

Friendship

What is the best a friend can be
To any soul, to you or me?
Not only shelter, comfort, rest—
Inmost refreshment unexpressed;
Not only a beloved guide
To tread life's labyrinth at our side,
Or with love's touch lead on before:
Though these be much, there yet is more.

Can friend lose friend? Believe it not!
The tissue whereof life is wrought,
Weaving the separate into one,
Nor end hath, nor beginning, spun
From subtle threads of destiny,
Finer than thought of man can see;
God takes not back His gifts divine:
While thy soul lives, thy friend is thine.

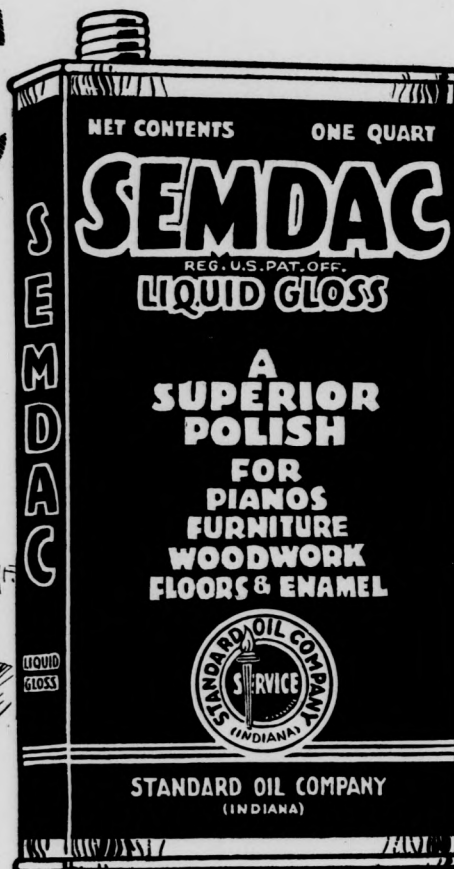
Lucy Larcom.

SEMDAC

REG. U.S. PAT. OFF.

LIQUID GLOSS

EASY TO SELL



EASY TO USE



A profitable year around product

EVERY housewife who enters your store cleans and polishes her furniture and floors. Many of these women are probably using Semdac Liquid Gloss for this purpose.

Semdac Liquid Gloss is a cleaner, a polish and a wood preservative. It protects the finish of new furniture and restores the original lustre of furniture that has been in use. It will in no way injure the most highly polished woodwork.

Car and Bus Cards are telling these facts to women throughout the middle west, aiding dealers materially in selling Semdac Liquid Gloss. You will profit well from this advertising by displaying Semdac Liquid Gloss on your counters or in your windows. We will gladly furnish you with attractive display material for either counter or window use.

Get our dealer proposition by sending in the coupon.

STANDARD OIL COMPANY

(INDIANA)

910 S. Michigan Avenue

CHICAGO, ILLINOIS

STANDARD OIL COMPANY (Indiana)
910 S. Michigan Ave., Chicago, Ill.

Send me your dealer proposition on ☐ Semdac Liquid Gloss
☐ Kip

Name..... Address.....
City..... State.....



Kip has advantages over any other insecticide that you have handled. It is advertised more extensively throughout the middle west than any other make. It is an insect spray that really kills, yet leaves no after odor or noticeable taste to foodstuffs that are covered. It does not stain and is harmless to human beings.

For these reasons Kip is easy to sell, and Kip users remain Kip users.

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 3, 1928

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

CHAIN STORE HAS NO PATENT

The essentials of chain store success are the essentials of success in any form of retailing. It is a formula for merchandising that must be applied by any retailer who wants to stay in business. When properly applied, this formula will inevitably bring growth and profits. The chain store has no patent on them.

The independent store ought to surpass the chain in point of management. The owner who conducts his own store certainly has more interest in the business and more at stake than a chain store manager. An individually conducted store is a personally guided enterprise. The owner is on the spot. He has immediate control of all factors. His policies are flexible enough for the give and take essential to progress.

The success of the chain store is not so much a commentary upon the wisdom of the management as upon the failure of the independent retailer to make the most of his opportunities.

In a great many cases it is the chain store which has compelled the retailer to turn to modern merchandising practice in order to survive. There were many retailers, and there still are some who give no thought to turnover, arrangement of goods, reduction of lines or adequate accounting. This is reflected in a comparison of 545 retail grocers, who showed an average profit of only one-ninth of one per cent, as against the Atlantic and Pacific making a three per cent. profit on sales and American Stores making six per cent.

The information available to the chain store is also available to the independent dealer. The chain store's manner of display and advertising is an open book which anyone may read; the goods it handles are on the shelf and in the window. Its profits are easily ascertainable.

The independent retailer has these great advantages: He can stand apart, note the things which make the chain

store profitable and adopt them; note its drawbacks and avoid them. He can give delivery and credit while the chain is rigidly confined to cash and carry. He can develop friendliness in his store which is often a foreign thing in the chain. He can imbue his organization with a spirit of service that will stand in sharp contrast to the disinterested manner of many chain store clerks. He can note the chain display and make a better one. He can act while the chain store manager must ask. He can call his customers by name, give telephone service, avail himself of the assistance of manufacturers in merchandising. The list is almost infinite.

Where the chain's strategy is to induce customers to come often, the individual retailer can minimize the number of visits of customers by urging them to shop by telephone. It is certainly easier for the housewife to go to the telephone than to dress for the street and take time from her household affairs to carry goods home. In this manner he can distribute his clerks' time better and give more prompt service to those who do come into the store.

In location the advantages are equal. The method for finding a suitable location is available to anyone. Defects in location may be overcome, in certain cases, by advertising, special inducements or extended telephone service; but it is an initial handicap which had best be avoided. There are other considerations: A 100 per cent. site may carry too high a rental overhead, while the 70 per cent. site may be the wiser because of lower rent.

Naturally most retailers hesitate to change location even though it has become unprofitable. A site which was desirable a few years ago may be unprofitable to-day. The car service may have been re-arranged, a new business district may have been built up nearby. Possibly the flow of traffic has become deflected.

In view of this, it is well for every retailer to size up his location and learn whether he is at a disadvantage with relation to chain store competition. When he knows the facts he can take the proper steps, whether this involves moving or re-arranging the store or a change of policy.

DRY GOODS CONDITIONS.

Retail trade went up as the mercury went down last week. The demand took in all seasonal lines with the emphasis, of course, on Fall apparel. The favorable weather as the month closed makes it quite positive, according to both local and out-of-town reports, that the trade volume done will compare very favorably with the figures of a year ago. It is also likely that the variations in volume as between differ-

ent sections of the country will be shown to have smoothed out somewhat.

Certain difficulties have cropped up as a result of the cautious buying done by retailers earlier in the season. Hand-to-mouth operations were more pronounced than ever and, now that consumer buying is expanding, shortages have developed. These are not serious as yet but some of the largest concerns have apparently decided to allow their buyers to be a little more liberal in placing orders when conditions warrant.

Activities in the merchandise markets during the week closely followed the improvement in the retail branch. While the religious holiday made for a late start, re-orders were afterward attended to in large volume. The influence of the replenishing demand on goods sold for cool weather needs was felt very quickly, indicating that stocks melt away with any sizable business. Deliveries in a growing number of cases have fallen behind. Manufacturers concede that hand-to-mouth buying is a sound policy so long as trade prospects appear dubious, but they also contend that such a policy must be liberalized when the outlook becomes favorable.

"FRENCH SPOKEN HERE."

The Paris press is having a lot of fun in commenting on a notice reading "Ici on parle Francais" which the proprietor of a Montmartre establishment has placed in his window. The newspaper wags pretend to believe the notice means that Paris may yet become a French city.

Certain Parisians have always resented the invasion of the French capital by foreigners. They would frankly like to see the foreigners turned back at the city's gates and Paris reserved exclusively for Parisians. While one may sympathize with the feelings of those who think cosmopolitanism has all but ruined Paris as a place of residence for Frenchmen, at the same time one wonders just how many citizens of La Ville Lumiere would be happy without the foreigners who leave millions of dollars in their coffers every year.

Perhaps it is rather regrettable from a patriotic point of view that Parisians hear as much English, German and Italian on the boulevards as French. But were those who speak these tongues ousted from the city (together with their purses), it wouldn't be long before an overwhelming majority of the Parisians would remember the babel of languages as the sweetest music and pray earnestly for its return.

Business is business—in Paris no less than elsewhere.

INVENTIONS WANTED.

Roger Babson, statistician extraordinary, has brought new encouragement to the inventive genius of the country. He has made seventy suggestions of things which ought to be invented. They are all important. Each one of them, he believes, would bring its inventor a million dollars.

A few of them may give some idea of the range of Mr. Babson's imagination: the regulation of sex, height and other physical characteristics by electric waves, self-finding golf balls, international peace, the changing of birch into mahogany, the renumbering of cities, electric music, fountain pens that write in three colors and a return to Sunday observance.

No distinction is made regarding the desirability of these inventions and we are left with the uneasy feeling that they are all considered of equal value. Both the man who establishes international peace and the man who perfects a self-finding golf ball are held up as entitled to a million dollar reward. The man who finds a method of regulating sex or he who makes fountain pens write in three colors is equally a hero in the mind of the statistician.

Mr. Babson's world will be a highly regulated place in which to live. We are not sure that we would altogether approve of it. But the point of his address to the National Business Conference is that there are still seventy opportunities to become a millionaire. Here is a challenge to youth.

CHAIN STORES ON WHEELS.

If to-day is the era of mail order houses and chain stores, to-morrow promises to be for our rural and suburban communities the day of the motorized shop.

The president of the Chain Store Research Bureau announces that in various sections of the country retail selling must mount wheels and that the chain store of the future will be "an attractive modern motor vehicle, electrically refrigerated, if necessary, and above all, fast and reliable."

For the wives of farmers and commuters the village store will be brought to their back door. No more need to run down town for the groceries or even to order by telephone. The whole shop will be along presently and all ordering, paying and delivering may be done in one fell swoop. Fast and economical service at your doorstep.

This may be progress, but it is nevertheless comforting to note that it is progress in which the hands of the clock are turning backward. The traveling store is no new conception. The country has always had itinerant grocers, meat markets and fish sellers. The chain store is simply mechanizing an old idea.

Coats To Put By For the Rainy Days.

Raincoats for the coming season vary a great deal from those of former years and are brought out in new materials. There is a decided trend toward more fitted lines and the qualities of cut and general finish that are part of other daytime coats. More interest is shown in the use of new treatments for sleeves, yokes, belts, pockets and collars.

The ensemble rain set, consisting of hat and coat, too, is becoming more "the thing." No doubt this has been brought about by the use of the new fabrics which may be so readily handled in the making of hats. One of the especially attractive fabrics comes from France and is on the order of the one-time popular suede cloth, the only difference being that this new material is a trifle heavier and is rainproof and spotproof. All the newest suit and dress shades are included in the new fall color range. There is a light gray, banana beige, navy blue, deep maroon red, purple, slate gray, dark brown and dark green.

Two types of hats are offered to go with this coat. One is a small, snugly fitting turban with an ornament on the side to accentuate its irregular outline, which is now so much in vogue. The other is a small sports model with a seamed crown that outlines the head. A stitched brim which may be worn in several ways is attached to the crown by a narrow banding of gros-grain ribbon.

Another attractive rainy day outfit comes in waterproof and spotproof velvet. This material, too, comes in the new fall colors, although it seems that preference so far this season is given the ones with small all-over designs in blending colors. One coat with a background of deep red has a design worked out in black and navy blue. A brown background is used with beige and red, and with the grays, blues, greens and purples. Some plaids in two-inch squares are also noted, in which the plaid is in lighter colors, to give relief. The styles used in the velvet coats include single and double breasted models, with military collars, patch pockets, raglan sleeves and with and without the new yokes.

For those who still have a liking for the leatherette coats there are some new models made up in light colors. A fine tracery in a darker shade is used to give a reptilian effect. These coats are also sold with hats to match. The styles follow closely the type of sports coats usually seen in chinchilla, vivid plaids and rough tweeds. The backs flare considerably and the belts are often omitted. Sleeves large and more roomy than those in most other materials and the collars cut quite deep and may be worn open or closed. These coats are made with the idea of being worn over a sweater or suit.

The Bell-Ringing Brigade.

A much-surprised housewife said to the Merchants Journal the other day:

"I bought a floor brush at the store yesterday, and paid \$1.75 for it, and do you know, it is exactly like those that the Fuller Brush man has been

trying to sell me for \$3.50. I guess I understand now how the Fuller people can afford to send so many agents around to sell their brushes."

Fuller Brush, Real Silk Hose, Jewell Tea—they are all alike. They don't make sales because of superior quality, nor on the ground of lower price, for generally the home store can beat them on both.

The bell-ringing brigade does business by superior service and salesmanship.

Also because the local merchant is not smart enough to keep the women posted on what he has to offer in brushes, stockings, coffee and other merchandise.—Merchants Journal.

Hamburg Drops.

According to Remington, this is stated to be a variety of Swedish Drops the synonyms for which are elixir of long life, compound tincture of alves, etc. We find in Fenner's Formulary a formula for Hamburger Drops and this is probably what is desired. Its composition is given as follows:

Socotrine Aloes, in powder ---2 ozs.
Myrrh, in powder ----- ½ oz.
Cinnamon bark, in powder -- ½ oz.
Cloves, in powder -----1 dr.
Opium, in powder -----1 dr.
Saffron, American -----2 dr.
Alcohol, sufficient to make---1 pint

Mix the drugs and macerate first with 12 ounces of alcohol for one week, with frequent agitation, and pour off the clear liquid and reserve; then pour on the drugs 6 fl. ounces more of alcohol, macerate as before and add the product to the reserved liquid. The dose is 10 to 30 drops or more.

Rayon Situation Is Strong.

With the arrival of the final quarter of the year the situation in rayon is growing steadily stronger, representatives of large producers say. More of the important consuming industries are placing advance orders, some well into the first quarter of 1929. The business is being taken at unchanged prices and is held to indicate that important price revision in the near future is unlikely. New uses for the fibre are being steadily experimented with and are expected to absorb a substantial percentage of the enlarged production that will materialize next year.

Show That Patronage Is Appreciated.

Little touches of the unusual, especially of an intimate nature are creators of a friendly feeling of attachment for your store.

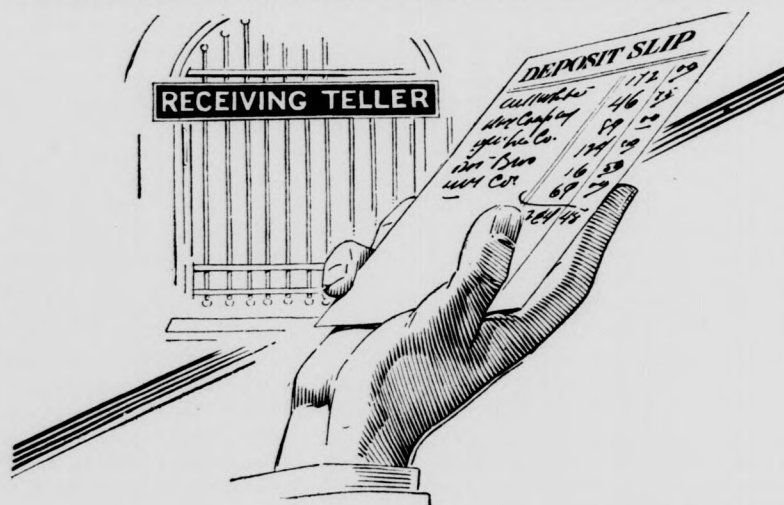
A suggestion in line with this policy is to take any week or month and give the first customer in your store on each morning, some little token of appreciation. It may be a cigar or handkerchief, or novelty article for men; candy, or handkerchief or novelty for women—it need not be an expensive article.

Do not advertise this feature, but give the article to the caller, informing him that it is just a little appreciation of the enterprise in being the first person in your store on that morning. Your customers will do the advertising.

Modern America

is Bathing in LINIT because these magazines are telling 7,301,827 women why LINIT is the Remarkable Beauty Bath Discovery!

WHEN YOU FEATURE LINIT FOR THE BATH YOU ARE FEATURING NEW PROFITS



SELF INTEREST...

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

Beech-Nut

"FOODS OF FINEST FLAVOR"

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

Late News From Grand Traverse Bay.

Traverse City, Oct. 2—D. J. Miller, owner of the new Kresge building (so-called), a one-story and basement structure, has floated a bond issue of \$50,000 to meet the cost of its construction. The bonds were sold quickly to local investors. Kresge will occupy one of the stores thirty years, the A. & P. Co. twenty and the United Woolen Mills ten, if all goes well. Mr. Miller purchased the ground upon which the building stands one year ago. Its location is central.

R. Floyd Clinch, manager of the Hannah & Lay business in this city and Chicago, came here for a day last week and disposed of the remains of the Hannah & Lay grocery department. The most desirable goods in stock were purchased by the National Grocer Co.

Howard Morgan, of the John C. Morgan Co., canners and orchardists, states that this year's crop of apples is a normal one. "There is a good crop of early and a fair crop of winter apples," he remarked. The company purchases large quantities of apples in Wisconsin and ships them to its local cannery on a small steamboat which it owns. One hundred and fifty thousand bushels will be purchased before the season is closed. Sixty thousand cases of canned apples and fifteen thousand barrels of cider and vinegar will be produced by the company.

Landlords of the several local hotels report a larger business done with tourists and resorters this season than was done last year.

The Milliken Co. serves excellent lunches to patrons of its dry goods store and other individuals seeking for refreshment at moderate prices. The rooms devoted to the service are handsomely decorated and furnished and the service rendered is faultless.

Arthur Scott White.

When On Your Way, See Onaway.

Onaway, Oct. 2—General improvement is the order of the day. The weather man has reformed and people are taking advantage of the nice weather by cutting and burning burdocks and weeds. Beautiful tints are beginning to appear on the trees and nature is stepping in with that rosy smile as though she were anxious to assist in the good work. Just the time for potato digging. The abundance of certified seed that our community produces is remarkable. Corn cutting is a goodly portion of our diversified farming and only a small portion of the corn has been injured by frost. What! Away off there? Yes, right here where corn is of good quality—has been accused of the corn-borer pest, but it isn't true. The quarantine inspection will tell you so.

Now comes A. Dosie, clothing merchant, with his part of the improvements. He has purchased and razed the building adjoining his store and built a nice addition to his living apartment overhead.

S. Chambers has completed his fifth cottage on Hongore Bay, Black Lake, and returned to his winter home in Toledo after spending the summer here. F. O. Gardner has done likewise, except his winter home is in Onaway. Frank placed a big planting of blue gills in the lake Saturday. He says, "Not everyone is capable of landing the big fish that abound in the lake. Many fishermen, which refers to the feminine sex, enjoy going out and bringing in a nice string of the smaller varieties." Squire Signal.

Dress Worsteds Competition Keen.

The reduction in prices of women's wear worsteds fabrics for spring is held to indicate a situation in these cloths which resembles that in men's wear styles. The various mills are making a strong bid for the business, and the

close prices made to obtain volume are said to cut profit margins down to a very narrow basis. The strength of the demand for the cloths, it is pointed out, depends largely on how big a vogue for women's suits there is in the spring. Indications so far are that the suit business in the coming season will be confined to firms which have specialized in their production for some years.

Holiday Buying Pushed Ahead.

An earlier start on the placing of orders for merchandise for holiday selling is seen as one result of the heavy calls for immediate delivery which feature both apparel and accessory lines. Retailers are experiencing more than a little difficulty in getting quick deliveries of wanted goods, and in many instances are being forced to wait. Looking ahead to the period just before the holidays a worse congestion of orders and delayed deliveries is foreseen, and, accordingly, orders that retailers intended to place late in October are coming through now.

Camel's Hair Cloths Well Sampled.

Sampling of camel's hair fabrics for Spring by the men's clothing trade has been of good proportions and another season of wide vogue and volume distribution of these cloths is anticipated. The weaves are expected to meet their widest demand for topcoats and sports suits, with stress placed on the better grade cloths. A considerable market is also being developed in the boys' clothing field in topcoats for older boys. The question of price has limited the call for the fabrics for use in juvenile apparel, except in specialty lines.

Furnishings Demand Spurts.

The general improvement in consumer demand resulting from cooler weather is strongly noted in men's furnishings, and the retail turnover during the last week or ten days is credited with being the best of the fall season thus far. Collar-attached shirts of broadcloth have fared particularly well. The call resulting in a considerable volume of reorders. Striped and small-patterned cut-silk neckwear to retail at \$1 to \$1.50 has also sold well. Turnover of men's hats is much ahead of this time last year.

Hides and Pelts.

Green, No. 1	18
Green, No. 2	17
Cured, No. 1	19
Cured, No. 2	18
Calfskin, Green, No. 1	25
Calfskin, Green, No. 2	22
Calfskin, Cured, No. 1	26
Calfskin, Cured, No. 2	23
Horse, No. 1	6.00
Horse, No. 2	5.00

Pelts.

Lambs	50@1.25
Shearlings	25@1.00

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

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

In the whole world there has been mined less than four ounces of radium. Most of it was found in Colorado, some in Russia and in Turkestan. Carnegie Institution is to conduct a world-wide search for other supplies.



Double Insurance

The determination to provide an income for your family after your own income must stop is worth double insurance.

First . . . the Life Insurance itself, which provides the protection.

Second . . . the Life Insurance Trust, which provides the extra measure of protection.

Life Insurance that replaces income should be paid out as income. The efficient, elastic and modern way to do this is by means of a Life Insurance Trust.

Let us tell you more about it.

THE
MICHIGAN TRUST
COMPANY

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Adrian—The Jay Shoe Co. has filed a petition in bankruptcy.

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

Grand Ledge—G. M. C. Smith succeeds Archie White in the grocery business.

Lansing—R. Wilson succeeds H. S. Larabee on North Butler boulevard, in the grocery business.

Bancroft—The State Exchange Bank was destroyed by fire Sept. 27. The loss is covered by insurance.

Mt. Clemens—L. Levinsohn has purchased the stock of shoes of Wolff & Son and removed it to Saginaw.

Caro—A. J. Calbeck has sold his stock of boots and shoes to Lawrence E. Sproull, who has taken possession.

Mayville—L. Levinsohn has purchased the men's furnishings stock of Morrison Bros. and removed it to Saginaw.

Flint—The Flint Maytag Co., 211 North Saginaw street, has changed its name to the Boswell-James Maytag Co.

Plainwell—Henry Mesick has sold his drug stock and store fixtures to John J. Miller, who will consolidate it with his own stock.

Lansing — The Barnard-Densmore Funeral Co., 1624 South Washington avenue, has changed its name to the Martin-Densmore Funeral Co.

Grand Rapids—The Hunter Machinery Co., 1024 Grand Rapids National Bank building, has increased its capital stock from \$115,000 to \$250,000.

Muskegon—The C. W. Porter Co., 893-895 Terrace street, is closing out its stock of furniture, carpets, rugs, curtains, etc., at special sale and will retire from trade.

Detroit—Lumber Service, Inc., 1122 Ford Bldg., has been incorporated with an authorized capital stock of 750 shares no par value, \$1,000 being subscribed and paid in in cash.

Royal Oak—The Miller Housefurnishing Co., 13831 Woodward avenue, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Detroit—Berlin's, 2302 Woodward avenue, has been incorporated to deal in drugs, auto accessories and radio, with an authorized capital stock of \$1,000, \$280 being subscribed and paid in in cash.

Detroit—The Perring & McGowan Coal Co., 6100 Hamilton Blvd., has been incorporated to deal in fuel and machinery, with an authorized capital stock of \$8,000, \$7,500 of which has been subscribed and paid in in cash.

Detroit—L'Aiglon, 3001 West Grand boulevard, has been incorporated to conduct a retail confectionery store and ice cream parlor with an authorized capital stock of \$2,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Sidney Clothing Co., 508 Woodward avenue, has been incorporated to deal in men's and boys' clothing at retail, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

Iron Mountain—J. W. Platteter, formerly engaged in trade at Ironwood,

has purchased the interests of the Hemlock Cash Store, 748 Hemlock street, Breitung, taking immediate possession. He will conduct the business under his own name.

Detroit—The Ernest Kern Co., 1030 Woodward avenue, has merged its business into a stock company under the style of the Ernest Kern Drug Co., with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Chicago Restaurant & Store Equipment Co., Inc., has been incorporated with an authorized capital stock of 2,000 shares at \$10 per share, of which amount \$8,200 has been subscribed and paid in, \$500 in cash and \$7,700 in property.

Detroit—G. E. McKeever & Co., 541 West Congress street, wholesale and retail dealer in dishes, glassware, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$90,000, \$53,700 being subscribed and paid in.

North Lansing—Milo W. Ward and George W. Campbell are remodeling their store building at 224 East Grand River avenue, recently vacated by the North Lansing Variety Store, and will occupy it with a complete line of shoes, etc., under the style of Ward & Campbell.

Grand Rapids — Jacob M. Smith, meat dealer at 433 Jefferson avenue, S. E., has sold his stock and equipment to LeRoy Burton, his assistant for some time, who will continue the business at the same location under the style of Burton's Jefferson Avenue Market.

Battle Creek—Tri-Service Mill & Building Supplies, Inc., has been incorporated with an authorized capital stock of \$250,000 common, 2,250 shares A stock at \$100 per share, 2,500 shares B stock at \$10 per share, of which amount \$16,000 has been subscribed and paid in, \$1,000 in cash and \$15,000 in property.

Grand Rapids—The Ganzel Drug Co., Inc., with business offices at 305 Grand Rapids Trust Bldg., has been incorporated to deal in drugs and medicines at wholesale and retail, with an authorized capital stock of \$50,000 preferred and 30,000 shares at \$1 per share, \$10,000 being subscribed and paid in in cash.

Grand Rapids — Elliott & Yeiter, dealers in shoes, boots, etc., at 1217 Madison avenue, S. E., have merged the business into a stock company under the style of the Elliott-Yeiter-Schauweker Co., with an authorized capital stock of \$25,000 preferred and 25,000 shares at \$1 per share, of which amount \$12,582 has been subscribed and paid in, \$4,194 in cash and \$8,388 in property.

Manufacturing Matters.

Marshall—The Rich Steel Products Co. has started production at the local plant with fifty men, which will be increased to 200.

Kalamazoo—The Loose Leaf Binder and Equipment Co., will build a factory with 30,000 square feet of floor space at Cobb avenue and the Michigan Central railway.

Detroit—Harris-Beasley, Inc., 1304

Harper avenue, metal polishing, plating, etc., has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Muskegon Heights—The Standard Self Lock Nut Co., Sherman Blvd., has been incorporated with an authorized capital stock of \$10,000, \$1,000 of

Adrian—The Suntorbach Co., formed last April by the consolidation of three leather product manufacturing firms, announces the addition of the Habanix Leather Products Co., of Toledo, to its organization. The newly added unit has handled the output of men's belts and leather goods of the Gibford-Weifenbach Co., one of the consolidated companies, for the past five years throughout the world.

which has been subscribed and paid in, \$760 in cash and \$240 in property.

Grand Haven—The National Accessory Shops, Inc., 105 Washington street, auto accessories, tires, etc., has been incorporated with an authorized capital stock of 25,000 shares at \$1 per share, \$12,500 being subscribed and paid in in property.

Escanaba—The Chatfield Machine & Foundry Co., 718 Stephenson avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$75,000, \$50,000 of which has been subscribed and paid in in property.

Detroit—The Concrete Unit Manufacturing Co., 1710 Industrial Bank building, has been incorporated to manufacture and sell concrete unit blocks, with an authorized capital stock of \$300,000, \$43,000 of which has been subscribed and paid in in property.

Morenci—The N. V. Hendricks Co., has been incorporated to manufacture road making machinery, with an authorized capital stock of \$60,000 preferred and 1,000 shares no par value, of which amount \$26,300 has been subscribed, \$6,110 paid in in cash and \$7,500 in property.

Detroit—The United Chemical Bi-Products Corporation, Peterson and M. C. R. R. has been incorporated to manufacture and sell chemical and animal by-products, with an authorized capital stock of \$50,000, all of which has been subscribed, \$20,000 paid in in cash and \$15,000 in property.

Jackson—The Watts-Morehouse Co., automobile trunks, and the O. C. Harrington Co., manufacturers of automobile products at Jackson, have taken over the last idle unit of the old Earl Motors Corporation, plant No. 9, which is being remodeled and will give each concern an increase of 50,000 square feet of floor space.

Jackson—With a manufacturing capacity of 30,000 screw products a day, the C. H. C. Company, makers of small stampings, dies and fixtures and screw products, has been organized and is in operation at its new plant at 417 Liberty street. It is Jackson's newest industrial plant. H. J. Camden, well known as a screw products expert, is president of the organization.

The successful druggist is he who handles the dollar as an athlete handles the javelin—he must make it go as far as possible.

How Certain Manufacturers Favor the Chain Stores.

It has become the custom of certain manufacturers at different periods to pay the chain stores \$1 or \$1.50 per store for window trim allowances. The Maxwell House coffee organization allowed the chain stores the 10 and 2 per cent. accorded jobbers and, in addition, allowed them 2 cents per pound selling expense, 1 cent per pound advertising expense and 1 cent per pound window display expense. In return for this they got certain of their products prominently displayed in the window and an extra large advertisement in the paper, and unit managers were instructed to stress these goods that week.

So prevalent has this custom become that some of the local chains are dated up for these displays six months in advance. They usually run about four of these displays a week, which averages about \$200 of this kind of income per annum per store.

The manufacturer justifies this by claiming that they get their money's worth.

Last year this matter was referred to the Federal Trade Commission and we received no satisfaction, but apparently times have changed, for, when a representative of the Federal Trade Commission was in Michigan recently, he confirmed certain charges made by the Tradesman in this matter.

He particularly enquired as to whether this dollar allowance to the stores was general or if it applied to the chains only. When told that approximately 600 stores in Baltimore received this allowance and 2600 did not, he immediately exclaimed, "Why, this is discrimination!"

Our kick about the window allowance is not that the chain organizations receive the money (for doubtless some of them need it), but that this money is applied to lowering the prices on these particular goods and selling them at prices which defy competition, thus instilling in the minds of the housewives the false idea of the value of the products in question.

It is rebating, pure and simple—a subterfuge to evade the law.

And we submit to the manufacturers that they are unjust and unfair to the retail grocer when they do not make the practice universal.

Some Wool Blankets Scarce.

Prompted by the cold snap, retailers have been placing a fairly substantial volume of additional business in woolen blankets. While stocks on hand of general blanket lines are held fairly adequate at the moment, there is said to be some shortage of low-end numbers. These include the cheaper all-wool double blankets in plaid effects and also the all-wool single types in solid colors. Prices are firm, following the rise in quotations last month.

Inability to check direct actual results from an advertisement does not prove the advertisement has not paid. Advertising is cumulative in effect and the longer you advertise, the better it will pay.

Essential Features of the Grocery Staples.

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

Tea—Black teas are in fair demand, jobbers keeping up a steady flow of orders as they replenish stocks. The market is generally dull, however, and no alterations are quoted. Since a better undertone is apparent, some little activity may be expected during the coming week.

Coffee—The market has not made much of a change during the past week and the market for both Rio and Santos is about where it was a week ago. The market has undoubtedly not a very strong undertone and the trade are holding off to some extent on that account. Mild coffees remain unchanged for the week; they have shown very little change in quite a while. The jobbing market for roasted coffee is unchanged and fairly active.

Canned Fruits—Coast fruits are firm at the source, with no liberal working stocks reported outside of peaches. The marketing outlook for that fruit is affected by the lack of some of the grades and counts which buyers have been seeking. Cherries, apricots and pears are especially firm. There is enquiry for the latter, as the trade was slow in covering when opening prices were named and substantial premiums are being paid for choice.

Canned Vegetables—Vegetables are in active demand, but the volume of business in the major as well as the minor packs is curtailed by the inability of buyers to find the grades and the sizes they want at their ideas of prices. Quotations have been advanced on a number of important items and there is more interest in merchandise than when the market was lower, as the persistent reports of reduced production give buyers more confidence. Many refused to cover when they had the opportunity of doing so on a more favorable basis, and even though there is no speculative demand now, the aggregate enquiry for stocks from all branches of the trade has been all that was necessary to give the packer the upper hand. Buyers may be inclined to discount the reports of shortages and to attribute part of the present firmness to the dominant position of the seller, but jobbers cannot afford to take a chance on guessing wrong about price trends and outputs. Contract tomatoes bought early in the season look attractive now, when the market is considerably higher, and this is true of many of the other vegetables. A great many bearish reports were made about corn during the growing season based upon the large acreage this season, but recent estimates have been so radically reduced that no more than a comfortable working stock is expected by packers. String beans have been another example of sharp advances. Beets and carrots have been much firmer recently at packing points. Last week's frost curtailed the tomato pack about 50 per cent. and the corn pack about 40 per cent. Buy corn and tomatoes in liberal quantities on the basis of the present market, because both will go higher.

Canned Fish—No marked changes are occurring in Alaska salmon. Spot stocks are light, as old pack is pretty well out of the road, and no heavy commitments were made for early shipment, preventing any accumulations. The firmness on the Coast, where there are no cheap offerings of pinks or reds, limits the new business. Maine sardines are being held at the cannery, but there has been enough competition among canners to prevent any sharp advances. Crab meat is firm in all positions, as the tightening up in offerings on the Coast has been felt in other sections. Shrimp is without change.

Dried Fruits—Apricots are tending higher, prunes, both California and Northwestern, are moving upward and peaches are doing better as new crop is restoring assortments to normal. All of these commodities have been affected by the firm market on the Coast as goods have appreciated in value since the opening of the season. Stocks have not been sold in New York on the basis of present Coast costs and there does not seem to be any prospect of a reaction at the source. The discrepancy in favor of New York has so far not brought out a great deal of buying as the weather until recently has not been favorable for the retail movement of dried fruits, but a cool spell last week has stimulated the movement. Among the domestic products raisins have been the only pack which can be bought at the old Coast basis. Some sellers have had higher ideas and have not shaded their quotations, but other sellers have been liquidating. It is harder to buy cheap raisins and the tone of the market has improved somewhat. That has been the week's development in the raisin situation. There will be plenty of raisins but the indications are that the era of extremely low prices is over. Advances are believed to be due but until they have been made and sustained traders are disinclined to buy freely for later needs. Imported dried fruits have been firm in tone. The first date steamer is due in mid-October in time to allow for distribution to the interior domestic and Canadian markets for the fall outlets and holidays and it is said that primary markets remain firm. There is a shortage of bag figs on the spot and a continued scarcity is feared as the rigid inspection rules of the Federal authorities may keep down imports as they have during the past few seasons. The shortage is not so much feared in the better grades.

Beans and Peas—Demand for dried beans is still very light and throughout prices are inclined to be weak. Dried peas also are weak, except black-eye peas, which are in short supply at steady prices.

Cheese—Supplies of cheese are still small and the market firm. Demand fairly active. Later some business developed.

Nuts—The high range which shellers in Europe have demanded for their almonds and walnuts has been a handicap to trading, resulting in a quiet market for forward shipment. Lack of buying support has affected almonds

and has caused an easier undertone. Importers are unwilling to submit firm bids and while many of them do not expect to see much change in price levels they do not want to cover their needs when declines may occur. Speculative buying is thought to have given the primary markets an unusual degree of strength and now traders are waiting to see what will happen when that support is lacking. Stocks here are light. Walnuts in the shell are also held at high prices in Europe and light trading is reported. Operators are waiting to see what the opening price basis on California nuts will be, but in view of the shorter crop there than last year an advance over the 1927 basis is expected. Heat damage during September has reduced the crop from early estimates and it is now figured that about half as many walnuts as were harvested in 1927 will be gathered. No change has occurred in the filbert market, which is steady. Brazil nuts continue firm at quotations with a fair movement under way.

Rice—The market is devoid of unusual developments, but marked by a routine and normal jobbing movement which causes a steady undertone, as stocks here for quick distribution are light. Distributors have not overbought and do not anticipate any sharp increases in inventories for several weeks. The later varieties have been slow in moving this season as the growing season has been backward. Early varieties are being absorbed in sufficient volume to keep them steady at the source.

Sauerkraut—Retailers are stocking bulk and canned kraut more freely and with a better turnover they are making more frequent replacements. The market in the jobbing field is steady, while from first hands there is a normal inquiry for goods in nearby positions.

Syrup and Molasses—The demand for sugar syrup is quiet at unchanged prices. Compound syrup is selling rather better than sugar syrup at ruling prices. Molasses is about the same, but if the weather continues cool, business will improve. Prices are unchanged.

Vinegar—Stocks of old crop are at a minimum and buyers find they cannot be too particular as to the grade, the style of container and the possibility of delay in getting deliveries as odd lots have to be picked up from second hands until there is enough new pack available to carry the burden of the trade. The market at primary points continues firm as pressers say that they will not get as much raw material as they expected and many have to pay high prices for apples.

Review of the Produce Market.

Apples — Wolf River, \$1.25@1.50; Wealthy, \$1@1.25; Northern Spy, \$1.25@1.50.

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—\$1 per bu.

Calif. Plums—\$1.25@1.50 per box.

Carrots—\$1.25 per bu.

Cauliflower—\$2.75 per doz.

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

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

Cranberries—\$4 per ¼ bbl. box; \$7.75 for ½ bbl. box.

Cucumbers—\$1.25 per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$8.00
Light Red Kidney	-----	7.75
Dark Red Kidney	-----	4-- 7.75

Eggs—In spite of the cool weather the supply of fine fresh eggs is still small. Offerings are comparatively light and the demand is taking everything it can get. Prices are still steady on anything good. Jobbers are paying 35c for strictly fresh.

Grapes—Calif. Tokay, \$1.60 per lug; Wordens and Niagaras command \$1.50 per bu.; Delawares, \$2.50 per doz. baskets.

Grape Fruit—Cuban, \$8 per crate.

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

Green Onions—20c per doz. bunches.

Honey Dew Melons—\$2.25 per crate.

Lemons — Ruling prices this week are as follows:

360 Sunkist	-----	\$7.00
300 Sunkist	-----	7.00
360 Red Ball	-----	6.50
330 Red Ball	-----	6.50

Lettuce — In good demand on the following basis:

Calif. Iceberg, per crate	-----	\$5.00
Home grown Iceberg, per bu.	-----	1.25
Outdoor grown leaf, per bu.	-----	1.25

Oranges—Fancy Sunkist California Valencias are now on the following

126	-----	\$8.00
150	-----	8.50
176	-----	8.75
200	-----	9.00
216	-----	9.00
252	-----	9.00
288	-----	9.00

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 Lombards.

Peaches—Elbertas, \$1.50 per 1 other varieties, \$1@1.50 per bu., according to quality.

Pears—\$1.75 per bu. for Bartletts.

Potatoes—60@65c per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	27c
Light fowls	-----	19c
Heavy broilers	-----	24c
W. L. broilers	-----	24c

Radishes—20c per doz. bunches.

String Beans—\$1.75 per hamper.

Sweet Potatoes—\$3.25 per bbl. for Virginia.

Tomatoes—Home grown, \$1.50 per bu.; 80c per ½ bu.; green, \$1.25 per bu.

Veal Calves — Wilson & Company pay as follows:

Fancy	-----	21c
Good	-----	18c
Medium	-----	16c
Poor	-----	11c

Proposes To Place Extra Tax on Chain Stores.

Representative Emanuel Celler of the Tenth New York Congressional District, writes the Tradesman that he is planning to draft amendments to the Federal income tax laws providing that chain stores bear a greater burden of taxation than independent stores.

"I am not unaware of the difficulties and legal entanglements that would be involved," Representative Celler writes, "but some attempt must be made to protect the independent merchant and place him in a position where he can compete upon equal terms with the chain store; otherwise he is ineffectual as a pigmy against a giant. Chain stores present new problems that press for solution. Undoubtedly, legislation of various sorts may be necessary.

"It is hoped that out of the investigation now pending by the Federal Trade Commission and other bodies a basis for some modicum of relief to the independent merchant may be devised."

Speaking of the difficulties of legislation, Representative Celler writes:

"Many states have attempted to equalize competition between independent and chain stores by taxing the latter to a greater degree than the former, but most of these statutes have been clumsily worded and bear the earmarks of unconstitutionality. Various states should undertake to enact statutes carefully and scientifically worded to the end that progressive license taxes might be forced upon chain stores. The amount of the license might be increased with each additional store.

"In my judgment, the great growth of the chain stores is a menace, and sooner or later the Federal Government will have to take a hand in scotching that growth. Otherwise the doom of the independent retail merchant would be sealed.

"It is true that the chain stores have made for greater efficiency in the operation of retail stores, and that accounts for the great rapidity with which chain stores have multiplied. However there are concomitant evils of which we must not lose sight. I am looking to the future. Is not the Nation concerned with the fearless, independent unit store operator?

"We are now in the midst of a great agitation for relief to the farmer—the independent, fearless farmer. Vivid pictures are painted for us of the havoc caused by deserted farms. What of the vanishing retail merchant? These great chain store distributors are like an octopus reaching out in all directions. We witness chain after chain being mutually merged. Their tendency is to grow larger by swallowing up more chains until we will have a time when distribution of necessities shall be controlled practically under one head. Is that not a menace?

"Unless this growth of chain stores is properly regulated, and a place in the sun is found for the independent merchant so that he can compete on equal terms with the chain stores, we shall find ourselves eventually in a condition similar to that which Jeffer-

son found in France prior to the French Revolution, where one was either the hammer or the anvil.

"I do not fear big business, provided it is lawfully controlled and regulated. I do inveigh against a majority of these chain store distributors who deal in unfair and unlawful practices, who monopolize the supply of fresh fruits and vegetables and other necessities, in the larger cities.

"I have clear-cut evidence that several of the chain store operators, at various times, monopolized and secured entire control of New England potatoes and nearly all the products of the Long Island truck farms. After they secured a stranglehold on these supplies, they fixed prices to suit themselves. Undoubtedly, these are palpable violations of the anti-trust laws. They are the type of violations that usually accompany big business when big business is unregulated and takes the bit in its mouth."

Bad Debts Small in Food Business.

The average bad debt loss among National distributors of food products in 1927 was .189 per cent. of sales, or about 19 cents on each \$100 of gross business, according to the findings of a survey recently completed by the National Association of Credit Men. The average figure was taken from a compilation of bad debt loss percentages furnished by twenty-seven of the largest food processing and distributing houses in the United States. The survey investigated conditions back to 1921, and shows that over the intervening seven-year period the average was close to one-fifth of 1 per cent. in each year except 1922, when it stood at .00933 on the dollar, or nearly 1 per cent. The published findings of the survey say that the highest figure reported for 1927 was .626 per cent.; the lowest .009 per cent.

Meeting Chain Store Competition.

"I never locate a store in a community where there is a live independent dealer," said a prominent chain store executive. Another chain store man was heard to remark:

"Sometimes we make a mistake and get into a community where there is a live merchant or where one who formerly was more or less dormant, began to adopt up-to-date merchandising methods on our arrival. As soon as we discover these conditions we move our store and sell out our lease."

There are localities where chain stores find it impossible to make progress. The reason is nearly always a retailer who uses modern methods. Everything being equal, the advantage is nearly always in favor of the local, independent dealer.

Oleomargarine Ratio To Butter Is One To Ten.

During 1927 there were manufactured in the United States over 275,000,000 pounds of oleomargarine, or one pound for every ten pounds of butter, according to the American Independent Baker. Of this amount, 15,000,000 pounds were colored and sold as butter substitutes.



When you get a
new customer,
be sure to sell her
Mueller products
it will help
to bring her
back.

WORDEN GROCER COMPANY The Prompt Shippers

Recommend

Morton House COFFEE

It Will Pay You To Do This

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

THE MICHIGAN TRUST COMPANY, Receiver

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

A case, just decided, has come under my attention, involving the liability of the maker of a promissory note. It has to do with a curious, interesting and highly important phase of negotiable instrument law. I am always glad to write about promissory notes, checks and trade acceptances, because they are all dynamite if the maker or the signer doesn't know how to protect himself. This may be talking shop, but after much experience with these matters, I have reached the conclusion that no business man—unless he has unusual knowledge of the law—ought to sign a note or a trade acceptance without calling a lawyer on the telephone and asking if there are any slants to the thing that he might not know.

In the case I referred to two men signed a note in perfect confidence that they weren't personally liable. But they were all the same, and were ordered by the court to pay \$920. The note was floated by a State committee of the Democratic party, and the two victims signed as committeemen, but the same question can arise every time individuals sign in a representative capacity, or attempt to sign that way.

In this case the note was signed thus:

Democratic State Committee
A. E. McCullough, Chairman.
E. M. Miley, Secretary.

It was given for stationery and office supplies and after the campaign had ended the stationery dealer demanded payment. The Democratic State Committee was the usual loose aggregation of men and had dissolved in thin air. Suit was brought against McCullough and Miley, jarring them very rudely,

but they went confidently into court with the idea that all they had to do was to tell the judge that they had only signed as representatives and he would bow them out of court and apologize for having troubled them. Instead, he gave judgment against them for \$920. The reasoning was as follows:

Are the defendants liable personally on the above-recited note? I do not think that this question is doubtful. When the committee of a political party, or an officer of that committee, goes to a merchant and orders goods to be delivered at the party headquarters, the merchant is not required in order to recover the value of his goods, to bring suit against all the members of the party, nor even against all the members of the committee. If he is required to sue all the members of the party, would it be all who held that political faith, or all that voted the party ticket at the ensuing election? Voluntary associations for social, political or charitable purposes, and the like, are not partnerships, nor have their members the powers and responsibilities of partners. The officers or a committee, or any number of members of such a party, have no right to contract debts which will be valid against every member of the party or of the committee from the mere fact that he is a member of the party or of the committee. But those who make a contract not forbidden by law are personally liable, and all are included in such liability who assented to the undertaking. But they cannot complain if the plaintiff fails to include everyone in the action who is liable, or fails to discover proof against everyone included. The members of unincorporated associations, other than those within the provisions of the Act of April 28, 1876, P. L. 53, are individually liable for the debts of the organization which they contract or authorize but not otherwise.

Here the question arose out of a contract made by a political committee. The decision was that because the committee was not incorporated, but

was merely a loose aggregation of individuals, the merchant who sold goods to it could sue the particular ones who made the purchase, or as here, who signed the note given for the purchase.

Quite often the question arises as to whether individuals have signed a note as individuals or as representatives of some firm, company or association. If individually, they are of course personally liable. If as representatives, the payee has recourse only against the firm, company or association. It is important, you see, and is largely governed by the way the parties sign. This is the rule: "Where the maker of a note adds to his signature words indicating that he signed in a representative capacity he is not liable on the instrument if he was duly authorized, but the mere addition of words describing him as an agent or as filling a representative character, without disclosing his principal, does not exempt him from personal liability."

And even if he does disclose his principal, as the two victims in the above case did, the individual signers are still liable if that principal is a mere name. Elton J. Buckley.

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Ribbon Conditions Improving.

While no great increase in the volume of ribbon business is materializing, underlying conditions in the trade are said to be showing marked improvement. Among the favorable factors are the use of soft messalines and wide failles for dress sashes and an increased call for hairbow ribbons. The demand from the millinery trade is only fair at the moment. Most interest centers in colored velvet numbers, with black showing some decline. The trend for spring as yet is undefined, but producers are inclined to see continued

favor for both plain and grosgrain belting ribbons.

ELEVATORS

(Electric and Hand Power)
Dumbwaiters—Electric Converters to change your old hand elevator into Electric Drive.
Mention this Paper. State kind of Elevator wanted, size, capacity and height.
SIDNEY ELEVATOR MFG. CO.
(Miami Plant), Sidney, Ohio

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY

Distributor

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.

Del Monte
BRAND
QUALITY
FOODS

Millions of cases every year!
Convincing testimony that American women buy the canned food quality they want—the canned food brand they know!

MONEY RATE HOLDS THE KEY

Sustained activity in the so-called key lines during what is usually a period of recession was the feature in industry during the quarter just closing. Because of the headway made during the Summer it is likely that in both steel and automobile manufacture new records for the year will be presented. Fundamentally, the gains in industry are probably based on the improvement in agriculture. In addition, there have been special influences at work in different directions. Stabilized currencies abroad have broadened export opportunities. Industry calls for more machinery to reduce costs just as the household calls for improved appliances to minimize home drudgery.

As industry enters the final quarter, hopes are high that the betterment which has set in may make substantial progress. It would be giving an inaccurate picture to describe the present situation as other than "fair." Its best phase is presented in the word "gaining." The upward movement started early in the year and has suffered no setback. But the level reached in this progress is scarcely up to par with activities in the first half of last year. In short, the ground lost in the reaction of last Fall and Winter has almost been recovered.

Reasonable grounds for believing that the upward movement will continue are not difficult to find, but the long range outlook must take into account several factors of a disturbing nature.

Chief of these factors influencing the long trend is admitted to be the matter of money rates. The recovery from 1921 was made possible almost entirely by easy money. Rehabilitation of the building boom, expansion of installment sales and the tremendous increase in automobiles were all readily financed. In addition, credit was so ample that the stock market was also able to stage its biggest and longest bull movement.

It is therefore quite to the point to imagine that tightening money rates, brought about through the loss of gold and the diversion of large sums to speculative purposes, may mean a recession in those operations that have benefited so largely from easy financing. Some such effect has already been noted in the building business and in the numerous projects that are dependent upon bond issues. New enterprise is checked when the cost of financing comes too high.

Out of this money situation grows not only important domestic problems but also questions concerning foreign trade. Higher rates mean an increase in manufacturing costs and therefore a loss in competitive position while they also directly tend to reduce the loans that have paved the way for the entrance of our goods into foreign markets on an expanding scale.

It is small wonder, then, that the credit situation is being watched very closely by those who realize its possibilities. Developments in the construction industry receive special attention because a surplus of certain building is apparent and the pressure of higher money rates against new

work should therefore be all the more severe.

THE PATH OF SELFISHNESS.

The state called heaven is only for supernaturally awakened souls, however God may have awakened them during this life, God does not always limit Himself to His sacraments. For ordinary human souls who may have attained mere natural excellence there is no need of assuming any such condition as heaven.

But for those who have been distinguished by heroic acts of virtue, men like Father Damien, who gave his life in ministering to the lepers, or women like St. Joan of Arc, who was true to her conscience and was burned as a witch, or men like Archie Butt, who stood at attention and went down with the ship, while women and children were saved, we must assume a higher state of existence adapted to their needs. They look forward to fellowship with God and the beatific vision of infinite beauty, truth and goodness.

Heaven is not a matter of playing on harps or walking along golden streets or contemplating walls of precious stones. It means rather the continuation of supernatural experiences which begin in this life, contact with the underlying reality of the universe, taking part in the activities of an absorbing social life, and the constant self-giving that leads to richer capacity and deeper joys.

What do we mean by hell? It is an endless state of self-willed separation from God for those who have rejected the supernatural call. No one will go to hell except those who want to go there, those who dislike the society of God, those who prefer self-occupation and self-indulgence to communion with God and doing His will.

There are probably many men who are conscious of having received a high call in their youth. Perhaps it was a call to be pastor or priest or to some noble form of self-sacrifice for their fellowmen or to the pursuit of truth in the realm of science or to the pursuit of the beautiful in art. They disregarded that call and went in for the pursuit of wealth for its own sake. They now have what they want in abundance, but there is the gnawing pain of unsatisfaction in their hearts.

They know that they made a mistake. They wish they could make the choice over again. But it is too late. It will be something like that in the next world for those who have deliberately chosen a selfish path rather than the path that leads to Heaven and God.

AIDING GERMAN REACTION.

As one of the by-products of the Anglo-French agreement and the resulting disarmament fiasco at Geneva, a movement has been started by the German Nationalists to demand a popular referendum on the Reich's present form of government. This may not represent a serious threat to the German republic, but it indicates the aid and comfort which the forces of reaction may gain from the world's failure to make any advance toward disarmament.

The German Nationalists may now appeal for a return to a strongly Nationalistic government upon two grounds. They can point to an Anglo-French entente which would prevent Germany from exercising any decisive influence in the league of nations and to the refusal of the former allied powers to reduce their armaments while Germany lies bound by the Versailles treaty.

It does not matter that neither of these two charges is altogether justified. The international situation today substantiates them to a certain extent and sufficient fuel is provided for the Nationalists to enable them to wage a violent campaign of propaganda.

The recent German elections show that the Reich is strongly entrenched in its new republicanism. The monarchists suffered an overwhelming defeat. We do not believe that the Nationalists can now secure the support necessary for a popular referendum on a change of government, let alone its adoption. Yet the setback to German diplomacy which the Anglo-French treaty and the disarmament failure together represent in the minds of the German public serves to strengthen the political position of the opponents of Germany's conciliation policy.

With each successive failure at Geneva it becomes all the more necessary to find a disarmament formula on which the nations of the world can agree. Germany will not submit forever to being the single unarmed power in the world.

COTTON, WOOL AND SILK.

The notion was confidently held in the cotton goods market last week that the September statistics will probably make one of the best, if not the best, showings this year. The primary market has seen excellent business at firming prices. In printcloths and colored goods the month's results figure up best. The finished goods end finds continued large volume on percales and similar prints. Early in the coming month an exhibition of cotton dresses is to be held to encourage still further the promotion of such apparel.

Both from the style standpoint and from the important angle of strengthening distribution, the industry seems to be in much better shape than since the depression set in. During the week the coming merger of important interests in the wholesale field was reported, and it was also made known that 85 per cent. of the wholesale dry goods volume is now represented in the institute organized to work out the pressing problems of the trade.

Opening of Spring dress fabrics for the cutting-up trade by the leading woolen producer during the week disclosed reduction of from 5 to 12½ cents per yard on repeat numbers.

A feature of this opening was the showing of low-priced sport fabrics to be used in garments that will sell through chain stores. The values offered for the new season were regarded generally as a bid for volume. The demand for lightweight dress goods on the tweed, crepe and georgette order this season has been

very large and garment manufacturers report that volume continues to expand. This development has cut into the sales of silks and the silk market from holding first place recently in the active demand now rates third place.

Openings of Spring silks will be held in the next two weeks. Another print season is predicted, but some manufacturers believe that plain colors may grow stronger. Firmer raw silk prices indicate that the offerings for the new season are likely to be quoted at least above the levels now prevailing.

NO MASTER KEY TO SUCCESS.

Put two merchants into business on Main Street; give equally to each of capital and credit; imbue both with a proprietary interest and a desire to succeed in his business; and to each impart character that lends itself to permanent growth; then give to one and withhold from the other the ability to measure the value of an idea—and with all else equal, Time will find them widely separated by the gulf of their results. For the difference between retail profits and loss—success and failure—lies not in size, line, capital or location, but rather in ability to recognize a good plan and the ambition to adapt it. No two businesses are exactly alike—it is impossible to prescribe standard plans and methods to fit all. But the thinking merchant may well weigh the methods used and the results obtained by dealers in various lines that he may, in the solution of his peculiar problems, adapt from the successful experiences of others.

There is no "Master Key" to mercantile success—no magic wand that may be waved to eliminate a store's problems or undesirable competition. The degree of a store's permanent success is always the measure of its management's character and ability to render promptly right decisions based on facts and experience.

PLENTY OF OIL.

For every statement which may be made on the danger which the world faces through the gradual exhaustion of its crude oil resources there is an equally emphatic counter-blast to the effect that such views are poppycock. It is now the turn of the scientific optimists. Addressing the World Fuel Conference at London, Dr. Gustave Egloff increased to 3,000 years the recent estimate which allowed us only six before all our oil would be used up.

We have no doubt of science's ability to keep us supplied with oil and gasoline. After the "cracking" process has exhausted the possibilities of the world supply of petroleum, coal tars, oil shales, asphalts, peat tars, vegetable oils, wood tars and fish oils for the production of oil and gasoline, some new way of insuring the functioning of our mechanical civilization will be discovered. If foodstuffs are to be extracted from the sun's rays, oil will be found somewhere.

Our confidence in science is absolute. It is inconceivable that it would ever allow our millions of automobiles to run out of gas.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday was another perfect day. It is remarkable how many wonderful Saturdays we have had this year. We started for Big Rapids, but failed to make the last ten miles, being compelled to turn South after calling on the business men of Stanwood.

Rockford was loaded to the muzzle with people from other localities, all bent on partaking of the barbeque and other entertainment provided for eager guests. As an entertainer, Rockford is certainly in a class by herself. I think I never before saw so many automobiles as were packed on every street of the village on our return through the town about 5 o'clock. One main street was closed to traffic and given over to the use of sideshows and minor attractions.

I think it is worth a trip to Sand Lake to be able to inspect the beautiful coloring on the trees on the East side of the little lake just North of the village.

At Howard City my first call was on Art Crook, who had sent me word that he had sinister designs on me for some things I had said in this department about men who neglect their business during business hours to chase a golf ball. He said he took to golf on the orders of his physician; that he was getting so stout that he was threatened with hardening of the arteries. Two months devoted to golf—when he could be spared from the store—reduced his weight ten pounds and put him in such good physical condition that he could defy the approach of any arterial disturbance. I have long regarded Art Crook as one of the best grocers on my list. I have no occasion to reverse my opinion of him at this time. If playing golf enabled him to keep his store up to its present high standard, hurrah for golf!

I certainly sympathize with the good people of Howard City over the recent failure of the Howard City Furniture Co. Few towns of my acquaintance have been more energetic in undertaking to build up local manufacturing industries than Howard City, and few communities have been forced to face so many disappointments. The same also applies to Big Rapids, which has backed many manufacturing undertakings which failed to score a success.

Sid V. Bullock, the druggist, who I think is the oldest merchant in town in point of continuous service, expresses the situation very strikingly with the remark that there is no place in Howard City where two men are employed, including the depots.

I was pleased to add the O'Donald State Bank to our list. Established in 1874 by the late A. R. Mather, this institution has been a source of much strength to the town. It now has \$287,000 commercial deposits and \$186,000 savings deposits, which is an unfailing indication of the prosperous condition of the community and the country round about.

The G. R. & I. experimental farm, which was started with such a flourish

of trumpets several years ago as a medium of demonstrating to Northern Michigan farmers how sand farms can be conducted with efficiency and profit, appears to be badly run down at the heel, as is the case with everything else connected with the railway which formerly bore an attractive and honorable name. The buildings need paint and the land evidently needs more careful attention than it has received since it fell into the hands of the grasping Pennsylvania corporation which now controls the situation and practices economy with an iron hand.

As I neared Morley I recalled the first visit I made to that town on July 4, 1876—now more than fifty-two years ago—in company with Lewis G. Palmer, of Big Rapids, who delivered the patriotic oration on that occasion. Mr. Palmer had conducted the public schools of Morley for several years. In the meantime he had studied law, was admitted to practice, became prosecuting attorney of Mecosta county and subsequently judge of that judicial district. He was a close student of the law, a hard worker and a thoroughly dependable citizen.

When I started the Tradesman, seven years later, I visited Morley and secured fifteen subscribers—John E. Thurkow, Wm. H. Hicks, Fred Beard, Hanson Bros., Geo. H. Force, G. F. Cutler, Nelson Pike, Wellington Jones, Wm. Hill, Henry Strobe, Alonzo Pelton, W. J. Arnett, K. Lacey, Perry Holmes and Julius Reynier. They were all good merchants. I think they are now all dead except Fred Beard, who conducts a grocery store on East Wealthy street, Grand Rapids. He has read every copy of the Tradesman ever issued and is about the liveliest proposition for a man of his years I have ever had the pleasure of meeting. As a merchant, his life has been an inspiration to his fraters. He has long enjoyed the reputation of turning his stock more frequently than any other grocer of my acquaintance. His turn over is from thirty to thirty-five times per year, which is certainly a remarkable record.

The dominating factor of Morley is Wm. F. Turner, who started the Morley Mercantile Co., has since acquired a majority interest in the Michigan Mercantile Co., at Howard City, and directs the destiny of the banks at Howard City and Morley and the Big Rapids Savings Bank. Mr. Turner is a candidate for the State Senate this year and will be elected by a handsome majority. I have had him down for a biographical sketch in my Men of Mark series for several years, but he is never at home when I visit Morley. I don't think he plays golf during business hours, but he has so many varied interests in other towns that he has to make frequent visits to other localities in the pursuance of his duty to the interests he serves.

I arrived in Stanwood in time to be "in" on two mercantile changes. A. N. Welch's hardware stock had been destroyed by fire the evening before and the few remains were still smoking. John B. Knorr had just turned his drug stock and fixtures over to H. G.

Heaton, of Carson City, who will remove the property to some other location and re-engage in business under the management of his brother-in-law, J. C. Dickinson. Mr. Heaton is traveling representative in Western Michigan for the drug sundry department of the U. S. Rubber Co. Mr. Knorr owns a large farm a few miles North of Tampa and will take possession of his Florida land and found a city or a fruit industry, whichever looks more advantageous to him after careful consideration.

This is the first time I have had the blessed privilege of navigating the cement North of Howard City. It must be a great relief to the people living on the line of U.S.131 to be able to get about on such a pavement after being forced to use sand and gravel roadways so many years. For the life of me I cannot understand why they have permitted themselves to be marooned for so long a period.

E. A. Stowe.

Wilson's Bitter and Nasty Partisan-ship.

The obnoxious wing dams in Grand River serve to recall to memory Colonel William Ludlow, of the engineer's corps of the United States Army. Col. Ludlow was the director of work on the rivers and harbors of Western Michigan thirty years ago. He resided in Grand Rapids. The wing dams were constructed while he was so employed. Col. Ludlow in later years served on a commission appointed by the President to examine and report upon the most feasible route for a canal to unite the Atlantic and Pacific oceans. The report of the commission gave preference to Panama over the proposed Nicaragua route.

John H. Gibbons was the only son of Thomas Gibbons, an engineer, who operated the first steam fire extinguisher purchased by the city of Grand Rapids in 1865. The son graduated from Central high school, after which he received an appointment as a cadet in the naval academy at Annapolis, where he graduated with high honors. He made a remarkable record as an officer of the United States Navy. He is regarded as a world-wide authority on certain phases of naval science which he has studied for a lifetime. He was naval attache to the American embassy at London under the administration of Presidents Roosevelt and Taft. During the closing months of the latter's administration he was appointed superintendent of the naval academy at Annapolis. He was soon deposed from that position by President Wilson, wholly because of his friendship for the two presidents above named. Having been the captain of a cruiser for many years and visited nearly every port of any consequence in the world, he had reason to expect the command of a battleship during the kaiser's war, but the nasty partisanship of Wilson denied him that privilege, much as he had done for his country by devoting his life to her service.

He occupied several unimportant official positions during the war solely

because his intense Americanism prevented him from deserting his country's service during a time of stress. At the close of the war he went on the retired list. He spends his winters in Washington and his summers on his country estate near Hartford, Conn.

In the year 1898 Gibbons wrote an account of the magnitude and importance of the commerce of the Great Lakes region and predicted that in the not distant future the water way that connects the Great Lakes with the Atlantic ocean would be so improved that navigators of ocean craft would be enabled to load their ships in such ports as Duluth, Superior, Escanaba, Milwaukee and Chicago. Col. Gibbons was probably the first man to consider such an improvement of the St. Lawrence river practical.

There are always two sides to every question. Vast sums have been expended by private persons and agencies that favor the plan of the politicians are making it the means of promoting their political aims and purposes.

The other or the unpopular side of the question is not receiving much attention, at least on this side of the river. It is claimed that the addition of deep water navigation to the transportation facilities of the country would greatly benefit the farmers of the Northwest in disposing of surplus crops. Would it? With the Mississippi, the Missouri and other rivers of the Northwest, the farmers of that region have outlets for the transportation of their crops via New Orleans to the markets of the world. All that is needed is a sufficient number of water craft to transport the crops to the seaboard.

An abundance of water is not sufficient to create commerce. Trade must first be established upon a basis that will enable shippers to carry loads, both going and coming, to be profitable. The opening of the St. Lawrence would not create such a basis. Would not the completion of the St. Lawrence project enable Great Britain, in the event of war ensuing between that nation and our Government, to send its destroyers into the upper lakes and to bomb such cities as Chicago, Milwaukee, Detroit, Cleveland, Buffalo and many other commercial centers on the Great Lakes?

Colored Cottons Much Stronger.

So active has been the movement of several lines of staple colored cottons since the recent price reductions that substantial business is known to have been refused at prices which would have been acceptable to the mills four or five days ago. Without making any formal announcement of the fact, one of the leading Southern producers of chambrays for work shorts has raised prices half a cent a yard. Denims are also stronger in centers that are not sold up for the rest of the year. In the gingham end of the market there is hope of better business in the reports from Paris which presage a return of woven pattern fabrics to vogue, despite the great strength which prints continue to show.

GRAND RIVER NAVIGATION.

Several Reasons Why It Is Not Favored.

Charles R. Sligh, John Widdicomb and Charles H. Leonard, all of whom are deceased, were public spirited citizens, ever ready to co-operate and support with their minds and money any worthy enterprise that would be of benefit to this community. Those men believed that the navigation of Grand River by steamships sailing from ports on the Great Lakes would be practical and profitable by deepening its present channel six feet. Lake Michigan is but six feet lower than the level of Grand River. By cutting down the bed of the river, water from the lake would flow in naturally.

Congressmen Ford, Belknap and Smith had in turn obtained moderate appropriations from the Federal treasury which were expended on the stream and a pair of light draft stern wheelers, so light that it was said by Secretary Van Asmus, of the Board of Trade, they might be operated on a heavy fall of dew, were put into service on the lower river. The financial support that had been expected did not materialize, although Messrs. Sligh, Leonard and Widdicomb caused shipments of their products to be made on the steamers to Grand Haven and re-shipped to Chicago, Milwaukee and other lake ports. Operation of the boats proved to be unprofitable and the enterprise was abandoned.

Sponsored by the Board of Trade, a joint resolution was prepared, proposing an amendment to the constitution of the State of Michigan to be submitted to the Legislature and later for the approval of the voters, that would permit the city of Grand Rapids to raise by taxation or the sale of bonds a substantial sum of money to be devoted to the improvement of the river. The joint resolution prepared by the attorneys of the Board was introduced in the Senate during the session of the State Legislature in 1893 by Edmund M. Barnard, of the 17th senatorial district. In due time it was passed by that body, sent to the house and placed in charge of the writer. The resolution was "held up" by the judiciary committee of the house to whom it had been referred until a late day in the session. Lawyer members ridiculed the proposal to amend a State constitution to permit the prosecution of a local undertaking through the operation of an amendment to the constitution. It seemed to such lawmakers unwise. After weeks spent in log rolling for the resolution, the committee finally reported it out without recommendation. Such a report is considered by members of a legislature as unfavorable to the enactment of a measure. Farmers comprise a majority of the State Legislature. When they give united support to a bill it will pass. The representative of a city who wins the respect and confidence of farmer members is assured of their assistance when his bills are meritorious.

The joint resolution passed the committee of the whole without amendment and was placed on the order of

third reading of bills. A few days later the measure was called up in the house. Its purpose was so well understood that no debate ensued, the lawyer members having decided to quietly vote against it. As the roll of members was called by clerk Lewis W. Miller, of Grand Rapids, the farmers present and the representatives of the cities voted "aye." A record of the responses showed only forty-five votes in its favor. Clerk Miller took much time in figuring up the responses as their names were called, while the representatives from Grand Rapids hurried to the committee rooms, summoning friends of the measure to return to the chamber and announce their votes. The necessary fifty-one were finally obtained and the resolution, when finally submitted to the voters of the State at an election that followed its adoption later, ratified the amendment, thereby making it a part of the constitution, an unprecedented proceeding on the part of a legislature. Barnard stated that the Senate passed the resolution in the expectancy that it would be defeated by the House. The writer attributes his success with it in the House to the friendliness of the farmers.

Messrs. Sligh, Leonard and Widdicomb decided to inaugurate a propaganda with the ultimate purpose of obtaining an appropriation from the city treasury for improving the channel of the river. They sought and obtained permission to place their plan before the trades and labor council as the first step in the fulfillment of their plan. The council represented several thousands of members of various trades unions. With the support of such a number of men the promoters felt they would be on the road to the accomplishment of their purpose. At a meeting of the council called especially for the purpose stated, and listening to the promoters and such others who might be interested in the river improvement proposition, clear, strong and persuasive arguments were presented by Mr. Sligh, Mr. Widdicomb and Mr. Leonard in support of the enterprise. They pictured in glowing terms the apparent benefits that deep water navigation, as they termed the plan, would result to the citizens of Grand Rapids. Their addresses were well received.

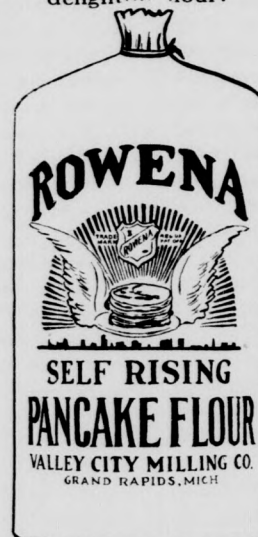
A German, a visitor from Milwaukee who unexpectedly arrived, was invited to speak a few words. He responded as follows: "Mr. Chairman and gentlemen, I am not an orator. I am the champion beer drinker of Milwaukee." "How much do you drink?" the president of the council asked. "I think twenty schooners (about ten quarts) every day. More than that would not be good for me."

The visitor sat down while the audience laughed heartily.

The writer of this brief history was in the audience and the president of the council asked him to stand up and "say something," to which he responded substantially as follows:

"Deepening the channel of Grand River would not suffice to create commerce. Without freight and passenger patronage water craft cannot be oper-

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ated successfully. The lower peninsula of Michigan has twenty-five harbors, most of which have deep waters. A small number, such as St. Joseph, Holland, Grand Haven, Muskegon, Ludington, Manistee and Frankfort are of considerable importance in the matter of transportation on account of the car ferries that are used in conveying trains of freight cars across Lake Michigan. The business done by the Lake transportation companies is of little value to the communities through which trains from the ferries are routed. Other harbors on the lakes are used, if at all, but moderately. Railroads supply the facilities needed in the transportation of merchandise or materials to or from all ports in the Southern peninsula. Railroads possess decided advantages that need not be described at this time in the business of handling freights over water craft.

"What support has Grand Rapids to offer to vessel owners as an inducement to operate steamboats on Grand River, presuming that its channel has been deepened? It will not be claimed by the gentlemen who have addressed you that the merchants and manufacturers of this city purchase supplies or merchandise in quantities sufficient to fill the holds of steamers which ply the great lakes or that the factories would supply outgoing steamboats with freights to fill their decks or holds."

Mr. Widdicombe interrupted the speaker and stated that coal, in sufficient quantities to warrant the operation of water craft on the lakes and Grand River, was consumed in the city.

"Let us see about that," the speaker continued, "Long & Bennett, the pioneer dealers in fuel in Grand Rapids, caused a boat load of coal to be shipped from Buffalo to Grand Rapids. The coal was mined in Pennsylvania, carried by rail to Buffalo, loaded on a coal barge which delivered the shipment at Grand Haven, from where it was carried to Grand Rapids on a boat owned and operated by Captain Ganoe. The coal was handled five times before it had been delivered in the yards of Long & Bennett. A considerable loss had been incurred by breakages in the handling of the shipment. Long & Bennett learned that it was more to their advantage to have their coal routed direct from the mines to their yards by rail."

The writer presented additional facts to support his contention that Grand Rapids could not, or would not, with its superior railroad facilities, support adequately the resumption of navigation on the river. It had failed utterly to do so when the stream was traversed by the steamers Grand and Rapids. "Consider for an instant," he said, "the cost of keeping forty miles of river channel open for the passage of water craft during the winter months. Also the additional cost of the frequent dredgings that would be necessary to permit an every day use of the stream."

The writer concluded his remarks by repeating a statement made by Stewart White, deceased, a gentleman who in mid life was quite largely interested in the transportation business on the Great Lakes and Grand River. "It is no longer profitable to operate

small water craft, such as would be adaptable in a six foot channel on Grand River. Owners of vessels have learned that it is much less expensive, comparatively, to operate large boats than small ones. The same number of engineers, pilot's mates and other highly paid employees required in the crew of a large boat is required on a small craft. The great grain and ore carriers, many of which are five hundred feet long and proportionately wide, and carry ten times more freight than a boat of smaller class, make trips in about the same time that the latter require. Really there is no argument worthy of serious consideration to support the proposed Grand River navigation project."

The council failed to act on the question submitted by Messrs. Sligh, Leonard and Widdicombe and the plan was abandoned.

Recently Congressman Chalmers, of Toledo, a former resident of Grand Rapids, addressed one of the several dinner clubs of the city, during which he drew a word picture of the wonderful changes in the transaction of business that would be made in this country when the proposed lakes-to-ocean canal in the St. Lawrence should be realized. Great steamships from across the oceans might be seen in the course of time loading or unloading merchandise or materials at the docks in Grand Rapids.

If ever the day comes when ocean steamships may be observable in Grand Rapids they will be transported to this city piece meal by the railroads.

Arthur Scott White.

Phosphate Raises Sugar Beet Yield and Quality.

Bigger yields of sugar beets, with a higher percentage of sugar, it is declared, can be produced on practically all soils where the crop is grown merely by the application of sufficient amounts of superphosphate. Extensive experiments conducted in several states over a period of years have given conclusive evidence that phosphorus is the limiting element in most fields of sugar beets, according to the United States Bureau of Chemistry and Soils. In these experiments it was found that enough superphosphate to carry eighty pounds of phosphorus increased the yield of sugar beets about seven tons an acre, while eighty pounds of ammonia gave an increase of only one and one-half tons, and potash used at the same rate gave no increase.

When either ammonia or potash was substituted for one-fifth of the phosphate in these tests, the yields were slightly better than where the phosphate was used alone. Large commercial plantings, as well as some of the experimental fields, have shown that even as small an amount as 125 pounds an acre of 16 per cent. superphosphate (acid phosphate) will give very profitable increases. The beneficial effect of the phosphorus is most marked early in the season, thus indicating that the good results are due mainly to the early start this fertilizer gives the plant.

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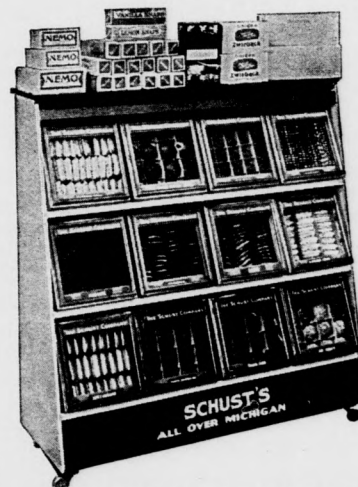
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FINANCIAL

France Returning Fast To Her Pre-War Position.

With the successful stabilization of the franc France has solved one of her most urgent post-war problems and Europe has taken another important step toward establishment of financial normality. There are, however, other problems of an almost equally important nature with which the country is confronted.

Chief among these is the budgetary question, the solution of which was occupying Poincare during practically his entire summer vacation at Campigny. As originally set up, the French budget for the coming year showed a deficit of not less than six billion francs, thus throwing completely overboard, the budgetary equilibrium of last year, which was effected by the French taxpayers at great sacrifice.

Poincare, however, introduced most drastic reductions into the various expense items, with the result that the deficit was reduced to only 1,000,000,000 francs, equivalent to less than \$400,000. This shortage is scheduled to be covered out of reparation payments which have heretofore been set aside almost exclusively for amortization of debts.

In presenting the budget for 1929, Poincare draws attention to the "dangerous illusion" entertained by Frenchmen and foreigners as well that all fear regarding the nation's finances is a thing of the past. Inasmuch as taxes will not be increased, the administration did not hesitate to heavily cut down expenditures, including those pertaining to national defense.

There have, however, been increases in the requirements for the development of all branches of aeronautics, agriculture, industry and public works. The contemplated budget contains also an adjustment of salaries of Government employees (including inter alia, an increase in the salary of the Minister of Commerce from \$4,000 to \$9,000, doubling at the same time his expense account maximum), tax reforms and a reduction of the heavy burdens borne by the nation's industry, its business and the small taxpayers.

The Premier expresses the hope that the proposed budget will constitute the beginning of an era of financial sanity provided Parliament will pursue the same financial policy to which it had been adhered during the recent past. Unless such policy is adopted the realization of the contemplated financial and economic program would be seriously endangered.

It is for this reason that even the expenditure in connection with national defense is to be adjusted in accordance with the proposed methodical financial sanitation.

It is quite likely that the Kellogg Anti-War Treaty has considerably facilitated Poincare's program. Originally the amounts required in connection with the maintenance of the army, the navy and the Ministry of Colonies exceeded the corresponding figures of last year by materially more than 4,000,000,000 francs.

In its final form the 1929 figure shows an excess of only 1,000,000,000 francs. The increase was caused by preparations in connections in connection with the one-year service and the increase in the number of "regulars" necessitated by such service, the completion of the naval program and the requirements for military aviation. Civil aviation is also taken into consideration and the Government subsidies have been increased from 40,000,000 francs to 80,000,000 francs.

Incidentally, several new routes are expected to be established, including one from Paris to Saarbruecken. On September 19 the Finance Committee of the Chamber of Deputies met and, judging by the nature of the debate, it appears that Poincare's program will be adopted without much delay. The only voice of opposition came from the Socialists. However, even M. Auriol, their spokesman, raised only mild objections on question of procedure.

Owing to the fact that France's share in the Dawes' annuities for the coming year will be rather large, rendering their absorption by France either in cash or in goods somewhat difficult, the Government is considering the execution of a number of important public works projects, utilizing the reparations payments for such purposes. These projects include, inter alia, extensive improvements of the ports of Marseilles, Le Havre and Bordeaux. An amount of about 1,200,000,000 francs is scheduled to be expended in connection with this work.

Adjustment of salaries of Government employees necessitated by the increase in the cost of living requires no less than 3,000,000,000 francs. In view of the difficulty of increasing revenues sufficient to meet these requirements, the demand could be met only in part. The 1929 budget provides for more than 1,000,000,000 francs, of which 500,000,000 francs will be employed toward raising the salaries of officials and 637,000,000 francs toward increasing war pensions.

The only important change in the tax program is the increase in the exemption of incomes from 7,000 francs (\$280) to 10,000 francs (\$400).

The days of ever-growing budgetary deficit appear definitely gone, and France is rapidly returning to the position she has occupied in the world of finance prior to the cataclysm.

Max Winkler.

Dress Ornaments Taking Well.

The adaptability of present dress styles to the use of trimming ornaments is resulting in an active demand for these items. In fact, the business in them is substantially ahead of last year and probably the best in four years. The call covers buckle, slides, clasps and novelty buttons. Rhinestone, crystal and colored stones in a variety of metal settings are being played up strongly. Modernistic types continue to retain favor. Imports intended for the late Fall and Spring seasons have reached wholesalers here and lines for the new season will probably be shown in November.

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Rig Inflow of Gold Unlikely.

Sterling's decline to \$4.85 or to a level fractionally under the gold import point suggests the possibility of a dribbling movement of metal this way but bankers close to the situation would be greatly surprised if the autumn imports should reach \$50,000,000. The best guess of the financial district is \$25,000,000.

The reason Wall Street does not expect big shipments of yellow metal during the autumn is only partly on a belief that the central bank authorities would step in to check any serious reversal of the gold trend. Their view is rather that the economics of the situation itself will not call for a sufficient drop in sterling to stimulate any substantial movement.

With the supply of bills small as the October peak nears, the conclusion bankers reach is that sterling may not fall much further even on the date of its greatest seasonal weakness. A year ago sterling bills were not thrown on the market at any one time, as was the case in former years, but came in gradually over a period. Apparently the autumn financing had been anticipated through purchases of futures. In consequence the usual autumn depression in sterling was avoided. Substantially the same thing appears to be in process now.

Conservative bankers reckon that it would take no more than \$50,000,000 in bills or gold or bills and gold, used wisely by the banks either to buy dollars or sell sterling, to keep the situation in hand.

On numerous previous occasions the market has been quick to accept the possibility of a gold reversal sooner or later as a bull point on stocks. Time alone will tell how accurate these predictions were. Certainly those who foresaw a substantial inflow of gold with the approach of October 1 now must see their forecasts going wrong.

Temporary reversals in the gold flow there doubtless will be aplenty, but, if we may judge the future from the interpretation put upon things by the economists, the chance for a return of any real portion of the gold lost in the last year is slim. More and more it seems clear that the \$500,000,000 in metal exported by this country since a year ago represents a step in the program for a redistribution of the world's gold supply.

Even if some metal should come here from England in the next two months it is not certain whether we could keep it all. It is the time of year when in the past this country has frequently lost gold to Canada. To the extent that metal moves North the effect on money of receipts from England would be nullified.

Paul Willard Garrett.
(Copyrighted, 1928.)

Quickened Business Pace Seen in Industry and Trade.

Without predicting how business will move for the remainder of 1928 the Federal Reserve Board in its September bulletin views the present pace in industry as more favorable than at this season of any earlier year.

It points to the increased volume of

both industrial and trade activity last month and to a further advance in wholesale commodity prices. That the seasonal demands for currency and credit have expanded the amount of Reserve bank credit outstanding, and kept money rates firm, is frankly recognized. Apparently the Board considers that Governor Young's speech at Gary covered the credit position fully for the new bulletin adds nothing to what has been said many times already along that line.

The emphasis is rather on increased production in a variety of manufacturing and mineral lines. Last month was one of the busiest in the whole history of manufacturing plants, and set a new high record for this season of the year. More motors were produced last month than during any previous month on record and, as the Board adds, "available information indicates that output was maintained by many producers at a high level during September." In this connection it is interesting to note that 1928 will go into the records as a banner automobile year if production continues at anything like its present rate. The season is here when activity in that industry usually drops sharply, but nothing now on the horizon indicates a decline to the levels of a year ago or for that matter even to the 1926 rate.

A rising trend in the production of non-ferrous metals is noted as is the "continued large" production of iron and steel through September. A substantial upturn in textile mill activity has followed the reduction of recent months. Factory employment and pay rolls increases since mid-September have improved until these labor indexes now stand close to the levels of a year ago.

While the Board calls attention to the sharp decline early last summer in building contracts awarded, which were smaller during August than for any corresponding month since 1924, no evidence is at hand on which to base an opinion of the future in building. Awards were somewhat larger than a year ago during the first three weeks of September.

The general price level during August reached its best position in two years, partly stimulated by increases in live-stock and livestock products, but fluctuations lately have been mixed. Declines in live-stock, meat and cotton prices have been offset by advances in pig iron, copper and petroleum. No evidence of commodity price inflation has been seen so far. The behavior of commodities marketwise now is under the scrutiny of those who insist that an inflation of prices will come before the present prosperity wave recedes.

Paul Willard Garrett.
(Copyrighted, 1928.)

The druggist who allows himself to know less about his goods than do his customers should join a correspondence school.

All classes of people wear spats in Portugal, where houses are frequently not heated during the five-month cold season.

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Common Stock

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Banking by Mail Made Easy.

MUTUAL FIRE INSURANCE

Late News From the Metropolis of Michigan.

Detroit, Oct. 2.—The American Life Insurance Co. has called a special meeting of the stockholders for Oct. 9 to authorize an increase in the capital stock from \$250,000 to \$500,000. If this recommendation of the directors receives favorable action, the stockholders will shortly receive a 100 per cent. stock dividend. The company will still have a surplus of \$400,000 and insurance outstanding amounting to \$90,000,000. The remarkable success of the organization is due in great measure to the patient effort and faithful service of Clarence L. Ayers, who originally organized the company and who has been its active manager ever since the corporation was created. Mr. Ayers got his start in the insurance business in Grand Rapids, where he acted as local agent for the National Life Insurance Co. for several years.

The Union Trust Co. announces that the Hotel Topinabee, securing an issue of first mortgage gold bonds, was destroyed by fire under date of August 12, and the insurance monies have been deposited with the Trustee. The bonds have been called for payment as of October 19, 1928, on which date interest will cease. Holders may present their bonds at any time prior to said date and receive par value therefor, plus accrued interest to date of presentation.

While next week is to be observed throughout the land as Fire Prevention Week and unusual efforts along that line of endeavor will be made in Detroit, it is a good thing to point out that this city enjoys fifty-two Fire Prevention Weeks every year. The Fire Prevention Committee of the Board of Commerce, under the chairmanship of Paxton Mendelssohn, has for several years been exerting continuous effort to avert fire loss of every description.

Among the continuous activities of this committee, working in conjunction with all of the officials of the city, county, State and Nation, are many that are put forth only once a year in many cities. The Committee is carrying on its effort to regulate the use of highly combustible roofing materials.

The Committee is carrying on a constant study of fire causes in Detroit from data furnished by the Fire Department to enable the members to more clearly analyze the needs of the city in fire protection. Many fire hazards have thus far been eliminated and more progress is being made.

Pressure is now being used to bring to a conclusion in the near future the writing of a building code and the extension of fire limits when and where they are necessary. The Committee maintains a speakers' bureau to answer the needs of fire prevention meetings in Detroit and throughout the State of Michigan.

At the same time that current production in the automotive industry is being carried forward at record-making speed, the makers have an eye to the future and are already predicting tremendous things for 1929.

No matter how many cars and trucks are made next year, there will be some who will feel that the number is unwisely large. This feeling existed in 1895, when the total American production amounted to four cars. It took eight years to build car production up to above 10,000 a year. It took a quarter of a century to develop it to 2,000,000 cars a year.

Dotting the country with assembly lines and warehouses for parts has been the outstanding activity of the present year. The effort has been to satisfy insistent local demand for new cars and parts in the shortest possible delivery time.

Cars destined for exhibition at the

National shows, already perfected in everything but minor details, are seen as possessing more eye-appeal than ever. There has been unusual expansion of body-making facilities, accompanied by the employment of artists with reputations in other fields to make the cars more harmoniously agreeable to look at. Following a trend toward "standardization" that, in many cases, amounted to mere copying, there is now a tendency toward individuality of design. It is certain that the 1929 shows will display more individual lines than did those of 1928.

A better understanding of what constitutes comfort for the driver and passenger has been developed. Seating accommodations are not being arranged for the average man or woman, but for the different individuals. Instead of the owner's being obliged to fit himself and his family into a car, the car is being built so that it may be adjusted to fit its occupants.

Europe, once the teacher of America in all things artistic, is now learning something about art as applied to automobiles. It is significant that the American cars are taking a higher rank each year in the foreign salons, where beauty and elegance form the basis on which awards are made. It is noteworthy, too, that the American car is often the standard model of a factory rather than the product of an "atelier" and a group of "artists." Without emphasizing the "arty," the American manufacturer is turning out the really artistic in enormous volume.

In Wayne county, the September registrations are running above those of August by approximately 10 per cent. and the increase is apparently making little or no impression on the bulk of unfilled orders. The steady sales of new cars have naturally brought a large number of used cars into the market, but, locally at least, the market for these is strong, and reports from used car departments covering the entire country, are that the condition is generally favorable.

Persistence of high employment figures is noted, not only in Detroit but in Michigan generally, where the automotive industry is the dominant factor. While the last weekly increase reported by the Employers' Association was comparatively small, amounting to 415, the total is 300,759, or 103,925 more than was recorded a year ago.

Packard's development of the Diesel type of engine for use in aircraft is seen as most important, not only for planes but for possible future use in motor vehicles on land and water.

Walter Boynton.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Michigan Box Co., Muskegon. General Paint & Varnish Co., Detroit. Car-To-Home Fruit Co., Detroit. Parkside Homes Co., Detroit. Wayne County Bldg., Corp., Detroit. Loftus, Inc., Lansing. Harlan Gas Coal Co. Stores, Inc., Detroit. Carl John Stein Co., Chicago, Detroit. United Agricultural Operating Co., Detroit. Stevenson-Gardens, Detroit. Less-Cole Products Co., Muskegon. C. N. Cramer Co., Ironwood. Curtis Creamery Co., Grand Rapids. Barkwell Building Co., Grand Rapids. Union Tire Stores, Detroit. Hess Aircraft Co., Wyandotte. Lesson Grain Co., Inc., Adrian. Porvin-Wagner Co., Detroit. Capitol Chemical Works, Inc., Detroit. Paving & Construction Co., Detroit. Enterprise Amusement Co., Detroit. Perfection Manufacturing Co., Detroit. Master Motor Car Painters, Inc. Grand Marais Co., Jackson. Dime Diner System, Grand Rapids.

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MICHIGAN MILLERS MUTUAL FIRE INSURANCE COMPANY
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AND ASSOCIATED COMPANIES



Combined Assets of Group

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20% to 40% Savings Made Since Organization

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H. G. BUNDY

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"The Agency of Personal Service"

INSPECTORS, AUDITORS, STATE AGENTS

Representing The Hardware and Implement Mutuals—
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Graded dividends of 20 to 50% on all policies according to the class of business at risk.

FIRE - AUTOMOBILE - PLATE GLASS

308-10 Murray Building

Grand Rapids, Mich.

Penalty For Eating Three Meals Per Day.

We have been going to Buffalo for years and years, but not until our last previous visit did we know that you could drop off an Eastbound train at Terrace street and be less than three blocks' walk from the Statler. Three blocks, unless your grips are unusually heavy, are just about right, if walked briskly, to pep you up after your train ride. This getting out of a train, and into a taxi, and out of a taxi and into a lobby, is a good deal like living in a tunnel. A lot of us spend our time under roof and under ground who don't have to, and it costs us a lot of health and money.

When we said briskly we didn't mean nervously. There is all the difference in the world. Briskly means to fill the lungs with air, not the mind with forebodings. It means to observe the freckled newsboy on the corner and the new building down the street. It means to forget your own affairs for awhile and take a neighborly interest in the affairs of others. It means to touch elbows in a friendly way with the town to which you have come to do business. It will put sincerity into your speech and courtesy into your manners.

It helps you to get acquainted. No one shall ever show us a town from an automobile, if we can help it. But if the chairman of the committee comes around and asks us to take a walk with him, we shall be glad to go, if we have the time, and the railroad train has left us the energy. We want to see the old applewoman as well as the new bank. We try to make it a rule to walk at least three miles a day, and it is to this that we attribute our girlish figure. Unless a man walks at least three miles a day he has no business eating three meals. If men would walk to work they wouldn't run to waistline.

Next time you drive out on Sunday afternoon, park the car at a crossroad, but not on the pavement, and walk down a dirt road for a mile or two. You will see more interesting things in a mile of walking than you will in fifty miles of driving. The automobile is a great thing for doctors to get around in, to people who don't get around any other way. The newspaper man is not the only man who needs to look after his circulation. Douglas Malloch.

Loss Leaders Shown To Be Pernicious Practice.

A man who has had long and wide experience in the wholesale grocery business has the following to say on the pernicious practice of "loss leaders":

"One of the most destructive practices in the grocery trade, both wholesale and retail, is the use of the so-called loss leaders in attempts at deceptive price cutting to attract trade.

"The public is awakening to the fallacy in merchandising of this type, and now comes one of the Nationally owned chains announcing a change in its policy by abandoning the use of loss-leader baits to attract trade. This is a good sign, for it is a step toward

getting back to honest methods of merchandising.

"Some wholesale grocers still use sugar as a loss leader, while other jobbers use such staples as canned milk. Both practices are bad. If you feel that you must make use of a loss leader, why not take some such item as fly swatters, clothes pins or pencils. Sugar and milk run into volume too fast to be distributed at a loss. Some jobbers still think that by selling some staple at a loss it helps them to sell other merchandise at a profit. But such is not the case. The average retailer divides his business on a dollars and cents basis among several jobbers. He is compelled to do this for credit reasons very often, and sometimes it is done through friendship for different salesmen. So, if your man sells the sugar and milk, some other salesman will get the profitable items on the retailer's want list every week.

"Let the motto of your house be: 'No sale without a fair profit on every item.' This is honest merchandising, and it will win in the end.

"There is little to admire in the business man who is constantly giving, giving, and giving his best efforts, his time, the use of his capital, and almost endless service, who does not stop to realize or appreciate how very much he offers, and who lacks the courage to ask a fair return for all that he gives. Such a man is a handicap to himself and to the industry he is engaged in."

Kresge Admits Defeat in Dry Goods Field.

S. S. Kresge has sent a proposal to the preferred stockholders of the Kresge Department Stores of Newark, N. J., of which he is the head and promoter, to repurchase their shares at \$75 per share. He gives as his reason for this offer the fact that the prospects for dividends are remote. Since they are remote, there is no hidden Ethiopian underlying his proposition.

Flushed with his unusual success in the chain-store field, Kresge imagined he could invade the complex dry goods business and duplicate it there. He has found out to his sorrow and chagrin, what so many other men have discovered who have been similarly situated, that success in one field is no pledge that it can be repeated in another. Wealth alone is not the lever by which it can be accomplished. It must be backed by brains and highly trained experience. A dry goods business is radically different from a chain store.

It is more than likely that Mr. Kresge has discovered that the backwardness of his department store has hurt his prestige and for that reason is prepared to pay out of his own pocket a price for its preferred stock higher than prevailing in the stock market. At least he must be given credit for his generous impulse, since he is not legally bound to buy the stock.—Financial World.

When your window displays and your newspaper advertisements are coordinated, both have greater pulling power.

Affiliated with

The Michigan Retail Dry Goods Association

An Association of Leading Merchants in the State

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

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Insures Select Mercantile, Church, School and Dwelling Risks

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Saved Members 40 to 68% for 33 Years

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FAST SELLING IONIA FLOWER POTS

Fancy, Plain or Assorted.

If we send you this crate of quick sellers we will sell you more.

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
6 — 8 in. pots and saucers @ 16c	.96

Total net.....\$6.66

You can double or treble your money on this assortment.

IONIA POTTERY COMPANY
IONIA, MICHIGAN

THE GASOLINE TAX.

It Has Done Much To Stimulate Good Roads.

The gasoline tax has accomplished more toward the construction of good roads throughout the Nation than any other factor.

Since ancient days, good roads have been one of the evidences of a progressive civilization and good government. When Rome was in the height of her glory she constructed roads which are in existence to-day. When her government became corrupt and consequently weak, her road building ceased.

Good government and good roads are not an accidental occurrence. They are the result of vision and we need vision in perfecting our systems of highways. Like most problems affecting the people of all states, it needs inter-state co-operation. With the extensive travel by automobile these days, highways should be planned so they are continuous from state to state. This course has been followed to some extent, but not consistently. Too many of our highways are a patchwork of several miles of concrete leading to some small town, and from there on a number of miles of bad road that is likely to be impassable in stormy weather. Road building is too costly not to be planned with the greatest efficiency as the goal.

The more highly organized society becomes, the greater co-operation is necessary between its various units. The Federal, state and county highway departments should work together with one purpose in view, namely, a unified system of inter-state highways. The more perfect the system, the more traveling by automobile there will be, with the consequent increase in the gasoline tax receipts with which to pay for more and better roads. A wisely planned highway system costs no more than the hit and miss method which leaves out of consideration the system as a whole.

The financing of road construction by means of the gasoline tax is the most equitable plan yet devised. It eliminates the necessity of bonding the community for this purpose, and places the burden of cost on those who reap the direct benefits. Every owner of a car realizes that good roads save more in the wear and tear on a car than the gas tax he pays amounts to in a year.

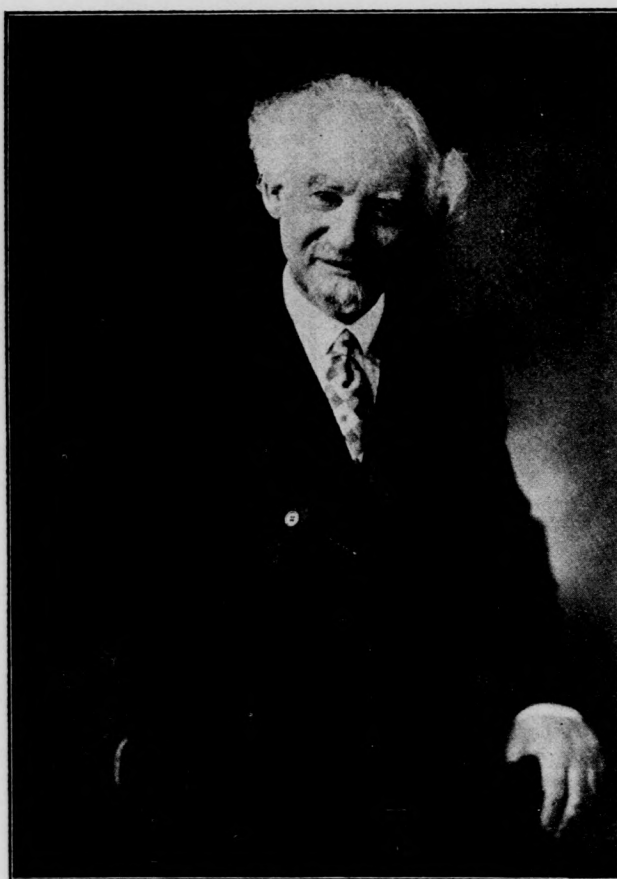
Good roads stimulate industry. The automobile industry would collapse were it not for improved roads. Think what this would mean to the steel industry, to the aluminum trade, to the manufacturers of glass, batteries, paint, upholstery and various producers of materials used in the manufacture of automobiles. When the consumption of produce is affected, the demand for labor decreases, and we know that unemployment is one of the most depressing conditions there can be in a nation.

Moreover, good roads improve farm conditions by making it easier to haul produce to market. They make possible the transportation of children to central schools where educational facilities equal those of the cities. Farmers

no longer are cut off from the advantages of living near a city, for the problem of distance has been overcome by good roads and cars.

Good roads are a great humanizing element in a nation. Tourists traveling from state to state come in personal touch with the people of the various communities, thereby establishing friendly relations and a better understanding of the problems of the various localities. This all helps to build up a stronger nation, for it breaks down local prejudices and strengthens the unity of our Government.

Originally the whole theory of our Government was based upon the unification of the states. It was not an easy task in early days to overcome the dangers of sectional differences.



Solomon Levitan.

The West coast with its Spanish population resented what they considered interference by the Government, and it was not until trans-continental transportation brought the East in closer touch with the West that the danger to the Union was overcome. In passing years the telegraph, telephone, radio, airplane have knitted our states into a Union that is impossible to break. Now better roads from coast to coast are bringing the people of the states in actual personal contact with each other, as thousands upon thousands of tourists migrate like the birds from the South to the North, and from the East to the West, helping us to know each other as we are. All the world needs is to become acquainted. We cannot hate people we know and understand. Solomon Levitan.

All Production Records Were Broken Last Month.

A new record pace in industrial production was set during August and it now seems all but certain that the second half of 1928 will go down in history as one of the most active periods ever enjoyed by industry in this country.

This conclusion reached on the basis of information supplied by the Standard Statistics Company, Inc., naturally applies to the general level of industry; prosperity now as always is distributed unevenly. A preliminary computation of the industrial production rate during August shows the index for that summer month at 126 was higher than any ever reached before in any month. Usually the peak in industrial produc-

tion that if anything is more severe this year than last. Neither the coal nor sugar industries are much better off than they were a year ago and even in the lead mining, crude petroleum production, paper and in portions of the lumber and leather industries conditions are, as Standard puts it, "likewise far from satisfactory."

Not the least interesting aspect of this production study is the definite forecast that the steel industry will produce 7 per cent. more in 1928 than it did in 1927—and 4 per cent. more than in the previous record year—that building contract awards will exceed 1927 by 7 per cent. and 1926 by 5½ per cent. and that motor production may reach as much as 30 per cent. over 1927, and 5 per cent. over the previous peak year. New production records presumably will also be established in the automobile tire, cement, cigarette, electric power, newsprint and petroleum refining industries.

Paul Willard Garrett.
(Copyrighted, 1928.)

Beware of the Wall Street Tipster Sheets.

The National Better Business Bureau has issued a special bulletin warning people against the "Tipster sheets," issued by stock market swindlers.

These tipster sheets pretend to be substantial and respected publications of Wall Street, and among 88 listed are these:

- Wall Street Iconoclast.
- Wolf's Forecast.
- Stock Market Trader.
- Financial Criterion.
- Stock Market Reports.
- The Financialistic Debater.
- Stock Market Forecaster.
- Trend of the Market.
- The Market Reflector.
- Daily Market Service.
- Wall Street Recorder.
- The Wall Street Indicator.

These publications, and many others of similar names, are being broadcast throughout the country and pretend to give inside tips on what stocks to buy. Generally these stocks are in fake companies which are controlled by the people who run the tipster sheet.

No doubt hundreds of merchants throughout this section have been receiving these tipster sheets. Be warned. Their owners and promoters are first-class crooks, and they are out to skin the public. Some of them are already under indictment and are headed for the penitentiary. But they have cleaned up millions of dollars.

Stores Plan For Holidays.

Early preparations for the Thanksgiving and Christmas holiday season are engaging the attention of store executives and indications are that the plans being evolved will exceed the lavish scale of display and consumer-attraction of recent years. If many stores are to exceed last year's volume they must depend for this on the last quarter. The belief is generally held that the stores will not be disappointed in this expectation. A stronger drive than ever will be made to have consumers do their Christmas shopping early.



YOUR SELECTION FROM TWENTY-FIVE VARIETIES OF HIGH GRADE
CANDIES PACKED TWELVE 10¢ PACKAGES OF A KIND TO THE
BOX A PYRAMID DISPLAY STAND IS FURNISHED FREE WITH
YOUR FIRST ASSORTMENT. ~ ~ ~ ~ ~ ~

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DRY GOODS

Michigan Retail Dry Goods Association.

President—F. E. Mills, Lansing.
First Vice-President—J. H. Lourim, Jackson.
Second Vice-President—F. H. Nissly, Ypsilanti.
Secretary-Treasurer—John Richey, Charlotte.
Manager—Jason E. Hammond, Lansing.

News From the Michigan Retail Dry Goods Association.

Lansing, Oct. 2—Let it be understood that members residing in places distant from our group meetings are just as welcome to attend these meetings as though they resided nearer by and received a letter direct from the office. During the fall meetings we hope by the use of our Reo to make personal calls all over the Southern Peninsula where our members reside. We are always glad to add new members to our list and if you have new stores established in your town, please do what you can to get them interested in our meetings this fall to the end that they may become interested in belonging to our Association.

We had a fine trip from Lansing to Sault Ste. Marie through Western Michigan by way of Kalamazoo, Muskegon, Manistee, Traverse City, etc., and attended the State convention of the Retail Secretaries at the Soo. The meeting there was a very profitable one for those who attended. The discussion on the establishment of airports and utilizing the air for transporting of mails occupied one entire session. My advice to our merchants is to communicate with E. E. Kramp, care Detroit Association of Commerce, for information on the above subject. The next meeting of the Retail Secretaries will probably be held in Lansing in March during the time of the session of the Michigan Legislature.

We visited members in Coopersville, Grand Haven, Muskegon, Whitehall, Shelby, Hart, Pentwater, Ludington, Manistee, Traverse City, Bellaire, Central Lake, Petoskey, Sault Ste. Marie, Kalkaska, Mancelona, Cadillac and Evart.

Business conditions appeared to be better than in our previous trips through that territory last year and the year before. We were saddened to learn of the death of Mrs. Meyers, senior member of the firm of Meyers & Son, at Shelby. Mrs. Meyers' death occurred only a few weeks ago. The day previous to her death she spent in the store where it has been a pleasure to meet her every time we had occasion to visit Shelby. She was a good woman and will be sadly missed in the community and by her son and his family.

Our mail brings us the sad information of the death of Frank A. Kramer, of Gaylord. Mr. Kramer had been in business in Gaylord many years and was universally respected among the circle of his friends, who were very numerous in the locality where he resided. Mrs. Kramer is a woman of ability and capable of conducting the business. We are informed that the business will continue under the name of Frank A. Kramer.

The merchants at Petoskey reported a successful resort season for 1923. The stores were very busy during the time we were there. At Hart we were pleased to secure a new member, M. J. Watkins, whose store is the successor of Thomas Welsh & Son. Mr. Watkins is an energetic and intelligent young man and we feel certain that he will be successful there in his new location.

C. F. Schuster, at Shelby, formerly of Otsego, was very much more optimistic regarding business than at the time of our previous call. We shall be glad of his continued prosperity.

The Larsen Store, at Manistee, was visited. This store has not as yet joined our Association. It is managed by two capable women—sisters—their

father Mr. Larsen having occupied the same location in previous years. We hope to enroll them as members of our organizations in the near future.

We were disappointed in not finding A. I. Goldstick, of Bellaire, in his store. Since our last visit he has moved to a new location. His daughter is in charge and reported that her father is soon to leave the hospital at Rochester, Minn., improved in health. We hope for his complete recovery, as Mr. Goldstick is a fine type of the old-time merchant, much respected in his community.

At Cadillac we secured another new member to our list—C. J. Wheeler, son of C. A. Wheeler, of Belding.

The old location of Rye & Washatka, at Ludington, has been sold to a chain store and improvements are now being made for the new occupants.

Grossman Brothers, at Muskegon, have purchased the store adjoining their present location and are doubling their floor capacity. I observed an air of good cheer and prosperity throughout the institution.

Had a good visit with Mr. Milliken, of the J. W. Milliken Co., and B. F. Comstock, of the Globe Department store, at Traverse City. Both of these stores are busy and reported a fine business during the past few weeks.

One of the finest small town stores I know of in Michigan is that of Smallegan & Smith Co., Central Lake. We arrived there one morning just as Mr. Smith was entering the door, after a delightful sunrise trip from Boyne City via East Jordan. Mr. Smith was walking with a cane, just recovering from a broken leg. He is on the job and we know he will continue to succeed.

Mr. Medalie, at Mancelona, when asked if this is the best store in Northern Michigan replied: "You bet it is." Mr. Medalie serves on the village council, is interested in higher development and is an all round hustler for his locality.

H. C. Schoff, of Cadillac, was away in Canada on an excursion trip.

Between the two main trunk lines going North is the village of Evart. It would pay our members to digress enough to go around by Evart and visit Davy's store. It is a big one stocked with all kinds of merchandise and, we believe, a good model for some of our less progressive merchants to inspect.

Our friend R. G. Rost, of Hart, explained his absence from our recent meetings in a satisfactory way and promised to be with us every time in the future and bring Mrs. Rost with him.

Other stores visited were Addison-Baltz and Fogelin's at Grand Haven, Carl and Parsons at Muskegon Heights, Hardy and Leahy at Muskegon, Nelson at Whitehall, Girard at Pentwater, Webster at Ludington, Wellman at Manistee, Eliassof and Winkelman at Sault Ste. Marie.

A good story could be written about the calling at each of these places. We enjoy calls during the autumn months. We hope that all of our members will attend the group meetings and the autumn and holiday trade will be the best ever.

There are nearly 25,000 teachers employed in the public schools of the State and by law they are required to attend at least one teachers' institute during the year. This large number of teachers naturally cannot be assembled at one meeting place and, therefore, the State is divided into nine districts where educational speakers go from one meeting to another and make up the program of instruction and inspiration. By dividing the number of teachers by the number of districts an estimate can be made of the number that will be in attendance at each of these meetings.

The great majority of them are women.
(Continued on page 31)



THE PRICELESS ASSET

In individuals and banks

The priceless asset is reputation.

For honesty—

For fair dealing.

Which the Old National has daily upheld for seventy-five years.



Duro Belle

HAIR NETS

Duro Belle established its supremacy thru sheer merit. Dealers profit greatly by displaying and pushing Duro Belle—the women's favorite hair net for nearly 20 years.

The increase in Duro Belle sales is due to the steady demand by women who know real hair net value.

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For Every Member of
the Family Every Day
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"Utica-Knit" Underwear FOR BIG BUSINESS

IN the famous "Utica-Knit" brands there is no speculative element to discount sales effort - only an unchanging excellence accepted and domiciled in the American family and about which there is no discussion of price. "Utica-Knit" underwear has always been standard in value and an example to contemporary manufacturing effort.

DISTRIBUTED BY

PAUL STEKETEE & SONS
GRAND RAPIDS

MICHIGAN

SHOE MARKET

The Challenge of the Chains.

There are two kinds of people in business—the optimists and the pessimists.

If you were to take a census of them you would probably find the optimists in the big majority. Listen to the kind of conversation you hear in clubs, hotel lobbies, the smoking compartments of Pullman cars—any place where business men meet and talk casually—and you'd think just the opposite.

That is because the pessimists do most of the talking. The optimists, as a rule, are too busy—making money. And so the pessimists usually seem to have the better of the argument.

They can always cite facts, figures and statistics. The logic of the situation is usually on their side. Something is always happening to put somebody out of business. There isn't much use striving against it. The handwriting is on the wall. The situation is hopeless.

The pessimist can always read the symptoms. He's strong on diagnosis. Not so good, perhaps, when it comes to prescribing a remedy, but then it isn't the job of pessimists to cure the ills of business. So far as they're concerned, business is always sick, suffering from some chronic disorder that's at once hopeless and incurable.

Right now it is the chain store. The independent retailer is being crowded out. The thing is inevitable. He can't stand up against price competition. The big fellows buy the brains. They are smart, shrewd, resourceful. They have the capital to put it over. They can afford to take a loss until they succeed in accomplishing their purpose. They can lose battles, if necessary, in order to win the campaign.

Out of these facts the pessimists build up a strong case. It looks irrefutable because most of the facts are true. Chain store distribution has grown and is growing at an amazing pace. The chain store has obvious advantages in competition with the independents. It can buy cheaper and in many instances sell cheaper. It not only can employ capable executives but it does. It is coldly calculating in planning its policies. Its purpose is profit and it rarely loses sight of that fact. It analyzes scientifically. Its competition threatens the existence of the retail store that cannot do its job as well.

These are strange statements, no doubt, to put into an editorial in a trade publication. For it is the attitude of many trade publications to minimize the menace of the chains. A sort of classic argument has been built up to show that really they are no menace at all. The chain store, it is claimed, lacks personality. It hasn't individuality. It can't render service. It has no ties of community interest. Consequently it ought to be an easy matter for the home-town merchant who has all of these things to put it all over the chain in the scramble for local business. This sort of argument, of course, is mostly sheer nonsense.

The folks in your town may like your personality and applaud your interest

in the community. But they will buy their merchandise where they can find the things they want at the prices they are willing to pay. If the chain store can excel in price competition, there is no reason why it cannot also excel in service. The retailer who tries to delude himself with the idea that his standing in the community will save him is adopting the tactics of the ostrich who hides his face in the sand.

The reader who has had the patience to go on to this point is by now firmly convinced, beyond a doubt, that the writer of this article belongs to the class of pessimists of which mention was made at the beginning. Nothing could be further from the truth. But in the writer's judgment it is necessary to clarify our thinking about this matter of chain store competition if we are really to get anywhere in meeting the situation. It is necessary to stop deceiving ourselves with false promises.

Chain stores will not sell all the shoes which this country consumes, but they are selling and will continue to sell a larger proportion than they have sold in the past.

Chain stores will not drive all of the independent shoe merchants out of business, but they will make it more difficult for many of them to do business profitably and will eliminate those who are hopelessly inefficient.

Chain stores are not necessarily a deadly menace to the retail shoe merchant, but they are a challenge to him to become a better merchant or pay the penalty which a highly competitive civilization exacts of the inefficient competitor.

The retail shoe merchant who expects to survive and prosper in the face of chain store competition must be an efficient retailer in every branch of the business. He must become a better buyer. He may not be able to match the chain store on price alone, but he must study the wants of his customers and the possibilities of his markets so that he will be able to offer the kind of merchandise his people want, when they want it and at prices they will willingly pay.

He must become a better storekeeper. He must know the condition of his stock, the part of his stock that is moving fastest, the part that isn't selling and be guided accordingly in his buying. For buying isn't merely a matter of getting a good price. It is the selection of goods that will sell. Shoe retailers lose more through buying the wrong styles, or buying them at the wrong time, than through paying prices that are too high. They lose by buying too much slow moving merchandise. Turnover is absolutely essential in business to-day, and while it isn't the only essential, it is one that calls for constant attention.

The retailer must become a better salesman. He can no longer wait for the business to come. He must go out and get it, adapting his methods, ways and means to the clientele he serves, but giving constant study and attention to effective advertising that meets the needs of his business, effective window displays and the right kind of salesmanship on the floor.

The modern retailer must be well

informed. He must know his business and know it well. He can't be dependent on the advice of well meaning friends. He must have the facts. Recognizing this, the United States Government, through the Department of Commerce, some time ago adopted a policy of gathering information to help the independent merchant. Universities and colleges are doing the same thing. The facts thus gathered are available for use. Any retailer can procure them.

Trying to do business by guesswork when the other fellow has the facts is like betting money on a horse race with our eyes shut.—Shoe Retailer.

Shoe Buying Continues Fair.

Although there is quite a little duplicating on lines of children's shoes broken by consumer purchases for school wear and business on adults' footwear is gaining, current sales of wholesalers are not running into great volume. Here and there some nice gains over September, 1927, are shown but reports intimate that for the most part business so far has about kept pace with that of the same month last

year. A feature of the present buying of men's shoes is the large proportion of oxfords that is being taken. Black footwear for men, for Fall use, appears to be running stronger than for some time. In the women's lines novelties in reptile effects and reptile "trims" continue to have the call.

Punch is better than pull.

United Detective Agency, Inc.

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



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If No Response Call 2-2588 or 8-6813
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MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Prompt Adjustments

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L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549



PHONE 94121

ASSOCIATED TRUCK LINES

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

ASSOCIATED TRUCK LINES

108 MARKET AVE.

GRAND RAPIDS, MICH.

A MARK OF DISTINCTIVE BEDDING



THE MARSHALL CO.

Marshall

BED SPRINGS

MATTRESSES

PILLOWS

Comfortable Durable

GRAND RAPIDS

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 Gizon, Wyoming Park.
Treasurer—J. F. Tatman, Clare.

Bossy Wife in a Grocery Store.

Dear Stroller—I read your article on wives in grocery stores, as I do most of your articles, with pleasure. I am one of those grocers, who fortunately or unfortunately have their wives in the store every day as kind of partners. The experiment with me has not been so successful, and I am wondering whether any other grocery brother has had the same experience. I do not sign my name to this letter for reasons you will see, but I do feel like talking the matter out with somebody.

My wife is a thoroughly good woman, none better. A good conscientious wife and mother and high grade and intelligent. She always means well by everybody, especially by me. About two years ago the children got to the age where they did not need her constant care, and as she is always active and wants something to do, she proposed that she help in the business. I welcomed it and was very glad, as she has a good deal of executive ability.

Things were all right until she got to know the ropes and then she began to boss. She thinks nothing of ordering me before customers to do this or that, and I have seen customers snicker at it several times. If I do not do what she orders, she will keep on calling and ordering until I do, and I therefore do it rather than be made ridiculous. And if I do anything myself without consulting her she always finds fault with it and it is a case of "I told you so," or "I told you it would be better to do it the other way," until I am nearly crazy. She is always good humored about it, and I know that she has nothing but the interest of the business at heart. But it has got to the point where I hate to go in the store and will hate her, too, pretty soon if I have to go through much more. I am essentially a peaceable man and hate anything like controversy and argument, so I have stood a lot rather than have any fuss in public. She does do a lot of work in the store, but nothing that could not be done without her, and I would be much happier if she would stay out. The trouble is what to do.

Well, there's a tale to move the hardest heart. I know what this buddy is up against—I've seen such women before. I've seen 'em in action and thought what I'd do to 'em if they were mine. Thank the good Lord I got a woman that's afraid of me and don't dare to say a word unless I give her leave. So I don't have this to contend with.

Now what to do. Well, I can tell you, buddy how I'd fix it. You got to stiffen up your old backbone some. What I'd do is to say to her some night, when I get her alone:

"Listen here, mom, I have a crow to pick with you. I want you to stay out of the store. You're doing all right in your estimation, but you've got me so I'll be in the bug house in another month if it ain't stopped. You boss all the flesh off me. Anybody to hear you giving me orders would think you were the boss and I was a cockroach that had just stepped in. You've made me so blame cheap before the customers that I'd sell myself for a nickel. I want you to understand I'm

the boss of that store, and you're only there because I let you. Now I ain't a-going to let you any longer—you're making my life miserable and I don't have to take it. After this you must stay home and I'll run the store."

Maybe that's rough, but it's going to take rough talk. Chance is she ain't got any idea at all she ain't doing all right, and she may be hurt. The worst is you must hurt her, because take it from me, nothing else is going to do. And don't forget to show your teeth. Show 'em several times. If I had any doubt about being able to put it over, I'd eat raw meat for three days before, so's you'll be real savage.

Believe me, and I don't mean maybe, this'll work if you can put it over.—Stroller in Grocery World.

Places Different Light on Early Milling Failure.

Colorado Springs, Sept. 29—I read your article on Some Interesting Phases of Life Insurance, which appeared in the Tradesman of Aug. 29, with much interest, but now, without even wanting to criticize, I feel as though I ought to call your attention to a little error, a natural one, on account of the experience happening many years ago, as follows:

When I arrived in Grand Rapids in 1880 I found the lumbering firm of Graff, Little & Co., the firm consisting of Philip M. Graff, Mr. Little and E. D. Graff, a brother of P. M. Graff, of Pennsylvania. Offices were in the old Pierce block, known as the old tower clock block, corner of Pearl and Monroe streets. Also, I found the firm of Hibbard, Graff & Co., owners and proprietors of the Crescent and Valley City Mills, the latter, I believe, under lease. This firm consisted of Wellington Hibbard, Peter Graff, Jr., John A. Covode and Milan Hibbard. Philip M., as stated, was not a member and was not interested in Hibbard, Graff & Co. Later on Graff, Little & Co. moved to Duluth and operated under the firm name of Graff, Little & Co. Our last report was that Philip M. Graff was still living with a daughter and son in Duluth, Minn. Peter Graff, Jr., died a number of years ago in Pennsylvania, making his home with his brother, J. Frank. Wellington Hibbard did not die in St. Louis, but he was killed in an auto accident in Northern Colorado just after he had completed a big irrigation proposition. Had he lived it would have made him a very wealthy man, as it has made those who succeeded him in the enterprise.

In justice to John A. Covode, I must say that he was not the one who insisted that the firm continue to operate on the board of trade. On the other hand, it was Wellington Hibbard. I well remember that John A. Covode objected most strenuously to their continuing to operate.

I know whereof I speak, because I was employed at the time by Hibbard Graff & Co., and knew practically all the phases of the situation. In fact, I had been brought to Grand Rapids by the Graff brothers. We had been boys and playmates in Pennsylvania.

Included in this wheat pool was L. H. Randall and H. M. Hinsdale. These men were well fixed at that time and were all royally good fellows and citizens. To the best of my memory, I have outlived them all but P. M. Graff, who must be about 85 years old.

I read the Tradesman every week with much interest and my memory goes back to many pleasant experiences and a few sad ones. I especially enjoy your week end outings. They take me over many familiar grounds.

J. A. Morrison.

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

Don't Say Bread

— Say

HOLSUM

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



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

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

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

THE DIAMOND MATCH COMPANY

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.

When Meat Is High.

There are many persons in the business very much concerned at the present time because beef and pork are higher in price than they sometimes are. Some are even so pessimistic that they see the approach of the end of meat eating. They reason the matter out that when meat gets too high people will stop eating it and start to live on other kinds of food.

One cause for a great deal of the perturbation in the trade is that dealers seem to predetermine what consumers will pay for what they want, assuming, apparently, that this arbitrary figure presents a barrier beyond which market values cannot go. History repeats itself with respect to meat prices as with many other things, and those in the industry twenty years ago heard retailers loudly proclaim that no advances beyond those existing would permit retail meat business to continue, and that they, personally, would close their doors before consenting to pay in advance of what they were already paying.

The prices of those days were less than half of what has since become usual, and retailers have found that they could stay in business and meet the advanced cost of their merchandise. They simply underestimated the purchasing adaptability of their customers, and no one can say with certainty what the future holds in the way of meat prices. It is logical to expect, however, that there will be no radical departure on all meats, taken as a whole, from price ranges we have come to look upon as customary.

One of the surest ways of developing reasonable meat prices for the future is to pay prices to-day that make increased production seem profitable. Increased production and a consequent abundance of meat would be almost sure to lead to low meat prices. A better plan, perhaps, is one that provides moderately firm prices, or at least profitable prices for current production and reasonably stable supply and price range for the future. But regardless of which way the scheme works out consumers are sure to get their breaks in the long run, though they may find some unevenness in prices during given periods.

After all, meat represents only a part of the consumer's food dollar, and it is extremely unusual when all food commodities are high at the same time. Frequently vegetables are cheap when certain meats are high, and at other periods the low figure may be applying to fruits, dairy products or poultry. After all it is what the housewife pays for all the foods she buys that means most to her, and if the average cost of meals is reasonable or low she has no cause to complain.

Broadly speaking, housewives adapt themselves to conditions better than some retailers do and complain less. There are many different kinds of meat

offered for sale, and among them will be found opportunity for reasonable purchases, and any alarm felt concerning unusually high priced pork and beef may be considered one of the periodic happenings in food commodity price changes and really nothing to worry particularly about.

Can Man Live Without Meat?

During a discussion of the economic features of marketing livestock and meats before a class of college men a short time ago, one student asked if it is not possible for man to live and keep well without meat, stating that he had been informed that such is the case.

It is not at all strange that meat might be eliminated entirely from the diet and yet have health remain normal. There are a few people who eat no meat right here in this country where meat is plentiful and considered an essential part of the diet of most of us. There are other foods that supply the elements necessary to health and if they are supplied in the right proportions people can be expected to escape serious consequences.

On the other hand, one eminent scientist has convinced a great many people that he has lived and kept well on meat alone for several years of his life and this man states that others well known to him have done likewise.

There are some who do not eat oranges, although many consider this fruit beneficial to health. No one would say we could not live and keep well unless we eat oranges, but if one likes oranges why should they be eliminated from the diet?

Most people who eat meat do so because they like it and are convinced that it is good for them. To these people there seems sufficient proof all around them that meat is good for anyone in normal health. For what purpose, then, should they deny themselves the pleasure of its use?

Meat is a concentrated food that contains all of the essential elements of the human body in somewhat similar proportions to the group found in the human body. Generally speaking, it is easily digested and the greater part of it is assimilated. Its caloric value is high; therefore it furnishes heat and energy in liberal measure. It contributes in generous measure to growing children's development, as well as replacing the parts of the body that are broken down by activity.

Calcium is present in bones, but since the bones are not ordinarily consumed this deficiency should be taken care of by consuming food high in calcium. Milk, incidentally, is an animal food, supplies calcium, and most people drink considerable milk. A sensible use of fruits, vegetables, dairy products, fish and meats provides a well balanced diet when consumed in proper proportions. To most people meat is a very important part of this group.

When your cash customers begin to feel that your credit customers receive the best attention, you are on your way to a big increase in the amount of your book accounts.

"THEY HAVE TOLD ME THEY RECEIVED SURPRISING RESULTS"

"I had stomach trouble for several years", writes Mrs. C. L. Leming, Proprietress of the Leming Market of West Frankfort, Ill.. "until I began to eat Fleischmann's Yeast. After using it for several months, I was greatly relieved and by continuing it affected a complete cure. I recommend it to my customers and have induced several to eat it and they have told me they received surprising results."

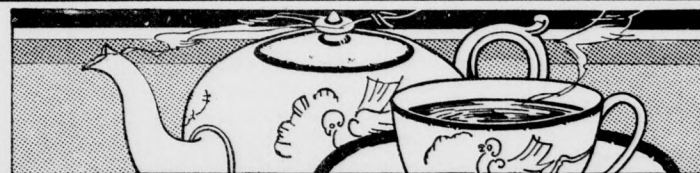
Yeast for Health customers come to your store regularly—giving you an opportunity to sell them all the groceries they need.

FLEISCHMANN'S YEAST Service

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.

Suggestions in Regard To Retail Furnace Advertising.

While in the larger communities, the furnace business shows a tendency to pass into the hands of what might be termed "heating specialists," in the smaller places it is an important part of the business of the retail hardware dealer. Furthermore, in every community, furnace heating is growing in popularity, and new installations are made in a larger proportion of new homes than ever before.

Widespread National advertising has helped to overcome many of the difficulties which confronted the local retailer even a few years ago. But the retailer himself can do a great deal in the same direction, as will be seen by a study of the peculiar features of the business.

Retail furnace advertising is in a class by itself, for the peculiar reason that while a furnace prospect may be shown a furnace set up, the furnace itself is never sold that way. It cannot be sold, either, at a set price. The amount of work involved in installation depends on the nature of the building to be served. Moreover, the degree of workmanship is a factor. Finally, the additional consideration of whether cash or installment govern the sale is a factor in determining the price.

From this it will be seen that retailing conditions shift a good deal of the onus of responsibility from the manufacturer to the dealer. The manufacturer may turn out a thoroughly good furnace, but if it is improperly installed, the customer won't get satisfaction. It is to the retailer that the buyer must look for thoroughness in installation, or, in plain words, a successful job.

This being the case, retail furnace advertising is, obviously, nothing if not installation talk. Learning from their friends that a good furnace may be spoiled by bad installation, prospects are going to be canny in signing any specifications which do not guarantee in black and white the all-important matter of successful setting-up.

In reading furnace advertising, prospects are going to be governed by three important considerations: what the manufacturer has to say about the construction of his furnace; what the dealer has to say about the installation of a furnace; and what conclusions, after perusing both lines of advertising, the prospect himself reaches in regard to the merits of furnaces in comparison with other methods of heating.

In such media as booklets, magazines and newspaper, the reading public has had plenty of furnace manufacturers' advertising. Much of this has been of a controversial character. On the other hand, there has been comparatively little advertising by retailers. These have left the manufacturer to do the major part of the missionary work.

As installation is a phase of the mat-

ter on which manufacturers cannot very well touch, unless they sell direct to the consumer, the retailer's negligence in this regard has led to many unsatisfactory furnace sales and many lost sales. True, some of the more enterprising furnace retailers have been using the electrotypes supplied them, and have run advertisements in local papers or in circulars. Some of these could be termed well-written, and some of them possess, in addition, the merits of being clear, pointed and effective. Suavity is there also, type display and rule effects. But the number of these advertisements that can be termed correct interpretations of their function is extremely limited.

This has possibly been due to the fact that, on the one hand, the furnace retailer runs a business whose widespread ramifications in hardware, stoves and tinsmithing leave little time for mastering the art of preparing advertising copy. A further factor is probably the circumstance that the furnace trade is generally regarded as seasonal; hence, by the time interest has been developed, the retailer reaches a stage where he considers it timely to drop his furnace advertising. Hence, there is no continuity of effort and effect.

An occasional factor is the circumstance that the furnace retailer is quite often agent for more than one manufacturer; consequently he does not make a business of talking up sales for a particular make of furnace. He most likely sends his different manufacturers the same prospect lists, and prepares to handle any trade they may send his way as a result of working up these prospects.

With the opposition developed in recent years through widespread advertising of hot water heating, furnace manufacturers have found it necessary to advertise more and more energetically. If the retailer is to hold his ground, he must do likewise. What the manufacturer does in a National way, he must do locally.

Furnace talks appeal to men rather than to women. The whole business is hard-headed, and lends itself very little, if at all, to pretty words, fancy pictures and "won't you try it" appeals. Like the life insurance prospect, the furnace prospect is very often deluged with letters of a stereotyped character, until he doesn't know whether to blindfold himself and pick a winner, or to hie himself to a warmer climate.

Consequently, any retailer's advertising that intentionally goes direct to the woman of the house, or that is even unintentionally nauseating to the man of the house, is mere waste effort. What the retailer must do in order to make his advertising successful is, first of all, to adapt himself to the season governing furnace sales. Building plans generally originate in March and continue to July, and between these months the greater proportion of furnaces are sold. When the man who intends building is thinking over matters or discussing them with the contractor or architect is the time for the retailer to reach him with his furnace installation arguments.

The best way for the retailer to

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. N. FREEMAN, Mgr.
Call 67143 or write

BROWN & SEHLER COMPANY

Automobile Tires and Tubes
Automobile Accessories
Garage Equipment
Radio Sets
Radio Equipment
Harness, Horse Collars

Farm Machinery and Garden Tools
Saddlery Hardware
Blankets, Robes
Sheep lined and
Blanket - Lined Coats
Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

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



**Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle**

reach these builders is through the local press. Why? Because men read newspapers. The retailer should concentrate on just two points: why warm air heating should be chosen for the home, and why he (the retailer) should be selected to install it.

The dealer, then, must convince the prospect that a furnace is the most economical, safe and comfortable form of heating apparatus obtainable. The opposition, being an opposition against the whole warm air system, is much more harmful to the dealer than opposition limited to the merits of this or that particular furnace.

What furnace arguments are most likely to impress the furnace prospect? Here are a few of the more vital and effective:

First, a furnace can be quickly installed.

Second, heat is radiated as soon as fire is started.

Third, there are no water pipes to burst when the fire is out or mismanaged.

Fourth, walls can be papered or woodwork painted without interference of radiators.

Fifth, pure air is admitted to the house through cold-air pipes.

Sixth, fuel bill is kept low by evenness of air circulation.

These points are strong and effective because there is little room for argument in regard to any of them.

Having made use of these arguments to establish the desirability of warm air heating, let the retailer pass on to the important details of setting up. Let him prove that he understands chimney construction and proper and improper drafts. If he proposes to set the furnace on a bed of cement, let him point out that the advantage accruing from this process is perfect tightness of all the parts. If the dealer advocates bolted rather than fused joints, let him show that the advantage of the former is continuous resistance against inroads of gas.

Before leaving this phase of the situation, the dealer should lay great stress on the necessity of perfect installation at the very outset, and the expense, trouble and dissatisfaction that will follow in the wake of a skimmed job. He can assert, without fear of refutation, that a furnace purchase and installation, if properly made in the first place, will probably have to be made only this once in a house-keeping lifetime.

Another point to stress is that if the retailer is forced to unduly hurry the job, in order to make a profit, the owner will be wholly the direct loser, the retailer partially the semi-direct loser, and the manufacturer partially the indirect loser. The owners' family will be exposed to dangers resulting from improper disposition of gas, grates will wear out prematurely, fire-pot crack, and other parts become loose and defective. And as soon as such things begin to happen to the furnace, it will become difficult to heat more than one room at a time and difficult to keep heat from escaping into the cellar. Obviously, when this stage is reached, more coal will be consumed than the results justify. When furnace

parts lose that compactness which makes for a quick response to direct drafts, more shaking is necessary also, and raising the check damper has often to be postponed indefinitely. This means that while "puffing" gas is averted, as high as 40 per cent. of the heat power is passing up the chimney intermixed with gas.

These dangers of cheap and skimmed installation should be kept in mind; but their presentation to the prospect through retail advertising should be tactful. The retailer in preparing his advertising should adopt positive rather than negative attitude. That is, he should emphasize the features of his installation which prevent these dangers, rather than emphasize the dangers themselves. More emphasis should be placed on the features of the good job than on the features of the bad job; because too much emphasis on the latter is apt to inspire distrust of all warm air heating.

It is not, of course, to be expected that the retailer will incorporate in a single comprehensive advertisement all the points enumerated. Rather, he should plan a systematic series of advertisements to appear at regular intervals throughout the season. It might indeed be desirable in each advertisement to deal with just one point, and to drive that point home. In any event, the series of advertisements should be linked, and given continuity of interest.

A point worth touching upon is the retailers ability to do the work expeditiously and with a minimum of dirt and disturbance. This is especially important where installations are made in homes already built.

Yet another point of importance is service—service to follow the installation, and to insure thorough satisfaction. The best furnace manufacturers stand absolutely behind their goods; and the furnace retailer will find it advantageous to stand just as emphatically behind his installation. Such a service guarantee may involve work which the retailer could otherwise avoid, where an occasional installation is defective; but there can be no better advertisement for any retailer than the fact that he makes good on every promise.

Victor Lauriston.

Wholesalers Seek Better Distribution.

A bureau of economic research has been organized by the American Wholesale Grocers' Association for the purpose of gathering and disseminating facts and information that will enable wholesalers of food products to operate more successfully. It is the belief of the Association that many of the wholesalers' problems can be solved by adopting more economical and scientific methods. The bureau is working for the simplification of stocks and the elimination of slow moving items in the wholesaler's as well as in the retailer's stocks. A definite program now being evolved includes an educational campaign in modern merchandising to be carried on to the retailers of the country through the wholesale distribution.

A good habit is a useful habit.

TER MOLEN & HART

Steam Tables and Coffee Urns
Built and Repaired

Successors to
Foster Stevens Tin Shop,

59 Commerce Ave.
GRAND RAPIDS, MICHIGAN

Henry Smith FLORAL Co., Inc.

52 Monroe Avenue
GRAND RAPIDS

Phone 9-3281

Link, Petter & Company

(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICHIGAN

Stonehouse Carting Co.

Let us take care of your hauling troubles.

338 Wealthy St., S. W.
Phone 65664

COCOA

DROSTE'S CHOCOLATE
Imported Canned Vegetables
Brussel Sprouts and French Beans

HARRY MEYER, Distributor
816-820 Logan St., S. E.
GRAND RAPIDS, MICHIGAN

J. CLAUDE YODAN

ATTORNEY AND COUNSELOR

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

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

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

CASH REGISTERS — SCALES

NEW AND USED

Expert Repair Service

Remington Cash Register Agency

44 Commerce Ave., S. W. Phone 67791
GRAND RAPIDS, MICH.

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

FRIGIDAIRE

ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



F. C. MATTHEWS & CO.

111 PEARL ST. N. W.

Phone 9-3249

ASK FOR

KRAFT CHEESE

A Variety for Every Taste

Seely Manufacturing Co.

1862 - 1928

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



Here's a dainty that will delight you. Crisp, flavory rounds of delicious toast made with fresh eggs, whole milk and finest wheat. High in energy and tissue building food values. Rich in flavor. Splendid for infants and growing children. At your grocer's.

DUTCH TEA RUSK CO.
HOLLAND MICHIGAN

HOTEL DEPARTMENT

Glorious Thing To Be an American.

Los Angeles, Sept. 28—Ordinarily I have a prejudice against acceptance of personal checks, but the auto king who has offered \$25,000 for a solution of the prohibition complex may send me his. Here is the solution: Induce Congress to make it mandatory upon all red-blooded American citizens, under penalty of death, to partake of appetizers at certain fixed periods daily and there you are.

Politics is barred from this particular page, and I don't mind it, because there are other opportunities for me to open the safety valve, but the present campaign brings to light the inspiring fact that for the boy born in America there is ready for his feet a ladder upon which he may climb to the stars. Though he were born in a hovel or even in a roadside ditch or in the county almshouse, there is no barrier to prevent him from reaching the goal of the White House. And there could be no greater goal than that. Both the Republican and Democratic nominees for the Presidency were poor boys. Both in their boyhood had to work to earn their daily bread. Both came up from the common walks of life, as did Andrew Jackson, Abraham Lincoln, Garfield and several other of our Presidents. What a glorious thing it is to be an American!

Completion of the first unit of the \$400,000 addition to the Occidental Hotel, at Muskegon, is expected within the next month, as announced by Manager Edward R. Swett, recently. The first unit will house an addition to the hotel cafeteria, the power plant and ball room. Work of tearing down the rear section of the hotel is then scheduled to commence prior to the erection of a second unit. The contractor expects to have this unit completed by June 1 next. Many complex problems of engineering are involved in the project in order to allow the hotel to operate during the period of reconstruction.

The citizens of Ishpeming are casting about for ways and means whereby they may be enabled to rebuild the Nelson House, which was destroyed by fire a short time ago. The original backers of the enterprise have passed on, the mining companies who were formerly operating actively in that district no longer are interested, so it becomes necessary for the business men of that city to provide the wherewithal to reconstruct the hotel. To that end the local chamber of commerce has taken up the proposition and something will, undoubtedly, be accomplished. The old Nelson House, at one time the pride of the entire Upper Peninsula, should very properly be replaced by something at least practical and comfortable, if not as elaborate as the former establishment, for the city really needs the hotel.

The management of two hotel properties in Kalamazoo changed hands last week. Henry P. Vandergeissen, for several years manager of the Michigan Hotel, near the Michigan Central depot, in that city, disposed of his interests therein to Mrs. Bernice Eckstadt, of Lansing. Vandergeissen then, in turn, purchased the interests of A. W. Smith, formerly landlord of the Park Hotel, Muskegon, but more recently proprietor of the Library Park Hotel, in Kalamazoo. Both deals above mentioned were confined to the hotel furnishings and leases, the real estate remaining in the hands of the original owners. Mr. Smith is returning to Muskegon for the time being, but I know him well enough to believe that he will return to the hotel game as soon as opportunity offers.

George Crocker's hotel, the Olds, at Lansing, has just paid another dividend to its stockholders, which will naturally make him more popular than ever with his backers. The Lansing Community Hotel corporation owns the building proper, but has no connection whatever with the Continental-Leland Co., which conducts it. The Lansing organization collects the rent and pays the dividends, but has no interest in the operation of the hotel. But it is necessary for the operating company to earn the rent for the dividends and there is where Mr. Crocker comes in handy.

There is renewed hope in the ability of Californians to successfully dispose of her pronounced excessive crop of criminals, especially homicide artists. During the trial of Kelley, the so-called 200 pound, 29 year old "butcher boy" murderer of Mrs. Mellus, much sympathy was openly expressed for the culprit and sporting circles were willing to wager on a basis of 8 to 3 that he would be acquitted. The presiding judge, however, instructed the jury that, sentiment aside, a murder had been committed, and their duty rested in finding out who was responsible for it, and they did so in short order. One of the jurymen, in a subsequent interview, stated that at no time was sentiment permitted to enter their deliberations. A murder had been committed and the jury only fulfilled its proper function when it decided who was the perpetrator. All of which ought to inspire renewed confidence in the judicial and jury systems.

A New Jersey traffic law gives the pedestrian the right of way at unmarked crossings, but he will be right snappy if he gets it, just the same. The world's cemeteries are full of folks who thought they were right on traffic regulations.

Just now we are much upset over the announcement in the newspapers to the effect that the chief prohibition enforcement officer for California has been "let out" and seventy-eight minor officials have "walked the plank." Almost daily we have been fed up with news of "accomplishment" and now everything goes into the soup with one fell swoop.

There is an individual who has the reputation of being one of the finest fellows on earth, except in one particular. He likes to jumble up representatives of firms who try to sell him. He lives in Michigan and is a big buyer of a certain commodity. Many travelers call upon him, but their opinion of him is unanimous. He likes to ride the under dog. His purchases amount to a great deal and the salesmen all want to get a slice of it. He knows all that and, as a consequence, bulldozes the travelers who call upon him; in fact, he is downright nasty to the most of them. Wouldn't it be an application of the irony of fact if some day positions were reversed and he had to make his living by peddling merchandise? He has been told this, too, by his friends. Salesmen are important cogs in the machinery and if they are used properly will supply their patrons with many original money-making ideas. If you happen to be a buyer it is but fair that you give the salesman a chance to tell his story. If you are not interested you can so indicate without making a bear of yourself.

Ward B. James, manager of Hotel Tuller, Detroit, doesn't like the idea of reports being circulated to the effect that his hotel is closed or about to be. In a recent communication he says: "The plans for the new hotel are progressing and, no doubt, within the next two or three months they will be completed, but in the meantime we would, of course, like to have the ho-

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

"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.

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon -- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

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.

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.

tels know that we are still in operation. The fact is, we are enjoying a good business, as we have several conventions booked for this fall, we look forward to a continuance of it."

The managers of the Waldron, Pontiac, have incorporated under the name of the Aubry-Powers Co. W. H. Aubry and H. W. Powers have been acting as managers for the Waldron and the new corporation was formed in order that a long-time lease of the hotel might be executed. The new corporation is planning improvements and additions, although the hotel is in reality a new one. Mr. Powers was formerly of the Garfield and Stratford Arms hotels of Chicago, and Mr. Aubry, for many years conducted the Hotel Vincent, Saginaw.

Mrs. N. Willis, former manager of a Chicago tea room and also of a family hotel in that city—a good combination—has leased the newly refurbished and redecorated Bangor Hotel, at Bangor, and has just recently opened it as the Dixie. She plans to specialize on her dining room service, and will be well equipped to supply it.

Joseph Burnett, who received a portion of his early training at the Whitcomb Hotel, St. Joseph, and afterward was manager of Hotel Vincent, at Benton Harbor, was last week appointed manager of Hotel Morrison, Chicago. Recently he has been filling the position of acting manager at the Morrison and his promotion increases his authority.

Service, and especially hotel service, is worth two prices. First, because it must never be forgotten, there is the price to those who render it, represented by various costly items that includes everything that goes to make the basic outlay. A large hotel well-known for its ability to keep an imposing clientele in a happy frame of mind, declares that it will supply anything within reason upon demand, reserving only the right to ask pay for its ability to meet this requirement. This very hotel, however, illustrates, too, the other end of the problem, which is that service is worth only so much as the guest believes it is worth. If the operator fails to impress this on his mind, he will overlook the one bet, by which his guest is kept in the frame of mind which makes him a repeat customer.

Pershing Square, in this city, is the world's loafing place. In fact, it is not infrequently called the "home of the unburied dead." But for all that it is one cosmopolitan center of Los Angeles, where all nations meet on common ground, and is the constant delight of newly arrived Easterners. Many a happy acquaintance has been formed here and here friends have been re-united. I go there quite frequently, not that I expect to renew old acquaintances exactly, but because every visit gives me food for meditation and observation. Certain changes are taking place in the park which are of more than passing interest to me. Surrounded by oak, maple, beech, elm, walnut and spruce trees of the North and East are newly planted banana trees, the large fronds of which already are providing shade for seated patrons of the park. Plants from the plains of South America, the jungles of Southern Mexico and Central American republics, and jungle grass from Africa have already been placed close to the walks and surrounding the fountain. The park is taking on the tropical appearance which is planned for it. Soon the trees from the North and East will be removed entirely to other parks in the city and be replaced with tropical and semi-tropical growths. When the job is completed the park will no more remind Eastern visitors of their home

states, but, of course, will enlighten them on such tropical and semi-tropical growths.

When we read about the fight between church and state in Mexico, we need exult in no display of superiority of ethics in our own country. Right here in the good old United States a similar fight is going on—has been for years. Though ballots rather than bullets are used North of the Rio Grande, nevertheless the struggle is very real and is arousing a good deal of wholly unnecessary antagonism. Only a year or so ago the so-called fundamentalists were trying to prevent the teaching of evolution in schools supported by the states, and in other sections they are even more aggressive and enforce the reading of excerpts from the scriptures in the public schools, they are reviving a conflict of great antiquity. We all know, or should, that the fathers of our country, devout Protestant Christians, most of them, provided for the complete separation of church and state, and insisted on absolute freedom of conscience. Now the bigoted elements of both Catholic and Protestant churches are endeavoring, both negatively and positively, to force their views into the National political game. It is time this move of the bigoted minority be opposed vigorously by the enlightened majority of church men who know the reasons for the complete separation of church and state are just as valid today as they were a century and a half ago.

In a recent public statement the chief of police of Los Angeles announced that he was not disturbing persons of "economic value" in the possession of liquor. The church folks immediately took him up, claiming that his purpose was to shield those of wealth. The common council made a demand upon him for a definition of the term. The chief came back at them with this:

"To me it is inconceivable that a man of normal intelligence cannot understand what is meant by the term. Persons of no economic value are those who subsist wholly or in part on illegal activities."

Whereupon they all shook hands, and the chief is still holding his job.

Of all the maligned products of these United States baked Virginia ham is without doubt the most to be pitied. Every drug store fountain, sandwich "shoppe," Greek restaurant, every near-beer bar or outdoor kitchen I have visited in search of something to eat has had baked Virginia ham on its bill of fare. In each instance the nearest thing I have found to a ham produced from a simon-pure Virginia "razor backed" porker was a slice of ham shaved off with a safety "razor." It had neither the color, appearance or savour of the Virginia product, and presumably was from some Chicago packing house. Any of the above mentioned food emporiums undoubtedly have a legal right to serve any old kind of ham Virginia "style," which would imply some particular form of gravy or dressing, but when they deliberately contract to furnish genuine ham from that dominion they are at least indulging in the crime of petty larceny. If the Virginia product cannot receive justice in any other way it seems to me it might essay a new name which could be protected by a copyright, so that this true American product—this triumph of ante-bellum cooking, this most luscious sugar-cured, hickory smoked, raisin and brandy flavored dish may not perish from the face of the earth. Any name, in fact, would answer. The only condition that would be necessary would be that those who fondly hope to encounter real Virginia ham and have the privilege of buying, begging or steal-

ing a slice to satisfy—often fooled, sorely tried and gravely taxed palates.

In one of the current magazines I find an article from which I make this extract:

"If a man is hired to do a certain job, he should do that job as he sees it and not merely do what the boss wants him to do, because bosses have been known to make mistakes; not many, to be sure, but when they do it costs more money than if the employee had made the mistake in judgment."

One will naturally assume from his experience or that of his associates that the man who carries out his instructions in transmitting the "Message to Garcia," will win in the long run. The world is full of failures who fancied they had a better way of doing things than the one suggested by the boss.

Arthur Scott White by no means has a monopoly on all the anthropology—or whatever you want to call it—in literary offerings to the Tradesman. I am making some claim to it myself. For instance, in a Los Angeles crockery store the other day I ran across an assortment of the old-fashioned mustache cup of primeval days and was surprised to learn from the salesman in charge that they were in daily demand. These peculiar table decorations, which were so indispensable when the average citizen outdid Mexican bandits in the matter of hirsute growths on the upper lip, are still manufactured for the purpose of making presents and are still decorated with the gold letters, "Dad," supplemented with pink roses, etc.

A customer stepped into a Los Angeles hardware store. "I want to get one of those thermometers like the Chamber of Commerce uses," he announced. "And what kind is that?" asked the clerk. "It's one that won't go above 80 in the summer or below 50 in the winter."



YOU ARE CORDIALLY invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service in Grand Rapids.

400 Rooms—400 Baths

Menus in English

MORTON HOTEL

ARTHUR A. FROST

Manager



The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fire-proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms — Rates \$2.50 and up with bath.



CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath

\$2.50 up with bath

CODY CAFETERIA IN CONNECTION

Consult someone that knows Merchandise Value.

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

ABE DEMBINSKY

Auctioneer and Liquidator

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

Buyers inquiring everyday—

DRUGS

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

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

Suggestions For Pharmacy Week Window Displays.

The following are suggestions for window displays. In most instances they may be used, with some modifications as counter or show case displays. These displays need not be confined to Pharmacy Week. They are valuable any time.

1. Display of prescription books featuring the first prescription and the most recent, with suitable placards and background.

2. Display of raw products. This can be made very interesting with suitable cards explaining what each is and some of its uses.

3. Large map of the world with ribbons leading from the various countries to phials and boxes of drugs, herbs, etc., that come from these countries with suitable placards explaining them.

4. Display of utensils used by the pharmacist: Mortar and pestle, spatula, retort, crucible, funnels, filters, etc., that the public seldom sees and knows little about. Placards explaining use of each article.

5. What every household needs. Show a well equipped medicine chest with ribbons leading from each article to cards explaining the "Why" and "How" of each.

6. Display of sick room necessities.

7. A window showing packages of biological products with pictures and display furnished by manufacturers and using white rats and guinea pigs in live cage display; another stressing the physiological testing of digitalis using a live frog display in a frog pond.

8. Antique scales and also the latest torsion prescription balances, hot water bottles, fountain syringes, ear and ulcer syringes, abdominal supports, elastic hosiery, canes and crutches, trusses, male and female rubber urinal, bed pans, bed urinals, sutures and ligatures, vaccination shields, the microscope, culture tubes, bouillon flasks and other paraphernalia related to bacteriological laboratory, water distillation apparatus in action.

9. First aid window. Show poisons and their antidotes. What to use for burns, scalds, etc. Charts of bandaging. What to use to remove objects from the eye. Simple emetics. And show a complete range of gauze, bandage, plaster, iodine and other antiseptic agents.

10. Chemical and pharmaceutical apparatus showing actual operations: display of prescription files; display of the U. S. Pharmacopoeia, the National Formulary, U. S. Dispensatory, the Practice of Pharmacy, and text books on Pharmacy, Chemistry, Botany and Pharmacognosy, Toxicol-

ogy, Bacteriology, Materia Medica, the Journal of the American Pharmaceutical Association and other pharmaceutical publications; college diplomas, state board licenses, finished prescriptions of pills, capsules, cachets, powders, liquids, etc., ancient mortars, pestle and other pharmaceutical apparatus.

The Clerk Who Is a Scatterer.

My friend Scoville has a clerk who is a scatterer. Jack Harris means well; yes, but he scatters his energies, scatters the stock, and puts the stock bottles in the wrong pews. Worst of all, as a sort of cap sheaf, he scatters the customers. It is as easy to scatter customers as it is to scatter thistle-down—and nearly as difficult to gather them up again.

He is quite likely to be found standing in the middle of the pharmacy floor embracing one of the shelf bottles and saying: "Now where does this belong?" What he should say is, "Now where do I belong?" Jack believes in a place for everything but he cannot find the place. He may be a relative of the girl who wrote home from boarding school in this fashion: "Dear Mother: At last I have a place for everything; it is in the bottom drawer of my chiffonier."

Jack hurries when he should be calm and unhurried. He drops vials, spills liquids, breaks fragile articles—a prize waster and a born scatterer! He has the habit, or rather, the habit has him. As for my friend Scoville he pays the bills!

As for scattering customers; well, the Widow Jackson was one of Scoville's best customers—past tense, mind you. She desired a pain killer that was out of stock at Scoville's, and she wanted it at once. Jack said: "Madam it will be here for you at 5 o'clock, sure!" Then there was a rush of trade and that scatterbrain forgot. There were no loose cogs in the mind of Widow Jackson; in fact she has not yet forgotten. Scoville was minus a good customer, and no pharmacy has an excess of good customers. Jack also scatters customers when he tries to wait on two or three customers at the same time, regardless of the fact that he was not born twins, neither is he ambidextrous.

I said to Scoville: "Man alive, you would outrun Job in a patience-marathon! Why don't you get rid of Jack?" This was his reply: "Well, the fellow is so confoundly pleasant and smiling that I grin and bear it—breakage, mix-ups, spills, etc." Well, he is the doctor as well as the pharmacist and he pays his own help; why should we grumble?

George W. Tuttle.

Place and Purpose of Pharmacy.

Through international accord one week in the year has been set apart to be observed as Pharmacy Week. For 1928 this week is set for October 14 to 24.

This Pharmacy Week movement, unlike many other weeks is not intended to sell more soda water, cosmetics and what not. Its primary purpose is to bring to the attention of the medical and allied professions as well as the

public the place and purpose of pharmacy in human affairs.

During this period thousands of pharmacists will, through exhibits or otherwise, give prominence to professional pharmacy. In the few years in which Pharmacy Week has been observed in this country, its influence has been notable. It has tended to build and sustain the confidence and co-operation of the Medical and Surgical and allied professions. It has helped to convince the public that the drug store is primarily a professional institution.

Pharmacy Week has stimulated the restoration of the drug store to its proper place in the community. It has had a notable effect in promoting the ethical side of the calling. This is witnessed in the increasing number of drug stores who stress the prescription and Pharmaceutical phase of their stores. "Ethical" drug stores and "Prescription" stores are assuming prominence.

Pharmacy week has fostered wise legislation as affecting the sale of drugs. It has promoted Pharmaceutical Education, it has widened the knowledge and strengthened the confidence of the public in the true status of Pharmacy.

The medical profession may well join with the followers of pharmacy in their efforts to elevate and sustain their professional ideals. The advancement of pharmacy means the advancement of the entire healing art.

Serves Free Coffee To Increase Sales.

Johnny Cooke, an enterprising Indiana grocer, serves his women customers with coffee on every Monday and Saturday. The coffee is deliciously made, and he finds it increases his coffee sales considerably. He serves little cakes with the coffee, and sales on this item are much greater, too. If you can get your customers to acquire the taste for these things it's not much trouble to make it a continuous performance.

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low
For Instance:

for \$1.55

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

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

From Grand Rapids to:

	Day Station-to-Station Rate
AKRON, O.	\$1.40
BLOOMINGTON, ILL.	1.40
CINCINNATI, IA.	1.50
DAVENPORT, IA.	1.50
ISHPEMING, MICH.	1.45
MARQUETTE, MICH.	1.45
SAULT STE. MARIE, MICH.	1.40
SHARON, PA.	1.55
TERRE HAUTE, IND.	1.45
ZANESVILLE, OHIO	1.55

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

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

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

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

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

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



MASS DISTRIBUTION NOT FAVORED

We do not wish the individual system of retail food distribution to be converted into and carried on by a mass production or a mass distribution machine.

As Secretary of Commerce, I have been greatly impressed by the fact that the foundation of American business is the independent business man.

Acceptance Speech Herbert Hoover

DRUG STORES AND DEPARTMENT STORES—

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

The Seely Manufacturing Co.

Quality products for more than 60 years
1960 JEFFERSON AVE., E. DETROIT, MICHIGAN

New Holiday Goods and Staple Sundries

Now on Display at Grand Rapids
in Our Own Building
38-44 Oakes St., Second Floor

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

Actually Seeing Is Believing

Come Early—Write for Appointments Now

Hazeltine & Perkins Drug Company
GRAND RAPIDS Michigan MANISTEE

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.			
Acids			
Boric (Powd.)	10 @ 20	Cotton Seed	1 35@1 50
Boric (Xtal)	15 @ 25	Cubebs	6 50@6 75
Carbolic	38 @ 44	Eigerson	6 00@6 25
Citric	53 @ 70	Eucalyptus	1 25@1 50
Muriatic	3 1/2 @ 8	Hemlock, pure	2 00@2 25
Nitric	9 @ 15	Juniper Berries	4 50@4 75
Oxalic	15 @ 25	Juniper Wood	1 50@1 75
Sulphuric	3 1/2 @ 8	Lard, extra	1 55@1 65
Tartaric	52 @ 60	Lard, No. 1	1 25@1 40
Ammonia			
Water, 26 deg.	07 @ 13	Lavender Flow.	6 00@6 25
Water, 18 deg.	06 @ 15	Lavender Gar'n	85@1 20
Water, 14 deg.	5 1/2 @ 13	Lemon	6 00@6 25
Carbonate	20 @ 25	Linseed, raw, bbl.	@ 82
Chloride (Gran.)	09 @ 20	Linseed, boiled, bbl.	@ 85
Balsams			
Copaiba	1 00@1 25	Linseed, bld less	92@1 05
Fir (Canada)	2 75@3 00	Linseed, raw, less	89@1 02
Fir (Oregon)	65@1 00	Mustard, aril. oz.	@ 35
Peru	3 00@3 25	Neatsfoot	1 25@1 35
Tolu	2 00@2 25	Olive, pure	4 00@5 00
Barks			
Cassia (ordinary)	25 @ 30	Olive, Malaga,	2 85@3 25
Cassia (Saigon)	50 @ 60	yellow	2 85@3 25
Sassafras (pw. 60c)	@ 50	Olive, Malaga,	2 85@3 25
Soap Cut (powd.)	20 @ 30	green	2 85@3 25
Berries			
Cubeb	@1 00	Orange, Sweet	12 00@12 25
Fish	@ 25	Organum, pure	@ 2 50
Juniper	10 @ 20	Organum, com'l	1 00@1 20
Prickly Ash	@ 75	Pennyroyal	3 50@3 75
Extracts			
Licorice	60 @ 65	Peppermint	5 50@5 70
Licorice, powd.	60 @ 70	Rose, pure	13 50@14 00
Flowers			
Arnica	1 75@1 85	Rosemary Flows	1 25@1 50
Chamomile (Ged.)	@ 40	Sandelwood, E.	10 50@10 75
Chamomile Rom.	@ 50	I.	10 50@10 75
Gums			
Acacia, 1st	50 @ 55	Sassafras, true	1 75@2 00
Acacia, 2nd	45 @ 50	Sassafras, art'l	75@1 00
Acacia, Sorts	20 @ 25	Spearment	7 00@7 25
Acacia, Powdered	35 @ 40	Sperm	1 50@1 75
Aloes (Barb Pow)	25 @ 35	Tany	7 00@7 25
Aloes (Cape Pow)	25 @ 35	Tar USP	65 @ 75
Aloes (Soc. Pow.)	75 @ 80	Turpentine, less	65 @ 78
Asafoetida	50 @ 60	Turpentine, bbl.	@ 58 1/2
Pow.	75 @ 100	Wintergreen,	6 00@6 25
Camphor	85 @ 90	leaf	6 00@6 25
Guaiaac	@ 60	Wintergreen, sweet	3 00@3 25
Guaiaac, pow'd	@ 70	birch	3 00@3 25
Kino	@ 1 25	Wintergreen, art	75 @1 00
Kino, powdered	@ 1 25	Worm Seed	5 50@5 75
Myrrh	@ 1 25	Wormwood	20 00@20 25
Myrrh, powdered	@ 1 35	Potassium	
Opium, powd.	19 65@19 92	Bicarbonate	35 @ 40
Opium, gran.	19 65@19 92	Bichromate	15 @ 25
Shellac	65 @ 80	Bromide	69 @ 85
Shellac	75 @ 90	Bromide	54 @ 71
Tragacanth, pow.	@ 1 75	Chlorate, gran'd.	23 @ 30
Tragacanth	2 00@2 35	Chlorate, powd.	16 @ 25
Turpentine	@ 30	or Xtal	16 @ 25
Insecticides			
Arsenic	08 @ 20	Cyanide	30 @ 90
Blue Vitriol, bbl.	@ 08	Iodide	4 66@4 85
Blue Vitriol, less	09 1/4 @17	Permanganate	20 @ 30
Bordea. Mix Dry	12 @ 26	Prussiate, yellow	35 @ 45
Hellebore, White	18 @ 30	Prussiate, red	@ 70
powdered	18 @ 30	Sulphate	35 @ 40
Insect Powder	47 1/2 @ 60	Roots	
Lead Arsenate Po.	13 1/2 @30	Alkanet	30 @ 35
Lime and Sulphur	08 @ 22	Blood, powdered	40 @ 45
Dry	08 @ 22	Calamus	35 @ 75
Paris Green	24 @ 42	Elecampane, pwd.	25 @ 30
Leaves			
Buchu	@1 05	Gentian, powd.	20 @ 30
Buchu, powdered	@1 10	Ginger, African,	30 @ 35
Sage, Bulk	25 @ 30	powdered	30 @ 35
Sage, 1/4 loose	@ 40	Ginger, Jamaica.	60 @ 65
Sage, powdered	@ 35	Ginger, Jamaica,	45 @ 60
Senna, Alex.	50 @ 75	powdered	45 @ 60
Senna, Tinn. pow.	30 @ 35	Golden seal, pow.	7 50@8 00
Uva Ursi	20 @ 25	Ipecac, powd.	@ 50
Oils			
Almonds, Bitter,	7 50@7 75	Licorice	35 @ 40
Almonds, Bitter,	3 00@3 25	Licorice, powd.	20 @ 30
Almonds, Sweet,	1 50@1 80	Orris, powdered	30 @ 40
Almonds, Sweet,	1 00@1 25	Poke, powdered	35 @ 40
Amber, crude	1 25@1 50	Rhubarb, powd	@1 00
Amber, rectified	1 50@1 75	Rosinwood, powd.	@ 50
Anise	1 25@1 50	Sarsaparilla, Hond.	@ 1 10
Bergamont	9 00@9 25	ground	@ 1 10
Cajeput	2 00@2 25	Sarsaparilla, Mexic.	@ 60
Cassia	4 00@4 25	Squills	35 @ 40
Castor	1 55@1 80	Squills, powdered	70 @ 80
Cedar Leaf	2 00@2 25	Tumeric, powd.	20 @ 25
Citronella	1 00@1 20	Valerian, powd.	@1 00
Cloves	3 00@3 25	Seeds	
Cocoonut	27 1/4 @ 35	Anise	@ 35
Cod Lievr	2 00@2 45	Anise, powdered	35 @ 40
Croton	2 00@2 25	Bird, 1s	13 @ 17
Tinctures			
Aconite	@1 80	Canary	10 @ 16
Aloes	@1 56	Caraway, Po. 30	25 @ 30
Arnica	@1 50	Cardamon	@ 3 00
Acafoetida	@2 28	Coriander pow.	40 30@25
		Dill	15 @ 20
		Fennell	35 @ 50
		Flax	7 @ 15
		Flax, ground	7 @ 15
		Foenugreek, pwd.	15 @ 25
		Hemp	8 @ 15
		Lobelia, powd.	@1 60
		Mustard, yellow	17 @ 25
		Mustard, black	20 @ 25
		Poppy	15 @ 30
		Quince	1 00@1 25
		Sabadilla	45 @ 50
		Sunflower	12 @ 18
		Worm, American	30 @ 40
		Worm, Levant	6 50@7 00

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

DECLINED

Pork

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 1/2 case 2 25



APPLE BUTTER

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

AXLE GREASE

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

BAKING POWDERS

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

BLUING

JENNINGS

The Original

Condensed

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



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

BEANS and PEAS

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. 124 2 85
Corn Flakes, No. 102 2 00
Pep, No. 224 2 70
Pep, No. 202 2 00

Krumbles, No. 424 2 70
Bran Flakes, No. 624 2 25
Bran Flakes, No. 602 1 50
Rice Krispies, 6 oz. 2 70
Rice Krispies, 1 oz. 1 50
Kaffe Hag, 12 1-lb. cans 7 30
All Bran, 16 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 3/4 oz. 2 00

Post Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 15
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85
Post's Bran, 24s 2 70
Pills Bran, 12s 1 90
Roman Meal, 12-2 lb. 3 35
Cream Wheat, 18 3 90
Cream Barley, 18 3 40
Ralston Food, 18 4 00
Maple Flakes, 24 2 50
Rainbow Corn Fla., 36 2 50
Silver Flake Oats, 18s 1 40
Silver Flake Oats, 12s 2 25
90 lb. Jute Bulk Oats, bag 3 30
Ralston New Oats, 24 2 70
Ralston New Oats, 12 2 70
Shred. Wheat Bis., 36s 3 85
Shred. Wheat Bis., 72s 1 55
Triscuit, 24s 1 70
Wheatena, 18s 3 70

BROOMS

Jewell, doz. 5 25
Standard Parlor, 23 lb. 8 25
Fancy Parlor, 23 lb. 9 25
Ex. Fancy Parlor 25 lb. 9 75
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

BUTTER COLOR

Dandelion 2 85
CANDLES
Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.3
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

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

CANNED MEAT

Bacon, Med. Beechnut 3 30
Bacon, Lgs. Beechnut 5 40
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sil. 1 60
Beef, 3 1/2, Qua. sil. 2 25
Beef, No. 1, B'nut, sil. 4 00
Beefsteak & Onions, s 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/2s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/2 Libby 5 2 1/2
Potted Meat, 1/2 Libby 5 2 1/2
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1 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@1 75
W. Beans, 10s 7 50
Green Beans, 2s 1 65@2 25
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 1 18
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 25
Beets, No. 3, cut 1 40
Corn, No. 2, stan. 1 19
Corn, Ex. stan. No. 2 1 25
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 10 8 00@10 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole 2 15
Okra, No. 2, cut 1 75
Mushrooms, Hotels 30
Mushrooms, Choice, 8 oz. 35
Mushrooms, Sur Extra 1 60
Peas, No. 2, E. J. 1 95
Peas, No. 2, Sift. 1 85
June 1 85
Peas, No. 2, Ex. Sift. 2 25
Pumpkin, No. 3 1 35@1 60
Pumpkin, No. 10 5 00@5 50
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@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60@1 90
Spinach, No. 3 2 25@2 50
Spinach, No. 10 6 50@7 00
Tomatoes, No. 2 1 20@1 30
Tomatoes, No. 3, 1 90@2 25
Tomatoes, No. 10 6 00@7 50

CATSUP.

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 8s 1 35
Paramount, 24, 16s 2 25
Sniders, 8 oz. 1 65
Sniders, 16 oz. 2 35
Quaker, 8 oz. 1 25
Quaker, 10 oz. 1 35
Quaker, 14 oz. 1 80
Quaker, Gallon Glass 10 50
Quaker, Gallon Tin 7 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 35
Pinnan Haddie, 10 oz. 3 20
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 3 75
Fish Flakes, small 1 35

CHILI SAUCE

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

OYSTER COCKTAIL.

Sniders, 16 oz. 2 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

Bons 1 00
7 oz. Rose Tin Bon 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, 1/2s and 1/4s 48
15 lb. case, 1/4s 47
15 lb. case, 1/2s 46

CLOTHES LINE.

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



HUME GROCER CO.

ROASTERS, MUSKOGEE, MICH.

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 35
Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40
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 Panatris 65 00
Tom Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Astor Foll. 75 00
Webster Knickerbocker 95 00
Webster Albany Foll 95 00
Bering Apollos 95 00
Bering Palmita 115 00
Bering Diplomatica 115 00
Bering Dellosos 120 00
Bering Favorita 135 00
Bering Alhas 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops

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
O. 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. 85
4 oz. pkg., 48s, case 3 40

Specialties

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

Bar Goods

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

COUPON BOOKS

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

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

CREAM OF TARTAR

6 lb. boxes 43

DRIED FRUITS

Apples

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

Apricots

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

Citron

10 lb. box 40

Currants

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 s'dles blk 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 3 50

Macaroni

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

Bulk Goods

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

Pearl Barley

Chester 4 25
Barley Grits 7 00

Sage

East India 10

Taploca

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

FLAVORING EXTRACTS

JENNINGS'

PURE

FLAVORING

EXTRACT

Vanilla and

Lemon

Same Price

1 oz. 1 25

GELATINE

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

JELLY AND PRESERVES

Pure, 30 lb. pails	3 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
Caridad Distributor



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

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

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

Safety Matches
Quaker, 5 gro. case... 4 50

MOLASSES

Molasses in Cans

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

NUTS—Whole

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

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	60
Peanuts, Spanish,	12 1/2
125 lb. bags	12 1/2
Filberts	32
Pecans Salted	89
Walnuts	60

MINCE MEAT

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

OLIVES

5 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 25
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
1 Gal. Kegs, each	8 00
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuff., doz.	2 25
9 1/2 oz. Jar, Stuff., doz.	3 50
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN

1/8s	34
1s	32
2s and 5s	30

PEANUT BUTTER



Bel Car-Mo Brand

24 1 lb. Tins	8 00
8 oz., 2 do. in case	15 00
15 lb. pails	25 00

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. Naptha	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 "P"	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.	9.3
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
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Sweet Small

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

Dill Pickles

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

PIPES

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

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef

Top Steers & Heif.	26
Good Steers & H'f, 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.	26
Butts	25
Shoulders	20
Spareribs	17
Neck bones	97
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 tiers	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 tiers	13
Compound, tubs	13 1/4

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb.	@29
Hams, Cert., Skinned	
16-18 lb.	@28
Ham, dried beef	
Knuckles	@44
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@45
Mixed 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
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SAL SODA

Granulated, bbls.	1 90
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
Dry-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH

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

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb., each	75
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	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. ... 2 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 bo	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 10
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Triby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Brillo	
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, Cochlin	@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	@46

Pure Ground in Bulk

Allspice, Jamaica	@35
Cloves, Zanzibar	@46
Cassia, Canton	@28
Ginger, Corkin	@35

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 24—On this day was held the first meeting of creditors in the matter of William M. Hansen, Jr., Bankrupt No. 3528. The bankrupt was not present or represented. Claims were proved, but not considered at this meeting. John Huff, of Niles, 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 Ruth Henspeter, Bankrupt No. 3529. The bankrupt was present in person but not represented by attorney. Creditors were present by Hilding, Hilding & Tubbs W. M. Cunningham and Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined with a reporter present. Edward De Groot was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Earl Wright, Bankrupt No. 3558, the final meeting of creditors was held Sept. 17. The bankrupt was not present or represented. Creditors were not present or represented. The trustee's final report and account was approved and allowed. Claims were proved and allowed. The expenses of administration were ordered paid, as far as the funds on hand would permit. There were no dividends to creditors. No objections were made to discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court, upon return of the cancelled vouchers.

Sept. 26. We have to-day received the petition, reference and adjudication in the matter of Fred W. Davis, trading as Motor Inn Garage, Bankrupt No. 3537. This is an involuntary case. The bankrupt is a resident of Galesburg. As soon as the schedules are received, the list of creditors will be made herein, also statement showing the assets and liabilities.

Sept. 26. We have to-day received the schedules, reference and adjudication in the matter of Bernard J. McGee, Bankrupt No. 3545. 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 dealer in foxes. The schedules show assets of \$1,074 with liabilities of \$46,396.79. 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 which will be made herein. The list of creditors of said bankrupt is as follows:

Becker Auto Co., Grand Rapids	\$232.04
Standard Oil Co., Grand Rapids	95.00
West's Drug Store, Grand Rapids	250.00
Kinsey Shirt Co., Grand Rapids	42.00
Harry Allen, Grand Rapids	250.00
Litwin Tire Co., Grand Rapids	50.00
Forbes Stamp Co., Grand Rapids	3.50
Quimby-Kain Paper Co., Grand R.	16.58
G. R. Label Co., Grand Rapids	19.50
Houseman & Jones, Grand Rapids	15.00
Friedman Springs, Grand Rapids	56.95
Dr. Northrup, Grand Rapids	32.00
Herpolsheimer Co., Grand Rapids	93.08
Dr. Yeretsky, Grand Rapids	8.00
Dr. C. T. Nelson, Grand Rapids	55.00
Dr. Lyman, Grand Rapids	36.00
Lima Truck & Storage Co., Lima, O.	13.13
Fred Simpkins, Remus	2,500.00
Peter Theisen, Remus	1,400.00
Otto Larsen, Lakeview	670.00
Peterson Fish Co., Ludington	12.00
Mayo Clinic, Rochester, Minn.	300.00
Earl Alberts, Muskegon	1,300.00
W. Chester McLure, Charlottetown, Canada	7,000.00
American Multigraph Co., Cleveland	100.00
N. W. Piggott, St. Louis, Mo.	3,300.00
Black Fox Magazine, New York	47.00
Charles Jones, St. Johns	250.00
Glenn McKee, Grand Rapids	250.00
Dr. W. E. Adams, Carson City	250.00
M. A. Case, Detroit	250.00
Ralph Darling, Detroit	250.00
Mrs. H. W. Barrett, Detroit	250.00
John J. Konen, Detroit	250.00
A. L. Russell, Detroit	250.00
Hazel Parsons, Detroit	250.00
Garrett Bareman, Holland	250.00
Alvin Long, Detroit	250.00
J. P. Grant, Detroit	250.00
Thomas Dayburn, Detroit	250.00
G. R. Carlson, Detroit	125.00
John Wohlener, Detroit	125.00
Stewart Murray, Indianapolis	250.00
R. K. Winnette, Detroit	250.00
J. E. Webster, Detroit	250.00
A. B. Ross, Detroit	500.00
Philip J. Miller, Detroit	250.00
Alexander Anderson, Detroit	250.00
Betty Brunzell, Detroit	250.00
Newman Coughlin, Detroit	250.00
Jack Copenthwaite, Detroit	250.00
E. Goldstein, Roxbury, Mass.	250.00
George Gram, Detroit	250.00
Angus McCrath, Detroit	250.00
Maggie Newberry, Detroit	250.00
A. O. Sloneker, Detroit	250.00
E. P. Williams, Detroit	250.00
M. C. Bostitch, Detroit	250.00
Stewart E. and Hilda B. Coleman, Grand Rapids	20,000.00

In the matter of Wilbur Leu, Bankrupt No. 3273, the trustee has filed his final report and account, and a final meeting of creditors has been held. The trustee's final report and account was approved and allowed. No creditors were present. The trustee was present in person. Several bidders for the remainder of the assets of the estate were present. The sales were made for the remainder of the assets. Bills for administration were approved and allowed, and an order made for their payment and for the declaration and payment of a first and final dividend to creditors of 5.3 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 Henry W. Ogden, Bankrupt No. 3079, the final report and account of the trustee has been filed and the final meeting of creditors was held Sept. 7. The trustee was present in person and represented by attorneys Dilley, Souther & Dilley. One creditor was present in person. 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 5 per cent. and a final dividend of 15.9 per cent. to creditors. 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 Angelos Pappas and Peter Pappas, copartners as American Cafe, Bankrupt No. 3312, the trustee has filed his final report and account and a final meeting of creditors was held Sept. 10. The trustee's final report and account was approved and allowed. Bills for expenses of administration were approved and ordered paid, as far as the funds on hand would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, as a case without assets, over and above administration expenses. Preferred labor claims and secured claims have been paid in full.

In the matter of the Kent Motor Sales Co., Bankrupt No. 3313, the trustee has filed his final report and account, and a final meeting of creditors was held Sept. 10. The trustee was present in person. One creditor was present in person. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the payment of the balance of the funds on hand to the preferred tax claim on file and allowed. 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 Thompsonville Bank, Wood Dish Co., E. M. Dixon & Co., etc., Bankrupt No. 2963, the trustee has filed its final report and account, and a final meeting of creditors was held. The trustee's final report and previous reports were approved and allowed. Expenses of administration were ordered paid, and a first and final dividend of 1/2 per cent. to creditors ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Walter F. Marin, Bankrupt No. 3447. The funds for the first meeting have been received and such meeting has been called for Oct. 15.

In the matter of James Grammas, Bankrupt No. 3544. The funds for the first meeting have been received and such meeting has been called for Oct. 15.

In the matter of Claud E. Drake, Bankrupt No. 3543. The funds for the first meeting have been received and such meeting has been called for Oct. 15.

In the matter of Joseph Sobie, Bankrupt No. 3541. The funds for the first meeting have been received and such meeting has been called for Oct. 15.

In the matter of Ivan Frank Lobdell, Bankrupt No. 3540. The funds for the first meeting have been received and such meeting has been called for Oct. 15.

In the matter of Walter M. Laug, Bankrupt No. 3539. The funds for the first meeting have been received and such meeting has been called for Oct. 15.

In the matter of Earl R. Miller, Bankrupt No. 3538. The funds for the first meeting have been received and such meeting has been called for Oct. 15.

Oct. 1. On this day the trustee in the matter of Julius Petersen, Bankrupt No. 3503 filed his report showing that there are no assets in said estate over and above exemptions of the bankrupt. The case has therefore 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 Edward Van Housen, Bankrupt No. 3557. The bankrupt was present in person and

FOR

over half a century Royal Baking Powder has been a standard product wherever groceries are sold, and its high quality and reliability are making new friends the world over.



You can sell Royal to your trade with the assurance that a trial means a satisfied customer.

**Royal Contains No Alum—
Leaves No Bitter Taste!**

A Hot Dish for the Chilly Days

Of course Shredded Wheat is the most popular cereal in Summer because it is ready-cooked and ready-to-serve . . . but

Shredded Wheat

is also the most perfect Winter cereal because it is so warming and nourishing when served with hot milk or when cooked into a porridge.

Your sales of Shredded Wheat should be just as large in Winter as in Summer. Are you stocked up for the constantly increasing cold-weather demand for this ready-cooked cereal!

The Shredded Wheat Company
Niagara Falls, N. Y.

represented by attorney Harry H. Geoghan. 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 was held the first meeting of creditors in the matter of William De Mann, Bankrupt No. 3522. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. No creditors were present or represented. No claims were considered at this meeting. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The bankrupt was directed to pay the filing fee into court, whereupon the case will be 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 George Strayer, Bankrupt No. 3521. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. No creditors were present or represented. No claims were proved and allowed. 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.

On this day also was held the first meeting of creditors in the matter of Charlie Strayer, Bankrupt No. 3520. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. 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 to Oct. 8, to permit the filing of a claim secured by mortgage on the assets of the estate.

On this day also was held the first meeting of creditors in the matter of William F. Murphy, Bankrupt No. 3536. The bankrupt was present in person and represented by attorneys Linsey, Shivel & Phelps. No creditors were present, but represented by attorneys Linsey, Shivel & Phelps. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Edward De Groot, of Grand Rapids, was named trustee, and his bond placed at \$500. The first meeting then adjourned without date.

Sept. 28. We have to-day received the schedules, reference and adjudication in the matter of Charles D. Miller, Bankrupt No. 3547. 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 warehouse foreman. The schedules show assets of \$172 of which the full interest is claimed as exempt, with liabilities of \$2,197.35. 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:

Worden Grocer Co., Grand Rapids	\$21.00
Rademaker-Dooce Co., Grand Rapids	15.00
L. H. Frohman & Co., Chicago	40.65
Gumz & Co., Milwaukee	19.00
G. R. Paper Co., Grand Rapids	9.00
Michael S. Razzoog, Grand Rapids	9.00
Henry Skutts, Grand Rapids	200.00
Steindler Paper Co., Muskegon	55.00
Hekman Biscuit Co., Grand Rapids	14.00
DeVries Biscuit Co., Holland	25.00
M. J. Dark & Sons, Grand Rapids	15.00
Voigt Milling Co., Grand Rapids	10.35
Holsum Bakery, Grand Rapids	90.00
Specialty Candy Co., Grand Rapids	10.00
Joseph Groczyk, Dorr	105.00
Merlyn J. Niller, Stanwood	130.00
National Grocer Co., Grand Rapids	100.00
Thomasma Bros., Grand Rapids	100.00
Moon Lake Ice Co., Grand Rapids	100.00
Fred Livingston, Grand Rapids	350.00
Rockford State Bank, Rockford	680.00
Earl Walters, Grand Rapids	100.00

Sept. 28. We have to-day received the schedules, reference and adjudication in the matter of Fred Utter, Bankrupt No. 3548. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a stone cutter. The schedules show assets of \$2,070 of which \$280 is claimed as exempt, with liabilities of \$2,257.78. 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:

Arthur Lutz, Kalamazoo	\$180.00
Vosler & DeLoof, Kalamazoo	1,350.00
Holland Furnace Co., Kalamazoo	100.00
Personal Finance Co., Kalamazoo	90.00
Groos Lumber Co., Bellevue, Ohio	200.00
Byron D. Wyant, Bellevue, Ohio	60.00
S. P. Biechler, Bellevue, Ohio	29.75
Bollenbacher Hdwe. Co., Bellevue	16.00
John Laudenslagel, Bellevue	8.00
James M. Wilson, Kalamazoo	59.00
Hubert H. Cates, Kalamazoo	75.00
E. H. Stillwell, Kalamazoo	6.03
Dr. F. A. Pratt, Kalamazoo	17.00
Joseph Gagnier, Kalamazoo	35.00
Casper H. Haas, Kalamazoo	8.00

Wm. Hees, Kalamazoo	10.00
VandeBerg & Son, Kalamazoo	14.00

Oct. 1. We have to-day received the schedules, reference and adjudication in the matter of Herman Weaver, Bankrupt No. 3549. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Zeeland, and his occupation is that of a carpenter. The schedules show assets of \$380 of which \$350 is claimed as exempt, with liabilities of \$1,247.40. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Orange & Co., Grand Rapids	\$47.00
D. Ide, Grand Rapids	500.00
Scott-Luger Lbr. Co., Wyoming Pk.	40.00
Peoples State Bank, Holland	1.00
Lokker-Rutgers Co., Holland	10.00
Koolman Auto Sales & Service, Zeeland	20.00
Woodall Drug Co., Holland	8.00
Walsh Drug Co., Holland	4.00
Vanden Berg Bros. Oil Co., Holland	6.50
M. Hirdes, Zeeland	6.50
Van Huizen Auto Co., Holland	5.40
John Kroeze, Zeeland	300.00
Becker Motor Co., Grandville	150.00

News From the Michigan Retail Dry Goods Association.

(Continued from page 18)

men and many of them will take advantage of these trips to the convention towns to visit the department and ready-to-wear stores. For the information of our members I am giving the list of the dates and places where such meetings will be held. Make the teachers feel at home and encourage them to make purchases while in your city.

First District, Detroit, October 25, 26 and 27.

Second District, Saginaw, October 22, 23 and 24.

Third District, Lansing, October 22, 23 and 24.

Fourth District, Grand Rapids, October 25, 26 and 27.

Fifth District, Cadillac, October 18, 19 and 20.

Sixth District, Cheboygan, October 29, 30 and 31.

Seventh District, Iron Mountain, October 4, 5 and 6.

Eighth District, Battle Creek, October 29, 30 and 31.

Ninth District, Detroit, October 18, 19 and 20.

One of our members residing in the Eastern part of the State asks us to send out a questionnaire with the regular bulletin to find out how many stores are using oil heaters and how the expense compares with regular coal furnaces.

This will be very much appreciated information from stores that have been dealing recently with the heating problem. Please write a letter to this office immediately on receipt of this bulletin for the purpose above mentioned. Jason E. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.

Business Wants Department

FOR SALE—A complete department store in the best town in the thumb of Michigan. Dry goods, clothing, shoes, groceries, ready-to-wear, etc. Reasons for selling, expanding outside interests. Does \$100,000 business a year on a \$20,000 stock. Making money each year. Only ones who mean business need write. Building for rent or sale. Address No. 929, c/o Michigan Tradesman. 929

Want stock or part of stock of men's clothing, shoes, furnishings. Greene Co., Mechanic and Pearl, Jackson, Mich. 947

For Sale—Ford roadster. Box on rear. Open. Good condition. No use for it. \$65. Call 44 Commerce St., S. W., Grand Rapids, Mich. 948

CASH For Your Merchandise!

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

CASH FOR MERCHANDISE

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

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

If You Leave No Will
Who will inherit your estate
Can your wife continue
to keep her present
home

?

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

Women Investing Millions In Securities

Women to-day cash more dividend checks of the billion dollar American Telephone and Telegraph Company than do men, while an army of housewives, stenographers, women dependents and workers forms half the shareholders of the Pennsylvania Railroad.

Millions of dollars are being invested annually in securities by women. More than a hundred million dollars worth of bonds were taken over by women investors last month in the big January investment demand.

Records of the corporation and investment houses show

that it is mainly the housewives, who build up a second family income with their savings from the household budget, that form the vast bulk of women security purchasers.

Every woman or every man on starting an investment reserve to provide a second income, should seek trustworthy investment counsel. We have been able to assist many women in making satisfactory investments. We shall be glad to show you how the savings from your present salary or from your budget can be used to build a reserve in bonds that will grow and furnish a steady income.

HOWE SNOW & CO.

Incorporated

NEW YORK

GRAND RAPIDS

DETROIT

CHICAGO

PHILADELPHIA

ROCHESTER

SAN FRANCISCO

WILKES BARRE

BOSTON

PIECEMEAL BUYING ON WANE

The experience of some manufacturers this year with hand-to-mouth buying leads one of them to suggest that a better description of it would be "teeth-to-tongue" buying. It is a question, even with some retail merchandisers, whether the process has not been carried too far. Sales lost through not having the desired articles in stock may be as costly as having to take mark-downs on a surplus, since there is no way of telling how much it costs to lose a customer for all time.

Without going into this end of the question further, there is reason to believe that so far as progressive stores are concerned hand-to-mouth buying probably has passed its most extreme stage. Merchandise control ushered it in and the restrictions on buying were extended to everything. As the stores grow more proficient in this control and in the testing of what sells quickly they probably will operate with more confidence.

There is still another phase of the matter, and one that is likely to prove as important as any other. The universities and schools are providing courses in merchandising. The students are not only obtaining a thorough knowledge of different products and the manufacturing processes involved, but they are also learning a good deal about the sources of fashion, how a style comes into being, the relationship of products, etc. When intelligence is substituted for "hunch" buying there may not be so much of the hand-to-mouth variety, a large part of which probably is based more upon ignorance and its accompanying fear than upon a proper caution.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 2.—The executive committee of the Retail Grocers and Meat Dealers Association of Michigan will hold a meeting at the Pantlind Hotel, Grand Rapids, at 2 o'clock Thursday of this week to go over the program for the annual convention of the organization, which will be held in this city next Spring.

It is currently reported that the Pere Marquette Railroad will discontinue the use of the union depot some time next year, due to the antagonistic attitude of the Pennsylvania System, which forces the P. M. to pay 48 per cent. of the cost of maintaining the decrepit old structure. The P. M. will erect a passenger depot on the West side of the river which will be in keeping with the importance of the P. M. in transportation matters and also in keeping with the progressive character of the Second City. Whether the depot will be located on Fulton street or farther North on Shawmut boulevard has not yet been decided. Grand Rapids people are using the Pere Marquette more and more because of the effort it is making to serve the traveling public in an acceptable manner.

The store managers of the late Thomas system who have been "let out" by the new owner, the Kroger Grocery and Baking Co., held a meeting last evening to consider the organization of a new chain store system. It is proposed to form a company with \$100,000 capital, one-half of which is to be subscribed and paid in. No stockholder is to be permitted to hold more than \$5,000 of the stock. It is stated that Mr. Worden, who drew \$32,000 out of the Thomas concern as the result of an investment of \$2,000 in the enterprise, will be likely to be elected

president and general manager of the new corporation.

Report reaches this market to-day that the Kroger concern had completed the purchase of twelve Piggly-Wiggly stores located in Kalamazoo, Battle Creek, Marshall, Albion and Jackson.

The Salesman's Club of Grand Rapids, at their luncheon meeting, Saturday, 12:45 p. m. in the English room at the Rowe Hotel, will be addressed by C. M. Loomis, Executive Secretary of the Social Research Committee. His topic deals with the life and vitality of humanity and the Club invites the public to attend this meeting. Mr. Loomis handles his subject in a very able manner, is a forceful speaker, and his talk will be highly educational.

Moses Dark & Sons will remove their produce business to their new location on Wealthy avenue on Saturday of this week. The new store is one of the most completely equipped establishments of this kind in the State and will give the house better opportunity to serve the trade well and more faithfully than it has ever done in the past.

The P. M. has awarded to Owen, Ames & Kimball the contract for the construction of a cold storage warehouse at the corner of Williams street and the P. M. tracks. The consideration is reported to be \$250,000. The building will be 60 x 160 feet in dimensions, four floors and basement. It will be built of concrete, faced with brick. The Moore ventilating system will be used. The fourth floor will be equipped with freezer capable of reducing the temperature to 10 degrees below zero. Four cars and fourteen trucks can be used at one time on the sides of the building, the capacity of which will be 250 cars of cold storage and seventy-five cars of dry storage. It will be occupied by Abe Schefman, who will relinquish his present quarters at 22 North Ottawa avenue as soon as the new storage building is completed, which will be about Jan. 15. Mr. Schefman will then relinquish his present contract to furnish fruit and produce to the Kroger stores in Western Michigan.

A. I. Gunn, grocer at 533 North Ionia avenue, will add a 5, 10c and 25c department to his store about Nov. 1. It will be located in a room adjacent to his store. He will sell milk at 10c per quart—one cent less than the current price maintained by the chain stores, and nearly everything else in proportion.

Lee M. Hutchins, President of the Hazeltine & Perkins Drug Co., left Saturday for Atlanta, where he will attend the annual convention of the National Wholesale Druggists' Association.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 2.—The big convention of women's clubs held here last week is over, but they had to have rain every day all week, the same as the Methodist conference had the previous week, which would give the impression that the Soo was all wet. When it was all over the sun put in an appearance and it has been delightful ever since. The ladies, however, were good sports and consoled themselves by announcing that they, at least, had some fine evenings between showers. The programme was carried out as scheduled and a good time was had by all. Many favorable comments were made by the ladies, who all want to come here again.

While we consider that we had a good tourist business this year, it appears from figures taken at the tourist camp that we had only 4,350 autos at the camp this year, as against 4,750 last year. The hotels got most of the tourists this year. They report having had 35,000 guests, while thousands of others stayed at rooming houses.

The U. P. fair at Escanaba was a

great success this year, with a big attendance and good attractions, as well as fine exhibits. Chippewa county got most of the prizes on short horned cattle and Oxford sheep. Frank Brindley, prominent Pickford farmer and raiser of pure bred cattle, after winning all prizes on his herd of pure bred cattle, was taken sick on his way home and removed to the hospital, where his condition became worse and he died two days later.

Frank Wheatley, who for a number of years conducted a grocery store on South Ashmun street, has retired and expects to get into something higher. Frank has been taking up religion and found that business and religion was more than he cared to continue, so he chose the better occupation.

Big men rarely complain. They spend the time correcting errors, not bemoaning them.

Beginning Sept. 29 Sunday busses between St. Ignace and the Soo were discontinued and will not start again until next Spring.

Mynar Seaman, the well-known merchant at DeTour, was a business visitor here last week.

Ham Hamilton, senior member of the firm of the Pickford Grocery Co., at Pickford, has purchased the remaining stock of groceries of the J. C. Royce estate from the receiver, which they will move to Pickford and put in stock at the new brick store, which will be opened in the near future. This will give Pickford one of the largest and best groceries in Cloverland. Mr. Hamilton and his partner, Mr. Watson, are both hustlers and have met with success. They suffered a severe loss by fire last winter when they opened for business in the D. Rye grocery and immediately laid plans for a new and larger place of business, building on the old site a large two-story brick building, which will be a credit to the hustling town of Pickford.

An auto dealer advertises: "The car that is easy on your pocket book." But suppose it doesn't hit you there?

William G. Tapert.

Shipper Has Violated All the Rules of Business.

Kalamazoo, Oct. 2.—Some time ago a salesman with a sample rack of chinaware called on me and made this proposition: I was to contract with the French China Co., of Sebring, Ohio, for six sets of dishes of forty-two pieces each. These I was to use as trade pullers like this: The company was to furnish me circulars and coupons and I was to use the coupons instead of brown or green trading stamps. When a customer had \$10 worth of coupons she was to return them to me with 98c and receive one unit of the set of dishes. When she had eight units she had a set of dishes costing her \$7.84 and worth \$15 cash, as against about \$1.50 for nearly as much trade if she took brown or green stamps, while I received back the initial outlay, as the six sets would cost me \$47.04.

I was assured that the dishes were kept in open stock, so that more could be ordered at any time in any number of units and that the decoration, an Egyptian poppy design, was copyrighted and used only on dishes used this way as trade pullers.

It looked good and I signed up, but the contract did not contain any of these conditions.

A short time later I received a card asking if they had my address right for the printed matter and saying, "No cancellation accepted after decoration has commenced." Doubt came in my mind. I wrote and asked them if the dishes were not kept in stock. They did not answer me, so I wrote again, saying unless they answered I would not accept the dishes. Still no answer. Then the dishes arrived. At first I meant not to take them from the freight house, but I changed my mind,

thinking the printed matter might explain, so I opened them up to-day, but there was absolutely no printed matter except coupons without my name; no circulars, while I was promised 1,000. What shall I do? You untangle many knots for your readers, please advise.

Steven Schreur.

Our advice is to nail up the shipment and notify shipper that the goods are subject to its order until it complies with the conditions of purchase. The attitude of the shipper in the premises appears to be anything but business like. Neglect to reply to letters of enquiry indicates a degree of indifference which no good business house would tolerate for a moment.

Does Anyone Know A. Neuman?

On Sept. 17 a man who purported to be A. Neuman, of Kalamazoo, drove up to the store of W. F. Scott, Bridgeton, purchased eggs at a satisfactory price and gave him a check on the Kalamazoo City Savings Bank for \$133.20. He traveled with a Dodge truck, but the number was unfortunately not secured. The check subsequently went to protest at the bank on which it was drawn. Mr. Scott thereupon went to Kalamazoo and found the man had never had an account in the bank on which the check was drawn. He also consulted the Chief of Police and learned that a man by that name had never been known in Kalamazoo. How he obtained the blank check he used on this trip is a mystery to the bank.

As the above transaction is a criminal offense in the eyes of the law, the Tradesman asks its readers to be on the lookout for the crook and also to wire us at our expense if he appears in their neighborhood. It is possible that the person who purchased the eggs may be able to identify the man through the newspapers placed over the top layer of eggs, which bore the name of Mr. Scott. Any information along this line which can be furnished will be cheerfully received and promptly acted upon.

Cottage Cheese Must Have Natural Color.

Adding artificial color to cottage cheese may conceal inferiority and such use of color is unlawful in products subject to the Federal food and drugs act, according to a recent ruling by the food, drug and insecticide administration, United States Department of Agriculture. Colored cottage cheese coming within the jurisdiction of the Federal food and drugs act is subject to seizure and the concern responsible for violating the law subject to prosecution. Cottage cheese formerly was a skim milk product entirely. It is now made extensively both with and without cream. When artificial color is added to either of the products it creates the impression that all the color of the product is owing to the presence of cream.

Frosting Electric Light Bulbs.

Solution of sodium silicate may be used to impart a frosted appearance to glass. It can also be tinted as desired. Of course, the glass should be free of dirt and grease when the solution is applied.



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

Domino

Package Sugars

**WILL HELP YOU
CUT YOUR SUGAR
HANDLING COST
▲ ▲ ON THIS ▲ ▲
LARGE ITEM**

American Sugar Refining Company

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.
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Speed Up Sales

*by featuring properly
advertised lines*

The manufacturers are creating
the demand and saving your time
through their advertising.

You realize a maximum profit with
a minimum of effort in selling

K C Baking Powder

Same Price
for over 35 years

25 ounces for 25c

Your customers know it is a
quality product—that the price
is *right*. Why ask them to pay
War Prices.

It's up to you to show them that
you have it.

*Millions of Pounds Used by Our
Government*