was fully tabulated the result of only one run, which was the run showing the highest degree of efficiency of any of the runs as to the respondents' burner. The report was widely circulated, the Commission found, with the effect of creating the impression that it presented a fair compilation and analysis of the complete test, and that, as such, it had

been duly promulgated as a Government report.

Using the report as a basis the respondent companies advertised in a trade paper of general circulation that as a result of the tests made the "A. B. C." burner had been officially proven and stated by the Department of Agriculture to have an "over-all efficiency of over eighty per cent.," and "topped all other burners," when the truth was no such proof or comparison was made by the Department of Agriculture and the matter so used in advertisements was false and misleading. This sort of misrepresentation was held by the Commission to constitute unfair methods of competition within the meaning of Section 5 of the Federal Trade Commission Act.

The usual type of a forged check endorsement occurs when the name of a person, to whom the check was drawn, has been fraudulently endorsed thereby enabling the endorser to obtain the money through a criminal act. Apply hypothetically such a case to yourself. Suppose you issued a check for \$500, payable to John Smith and the check was intercepted or obtained in some manner before John Smith, to whom you drew the check, endorsed it. The party obtaining the check fraudulently endorsed the name of John Smith and obtained the \$500. Where is the responsibility in such a case as defined by law? The responsibility lies first with the criminal who fraudulently endorsed the check and thereafter with subsequent endorsers of the check. Therefore, if you draw a check and the name of the person or firm to which it is drawn is forged, the check becomes inoperative, is without authority and cannot be legally charged to your bank account.

The relation between a bank and a depositor is that of debtor and creditor. The bank owes to the depositor the amount on deposit. The bank acts at its peril if it pays to anyone other than the person whom you designate to receive the money, or to a lawful subsequent holder. On being asked to cash a check, a bank, firm or individual, has the right to enquire whether the endorsement is authentic. And for a very good reason. Whoever honors a check, or who is a subsequent holder thereof, may go back to a prior endorser, who endorsed subsequent to the forgery, for reimbursement if it is found that it was fraudulently endorsed when cashed. As far as the person who drew the check is concerned, he is without responsibility. The fraudulently endorsed check has become inoperative and therefore not legally chargeable to his bank account unless he has been a party to the fraud, or unless the depositor has acted negligently after the return of his cancelled checks, in which case the forgery insurance would be of little or no effect anyway.

The bank is bound to know the signature of the depositor and is protected in making payments only against checks signed with the genuine signature of the depositor. The burden is on the bank to establish that the signa-

ture is genuine. The depositor is under no legal obligation to use protective devices to prevent forgery of signature, but is encouraged, upon reasons of prudence and co-operation, to do so. Insurance grants little, if any, more protection to the depositor against loss by reason of forged signature than is already given to him by the law and the solvency of the bank of deposit. About 45 per cent. of the cases of forgery of checks is in connection with forged signatures. It is estimated that 50 per cent. of forgeries are caused through forged endorsements. The liability of the depositor and the liability of the person whose endorsement has been forged are both covered by the same section of the Uniform Negotiable Instruments Law which governs the liability of a depositor whose signature has been forged. This section reads as follows:

"Where a signature is forged or made without authority of the person whose signature it purports to be, it is wholly inoperative, and no right to retain the instrument, or to give a discharge therefor, or to enforce payment thereof against any party thereto can be acquired through or under such signature unless the party, against whom it is sought to enforce such right, is precluded from setting up the forgery or want of authority."

A depositor, of course, does not guarantee the signature of subsequent parties to the check. The indorser may be a stranger to him. In general, he is liable to every person who acquires ownership of the check through a valid chain of title and his bank is justified in making payment to any such person. But under the law a forged endorsement is "wholly inoperative" and confers no right to retain the instrument or to enforce payment against the drawer of the check. A bank, therefore, that acquires a check through a forged endorsement cannot enforce payment against the depositor who has drawn the check. Nor can a bank enforce payment against an endorser whose signature is forged. The forged signature is equally inoperative against the endorser and the maker of the check. The bank acquires no right to retain it or to enforce payment, except as against persons endorsing subsequent to the forgery.

The same considerations apply to the use of protective paper and devices as in the case of forged signatures. The failure to use such methods of protection against forgery does not render the depositor or holder of the check liable. It is, however, desirable that all reasonable methods, that are not unduly expensive or burdensome, should be adopted so as to prevent the disturbance to business that ensues from forged checks, and also to avoid possible expense of litigation. The fact should be noted that forgery insurance policies do not undertake to pay the expense of defending suits brought against the depositor or endorser. In other forms of insurance it is usual for the surety company to defend the suit through its own counsel and at its own expense. The expense of litigation

would not be included within the loss covered by policies of insurance against forgery.

Our conclusion is that forgery insurance for the depositor is not practically warranted by the risks arising out of the forgery of signatures or endorsements. Anyone intending to purchase such insurance should be accurately advised of his liability under the law. If it is intended to impress him with the exceptional case, he should be informed of the extent to which the policy of insurance protects him against liability in such case. He should also know that in an action between himself and the bank, the bank is under the obligation to prove that the signature or endorsement is genuine, while in an action against a surety company, it is incumbent on the depositor or owner of check to prove that signature or endorsement was forged. He should also understand that the expense and burden of litigation is not assumed by the surety company, and that if there is any question of liability, he will not spare himself the annoyance of a law suit.

We do not assume to predict what would be the practice of any particular surety company, but there is the possibility that the surety company might, particularly in the case of a large loss, test the question of its liability by requiring the depositor to bring suit against the bank. And always the attention should be definitely centered on the universally adopted provision of the law which makes the bank absolutely liable except in the rare instances where a depositor or endorser, through his own negligence precludes himself from setting up the forgery.

Unique Handbags Shown For Fall.

Handbags are getting increasing attention from most women and the designers and manufacturers have responded accordingly. New bags are appearing almost weekly. When a shoe designer offers an unusual color combination, the bag makers immediately follow with a corresponding pattern. One new costume presents a striking instance of the vogue for having everything match. The shoes are of tweed or covert cloth, the same as the suit, while the handbag is of the same fabric but trimmed with the leather used in the shoes.

Flat pouches and soft envelope styles are very smart at the moment. The sizes appear to be confined to the medium and slightly larger squares and oblongs. In some the frames are in evidence and in such cases are mostly of composition. They show much thought in the designing of the clasps. A tailored bag of black lizard has a leather-covered metal frame with a top piece in a bright gold finish and with an artistically shaped clasp in a pyramid design. This clasp, instead of being released by pressing from either side, must be slid along the frame to a certain distance where it automatically stops and the bag opens. This type of clasp is expected to keep the bag from falling open even under the most trying shopping conditions.

Chains are being shown this season in new link designs. One medium-sized pouch bag with stiff frame has a double chain handle finished with bright gold.

Consumed Some Food at a Wedding.

Advices from Ciripas, Jugoslavia, describe a wedding breakfast which must have lasted several days:

"More than 200 relatives were on hand for the wedding breakfast when Magdalena Weber and Jacob Konitz were married. The bridegroom furnished the food and, when the guests departed, found that he owed the grocer for the following items: two cows, four pigs, 300 chickens, 30 geese, 40 turkeys, 450 pounds of flour, 100 pounds of butter, 50 quarts of cream, 125 pounds of cheese, 2,000 eggs, 10 hogsheads of beer, 1,000 bottles of wine and 1,500 syphons of soda water."

The Real Uses of Tears.

Tears are a salty fluid secreted in the eyes to moisten them, facilitate their motion and keep the eyeball clean. Under normal conditions the tear glands do not secrete more fluid than can be taken off by the duct which passes into the nose. When we cut an onion a very volatile chemical is released. Small particles, invisible to the eye, get on the eyeballs and cause irritation. Immediately the tear glands flood the eyes with tears to wash away this objectionable chemical. There is a belief that if a pin is held between the teeth while peeling onions the eyes will not be affected.

Muffler Demand Expands Slightly.

Retailers have been a little more active lately in placing orders for men's mufflers, although total business to date is not credited with being particularly large. Indications are that woven silk types will dominate. The unsatisfactory development of early demand last year, coupled with slowness this year when the lines were opened, has caused a reduction in the number of muffler manufacturers. Those remaining have been cautious about producing for stock, so that the belief in some quarters is that the latter part of November may see a shortage of wanted styles.

Larger Spat Sales in Prospect.

The steady increase in the number of men who wear low shoes all through the year presages an excellent business in spats this fall and winter. For the most part the new lines follow those of previous years, but one interesting difference is a spat made with a hookless fastener that is entirely concealed when on the foot of the wearer. The device, which permits the spat to be fastened or unfastened by a single easy movement, is on the inside of the spat. A special tongue protects the wearer's hose from chafing on it and a small invisible tag closes the top.

Epidemics of plague in India rise and fall because of the influence of temperature and humidity on fleas; dry cold and dry heat shorten the lives of the bacilli-carrying insects.

Why Not Provide for the Certainties?

A man provides against the uncertainties of life—against the chances that he will die before he is 60—through life insurance, accumulating out of his income a fund that is payable upon his death.

But the same man often neglects to provide for the certainties of life—the certainty that he will want a comfortable financial independence at 60, and that out of every hundred men who reach that age, eighty are dependent upon children, relatives or charity.

Independence in later years can be assured by building an investment reserve out of

one's income, just as life insurance funds are built. One of the safest and at the same time most productive ways of building such a reserve is through investment in sound bonds.

For example, \$50 a month will build an estate of \$25,000 in twenty years if invested in 6½ per cent. bonds and the interest re-invested at the same rate. Systematic investment, plus compound interest, is a powerful and sure way of gaining financial independence. If you have never bought bonds or if your present holdings are limited, let us explain fully the advantages of a real investment program.

HOWE SNOW & CO.

Incorporated

NEW YORK

CHICAGO

SAN FRANCISCO

GRAND RAPIDS

PHILADELPHIA

WILKES BARRE

DETROIT

ROCHESTER

BOSTON

Are You Mistaken?

Some people think that because a Trust Company is large enough to amply protect their estate and is an experienced executor, having in its employ many men who are specialists in their line, that it charges more for its services than an individual executor or trustee.

As a matter of fact, the fees of a corporate executor and an individual executor are governed by the same law and are the same; in many cases the expense of the corporate executor is actually less.

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

MOVEMENTS OF MERCHANTS.

Ionia—John Hodgkins succeeds J. C. Osborn in the grocery business.

Jackson—S. M. Isbell & Co. has changed its name to the Isbell Seed Co.

Kalamazoo—Roamer Motors, Inc., 1902 Reed street, has changed its name to the R. R. Motor Surplus Co.

Ganges—O. A. Wolbrink & Son are remodeling their store building and have united with the I. G. A. chain.

Detroit—Gentiel Brigee succeeds Brigee & Corteville in the boot and shoe business at 9950 Gratiot avenue.

Grand Rapids—A. G. Ghysels & Co., Peninsular Club building, has changed its name to the Ghysels Investment Co.

Royal Oak—Graves Lumber Co., 1021 South Main street, has decreased its capital stock from \$150,000 to \$50,000.

Detroit—The Agra Co., 575 Bellevue avenue, has changed its name to the Nyal Service Drug Stores Corporation.

Lansing—F. C. Kyte succeeds Mrs. C. F. Baisel in the grocery and general store business at Millets, R. F. D. 6, Lansing.

Detroit—The George H. Soffel Co., 361 East Jefferson avenue, plumbers, has increased its capital stock from \$25,000 to \$200,000.

Parkville—O. E. Huff has sold his store building and stock of general merchandise to Almer Sanders, who has taken possession.

Allegan—T. R. Ward, of Marquette, has purchased the stock of the Allegan Lumber Co. and will continue the business under the same style.

Grand Rapids—John DeGroot, grocer at 201 Albany street, has sold his stock to E. Lankheist and J. Tucker, who will continue the business.

Kalamazoo—C. Marks, Inc., 213-15 South Burdick street, opened its new department featuring ready-to-wear apparel for women and children, Sept. 20.

Detroit—The Michigan Warehouse Corporation, with business offices at 1224 East building, has changed its name to the Michigan Terminal Warehouse Corporation.

East Lansing—The Fields-Moore Pharmacy opened for business at 123 East Grand River avenue. Its other drug store is located at Maple and Pine streets, Lansing.

Mackinac Island—The Mackinac Island State Bank has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Allegan—F. L. Switzenberg has sold his interest in the grocery stock of Wise & Switzenberg to Sidney J. Wise, who will continue the business under the style of the S. J. Wise Co.

Detroit—The Motor Car Equipment Co., Detroit-Leland Hotel, has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Muskegon—The Muskegon Tire Co., has been incorporated to deal in tires, oil, etc., with an authorized capital stock of \$20,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The M. Merrick Cigar Co.,

401 Monroe avenue, has been incorporated with an authorized capital stock of \$25,000, \$13,000 of which has been subscribed and paid in in property.

Detroit—Harseys, Inc., 612 Book Tower Bldg., has been incorporated to conduct restaurants and delicatessen stores, with an authorized capital stock of \$50,000, \$6,900 being subscribed and paid in in cash.

Detroit—The Cadillac Home Bakeries, Inc., Hendri and Grandy avenue, has changed its name to the Storek Baking Co. and increased its capital stock from \$1,000 and 200,000 shares no par value, to \$400,000.

Fordson—The Michigan Warehouse Corporation, Brandt and Wyoming avenues, has been incorporated with an authorized capital stock of 10,000 shares at \$50 per share, \$122,034 being subscribed and paid in in cash.

Saginaw—Charles Bothwell, Inc., 826 Howard street, has been incorporated to deal in fine paper, twine, wrapping paper, etc., with an authorized capital stock of \$20,000, \$15,000 of which has been subscribed and \$2,750 paid in in property.

Ferndale—The Ferndale Lumber & Supply Co., 550 East Nine Mile Road, has merged its business into a stock company under the same style, with an authorized capital stock of \$40,000 common and \$80,000 preferred, \$120,000 being subscribed and \$15,000 paid in in cash.

Grand Rapids—The Allen-Wilcox Motor Sales Co. has been incorporated to conduct agencies and deal in automobile parts, etc., with an authorized capital stock of \$50,000 preferred and 3,000 shares at \$1 per share, of which amount \$8,000 has been subscribed and paid in in cash.

Detroit—The Miami Tile Co., 12844 Greenfield avenue, has been incorporated to deal in tile, building material, etc., with an authorized capital stock of \$1,000 preferred and 10,000 shares at \$1 per share, \$11,000 being subscribed and paid in, \$1,000 in cash and \$10,000 in property.

Grand Haven—The Green Stores, Inc., of Boston, have leased the corner store in the Masonic Temple building—formerly occupied by the Beaudry dry goods establishing—and is expending \$9,500 in improving the property, which it has taken on a twenty year lease. The space occupied is 50 x 125 feet, first floor and basement. The latter is being fitted up with 1,000 bins for the reception of goods in bulk. Two carloads of fixtures are being installed and five carloads of merchandise have already arrived. The company handles 5, 10, and 25c goods, some articles selling as high as \$1. It is exceedingly unfortunate that such an alien organization, with no local ties or interests, should be permitted to gain lodgement in this community.

Manufacturing Matters.

Bronson—The Bronson Reel Co. has increased its capital stock from \$75,000 to \$175,000.

South Haven—The Cable-Nelson Piano Co. has changed its name to the Everett Piano Co.

Saginaw—The Schust Co., 401 Congress avenue, has increased its capital stock from \$500,000 to \$700,000.

Kalamazoo—The Kalamazoo Cement Products Co. has increased its capital stock from \$25,000 to \$75,000.

Battle Creek—The C. M. C. Medicine Corporation, Box 480, has changed its name to the Cole Medical Corporation.

Ypsilanti—The Dixie Rock Asphalt Co. has been incorporated with an authorized capital stock of \$250,000, all of which has been subscribed and \$230,000 paid in in property.

Stephenson—The Belgiumtown Co-Operative Cheese Factory, has been incorporated with an authorized capital stock of \$10,000, \$3,000 of which has been subscribed and paid in in cash.

Perry—The Michigan All Food Products Corporation has been incorporated to manufacture and market food products, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

Hamtramck—Czapski Bros., Inc., 11301 Jos. Campau avenue, has been incorporated to manufacture and deal in chemicals and conduct a drug store, with an authorized capital stock of \$25,000, of which amount \$12,600 has been subscribed and paid in in property.

Detroit—The Golf Ball Corporation of America, 4461 West Jefferson avenue, has merged its business into a stock company under the style of Golf Ball, Inc., with an authorized capital stock of \$75,000 preferred, 20,000 shares class A stock at \$10 per share, 75,000 shares of class B stock at \$1 per share and 95,000 shares no par value.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Sept. 25—The A. G. Ghysels & Co., investment bankers, with offices in Detroit and Grand Rapids, have been admitted to membership on the Detroit Stock Exchange. Increasing business made it necessary to enlarge their Grand Rapids office and in July they occupied their new ground floor quarters in the Peninsular Club Building. They have direct wires to all the principal markets and execute orders at minimum exchange rates. The A. G. Ghysels & Co. are well known as originators and underwriters of high grade investment securities.

Harry Glass, Poet Laureate of Grand Rapids, has reprinted in book form about 100 of his poems which have appeared in the public prints. He has given the volume the title of Rimes of the Times, which is a very appropriate designation, because nearly all of his poetical work is timely and seasonable, evidently suggested by the affairs of everyday life and the special events which put in an appearance from time to time. Mr. Glass is a busy banker and evidently courts the muse for relaxation quite as much as for the enjoyment of his friends. He is not a great poet, but he has a happy way of expressing himself in verse and is generous in his treatment of his topics and the selection of his subjects. The Tradesman hopes to see the little volume meet with a hearty reception and a large sale, because a man who writes what he sees and feels in a happy vein, with never a touch of sarcasm or bitterness, is entitled to the recognition and admiration of his fellows.

The directors of the Michigan Trust Co. have acquiesced in the demand of Judge Ramond and reversed its former

action regarding the utterance of \$210,000 receivership certificates to redeem the bonds on the real estate holdings of the Worden Realty Co. The certificates are to bear 6 per cent. interest and run two years, subject to call at any time on 6 days' notice. The bonds are to be retired on or before Dec. 15, when the Worden Realty Co. will be dissolved and the real estate turned over to the estate of the Worden Grocer Co. It is possible that the real estate holdings may be disposed of to private purchasers in the meantime on advantageous terms, which would render it unnecessary to issue the certificates.

The Kroger Grocer and Baking Co. had fifty-two employees come on from Detroit headquarters this week, which leads to the belief that many of the former managers of the C. Thomas Stores will be released. It is understood that if the retirement includes managers who were stockholders in the corporation to such an extent that they received more than \$100,000 in the aggregate, they will pool their resources and engage in the chain store business on their own account.

In making a sale of his interest in the C. Thomas Stores, Mr. Thomas agreed not to engage in the chain store business in either Michigan or Wisconsin for a period of five years. The stockholders in the corporation received sixteen times their original investment. Mr. Thomas is now rich beyond the dreams of avarice, but what he will do with himself is an anomaly. He has never taken a drink, never smoked a cigar, never played a game of cards or golf, never seen a ball game—never done anything but work. During the eleven years he has been building up a fortune of over two million dollars he never took time to visit with a friend or attend an entertainment of any kind. Except during inclement weather, he walked to and from his home and place of business. When the weather was bad, he drove to the office in his automobile, which remained in front of his place of business until nearly everyone else had sought the repose of his bed. It was usually midnight before he left his desk. How can a man who never learned to play put in his time?

Great Changes in the Grocery Business

Of all lines of business I think the grocery business is undergoing the greatest changes. One cannot pick up a single trade paper without noting a new scheme to increase the grocer's business, many of which are quite spectacular.

It seems all of the jobbers are trying to think up some system that will help them hold the business of the individual retailer. We have the R Grocers, the Blue Ribbon stores, the I. G. A., the Red and White stores, all of which are being sponsored by different jobbers. It is strange that the jobbers did not do a little thinking along this line five years ago before the chain stores got their big start. I started out in this article to tell which one of the various plans which are functioning in the different cities is the best, but something I read in the last Tradesman changed my mind, so that maybe later I will venture an opinion on the relative merits of each system, including the old standby, Quality Service. If any town is in need of assistance to organize, we will consider it a favor if you will call on us. Paul Gezon,

Sec'y Retail Grocers & Meat Dealers Association.

To aim straight, be straight.

Essential Features of the Grocery Staples.

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

Tea—A very light business is being done in the first hands tea market. Advances from foreign markets are rather strong, but this is having very little effect here. Fine Indias are higher in primary markets, but unchanged here. Green teas are much weaker in Shanghai than they were and this has forced prices down in this country. They are lower here now than they have been for a year. Consumptive demand for tea is fair.

Coffee—The market for green Rio and Santos, sold in a large way, has shown no important changes since the last report. First there was a decline in Rio and later a recovery from this, although the fluctuations both ways did not amount to much. Perhaps Rio and Santos coffees are a very small fraction lower than a week ago. The demand from first hands is poor and undeniably the undertone, in spite of the small advances during the week, is a little easy at the present writing. Milds show no change.

Canned Fruits—An important factor which has not been stressed during the past week, but which may later exert a potent effect upon retail marketing outlets, is that of the hurricane in Porto Rico and Florida. From all accounts Porto Rico has been practically wiped out, so far as a source of supply of citrus fruit is concerned, and it may be several years before that country will again become an important factor. Should that prove to be the case, the production of canned grapefruit will be greatly curtailed in the next few years, making existing supplies worth more money than before the disaster. As Florida shared in the damage to the citrus crop, the grapefruit pack of that State also may be materially reduced. One trouble with Porto Rico, it is claimed, is that the canneries, which may have escaped damage, are operated by electric power which is not available and may not be restored in time to salvage injured fruit which is suitable for canning but not good enough for the fresh fruit market.

Canned Vegetables—The corn market has improved materially at primary points. Cannerymen say that their yields per acre and their cut per ton are under estimates and below the normal average, which have offset the large acreage this season and have assured only a fair size production, nothing near the earlier estimates of 18,000,000 cases. In Southern sections where packing is over there is not the free offering of goods to clean up canners and relieve them of the expense and trouble of carrying a surplus. This means an irregularity of prices covering the circumstances which surround the offering of the particular block in question. There has been a noticeable tendency to withdraw offerings and quotations and there is talk in some sections of the prospects of short deliveries on fancy corn in both Crosby and Golden Bantam varieties. Stringless beans, Limas, beets and other minor vegetables have been participating in the hectic changes which are occurring

at the canning plants. The price trend has been upward and really good packs are not being pressed for sale as the canner is inclined to hold them for a later date.

Dried Fruits—There has been nothing done so far in Northwestern prunes as packers have not quoted the market and have not been open to business at firm prices. A few feelers have been put out, but Coast operators want to have their fruit under contract with the grower to know what it will cost, how it will grade as to size and quality and how much tonnage they will have to divide among their regular customers. Northwestern prunes, from all accounts, will be a minor factor in the domestic prune market this season. The California market has been influenced especially as it has been established that large sizes are in smaller supply than in the past few years. Packers are doing business by selling in assortments and the same program is followed with apricots because of the reduced tonnage in that crop this season and the shortage of the top grades. Peaches have not been causing much excitement as the demand for new crop for later outlets has not been extensive but the Coast market is held firm and there is no pressure to sell. The orphan, otherwise commonly known as raisins, is receiving more than sympathy as there is a better demand for the commodity on the theory that the market has been worked so low that it cannot decline any further. In fact the tendency is to believe that values may have been worked downward below their real value because of so much buying neglect.

Nuts—The shelled almond and walnut markets abroad are being strongly controlled by shellers and while they have had little support from importers, they have not been inclined to shade their prices or to solicit business on any more favorable terms than have been offered recently. Added strength occurred in the walnut situation when it was reported that estimates on the coming crop in California have been reduced about 6 per cent. to cover recent damage to the crop by hot weather. Opening prices on California walnuts in the shell will be announced on Oct. 10. In view of the shorter crop in world centers this season an advance over the opening in 1927 is anticipated. What small carryover exists on the Coast is being cleaned up and will soon be a thing of the past. Bookings for California shelled and unshelled almonds have been completed and there is no excitement in the market now. Filberts are improving in tone in primary markets. Brazils remain firm, with a fairly active demand.

Rice—The lateness in the maturity of the Blue Rose rice crop in the South and the shortage of carryover, coupled with harvesting weather which has retarded the movement, have brought about a condition in this and other late varieties which is unusual. There has been a free movement of early rices as prices have been low and stocks have been taken for immediate distribution since the amount of carryover is fully half a million bags less than it was a year ago. There are numerous jobbing

orders for spot stocks with local offerings light. The market is steady at going prices. For the most part the trade is on the hand-to-mouth basis.

Sauerkraut—Bulk and canned kraut are more active at retail and the better movement is adding a stronger undertone to the wholesale market, which has been increased by the Federal report which indicates that the supplies for manufacturing purposes on September 1 were not as large as the outlook the month previous indicated.

Vinegar—The market is active but remains understocked as all classes of distributors have reduced their holdings to lighter proportions than usual at the end of a crop season.

Syrup and Molasses—The market for sugar syrup has remained unchanged, with prices somewhat firm and demand light. Compound syrup is showing somewhat better demand and so will sugar syrup in a little while. Compound syrup, however, is still easy. Molasses is steady and quiet.

Beans and Peas—Dried beans are still dull and neglected, without change in price. In spite of the dullness, values are fairly steady, not only on beans, but peas.

Cheese—Cheese market is firm, on account of small supplies and good demand. No material change in price has occurred.

Salt Fish—While the jobbing demand for all classes of salt fish is larger than during the midsummer season there has been no snap to the fall movement as retailers and wholesalers have been slow to buy beyond their immediate requirements. Stocks in both quarters are light and while there are a great many orders coming in regularly they are not for large blocks. No important developments in the mackerel situation are reported at domestic or foreign producing centers.

Review of the Produce Market.

Apples — Wolf River, 85@95c; Strawberry, 85c@1; Wealthy, 85@95c. Bagas—Canadian, \$1.40 per 100 lb. bag.

Bananas—7@7½c per lb.

Beets—\$1.25 per bu.

Butter — The market is unchanged from a week ago. Jobbers hold prints at 48c; fresh packed in 65 lb. tubs, 47c; fresh packed in 33 lb. tubs, 47½c.

Butter Beans—\$1.75 per bu.

Cabbage—85c per bu.

Calif. Plums—\$1.25@1.50 per box.

Carrots—\$1.25 per bu.

Cauliflower—\$2.50 per doz.

Celery—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 weaker. Jobbers are paying 34@35c for strictly fresh candled.

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

Grape Fruit—Cuban, \$9 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:

125 ----- \$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, \$3.75 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 Elbertas \$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 ----- 18c

Heavy broilers ----- 24c

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

Radishes—20c per doz. bunches.

String Beans—\$1.75 per hamper.

Sweet Potatoes—\$3.50 per bbl. for Virginia.

Tomatoes—Home grown, \$1.50 per bu.; 80c per ½ bu.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 23c

Good ----- 20c

Medium ----- 17c

Poor ----- 11c

Undergarment Orders Are Good.

Sales at retail of women's underwear have been brisk and manufacturers are receiving a steady flow of reorders. Glove silk merchandise is particularly in the limelight at present and there is more than a possibility, it is said, of a shortage of these kinds when buying for the holiday season sets in. Silk and rayon garments and one entirely of rayon are meeting with a good volume call. Novelty numbers, especially dance sets and nightgowns, are selling well.

If your business is unsatisfactory, don't blame the automobile industry on the theory that it is taking money which otherwise might come to you. Try and find out why you are not receiving more of the money which the automobile industry and its allied trades are distributing throughout the Nation.

Not only men but work can be false or true.

Some Thoughts on Vital Questions.

Grandville, Sept. 25—It was in the latter part of September, 1862, that the battle of Antietam was fought in Maryland. The rebel army under General Lee had invaded the North and was aiming to capture Washington. Because of this fact McClellan's checking of the rebel advance may be regarded in the light of a victory, although the battle was a drawn one, neither side winning a victory.

However, the Union army held the field, hence Antietam has been a victory for the Union arms. September was in a way a battle month in civil war history. It is said that President Lincoln, waiting for a Union victory before issuing his emancipation proclamation, decided that after Antietam was the proper moment, consequently the first draft of the document followed.

Antietam was the greatest battle of McClellan's campaigns and he was afterward hailed as the hero of that fight. Heroes do not last long, however, unless they keep up their victories. McClellan afterward became a candidate for President against Lincoln and signally failed, after which "Little Mac" was never mentioned for civil honors.

The Army of the Potomac was truly unfortunate in its commanders. Fighting Joe Hooker came into the place to fail, as did Burnside. Not until the Galena tanner became commander did the Army of the Potomac begin to win substantial victories.

September 15 and 17 will ever be held in remembrance because at Antietam Creek the Union army under McClellan checked the advance of Lee and assured the safety of the Nation's capital for a time.

Antietam was said to be the most sanguinary battle since Waterloo. In later months other battles were fought which in a way put Antietam in the shade, such as the Wilderness and Spottsylvania.

It does one good to sometimes look back over the past and recall the tremendous struggles through which this Nation has passed in its reconstruction after the Revolution. The great mistake of the fathers, when they formed a National government from the one-time thirteen colonies of Great Britain, was in the retention of African slavery. That one mistake came near to destroying the American Government and surely laid toll to many thousand lives and millions of treasure.

When men are laying the corner stone of a new government it stands them in hand to not leave any rotten spots in the foundation of the structure as did our supposed-to-be-wise forefathers.

The colored brother has certainly occupied a conspicuous place in our history very much to our inconvenience and unhappiness.

As a Nation we have prospered by an all wise Providence, even though our great mistake at the outset of the Nation was a most grievous as well as sinful one.

At the present time there looms no visible cloud pointing to disaster in National affairs. The present political campaign is a mere bagatelle as regards anything of a dangerous nature. Both parties are loyal American citizens who mean to do the best possible for the continuity of good government in the land.

As for the liquor question, that has been in evidence more or less since the foundation of the Government. Polygamy was once denominated a twin evil with slavery. Having gotten rid of both, what more natural than we should harp on the subject of the people's morals in the line of drinking more than is good for them?

As for agriculture. Mercy, how that question has been harped on since it was found that a single disgruntled farmer existed North (South, East or

West. Both platforms cater to the sod-buster, neither being right, but mostly in the wrong.

It is queer that men of common sense cannot see the truth and note the fact that the American farmer is a monarch over all other farmers in the universe.

Men point to deserted farms throughout the country as a proof that farming business does not pay. All folderol. Those farmers who deserted their lands to go to the city and corral some of the big wages given workers in other industries were never in any sense farmers, but mere idlers on lands they did not know how to work. A genuine farmer knows his business too well to desert his fertile acres for the mirage of big wages in the city. It is men who cannot work for themselves, but must have a boss and have the work marked out for them to do, who make the considerable complaining army of bankrupt tillers of the soil.

For either great political party to make a handle of the farm question in order to advance their political fortunes is of a piece with the play and prattle of small children in the nursery.

Farmers have rights; so have merchants, mechanics, decorators, builders and the like, yet no great outcry has gone up to save other industries lest they die.

There is too much weak insincerity on both sides of the line. Brethren let us pray.
Old Timer.

When On Your Way, See Onaway.

Onaway, Sept. 25—Yes, and when leaving Michigan be sure and purchase a return ticket. You won't find a better State in which to live. Such is the advice of Arthur G. Aikens, Ex-County Sheriff. Arthur knows, he speaks from experience; he and his family have just returned to "Michigan, My Michigan," after spending three months in the West, going to the coast by auto, together with his entire family; going with the intention of staying and purchasing a business after arriving there. "No Sir, I'm back; glad we went, but we are satisfied and more than glad to get home." Now they sing the glad refrain from the depth of their souls, "Michigan, My Michigan." The Aikens family were given a reception by their friends at the parlors of the Spiritualistic church, where tables were set and a big chicken dinner served. Experiences encountered on the trip were told over and over, interspersed by singing and discussions.

A pleasant surprise on the writer when A. E. Bowerman, of Kalkaska, came into our office and said, "Do you know me?" I knew the voice better than the face; one had changed with years, but not the voice. I shall never forget that kind voice coming from a man who was my next door neighbor in 1884, having met him but once during all these years. I have never seen but one "Al" Bowerman, but can say in all truthfulness that this would be a 100 per cent. world if it were filled with men of his type.

"Gradually improving." Such are the words frequently heard now in speaking of Onaway. It is pleasing to note how the Tri-County Telephone Co. has placed its confidence in the little city by investing several thousand dollars in their new exchange building, located on State street, and equipping it with a new switchboard and all modern conveniences. Nicely located, brilliantly lighted and improved service. A decided change from the old location and something highly appreciated by the patrons of the company.

Now in the days of increased travel by auto it is high time that the traffic rules should become more rigid, or we might say, "More need for rigid enforcement." This applies to our little city and community more now than ever before. With some of the fatalities and more narrow escapes, it might be well to prevent further accidents by applying the iron heel right now.

When ninety per cent. of the traffic between State and South Pine will insist upon making left hand turns, ignoring the stop signs as well as the rules of common sense, why permit the practice to continue? Here's another violation of the laws of common sense. The law requires that all applications for operator's license should be endorsed and signed by the chief of the police department of a city or village having such a department, township clerk of a township or sheriff or his deputy of a county. It is altogether too common a practice for such officers in the rural districts to sign these applications upon request of the applicant without any examinations whatever as to his or her qualifications as a driver of the death wagon or their education on traffic laws. Such officers are endowed with too much authority, many of whom ignore the law themselves and are equally ignorant of them. Why criticize the racing public when they are given such a free hand?

Wonder if the weather man isn't becoming overly ambitious and rushing the season somewhat when he stages a snowstorm on Sept. 23? Anybody else any remonstrances to make? Our coal bins won't stand the strain with such over stimulation, neither will the purse strings, and our B. V. D.'s are supposed to wear awhile yet. Have mercy.
Squire Signal.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 25—We had our first snow storm of the season on Sunday, but it was a mild snow mingled with rain. It was everything but pleasant for the arrival of the 600 or more delegates to the convention of woman's clubs, many of whom came in by automobile. The only ones who are reaping the benefit of the bad weather are the automobile laundries, as the women do like to doll up and go about in clean autos.

The Chippewa County Historical Society celebrated its centennial anniversary on the death of John Johnston, whose early work as pioneer of Sault Ste. Marie remains one of the outstanding influences in the development of the city. Mr. Johnston died Sept. 22, 1828. The only two surviving grandsons, William and Howard Johnston, of Nebish, sons of John McDougall Johnston, youngest son of the pioneer, attended the commemoration meeting at the court house. John Johnston was born in Antrim county, Ireland, in 1783. When he was 29 years old he joined a party of youths bound for America to find wealth in fur trading. He settled in Sault Ste. Marie. The most famed of the Chippewa Indians at that time was Waabojee, whose father, Mongazig, carried the wounded Montcalm from the battle field on the Plains of Abraham. The young Johnston became a friend of the powerful chief and met his eldest daughter, Neengai. Johnston fell in love with her and they were married. He brought the bride to their new home on the banks of Saint Mary's River. It was the finest house in the entire North. Part of the building still stands East of Brady field. The Government road ran past the house on one side and on the river bank was a dock, on which Governor Cass landed on his memorable visit to Sault Ste. Marie. It was Johnston who laid out the street now named Water street in 1816. For thirteen years Johnston lived in the big house. His home was the social center of the community. He was noted far and wide for his cheery hospitality. He was the village doctor and adviser. His fur business grew and he accumulated a comfortable fortune. His Indian wife won the popularity and confidence of the people. After his death he was buried in the old cemetery on the site of the public library. When this cemetery was abandoned, the body was removed

to the Riverside cemetery, where it still lies. The epitaph was written by his son-in-law, Harry R. Schoolcraft, the noted historian. The old home is visited by thousands of tourists each year and is still in good condition.

The paper hangers formed a union last week, affiliated with the trades and labor council. Charles Mahony was elected first president of the union.

Generally the man who thinks his wife doesn't understand him would be out of luck if she did.

Albert DeHutt has opened a grocery and confectionery store at the corner of Magazine and Spruce streets. Mr. DeHutt was formerly employed by Oscar Benoit.

James Doud, the well-known merchant at Mackinac Island, is also one of our best farmers. When it comes to raising potatoes he excels the old timers. This year he has five acres of potatoes, yielding 700 bushels. They weigh from 12 to 16 ounces each and are all large solid spuds. He has sent out several samples, which have surprised the natives in various parts of Cloverland. Mackinac Island may yet be noted for its crops, as well as a summer resort. William G. Tapert.

Value of Personal Contact and Better Service.

Chicago, Sept. 25—I can call each one of my 600 customers by name. Two-thirds of my customers are called by phone at regular intervals—once a week, twice a week or every other day, as they prefer. The same clerk always calls the same customer, establishing a personal relation. Customers know clerk's voice and will accept clerk's suggestion on buying.

It is known at once when a customer transfers business to another store and a personal effort is made to win her back. Chain stores would hardly miss a customer.

As soon as a chain store cuts price on an article, I stop displaying it. I will not meet the cut price. I want a profit on everything sold.

A chain store's one appeal is price. Without fear of contradiction, I can say that my store is more attractive to customers, the clerks more courteous, the display and stocking of merchandise presents a better appearance and my stock is far more complete. My prices are 3 per cent. higher than the chains. It costs me this to maintain credit accounts and delivery system, but my growing volume of business proves that more and more people are willing to pay the extra three cents.
Joseph Becker.

Back in Ancient History.

Liza and Fannie were discussing their Sunday night dates.

"Yes, mam, I done had me a neckin' party last night!"

"Neckin' party? Law, chile, don't you know them is out of style? They had them four thousand years ago."

"How you done know they had them four thousand years ago?"

"Cause my mammy done told me that the Bible says that King Solomon took the Queen of Sheba into the banquet hall and he fed her wine and nectar!"

Quite Cool, Indeed.

A hotel was on fire and the guests, gathered out in front, were watching the flames.

"Nothing to get excited about," one traveling man was boasting. "I took my time about dressing. Lighted a cigarette. Didn't like the knot in my necktie and retied it. That's how cool I was."

"Fine," remarked a bystander, "but why didn't you put on your pants?"

Small Type Jokers in Business Contracts.

Considering the number of times the courts have decided against it, I am often surprised that so many sellers of merchandise still use the old plan of putting a lot of small type conditions and reservations in their letterheads, or on the back of their contract blanks, or in some other obscure place, with the idea of tying the buyer up in case some emergency happens.

Every few days almost, it seems that somebody brings such a contract to me to pass upon.

All courts are very much opposed to this scheme, because it looks like a furtive, covert effort to get the best of a bargain in advance—to tie the other fellow up and rob him of some of his rights if some contingency arises. So whenever they can, they throw the small type out of it and hold that it doesn't apply.

I have before me now a report of several of these cases, all recently decided. In one of them a man sold a lot of lumber and sent the buyer a memorandum of the sale. In small type was tucked this little joker.

Goods are sold subject to their being on hand and at liberty when the order reaches head office.

In other words, if I have the goods on hand when the order reaches headquarters, and they are at liberty, meaning, if I want to let you have them, you will get them. Otherwise not.

Naturally this sucks all the juice out of the transaction and makes it nothing but a husk, unenforceable against the seller, but perfectly binding as to the buyer.

This sentence was printed in smaller type than the rest to make sure it wouldn't be seen. It turned out that the goods weren't "at liberty," and the seller refused to deliver and triumphantly pointed out the above clause when the buyer complained. The latter, however, refused to accept the explanation, and sued for his damages. The court refused to consider the clause as part of the contract, because "no reasonable steps were taken to bring the above term of the contract to the notice of the plaintiff." In fact, quite the contrary—the seller had done his best to see that the clause should not come to the notice of the buyer.

This is the ground on which all these cases are decided—that where a small type joker has been put in some obscure place, away from the main body of the contract, the party who has put it there, whether buyer or seller, must see that it gets to the other party's attention in order to bind him with it.

I have seen these small type jokers on the bottom of a letterhead, though the contract was a separate sheet, on the back of contract itself, and even on the back of the letter, also on the invoice.

Stock fire insurance companies use this scheme flagrantly. In one policy appeared this provision, in microscopic type: "In case of loss or damage to the property insured herewith, same shall be reported to the representative of the company as soon as the loss is known."

The insured didn't give notice ac-

cording to this; in fact, he didn't even see it, and the company refused to pay the insurance, because the clause had not been obeyed. The court, however, threw it out, on the ground that it was one of this contemptible "small type traps" which should not be allowed to come into the contract because the company had done nothing to bring it to the policyholder's attention.

Elton J. Buckley.

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STATUS OF EFFORT TO PUT CRIMP IN CHAIN STORES.

Washington, Sept. 24—For some time I have been expecting to have definite news for you in regard to proposed legislation, about which we have had some correspondence. Today, however, I saw Colonel Gaskill and was advised by him that it would be rather hazardous in his opinion to attempt to launch anything in the nature of the proposed legislation before the Trade Practice Conference in Chicago on October 24.

I regret this because I know how you feel, but the subject is so important and so much depends on it that I know you will agree with me on postponing it on advice of competent counsel. Mr. Gaskill, as you doubtless know, was the Federal Trade Commissioner for a matter of some five or six years, and I do not think there is a lawyer in the country who understands both the legal and the economic aspects of the present condition as he does. Just as soon as he will allow me to release anything, I will send you all the material at my disposal.

The first draft of the bill is now in the hands of the Federal Trade Commission, I understand, for criticism. When the Commission has passed on it, it is Colonel Gaskill's idea to submit it to the Department of Justice, so as to assure the support of both organizations when the proposed legislation gets to the senate and house committees. We are anxious to have it as nearly bullet proof as possible.

James True,

Director Bureau of Economic Research.

Relative Merits of Stock vs. Cash Dividends.

Recent developments in market conditions have raised again the controversial question of whether cash dividends with occasional offerings of new stock are preferable to straight stock dividends.

In times such as the present, with money rates high and stock values rising, the policy of stock dividends probably is preferable both to the corporation and to its stockholders, for the

corporation thus conserves expansion and is not compelled to borrow at high rates, while the investor's holdings are steadily rising in market values. His dividends, moreover, are being enlarged if he desires to convert them immediately into cash.

This policy appeals more generally to public utility holding companies or chain store systems that constantly are growing through new acquisitions or extensions as well as to small investors

ing company," C. C. Brown of Orton, Kent & Co., points out. "This equity no doubt would be eventually distributed in one form or another; larger cash dividends, stock subscription rights or larger stock dividends at irregular intervals.

"Expanding concerns need large amounts of new money. It must be raised through outside financing, by asking stockholders for additional funds, giving subscription rights, or through retention of earnings. It is not infrequently necessary to resort to more than one method. That which causes the least expense and inconvenience is retention of earnings." Thus stock dividends.

"The point of greatest concern," Mr. Brown continues, "is to see that the company is not increasing its capital stock more rapidly than its expansion and earning power warrant. Obvious items to watch in the company's statements are book value and share earnings."

Quoting Adalbert Wolff in the *Analyst* of July 6, he points out the "percentage of the earnings per share to book value per share represents the earning power of the capital invested by the stockholder." Mr. Wolff writes: "If a company can consistently produce a return as high as 15½ per cent. a year on its common stock equities, there certainly can be no question about the soundness of diluting these equities to the extent of 10 per cent. a year." This was a reference to the North American Company.

William Russell White.

Fabric Handbags Come Into Favor.

Fabric handbags are among the Autumn novelties, being shown in tweed, broadcloth and flannel, and some of the more elaborate are made of suede. Bags of cretonne, silk and chintz in generous size and carpet sack shade—regular grandmother affairs—are much in favor.

Tooled leather is used for many of the smaller articles imported from Italy and France, or done in the manner of the foreign artists by workers in this country. There are handbags, coin purses, telephone pads, billfolds, address books, and wee cases scarcely larger than a postage stamp. This leather work is exceedingly decorative, rich in color, with fine traceries of gilt, and is largely taking the place of the heavier beaded articles.

The tan, black and brown leathers in the larger bags are all fashionable and in the smaller traveling kits and handbags the reptile skins are very much in vogue. Leather of one color is generally preferred, but some are attractively bound and trimmed with another color. Some of the plain hides are ornamented with lizard, water snake, garter snake or python, and some smart black hand bags are made all of alligator skin.

Designers of traveling bags that are fitted with toilet furnishings have introduced a material which has the quality and lightness of celluloid but the appearance of mother-of-pearl. This is tinted in lovely shades of blue, green and pink, and in a set de luxe in ombre tones, like a big pearl.

who probably would not otherwise save their dividends.

Advantages and disadvantages for the investor are to be found in straight stock dividends. Directors might, for instance, be inclined to continue stock dividends under unfavorable circumstances longer than they would if cash payments were being made.

"The issuance of regular stock dividends is nothing more than the capitalization of increment earned for the stockholder by a growing and expand-

BUSINESS ON RISING CURVE.

With some particularly bright spots in the industrial situation, perhaps the tendency has been to overlook the sum total of progress so far this year. When the entire picture is studied the highlights are toned down considerably and not much advance over last year is shown. However, there is this difference, that business has been on a rising curve since early in the year and, if all goes well, may soon make more favorable comparisons because the figures from now on will be set up against those that measured the ebbing volume in the closing months of last year.

Whether some of the best performers in industry will be able to maintain the pace they have set for themselves remains to be seen. The automobile, steel and building industries yield no marked evidence as yet of any faltering. However, there are at least some indications that operations may diminish beyond the seasonal trend. For instance, the sales of the largest automobile producer to retail buyers last month gained only 5½ per cent. from July, as against an increase of 18 per cent. last year. Similarly, the volume of contract awards in building so far this month are somewhat under those in September, 1927. Building material prices have also dropped on the average, a trend that is quite in contrast with the uplift that has come in metals.

These are only "straws" which may not prove to be important, and yet the general feeling in business is that the situation is not so "fundamentally sound," as it is so often proclaimed, that such indications may be confidently disregarded.

MEETING MAIL ORDER PRICES.

Has the mail order house ceased to be a bugaboo? How much business is it taking away from the independent retailer? Those who think that mail order buying is waning may well consider that fifteen years ago one of these organizations had 35,000 New York names on its lists. To-day the number is 200,000. Students of the situation declare that 300,000 to 400,000 people in greater New York alone are mail order house customers.

Rural population, formerly the chief mail order outlet, has not increased since 1900. Mail order business since that time has grown from a comparatively small volume to enormous proportions. It is evident that another market has been developed. The bulk of this business is no longer with the farmer. The typical modern mail order house customer is the city family.

It is certain that the factor of mail order competition cannot safely be ignored by the independent retailer who desires to control all avenues of profit within his scope.

That competition of this sort can be minimized, if not eliminated, is certain. To do so requires emphasis upon, rather than departure from, scientific, modern retailing methods.

In facing this question, the retailer will be able to get the measure of his opponent. An by knowing the ad-

vantages and limitations of mail order buying, why people patronize the catalogue house, where the great new market for this form of merchandising may be found, and how to meet this form of competition effectively, the dealer will be able to stop the diversion of trade that properly belongs to him.

PROSPECTS MUCH BRIGHTER.

With another week in which retail sales were fully up to the figures of a year ago and ahead in some instances, the indications are that the month's showing for trade will be quite satisfactory. There is an extra business day in the month this year and five Saturdays as against four last year. Reports agree that consumer buying in most sections is active, especially when cooler weather appears. Besides the interest in new apparel there is also a good demand on housefurnishing lines and accessories.

The upturn in trade may be traced to the gain in business sentiment as compared to a year ago. At that time a reaction was in evidence and purchasing grew restricted. The general gain over last year to date has not been an impressive one by any means. In fact, it is quite slight; but prospects are considered much brighter than they were twelve months ago.

In the wholesale merchandise markets there has been a good deal of activity on re-orders. The stores are buying very close to their needs, and as sales to consumers expand stocks must be almost immediately replenished. This activity has been marked in the apparel and dress accessory lines, but it is also found in other quarters of the market. Manufacturers are operating about as closely to orders as circumstances will permit. No slackening in demand is expected, but small margins make it necessary to reduce the losses taken when surpluses are sacrificed. The accelerated changes in style are also a factor in this respect.

RETAIL FIELD CROWDED.

Despite the evidence on all sides of greatly improved standards of living, the average merchant probably wonders at times why his volume does not keep pace with what must be greatly increased volume of purchasing. The answer is, of course, that, much as there was reason several years ago to complain of a crowded field, there is even more cause to utter that complaint now. The chain store may be forcing many independents out of business, but many cling on. The expansion of stores is so far in excess of population growth that the trend must be strong toward lower sales per unit when the entire number of retailers is considered.

It is brought out that this expansion of stores evidences very little hesitation. In fact, present indications point to further growth in the movement. New chains are constantly being organized, and not all of them by any means are mergers of operating units. Chains that have specialized on certain merchandise are adding other lines. Chain store managers, after a

course in the new technique, are opening their own establishments.

Against this trend, manufacturers and wholesalers are seriously studying the question of reducing their customers to those whose business can be handled profitably. Should this movement make headway there will be many small retailers who will find their supply sources cut off. The retail field in such event may grow less crowded, but that day seems distant.

TOO MANY AIRPLANES.

That the growing popularity of the light airplane for amateur flyers is not all beer and skittles is aptly illustrated by the plight of the little English village of Hamble. Without so much as a by-your-leave, the Hampshire Light Aeroplane Club has established a private airdrome on its borders. And now life in Hamble, to quote the Manchester-Guardian, has become "a nerve-racking and burdensome affair."

It is not only that the brooding silence of the countryside is now harshly broken by the roaring of engines beside which the rattle of trucks or the clanging of street cars would seem lullabies. The villagers live in deadly apprehension for the fate of their rooftops from low flying. One resident set up a fifty-foot pole in his garden with a danger flag. An airplane promptly collided with it.

The villagers don't know which way to turn. The Director of Civil Aviation complacently informs them that as for noise they must "grin and bear it," while any movement to erect protective poles joined by wire about their houses would be so dangerous for aviation that in the event of fatal accidents they would be liable to arrest for manslaughter.

If something is not done soon to prevent low flying and to silence airplane motors we may all live to find ourselves in the predicament of these unhappy villagers.

AMERICA HAS A PAST.

With American expeditions hunting for fossils in Mongolia and seeking out the relics of Sumerian culture in Mesopotamia—in fact, searching for new evidence on the origin and development of man throughout the world—the impression is sometimes created that America itself has no evidence to offer on these engrossing scientific matters. That this is not at all the case is amply demonstrated by the recent meetings of the International Congress of Americanists at the American Museum of Natural History in New York City.

Some 250 delegates from the United States and eighteen foreign countries gathered to discuss the progress of study of the history of man in the Western Hemisphere. Anthropologists and archeologists were prepared to debate their views on the antiquity of the earliest Americans and to compare the values of the civilizations which flourished in the New World long before the advent of the white man.

There was a clash over the question of whether or not the aboriginal civilization of Central America was influenced by Asiatic culture. A report

was read on the discovery of fossils in New Mexico which proved the existence of human beings on this continent in the late Pleistocene era, from ten to twenty thousand years ago.

We are glad to be reminded that, although our own history is so young when compared to that of Europe, we still have in the civilization of our predecessors something to interest the archeologist.

COTTON, WOOLS AND SILKS.

Signs of improvement in the textile markets are not lacking, but the movement can scarcely be called substantial. The cotton goods market has tared best, with trading on quite a liberal scale in the primary end and the demand for finished goods making further gains. A survey conducted by the mill organization brought out that dress cottons were in excellent demand this summer and are entering the new season with bright prospects, as judged by wholesalers, garment manufacturers and retailers.

A feature of interest this week will be the opening of dress fabrics in the woolen market. The leading producer will show goods this week Tuesday. The men's wear division of the industry finds demand rather spotty. A good deal of business was taken before the recent opening and competition is now very keen. Buyers have been hesitant and many are requesting samples rather than placing orders. At the London wool sales prices slipped off about 10 per cent. and sellers' limits were lowered. The hope is now expressed that the raw material may come down more into line with yarn and cloth levels.

Competition of woollens with silks is cited as one reason why the latter have found an easier demand. Something of this sort has come about through the fluctuation in styles this season, but the silk volume continues to figure very prominently in the business placed on the new apparel lines. The raw silk market has been firm.

AMATEURS ON THE JOB.

To amateur radio listeners in Brooklyn and Jacksonville the United States owes much of its knowledge of the havoc caused by storms in the Caribbean and in Southern Florida. The Brooklyn station served as a link in communications between the Navy Department and Porto Rico. The Jacksonville amateur picked up descriptive and informative messages from responsible authorities at Palm Beach.

Similar reports or appeals for help have been first received by amateurs many times in the past. Signals from sinking vessels, from lost explorers and from others in urgent need of assistance have been quickly caught and swiftly relayed to the official agencies capable of sending relief.

The many thousands of such listeners, alert to detect and record any unusual message, constitute collectively an important element in civilization's huge organization to protect the lives of its more daring or unfortunate members.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday was another glorious fall day, with bright sunshine, blue sky and white fleeting clouds which bore striking resemblance to imaginary wild animals. It is surprising how many wonderful Saturdays we have had this season. I think we have been diverted from our Out Around trips only once by such adverse weather conditions that we were obliged to abandon the plans we had made for the day. Saturday we again headed for Ionia, but a football game between the local high school club and Ottawa Hills (Grand Rapids) appeared to have set the town crazy and few people we needed to see were at their post of duty. I suppose it is perfectly proper for people to take absorbing interest in high school athletics of this character, but having inherited a stern sense of duty from my industrious ancestors, I never reached a condition in life where I thought I ought to yell myself hoarse and tear my clothes in becoming a fan at any athletic contest. Perhaps the people who indulge in these pastimes are wiser in their day and generation than I am, but I do not believe they will live any longer or get any more out of life than I do.

A visit to the State reformatory found Warden Shean as busy as a hornet, notwithstanding it was a half holiday at the prison. He told me the clothing department was now turning out one thousand dozen work shirts every day except Saturday, which is certainly a remarkable record. Because the shirts are well made and are sold at lower prices than goods made by free labor can be produced, they find an eager demand in other states where they are principally marketed. It strikes me that because the prison is necessarily conducted at a tremendous cost to the taxpayers of Michigan, these advantages ought to be made available to the citizens of Michigan, instead of bestowed on the citizens of other states. This could be accomplished by placing the sale of the product in the hands of a Michigan sales agent, instead of favoring people of foreign blood and alien interests in a distant market.

Mr. Shean assures me that all of the industries at the prison are now conducted in such a manner as to yield a handsome profit to the institution, which is in marked contrast with the conditions which prevailed under the administration of ex-governor Groesbeck, whose theory of government was addition, division and silence. The more I see of the masterful hand of Fred Green in administering the affairs of our State and its numerous interests and activities, the more I feel thankful that we now have a business man for Governor, instead of a cheap politician whose chief ambition as Governor was to hand out fat orders and fatter contracts to his favorites, without competitive bids and with no regard for the best interests of the people who foot the bills.

I have been in the habit of visiting the Ionia reformatory at frequent in-

tervals for the past forty years and I am frank to state that I think it is in the best condition now it has ever been. Economy and efficiency appear to be the watch words of the present management which has made marked improvements and introduced sanitary features in every department of the vast institution. It is no small job to handle 2,000 men who are not accustomed to restraint. The position requires executive capacity of a high order. I am glad to make this acknowledgement, because I am just as much inclined to praise where praise is deserved as I am to criticize where criticism is justified.

I speak wholly from experience and observation when I state that there are few locations in Michigan which disclose more profitable farming conditions than M44 from Ionia to Belding. I should say the principal crops are corn and beans, which have both shown remarkable yields this season. The bean crop is harvested in good condition, and the corn crop is so nearly harvested that its future is secure.

Speaking of farming conditions reminds me that it has been my custom to have frequent conversations with farmers regarding the so-called farm relief that the politicians are prating about so volubly these days. I have never found a real farmer who did not refer to the propaganda with a sneer. Practical farmers appear to regard the whole matter as clap trap and subterfuge to catch the vote of men who are not good farmers and never will be. I have never had any patience with the extent to which this fallacy has taken possession of some men who have no conception of proper governmental functions and who do not know what they are talking about. It reminds me of the remark of a hard headed farmer to a cheap lawyer politician during the McKinley campaign. The politician accosted the farmer on the street with the remark, "Do you know, sir, that the very shirt on your back cost you fifty cents more than it would but for this iniquitous tariff?"

"Let's see," replied the farmer, "Three yards of sheeting at ten cents a yard and the old woman made it. Yes, I guess it did."

We are now in the midst of a campaign in which a surplus of foolish things are being done and a plethora of utterly false statements are being uttered on both sides. Those of us who are not partisans and who realize that the country is safe, no matter which candidate is elected, are in a position to view the situation with calmness. We cannot afford to lose our poise and thus destroy our contentment. A government which withstood the shock of such wretched executives as Buchanan, Hayes and Wilson can emerge triumphantly from any ordeal. We are all citizens of one common country, living under one flag and working together to create a common destiny, who must share alike the shortcomings of an incompetent executive or the blessings of a wise and pure rule.

Gaius W. Perkins, Sr., is in the city this week en route to his home in

Peoria from Northport Point, where he spends his summers. Mr. Perkins was one of the six founders of the Grand Rapids School Furniture Company, which has been developed into gigantic proportions as the American Seating Company. Mr. Perkins was the dominating factor in this great enterprise and deserves the lion's share of the credit for conceiving, organizing and developing such a monster undertaking. Circumstances arose which necessitated his retirement from the management of the business, but the fact still remains that but for Mr. Perkins and his loyal associates Grand Rapids would not now have the largest school, opera and church seating establishment in the world. Not only is it the largest establishment of the kind in the world, but it produces probably seventy-five per cent. of the goods in its line manufactured in this country. Ralph Waldo Emerson said the civilization of the community is shown by the respect it shows its dead. We take front rank in this respect, but when it comes to honoring our living heroes—perhaps I should exclude military heroes from this sweeping statement—we are very deficient in appreciation and sympathy while the men deserving our commendation are still living. It might not be a bad idea for such an organization as the Rotary Club to give this suggestion the attention it deserves.

E. A. Stowe.

Price Appeal Being Worked To Death.

A Baltimore wholesale grocer, after mature deliberation and a careful survey of the jobbing and retail field, is of the opinion that too much emphasis has been placed on buying and too little on selling. To quote his letter:

"I believe that the real trouble with the wholesale and retail grocery business to-day is that the retailer believes that the only thing that stands in the way of his success is the profit the wholesaler must have to run his business. With this thought in his mind and with competition pressing him on all sides the retailer turns to his buying. He works one wholesaler against another. He tries to buy direct, he joins a buying association, he hauls his own goods, pays cash and spends most of his thinking hours figuring how to work down his purchase price. Buying is the important thing to him, so important that it blinds him to the fact that selling is really the important part of any business. Weighing it all, the purchase price of an item is only important because we must know it in order to name a selling price that shows a profit. After we have made our price we have to sell to make our profit.

"The retail merchant is a price hawk. Who is to blame? I blame you and you and you and me. We wholesalers are to blame. We have been preaching price for years. We may operate a cash and carry house or we may be service wholesalers. If we run a cash house we cry 'We save you money.' If we run a service house we preach 'I will meet his prices,' or 'he is now low on everything' or 'when you take into consideration my service, etc.' Yes, men, we are the ones who have made

price hawks of the retailers by fighting among ourselves and our fights are certainly being rewarded.

"During the past few months efforts have been made by wholesalers in Baltimore to help our retailers in their fight against the chain stores. Our efforts have been along the lines of preaching clean stores, better merchandising, etc.

Our competitors have gone further, organizing the retailers, getting money out of the manufacturers for newspaper advertising, window posters, etc. This is good work, but it adds to the confusion because everybody is out on his own.

"A solution, you ask? I have none, but I believe that somebody will have, and we will finally be led out of the wilderness. Faith in our competitor we need. We need to know him better. We need to be made to realize that he is no more a fool than we are. We need to know that he is in business to make money, just as we are. We need to know that he thinks the same hard thoughts about us that we think about him. We need to realize that he is able to do anything that we are able to do, and that he does the foolish things that he does simply because of the foolish things that we do."

No Tariff Changes By Next Congress.

Much talk of tariff revision is heard during the present Presidential campaign. It is probable that some have been led to believe that this means the tariff will be changed at the next session of Congress. While it is not the intention of political speakers to give this impression, it undoubtedly prevails. The fact is that there is hardly the remotest chance that the tariff will come up at the next session of Congress. It will be the last session before President Coolidge retires. He has repeatedly stated opposition to further tariff tinkering at this time. Evidently he feels that if the tariff is to be changed he will leave the job to his successor. So business may rest easy that it will not be disturbed by any tariff legislation at the next session, though there may be tariff discussion, as there usually is. Oil and sugar interests especially are discussing the probability of tariff legislation at an early date, but the stage of discussion is not expected to be passed in that time.

Hard Coal Demand Slackens.

The wholesale demand for anthracite experienced a slight setback toward the end of last week and the trade is now awaiting some development that will start orders coming in again at a more lively rate. Just what caused the market to quiet down a week ago is something on which there is division of opinion. More bituminous coal is moving from mines in seaboard territory, with everything pointing to a further increase in tonnage as the fall season wears on. While all the producing fields are sharing in the greater volume of business, only the low volatile operators of Southern West Virginia are getting any better price save, perhaps, in isolated cases.

Sweet Cider May Be Made, Used and Sold.

Home makers of nonintoxicating beverages may stop whispering, tiptoeing in their stocking feet, and squeezing fruits at night in unlighted basements, fearing that they will innocently violate the law. Thousands of farmers and city people who make, use, and sell cider, fruit juices, and vinegar are in doubt about the prohibition regulations. Some are so doubtful they think it may even interfere this fall with the proper use of the low grade fruits that are in abundance in orchards and vineyards where the value depends upon whether the juices can be pressed out and lawfully utilized.

Information compiled from various official sources by C. E. Durst, editor of the Fruits and Gardens Magazine, shows that any person may make for home use cider or other products from fruit juices which are nonintoxicating without obtaining a permit. These products may be made at a commercial mill if the juice is promptly removed to the home of the person having it made.

Persons who make nonintoxicating fruit juices for home use, may later sell part of it in lots of five gallons or more to vinegar manufacturers with permits. If the juice has fermented through to vinegar stock (containing 1½ per cent. or more of acetic acid) or to vinegar (containing 4 per cent. or more of acetic acid), the sale may be made without a permit, but the manufacturer must keep a record under provisions of the prohibition act, according to Mr. Durst's information.

He finds that without permits fresh sweet cider and other fruit juices may be sold in glasses for immediate consumption from roadside stands, from farmers' cider or juice presses, or from custom cider mills. But, if such cider or fruit juices are to be taken from the premises, they must be preserved by pasteurization or sterilization and placed immediately in tight containers, or preserved by the addition of at least four ounces of U. S. P. benzoate of soda to fifty gallons. Pasteurized cider may not be sold or delivered in bulk containers, such as kegs, barrels, etc., except to a vinegar manufacturer.

The summary also shows that buyers of cider or other fruit juices may not use or possess the products after they contain more than ½ of 1 per cent. of alcohol. To preserve cider or other fruit juices for sale, or to convert it into vinegar to be sold, it is necessary to apply for a permit.

Mr. Durst further points out that preserved or concentrated cider may be sold by the maker to manufacturers of food products. Unpreserved or non-concentrated cider made under permit, containing one-half of 1 per cent. or more of alcohol, may be sold or shipped to a person holding a permit to use such cider in the manufacture of food products. The addition of sugar or other fermentable material to increase the alcoholic content will make the manufacturer liable to the penalty imposed for the production of mash fit for distillation purposes.

Another important regulation is that

under the revenue act of 1921, a sales tax of 2 cents a gallon is payable on all unfermented fruit juices, sweetened or unsweetened, which are intended as beverages, but another section of the law exempts pure apple cider, if preserved, from this tax. Preserved apple cider may be charged with carbonic acid gas without being subject to the tax.

Sweaters Join Dress Ensembles.

Sweaters are gaining such importance in costumes that many of the French designers have chosen to incorporate them in their newest ensemble suits for Fall and Winter. Besides silk crepe blouses shown for wear with the new tweed suits, often two or three sweaters are included. Most of the new sweaters are in distinctive blouse styles, with necklines, cuff treatments and borders supplied by contrasting colors woven in.

In other patterns two-tone effects are used, a simple design being worked out in the less conspicuous shade. One sweater of light green when stretched reveals a darker green in the foundation weave, and this same color is used in the border design on the front and for outlining the V neck and turn-back cuffs.

All-over designs are again popular but in small patterns. One very attractive sweater is in blouse style and has a narrow string-tie extending around the neck, forming a narrow up-standing collar. The tie and collar are almost solid brown, while the remainder of the sweater is a combination of beige and brown.

Two slit-pockets in front are the only other details.

Natural colored wool is used to fashion a hand-knitted sweater that is featured for wear with the gray tweed ensembles. The collar, which is a bit unusual, being copied from the Peter Pan style, has a flat applique in two tones of violet.

Already the cricket is busy
With hints of soberer days,
And the goldenrod lights slowly
In torch for the autumn blaze.
And we know that the frosts will find
us,
And the smiling skies grow rude,
While we look in the face of Beauty
And worship her every mood.



MORE CUPS PER POUND - MORE FLAVOR PER CUP -

Folks' preference for Light House Coffee is more than a hankering fondness it is **INSISTENCE** which demands that animated "double flavor" the cup that inspires conversation

LIGHT HOUSE COFFEE

NATIONAL GROCER CO.

ALL CANDY DEALERS, ATTENTION!

The week of Oct. 6 to 13 will be nationally observed as

CANDY WEEK

Saturday Oct. 13 is

SWEETEST DAY

Full page advertising in colors will appear in leading magazines. Window signs will be furnished by your candy jobber. Write us for some.

NATIONAL CANDY CO., INC.

PUTNAM FACTORY

GRAND RAPIDS

MICHIGAN



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

Shelving that displays

Now you can have shelving which displays your merchandise. Notice how the sloping front of Sanidura Display Shelving brings all the merchandise into prominence. Whether you completely equip your store or use single units, Sanidura Shelving is very desirable, because it is easily set up and gives a more attractive appearance to your store. The shelving is sanitary and durable—sanitary because vermin cannot exist in it and durable because it is made of steel and assembled by electrical welding. This steel shelving costs no more than good wood shelving, yet it lasts a lifetime. It will pay you to equip your entire store with Sanidura Display Shelving.

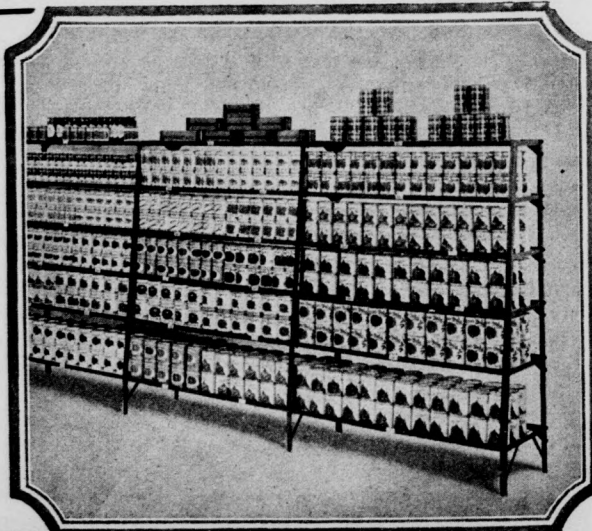
THREE MODELS

Six shelves high, sloping front
Seven shelves high, sloping front
Seven shelves high, straight front.

Write for prices and name of jobber in your territory

UNITED STEEL & WIRE COMPANY

14 FONDA AVE., BATTLE CREEK, MICHIGAN



Wholesale Grocers Favor Educating Retailers to Confine Orders.

Education of the retail grocer to confine his purchases to two or three wholesalers and the dropping of accounts which fall below a fixed minimum of volume are two methods favored by wholesale grocers in meeting the problem of small order purchases.

The survey, undertaken in co-operation with the National Wholesale Grocers' Association, points out that the retailers' tendency to purchase in small lots has caused a general increase in selling costs and decreased profits to such an extent that some action must be taken.

Chain store systems, which have grown by leaps and bounds in the last five years, have forced the wholesale grocer to provide a selling service far out of proportion to the business acquired, the report states. Faced by this problem and others associated with hand-to-mouth buying, the wholesaler has reached a point which, according to the report, means either severe retrenchment on his part or a reorganization of the industry along lines not yet revealed.

The results of this survey show definitely the tendency for retailers to order from the wholesaler in smaller lots. Not every one of the wholesale grocers contributing information showed a decrease in the size of the average 1927 order under that of 1922, but in the relatively few cases where increase was shown the percentage was for the most part negligible. The highest increase reported was 25 per cent.,

recounted by one wholesaler, while in numerous cases other wholesalers reported decreases amounting to more than 25 per cent.

One wholesaler reporting a single month's operation showed orders under \$5 amounted to 16 per cent. of the total number and 2 per cent. of the total volume of sales; those under \$25 totaled 73 per cent. of the number and 35 per cent. of the sales volume, while orders over \$50 constituted only 9 per cent. of the total number and 39 per cent. of the volume.

The report says that selling costs can be cut somewhat by reducing the number of salesmen's visits to the retail trade and by inducing retailers to place larger orders.

Many suggestions were advanced by wholesalers as to lines of action which might improve the conditions with which they are faced. It has been the experience of one wholesaler that a frank discussion with his customers as to the services rendered as compared with the volume obtained has, in most cases, been well received by these dealers.

One jobber states that accounts should be discontinued if the purchases do not exceed \$50 a month. If all jobbers would follow such a course, it is stated, retailers who contribute nothing to the trade as a whole would be eliminated.

Blame for the excessive number of small retailers is placed in part on the wholesalers themselves.

The jobbers in many cases are financing the small store out of all pro-

portion to the profits received from this volume. One wholesaler states in this connection that wholesale grocers should cease financing unworthy and inefficient dealers.

Chewing Gum.

We are told that it was first manufactured in 1860. The habit originated in this country. Long after 1860 boys on the farms and villages knew the pleasures of chewing honeycomb. Honey was common and cheap then, and a hunk of honey in the comb gave a boy's mouth a delicious bath of sweetness, prolonged by chewing the accumulation of wax. Later boys learned that cherry and spruce trees yielded a gum good for chewing, even if somewhat sticky. The first chewing gum we ever saw on sale was a square cake of sugared wax. It was very good when fresh, but if old crumbled in the mouth and could not be assembled into one mass. When we were 12 years old a classmate of ours in the Pomeroy, Ohio, public schools, Charley Whaley, whose father was a dentist, discovered that the red substance used in making plates for false teeth made a palatable and lasting chewing gum. He did a profitable business selling little squares of it to the pupils until Dr. Whaley, noting an alarming shortage in his supply, locked it up.

Now chicle (is it pronounced "shickle" or "chickle?") is the substance used in manufactured chewing gums. It exudes from the bully and the sapota trees, and is both plastic and elastic. Its peculiar fitness for chew-

ing was discovered in 1860. It is not only easy to chew, but compounds readily with flavorings. The first chicle gum industry started on a capital of \$55. We get 75 per cent. of our chicle from Mexico. In 1926 we imported 12,000,000 pounds, 9,000,000 of which came from Mexico. In 1925 our chewing gum product was valued at \$47,838,150, and in 1927 we were exporting gums to eighty different countries, the United Kingdom getting 1,053,496 pounds.

Silverware Orders Keeping Up.

Reports from silversmiths regarding business indicate little sign of "Presidential year." On the other hand, the early Fall business booked is said to be better than in many years in which there was no such mythical handicap to buying. In the buying that has been done by retailers so far there has been a sizable percentage of wedding gift merchandise, this being preliminary to the October matrimonial season. The revival in stock selling is reflected in additional consumer buying of fine silver, much of it consisting of sterling dinner and tea sets and chests. Elaborate toilet sets in sterling are also selling well.

Chickens come home to roost, but some people stay out all night.

Seely Manufacturing Co.

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A standard of quality for over 60 years
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Michigan Tourist and Resort Association

If interested (and you should be) in developing the tourist and resort business of Western Michigan you will attend the annual meeting of the Michigan Tourist and Resort Association at the Pantlind Hotel, Grand Rapids, October 4 and 5. First meeting 2:00 p. m., October 4. Discussion of various subjects, among them "Hidden Business" (of special interest to wholesalers, jobbers and retailers) by Saturday Evening Post representative. Banquet 6:30 p. m., Kentucky Editor will tell "Their impressions of us." Movies of Newspaper men's trip through Western Michigan. October 5 meeting, 9:00 a. m., committee reports, election of officers, etc.

You are urged to come and help with your advice. No solicitation of funds at any of these meetings.

Michigan Tourist and Resort Association

H. J. Gray, Secretary-Manager

FINANCIAL

Shift From Time Loans Seen.

A stiff advance in brokers' loans of \$85,285,000 this week's lifts the total to a new recent high within less than \$100,000,000 of the record peak of June 6, but even more ominous than this resumption of the upward trend is the shift in composition of the loans that make up the total.

A growing disposition on the part of lenders to cut down their loans on time and put money on call instead has resulted in a radical shift in the time and demand portfolios. Early in June a new peak in the volume of time loans was set at \$1,075,000,000. With the greater hesitation of banks to tie up their funds over a period this volume has receded week after week until we find in the current brokers' loan statement that time funds represent less than \$700,000,000 of the aggregate \$4,470,000,000 brokers' loans.

That time loans should have fallen \$375,000,000 since early June can mean but one thing—that the New York banks do not want to put their funds out beyond recall. The rate on ninety day time funds this week rose to 7 per cent. and then 7½, and finally in certain quarters to 7½ per cent. Presumably some lenders hesitate to tie up their funds for ninety days just now through a fear that rates will tighten more. Aside from this expectation is the desire of the banks to keep close to shore at a time when funds are not so plentiful as they were once.

It goes without saying that the expansion in demand loans explains the recent increase in the general volume of brokers' loans, as funds have been shifted from one pocket to another and as money has poured in from new sources.

However much authorities may mistrust the weekly figures on brokers' loans they cannot overlook the recent trend away from funds offered on time. Bankers see that the supply of funds available even at present high rates for time money is small. Apparently the banks have an eye on their Reserve position and do not wish to find themselves under the necessity in case of emergency of running up further their discounts at the regional institutions.

Turning once more to the general position of brokers' loans it is interesting to note that the total now stands at \$4,470,000,000 as against \$3,284,000,000 a year ago. Even when a comparison is made with this time last year it will be found that the volume of time loans is substantially smaller than it was then, although demand loans have risen far in excess of a billion dollars.

Paul Willard Garrett.
[Copyrighted, 1928.]

Upturns Lack Threat of Economic Adjustments.

If the 1928 advance in stock prices presents a new species of inflation the problems it raises threaten no such economic disturbances in their solution as did the wave of commodity inflation that swept the country in 1920.

How much the stock market this year has been inflated nobody will

know until the adjustment comes, but—it must be plain to all—the roots of a high stock market do not reach down as far into the economic soil as those of a market in commodities that has run wild. The reason lies partly in the extent of the two kinds of inflation and partly in their relation to industry.

A general rise in commodities when carried to the limit affects not only speculators in the commodity but all those along the line in the producing, distributing and consuming classes whose day-to-day movements directly or indirectly depend on prices. Nobody could specify the ramifications of a collapse in wheat prices or indicate the groups of individuals destined to suffer from a sudden decline in any of the major commodities.

And yet who will contend that a collapse in any one of a half-dozen leading stocks threatens in this same severe manner economic punishment to the country? That the market's performance represents a new kind of inflation few conservative authorities will deny. And yet in any view of future possibilities sight must not be lost of these important distinctions between the kinds of inflation presented now and that of eight years ago.

Not only does a drastic liquidation in commodities at falling prices hit more individuals throughout the country than a decline in stocks—the pain is more prolonged. It often takes months to liquidate credits frozen in the commodity market where in its state of greater liquidity a stock market adjustment can be accomplished frequently in short order.

And it is important to emphasize at this time that in the last year of unprecedented credit expansion an inflation of commodity prices has been conspicuously absent. So far as these basic markets are concerned the country is in a position exceptionally strong. Variations in individual commodities there have been a plenty. But the movements have been controlled by changes in supply and demand rather than by speculative operations.

Here—it seems to the financial district's more careful economists—lies an assurance for the future. It means that however numerous may be the adjustments in credit destined to come these are not directly related to anything so fundamental as the country's commodity markets.

Paul Willard Garrett.
[Copyrighted, 1928.]

Retail Credit Survey.

A study of merchant returns, made by the College of Commerce and Administrations, Ohio State University, indicates that 18 per cent. of all merchandise returns is outstanding nine days after sale. The average time between the sale and return for all merchandise items is seven days, and varies with individual lines. About 65 per cent. of home furnishings eventually returned are still outstanding at the end of four days after their sale. The study, entitled "Merchandise Returns in Department Stores," is soon to be issued and will present its facts both for merchandise groups and for merchandise items.



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Revival in Financing Kindles Hope.

A brisk September revival in new financing rapidly is kindling a belief in the financial district that industry will go through the year without suffering any hardship from tension in the money market.

The precipitate drop in the volume of capital flotations during July and August raised several questions on the business future. It focused attention on the possibility that if continued long the reduction in financing might seriously cut short various programs of plant expansion. The conclusion was drawn that the 1928 prosperity wave might eventually give way unless sustained by a fresh impetus such as always accompanies the financing programs of big corporations.

In looking back it now appears that the slump in financing did not hit new corporate demands among domestic concerns nearly so hard as it did foreign and refunding requests for money. In other words the needs of domestic corporations for new capital have been fairly well filled, although corporations have not been so successful as formerly in substituting low for high coupon rates through advantageous refunding programs, and foreign borrowers for the first time in four years actually got nothing during August.

Admittedly the Federal Reserve system's moves to choke off wild speculation in the stock market have tightened money, but they have not tightened the rates for business funds nearly so much as those for speculative funds. Essentially what the Reserve officials sought was enough of a check on speculation to keep money at all times available to industry. In this they have been so far singularly successful.

With the approach of autumn something of a readjustment in investment values has been taking place. Convinced at last that money is likely to remain firm for a time both underwriting houses and prospective borrowing corporations now are more content to consider financing on a new basis.

Presumably borrowers will for some weeks yet cling to the hope of easier money this fall and therefore will proceed cautiously. They will not hold back when new capital actually is needed, but they will postpone refunding issues. The retarding effects of a slight increase in interest rates on business have received greater stress than is warranted.

History shows that when industry needs funds it can usually afford to pay the going rate. And certainly in the present instance the prevailing charge for money has not become prohibitive. More is asked for money by lenders than a year ago, but—and this point must not be overlooked—an abundant supply of credit for legitimate purposes still is available for those who wish to draw upon it.

Paul Willard Garrett.

[Copyrighted, 1928.]

Farm Groups Lead Price Rises.

New evidence of the undisputedly strong position for commodities at a time when critics view the stock mar-

ket differently is supplied by the report of the Bureau of Labor Statistics today.

Another fractional advance in the price level during August lifted values to their highest point of the year to date and emphasized the potency of the forward-creeping movement despite conspicuous declines in individual commodities. The Bureau's compilation for August showed the general price level as 98.9, which is a substantial increase over the level of 96.3 reported at the beginning of 1928 or that of 95.2 for a year ago. Prices still stand below the 1926 average taken as 100.

Looking at the Bureau's index in more detail it will be seen that the sharpest major gains came in the food group, fuel and lighting, metals and metal products, building materials, chemicals and drugs, and house furnishing goods. All of which is to say that the advance was shared by a big majority of the groups represented in the Government's compilation.

Time was when the farm products group was the laggard of the list. Not so many years ago its failure to keep pace with other groups in the recovery that followed the 1920 collapse presented a serious obstacle to agricultural prosperity.

Interesting is it, therefore, that the two commodity groups most intimately related to farm prosperity, the farm products and food groups, now stand higher relatively than any of the others except hides and leather. At 107 the farm products group and at 104.2 the food group each command a price level substantially higher than the metal, building material, fuel or textile divisions.

What characterizes the price movement of the last year more than anything else is perhaps its stability. No such swings upward or downward as arose six or seven years ago to disturb industry have appeared recently in the general price level. And fortunately for the general prosperity of the country such changes as have occurred in the last year for the most part have been moderate increases rather than decreases.

The figures emphasize a return to the law of supply and demand as the principal factor in governing commodity values and the disappearance of speculative forces.

Paul Willard Garrett.

[Copyrighted, 1928.]

O'Hooligan had not been in this country many days when he became involved in the meshes of the law, and the next morning before the magistrate he was asked his name, occupation, etc. He stated his occupation as that of a sailor. The judge scouted his statement, saying, "I don't believe you ever saw a ship." Pat, however, sustained the burden of proof by replying: "How do you think I come over from Ireland—in a hack?"

Most of the people who boast of "overcoming temptation" never saw a real one.

If you keep on your toes you won't run down at the heel.

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Criminal Habits Which Can Be Curbed

The evil that men do lives after them; The good is oft interred with their bones. Shakespeare made this observation in Julius Caesar, and there is no doubt that it is as true now as it ever has been. But the poet left out of consideration a class of malefactors whose crimes are never connected with their names, and who are seldom charged with having perpetrated their outrages—which may take toll not only of property and money, but of lives. It sometimes happens that criminals of this class are not even aware of what they have done. In these cases, nothing would surprise the offender more than to hear that, thanks to an act on his part, a family was homeless, or that in some distant city, a business official had handed a check to someone he had never seen or heard of. Still more would he be astonished to be billed for the amount of the check.

We are all familiar with criminal types. We should know what an enemy of society looks like. He is generally a flashily-dressed, limber-jawed individual, wearing a cloth cap, and with bulges in his clothing due to concealed firearms. He talks from the corner of his mouth, using a dialect containing words like "moll" and "gat," and is frequently a cocaine addict. We see him in the movies, in magazine illustrations, and in tabloid newspapers. Day and night he is with us in facsimile. We think we could pick him out from among his law-abiding fellow humans—this "gorilla."

Certainly the evil that these men do lives after them, and whatever good they may have done counts little toward their posthumous fame. But frequently it is environment that makes criminals. In any case, mere carelessness or cowardice never creates professional criminals—the conventional type of gunman who is now bathing cities in a white light of publicity. These thugs at least know very well what they are doing, and have an objective, admittedly a sinister, anti-social one—the taking of property through intimidation and homicide—but they are quite aware of the fact that "the wages of sin is death."

Here is the other type of criminal, whose appearance and manners defy his being linked with gangsters, and who is in most cases quite unaware of his criminal status:

It is Sunday morning. The scene is a young man's bedroom in a suburban house. The occupant of the room, a pleasant-faced person of twenty-odd, is sleeping, while his family attends church. No one seeing him would think of putting him down as a gangster, or identifying him with automatic rifles, and long, low touring cars.

Suddenly an alarm clock rings. He jumps out of bed, yawning, proceeds to bathe and dress, remembering the while that he has an engagement to play tennis at the Jones' at eleven. This is an average man's house, so there are no servants. Dressed, he hurtles downstairs, puts the percolator on the stove, and, with an eye on the rotogravure section, breakfasts. Finishing his coffee,

he lights a cigarette. Something in the paper engrosses his attention; he is, momentarily, spellbound. Then a photo of a tennis-match reminds him of his engagement. Throwing away his cigarette, he grabs his racket and rushes from the house. The story, to conform to the public's taste for happy endings, should end here, but—

The cigarette, which he so gaily tossed away, lands in a rubbish can which is filled with an unpleasant mixture of variegated refuse, containing some greasy brown paper, excelsior, an empty macaroni box, and a crumpled ball of the wax-paper in which bread is wrapped and delivered. The can is under the white-pine, oilcloth-covered kitchen table, by a window with muslin curtains. It takes possibly five minutes for the wax paper to progress from smouldering to active flame, and no time at all for this to ignite the excelsior. By the time the table is beginning to blaze, our hero is stepping onto a distant tennis court, the cigarette quite forgotten.

A few minutes before the church service is over, the tennis player's family hears the engines clang by outside and, naturally, the sound excites their interest. But it does not occur to them that it has any connection with them or their property until, approaching home, they see a black mushroom of smoke, coated with red flame at the base, pouring from the cavity that the roof of their house once covered; see the crowd pressing about the police lines; see the sooty water running past their feet and hear the raucous chugging of the pumping apparatus.

Later, in the cramped, stuffy "temporary" flat, they speculate as to how the whole thing could have started. Our young man swears that if he did smoke a cigarette, he threw it in the sink. He says he always does this. Remember his preoccupation while smoking. He may honestly think that he is speaking the truth. If he does, he falls into the unconscious criminal class. If he knows that it was his act that caused the disaster, and says nothing, into what class does he fall? Is he a great deal more to be respected than a professional criminal? Yet—it would take considerable courage to admit deliberately that his carelessness had been the causative factor in the loss of the home that has, perhaps, housed him and his family for twenty years.

It is idle to say that if the house was insured "no harm was done." True, insurance will procure the family the means to rebuild their home, and will replace much that they have lost, but it cannot, and nothing can, compensate for the inconvenience, the suffering, and the mass of minor troubles brought on by the fire. If it was not insured, or if the policy had lapsed, well—our imaginations can tell us the situation more vividly than words. Without insurance, the progress of that family toward affluence and financial independence has been checked—brought to a dead stop. Perhaps they can wearily climb the heights in ten years, fifteen years; perhaps they are too old and too unsuccessful in business to ever recoup their loss.

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Tornado—Automobile—Plate Glass

Two things only could have prevented this fire: one—the boy's having formed the habit, when he first began to smoke, of putting out his cigarettes, and being very sure they were out, and two—the family's taking care to burn or put into closed containers paper, excelsior and the like. Yes, there was a certain amount of contributory negligence on the part of the family.

One thing, and one thing only could in any measure alleviate the effects of the fire—insurance.

How many fires result from trivial causes such as the above, it is impossible to ascertain. Statistics can show how many fires of unknown origin take place annually, but this gives us very little idea as to how many are caused actually by mere thoughtless, careless acts—due to negligence and lack of foresight on the part of one person. How many hotel fires are caused by some man, smoking in bed, who dozes off, to be awakened by the heat, and realizing that his room is on fire, sneaks away and disappears? He may, as a salve to his conscience, turn in the alarm at the first red box he passes in his flight, but it is most unlikely that he will reappear and announce that his carelessly thrown match, or the cigarette which dropped out of his mouth when he fell asleep, ignited his mattress and thus set fire to his room. Cowardice and carelessness frequently go hand in hand. The man who thinks of the possible consequences of his acts is the man who will be willing to accept responsibility for them.

Last year, New York was afforded one of the most brilliant spectacles in its history. One gusty March evening, some timbers of the scaffolding on a new skyscraper began to glow and drop sparks. Soon the whole wooden structure burst into flames, and people in Staten Island and the highlands of New Jersey were able to watch the blazing tower through field glasses. The sight was one of rare beauty, rendered all the more spectacular by the falling timbers, which descended zig-zagging, like elongated meteors, into the street below. The newspapers the next morning reported the resulting damage as negligible, and regret was jocularly expressed that there were not more of these inexpensive and thrilling spectacles.

Did the people who watched and joked during the Sherry-Netherlands fire, consider that the building was being erected on contract—to be finished by a certain specified date—and that this blaze caused a loss of time, which, converted into money, ran into thousands of dollars? True, the building itself was fireproof, of stone, but the entire scaffolding had to be rebuilt, to say nothing of the repairs to the damaged exterior, smashed glass, smoke-blackened, flooded upper stories.

"The cause was unknown, but the fire is thought to have been due to a workman's carelessly tossed match"—that was about all the newspapers were able to offer as to the origin. It is an even bet that the workman whose match started it (if indeed it was not caused by some other unrecorded piece of negligence on the part of someone

more responsible) is to this day indignant about the whole thing and has no more idea of his share in the responsibility of starting that fire than he has of who kidnapped Charley Ross—an even bet, for it is equally likely that he suffered agonies of fear and apprehension upon remembering just where he did drop his lighted match, hot rivet, or pipe-dottel. This man, probably an honest, temperate, and useful member of society, certainly cannot be classed as a criminal, any more than the hypothetical tennis-playing boy, but it is beyond denial that he has caused more damage to property than many of the gentlemen now enjoying State hospitality at Ossining-on-the-Hudson. It is harsh to say that careless people are criminals—enemies of society—but it is putting it too mildly to say that they are merely the instruments of the great and cosmic quality of carelessness.

In the final analysis, it is almost safe to say that a majority of the costly and detrimental industrial and commercial disasters are due to carelessness on the part of someone, somewhere. Tracing a fire, an explosion, or a cave-in back to its remote original source is frequently an impossibility, for the evidence is covered and hidden by the ruins. No one can prevent storms, earthquakes and "acts of God," but anyone can, and everyone should, think of his acts in terms of their possible consequences in relation to property and life.

Some forty or fifty years ago, the function of insurance had little connection with prevention. It was mere bought compensation for problematic loss. Of course, companies were always interested in prevention, especially among their own risks, but gave comparatively little thought to it as a social proposition. This attitude exists no longer. When insurance companies combine and co-operate in fire prevention campaigns, they do not take into consideration whether the property to be protected is covered by their policies or not, or even whether it is insured or not. They have assumed the function, or public duty, of safeguarding property and lives, anywhere and everywhere, regardless of the profits aspect, against fires, storms, inundation—all the forms of disaster which prey upon society.

To go back to our criminal, the man who is careless or negligent about fire prevention; is he worth the money spent on him? Aside from the losses caused by him which are paid for by the companies, is he a worthy object for charity? Should those who are perfect strangers bear the cost of educating him, ferreting him out, pointing out to him the error of his ways? Obviously, no. As a personality, he is not a deserving recipient for expensive and laborious propaganda. But the attempt must be made, and the insurance companies, banded together in various associations, pay his tuition, though often he never attends classes, or if he does, turns a deaf ear to his instructors who are trying to teach him fire prevention for his good as well as their own.

There is one way in which every man, regardless of his status, can help in the cause of fire prevention. He can talk about it to his friends, his children, his servants and employes, even to his employers if they appear to need it. He can suggest, without being intrusive, that it is likely to cause trouble to have puddles of gasoline on one's garage floor, or to pile up greasy rags in a dark, warm place; or that when an electric fixture gives out blue sparks, and the insulation smoulders, it is a good time to pull out the base-plug and see what is wrong with it. He can supervise his own property with the above in mind and suggest to others that they do likewise—not telling them they ought to do this and that to prevent fire, but that they are

likely to suffer if they do not.

If all men, or even a majority of them, applied this principle, one would hear less of children burned to death in frame moving picture theaters, garages burning from back-fires, and warehouses going up in smoke from misplaced butts and matches dropped in parts of the building where it is a crime at law to smoke.

Surely co-operation with those who have as their chief aim the prevention of loss of life or property by fire is not only a duty but a pleasure. Get the public to see that they are serving their own interests by taking precautions, and more than half the battle is won. The "criminals" hate publicity. And enough of it, and of the right kind, will either drive them out or reform them.



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36 — 4 in. pots and saucers @ 2½c	\$.90
36 — 5 in. pots and saucers @ 5c	1.80
24 — 6 in. pots and saucers @ 7c	1.68
12 — 7 in. pots and saucers @ 11c	1.32
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Total net.....\$6.66

You can double or treble your money on this assortment.

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BED SPRINGS
MATTRESSES
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GRAND RAPIDS

A Step in the Right Direction.

Grandville, Sept. 25—It is reported from Geneva that the league of nations has been requested to take up the problem of world wide protection for migratory birds. This is a subject of far more importance than all the world pacts to outlaw war.

Protecting bird life from the smallest humming bird to the largest condor is of more moment to the world at large than any other question at issue, and it is gratifying to note that people outside the United States are taking an interest in such things, even to the exclusion of political activities.

Such birds as migrate to foreign countries should come under the protection of the world. It is the same with our home birds. No state lines should cumber them about, but the Nation should enact laws making it a grave offense to slaughter any of the birds.

What! exclaims one, you do not mean a law protecting the crow and that well-known pest, the English sparrow! That is exactly what I mean, a law broad enough to take under its protecting wing every species of bird which flies between the oceans from Cape Cod to Long Beach.

No half way measures will do. Our own State of Michigan has been living under laws which doom a portion of her feathered life to extinction, and under such code nine-tenths of the fowls of our fields and forest are daily falling victims to the rifle and poisoned feed of boys and men.

The crow, that black bird of ill omen as our children have been taught for countless ages, is on the wane numerically, and it will not be many years before such a bird as the crow will be a novelty seen only in the zoos.

Every boy knows and has been taught by his State to hate the sparrow and offered a reward for its destruction. Under such conditions there is little wonder that the goodly State of Michigan is being decimated of its bird population at a startling rate.

Of course, for one state to pass laws protecting its birds can be of little use while adjoining states take up the cudgel for their destruction. It will not be necessary for every state to pass laws protecting man's best friend, the birds, when the Nation takes the matter in hand and issues its mandate making it a criminal offense to kill the birds.

How long will it be before this beneficent act takes place? It does not seem near at hand just now. Must America wait for foreign nations to take up the matter and do this act of justice in advance of free America?

The protection of the birds seems of sufficient importance to interest the monarchies of old Europe, even before we here have thought to make mention of it in our National halls of legislation.

Now that the world has taken the question of bird conservation into its discussions there may be some prospect that something will be done along this line which is of a million times more portent than pacts discussing the question of war or peace.

Here is a question on which it would seem that all could agree, that is with regard to a certain class of birds, and when we get this far we may conclude that an entering wedge has been started which has wonderful prospects ahead.

America should agree to protect all birds, native and foreign, since not one of them but is necessary for the economic condition of the land. Migratory fowls may not be numerous between this country and Europe, yet even what there are should be mutually protected, to the end that they may increase in numbers until the danger of insect destruction of agriculture has ceased to be a menace.

During the past winter in Michigan the crow was seldom heard, a fact which seems to indicate that

some ill fate has befallen that famous bird. That we need the crow is not to be denied. In fact, we have in our whole country not a single species of bird which is not in a way a ministering angel to mankind.

Not long ago, as I was walking along one of our streets I heard a rustle of myriad wings, the creak of blackbirds. A large flock of these birds flew across my vision, making merry over the fact that no air rifle or other destructive arm was being used for their destruction.

I think, perhaps, a hundred of these birds were out merrymaking in Grandville. Since the air rifle has been banished from our streets by the proper authorities this showing of birds was made possible, and what a pleasing picture it was. It reminded me of the old boyhood days in the North woods when nature was permitted to take its course and very few birds fell victims to the guns of their enemies.

It is a joyous thought that the birds are coming back. Even the prolific cutworm would squirm in his den with fear of such an outcome.

Let American citizens everywhere strive to encourage this foreign movement in favor of preserving the life of our migratory bird friends. It is certainly a worthy object and will serve to aid in cementing a friendship between nations that no peace pacts and leagues against war will be possible to effect.

Who can say that the final outlawing of war may not come through a universal outpouring of hands to stay the destruction of the world's birds?

Old Timer.

Jim the Penman Visits Traverse City.

Traverse City, Sept. 25—When Barnum, the showman, was asked if he expected to fool the public with his faked mermaid, he replied, "Suckers are born every minute." Many such individuals are yet alive, subject to the fascinations of innumerable Barnums. The quotation as written above has been printed and read by the public millions of times, yet the sharper everywhere is successfully catching suckers, among whom there are merchants, bankers and men of every branch of business.

By some means a practitioner of "Jim the Penman's" art gathered up a bunch of Swift & Co. checks and a signature of the local manager of the company's business in this city. A day or two ago he wrote sixteen checks and signed the name of the manager on the dotted line. In one day he found accommodating business men who cashed the checks; the total sum so gained amounted to \$300. While the world continues to revolve on its axis, suckers will be ever ready to bite and pay the penalty for their indiscretion.

John Wonsler does not "view with alarm," the advent of so many additional chain stores. "Let them come and be welcomed," John says. "Chain stores will draw many more people to the city to trade than would come if we did not have them and all independent dealers will share in their trade. John owns the only book and stationery store in this city."

A. J. Wilhelm has occupied his present location on South Union street forty-two years. He deals in dry goods, clothing and footwear. The entrances to his store are undergoing construction. Large modern show windows in copper settings are a feature of the improvement.

J. E. Ehrenberger, a popular grocer who reads the Tradesman and says it is a very valuable publication, carried forty brands of coffee in stock. Recently he reduced the number of brands to thirty-one and says he can supply the tastes of customers with that number. He carries in stock about everything in the line of prepared foods.

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Three-Fourths of Customers Served By Telephone.

Oak Park, Ill., Sept. 25—In spite of three chain stores across the street my business averages \$250,000 a year and has continued to grow as steadily after they came as before. I have been established thirty years. It is my idea to keep my store as attractive as the chains and even go them one better. Floor, fixtures and windows are kept scrupulously clean. Green goods display in front window is changed daily. Special care is used on shelf arrangement and the "specials" are on two well-arranged tables near the door and conspicuously price-marked.

I mail circulars to 2,000 names each week and advertise locally. Articles offered at cut price by chains are not featured and are offered only when asked for.

Reduced lines, fast turnover and personal service are fundamentals of retailing which here find full expression in growth and profits. I will not carry more than two or three duplicating lines. My turnover is now twenty-five times per year and I can carry all my dead stock out in one wheelbarrow load. In a sense I am not competing with the chains at all, for the goods I feature are not the same ones they handle. I am firmly convinced that the merchandising system in my store is equal or superior to theirs. While their price on everyday items of food may be a little lower than mine, that advantage—if it is an advantage—is more than offset by our credit and delivery accommodations and the fact that customers are waited on promptly.

My customer list contains about 700 names and as about 75 per cent. make their purchases by telephone, the matter of giving the best attention to the remaining 25 per cent. is greatly simplified. F. L. Strickland.

Meets Chain Store Prices—Emphasizes Careful Wrapping.

Rome, Ga., Sept. 22—Equipped with years of chain store training, we have built upon chain store methods, plus our own advantages. I sell for cash only. No deliveries. Telephone orders are received and goods wrapped and laid aside for customer.

My associates know about everybody in town. One of these is placed in charge of each department, where he has become a specialist in the best methods of selling and display.

One man looks after vegetables. He knows what his customers want. He can judge with almost uncanny accuracy what will be sold and how much should be stocked to meet the demand and he knows how to display vegetables to best catch the eye of the housewife. Another man handles canned goods and the array of these shows that he knows display as well as salesmanship.

Every customer is greeted as she enters the store, although the salesman may be too busy to serve her at that moment. This makes her more willing to await her turn to be served. Each customer is studied with a view to learning her likes and dislikes.

The non-delivery system is simplified through wrapping packages with great care. A woman will not object to carrying a package neatly and compactly wrapped, whereas she would refuse to carry one carelessly prepared. High quality paper and twine are used.

Vegetables receive special care and represent 50 per cent. of our sales. We have met the chains on their own terms and succeeded in a big way.

W. H. Pilson.

Glancing Back Fifty-five Years.

Piedmont, Mo., Sept. 22—As I devour the Tradesman each week and see At. White's articles, which I always read, I almost feel as though I had heard from him, but still should like to sit down and visit with him once more. I am enjoying my usual

good health and feel that I must keep to work, for when an old man quits work he is almost done. Frank Verbeck's articles in the Tradesman I enjoy, as he continually calls to mind my boyhood traveling days. His last, which I have just finished, telling of the new hotel at Cadillac, replacing what he terms the old McKinnon, calls to mind the first hotel at Clam Lake (first name for Cadillac), the Mason House. It was a log structure not three stories high and not lighted with crystal chandeliers. The large fireplace was not set between fluted pilasters. The floors, as I recall, were not stained a pastel green, but the Mason House did have a high vaulted ceiling with heavy beam effects. Later, when the sawmills got to work, an addition of rough pine lumber was added, with little cubby rooms with two beds in each, as well as two men to each bed. Those were great days. Kalkaska also had its log hotel, but it was as neat as wax and served good meals for those days. The Dawdy House, at Mayfield, stands out in my memory. I once stopped three days for \$1.25 per day and the landlord gave me all his fish, with what I had caught, to take home.

I see you have been having a big cherry crop this year, which means \$1,500,000 to the Northland. Hope the prices were good.

August 23 made it seventy-four years for yours truly and still going strong. Our business is very good and we enjoy living yet, as Artemus Ward would say. John H. Jewett.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Reh Nurseries, Inc., Monroe. Independent Bottling Works, Detroit. Multiple Properties, Inc., Detroit. Merchants' Associated Corp., Detroit. Hibbert & Scott, Inc., Detroit. George Oil Burners, Inc., Detroit. Fried & Krasner, Inc., Battle Creek. James F. Hayes & Co., Detroit. Cramer-Maurer-Dancy Co., Detroit. Sovereign Laboratories, Inc., Detroit. Raleigh Holding Co., Detroit. Harbor Springs Lumber Co., Harbor Springs.

Jackson Paper Box Co., Jackson. Big Chief Oil Co., Wyandotte. Romulus Machine Co., Momulus. Little Gray Flower Shop, Detroit. Lansing Flint Co., Lansing. Genesee Flint Co., Flint. Flint Road King Sales Co., Flint. Detroit Road King Sales Co., Detroit. Genesee Durant Co., Flint. Star Motor Co. of Michigan, Lansing. Saginaw Flint Co., Saginaw. Grand Rapids Flint Co., Grand Rapids. Vanderveen Construction Co., Grand Rapids. Bruce Pattern Works, Detroit. G. W. French & Son Co., Ionia. White & Hallock, Inc., Muskegon. J. Saraguse, Inc., Detroit. Gratiot Machine Tool & Manufacturing Co., Detroit. Opalume Sign System, Battle Creek.

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

Lambs	50@1.25
Shearlings	25@1.00

Tallow.

Prime	07
No. 1	07
No. 2	06

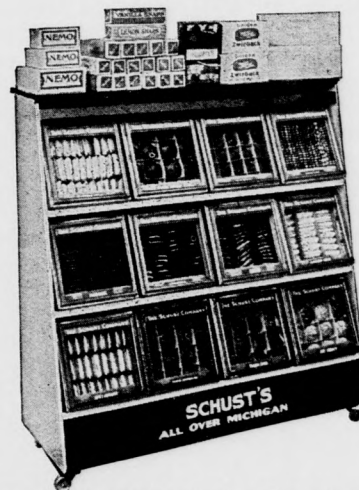
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Unwashed, medium	@40
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In the coffee line, this means selling White House Coffee with the flavor

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Try White House Coffee in your own home. You'll be eager, then, to send it into other homes—and you can do it at a good profit.



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Gay Novelties For Fall Wear.

Since the coming Fall fashions demand some form of embellishment, there is an artificial flower shown for every type of costume, from the simple sports outfit, consisting of tweed skirt and knitted jumper, to the elaborate evening gown. Some of the designs are copies of gardenias, dahlias, violets, roses and various blooms found in old-fashioned gardens.

Gardenias are by far the most popular at present, in clusters or in groups of twos and threes. They are featured in a full range of colors comprising the new Autumn shades, as well as pastel shades for evening. For sweaters and general sports costumes the single flower with large petals in one or two-tone color combinations are quite smart looking. One attractive flower that has not been designated so far is made of soft velvet in a combination of black and green, purple, gray or beige. It may be worn with tailored or afternoon ensemble.

Violets are to be smarter than ever this season, according to some of the leading authorities on styles in flowers. They are shown in huge clusters composed of tiny bunches in shades ranging from a soft lilac to deep purple, with some rose and geranium shades interspersed. These clusters are equally appropriate on day costumes and for evening if the gown is simple in line and of a smooth-surfaced material. The choicest flowers for evening wear are those either of silk or velvet with long trailing stems and natural looking foliage and buds. Roses and dahlias are quite popular at the moment because of their colorings and adaptability for either shoulder or sash trimming.

Feather flowers, which have been worn much during the past season, are now being shown in new color combinations and in clusters as large as those noted in the bunches of violets. Foliage is omitted. The colors are intense, rich yellows, browns, dark reds and corn-flower blue. For wear with a black afternoon ensemble there are feather clusters of black and white, or black with beige, royal blue or green.

A medium-sized handbag for the young girl going away to school is made in envelope style with the outer flap of woven leather in fancy designs. Inside is a folded belt for sports wear, also of the same leather. These come in several color combinations, including beige and brown, black and white, beige with green, red and navy blue. The fittings take up very little space, although they consist of a powder box, change purse, mirror and cigarette case with tiny lighter fitted into the same pocket.

Chanel's new necklace makes an attractive ornament for wear with the various types of day costumes. It is of medium length and made of several strands of beads twisted in rope for-

mation. The ends, instead of being continuous, are joined in a sailor's loop, which is permanently fastened. The predominant colors are gold with green, red, navy blue and sapphire shades. The individual beads are small and very often alternate with small gold rondels. This necklace has gained such favor that it is being made of pearls and rhinestones or in a combination of both stones.

Attractive Accessories in Furs.

The fur neckpieces that are being shown in the best shops and by exclusive dealers are most attractive. All of the old styles are elaborated and many new fancies are presented. Fox skins, which came forward so fast and in such quantities and qualities for several years that last year they seemed to have been done for, have had a revival this season. Not that a fox neckpiece is considered especially smart, but its decorative quality as a bit of protection and comfort for occasional wear endears it to women at large, and fox scarfs to be worn separately or fitted to a cloth coat or ensemble are now among the staple articles in fur.

Fox skins come in very large sizes and in many varieties. The novelty in the new scarfs consists more in the design or the manner in which it is adjusted than in the treatment of the skin itself. It is still usual to see a handsome, bushy-tailed fox scarf draped about the neck or shoulders in some picturesque manner. It elaborates the simplest frock or most severely tailored suit, and serves an ornate trimming on some of the smartest costumes for Autumn and Winter.

The rarest and costliest furs are made into small scarfs to be worn close about the throat with such variation in treatment as is possible. Sable and ermine are among them and are offered as a youthful touch for daytime frocks.

The long, straight scarf which admits of so many different arrangements is shown in all of the new furs, especially the flat, close-clipped kinds. A scarf of caracul, broadtail or any of the short furs is made in a straight piece six to ten inches wide, long or short, to be worn in any one of the several new styles.

One of the unique new designs in fur neckpieces is a straight scarf tied in the manner of an ascot. This is worn with wide cuffs to match, which are set well up on the sleeves of a plainly tailored ensemble of broadcloth, and a small muff completes the set. In some of these ensembles the scarf is so ample and the cuffs so deep as to elaborate the entire costume and take the place of a fur wrap. One designed by a French house includes a small round muff and a turban of tailored style, all of old-fashioned, tightly curled black Persian lamb. This with a slim coat of black broadcloth has an air of conventional elegance.

Various models of fur pieces and ensembles are shown for more elaborate costumes. One particularly original is a high, full collar of white fox attached to a band of white satin and finished with wide white satin ribbon ends to tie in a bow.

Weather Helping Haberdashery.

Some gain in the sales of men's haberdashery is noticed when the weather is cool, but volume immediately drops off with the recurrence of warm weather. Thus far, however, it is indicated the season gives good evi-

dence of an early start. Shirts and neckwear are the items in which most interest is being shown. Collar-attached styles dominate in the former, particularly broadcloths, while new patterns and colors in neckwear retailing at \$1 to \$1.50 are the volume sellers.

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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



SHOE MARKET

Men Interested in Price as Much as Women.

Do men like to go bargain hunting, or does the fair sex have the monopoly of the childlike faith that they may, some day, get a rare buy for almost nothing? A survey of men's shops showed that men like bargains and are just as keenly interested as are women, but they hate to admit it. A man will walk into his favorite store, where a sale of shoes and clothing and accessories is being conducted, and try to look surprised that the management has seen fit to reduce prices—and then plunge in.

The head of one of Rochester's leading men's haberdasheries was asked his opinion regarding men as against women. "I believe I am rather well qualified to give conclusive opinions," he said, "for in the past twenty years I have been associated both in men's stores and women's as well, and I have not only managed but served as well. I believe that there is hardly a clerk, man or woman, but who would rather wait on a man rather than a woman. Men are so much easier to please and sales are made without the usual haggling that accompanies the woman shopper. And a man shopper is a much better sport. If he buys an article and finds out later that he might have gotten it elsewhere for less, he, as a rule, has nothing further to say about it, where on the other hand we are apt to hear from a woman customer in no uncertain terms.

"Another characteristic of men is that they are much easier convinced than is a woman. A man is willing to admit that perhaps the salesman knows something, while a woman will take a piece of cloth, feel it, hold it up to the light and do everything but bite into it. Every woman assumes that she has an exhaustive knowledge of materials, styles and cut and patterns in shoes and clothing, heel heights and so forth, and some women in whom this idea is carried to an extreme are very difficult to serve. Although styles in men's shoes and clothes do have more snap than heretofore, they are a long way from a woman yet. While a generous stock is needed to take care of the wants of men, it is not to be compared to the countless feminine, so-called necessities that are needed. Shelves and shelves of gloves, shoes and ribbons and so on. You ask me if this could have any possible bearing on the numerous styles in women's footwear, and I say decidedly yes. My experience has taught me that no woman wants to buy a pair of shoes if her acquaintance has a pair just like them. They will take the same shoe if there is just a little change made, but it must be different. In shoe stores it becomes harder and harder to take proper care of women, for they will invariably sacrifice everything for style; and I have seen time and time again where a woman would spurn a good looking and good fitting shoe merely because she felt it looked too large, or perhaps because she thought she wore a half size smaller or still the color or

material might not happen to coincide with her thought regarding the latest thing."

Told the Time By Aches and Pains.

Stressing the importance of correctly fitting shoes in minimizing occupational hazards, Dr. Joseph Lelyveld, chief of Boston Foot Clinic, cited the case of a sole leather sorter who recently visited the Boston clinic.

"This patient went to work at 7 o'clock in a basement with a cement floor," he said.

"At 10 o'clock he felt a pain in his heel. At noon the pain rose to the calves of his legs. At 3 o'clock it had reached his back and at quitting time climaxed in a splitting headache.

"The patient brought his working shoes in to us on his second visit and we were able to point out to him just why his feet had been hurting him. After our demonstration he agreed that his old shoes were a definite liability to him in his work instead of an economy.

"He followed our advice about getting new work shoes and now carries a watch."

To Complete the Bride's Outfit.

Autumn brides will find a large and varied assortment of styles in wraps to go with their wedding costumes. In these velvet is most in favor, a velvet of the same type as the gown. In general, the soft, wrap-around dolman is the design chosen. In one detail it is distinctly new. This is in the sleeve, which is cut wide and shirred full along the upper side of the arm to fall away in graceful folds. The cushion collar, shirred in different ways, or a scarf or fur collar is used.

Some fascinating color combinations are seen among the French wraps shown with the gowns. A wedding dress of a white velvet with a tinge of blue has a wrap of satin in a shade more distinctly blue, lined with velvet to match the gown, and has a shawl collar and cuffs of white fox. One of the ultra-modern wedding gowns of peach satin is made by a French modiste to be worn with a wrap of peach and silver brocade lined with velvet the shade of the gown.

The varieties of fur used to trim the wrap in a wedding costume are mostly white fox, ermine, mink and sable. Among the fur wraps those of ermine are expected to be much worn, though some brides regard a fur wrap as less elegant for a wedding gown than one of velvet or a handsome brocade.

In the display of styles for general service sports frocks and suits of tweeds and woollens in different weaves are shown. Two-tone mixtures are particularly smart, especially as presented in models from Lenieff, Suzanne Talbot and Jane Regny. In the three-piece ensembles two materials, different in weave and color, are widely used, the coat and skirt being of one and the separate overblouse of another. In some of the latest sports suits a motif or insignia of some sort is stitched on at one, two or three points.

In their formal afternoon gowns for this season's trousseaux Philippe et Gaston, Drecoll, Martial et Armand

and others of the prominent Parisian couturiers are reverting to the crepes and georgettes and elaborating the gowns with needlework and fancy details. A chic little afternoon dress from Bechoff is made of gray crepe marocain. One from Jenny, very youthful in line, is made of black marocain, and the collar and cuffs are of embroidered white crepe de chine. Lenieff trims a black crepe de chine gown with gold, red and green. The printed velvets are sweeping everything before them, endangering their distinction by a too great popularity, and velvet in plain black and colors is exceedingly fashionable.

The occasional wraps and accessories for evening include spangled and beaded coats, which are exceptionally beautiful. Jackets of gold paillettes are like dazzling coats of mail, and will be worn even more than they were last season for dinner in restaurants and the theater.

"High" Novelties Favored in Shoes.

Early consumer buying in the better shoe shops around the country shows that women are according high favor to extreme novelties. Reptile effects hold the center of the style stage, with genuine lizard featured. Another favored material is genuine watersnake. Suede is seen in a number of effects, its novelty being supplied, for the most part, through combination with other and "flashier" materials. Particular preference by women seems to be given to footwear embellished with metallic motifs in gold and silver. Strap effects are generally liked—in a wide variety of models—and there is some call for front cutout effects. For evening wear fancy heel effects are being sold freely, and they are obtainable in almost endless variety.

Recommends New Hosiery Lengths.

Standard lengths for women's hosiery, based on foot sizes, are recommended by the research department of the National Association of Hosiery and Underwear Manufacturers to meet the needs imposed by shorter skirts and make possible the proper fitting of women with short legs. These are the lengths recommended: Sizes 8 and 8½ 27 inches; size 9, 9½ and 10, 27 and 29 inches. Many stockings are now being turned out 30 and 31 inches in length, but it has been found by the associa-

tion's research experts that the demand for them has been exaggerated. Making the hose too long not only puts up production costs without a corresponding increase in selling prices but is found to be annoying to women whose build requires shorter stockings.

Blues Lead Color Trend.

Favor for blue is sweeping all before it in both garments and piece goods, while black has been receding somewhat. Shades known as Independence and Davy Jones blue have been doing particularly well, as have several of the medium dark tones. This trend is noted not only in this merchandise but in accessories as well. Blue jewels, for example, particularly star sapphires, are having a strong run of popularity. While reds and greens are not notably active at the moment, there is a chance that they may have a play before long. Green jewels, such as jades and emeralds, are being stressed to wear with the new light green dress silks.

Leather Situation Improving.

Although shoe production during the last half of this year is not expected to equal that of the first half, leather merchants profess to see encouragement in the present situation. Shipments of sole leather, while behind those of last year to date, have shown definite improvement in the last thirty days. Upper leather, particularly calf and kid, has also made a better showing lately. Taken as a whole, the current condition of the trade was described yesterday as normal. Prices, which eased off somewhat during the earlier part of the Summer, are now strengthening.

Window Glass Again Advanced.

Featuring the glass trade was the announcement by the American Window Glass Company of a further advance in selling prices of window glass. The new discounts become effective the first of the month and raise by one point existing prices on most grades of window glass. The increase, which is the third since May, is held another step in the restoration of prices to a more satisfactory margin of profit basis. The demand for plate glass continues in very satisfactory seasonal volume.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

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

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

Reasons Why It Pays To Face the Facts.

"No matter how big a chain store company grows it can't afford stores with a labor cost two or three per cent. higher than it ought to be," is the way H. C. Bohack, remarkably successful New York chain grocer, finishes an article in a New York trade paper.

The story contains such a wealth of hints to every grocer that the temptation is to copy it all; but let me run through a few paragraphs and comment on them.

To begin, then, what is the correct labor cost in any grocery store? What should it be in your store? What is it in your store? If you do not know, you are like most grocers; but never can you hope to compete with your neighbors—let alone the chains—until you do know. Then you must get it right and keep it right or prepare to drop out.

I had been in business more than twenty years before I ever thought of that subdivision of expense. In the old days, we knew the total expense. If that was within bounds, we felt happy. If not, we curtailed wherever we could. But nobody worked with full intelligence until segregation of expense items was effected and standardized.

In 1900 labor costs ranged $6\frac{1}{2}$ to 8 per cent. That is to say, a dollar of sales carried $6\frac{1}{2}$ cents to 8 cents of labor cost and left 92 cents to 93 $\frac{1}{2}$ cents to cover cost of merchandise, other expenses and profit. This labor cost must cover every labor item—wages, salaries, commissions—every cent paid to anybody whether your own drawings or otherwise.

Bohack found his 1926 earnings had fallen below those of 1925. Seeking the cause, he makes some striking remarks: "We all know that, as your production increases, your sales costs go up. It costs more to sell a Ford car to-day than it did a few years ago. It costs more to sell a package of chewing gum than it does to make it." Those are sidelights we can all reflect on. It costs Wrigley 15c to produce a finished box of gum, I believe. You pay 55c for it.

How did Bohack regain a correct profit ratio? "We didn't do it by lopping off overhead expenses, because you can't run a store organization without system and without efficient supervision. Neither can you add a great many long-profit items, although we naturally do what we can in that direction. The change from loss to profit came about largely by reducing our expenses right at our own stores."

How many grocers are familiar with facts about their business such as Bohack quotes? Can any store be run without system? Bohack then proceeds to show how he did it. It will pay any grocer to read what he says:

"We know by experience and by the figures which our accounting department prepares every month that we make money from a store when the sales expense doesn't exceed 9 per cent. Some stores do nicely on a labor cost of 8 to 8 $\frac{1}{2}$ per cent.; we even have some which do business for a sales expense of only 7 $\frac{1}{2}$ per cent. That's fine."

So it appears that labor cost does not need to be much greater now than it was twenty-five years ago.

"On the other hand," proceeds Bohack, "we have some stores with labor costs of 10, 11 or 12 per cent. Let me show you how this figures up. Suppose you put down 8 $\frac{1}{2}$ per cent. for wages. Add 3 per cent. for rent. Add 6 per cent. for overhead, advertising, warehouse, trucking, supervision, management salaries, insurance and so on. Light and heat another 1 per cent. Total these, and what do you have? 18 $\frac{3}{4}$ per cent.

"Now if you are making 20 $\frac{1}{2}$ or 21 per cent. at that store and can hold your operating expenses down to 18 $\frac{1}{2}$ per cent., you're making money. But if your expenses go up to 19 per cent. or over you're losing."

"We took each manager separately and showed him how his store was costing too much money. 'I don't want any 12 per cent.—I want all 9 per cent. or even better,' I told them. 'We can't afford to carry you along if you're not paying your own way,' I told them. 'If all the rest are going ahead and you're going back, what's the reason?'"

There are plain facts and figures. First, is it not remarkable how near those expenses and needed margins are to what individual grocers must have? Yes, but how many individual grocers have such facts at their tongue's end?

"Right away," continued Bohack, "we bumped up against the delivery problem. Our policy is that, if a manager wants to deliver orders, and can do it without hiring extra help, it's O. K. with us. But we found we were paying \$6,000 for extra time, much of it needless expense, as we figured. So we told these unprofitable managers, 'Start now and show a little gumption. If a woman phones you for two lamb chops and wants them delivered, you know you can't afford to leave the store and carry her a small order like that. Learn to say no and then say it.'"

"A delivery system, we know, costs 5 per cent. We can't afford to pay that much for it. If any store manager can deliver goods without hiring extra people, we are willing he should do so. But we can't have that expense."

"We talked to some managers in this way and they seemed to like it. 'I like you, but you're not doing enough work. Now you've got to start and hustle.' We had a store, for example, doing \$300 per week and the manager received \$35 salary and 1 per cent. bonus on sales. That made \$38. In addition he was paying a delivery boy \$10 per week, making total sales expense \$48 or something like 16 per cent. That was an extreme example, but so bad it stuck in my memory. We talked to this manager thus: 'How'd you like to run your store on the basis

(Continued on page 31)

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

Uncle Jake says-



"I have always noticed that the chap who believes in PLUCK, is the one who sits on the front seat and does the driving, while the one who places his faith in LUGK squirms around on the back seat and does the grumbling."

When we placed

K V P DELICATESSEN PAPER

on the market luck did not enter into it. We felt there was a demand for it and we have proved it, hence as you have the pluck let's get together so that everybody may get the benefit.

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

Don't Say Bread

— Say

HOLSUM

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Dry Skim Milk in Sausage.

Sausage makers have long used dry skim milk in several types of sausage—not as a "filler" or cheapener, for the dry skim milk appears to have about the same value per pound in the finished product, considering the moisture needed to balance it, as the sausage meat. The dry skim milk is used to improve the quality of the sausage, which it does in several ways.

While there is little information available based on careful studies, the American Dry Milk Institute has gathered statements and opinions from various sources which show some of the reasons for using dry skim milk.

One large meat packing house says: "Dry skim milk is used quite extensively in frankfurts and loaf goods, and we mean by that baked loaf. In the frankfurts it makes a plump frankfurt, and apparently makes the frankfurt stand up longer or keep better from an off condition standpoint than it does without milk, although there is not any great amount of this in the product. There is no doubt but that it gives a very nice frankfurt and gives it a sort of sweet peculiar taste which some people are very fond of.

"In loaf goods, it makes the loaf cut much more smoothly, and it leaves just a little gloss on the meat after cutting the product and also helps to make it plump.

"Of course, the straight milk (unskimmed) is also used in Bockwurst and some special articles of that kind.

"Using milk makes the product cost about the same as without milk. We get a little excess yield to make up for the cost of the milk. In other words, when the sausage is carefully made and carefully handled, and with milk properly handled, we can break even in some cases without milk from a cost standpoint. There is no profit in it, however, except from quality of the product.

"The quantity used is from three to five pounds per hundred pounds of meat in uninspected factories where government is not so rigid and in loaf goods and things of that kind you can use five pounds. On frankfurt the limit is supposed to be three and one-half pounds, although a great many use four pounds in the inspected houses.

"We think this covers about all the questions which come up concerning the use of milk in sausage from a practical standpoint."

Dry skim milk may be used in sausage in most states provided it does not increase the moisture content unduly and is not in excess quantities. Federal regulations covering products shipped in interstate commerce are:

Regulation 18, Section 6, Paragraph 13, of Revised Regulations governing Meat Inspection of the U. S. Department of Agriculture. Milk, skimmed milk, dried milk, dried skimmed milk, malted milk, and analogous substances

and products which may be approved for such purpose by the Secretary of Agriculture, may be added to sausage, provided their use does not result in added water or moisture in excess of the amount permitted in Paragraph 5 of this section. Sausage shall not contain dried milk, dried skimmed milk, malted milk, or other dehydrated milk product, in excess of 3.5 per cent. and if cereal, vegetable, starch, or vegetable flour is also added, the combined amount of cereal, vegetable starch, vegetable flour, and dehydrated milk product shall not exceed 3.5 per cent.

Regulation 18, Section 6, Paragraph 5. For the purpose of facilitating grinding, chopping, and mixing, not more than 3 per cent. of water or ice may be added to the sausage which is not smoked or cooked; sausage of the type which is smoked or cooked, such as frankfurter style, vienna style, and bologna style, may contain not more than 10 per cent. of added water to make the product more palatable.

These are Federal regulations and would not necessarily apply to a product not shipped in interstate commerce.

It has recently come to our attention that the Pennsylvania law forbids the use of any substance not meat in sausage. Recent abuses have led to a strict enforcement of this law and we are informed by the State chemist that in order to use dry skim milk in sausage legislation permitting it must be sought.

Oysters Furnish Vitamins Galore.

Although oysters are an accepted article of food in nearly every home, few realize how valuable they are as a source of vitamins, says James E. Webber, department of agricultural chemistry research at the Oklahoma A. and M. college.

Recent tests by the U. S. Bureau of Chemistry have shown the oyster to be an excellent source of vitamins B and A, comparing favorably with standard foods as a source for such factors. Vitamins C and D are present in acceptable quantities, but vitamin E is probably absent, he says. Taken as a whole there are probably few if any foods that contain such a complete group of vitamins as this protein food.

Also tests on the feeding value of the protein material showed that it was of good nutritional quality and well assimilated.

Since the oyster also contains large amounts of the various essential mineral elements such as copper, calcium and phosphorus, it should not be overlooked.

Best Trade Paper Merchant Ever Read.

Halfway, Sept. 24—Enclosed find check for \$3 for the Tradesman, the best trade paper a merchant ever read. If any merchant follows its teachings, he cannot help but profit by it. I think this much of it that I have tried to interest several of my friends, and have shown them where they also could profit by subscribing for it. Maybe a follow up from your office might make these people see the light.
Chas. L. Hogle.

Every one likes applause, but most of it is merely applause.

Even "Baby" can digest the pancakes made from this delightful flour!



ROWENA
SELF RISING
PANCAKE FLOUR
VALLEY CITY MILLING CO.
GRAND RAPIDS, MICH.

100% PURE and FULLY GUARANTEED

INSIST ON "ROWENA." TREAT YOUR FAMILY

Also Buckwheat Compound
Produced by the Millers
of the famous
"Lily White Flour"
PLACE A TRIAL ORDER TODAY!

Valley City
Milling Co.
Grand Rapids

GRAND RAPIDS PAPER BOX Co.

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

GRAND RAPIDS MICHIGAN

VINKEMULDER COMPANY

Grand Rapids, Michigan

Distributors Fresh Fruit and Vegetables

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



LIPTON'S TEA

A truly refreshing and delicious cup of tea is best made with Lipton's.

Lipton
TEA PLANTER
Ceylon

HARDWARE

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

The Toy Department in the Hardware Store.

With many hardware dealers, the toy department is not an innovation. It is a natural outgrowth of the increased catering to the Christmas trade. But though most hardware dealers handle many lines that belong to the toy department, comparatively few handle, even at Christmas, a complete line of toys.

Whether he should carry a toy department or not is a question to be decided by the dealer himself in the light of his actual situation, the extent of local competition in this line, and the demands of his customers. But if he decides to conduct such a department, there are a number of points worth considering.

The merchant who handles toys will reap his biggest harvest in the Christmas season. That, however, is no reason why, between seasons, the toy department should be completely shelved. Toys are in all-the-year-round demand to a certain extent. There are birthdays to be remembered every day of the year. There are always children clamoring for new playthings. The toy department will pay fairly well for what all-the-year-round prominence you give it.

More than that, what you do to keep this department in the public eye between times will help to draw trade when the toy season is at its height. When toys are uppermost in the public mind, the tendency is natural to buy from the recognized toy store rather than from the merchant who makes a big publicity spurt when toys are in demand and allows them to be forgotten the rest of the year.

The appeal of the toy department is primarily to the children. True, it is the parents who do the actual buying; but the quickest way to reach the parents is through the youngsters. Hence, a large share of the merchant's toy publicity must be directed toward the kiddies.

This publicity should be commenced well in advance of the season. In fact, with early fall, when the days grow shorter and the youngsters have more time to spend indoors, is a good time to begin talking toys. Good "lead up" lines, starting the interest of the children in your directions, are accessories and decorations for hallowe'en and Thanksgiving parties. Such functions are becoming more and more popular; and the pumpkin heads, black cats, witches and other incidentals appeal to the youngsters. They carry with them a mental suggestion of toys; they prepare the way for the actual Christmas campaign, which should commence in November right after the Thanksgiving festival.

Normally, the Christmas season lasts two weeks, perhaps less. The experience of individual hardware dealers, however, in recent years has pretty clearly shown that early advertising of seasonable goods is very effective in

stimulating early Christmas purchases. This is true of the toy department, as of other lines.

With his toy department stocked early, the hardware dealer can urge the wisdom of making an unhurried selection while the stock is at its best before the rush sets in; and can offer, as many merchants do, to set aside the articles desired, perhaps on payment of a small deposit, for delivery just before Christmas. Right after Thanksgiving, therefore, the hardware dealer should do well to stage a preliminary window display of these lines and start talking toys in his newspaper advertising.

Simultaneously, the department itself should be gotten in shape for the Christmas rush. Normally, where toys are a sideline merely, as they must be in the hardware store, only one counter or showcase can be given them most of the year; but with the Christmas rush in sight the department must be expanded. Temporary counters may have to be added, permitting the display of a wider range of stock. Such counters need not be expensive; colored calico will cover plain pine very effectively and will, at the same time, add to the attractiveness of the department. A very effective scheme is to turn the counters into booths. Cords or wires can be strung overhead, and toys hung from these. Often such booths, by reason of their overhead display, can be made to double the display capacity of the toy department where the actual floor and counter space are limited.

Mechanical toys merit especial attention. In a good many stores, little effort is made to demonstrate them, except on special request. Yet continuous demonstrations will help immensely to attract the kiddies, who like to see things in action.

For this purpose a section of counter with a smoothfinished hardwood surface and a fairly high edge—say five inches—can be provided. Here the toy trains, run by clockwork or electricity, the clown, the fire horses, the automobile, can be demonstrated. For demonstration purposes a large space should be kept clear. The department here requires at least one wide-awake clerk, whose duty it should be to keep at least one mechanical toy in motion all the time, and to explain the workings of every article.

The Christmas season demands extra help. It is good policy to arrange for such help well in advance. The hardware dealer who waits until the last moment to secure his extra clerks usually has to take the "leavings." Securing your help early has the further advantage that you can train them in spare time. This need not involve much extra expense. A good arrangement is to have the extra clerks—usually students—put in a few evenings before going on day duty. Inefficient clerks are the bane of the hardware dealer at Christmas time. If he wants them efficient, however, he must give a little attention to coaching them for their work.

The hardware dealer's Christmas publicity is a most important item in connection with his toy department.

The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts
GRAND RAPIDS MICHIGAN

MR. STOWE Says: We are on the square.
So will you after you have used our Collection Service.

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

Merchants' Creditors Association of U. S.
Suite 304 Ward Building, Battle Creek, Michigan

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

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

NEW AND USED STORE FIXTURES
Show cases, wall cases, restaurant supplies, scales, cash registers, and office furniture.

Grand Rapids Store Fixture Co.
7 N. IONIA AVE. Call 67143 or write N. FREEMAN, Mgr.

BROWN & SEHLER COMPANY

Automobile Tires and Tubes	Farm Machinery and Garden Tools
Automobile Accessories	Saddlery Hardware
Garage Equipment	Blankets, Robes
Radio Sets	Sheep lined and
Radio Equipment	Blanket - Lined Coats
Harness, Horse Collars	Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes
GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting Goods and Fishing Tackle

This publicity must be such as to appeal directly to the youngsters. The advertising should start early; and, once started, should be kept up. A toy window display should open the season; and from then on, toys should be given as much display as possible. So, too, no newspaper advertisement should go out without some catchy reference to toy features, to Santa Claus, or other seasonable stuff.

Special stunts are, of course, in order. Santa Claus has always been, and will always be, the central figure of any special advertising. No toy department is completely equipped unless Santa is engaged as a publicity agent.

What the big stores have done in this direction the smaller stores can do, on a smaller scale. Thus, one large store makes an annual feature of the coming of Santa Claus. This is advertised late in November, in the way of preliminary announcements. Santa Claus has decided, as heretofore, to make Blank's department store his headquarters. Next comes a radio message from Santa at the North Pole, announcing his departure and the hour and minute he expects to arrive. This is bulletined in the windows and reproduced in the newspapers; and is part of an advertising booklet or circular handed to children as they come out of school. From day to day the store, by means of bulletins, follows Santa's progress. He has delaying mishaps—he makes up lost time—in fact, he provides an exciting serial. The ingenious merchant with a knack of producing attractive advertising copy can make old Santa work for his living the three or four weeks before Christmas.

Eventually Santa arrives—perhaps on a Saturday, when the streets are crowded; perhaps on the last day of school, just as the youngsters get out for the holidays. In the latter event he makes the round of the schools at closing hour. One large city store has Santa arrive at one or other of the railroad stations, and drive in state to the store. Sometimes an automobile is used, sometimes a sleigh, sometimes a coach-and-four. One big store brought Santa in an aeroplane. Along his route, Santa greets the children and distributes inexpensive souvenirs or brightly illustrated advertising matter. On reaching the store, he holds a reception to the kiddies and their parents. Thereafter, the store is his headquarters; though at times he strays about the streets in his typical garb or drives up and down.

These are not new ideas; but the merchant who devises an absolutely new idea for featuring old, time-honored Santa can count himself a genius. One such genius a few Christmases ago secured the largest Teddy bear in town, and a live, half-grown bear cub. A cage was built for the latter right in the store, with a platform around the top; and while bruin growled below, Santa and Teddy took the air above. A live Teddy is a good stunt, if the store can stand two performers.

Novel stunts are most readily devised by combining Santa Claus with some modern or ancient fairy tale. Thus, Ali Baba and the cave were

worked into the scheme by one hardware dealer. The toy department, with the aid of bunting, was converted into a large cave. Any child, on giving the "open sesame" was ushered in by Ali and turned over to Santa who found whatever toy he wanted to see. The cave idea—which has been used also in an adaptation of Aladdin as well as other fairy tales—may represent a link between the regular toy department and the reserve stock. Thus, where the reserve stock is kept upstairs, the Jack-and-the-Beanstalk story can be worked in, with a huge beanstalk of cordage and tissue-paper trailing down stairs and showing the youngsters the way up to the main stock of toys.

Thus stunts may be elaborate; yet they represent good advertising, where practicable; and the small town hardware dealer can readily adapt or modify the idea which, in its entirety, is carried out by the big city merchant.

Contests are always attractive to children. Thus, a small town hardware dealer one year offered a handsome doll to the child writing the best essay descriptive of some present he would select for some particular relative. Children were invited to visit the store, and ask questions regarding the various articles in stock; the actual awarding of the prize took place just before Christmas. Another store offered a prize for the best drawing of Santa accompanied by an original four line verse containing Santa's name and that of the store.

One merchant placed a handsome doll in the window; in the doll's hand was a sealed envelope containing her name. Each child under 12 years of age was allowed one guess as to the name. The first girl to guess the name received the doll; the first boy who guessed correctly was awarded a pair of skates.

Voting contests, with one vote for each five cents spent in the toy department, have also been held; the voting may be for the most popular teacher, or the most popular girl or boy. One firm has issued a 5 cent coupon with each dollar purchase, the coupon being redeemable in the toy department.

A distinct advantage of many contests is that through them can often be secured the names and birth dates of juvenile contestants, with the names and addresses of parents. This information is helpful in compiling mailing lists to be used in securing between-season business.

A good idea is the grouping of toys. Thus, a selection can be displayed in a basket, or a large Christmas stocking. Baskets may be offered at various prices. Such selections appeal to people who intend to spend a certain sum and are in doubt what to buy. The baskets or stockings fit in well with the booth arrangement previously suggested. In his advertising the hardware dealer can feature the "Christmas basket" for children in public charities and hospitals. Then, too, a good many slow-moving lines can be combined with more attractive items and in this way disposed of more rapidly.

Victor Lauriston.

Wastefulness of Women.

Scan the advertising columns of any newspaper of general circulation, and compare the space occupied by matter which appeals to women with that directed to men. It demonstrates, in the general retail trade, the buying power of women. Statistics do the same thing. In the Presbyterian Advance we see a statement by Julius Klein of the commerce department that women spend four-fifths of all the money that goes over retail counters. That is, \$32,000,000,000 a year. Eighty-five per cent. of consumer-buying in this country is done by women, we are told.

Special "drives" in the store are for women, and the Advance notes it as a fact that while "men are inclined to buy only what they need, or think they need," women "are much more likely to be persuaded into purchasing what they want, whether needed or not." Many of them buy "what some other woman has just because that other has it." We believe that to be true.

Many things increase women's wants which do not have that effect on men. Magazine advertising pages create new desires in women by the thousand. She is an unusual woman who can walk a block on Main Street and not take on half a dozen new wants from the shop windows. This is, perhaps, because men are usually the savers in families. They do not like to spend for things not needed. Women lose \$700,000,000 a year in purchasing worthless securities, the Better Business Bureau estimates, and the General Federation of Women's Clubs is interesting in itself in "an effort to stem the tide of waste due to the carelessness with which women handle money they control." The federation has been stirred by the statement of insurance companies that "90 per cent. of all estates of over \$5,000 left to women are dissipated within seven years." This leads the Presbyterian paper to believe women "responsible for immense waste."

Now-a-days when people hear a man is in jail they wonder what was the matter with his lawyer.

The man who said two can live as cheaply as one never had twins away at school.



FOR "The original patrol" YOUR PROTECTION

SARLES
MERCHANTS' POLICE
and
INSPECTION SERVICE
The Original Patrol in Uniform.
Under Police Supervision.
401 Michigan Trust Bldg.
PHONES—4-8523, if no response 3-6813
Associated With
UNITED DETECTIVE AGENCY

Seely Manufacturing Co.

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

THE TOAST SUPREME

DUTCH
TEA
RUSK

Baked from
finest wheat
whole milk
fresh eggs



THE DUTCH TEA RUSK CO.
HOLLAND MICHIGAN

Women trade

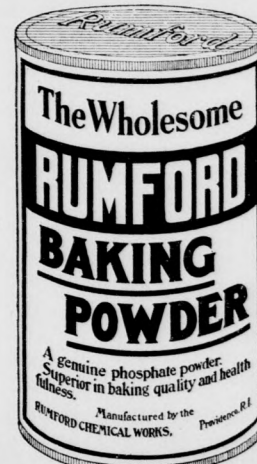
where they get
dependable products

RUMFORD

is all that
and more...

RUMFORD
CHEMICAL
WORKS
Providence, R.I.

it's
pure,
uniform
and
economical



HOTEL DEPARTMENT

Strong Condemnation of Sponges on the Government.

Los Angeles, Sept. 21—Among hotel corporations wound up in Michigan recently by filing notices of dissolution with the Secretary of State are the Valley Inn Hotel, Newaygo, the Carlton-Plaza Hotel Co., Detroit and the Hotel McKinnon Co., Cadillac. The Valley Inn, at Newaygo, changed hands recently, passing from the control of E. N. Manning, who had established for himself an enviable reputation during the four years of his operation, on a deal in which Manning traded his interest in the hotel for real estate in Oak Park, Ill., and has retired. H. E. Hedler is now the proprietor of the Valley Inn. The Carlton-Plaza Hotel Co., Detroit, was organized soon after an outfitting company had taken it over to secure an indebtedness for furnishings, but it has since reorganized and the institution is now operated as the Hotel Grant. The McKinnon Hotel Co., which conducted the Hotel McKinnon, at Cadillac, was discontinued on account of the renaming of the hotel.

Some time ago an enterprising Detroit rigged up a restaurant de luxe on a motor chassis, procured a permit from the city authorities and proceeded to gather in the shekels from the eating public of the Motor City. It proved an instantaneous success, whereupon a horde of other enterprising self-constituted caterers proceeded along the same line, much to the annoyance of terre firma operators, who entered a protest to the city authorities, who decided this was "undue competition"—whatever that means—and such operations must cease. The claim is that these floating palaces are not revenue producers for the tax collector.

H. D. Smith, who has successfully operated Fisherman's Paradise, at Bellaire, for several years past, is talking about putting a manager in to look after operating details, which will give Mr. Smith a greater range of opportunity for promotion and publicity, in which occupations he has proven a past master.

Eugene LaChance, president and general manager of the Grand Hotel, on Mackinac Island, reports that while the season was exceedingly late in opening, the general business of his institution was much better than for some years past. This coincides with several reports I have had from friends who are vitally interested in resort operation. Given an average season of resort weather, Michigan operators are bound to do as well or better than their colleagues in adjoining states.

Happening in at a session of one of the Los Angeles' noonday clubs, this week, I was much interested in the activities of a young Alaska boomer, who wants assistance in convincing Congress that a very large slice of the National domain is located in that territory, that it is largely made up of small islands which ought to be operated on a rental basis. You go ahead and locate such an island under thirty square miles in area, secure a lease from the Government on a stated rental basis and go ahead. Then try and get it. I confess that I am not in a position to give exact statistics on Uncle Sam's activities in the matter of leasing agricultural land, but it is a matter of almost public scandal, that since the Government spent untold millions for reclaiming lands by the building of expensive dams and diverting water courses, there is nothing entered in its cash books to indicate that the beneficiaries have ever paid in a penny of the rentals which they agreed to pay for the use of these utilities.

Neither has the Federal Government ever collected anything from the pasturage which has fattened hundreds of millions of cattle. The Forest Service has collected and actually turned in certain fees received from tourists, etc., but rentals from her public lands, especially in the irrigated sections, have never materialized. It has become a matter of politics, pure and simple, and the fact that vote-getting is a popular industry has precluded the possibility of collecting such rentals. And yet you will find a not inconsiderable number of our citizenry who believe in "letting George do it," and favor about everything which does not actually require an outlay on their individual selves. But the politicians look farther and see benefits—to the politician. It is always thus. Settlers under the reclamation service projects financed by Uncle Sam were given their water rights free. All they had to do was to pay 5 per cent. interest for twenty years and get their bill of sale. Were they satisfied? No. The moment they had to pay anything whatsoever they set up a howl and they kept it up until their tenure of possession was extended to thirty-five years and the rentals up to date were written off. It doesn't pay to be anybody's rich, easy-going, good-natured and open-handed uncle, either at home or abroad. It isn't good for the uncle and means ruin for the nephews. Our experience with certain foreign nations which borrowed money from us and now don't like us a little bit have demonstrated that. Even after we had cancelled about 80 per cent. of the billions we loaned them to save their skins, and they still call us names. One does not favor Uncle Sam assuming the part of Shylock, but business is business and if he cannot secure these contracts with tangibilities, it were better that the lands affected, instead of being impoverished by intense cultivation, be reserved for posterity, hoping it may have more improved ideas as to the definition of "gratitude."

Any way you look at it, this is a rich country. Its wealth is nearly boundless. Twenty-five millions of automobiles already running on our highways and many more millions in sight. With half the world at his feet Napoleon never dreamed of having one. And the manufacturers can't turn out iceless refrigerators fast enough. And the cotton mills are suffering because everybody is wearing silk stockings—when they wear any at all. Building keeps on booming because we are all moving into better and bigger quarters. The stock market gamblers may get their fingers burned, but their distress won't shake the solid foundation on which American prosperity rests.

When visiting Yosemite some weeks ago, I found a church for the advancement of the cause of Christianity, without regard to creed, supported by adherents of all types of religion, authorized by the Government. It functions satisfactorily. In this temple in the National forest, speakers of all denominations, Protestant, Catholic, Jewish or otherwise preach to the congregation, which is always a large one, and it is especially interesting to know that the denomination of the speaker is never announced. Unfortunately, that inward and spiritual grace which is supposed to be America's peculiar portion—freedom in all that the word implies and especially in the religious sense—isn't always manifest through outward and visible signs. Perhaps at no time in our career as a free Nation has the fact of spiritual freedom been less apparent. Religious bigotry, ethical intolerance, impatience, in short, with our neighbors' views, these and many other indications of our actual backsliding toward narrow-mindedness stick out like the proverbial sore thumbs. Aware of these conditions one is quite likely to conclude that the

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

CHARLES RENNER HOTELS

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

Mishawaka Hotel, Mishawaka, Indiana

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

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

HOTEL CHIPPEWA

HENRY M. NELSON, Manager
European Plan
MANISTEE, MICH.

Up-to-date Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms
Dining Room Service
Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3



Warm Friend Tavern Holland, Mich.

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

Free private parking space.

E. L. LELAND, Mgr.



Luxurious
Comfort,
Appetizing
Meals,
Reasonable
Rates,

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

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

Hotel Whitcomb
and Mineral Baths

St. Joseph, Michigan

Wolverine Hotel

BOYNE CITY, MICHIGAN

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

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

--

Michigar

Columbia Hotel

KALAMAZOO

Good Place To Tie To

PARK-AMERICAN HOTEL

KALAMAZOO

A First Class Tourist and Commercial Hotel

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

ERNEST McLEAN
Manager

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
—Location Admirable.

W. O. HOLDEN, Mgr.

HOTEL KERNS

LARGEST HOTEL IN LANSING

300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.

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

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

50 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

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

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

crack in the Liberty Bell has widened to the extent of including most of the cherished principles with which the infant Republic began its journey so bravely. The Yosemite idea is in happy contrast with the unfortunate condition which brings so-called religion to the front in political contests and places both the Protestant and Catholic clergy in the same class with ward-healers. These religious quacks seem to have forgotten all about the "mantle of charity" and are vying with each other in the mud-slinging act, supplementing it with the doctrine of Intolerance. Philip Brooks said: "Sad will be the day for any man where there is not forever beauty at the doors of his soul." And this applies to the religious teachers as well as the laymen.

The old-time Hawkshaw was popularly supposed to keep his mouth closed when engaged in a job of detecting. He didn't issue hourly bulletins explaining what his next move was to be. He rather inclined to the notion that he could work more successfully if the criminal he was seeking was not kept advised as to plans laid for his capture. Just now we are enjoying the spectacle of the bloodhounds of the law chasing up some Georgia church official who got away with a million, but who is individually kept in touch with police activities through the newspapers, as though he didn't do just as much reading as the newspaper patrons. A similar case was that of the notorious Hickman who admitted upon capture that he kept fully in touch with every move made for his apprehension by perusing the newspapers. Here was a case where the identity of the culprit was known within a few hours after the commission of the crime, yet it required two weeks and the expenditure of \$100,000 to catch up with him, because he was placed in possession of every detail employed for his capture.

Ex-residents of Michigan, now living in Southern California, held one of their semi-annual picnics at Sycamore Grove last Saturday, with an estimated attendance of 15,000. Kent county captured the sweepstakes for the largest single county representation, and Grand Rapids delegations were very much in evidence.

It was a genuine treat to run across my old friend, Franklin Pierce, who, I might say was one of my victims when I was engaged in supplying board and lodgings to traveling men. He now lives in Hollywood, has a battery of bungalows and is sitting pretty. Frank used to be one of a sextette who used to take possession of my hotel every fortnight and inaugurate an eating contest. He was then representing the Standard Oil Company but now is enjoying a pension provided for faithful workers for that institution. The other members of this fortnightly club were Ernie Welton, of the Hume Grocer Co., Herman Anderson, Walker Candy Co., Harold Foote, Swift & Co.; Charley Ovitt, Armour & Co.; all of Muskegon, and "Bill" Berner, of the Judson Grocer Co., now manager of the Grand Rapids branch under Lee & Cady. Charley Ovitt has passed to the Great Beyond, but I believe the remainder are hale and hearty. They ought to be from the amount of provender formerly consumed. Mr. Pierce is the picture of health and looks as young as he did in the days when his legion of customers used to hang on him the appellation of "John D. Roba-fellow." Among others whom I met were Otis Elliott who many years ago operated the old Elliott House, now the Pentwater Inn, at Pentwater, and whose father was responsible for the being of the Hotel Elliott, at Sturgis. Then there was Mr. Willits, a former business man of Shelby and Mr. and Mrs. M. W. Satterlee, for many years prominent residents of Oceana county,

G. W. Haight and Mr. Sessions former fruit growers of that county. They all love California, but "Oh! My Michigan."

E. F. Peterson, of Chicago, and a former resident of Whitehall, has become possessed of Hotel Mears, in the latter city, purchasing same from Mrs. A. C. Gloeckner who has conducted it for many years. Mr. Peterson will take possession at once and is planning to remodel the building. Mrs. Gloeckner was a successful landlady, but a short time ago was injured in an accident and obliged to discontinue her activities.

Hotel Harvey, Constantine, is again owned and conducted by Mr. and Mrs. Robert Hassinger. I am glad of it, for they always fitted into the landscape at Constantine. As Carl Montgomery would say, they ran a "darned good hotel." In fact some years ago, when I pulled off a straw vote on the popularity of Michigan hotels, they were in for the money with the Hartford House, at Hartford, and the Montague, at Caro. About a year ago these worthy people thought they had performed their duty to the traveling public and retired, but they wouldn't stay put and now they are back again at the old stand. During Constantine's centennial celebration, held some time ago, the Harvey House was marked with a tablet to show that in pioneer days it was the site of a warehouse owned by Governor John S. Barry. I used to sneak in there once in a while and find "Bob" sitting on the bank of the St. Joe River which flowed by his kitchen door, claiming he was entangling fish for his guests, but the game warden never interfered with his activities, so I conclude that he never exceeded the speed limit.

Dr. Frank Holmes enjoyed a good season at his Gull Lake Hotel. He always does. Not only does he get his share of the tourist trade, but he is practically located half-way between Kalamazoo and Battle Creek and has, like Edmond Dantes, the "world at his feet." Two years ago the fire fiend wiped him out, but did he bat an eyelash? Not him. He just went ahead and built a larger and better hotel, his friends stuck by him, and his success is a matter of cold figures.

California raisin grapes, according to all reports, are becoming a drug on the market, so to speak. But the market on other varieties, mostly used for primarily making grape juice, which eventually flows into the wine cask, is steadily advancing. It is a sad commentary on law enforcement which justifies this statement, but it is absolutely true nevertheless, according to recent reports from the vineyard districts. With the raisin varieties selling for \$12 per ton and the wine varieties at \$85 one may draw his own conclusions.

Most everyone from the East visiting in California expresses much surprise at the number of wayside markets to be found here. In Michigan and other fruit growing sections one finds occasional roadside stalls where seasonal fruits may be found, but when chill weather comes they fade away for another season. Out here the roadside market as an establishment, is highly developed and has been a working concern for many years. On any of the highways leading from Los Angeles these fruit and vegetable stands are a conspicuous feature, at once attractive in appearance and an accommodation to the motoring public. Here the small grower from a booth set up by the roadside on his property line sells his produce direct to the consumer, and while some of these little markets are simple home-made affairs, hardly out of the primitive truck stage, others are veritable fruit, vegetable, poultry and soft drink emporiums, combining the

advantages of city trading with the pleasant accompaniment of fresh air and open country surrounding. Stopping at a roadside market to take on a batch of fruit and fresh vegetables, some eggs and butter or perhaps a jar of honey or a jug of grape juice is a regular part of the day's outing with the Southern Californian every Sunday in the year or on a week day excursion. And what a riot of color these roadside offerings present. Red-cheeked apples, golden oranges, glossy green water-melons, primrose colored lemons, great clusters of purple and white grapes, pink and green nectarines and peaches in rows and piles and heaps and tiers—glass jars of amber honey with the sunlight shining through—eggs and butter in cool cabbage leaves—bottles of cider and all the small fruits and vegetables of the garden—arranged in tempting display on plain whitewashed shelves or in simple green painted, palm-thatched booths—under branches of a giant eucalyptus or beneath the feathery foliage of a patriarchal pepper tree—these roadside markets have long been a joy to the beholder and a delight to the thrifty housekeeper. They are in keeping with the general plan of beautifying the country highways, as well as being supervised by the various health departments. Some of them are gems in architecture, most of them are so arranged that the motorist may drive directly in within a few feet of the stalls, thus avoiding the nuisance of parking and the penalties connected therewith. California has ever been jealous of the appearance of her highways, evidenced by a minimum of bill boards, and these only on private property. They are constantly beautifying the rights of way, hence the roadside market is included in the scheme of making the trails attractive. Furthermore these markets are helping to solve the problem of direct transactions between producer and consumer. How much money is actually taken in by the Southern California orchardist and gardener through sales made to the motoring public has never been computed, but it is safe to say that in the course of a year it amounts to a sum that would make financial heads sit up and take notice. However there is a place for everything in the whirligig of business and the place for the successful and attractive roadside market is in Southern California where eternal sunshine so tempers the atmosphere that it is possible to carry stocks of delicate fruits, and I might say flowers, also, without the possibility of Jack Frost butting in. This justifies their operators in erecting artistic establishments which may be augmented by pleasing floral surroundings. The roadside market is almost a necessity.

Frank S. Verbeck.

Fall Merchandise To Be Shown For First Time.

Kalamazoo, Sept. 25—Kalamazoo retailers will stage a window display night, the evening of Thursday, Oct. 4, and plans are now being formulated to make it a gala and interesting occasion. It is designed as a general showing of fall merchandise, displayed to delight the eyes of window shoppers. There will be music and the evening promises to take on more or less the features of a carnival.

All show windows, making special displays, will be curtained and at 7 o'clock, at the explosion of a series of bombs, these curtains will be drawn. Much of the success of the occasion depends on the work of window dressers.

With over a week intervening before the date of the show, it is expected to make this quite the most comprehensive of all similar window display nights ever held in Kalamazoo. A canvass of the downtown merchants resulted in a mail vote of 39 to 2 in favor of the undertaking.



HOTEL BROWNING

150 Fireproof Rooms
GRAND RAPIDS, Cor. Sheldon & Oakes
Facing Union Depot; Three Blocks Away.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"
That is why LEADERS of Business
and Society make their head-
quarters 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.

Seely Manufacturing Co.

1862 - - 1928

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

I. Van Westenbrugge
Grand Rapids - Muskegon

Truck Service
Central Western Michigan
DISTRIBUTOR

Nucoa

KRAFT K CHEESE

"Best Foods"

Salad Dressing

"Fanning's"

Bread and Butter Pickles

Alpha Butter

Saralee

Horse Radish

OTHER SPECIALTIES

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, Croswell.
Treasurer—L. V. Middleton, Grand Rapids.

National Pharmacy Week.

The fourth annual observance of National Pharmacy Week will occupy the week of Oct. 14 to 20 and it is high time for pharmacists to make their plans now. Its purpose as is now well known, is to convince the public by means of practical demonstration that the drug store is rendering competent pharmaceutical service, fully meeting the legitimate demands made upon it by the sick and ailing; to elevate the drug store in the estimation of the public; to bring the druggists closer together; to educate the public to the fact that a real drug store is an institution and that there are many such; to prove to the druggists that it pays to feature the professional aside of the business; to bring out the best that American pharmacy represents.

Even though the merchandising side may predominate in an establishment, the very fact that a pharmacist owns or conducts the store, gives a prestige to the business and an assurance to the patron whatever his intended purchase may be. The significance and the beneficial results of Pharmacy Week to pharmacy and the drug business depend on the impress made on the public, the publicity given relative to its mission, there is opportunity during the fifty weeks or more each year to advertise the merchandising side of the store so very necessary for producing direct profit, during Pharmacy Week, however, pharmacy should be the paramount topic of the drug store.

Order a sign telling in your own words the professional side of your drug store. If this sign is well worded you can keep it on display inside your store after Pharmacy Week is over. A window display showing crude drugs and chemicals if properly labeled arouses interest. A display of prescription apparatus, showing the many different kinds of medicines, as gela-

tine, sugar, chocolate, and silver coated pills, capsules, suppositories, cachets, ointment tubes and jars, dropper bottles, all show the public there must be skill and knowledge behind the prescription department. Your Association expects every member to do his part. Professionalize your store for the week Oct. 14 to 20, inclusive.

Changes in Filling Liquor Prescriptions.

T. D. 36—Prescription Forms for Medicinal Liquor has been issued from Washington and became effective Aug. 16. The number of the form is the same, namely Form 1403, but retail druggist permittees are relieved of the necessity of making detailed entries of all intoxicating liquor sold by them on physicians' prescriptions on Form 1455A. This should result in a great saving of time and trouble for permittees, who we understand are indebted for this welcome relief, especially to Ambrose Hunsberger, a member of the executive committee of the N. A. R. D., and assistant Federal prohibition administrator at Philadelphia. The new official prescription form originated with him. His object was to simplify as much as possible the regulations governing the dispensing of medicinal spirits by retail druggists, particularly by way of eliminating needless detailed record keeping and reports.

The new regulations provide that the doctor must give both the original and the duplicate to the person for whom he is prescribing, and the druggist may not fill the prescription unless he receives both the original and duplicate.

The doctor will forward the stubs of the original prescription to the administrator each month within ten days succeeding the month in which the prescriptions were issued. The druggist must forward the originals of all prescriptions filled by him during any month within ten days thereafter.

The druggist will no longer be required to enter sales on prescription in record form 1455A, but will keep the duplicate prescriptions as a permanent file.

Taxing Bootleg Income.

The gravity of the Supreme Court of the United States is justly celebrated, but it ought to be severely tax-

ed when the Justices ponder the issues in one case now before them. It is a cause which has to do with the right of the Commissioner of Internal Revenue to make an emergency tax assessment on income derived from the illegal sale of intoxicating liquor.

The assessment, amounted to \$1,901,500 originally, covering income for the years 1917-1921. The man against whom this was charged admitted he probably owed a tax, but not so heavy, whereupon the assessment was cut down to \$238,105. This was not satisfactory to him and the dispute was taken to court on technical questions. After passing from the District Court and the Circuit Court of Appeals it now goes to the august body over which Chief Justice John Marshall once presided.

Among the other interesting opportunities for pleasant meditation offered by this lawsuit is the light it throws upon some of the advantages of being a bootlegger. The ordinary citizen who gets stuck for a special assessment has no practical recourse except an appeal to the Commissioner of Internal Revenue. If redress is refused there he may go to court, but unless the amount is large he cannot afford so to do. Bootleggers can afford to go to the highest tribunal if they feel in the mood.

According to the law of the United States it is a great wrong to sell alcohol illegally, but if a man does sell his income is subject to the same tax as if it had been lawfully earned. The moral appears to be that if a man is going to break the law he ought to break it hard enough to ensure himself a reasonable war chest for income tax litigation with the Government.

Will Not Imitate the Chain Stores.

Evanston, Ill., Sept. 28—Across the street from my store, in a bigger building, with more show window space and a better location one of Chicago's most powerful drug chains has established itself. In the two years since this happened my business has multiplied two and a half times.

First of all my store is a drug store. Doctors for miles around know that if anyone North of the downtown district has what they want it is Lee. I employ twenty-six people—four registered pharmacists, three book-keepers, five at the fountain, four in the delivery department, four girls, two porters and four others who do miscellaneous work. I keep daily papers and believe

they bring added business. Hundreds of baby scales are sold each year on recommendation of medical men.

Special care is taken to keep the cigar stock moist and the soda cold. Special fountain service is stressed.

I have tried all forms of advertising, but at present put most of my money and energy into window display. No charge is made a manufacturer for window display space, but I will not give a window for articles sold at cut prices in other stores.

No more than a month's supply of merchandise is bought at a time and many items are turned weekly. I buy quick sellers at times from curbstone brokers to get a low price.

I do not believe in aping the chain store. A drug store should determine whether it will be a variety store with drugs on the side or a drug store with novelties as a sideline. My personal policy is such that my turnover is very high and the personal acquaintance of my customers with my sales people is a substantial factor in my success.

J. L. Lee.

The Radium Poisoning Cases.

The United States Public Health Service has been appealed to, in a letter to Surgeon General Cumming, to take energetic measures for the protection of workers in plants using luminous paint for the marking of figures on clocks and watches. The radium poisoning through the methods used has taken a heavy toll of human life. The public was awakened to the fact that we have a new and deadly occupational disease through the publicity regarding the five New Jersey women said to be slowly dying because of poisoning.

The appeal of the Surgeon General is signed by civic and labor organizations, educators and physicians, city and State officials, and the promise is given in Washington that everything possible will be done to meet the situation. Of course something must be done. It is not likely that the use of this luminous paint will be made illegal. Proper methods for its use that will protect the workers from the contraction of the deadly disease can probably be worked out under the direction of the Public Health Service, acting on the advice of eminent physicians, and with the co-operation of the firms using it.

Thinking of luncheonettes reminds us that while man is the only animal that cooks what it eats, even he will not always eat what he cooks.



**GRAND RAPIDS
STORE EQUIPMENT
CORPORATION**
GRAND RAPIDS - MICHIGAN

**GRAND RAPIDS
SHOWCASE CO.**

Succeeding



**WELCH-WILMARTH
CORPORATION**

**DRUG
STORE
PLANNING**

*Recommendations to fit
individual conditions.*

**DRUG STORE
FIXTURES**

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



Hints For the Man Who Drives Him- self.

It's a good thing to press out your clutch when starting your engine. It saves the battery and makes it easier to shift into low for a quick get-away.

Use rubber pads on the clutch and brake pedals if the metal tops become smooth. It is dangerous to risk having your foot slip off a pedal when you are obliged to work fast.

A plan that saves time in touring is to stop on the far corner of traffic-controlled intersections before getting out to enquire about the route. When you are ready to start you don't have to wait for traffic lights to change in your favor.

Do you always know when your front wheels are set in the straight-ahead position? A small notch cut under the steering wheel is a handy guide that will save mistakes in garaging the car.

Back up a little before starting away from the curb as a precaution against running up on the pavement if the front wheels happen to be turned in toward the curb.

Every motorist is interested in trying out new cars, but it is best to remember that any new machine may have new tricks. For instance, one of the latest horn buttons operates by pressing on the edge and is useless if pressed in the center.

Frederick C. Russell.

The Home-Grown Idea.

Thomas Adams, Sr., started millions of jaws wagging when he first made chicle chewing gum on the kitchen stove in his residence on Staten Island.

It was in a home kitchen that Pin-Money Pickles were first made.

One of the leading salad mayonnaise dressings made first on the kitchen range now requires several huge sani-

tary factories to meet the public demand.

Maybe a fortune is awaiting you if there is an idea in your kitchen.

Study the things that come on your table. Compare the food you eat in other homes and restaurants. Some day you may wake up to the fact that someone is doing just one thing a little better than anyone else.

Get her to make an extra supply to try elsewhere. Don't get too excited until you have established certain facts.

Learn the cost of materials and the preparation of it. Find out if the article can be packed in a bottle, can or box, keeps fresh in stock and is easy to use for the home table. This is the age when the public pays well for pure food products, so your market is ready-made if you have the goods.

John Fletcher.

Little men can not guide the destinies of big business. The billion dollar corporation demands billion dollar leadership. The national query is, "Will the men having the ability come forward and assume the task of co-ordinating industry so it can function under the new conditions?" Will the situation drift until it takes on a political aspect with men not conversant with business brought into the picture to settle the questions involved? Executives should answer the call. With them lies the solution of the problem. Upon their shoulders will fall the responsibility for the results.

Floyd A. Deahl.

Seely Manufacturing Co.

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

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.

Prices quoted are nominal, based on market.			
Acids			
Boric (Powd.)	10 @	20	
Boric (Xtal)	15 @	25	
Carbolic	38 @	44	
Citric	53 @	70	
Muriatic	3 1/2 @	8	
Nitric	9 @	15	
Oxalic	15 @	25	
Sulphuric	3 1/2 @	8	
Tartaric	52 @	60	
Ammonia			
Water, 26 deg.	07 @	13	
Water, 18 deg.	06 @	15	
Water, 14 deg.	5 1/2 @	13	
Carbonate	20 @	25	
Chloride (Gran.)	09 @	20	
Balsams			
Copaiba	1 00 @	1 25	
Fir (Canada)	2 75 @	3 00	
Fir (Oregon)	65 @	1 00	
Peru	3 00 @	3 25	
Tolu	2 00 @	2 25	
Barks			
Cassia (Ordinary)	25 @	30	
Cassia (Saigon)	50 @	60	
Sassafras (pw. 60c)	@	50	
Soap Cut (powd.)	20 @	30	
35c			
Berries			
Cubeb	@	1 00	
Fish	@	25	
Juniper	10 @	20	
Prickly Ash	@	75	
Extracts			
Licorice	60 @	65	
Licorice, powd.	60 @	70	
Flowers			
Arnica	1 75 @	1 85	
Chamomile (Ged.)	@	40	
Chamomile Rom.	@	50	
Gums			
Acacia, 1st	50 @	55	
Acacia, 2nd	45 @	50	
Acacia, Sorts	20 @	25	
Acacia, Powdered	35 @	40	
Aloes (Barb Pow)	25 @	35	
Aloes (Cape Pow)	25 @	35	
Aloes (Soc. Pow.)	75 @	80	
Asafoetida	50 @	60	
Pow.	75 @	1 00	
Camphor	85 @	90	
Guaiaic	@	60	
Guaiaic, powd	@	70	
Kino	@	1 25	
Kino, powdered	@	1 20	
Myrrh	@	1 25	
Myrrh, powdered	@	1 35	
Opium, powd.	19 65 @	19 92	
Opium, gran.	19 65 @	19 92	
Shellac	65 @	80	
Shellac	75 @	90	
Tragacanth, pow.	@	1 75	
Tragacanth	2 00 @	2 35	
Turpentine	@	30	
Insecticides			
Arsenic	08 @	20	
Blue Vitriol, bbl.	@	08	
Blue Vitriol, less	09 1/4 @	17	
Bordea. Mix Dry	12 @	26	
Hellebore, White powdered	18 @	30	
Insect Powder	47 1/2 @	60	
Lead Arsenate Po.	13 1/2 @	30	
Lime and Sulphur			
Dry	08 @	22	
Paris Green	24 @	42	
Leaves			
Buchu	@	1 05	
Buchu, powdered	@	1 10	
Sage, Bulk	25 @	30	
Sage, 1/4 loose	@	40	
Sage, powdered	@	35	
Senna, Alex.	50 @	75	
Senna, Tinn. pow.	30 @	35	
Uva Ursi	20 @	25	
Oils			
Almonds, Bitter, true	7 50 @	7 75	
Almonds, Bitter, artificial	3 00 @	3 25	
Almonds, Sweet, true	1 50 @	1 80	
Almonds, Sweet, imitation	1 00 @	1 25	
Amber, crude	1 25 @	1 50	
Amber, rectified	1 50 @	1 75	
Anise	1 25 @	1 50	
Bergamont	9 00 @	9 25	
Cajenut	2 00 @	2 25	
Cassia	4 00 @	4 25	
Castor	1 55 @	1 80	
Cedar Leaf	2 00 @	2 25	
Citronella	1 00 @	1 20	
Cloves	3 00 @	3 25	
Coconut	27 1/4 @	35	
Cod Liver	2 00 @	2 25	
Croton	2 00 @	2 25	
Cotton Seed	1 35 @	1 50	
Cubebes	6 50 @	6 75	
Eigeron	6 00 @	6 25	
Eucalyptus	1 25 @	1 50	
Hemlock, pure	2 00 @	2 25	

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

Michigan Maple Syrup

DECLINED

Fork
Beans
Apricots
Peaches

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, 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 90
25 lb. pails, per doz. 19 15

BAKING POWDERS

Aretic, 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

1 oz., 4 dz. cs. 3 00

1 oz., 3 dz. cs. 3 75



Am. Blue, 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 9 50
White Hand P. Beans 9 50
Cal. Lima Beans 11 50
Black Eye Beans 8 50
Split Peas, Yellow 8 00
Split Peas, Green 8 00
Scotch Peas 5 75

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 85
Corn Flakes, No. 194 9 85
Corn Flakes, No. 102 2 00
Pep, No. 224 2 70
Pep, No. 202 2 00

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

Post Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Instant Postum, No. 12 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85
Post's Bran, 24s 2 70
Post's Bran, 12s 1 90
Roman Meal, 12-2 lb. 3 35
Cream Wheat, 18 3 90
Cream Barley, 18 3 40
Raisin 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
Raisin New Oats, 24 2 70
Raisin 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 1 75
Whisk, No. 3 2 75

BRUSHES

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 2 85

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

Apples, No. 10 6 50
Apple Sauce, No. 10 8 00
Apricots, No. 2 1/2 3 40
Apricots, No. 10 8 50
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
Peaches, 10, Cal. 8 50
Pineapple, 1 sl. 1 35
Pineapple, 2 sl. 2 15
P'apple, 2 br. sl. 2 25
P'apple, 2 br. sl. 2 40
P'apple, 2 1/2, sl. 3 00
P'apple, 2, cru. 2 60
Pineapple, 10 crushed 9 00
Pears, No. 2 2 25
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 FISH

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

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

CANNED MEAT

Bacon, Med. Beechnut 3 30
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sl. 1 60
Beef, 3 1/2 oz. Qua. sl. 2 25
Beef, No. 1, B'nut, sl. 4 50
Beefsteak & Onions, s 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 9 1/2
Potted Meat, 1/4 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 25

Baked Beans

Campbells 1 15
Quaker, 18 oz. 1 05
Fremont, No. 2 1 25
Snider, No. 1 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
W. Beans, 10 7 50
Green Beans, 2s 1 65
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 1 18
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75
Beets, No. 2, cut 1 10
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 2 1 35
Corn, No. 2, Fan. 1 80
Corn, No. 10 8 00
Hominy, No. 3 1 00
Okra, No. 2, whole 2 15
Okra, No. 2, cut 1 75
Mushrooms, Hotels 30
Mushrooms, Choice, 8 oz. 35
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. 1 65
Peas, No. 2, Sift. 1 85
Peas, No. 2, Ex. Sift. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35
Pumpkin, No. 10 5 00
Pimientos, 1/4, each 12 14
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 35
Succotash, No. 2 1 65
Succotash, No. 2, glase 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60
Spinach, No. 3 2 25
Spinach, No. 10 6 50
Tomatoes, No. 2 1 20
Tomatoes, No. 3 1 90
Tomatoes, No. 10 6 00

CATSUP

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 18s 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 35
Quaker, 14 oz. 1 80
Quaker, Gallon Glass 10 50
Quaker, Gallon Tin 7 00

CHILI SAUCE

Snider, 16 oz. 3 30
Snider, 8 oz. 2 20
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 3 25

OYSTER COCKTAIL.

Sniders, 16 oz. 3 30
Sniders, 8 oz. 2 20

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

CLEANER

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

COCOA.

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

CHOCOLATE.

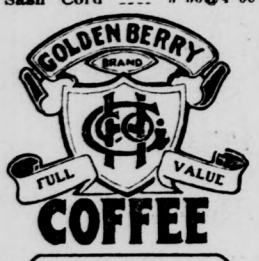
Baker, Caracas, 1/2s 37
Baker, Caracas, 1/4s 35

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
Twisted Cotton, 50 ft. 3 50
Braided, 50 ft. 2 25
Sash Cord 3 50



HUME GROCER CO.

ROASTERS
MUSKOGEE, WICH

COFFEE ROASTED

1 lb. Package
Melrose 36
Liberty 25
Quaker 42
Nedrow 40
Morton House 49
Reno 37
Royal Club 41
McLaughlin's Kept-Fresh



Nat. Gro. Co. Brands
Lighthouse, 1 lb. tins. 49
Pathfinder, 1 lb. tins. 45
Table Talk, 1 lb. cart. 43
Square Deal, 1 lb. car. 39 1/2
Above brands are packed in both 30 and 50 lb. cases.

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40
Carolene, Tall, 4 doz. 3 80
Carolene, 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 37 50
Tom Moore Monarch 75 00
Tom Moore Panetris 65 00
T. Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Astor Foil 75 00
Webster Knickerbocker 95 00
Webster Albany Foil 95 00
Bering Apollos 95 00
Bering Palmitas 115 00
Bering Diplomata 115 00
Bering Delosae 120 00
Bering Favorita 135 00
Bering Albas 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops

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

Lozenges

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

Hard Goods

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

Cough Drops

Putnam's 1 35
Smith Bros. 1 50

Package Goods

Creamery Marshmallows
4 oz. pkg., 12s, cart. 35
4 oz. pkg., 48s, case 3 40

Specialties

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

Bar Goods

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

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes 43

DRIED FRUITS

Apples

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

Apricots

Evaporated, Choice 21
Evaporated, Fancy 26
Evaporated, Slabs 16

Citron

10 lb. box 40

Currents

Jackages, 14 oz. 20
Greek, Bulk, lb. 20

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice 13
Evap. Ex. Fancy, P.P. 16

Peel

Lemon, American 30
Orange, American 30

Raisins

Seeded, bulk 07
Thompson's seedless, 06 1/2
Thompson's seedless, 15 oz. 08
Seeded, 15 oz. 08

California Prunes

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

Hominy

Pearl, 100 lb. sacks 2 50

Macaroni

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

Bulk Goods

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

Pearl Barley

GELATINE

Jell-O, 3 doz.	2 85
minute, 3 doz.	4 06
Plymouth, White	1 55
Quaker, 3 doz.	2 56

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-1c	4 00
*Blue Seal, 144	4 85
*Deliable, 144	4 00
*Federal, 144	5 25
*Free with Ten.	

Safety Matches

Quaker, 5 gro. case	4 50
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MOLASSES

Molasses in Cans

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

NUTS—Whole

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

Salted Peanuts

Fancy, No. 1	11
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Shelled

Almonds	60
Peanuts, Spanish,	125 lb. bags
Filberts	32
Pecans Salted	39
Walnuts	60

MINCE MEAT

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

OLIVES

5 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 25
26 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	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 70
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

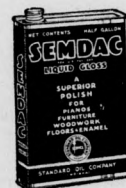
In Iron Barrels

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	65.1
Transmission Oil	65.1
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	9.5
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	21 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 St's & H's, 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.	29
Butts	27
Shoulders	22
Spareribs	17
Neck bones	07
Trimnings	19

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
3 lb. pails	advance 1
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, Cer., 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	28 00@38 00
Rump, new	29 00@32 00

Liver

Beef	20
Calf	65
Pork	10

RICE

Fancy Blue Rose	05 1/4
Fancy Head	07

ROLLED OATS

Silver Flake, 12 New	
Process	2 25
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, China	3 80
Nedrow, 12s, China	3 25
Sacks, 90 lb. Jute	3 10

RUSKS

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

SALERATUS

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

COD FISH

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

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

STOVE POLISH

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

Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
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.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
35, 4 lb., per bale	2 60
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50



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



BORAX

Twenty Mule Team	
24, 1 lb. packages	3 25
48, 10 oz. packages	4 35
96, 1/2 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
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 55
Grandma, 24 Large	3 55
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
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
Soapine, 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
Wyandotte, 48	4 75

SPICES

Whole Spices

Allspice, Jamaica	@25
Cloves, Zanzibar	@38
Cassia, Canton	@22
Cassia, 5c pkg., doz.	@40
Ginger, African	@19
Ginger, Cochinchina	@25
Mace, Penang	1 39
Mixed, No. 1	@32
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@59
Nutmegs, 105-1 10	@59
Pepper, Black	@44

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

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 12.—We have to-day received the schedules, reference and adjudication in the matter of John Vaillancourt, Bankrupt No. 3524. 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 clerk. The schedules show assets of none with liabilities of \$2,772.90. 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:

Flint Realty Co., Grand Rapids Unknown	
Ray Missick, Grand Rapids	\$ 82.94
John Hoover, unknown	19.00
Ziesel Bros., Elkhart, Ind.	13.67
C. Clements, unknown	19.95
John Clements, Grand Rapids	17.25
Consumers Coal Co., Elkhart, Ind.	31.25
Truth Publishing Co., Elkhart	13.20
W. M. Freeman, Elkhart	1.00
Thomas J. Webb Co., Chicago	14.55
Fisher Bros. Paper Co., Ft. Wayne	14.74
Vette & Zucher Co., Chicago	31.90
Perfection Paper Co., Chicago	17.88
Edgewood Biscuit Co., Ft. Wayne	35.30
National Grocer Co., South Bend	4.63
Lee & Vick, South Bend	6.55
Oscar Meyer & Co., Chicago	41.31
Bay State Fushing Co., Boston	22.50
Elkhart Packing Co., Elkhart	304.78
Armour & Co., Chicago	408.57
Swift & Co., Chicago	571.96
William Durham, Grand Rapids	859.97
Shick Bros., Elkhart, Ind.	225.00
Dr. M. S. Ballard, Grand Rapids	15.00

Sept. 12. We have to-day received the schedules, reference and adjudication in the matter of George E. Mattice, Bankrupt No. 3535. 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 \$200 of which the full interest is claimed as exempt, with liabilities of \$1,095.05. 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:

Flint Realty Co., Grand Rapids	\$200.00
V. C. Pine Co., Grand Rapids	49.50
G. R. Gas Light Co., Grand Rapids	111.00
Holland Cigar Co., Grand Rapids	15.00
Holsman Bakery, Grand Rapids	21.31
Coffee Ranch, Grand Rapids	75.30
Lee & Cady, Grand Rapids	87.00
John King, Grand Rapids	119.00
Hoffman's Market, Grand Rapids	7.00
Ryskamp Bros., Grand Rapids	113.00
Miner Pie Co., Grand Rapids	6.50
Burton Hts. Cream Co., Grand R.	150.00
Albany Hotel, Grand Rapids	50.00
Thelma Hecox, Grand Rapids	25.00
Service Dry Goods, Grand Rapids	11.39
Ed. Brown, Grand Rapids	22.31
Wolverine Spice Co., Grand Rap.	32.74

Sept. 12. We have to-day received the schedules, reference and adjudication in the matter of William F. Murphy, Bankrupt No. 3536. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lowell, and his occupation is that of a garage keeper. The schedules show assets of \$1,453.39, with liabilities of \$1,245.41. The first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Standard Oil Co., Grand Rapids	\$ 72.50
Mike Watson, Lowell	28.05
Electric Service Co., Grand Rapids	12.02
Tisch Auto Supply Co., Grand Rap.	55.00
Hossman Yarnelle, Grand Rapids	2.50
S. A. Hobson, Detroit	2.25
Automobile Parts Corp., Grand R.	24.96
Brown & Sehler Co., Grand Rapids	83.09
Syndicate Adv. Co., New York City	18.47
C. H. Runciman, Lowell	51.45
L. A. Weaver, Lowell	22.00
Robert Hahn, Lowell	40.00
Harold Weikes, Lowell	52.00
E. D. McQueen, Lowell	140.00
Lowell Light & Power Co., Lowell	17.50
Franklin Oil Co., Grand Rapids	17.25
Lowell State Bank, Lowell	375.00
W. H. Murphy, Lowell	100.00

In the matter of Elith E. Chase, Bankrupt No. 3308, the trustee has filed his final report and account, and a final meeting of creditors was held Sept. 7 at the referee's office. The final report and account of the trustee was passed upon and approved. The claims filed were proved and allowed. Expenses were ordered paid, as far as the funds on hand would permit. There were no funds for dividends to general creditors, after payment of expenses and statutory exemptions of the bankrupt under the laws of the State of Michigan. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case has been closed and returned to the district court as a closed case.

Sept. 13. We have to-day received the schedules, reference and adjudication in the matter of Earl R. Miller, Bankrupt No. 3538. 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 restaurant keeper. The schedules show assets of \$5,150 of which \$3,300 is claimed as exempt, with liabilities of \$2,221. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Cora Miller, Grand Rapids	\$120.00
G. R. Store Fixture Co., Grand R.	364.00
Industrial Mortgage & Investment Co., Grand Rapids	100.00
Kleiman & Sons, Grand Rapids	5.50
Lowman & Anderson, Grand Rapids	50.00
George Hoodhood, Grand Rapids	3.00
Bouma Hdwe. Co., Grand Rapids	8.60
W. C. Van Lusten, Grand Rapids	7.20
Dr. Rozema, Grand Rapids	33.00
Howard Ellis Estate, Grand Rapids	120.00
Earl Robson, Grand Rapids	10.15
Karavan Coffee Co., Toledo, Ohio	14.20
VandenBerg Cgar Co., Grand Rap.	24.52
National Grocer Co., Grand Rapids	36.69
Wolverine Spice Co., Grand Rapids	11.54
Tom McAllister, Grand Rapids	5.00
Dr. Holcomb, Grand Rapids	5.00
Hyde Fuel & Lumber Co., Grand R.	20.00
Murphy's Rug and Linoleum Co., Grand Rapids	36.00

Watson Higgins Milling Co., G. R.	9.60
Berton Sprng Co., Grand Rapids	350.00
Dr. Geo. Southwick, Grand Rapids	200.00
Edgewood Dairy, Grand Rapids	100.00
Winnick Bros., Grand Rapids	560.00
Feutz & Sunwalt Garage, Grand R.	3.00
Holland Cigar Co., Grand Rapids	7.50
M. Azzar, Grand Rapids	15.00
Ryskamp Bros., Grand Rapids	7.50

In the matter of Homel Shirt Manufacturing Co., Bankrupt No. 2921, the final report and account of the trustee has been filed. The final meeting of creditors was held July 23. Expenses were ordered paid and the trustee's final report and account was approved. The compromise offer of the United States and the trustee on a tax claim was approved and accepted and accordingly ordered paid at the compromise amount. An order was made for the payment of a supplemental first dividend of 10 per cent. on new claims allowed and a final dividend on all allowed claims of 7.85 per cent. 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 William DeMann, Bankrupt No. 3522, the funds for the first meeting have been received and such meeting has been called for Oct. 1.

In the matter of Edward VanHuizen, Bankrupt No. 3517, the funds for the first meeting have been received and such meeting has been called for Oct. 1.

In the matter of Charlie Strayer, Bankrupt No. 3520, the funds for the first meeting have been received and such meeting has been called for Oct. 1.

In the matter of George Strayer, Bankrupt No. 3521, the funds for the first meeting have been received and such meeting has been called for Oct. 1.

In the matter of Lambert J. Jolman, Bankrupt No. 3533, the funds for the first meeting have been received and such meeting has been called for Oct. 1.

In the matter of William F. Murphy, Bankrupt No. 3536. The first meeting has been called for Oct. 1.

In the matter of William F. Murphy, Bankrupt No. 3526. The receiver has filed his petition for a sale at auction. The sale has been called to be held at the former location of the bankrupt, 123 Boardway street, Lowell, Oct. 4. The property consists of machinery, tools and fixtures used in the operation of a garage, in the approximate value of \$750. Also the accounts notes and bills receivable will be sold at auction and to the highest bidder, which said accounts are scheduled by the bankrupt in the approximate sum of \$400. All interested should be present at the time and place of sale.

In the matter of Holland Chair Co., Bankrupt No. 3368, the trustee has filed his first report and account, and an order for the payment of expenses of administration to date and for the payment of a 50 per cent. dividend on the labor claims has been made and ordered paid.

Sept. 15. We have to-day received the schedules, reference and adjudication in the matter of Ivan Frank Lobdell, Bankrupt No. 3540. 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 produce dealer. The schedules show assets of none with liabilities of \$1,693.05. 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:

Home Furnishing Co., Kalamazoo	\$160.50
Dr. R. V. Gallagher, Battle Creek	60.00
B. C. Sanitarium, Battle Creek	414.42
A. B. Hudler, Battle Creek	6.50
Dr. R. Harries, Battle Creek	114.00
Dr. S. Solomon, Battle Creek	8.00
Dr. Ble Hinn, Battle Creek	59.50
Alliance Merc. Co., Battle Creek	83.01
Commercial Garage, Battle Creek	93.39
Livingston Clo. Co., Battle Creek	21.73
Spizial May Stern Co., Chicago	15.15
S. Hensler, Battle Creek	60.00
A. E. Dorman, Battle Creek	3.00

W. Joseph E. Rosenfeld, Battle C.	125.00
Carl Moor, Battle Creek	49.50
Dr. A. J. Holes, Battle Creek	80.00
Reliable Tire Co., Battle Creek	17.55
Dr. L. H. Stewart, Kalamazoo	10.50
Dr. R. U. Adams, Kalamazoo	6.00
F. Goodrew, Kalamazoo	14.00
A. T. Bradshaw, Kalamazoo	42.39
VanDerVoort Hdwe. Co., Lansing	12.95
M. W. Cagney, Kalamazoo	45.00
A. E. Hill, Auburn, N. Y.	5.00
Frank Schied, Battle Creek	22.00
McGee & Son, Battle Creek	8.00
Consumers Power Co., Battle Creek	3.91
B. C. Gas Co., Battle Creek	8.15
A. J. Bloomberg Coal Co., B. C.	30.00
Bowsett Drug Store, Battle Creek	5.00
Maurice S. Gordon Co., Battle Cr.	50.00
Dr. A. Nelson, Battle Creek	16.00
Mrs. S. J. Knowles, Battle Creek	3.00
Ward Allen Grocery, Battle Creek	40.00

Sept. 17. We have to-day received the schedules, reference and adjudication in the matter of Joseph Sobie, Bankrupt No. 3541. 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 \$145 of which the full interest is claimed as exempt, with liabilities of \$635.24. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, note of the same will be made herein. The list of creditors of said bankrupt is as follows:

Dr. Bert S. Thomas, Sacramento, Calif.	\$279.00
Dr. Norris Jones, Sacramento	25.00
Dr. Charles Gray, Sacramento	10.00
Dr. I. C. Gobar, San Francisco	75.00
Capital Dairy Co., Sacramento	58.44
Bennett Bros., Sacramento	96.00
Mr. Bovey, Sacramento	24.00
Mater Misericordia Hospital, Sacramento, Calif.	67.80

In the matter of Dave Applebaum, Bankrupt No. 3379, the trustee has filed his first and second reports and accounts, and an order for the payment of expenses of administration and for the payment of a first dividend to creditors of 10 per cent. has been made.

In the matter of Louis Tucker, doing business as The Leader Store, Bankrupt No. 3409, the trustee has filed his first report and account, and an order for the payment of expenses of administration, taxes and a first dividend to creditors of 5 per cent. has been made.

In the matter of Ray Hice and Hunter Hice, individually and as North Park Sanitary Market, Bankrupt No. 3284, the trustee has filed his final report and account and the final meeting of creditors has been had. The trustee's final report and account was approved and allowed.

An order was made for the payment of expenses of administration and for the declaration and payment of a supplemental first dividend of 10 per cent. on new claims proved and allowed, and the declaration and payment of a final dividend of 13 per cent. on all claims proved and allowed. No objections were made to the discharge of the bankrupts. 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 Wray J. Blackburn, Bankrupt No. 3117. The final meeting of creditors has been called for Oct. 4, at which time the trustee's final report and account will be approved. If possible, there will be a first and final dividend paid to creditors.

In the matter of Henry F. Schlieve & Henry L. Schlieve, copartners doing business as Bungalow Construction Co., Bankrupt No. 3096. The final meeting of creditors has been called for Oct. 4, at which time the trustee's final report and account will be approved. There will be no dividends for creditors in this estate.

In the matter of George McCrumb and Lloyd Fay, individually and as copartners, doing business as McCrumb & Fay, Bankrupt No. 3327. The final meeting of creditors has been called for Oct. 4, at which time the trustee's final report and account will be approved and a declaration of a first and final dividend paid to creditors of this estate.

In the matter of Henry G. Sparrow, Bankrupt No. 3332, the trustee has filed his return showing that there are no assets in said estate and the case has been closed and returned to the district court, as a case without assets.

Sept. 20. On this day was held the first meeting of creditors in the matter of Fred G. Miller, Bankrupt No. 3453. The bankrupt was present in person and represented by attorney H. H. Freeland. The creditors were represented by attorneys Norris, McPherson, Harrington & Waer. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Richard C. Annis, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Walter M. Dougherty, Bankrupt No. 3524. The bankrupt was present in person. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a re-

porter. George D. Stribley, of Muskegon, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Fozee Yared, Bankrupt No. 3518. The bankrupt was present in person and represented by attorneys Renihan & Lilly. One creditor was present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

Sept. 20. On this day also was held the first meeting of creditors in the matter of Erwin Fahner, Bankrupt No. 3478. The bankrupt was present in person and represented by attorney Horace T. Barnaby. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Ezra M. Arthur, Bankrupt No. 2523. The bankrupt was present in person and represented by attorney Bartel J. Jonkman. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Howard City Furniture Co., Bankrupt No. 3526. The bankrupt was present by its Secretary-Treasurer and represented by Corwin, Norcross & Cook, attorneys. Creditors were present in person, as represented by C. W. Moore, agent; G. R. Credit Men's Association and Fred G. Timmer. Claims were proved and allowed. The Secretary-Treasurer of the corporation was sworn and examined, with a reporter present. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

Sept. 24. On this day was held the first meeting of creditors in the matter of David C. Clarke, Bankrupt No. 3521. The bankrupt was present in person, as represented by attorneys Hagerman & Miller. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Dime Diner System, Bankrupt No. 3495, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

Sept. 22. We have to-day received the schedules, reference and adjudication in the matter of Claud E. Drake, Bankrupt No. 3543. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Fawn River township, and his occupation is that of a farmer. The schedules show assets of \$368 of which \$80 is claimed as exempt, with liabilities of \$1,550.20. 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:

Fred Sheldon, Angola, Ind.	\$300.00
E. C. Wright, Sturgis	250.00
Yorton Chevrolet Co., Sturgis	70.00
Mayo Hospital, Rochester	200.00
Welsh Chemical Co., unknown	133.00
First Nat. Bank, Burr Oak	100.00
Boyer Lbr. Co., Burr Oak	60.00
George Lee Burr Oak	93.00
Dr. Crawford, Burr Oak	40.00
Mallery Groc., Burr Oak	20.00
Piny and Baldwin, Burr Oak	20.00
Strahley, Burr Oak	19.20
Earnest Webb, Colon	110.00
Diffenbaugh, Burr Oak	10.00
Blue and Gilhams, Sturgis	55.00
George H. Sager, Sturgis	20.00
Paul Ahlgren, Burr Oak	20.00
Lincoln Life Co., Burr Oak	30.00

Sept. 22. We have to-day received the schedules, reference and adjudication in the matter of James Grammas, Bankrupt No. 3544. 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 \$4,211.80. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Leon Agon, Grand Rapids	\$150.00
Nicholas Tsoronskis, Grand Rapids	225.00
Arctic Dairy Products Co., G. R.	800.00
Claude G. Piper, Grand Rapids	200.00

Gelock Transfer Co., Grand Rapids	25.00
L. Oronsky & Sons, Atlantic	21.35
Northwestern Bell Tel. Co., Atlantic, Iowa	12.75
Purty Ice Cream Co., Atlantic, Ia.	150.00
Central Iowa Ice Cream Co., Atlan.	400.00
Harle Hoss Drug Co., Council Bluffs, Iowa	40.00
T. F. Naughton Co., Omaha, Nebr.	117.00
Paxton & Gallagher Co., Omaha	22.82
Myers Cox Co., Marshalltown, Ia.	30.00
Iten Biscuit Co., Omaha	6.75
Perigory & More Cigar Co., Omaha	80.00
Hilker & Bletsch Co., Chicago	71.25
Chapman & Smith Co., Chicago	90.00
Sethness Co., Chicago	55.38
Massonic Historis Co., Chicago	12.00
Hygeia Antiseptic Tooth-Pick Co., New York	48.50
United Bakers Supply Co., St. Louis	115.00
Hershey Chocolate Co., Hershey, Pa.	59.00
Nick Zavokos, Elkhart, Ind.	300.00
C. C. Taft Cigar Co., Des Moines	30.00
George Masterson, Grand Rap.	unknown
Industrial Bank of Grand Rapids	1,100.00

Reasons Why It Pays To Face the Facts.

(Continued from page 20)

of 9 per cent. of your sales? He did not understand how that would figure out, so we showed him."

I wonder whether that manager was not like too many individual grocers who "do not know how it will figure out." That is worth thinking about.

Bohack continues: "If you sell (speaking to his manager aforesaid) \$300 a week, as you do now, you'll make \$27. Then if you increase your volume to \$400 per week, you'll earn \$36. When you get your business up to \$500 per week, your salary will be \$45. In addition, we will be making money out of your store instead of losing it. Now can you go to work and build up your business?"

"That is the way we handled each unprofitable store. Some of our men said it could not be done, but we showed them. We never could have done it unless we ourselves had worked behind the counter and knew the business. But by understanding the ins and outs of a grocery store, and because we could put our finger on just the place that each store was losing money, we were able to correct the trouble and turn losses into profits."

Is there any great mystery about that work? Bohack arrived in New York some years ago a poor immigrant from Germany. He worked harder than most men are willing to work—hand and heart and brain. He himself knows the business from the ground up. Then he faces the facts: Stores losing money cannot be carried. They must make money or be closed. So he talked turkey—pleasant, but firm to each man. Result, he worked the necessary change.

It is long since I have seen anything that looked so worth while to the ordinary, individual, single-store grocer, prosperous or otherwise.

Paul Findlay.

Refuses To Take Mr. Findlay's Advice

Michigamme, Sept. 24—In a recent issue of the Tradesman I notice an article written by Paul Findlay seeking the support of the retail grocers, which shows that the Republican party is very hard pressed for votes this time. Mr. Findlay states that there are no issues in this campaign, so vote for Hoover. During the convention at Kansas City, an army of Republicans threatened to break into the convention hall to protest against the nomination of Hoover. Their battle cry was "Anybody but Hoover." During the war we were forced to eat black bread with very little sugar, while Mr. Hoover's friend, Johnny Bull, had all

the white flour and sugar he needed, and after the war was over the retail grocers found themselves with thousands of dollars' worth of substitutes on hand, for which they received little or nothing. I had a quantity of corn sugar on hand which I offered at 2c per pound, but no takers. As soon as the bootleggers got into action, there was no trouble in selling it. Mr. Findlay says prohibition is not the issue. If this is true, what are Senator Borah and the preachers howling about? I say it is the issue, and the Republican party is the bootlegger's friend, and England wants prohibition in the United States, but not in her own empire. Uncle Sam's money flows across the river which enables Johnny Bull to pay his debts to us with our own money. I am one retail grocer who refuses to take Mr. Findlay's advice. C. F. Sundstrom.

Late Automobile News From Detroit.

Detroit, Sept. 25—Still on the peaks of production for the month, the automotive industry is swinging steadily along in September. Two-thirds of the month's history indicate that it may be expected to exceed August records, if only by a trifle, and August was the big month in all-time history.

No important maker reports any lessening of effort in manufacture and no sales department admits any let-up in the buying demand, with the result that the situation in regard to unfilled orders remains about what it has been over a considerable period. Practically all factories have a sturdy back-log of orders on hand amounting to about a full month's production at peak figures. This situation is most unusual for the month of September and presages record production and sales.

A building program by Chevrolet, inaugurated the first of the year and planned for steady continuance until the fore part of 1929, has resulted in the construction of five zone warehouses: at Los Angeles, Houston, Omaha, Philadelphia and Cleveland. Work has either begun, or is about to begin, on three more this Fall: at New Orleans, Fargo and Indianapolis.

Detroit employment registered another weekly gain. The last reported by the Employers' Association was an increase of 1,600. This brought the total employed here by organized industry to 300,344, the first time in history that the total has exceeded 300,000. A by-product of the employment situation is the notable increase in the number of marriage licenses issued. Nearly 3,000 were issued in Wayne county in August, a third more than were credited to June, the accepted month for leadership in number of weddings.

A growing tendency is noted toward the manufacture of commercial vehicles by well established companies that have heretofore been known chiefly as passenger car manufacturers. Chevrolet's volume of commercial car business is double what it was a year ago both at home and abroad, and the Willys-Overland program for the future includes increasing emphasis on the production of light-weight commercial vehicles. The truck picture has changed materially, with the light-type occupying the foreground.

General Motors reported sales by dealers to users of 187,463 passenger cars in August. This brings the eight months' car sales to 1,427,924, which compares with 1,133,849 for the same period in 1927, an increase of 294,075, and with 844,071 in 1926, an increase of 583,853.

In less than ten days one of the large makers of six cylinder cars in the price range between \$1,000 and \$1,500 will bring out the new 1929 line. Preview of the cars indicates that they will attract wide attention.

Walter Boynton.

Competition Is the Life of Trade.

Change is the immutable law. Eternal adaptability is the price of survival. Competition and Change march together as one.

Together they plan new things to supplant old things, to dominate new markets and to wrest the patronage from old-time customers and customs. Together they see to it that a commercial house of a century's standing may be destroyed with bewildering suddenness. At the same time an infant enterprise becomes overnight a national institution.

The mortality tables of Dun and Bradstreet are grim reminders of the rigors of business endeavor. There were 23,146 failures last year—the second greatest number in our business history. Liabilities were almost \$655,000,000, the fourth largest loss recorded.

Wreck and ruin are the inexorable toll of business unpreparedness. Bradstreet attributes 40 per cent. of the failures to "incompetence" and "inexperience." Ignorance is a plainer word.

The men and firms in that 40 per cent. were no match for changing conditions. Competition saw to that. Competition never rests. Competition may be the life of trade, but it also is the death of traders.

Yesterday is yesterday. The "good old days" pay no dividends in the present. Gone are the fancy vests, the Congress gaiters, the night shirts, the home-cured meats, the home-made bread, the high-wheeled buggies and the livery stable, the primitive plumbing of an age that found amusement in the parlor stereoscope, the photograph album and magic lantern. Change and competition! The commercial collisions of silk and rayon, leather and rubber, coal and oil, gas and electricity, ice and mechanical refrigeration are the stuff of which headlines are made.

Who can read the riddles of production and distribution of to-morrow?

Who can grasp the impactss of science on established markets?

Who can measure the possibilities of air transport, of radio, of television, of nitrocellulose lacquers, of "dry ice", of interconnected power, of the reclamation of industrial waste?

While the mind is dizzy with economic question marks, genius bewilders us with a mechanical man and the report of a fuelless motor.

Since 1923 we have added 35 billions in dwellings, stores, offices and factories to the 70 billions we possessed five years ago. Only the names of cities endure. Landmarks and obsolescence must give way. Everywhere the old-buildings and machinery destroyed to give place to the new.

Biologists tell us death is necessary to life. Economists might say as much. The economic battle, inexorable, yet beneficent, provides progress and variety, which is life. Out of the flux and ferment emerge the victors, men clear-eyed, alert, resourceful. They win that all of us may live more fully. It is the law.

The world steps aside to let any man pass who can see a year ahead,

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—Handsomely fitted, exclusive women's apparel shoppe. "The Style Shop," Saginaw's leading ready-to-wear store, must be sold at once. It will pay you to investigate. For further particulars enquire of Abe Dembinsky. Commercial Auctioneer, 734 S. Jefferson Ave., Saginaw, Mich. 943

BUILDING AND DRY GOODS STOCK FOR SALE—Desiring to dissolve partnership, we offer a real opportunity to some one. Brick building, corner location. Stock consists of dry goods and variety goods, inventory about \$8,000. Volume last year, \$77,000. Must have cash for stock and fixtures, will rent or sell building. This store has made money every year for the last thirty years. G. & C. Folkert, Cass City, Mich. 944

For Sale—Restaurant, old established business doing better than \$100 daily. Main St. sec. L. Hwy. Sacrifice on account of health. Address owner, P. Zeltinger, 1210 So. Main, Elkhart, Indiana. 945

For Sale—Grocery and market, old established business, city 35,000. Doing better \$3,000 mo. No opposition near. Rent reasonable. Address owner, V. Eyman, 803 So. Main, Elkhart, Indiana. 946

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 LEVINSOHN, Saginaw, Mich.

CASH FOR MERCHANDISE

Will Buy Stocks or Parts of Stocks of Merchandise, of Groceries, Dry Goods, Shoes, Rubbers, Furniture, etc.

N. D. GOVER, Mt. Pleasant, Mich.

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

34 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.

CHAIN STORE SUCCESS.

Same Essentials Are Available To Every Grocer.

Here are the elements that contribute to the success of the chain store:

Efficient Management.

The chain store is an example of centralized management and decentralized distribution. Because the cost is distributed over a great many stores, it can, of course, afford to buy the best talent, and it may be assumed that its merchandising policies are sound. The success of an individual unit in the chain depends largely upon how well the local manager can receive, interpret, and carry out these standardized ideas issuing from a highly competent central authority. Here the human equation takes as prominent a part as in the management of an independent retail store, with this great difference, however, that in the chain store a new manager may be substituted to retrieve loss, while in the other there is no selecting agency beyond that of ultimate failure.

Centralized management, with all its advantages has definite limitations. It is inflexible. It is not conducive to initiative, and consequently does not, as a rule, develop high qualities in the man who must refer to rule 59 when in doubt what to say to a customer who complains about the price of soap.

Profits always go to the best managed store, whether chain or private. There is no monopoly on ability.

Good Location.

The chain store considers location of first importance. Here is a resume of the method by which Charles Nicholls, Jr., president of the Chain Stores Leasing Co., establishes the value of a piece of property for store purposes:

1. Ascertain the population.
2. Determine the type and habits of the people.
3. Investigate main industries to see whether location is good for men and women. Youngstown, Altoona, and Akron are good for men. Fall River, Lowell and New Bedford are good for women, because of the large number of women employed in the factories there.
4. Investigate bank deposits and clearings. These give an excellent history of business condition. However, it is necessary to ascertain how these are divided among the population. It might be in a medium-sized town that the majority of the clearings were due to a small number of individuals.
5. Find out the number of different industries. Find out also the proportion of workmen to clerks. Washington, D. C., for example, has a large clerical population, while Schenectady has a large number of skilled and unskilled workmen.

6. Having considered the above points, the proper method is to study the prevailing local rental conditions. The available business blocks are investigated with relation to the traffic. Men's locations are differentiated from women's. When the block has been chosen, secure definite and reliable information on each piece of property

and the possibility of securing it. The value depends mainly on the volume of actual business. One location might be worth \$3,000 to one man, \$4,000 to another. In addition, it is necessary to take into consideration the drawing power of the surrounding territory.

One reason for chain store growth has been the care used in selecting a suitable location that will place within convenient reach of a large number of buyers the kind of goods they want.

Attractive Exterior and Interior.

Pleasing appearance characterizes nearly all chain stores. They are conspicuous in their setting, bright, inviting, cheerful. The entrances are convenient. Greatest care is used in the color of the front, the window displays, the interior arrangements, and they are generally standard in all units. Some, like Piggly Wiggly have eliminated the window display altogether, depending upon the attractiveness of the interior to draw trade. Here the goods on the shelves act as window display. Cleanliness and neatness are factors observable in all chain stores, and it has been found that women, especially, will respond to this appeal.

Here are the policies of the Kroger Grocery and Baking Co. on the matter of store appearance:

1. Fresh paint, plain name.
2. Clean windows.
3. Clean interior.
4. Serviceable counters and equipment.
5. Small, well-assorted packaged stock.
6. Signs on windows, fresh daily.
7. Lots of plain price tickets.
8. No cluttered-up corners.
9. No goods on floor, everything in boxes or on shelves.
10. Neat, business-like, polite clerk.
11. Special leader daily.

Clean, bright windows, fresh paint, nothing on the floor. Things like these have cash values in any store.

Complete Accounting Systems.

The chain store knows its costs, not as a matter of yearly computation; but it knows where it stands all the time. Concerning these detailed accounting systems, Dr. Nystrom says:

"Chain store organizations must have accounting systems that tell their managers in great detail where the progress or lack of progress is taking place. As everyone knows the average independent retailer, in the past at least, and probably even now, has little definite accounting knowledge of his establishment. To illustrate, the chain store manager, by studying the records of his perpetual inventories, may learn of changes in public demand almost instantly, while the independent store manager who depends on impression or intuition for getting such information is not likely to discover the trend until considerable sales opportunity has been lost in the new goods wanted and after the old merchandise on his hands has been held so long that it must be sacrificed at considerable losses."

Wise Buying.

In buying the chain store enjoys the advantage of being able to buy in large quantities. For instance, here are the

yearly requirements of certain chains to illustrate this point:

Candy	90,000,000	pounds
Enamel ware	20,000,000	pieces
Coffee	50,000,000	pounds
Handkerchiefs	4,000,000	
Overalls	2,500,000	
Shirts	4,500,000	
Undergarments	6,000,000	

The chain's advantage of eliminating the jobber is partly discounted by the cost of warehousing. In its buying the chain store is guided by exhaustive figures that relate to past experience with similar material, giving probable demand, seasonal requirements, rate of turnover, and profit.

Specialized Lines.

The more successful a chain store is, the more certain it will be found to handle relatively few lines of constant demand. Concerning this the bulletin of the Chamber of Commerce of the United States, relating to chain stores, states:

"Most chain stores specialize in the goods they handle, not only dealing in but one general line of merchandise, but also attempting to have and sell only those items out of that line that sell most readily. In other words, they are doing in retail distribution what Henry Ford did in automobile manufacturing. They fix upon that which most people want and then concentrate upon that. Slower selling lines, goods offering small profit-making prospects and merchandise in which losses are likely to occur such as perishables, are usually left out and allowed to go to the other stores of the community. This specialization in lines handled is more significant in chain store success than has commonly been understood."

On reading the foregoing, the obvious conclusion is that these are requirements for success, not for chain stores alone, but for any type of business. And it will also be apparent at once that these elements are available, in substantially the same degree, to any retailer. Granted a reasonable amount of capital, a knowledge of what has to be done and a willingness to do it in a better-than-ordinary manner, success in retailing becomes a matter of arithmetic. The chain store people know this. That is why they have grown. But any retailer can do what they are doing.

Items of Interest To Grand Rapids Council.

The officers of Council No. 131 are hoping for a large attendance of the members at the next meeting Saturday, Oct. 6. There will be a large class of candidates to be initiated and it will be done by the Past Counselors. The stations they will occupy are as follows:

Senior Counselor—L. V. Pilkington, Past Grand Counselor.

Junior Counselor—Walter S. Lawton, Past Grand Counselor.

Past Senior Counselor—John B. Wells, Past Counselor.

Conductor—Homer R. Bradfield, Past Grand Counselor.

Page—Dan M. Viergever, Past Counselor.

Sentinel—Walter P. Lypps, Past Counselor.

Chaplain—Gilbert H. Moore, Past Counselor.

It has been a custom for several years past to place the meeting in charge of the Past Counselors once each year, and it has been the observation of the scribe that it is a very commendable thing to do. It maintains a live interest on the part of those who have really finished the work in the Council, and those who are actively in charge of present work may profit a great deal by the example of the Past Counselors.

Bertron Rockwell and wife, after spending two weeks with Mr. Rockwell's parents, A. F. Rockwell and wife, at Beechwood Point, Wall Lake, fishing, have returned to Lancaster, Ohio, where Mr. Rockwell is assistant manager of Kresge Company stores.

The Salesmen's Club of Grand Rapids will hold the first meeting of this season at Rowe Hotel, English room at 12:30 p. m., Saturday, Sept. 29. The usual time of meeting is 12:45 p. m., but there is the desire of the members and officers to meet at 12:30 and have a brief re-union, relating to each other some of the thrills of the past summer. The ban has been placed on telling golf scores, but fishing tales will be permitted if they are backed with a snapshot showing the fish, even if they were borrowed for the picture. The entertainment will be a musical treat. Through the splendid generosity of the Voigt Milling Co., of this city, four sacks of twenty-four and one-half pounds of their Crescent flour will be awarded as prizes to the four lucky ones whose names may be drawn from the hat. L. L. L.

Candy Sales Show Increase.

Increases in candy sales, which have been steady throughout the year thus far, continue to be reported. Practically all grades are sharing in it. With the re-opening of the girls' schools and colleges the demand has broadened somewhat geographically as well. Re-opening of the public schools has increased the sale of small package specialties, and has also brought about some revival of demand for "penny" goods. Business in the latter apparently is not running into the volume it used to, except in certain sections of the larger cities. With Halloween in the offing, specialties for that occasion are moving at wholesale.

Aluminum Ware Prices Steady.

Prices of aluminum and enamel ware have held steady since Spring and are not expected to show any change until the first of the year. Among the newer items being strongly featured is the new type of steam or waterless cooker. It is air tight and cooks entirely by steam, the natural juices of the foods being conserved. The items are priced to retail from \$5 or \$6 to \$2.50, depending on size. Percolators with colored fittings continue strong retail items. Colored enamel ware retains its consumer appeal.

You throw out more rays than all the radium in the world.



The fire

SACRIFICE

More Devastating than War

Greater sacrifices are made to the god of fire than war has ever claimed. Fire is the Nation's arch enemy—and yours.

Fire comes when you least expect it demands much, often returns again and again. Home, business, everything dear are thrust by carelessness into its insatiable maw.

Fight Fire! Not only with sound adequate insurance, but also with valuable aid to solve your fire prevention problems, and the removal of many unsuspected fire causes. The mutual insurance companies can help you.

The prevention of Fires is one of the basic principles of

MUTUAL INSURANCE

Fire Prevention Week—Oct. 7-13

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.

"Straws Show the Way the Wind Blows"



"Perhaps what follows doesn't amount to much, coming as it does from a small retail grocer. However, I would like to say that I find a great deal of satisfaction in handling your coffee and tea. They are good sellers. Our customers never complain of quality. There is no wrangle over price. I think that Chase & Sanborn's coffees and teas are a line which independent grocers, so called, should push to the limit. You certainly deserve their cooperation."

There is evidence to show that the rank and file of retail grocers the country over is pushing the sale of SEAL BRAND COFFEE as never before. At a time when so many competitive brands are being sold at retail prices that show a profit only to the manufacturer, independent merchants in ever-increasing numbers are getting behind the coffee every pound of which spells satisfaction to the trade and shows a living profit to the dealer.

Chase & Sanborn

Importers

SEAL BRAND COFFEE AND TEA

Boston

Chicago

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

The Brand You Know by HART

Fancy

Fruits



Quality

Vegetables

Look for the RED HEART
On The Can

W. R. ROACH & CO.

General Offices
Grand Rapids, Michigan

Collections

BONDED COLLECTORS

YOUR PROBLEM:

How to SALVAGE your DELINQUENT
AND SLOW PAYING ACCOUNTS.

THE SOLUTION:

Employ COMPETENT CREDIT SPECIALISTS capable of eliminating misunderstandings, re-establishing business relations thru an educational system of collections.

WE DO GET THE MONEY FOR YOU.
NO COLLECTIONS — NO CHARGES.



INTERSTATE PROTECTIVE AGENCY INC.
INTERSTATE BUILDING --- 13TH & LOCUST STS.
KANSAS CITY, MISSOURI