## After

After the shower, the tranquil sun;
After the snow, the emerald leaves;
Silver stars when the day is done;
After the harvest, golden sheaves.
After the clouds, the violet sky;
After the tempest, the lull of waves;
Quiet woods when the winds go by;
After the battle, peaceful graves.
After the knell, the wedding bells;
After the bud, the radiant rose;
Joyful greetings from sad farewells;
After our weeping, sweet repose.
After the burden, the blissful meed;
After the flight, the downy nest;
After the furrow, the waking seed;
After the shadowy river-rest!

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Grand Rapids, Michigan

## Michigan Tradesman E. A. Stowe, Editor

PUBLISHED WEEKLY by Tradesman Compart Building, Grand Rapids. Unlike Any Other Paper. Frank, free and earless for the good that we can do. Each issue coma fearless for the
plete in itself.

DEVOTED TO the best interests of business men
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JAMESM. GOLDIN 409 Jefferson, \(E\).
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## SOME FACTS TO REMEMBER.

Legislators will be elected on No ember 6-one hundred representatives and thirty-two senators. Immediately following an announcement of the results at the polls, candidates for the office of speaker of the house will engage in campaigns for votes. The person who shall be chosen will have a great deal of valuable patronage to dispense. Those who vote for the su:cessful candidate, if precedent of long standing shall be followed, will be amply rewarded. Clerks, janitors, door keepers, stenographers, keepers of cloak and document rooms, fifty in all, besides appointments to memberships on important committees will be made by the speaker for the Senate,. Sixtyfour employes, two for each senator, will be appointed by the Lieutenant Governor. He will also name the members of committees. Relatives and friends of members of both branches of the Legislature will be provided with seats at the pie counter. Presumably the coming legislature will follow the precedents of the past in the conduct of the State's business. Immediately after the organization of the Senats and the House has been effected, recess will be taken of a week or ten days, during which time the Lieutenant Governor and the speaker of the House will ap point standing committees. Memberships on the travel committees are cagerly sought and fought for, on account of the perquisites (impolitely called graft) such committees afford. The cost to the State for railroad fares of the travel committees exceeds $\$ 15$, 000 per session. During the first month of the session very little, if any, business of consequence will be transacted The travel committees will be visiting State institutions, to partake of the dinners provided by the boards of management, the cost of which will be paid by the State treasury, spend an hour or two casually and aimlessly looking around, and in due time return to Lansing to collect what may be coming to them.

Members of the legislature are paid $\$ 800$ and mileage for attending a session. Should the voters ratify a pending amendment to the constitution to be submitted for their action on Nov 6 , the pay of members would be increased to $\$ 2,190$. Members do not spend, on an average, more than sixty days in the discharge of legislature duty during a session. Much of their time is given to private business.
Ten cents per mile is allowed each Senator and each Representative for travel while in the service of the State. The percentage of profit from that source is "reasonable", one might assert. Members who have served one or more terms become expert in acquiring places on committees and know where the largest loaves and fishes may be found. Rep. W. J. Thomas, of Kent county, a farmer is ready to serve on the widely traveled fisheries commitmittee. Mr. Thomas charged for mileage from his home in Cannon township to Lansing and return, about 120 milies in all, $\$ 16.43$. Representative Look, whose home is not remote from Mr. Thomas' back door, charged $\$ 10.29$ for making the journey to Lansing and return. Mr. Dykstra, of Grand Rapids, $\$ 13.60$. Mr. Thomas, who is a candidate for re-election to the House, is also a member of the county poor commission. He is well paid for his service in that capacity
Members receive $\$ 100$ and mileage for their attendance upon extra sessions when called.

## PIECEMEAL BUYING.

brought out in a discussion of were to-mouth buying and its relation to retail management that was held last week by the Taylor Society. Chief of these was the opinion advanced by O. W. Knauth that such buying is pretty much a "bugaboo" so far as progressive retailers are concerned since they do not apply the method much except in a few staple lines. He admitted, however, that with the displacement of wholesalers manufactur ers have been forced to carry stocks and fill small orders. Hand-to-mouth buying, he asserted, can often be costly enough to offset any advantages gained through quicker turnover.

For manufacturers who have been seeking an answer to their marketing problems, the speakers furnished several valuable hints. One was that there does not seem to be the advantage there should be in quantity buying since producers are often not ready to pass along savings. Another tip was that sellers have a good way to go in style knowledge and in being posted concerning actual consumer needs.

A further suggestion, and one that will. no doubt, come in for increased attention, was made by the director
of the Retail Research Association, who contended that manufacturers of non-competitive lines might combine their selling organizations, thereby instituting economies similar to those obtained by retailers in their group purchasing operations.

## SCIENTIFIC LAUNDERING.

If we may accept the statements of the leaders of laundering, this growing business now ranks seventh among the industries of the United States. Delegates to the forty-fifth annual convention of the Laundry Owners' National Association, which was recently held in Boston, enthusiastically proclaimed that the growth of washing as a business during the last decade has at last resulted in the industry's reaching its proper place in the social program
Gone are the days of the old-fashioned washerwoman; gone are the days of the Chinese laundry - or almost gone. Laundering must have its research and its schools, its efficiency experts and its experimental laboratories. Plans have already been made for the National Institute of Laundering at Joliet, Inl., with a central plant to carry on this work and to test out the latest laundering theories.
Laundering may take its place just behind motor vehicles, steel, meat packing, clothing, petroleum and publishing in the honor roll of America's great industries, but one little problem its experts must solve if it is to hold as high rank as these in popularity Some system must be developed for the protection of buttons.

## RETAIL TRADE SPOTTED

## During the past weck the report

department store sales last month was
issued. It showed a general gain of 6 per cent. over the same month last year. The variations were quite marked, ranging from a decline of 3 per cent. in the Minneapolis Reserve District to an exceptional increase of 19.1 per cent. in the Chicago district. It was also to be noted that the best showing this year was made in the comparison of stores having increases to the total reporting.
In the wholesale merchandise mar kets the slowness of retail trade was reflected during the week by the usual reaction. The activity at retail during the cool spell disclosed a number of merchandise shortages. Orders grew heavy and kept the manufacturers busy. This spurt has now subsidef, and while certain lines are not overabundant, supplies are much freer and accumulations are noted in a few branches. It is thought likely that since the edge has been taken off some of the store offerings by the early burst of selling, there may be a demand for fresh designs.

PASSING OF THE HEIRLOOM.
Family heirlooms, especially if they are bulky, will be unknown a generation hence if the residents of our large cities continue to crowd themselves into small apartments.
Antique furniture and massive pieces that have no historic value but are admired by the family and have been used during many years will be sent to the various charity societies, probably to be made over into smaller articles. Likewise, the massive and oftentimes hand-carved mantelpieces, once the show pieces of many homes, are finding their way to the furnace as paneled walls are becoming "stylish." Even the ornaments that were gazed upon in admiration on these mantels have had to be discarded, chief among which were the filigreed clocks, which himed out the half-hours and the hours so regularly.
Long ago the marble-top table disappeared along with the family Bible and the daguerreotypes that graced the albums beside it. We simply haven't room for heirlooms.

## TOO MANY APPLES?

Those who eat an apple a day may reduce their doctor bills, but they aren't putting enough money in the pockets of the fruit growers to give them a profit on their investment. The Government Bureau of Agricultural Economics says that the growers have $100,000,000$ bushels of apples ready to market and they are wondering how they can induce the Nation to eat such a bumper crop. The Bureau suggests might be a good idea if everybodv ate two apples a day.
The Bureau deserves commendation for trying to ine'p the growers. Whi' two raw apples a day righ beconet to small bovs, there are numerous ways in which they can be served to the delight of all. There is apple pie, fi: for the gods when properly made, and apple sauce-the real, not the metaphorical, kind-and apple butter. And. best of all, is apple jelly, characterized by a delicate fruity deliciousness that
$\qquad$
To live content withs mall means o seek elegance rather than luxury, and refinement rather than fashion, to be worthy, not respectable and wealthy, not rich, to study hard, think quietly talk gently, act frankly, to listen to stars and birds, to babes and sages, with open heart, to bear all cheerfully, do all bravely, await occasions, hurry never, in a word to let the spiritual unbidden and unconscious. grow up through the common thesis is to be my symphony:-William Henry Channing.

## GONE TO HIS REWARD.

Death of Samuel Krause the Veteran Shoeman.
It is possible-barely possible-that heredity may furnish a true and sufficient reason why the son of a tanner who was the son of a tanner should, necessarily, develop into a shoe dealer.

Psychological law, substantiated by pre-existing psychological fact, has made it possible to assert, without fear of contradiction, that a man may take after his father and, perhaps, his grandfather in certain forms of mental development; but physical law, substantiated by pre-existing physical fact, asserts just as strongly that in the case of the shoe dealer the law was reversed and that the shoe dealer, as a result, is due to the fact that each of the two tanning fathers insisted that the son should follow the family tradi-tion-a conclusion as natural as it is


## Samuel Krause.

logical, and one that existing fact sufficiently substantiated.

This life-long shoe dealer, whose father and grandfather took after him, was born in the University town of Ann Arbor, March 28, 1862. From what has been said already it is easy to infer that he early became acquainted with the simpler forms of the business which childhood seems, instinctively, to grasp and understand; and tradition tells of many a race among the vats and the piles of tan bark, which ended in those life lessons, strikingly illustrated, which boyhood never forgets and which manhood lovingly emphasizes as instances where it is more blessed to give than to receive. So trained at home, the schoolroom had for the boy no terrors and until he was 16 years of age, he gave himself up to the delights of learning.

When he finally turned his back upon the schoolroom, he entered his father's store and began to study the tannery and leather from a business standpoint. Some time after this, the father began the manufacture of shoes and "Sam" was put in charge of the retail department, a bit of prosperity which the young man could not stand -alone-and he determined to share it with Miss Emma C. Schairer, of Ann Arbor, to whom he was married Sept. 9, 1884.

For the remainder of that year he continued in the retail department; but in January, 1885, he bought out his father, and for three years gave his
attention to the management of the business. In 1888, with his own establishment in efficient hands, he traveled for five years for E. T. Hartwell, of Rockland, Mass., and he represented for six years on the road the Harrisburg Shoe Co., of Harrisburg, Penn.

Having in the meantime taken an interest in the wholesale shoe and finding house of the Hirth-Krause Co. while still a selling agent for the Harrisburg Shoe Co., Mr. Krause, who had come from the West with his family, where he had been traveling, removed to Grand Rapids and assumed an active part in the management of the business.

The business increased and in 1908 a leather tanning and manufacturing business was started at Rockford. Because of the development of this business it was decided to discontinue the jobbing business here, which was done in 1925, and the rubber business was sold to the Marion, Ind., Rubber Co. The leather and findings business was purchased by Ben H. Krause, a son, and continued under his name. Samuel Krause was at the time of his death a stockholder in the Wolverine Shoe \& Tanning Corporation, of Rockford, which had succeeded the Hirth-Krause Co. and he served as a director for several years. He was widely known in both the shoe manufacturing and retail trade, among which he had many friends.

Mr. Krause was a veteran membe: of the wholesalers' division of the Association of Commerce and often participated in the annual trade tours and for years was prominently identified with association affairs. He was a member of York lodge, F. \& A. M., and was active in church work.

He is survived by the widow, Mrs. Emma C. Krause; a daughter, Mrs. Frederick Steglich, of Wabin, Mass., three sons, Arthur S. Krause, O. Alwin Krause and Ben H. Krause, all of this city; a brother, G. A. Krause, of Rockford; two sisters, Mrs. Henry Herpolsheimer, of Lincoln, Neb., and Mrs. Anna Perkins, of Los Angeles, besides grandchildren.

Funeral services were held Wednesday afternoon at Trinity Lutheran church, of which deceased was a charter member. Burial was in Oak Hill cemetery.

## A Bad Case.

The distinguished and well-beloved Bishop of a certain Southern state is so absent-minded that his family is always apprehensive for his welfare when he is away from them.

Not long ago, while making a journey by rail, the Bishop was unable to find his ticket when the conductor asked for it.
"Never mind, Bishop," said the conductor, who knew him well, "I'll get it on my second round."

However, when the conductor passed through the car again the ticket was still missing.
"Oh, well, Bishop, it will be all right if you never find it," the conductor assured him.
"No, it won't, my friend," contradicted the Bishop, "I've got to find that ticket. I want to know where I'm going."


PRODUCTS-Power Pumps That Pump. Water Systems That Furnish Water. Water Softeners. Septic Tanks. Cellar Drainers. MICHIGAN SALES CORPORATION, 4 Jefferson Avenue phone 64999 grand rapids, michigan

## Only Ten Percent

Statistics show that only ten per cent of the American men who die leave estates.

Wtih the many forms of insurance that exist today there is little excuse for the average man not carrying sufficient insurance to properly care for his family and educate them during their tender years. Be in the ten per cent class.

GRAND RAPIDS TRUST CO.
Grand Rapids, Michigan

IN THE REALM OF RASCALITY.
Questionable Schemes Which Are Under Suspicion.
Falmouth, Oct. 22-I have noticed what you have done for merchants on the sheet enclsoed in your letter. I am in a sort of mix-up myself at present. I have given the Consumer's Salt Co., of Columbus, Ohio, an order for
medicated salt amounting to $\$ 225$. I medicated salt amounting to $\$ 225$. I
signed the order and three trade acsigned the order and three trade ac-
ceptances of $\$ 75$ each, one due on sight, one in 60 days and one in 90 days. They guarantee to pay all veterinary charges and pay for all stock which dies of disease after three months' use according to their directions. The shipment of salt has arrived and is here at the depot, but in the meantime, I have investigated and found that the company is not what it should be. They pany is not what their salt is the result of the say that their salt is the result of the experience of many years, and I have since then learned that they started only recently and that they have started different kinds of businesses and have failed in every instance. Now I do not consider this Consumers Salt Co. solid enough to build on and dare not recommend the salt to my farmer friends and customers. I have received the above mentioned information from the Columbus Better Business Bureau of Columbus, Ohio. I have this all in black and white and would like to show you by sending you the letters, but have sent them all to A. J. Scott, of Marine City, Secretary of the Michigan Retail Hardware Asof the ino. I will appreciate any advice sociatino. I will appreciate any advice
you can give me. Will I have to acyou can give me.
cept the goods or is there a chance for cept the goods or is there a chance the
me to return the shipment and have the me to return the shipment and have the
order cancelled? What would you adorder cancelled? What would you ad
vise? C. Ebels.

Our reply to this letter was as follows:

Grand Rapids, Oct. 23-I am sorry you permitted yourself to get caught on the sharp hooks of the salt swindlers. It is a swindle of the cheapest kind and the people who are exploiting the swindle are old hands at the game. I have exposed them repeatedly and for the past year 1 have warned my readers against them constant1 y . Sometimes they pop up in one place and sometimes in another, but they are always crooks. As they have no rating by the mercantile agencies and no responsibility whatever, and as you are guaranteed against loss, I think I would write them that you decline to accept the shipment or pay the acceptances until they send you a bond signed by an indemnity company, agreeing to carry out the conditions of the guarantee if they fail to do so.

This may help you and it may not, because if they turn the acceptances over to an alleged innocent third party they can undertake to collect by law, whether you accept the trash or not. I would stand pat if I were in your place and refuse to pay a penny until they start suit. In that case, write me and I will instruct you how to proceed, in the light of subsequent develpoments, to defeat their action, if posments,
sible.
I am exceedingly sorry that you did not subscribe for our paper sooner, for then you would not have been victimized by these sharks. E. A. Stowe.

For fifty years at least there have been gangs of swindlers operating in New York and Ohio-and perhaps in other states as well-pretending to sell medicated salt to cure all sorts of diseases in horses, cattle, sheep and hogs. We frequently have their offerings analyzed and the report is always the same-trash, containing no medical properties whatever. Sometimes the representatives of these crooks sell the
trash outright or undertake to do so. Sometimes they sell state, county or township rights. In all cases the transaction is accompanied by loss to any merchant who listens to the siren voices of these gentry who present their proposition to the trade. Our advice for years has been to turn the hose on any man who comes around to present the merits of medicated salt.

Mnoroe. Oct. 18-What can you tell me about the enclosed appeal for funds with such large promises of sure re wards? James Edwards.
It is represented in the printed matter enclosed that one Robert Edwards received a grant of land from the British Crown; that he acquired other lands etc. One piece was leased about the year 1780 to the British government for 99 years. Robert Edwards is said to have no direct heirs, and therefore the descendants of the other members of immediate family are his natural heirs. These heirs, it is alleged, are the rightful owners of the property of the said Robert Edwards, valued at billions of dollars. The alleged purpose of the above organization is as we understand it, to recover these billions for the lawful heirs. The alleged heirs are asked to join the association and pay a membership fee of $\$ 10$, also a local genealogy fee of $\$ 5$.
Our information is that the alleged Edwards estate is all a hoax, like the Anneke Jans estate that has been exploded so many times. But for the sake of argument let us concede that all claims about such an estate are true and subject to proof. How many descendants of the Edwards family could trace their ancestry back several hundred years?

Tecumseh, Oct. 19-Some time ago my daughter sent to the American Shirt and Monogram Co., 4210 West 22d St., Chicago, Ill., for one dozen monograms to be embroidered, and she paid $\$ 1$ for same, which was to be given back to her after she had done $\$ 10$ worth. She was to get $\$ 1$ a dozen for her work, so she did the first dozen and sent them back, but got no reply from them. She wrote to them later but has had $n$ oreply yet from them. Do you know anything about this firm, or is there any way to get her money back?
J. B. R.

We know of no means of securing the refund of money sent on these "work-at-home schemes," but we advise all who have been victimized by such games to make complaint to the Post Office Department, Washington, D. C., charging the promoters with frauduent use of the mails, and submitting evidence in support of the complaint.

Escanaba, Oct. 22-Will you tell me if Alois P. Swoboda, 11 W .42 d St . New York City, is working entirely in his own interest, or has he really the welfare of humanity at heart as he claims? We have been offered some shares in mining stock through him, which, according to his description are a wonderful buy. I wuold like to be
sure before investing anv money, so sure before investing anv n
am asking for your opinion.

Mrs. E. J. P.
Judging Mr. Swoboda by his record as a promoter we feel justified in sayign that he is not unselfish and his only interest in "humanity" is the money he can extract from it by false and al-
luring claims. If this woman parts with her hard-earned savings in the mining stock offered her by Swoboda it is 99 chances out of 100 that she will lose every cent of it, and Swoboda will be the gainer to an equal amount. Swoboda differs from the ordinary get-rich-quick stock promoter by adding hypocrisy to his operations.

The Federal Trade Commission has ordered the Light House Rug Co., Inc.. of Chicago, to discontinue use of the term "light house" as a corporate or trade name. The words "light house" are known as a designation for training schools for blind rug weavers and other blind workers, as well as a trade name for articles made by blind persons in these institutions.
Use of the term "light house" implied that the company's products were the handiwork of blind people, when in fact only a part of them were made by blind persons, it was found by the commission. The remainder were manufactured on power looms in the company's factory and were of the same izes and designs as those made by the blind. Then the combined output was sold as the work of blind crafts men, the company thereby taking ad men, the company thereby taking ad blind persons and its desire to help blind
them.
The above extracts from a report of the Federal Trade Commission shows how this house took advantage of the sympathy of the public for the afflicted for its own advantage and profit. The commission is doing most commendable work in exposing the deceptive methods of this class of unfair concerns and at the same time issuing or-
ders to "cease and desist" from the disreputable practices in the future. The
commission makes the further statement in explanation of its action against the Lighthouse Rug Co. as follows:
The company's practices were found to cause confusion among purchasers of its products, made it difficult for blind rug weavers to find a market for their wares, and were held to be unfair not only to institutions producing rugs by labor of blind people but to manufacturers selling their products on merit rather than on a basis of symwere held to be unfair methods of competition within the meaning of Section 5 of the Federal Trade Commission Act.

## Farm Problem Solved.

In an arid county lives a farmer 70 years of age whose hired man, 65 . has been with him for more than foris years. The two barely manage scratch out an existence. A visitor one day asked the old rancher, "How d: you manage to pay that fellow his wages?'
"It's this way." replied the rancher. "I hired him for two years and gave him a mortgage on the ranch to guarantee his wages. At the end of tw vears he got the ranch and I went to work for him on the same terms. For forty years the ranch has passed back and forth every two years and neither of us ever has drawn a cent of wages.

Swiss girls are now allowed to enter England for a year to study the language and work as house servants. After they learn English they "go to America instead of back to Switzerland."

## When The Last Coupon Is In Sight

Among your bonds are, possibly, some which will mature in a few months or which have been called for payment. Or there may be some that are selling at or above their call price.
In such case it is time to consider the re-investment of those funds. We shall be glad to make selections from the bond market for your consideration.
Re-investments offer a splendid opportunity to correct any errors of balance in your security holdings. No matter how safe your bonds are individually, their collec-
tive safety can be increased through proper diversification. We shall be glad to check over your list and suggest the best type of new securities to add strength to the entire structure.

We furnish on request a bulletin containing a comprehensive list of current bond offerings. The investor is thus kept informed of the latest issues, as well as the market trend, and when expecting to have funds to invest he can select specific issues for further investigation. Send us your name and address if you would like to receive this service at our hands.

## HOWE SNOW \& CO.

NEW YORK
chicago
SAN Francisco

DETROIT
PHILADELPHIA ROCHESTER
wilkes barre

## MOVEMENTS OF MERCHANTS

Grand Ledge-William Meirs succeeds A. H. Hope in the grocery business.
Saugatuck-Ward Reed \& Son succeed T. R. Richards in the grocery business.
Kalamazoo-The Lee Furniture Co. has engaged in business at 214-18 East Main street.
McCords-Mr. Frasher, recently of Chicago, is preparing to open a general store here.
Brown City - George Marion succeeds the Brown City Co-Operative Co. in business.

Kalamazoo-The Outlet Novelty \& Gift Shop has engaged in business at 224 East Main street.

Lansing-Charles Crego succeeds J. H. Olin in the grocery business at 435 North Magnolia avenue.
Battle Creek - George Potter succeeds Sam Sophia in the grocery business on West Michigan avenue.
Pickford-The Pickford Grocery \& Shoe Store has taken over the dry goods department, owned by Fred Taylor.

Detroit-The Fort Shelby Hotel Co., 525 Lafayette boulevard, has increased its capital stock from $\$ 600,000$ to $\$ 1$,150,000 .

Vassar-Harry C. Dean, who has conducted a hardware store here for the past thirty-nine years, died at his home, Oct. 16, aged 79 years.

Detroit-The Parts Supply Co., 4519 Twelfth street, has been incorporated with an authorized capital stock of $\$ 5,000$, all of which has been subscribed and paid in in property.

Grand Blanc - The Grand Blanc Lumber \& Coal Co., has been incorporated with an authorized capital stock of $\$ 25,000, \$ 15,000$ of which has been subscribed and $\$ 13,000$ paid in in cash.

Sault Ste. Marie-The Rothwell Furniture Co., closed its doors to business following the appointment of E. S. Royce as trustee. It is expected that the creditors will receive about 75 cents on the dollar.
Scottville-Joe Hirsch, who recently purchased the dry goods department of the Wililam M. Wagar general store, has taken over the entire stock and store fixtures. He will close ont the grocery department.

Kalamazoo-Livingston's Shop, Located for the past twenty-three years in the same store building at 119 North Burdick street, dealing in men's clothing, will retire from business as soon as the stock can be disposed of.
Detroit - The Clements-Snowhook Co., 7023 Gratiot avenue, has been incorporated to deal in trucks, autos and accessories, with an authorized capital stock of $\$ 40,000, \$ 1,000$ of which has been subscribed and paid in in cash.
Battle Creek-The Battle Creek Mutual Cut-Rate Drug Co., 14 West Michigan avenue, has been incorporated with an authorized capital stock of $\$ 50,000$, of which amount $\$ 4,500$ has been subscribed and paid in in property.

Mt. Clemens-B. J. Degan, of Detroit, has taken over the properties of the Jordan Creamery Co.. following completion of a deal with the Mt.

Clemens Savings Bank. The business will be operated under its present name.
Detroit - The Houser Drug Co., 11452 East Jefferson avenue, has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 60,000$, of which amount $\$ 45,000$ has been subscribed and paid in, $\$ 2,000$ in cash and $\$ 43$,000 in property.
Grand Rapids-Warner Stores, Inc., with business offices at 305 Grand Rapids Trust building, has been incorporated to deal in groceries and foods with an authorized capital stock of 100,000 shares at $\$ 1$ per share and $\$ 50$,000 preferred, $\$ 30,000$ being subscribed and paid in in cash.
Detroit - Cameron \& King have merged their plumbing and heating business into a stock company under the style of Cameron-King, Inc., 2608 Montgomery street, with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and paid in, $\$ 5,000$ in cash and $\$ 5,000$ in property.

Grand Rapids-The L. J. Holland Motor Co., 420 Bridge street, N. W., has merged its business into a stock company under the style of L. J. Holland, Inc., with an authorized capital stock of $\$ 25,000, \$ 12,000$ of which has been subscribed and paid in, $\$ 2,000$ in cash and $\$ 10,000$ in property.
Harbor Springs - C. E. Reynolds, who has conducted a harness shop and leather goods store for the past twenty years, specializing in shoes, luggage and kindred lines, has sold his stock and store fixtures to A. J. Ayers, of Des Moines, Iowa, who will continue the business at the same location. Mr. Reynolds retires from trade owing to ill health.

## Manufacturing Matters.

Hancock-The Quincy Mining Co. has increased its capital stock from $\$ 1,250,000$ to $\$ 5,000,000$.
Houghton - The Wausau Sulphate Fibre Co. has changed its name to the Mosince Paper Mills Co.

Detroit-Lubeservatories, Inc., 500 CPA building, has increased its capital stock from $\$ 50,000$ to $\$ 100,000$.
Detroit-The Detroit Cord Manufacturing Co., 5700 Merritt avenue, has increased its capital stock from $\$ 12,500$ to $\$ 100,000$.

Detroit-The F. R. Alford Rivet \& Machine Co., Woodrow Wilson avenue and Detroit Terminal, has changed its name to the Alford Rivet Co., Inc.

Bay City-The Bay City Rubber Corporation has been incorporated with an authorized capital stock of $\$ 1,000$,200 , all of which has been subscribed and paid in in property.

Detroit-The Himbro Hosiery Mills, Inc., 158 West Jefferson avenue, has been incorporated with an authorized capital stock of $\$ 1,000$, all of which has been subscribed and paid in i.. cash.

Detroit-The Automatic Devices Development Corporation, 2632 Park avenue, has been incorporated with an authorized capital stock of 1,000 shares at $\$ 10$ per share, $\$ 2,500$ being subscribed and paid in in cash.

Detroit - The American Aluminum

Metals \& Piston Co., Inc., has been incorporated with an authorized capital stock of 600,000 shares at $\$ 1$ per share, of which amount $\$ 300,000$ has been subscribed and $\$ 30,500$ paid in in cash.
Detroit-The Detroit Electric Specialty Co., 836 Dime Bank building, has been incorporated with an authorized capital stock of $\$ 50,000, \$ 25,000$ of which has been subscribed and paid in, $\$ 5,000$ in cash and $\$ 20,000$ in property.

Holland-The Cope Sealer Co., Inc., has been incorporated to manufacture and sell sealing and kindred machines, with an authorized capital stock of 15,000 shares at $\$ 1$ per share, $\$ 15,000$ being subscribed and $\$ 7,500$ paid in in cash.

Detroit - Englander's Enco Auto Paint Shop, 2320 Vermont avenue has merged its business into a stock company under the style of The Englander Co., with an authorized capital stock of $\$ 50,000, \$ 30,000$ of which has been subscribed and paid in.

Monroe - The Mead Machine Co., Union street, has merged its busingss into a stock company under the same style with an authorized capital stock of $\$ 25,000$, of which amount $\$ 5,700$ has been subscribed and paid in, $\$ 200$ in cash and $\$ 5,500$ in property.
Detroit - The Michigan Burglar Alarm System, 13517 Cherrylawn, has been incorporated to manufacture and install alarm systems, with an authorized capital stock of $\$ 8,000$, all of which has been subscribed, $\$ 1,000$ being paid in in cash and $\$ 5,700$ in property.

Detroit-The Doydoff Chemical Co., Inc., has been incorporated to manufacture and sell chemical compounds, cleaners and sanitary preparations, with an authorized capital stock of $\$ 4,000$, $\$ 2,000$ of which has been subscribed and paid in, $\$ 1,000$ in cash and $\$ 1,000$ in property.

Detroit - The Jefferson Tool Co., 1238 Mt . Elliott avenue, has been incorporated to manufacture and deal in machinery, parts and appliances, with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and paid in, $\$ 6,000$ in cash and $\$ 4,000$ in property.

Detroit-The Consolidated Electrical Industries, Inc., First National Bank building, has been incorporated to inanufacture electrical water and other heaters, with an authorized capital stock of 500,060 shares at $\$ 1$ per share, $\$ 200,000$ being subscribed and $\$ 35,000$ paid in in cash.

Ypsilanti-With the acquisition of the Ira P. Hayes Co., of Eckford, manufacturer of poultry equipment, a plan of expansion has been inaugurated by the O. E. Thompson Co., of this city. All equipment of the Eckford firm has been moved to the Ypsilanti plant and is now being put into operation for the manufacture of poultry equipment.

Holland-The machinery and stock of the defunct Lawrence Paper Box Co. was sold at public auction, by Abe Dembinsky, auctioneer and John Arendshorst, trustee. The combinet sales netted approximately $\$ 23,000$, which will give the creditors less than 10 per cent. of their claims. The plant will be entirely removed from the city,
the property being shipped to the bidder's plants.

Trout Creek-Through negotiations recently closed, the Weidman Lumber Co. becomes the owner of 8,640 acres of virgin timber adjoining its holdings South of Kenton. This tract was previously owned by the East Jordan Lumber Co. and will add years to the life of the Weidman project at this place. The Weidman Co. is operating four camps and will operate six camps during the winter.

## Rebuilding China.

Americans will have an important part in the rebuilding of China, if the time has come when relative peace and stability will permit that rebuilding. American engineers and experts are already busy with plans. One American architect, Henry K. Murphy, of New York City, is the official adviser to the Nationalist Government on cityplanning and, if all gocs well, will supervise the reconstruction of Nanking, which has replaced Peking as capital of the country. Funds for railroads, harbors and other public works are expected from America, and in this connection it is significant that Professor Edwin W. Kemmerer, of Princeton, who has earned a large name as a "money doctor," is to take a staff of experts to China in January to assist in currency, tax and banking reform. All this may merely prove another false dawn in the cycle of Cathay. but a period of peace might brin:s almost anything to China.

## Corporations Wound Up.

The following Michigan corporations have recently file dnotices of dissolution with the Secretary of State: McMullen Fire Extinguisher Co., Detroit.
Delbert
Delbert F. Helmer Co., Inc., Grand
Rapids. Rapids.
Midwest Properties Co.. Grand Haven. Commercial Savings Bank of Caro, Caro.
Inner Shoe Tire Co.. Grand Rapids.
Mahar Mfg. Corp., Detroit.
Davis Brokerage Co., Detroit,
Allan Real Estate, Limited, Springwells.
Kyloid Co.. Grand Haven.
Golf Ball Sales Corp., Detroit.
Highland Corp., Highland Park.
Hugh Varnish Corp., Detroit.
Dearborn Iron and Steel Co., Detro
H. R. Harner \& Co., Detroit.

Delhi Coal \& Supply Co., Holt.
Butcher-Roberts Co., Battle Creek.
Helm Brick Machine Co., Cadillac.
Wall Brothers Oxygen Co., Detroit
Gabby Gleanings From Grand Rapids. Grand Rapids, Oct. 23-Uncle Louie Winternitz is spending a fortnight with Grand Rapids friends. He spent the summer months in Charlevoix, as usual, and plans to put in the winter in California as soon as he has registered his vote for President.
Joseph Brewer produced 4,000 bushels of potatoes this season on his farm at Plainfield about equally between Burbanks, Green Moqually between Burbanks, Green Mountains and stock grown from Idaho seed. He has beel experimenting on Idaho baking potatoes for the past three years and has finally succeeded in producing potatoes as large in size and as fine in quality as the best stock grown in Idaho.

Opportunity is a challenge. Will you accept it or "duck" it?

When you know what you want you are half way to success,

## Essential Features of the Grocery

 Staples.Sugar-Jobbers hold cane granulated at 5.90 and beet granulated at 5.70 .
Tea-Business is not particularly ac tive in the local tea market and nothing worth mentioning has developed this week. Japans show a slight rise. It is to be noted that cables recevied from correspondents in London, Colombo, Calcutta and Java, quoting prices, that these prices are not the laid down prices in America. Many of these low cost teas offered abroad could not pass the United States Government standard and therefore are not available here. For instance, the lowest price tea offered in quite some time was $231 / 2 \mathrm{c}$ and this was about on the United States Government standard.

Canned Fruits-The fruit market is quiet, with a firm undertone in nearly all packs except peaches, which remain steady. Peach buying on the coast is not heavy since buyers realize there is a large supply in sight and they are taking their chances on the market later on.

Canned Vegetables-It is a hard market in which to operate as the scarcity of some items gives them a degree of strength which enables canners to offer other goods which in some instances are out of their class. No further advances were recorded by triState tomatoes, but the firm range has been maintained and there has been no free selling. The demand has kept up remarkably well considering the substantial advance in prices and there is business passing every day even though the individual orders are not generally large, but the come from all classes of the trade. Good standard peas and better packs cannot be had at concessions despite the large total pack as no doubt there has been added interest in this product because it has been comparatively cheap and has not been as quickly advanced as some of the vegetables which are more or less in the same competing class. Good standard corn is also firm, while standards are held at listed prices. Minor vegetables are in favor of the packer.

Canned Fish-Salmon is without change. The spot movement of pinks is on a hand-to-mouth basis, with offerings light for quick distribution. Maine sardine canners are concluding their packs and are content to meet competition.

Dried Fruits-The only change of consequence in Coast prices was a slight hardening in Sun-Maid package raisins in two types, but bulk packs have been continued by all packers on the old basis as they have found too much resistance to allow for any advances. The slogan of packers seems to be to keep raisins moving, and to do that the old level of prices is maintained. Spot sales are increasing, but there is no real effort to push raisins or to buy them extensively for later outlets. The balance of the dried fruit assortment is much better placed than raisins. The strongest item is apricots, which are scarce in the top grades with the medium types in smaller volume than a year ago. Neither packers
nor distributors are heavily stocked. The former are not freely selling, and where there are offerings they are generally in assortments. Only a small quantity of prunes can be obtained from the Northwest with every indication of light offerings of the large sizes during the balance of the season. California packers are letting distributors seek the merchandise and they are firm in their ideas, especially in genuine Santa Claras. The large counts are the firmest in tone. Peaches are not attracting a great deal of attention but are steady with moderate offerings from first hands.

Nuts-The calendar indicates that Hallowe'en is at hand and there has been an improvement in the demand for nuts of all varieties, but the outward evidences of an active market are lacking because of the uninterrupted spell of warm weather all fall. The bulk of the buying enquiry is for moderate sized stocks to carry distributors along as they have been buying on a hand-to-mouth basis to test out the strength of the market. Shortages are quite common throughout the trade and there is a broad enquiry for merchandise which would mean an active market if the individual orders could be increased to larger parcels. No new offerings were made by packers last week. The shelled almond market in Spain and Italy has not had active support from this market and an unsettled situation has prevailed, but shellers are not ready to revise their prices downward. In France walnut shellers see so little to handle this season that they are firm in their ideas and are content to wait for the business which they believe will be ultimately placed.
Rice-Statistically the market on domestic rice is regarded to be in much more favorable position than a year ago, as stocks are smaller than those on hand at this time in 1927, while the range of prices is low and assures a free movement. Millers have been selling conservatively on the theory that there will be an upward reaction because of the understocked condition of jobbers and the free movement which seems to be assured. The spot market is moderately active with a steady undertone in evidence.

Pickles-Large pickles have added to their already strong undertone and with light offerings it is difficult to secure this type. Midgets are equally short, while the medium sizes are influenced by the demand which is centered in them as substitutes for the scarcer lines. Dills are being held with more confidence in Western centers as Eastern buyers have been seeking goods in that quarter when they have not been able to cover to advantage nearer at home.

Vinegar-The shortage of stocks makes it possible to continue the former range, but there is no heavy or unusual trading to develop new features.
Sauerkraut-The demand for bulk and canned kraut has been more active than in normal seasons, although during the past few days buying at the factory has slowed down somewhat owing to the favorable growing weather, which may result in a slightly larg-
er output than was anticipated earlier in the month. Then, too, buyers have covered part of their wants and they are inclined to test the strength of the market. No offerings are being made below the ranges quoted.
Salt Fish-Distributors are making no effort to stimulate the movement by disturbing prices. Warm weather in the East has tended to curtail the consumer demand and retailers have not been buying freely. The statistical position of the whole line is such as to create a firm undertone. Quotations on some offerings such as mackerel are more or less nominal owing to the lack of spot stocks.

## Review of the Produce Market.

Apples - Wolf River, $\$ 1.25 @ 1.50$; Wealthy, $\$ 1 @ 1.25$; Northern Spy, $\$ 1.75$ for No. 1 and $\$ 1.50$ for No. 2; Baldwins, \$1@1.25; Tallman Sweet, \$1@ 1.25; Idaho Delicious, $\$ 2.75$ per bu. basket.

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

Bananas-7@7 $1 / 2 \mathrm{c}$ per lb .
Beets- $\$ 1.25$ per bu.
Butter-The market is strong and 1 c higher than a week ago. Jobbers hold prints at 48 c ; fresh packed in 65 lb . tubs, $4 \check{\mathrm{c}}$; fresh packed in 33 lb . tubs, $471 / 2 \mathrm{c}$.

Butter Beans- $\$ 4.50$ per hamoer for Florida.

Cabbage-75c per bu.
Calif. Plums-\$1.50@1.60 per box. Carrots- $\$ 1.25$ per bu.
Cauliflower- $\$ 2.50$ per doz.
Celery-40@60c per bunch, according to size.
Cocoanuts- $\$ 1$ per doz. or $\$ 7.50$ per bag.
Cranberries- $\$ 3.85$ per $1 / 4$ bbl. box; $\$ 7.50$ for $1 / 2$ bbl. box.

Cucumbers- $\$ . .20$ per doz. for home grown hot house.
Dried Beans-Michigan jobbers are quoting as follows:
C. H. Pea Beans $\$ 8.25$ Light Red Kidney 8.00 Dark Red Kidney 7.90

Eggs-The market on strictly fresh stock is strong and higher. Local jobbers pay 38 c and hold at 40 c . Cold storage supnlies are now being offered on the following basis:

## XX Standards <br> \section*{X Standard}

36c
33c
Checks
$30=$
Grapes-Calif. Tokay, $\$ 1.50$ per lug; Emperor, $\$ 1.75$ per lug; Wordens and Niagaras command $\$ 1.75$ per bu.; Delawares, $\$ 2.50$ per doz. baskets.
Grape Fruit-Florida, $\$ 6$ per crate.
Lemons - Ruling prices this week are as follows

300 Sunkist 9.00

300 Sunkist 9.00

360 Red Ball 8.50

330 Red Ball $\qquad$ 8.50

Lettuce - In good demand on the following basis:
Calif. Iceberg, per crate
_- $\$ 5.50$ Outdoor grown leaf, per bu.---- 1.2 Oranges-Fancy Sunkist California Valencias are now on the following basis:

126
150 $\$ 8.00$
150
176 8.75

200

288 9.00

Onions-Spanish, $\$ 2.25$ per crate home grown, $\$ 3.75$ per 100 lb . bag. Plums-\$1@1.25 per bu. for Green Gages.
Pears- $\$ 1.75$ per bu. for Bartletts.
Potatoes-40@75c per bu.. acco:ding to quality.
Poultry-Wilson \& Company pay as follows:
Heavy fowls .-.-.-..............-- 25 c
Light fowls
Heavy broilers
W. L. broilers

## Quinces- $\$ 3.50$ per bu.

Radishes-20c per doz. bunches
String Beans- $\$ 4.50$ per hamper irom Florida.
Sweet Potatoes-\$2.85 per bbl. for Virginia.
Tomatoes-Home grown, $\$ 1.75$ per /2 bu.
Veal Calves - Wilson \& Company pay as follows:

ancy
Good 14 c
Medium 11c

Canadian Apple Growers In Drive To Boost Sales.
Washington, Oct. 19 -New ways to ncrease the sale of apples have been devised by Canadian growers and distributors. "Service stations" for the distribution of apples are to be established in important markets throughout Canada. Apples packed in cartons of 6 to 12 apples for the benefit of small purchases will be distributed io retail stores through these stations, and fresh apples from British Columbia will be handled at these points.
The nickel-in-the-slot machine is another innovation for selling more apoles in the Dominion, according to Trade Commissioner A. Probert, at Trade Commissioner A. resers. Machines will be installed in all the important centers throughout in all the important centers throughout
the country at which apples can be the country at which apples can be
bought by the simple process of dropbought by the simple process of dropping a nickel in the slot, as chewing gum, candy and cigarettes are bought from machines in the United States.
Stationer's Nestegg Goes as Cabbage Corner Fails.
New York, Oct. 22-The great horseradish and red cabbage corner that was to have made the fortunes of Boris Space and his oid friend and financial adviser, Isadore Fishman, has evaporated, along with the Space nest evg of $\$ 3,200$ cash. Fishman is held without bail on a charge of grand larceny
pale, who owns a stationery store in Brooklyn. believed Fishman when he said he had an inside tip on the horseradish and red cabbage market. Fishman went to Europe to arrange the corner, taking $\$ 200$ of Space's money. From Brussels he cabled for $\$ 3.000$. Space sent it. From Paris Fishman cabled for $\$ 1.400$ more. Space did not send it, but told the police. who traced Fishman to his home in the Bronx.
What makes it hard to give in is the desire to win rather than to get the truth.
Couple up your persistency with adaptability and you are on your way to success.

Fear of losing your job often stimulates to such a spurt that your job becomes secure.

Items of Interest to Grand Rapids Council.
Every few days our attention is called to some act of unselfishness which makes us feel good with humanity, to realize that for some there is still sheer joy in unselfish giving, either some object of value, service or just giving of themselves for the happiness of others. At our first meeting in the new council rooms, Past Grand Counselor L. V. Pilkington, expressed the fear that our ultra-robust Senior Counselor, Henry T. Koessel, would damage the pedestal on which he raps with his gavel for order. He jestingly suggested that the pedestal be reinforced in some manner. Most of us forgot all about it, but there was one who did not. Purely for the "Good of the order" he sent to Honduras for as fine a piece of mahogany as we have seen and had the "U. C. T. 131 " carved into the side of it and finished with a golden decoration. This gavel block will be treasured by the Council and the unselfishness of the donor, Rutledge W . Radcliffe, will be long remembered.
Walter L. Lypps, one of the reliable workers in No. 131, showed his good judement-at least L. V. Pilkington says it was good judgment-in becoming the owner and driver of a new model de luxe Oldsmobile. Brother Lypps is mighty well pleased with his purchase, and however satisfactory the car operates we are sure he will not "high hat" any of the many drivers of that other General Motors productthe Chevrolet.
Secretary-Treasurer A. F. Rockwell, received a telegram stating that a member of our Council, George A. Eggleston, who was formerly employed as a salesman for the New Home Sewing Machine Co. in Grand Rapids territory, but of recent years has been living in California, had passed on to his final rest. He resided at 2454 Walnut street. Huntington Park, and had engaged in the real estate business since his removal to California
The wife of Joe M. VanderMeer, who has been in Butterworth hospital for some time, is much improved. Brother VanderMeer a few years ago was very active in the affairs of the Council, having gone through all the offices in the organization and is now a Past Counselor. They reside at 1953 Burlingame avenue, and he represents the furniture industry as salesman.
A. A. Weeks, living at Belding and representing W. R. Roach \& Co., of Grand Rapids, who was so painfully injured when he fell and broke his hip last March, while on a business trip to Mississippi, has filed final papers on his claim. He is very grateful for the real fraternalism manifested toward him by our brothers in the Southland, as well as our own local Council, and the brothers in the Grand Council.
W. J. Sullivan, Secretary of Northwestern Council, No. 72, of Chicago, and Past Supreme Counselor, was in Grand Rapids a few days last week. The many friends on whom he called were delighted to see him again and in such excellent health and spirits.

Harry A. Coleman, formerly with
the Lorillard Co., of New York, has joined the sales force of the Flank Pipe Co., of New York City, and will cover Western Michigan for them. He will continue to make his headquarters and home in Grand Rapids. Mr. Coleman will be remembered as the member of the banquet committee last year who put the sale of tickets across in a big way and was instrumental in making the 26 th annual banquet a financial and social success.

The Todd Co., of Rochester, N. Y., manufacturer of the Todd protectograph and other safety devices, for protecting commercial paper of different kinds, is enlarging its sales organization, by adding one salesman each month at its seventy-five different branches in the United States. It has turned to our organization for recruits, which is very gratifying. The proposition and organization are endorsed to our members by Supreme Secretary Walter D. Murphy.
The Salesmens Club of Grand Rapids was addressed at their noonday luncheon meeting last Saturday in Rowe Hotel, by Leslie A. Butler, superintendent of schools of Grand Rapids. Mr. Butler told us many things of importance in the educational work of to-day. He stressed the importance of display, stating that educational progress was made as rapidly, and in some instances even more rapidly, in playing football on the athletic field, than in the class room. He quoted Wellington, who is reported to have said that the battle of Waterloo was won on the football fields of Oxford and Rugby. The importance of the highest type of teamwork and quick thinking was brought bome to his hearers.

The Salesmen's Club is to be commended for having progressed from a social organization to a self improvement club. The class of speakers and entertainment that is provided by the officers of the club should attract more men than are now attending. It has been the opinion of many visitors from other cities that we have an unusual group and unusual opportunity for keeping abreast with progress in almost every sphere. A week ago we were addressed by Gerald W. Wagner, consulting engineer of Grand Rapids, on the sanitary sewer improvement. Last Saturday, Superintendent Leslie A. Butler gave us a wonderful message and next Saturday. E. H. Dickey, manager of the local branch of the Bell Telephone Co., will talk to us on "Voices across the sea," which will be illustrated by moving pictures. We recommend these meetings to all who can possibly attend them. L. L. L.

Right of Merchant To Assign Lease.
Where a retail merchant enters into a lease he usually desires the lease for a considerable length of time. Consequently, leases of business property frequently run for a term of years in order that the merchant may have an opportunity to gather the fruits of the good will in such location.
It follows, that a long term lease of business property may in itself develop into a thing of value before its termination. If then, the merchant for any
reason should desire to assign or transfer his lease to another party, the question of his right to do so may become one of great importance.
In the first place, it may be stated broadly, that where a lease provides terms and conditions whereby it may be assigned, these conditions become a part of the contract and must be complied with if an assignment is made. But, even though a lease does not contain provisions in respect to how it may be assigned, it may still be assignable in accordance with the general terms employed therein, with the consent of the landlord.
However, the assignment or sale of a lease, even though done in accordance with the terms of the lease, or with the consent of the landlord, may not relieve the merchant from liability for the rent until the end of the term. The reason for this being that a lease usually binds the holder for the rent for the period of the lease, and relief from this liability can only be obtained through agreement with the landlord to that effect.
The possible danger to a merchant in assigning a lease in being held liable for the rent therefor is illustrated in a great number of cases. And, as an example of how the court generally reasons in situations of this kind, the following example may be noted.
In this case a merchant leased a business location for a term of ten years. The lease obligated the merchant to pay the rent for the entire term, and to keep up the taxes and insurance as well. After he had been in business about five years, the merchant had an opportunity to sell out to advantage. He thereupon sold his business, and assigned the lease to the purchaser, all of which was done with the consent of the landlord.
However, in consenting to this assignment, the landlord did not release the merchant from liability under the lease. After the sale of his business, the merchant went to a distant state for his health and remained away about a year. Upon his return he was very much surprised to be informed that the buyer of his business had defaulted in the payment of the rent, as well as in the payment of taxes and insurance, which the lease required.
A further surprise awaited the merchant when his erstwhile landlord demanded payment of the amount involved from him under the terms of the lease. In this situation, the merchant denied liability on the ground that the landlord had consented to the assignment of the lease, and had accepted some payments of rent from the assignee.

A dispute resulted which culminated in the landlord bringing suit against the merchant under the lease. The merchant defended the action and it reached an appellate court on appeal. Here, after a review of the facts as they have been outlined, the court in holding the merchant liable for the rent had this to say:
"The law has long been settled that a mere assignment of a lease by the lessee, and a consent to the same by the lessor, followed by the acceptance of rent from the assignee, did not re-
lease the original tenant from liability on the covenants contained in his lease for the payment of rent."
In the light of the foregoing rules, it is obvious that in assigning a long term lease a merchant should use some care in respect to the financial responsibility of the person or the firm to whom he makes the assignment. This is, of course, assuming that the landlord will not release him from future liability when the assignment is made.
So, to conclude. Where a merchant desires to assign a lease to business property he should look very carefully to the terms of his lease governing assignments, if such terms appear, and strictly comply with them. If his landlord will consent to the transfer of liability for the rent to the assignee, well and good.
On the other hand, in the absence of such an agreement on the part of the landlord, the merchant should not depend upon the mere consent of the landlord to the assignment, as constituting a release from this liability for the payment of the future rent. In such a situation, the merchant should require some security from his assignee covering this point, and especially is this true where the assignee may not be financially responsible. For if this point is overlooked, and the assignee defaults in the payment of the rent, the merchant may be brought face to face with an unexpected liability growing out of the transaction.
Leslie Childs.

## New Jobs For Old.

The factories of the United States since 1920 have decreased the number of their employees by 900,000 . A large proportion of this falling off in employment is due to vast and almost revolutionary developments in machinery and machine methods. The railways alone have released 240,000 men in that time, owing to increased efficiency in locomotive construction, roundhouse operation and freight service.
But there are other figures. Dr. Julius Klein, director of the bureau of foreign and domestic commerce of the Commerce Department, gives some of them. More than $1,280,000$ men have found work since 1920 in driving and ministering to the automobile- 700,000 of them are chauffeurs or truck drivers. An increase of 100,000 is noted in the number of men attending to-not manufacturing - electric refrigerators, oil heaters and similar appliances. Thousands of new jobs have been created in the home-building trades. There are 185,000 more teachers, 100,000 more life-insurance solicitors.

The machine makes for higher wages for those operating it. Higher wages create new demands. New demands make new jobs. This is the basis for the new philosophy of the machine age. Transition hardships are not to be ignored. But the old belief that the machine makes the worker poor is again proved false.

The difference between modern dances and wrestling is that wrestlers use a mat.

Sunday is a day of rest for almost every one but the coroner.

YEAR WITH A NATURE LOVER.
Didactic Studies Conducted in Front Door Yard.
Find, on the campus, fifty things that you never saw before.
Years ago I taught psychology in a preparatory school. It was not my subject, but like many a young teacher I had to add to my repertory subjects that I had never dreamed of teaching. I was very duobtful as I took up this unexpected course, doubtful not only of my ability to make it worth while, but even more of the wisdom of putting such a difficult subject into the curriculum of a secondary school.

As to the first point, I still have my doubts! If by chance these words should be read by some members of that class perhaps they will help me to come to some conclusion. But before I had been teaching psychology a month, all doubts had vanished as to its value when properly applied to the needs and problems of boys and girls.

One of the chief aims in my teaching was to train those young people to keep their eyes open, to observe, to see things. So one day I gave the assign ment with which this article begins "Fifty new things" the pupils exclaimed, in dismay. "Why, it's impossible! You may be able to find as many as that, for you have been here only a few weeks; but most of us have been here over three years, and we have seen everything on the campus many times."

But I insisted. To stimulate them I told of seeing forty new things that morning while hurrying from my dormitory to the classroom.

So the lists of fifty things came in. To be sure, on some of them the last ten or fifteen sounded a bit forced: "a tree, another tree, a rock, a tree, a rock." Probably there had been some "faking." But on the whole I believe those reports were genuine. Those boys and girls had used their eyes, and had really seen at last some of the hundreds of things which had always been there but which had hitherto made no impression on their minds.

Let us adopt that principle this month in our nature study. Let us find fifty things, yes, many times fifty things, that we have never seen before. And let us find them on the campus, literally perhaps in some cases, but at any rate near home, on the paths we follow regularly and have taken many times all last spring and through the summer in our own little woodland and pasture. Let us know our own "front yard."

Many of these new things will be trivial, but by seeing everything, including the trivial objects, we shall find many that are important. We may see a new view of the well known pond. A beautifully shaped tree seen from a slightly different angle may become to all intents and purposes a new tree. We shall see many a new habit of old familiar birds. There are probably new flowers or plants awaiting us. There are late blossoms, late insects to examine.

Let us keep our ears open too, as well as our eyes, and hear the countless fall sounds of nature.

Do you hear the birds call as they migrate, high overhead, especially at night? You can seldom tell what they are, but you know the flight is on. Possibly in the morning, when you go out, you will find that some have settled down in your yard to feed for a while before continuing their journey to the Southland.
And do the crickets and katydids and the myriad other insects make music to your ears? Will you miss them when in a few weeks the frostier nights make them silent?
Keepirg our eyes and ears open, using every sense to its utmost, means careful, intensive observation. That is surely a proper aim for a nature lover.
The obvious thing to write about in October is the splendor of the autumn leaves. I should like to leave that phase with this mere suggestion, and, instead, urge you to see all the color in nature in this wonderful month And even this must be touched on only lightly; we could fill whole pages with lists of beautiful objects whose colors help to make the autumn woods attractive. These are barberries and rose hips, to mention only two of the wild fruits, mosses, all green and gold, grasses, brown ferns. One year I was in the Pyrences in October. One outstanding impression was negative: the almost entire absence of the vivid reds and yellows which are the most striking features of the October woods about here. But there remains in my mind a picture of acres upon acres of browns of numberless tints and shades, all the way from yellowish brown to the deepest of dark mahogany. They were largely the browns of faded ferns.
Next month the gold and brown of the grasses will be an important element in the beauty of the landscape: even now they are worth noting.

The last asters and other flowers are beautiful. The seeds form masses of white or gray against a vari-colored background. Milkweed pods, especially when half open, and Joe-pye-weed with fluffy head are conspicuous
How many shades and tinges can you pick out? In our enthusiasm for the flaming reds and yellows let us not overlook the greens in moss, evergreens, occasional bushes which have not yet turned, a few deciduous trees, in patches of grass here and there as green as on a well kept lawn in spring, in polypodys, ferns that remain all winter instead of fading and withering as others do.
Let us not just sense innumerable things in nature, let us not merely see them, or hear, smell, feel them. Let us strive really to perceive them, think about them, study them, know why a thing is as it is, what it means.

Why are the birds in a certain place? Last month we found the warblers especially on the birches. There they found the plant lice which furnished their food, and in that way they fulfilled their mission, of preventing those tiny insects from becoming too numerous. This month the problem of food is becoming a little more difficult, and at times the birds need shelter. There is much of interest to observe in looking for their favorite haunts now as the cooler weather comes on.

How much do you know about the weather? Are you able to be your own weather prophet? What does the direction of the wind mean to you? Now I do not want to imply that all the old weather superstitions should be taken at their face value; still when we examine them closely it is surprising how large a basis of truth we can find in many of them. And on the other hand, the science of meteorology is too vast and too complicated for any one of us to set himself up as an authority. But there is a good deal of weather lore that one can pick up without going too deeply into the intricacies of the science, and one who spends much time out of doors comes to have almost an extra sense, and appreciates the significance of clotids and wind and temperature changes.
Do you ever wonder how that path came to be? Who started it? Or did any one start it? Perhaps you started it yourself, even unconsciously. Or again, you may have followed the track of some animal and gradually worn it down until now it is a well marked trail. And how many new paths we can find if we are keen to observe. Within a few years I have seen a trail develop around a young pine; formerly it went straight, but as the tree grew from a sapling and went $u p$ ten feet or so its branches also spread out, and I have done my part in steering the footpath around that spo
Why has that tree that particular shape? Many times we can see the effect of storm and wind on trees, especially in exposed places like bleak hilltops.

In the region where I live we had a most disastrous ice storm some years ago. It is fascinating to trace even now the effects of that storm and to see how nature healed the wounds. In the first days after the storm it seemed to us that those trees could never recover, and it is true that many of them never did. As we stood on a hill and looked out over wooded valleys and swamps, there were hundreds of acres in which one would have thought every tree had been broken off or at least had lost some of its biggest branches. Many a tree has still a shattered tpo, its trunk is split, or it is misshapen; but it is surprising how many of those that suffered have covered up the scars and filled in the gaps left by the broken limbs.

What caused that cleft in the rock or that sharp gully in the hillside? How did that rock come to be worn so smooth? We are touching on geology, and now we are in a whole new realm. How vast a thing nature study is! How little we know after all about this marvelous world of ours. A dozen lives would not give us time enough to investigate all the interesting subjects that tempt us. It is worth while to use every possible minute for serious observation.
Even the merest amateur can make a real contribution to the sum total of knowledge about birds. Only for this we must observe carefully, intelligently. We must learn to discriminate, to know when what we see or hear is regular, when it is unusual.
I keep a "yard list" of birds, two
lists, in fact. One is for the ten acres or so of woods, open field and swamp immediately in front of my house. The other list covers a larger area of about a square mile, with almost every conceivable sort of terrain-dry pastures, meadows, tiny ponds and a good-sized lake, brooks, thick woods.
Every year I add new birds to these lists. On the smaller one I have this year a white-crowned sparrow, which twice sang for me across the strect from my house. I had never heard that sweet, plaintive song before, and it gave me a thrill I shall not soon forget. And within the larger area I saw a pied-billed grebe last April; saw him on three days. These grebes are not abundant at any time; in the spring migration they are exceedingly rare in this region.

Then we can carry our observation through to what we may call the philosophy of nature study. Just an illustration: must suffice, to show what we mean and perhaps to set people to thinking: the balance of nature. One could spend all the rest of his life exploring in this realm and never know all there is to know about it. Squirrels in October are putting aside nuts; what becomes of them? Do the squirrels find them all again and eat them? Or instead, are not many of them thus effectively planted, to grow up into trees? And so are not the squirrels performing an important function? And by what right does man step in and upset this wonderful balance of nature. needlessly, for the most part thoughtlessly, often wantonly?

It is almost a pity to touch on such a vast subject and then leave it. But this tremendous field for study is there for you and me to investigate. We can delve into it, gather up a mass of data from our own observation.

And here is the real point to bear in mind: we can do all this right at home, in this woodland or pasture or hillside that we call our own, where we are looking for our fifty new things. let us know our own home fields.
L. R. Talbot.

## Planning the Programme For March

 Convention.Woming Park, Oct. 23-Now that the date and place of our 1929 convention are set the next thing will be to make out a program,
We want to make this a popular meeting and will welcome suggestions for speakers and subjects for discus sion. I do not doubt but that whole-saler-retailer advertising groups will saler-retailer advertising I am sure the Quality Service stores will receive place on the program.
The trend of thought today is toward selling and advertising for the individual retailer. How to control the chains is a back number as far as we are concerned. Rather do we see what we can learn from them.
The idea that the chains will eventually get all of the business is no longer bugbear held up to frighten the re tailer.
I could not think of a better subject for our convention than "What I have yearned from the chain stores." Who would like to speak on that subject?
Please drop me a line expressing your thought on the convention program for the Grand Rapids meeting, March 12, 13 and 14, 1929

Paul Gezon,
Sec'y Retail Grocers \& Meat Dealers Association.

## RETAIL BUYING METHODS.

During the past eight years there has been a sweeping change in retail buying methods. Where formerly the retailer bought in relatively large quantities, his buying is now more or less a hand-to-mouth proposition. Improved shipping facilities with fast truck deliveries have helped to make heavy purchasing unnecessary. High warehousing costs, rapidly changing styles and tastes and the necessity for faster turnovers have made it unwise to carry a large stock of any commodity.

While small quantity buying is generally conceded to be the best policy, there are certain limitations beyond which the practice becomes unsafe.
Another phase of buying to be considered relates to the stocking of specialties. Where formeriy the merchant confined his efforts to staples in his line, the tendency now is to broaden out.
What it is timely and wise to buy is a subject of tremendous importance. The best minds in this field have been drawn upon to deal with this problem.

The probable trends in style; the position of the jobber as a buying source; whether to stock Nationally advertised brands in preference to others of equal quality but less well known are subjects on which information is essential.

It is true that many of the thoughts set out here are obvious to any prog. ressive retailer; it is also true that a reaffirmation of fundamentals on the part of the retailer is an occasional necessity. In the modern rush for business there is always a danger of losing sight of basic principles. And, after all, while the methods have changed, the elements of merchandising to-day are the same as they have always been.

To know the fundamentals and their application in modern retailing; to re: ognize the true trends in the midst of a thousand conflicting signs, and to interpret all this in terms of human needs to of to-day and to-morrow, that is the essence of successful buying.

## THE RADIO AUDIENCE.

A survey reported b-fore the League of Advertising Women of New York shows that there are approimately 10 ,Lio,000 families in the L,sted States owning radio sets. fi the basis of 4.3 members to each family, it is estimated that nearly $41,500,000$ persons constitute the total radio audience of the country.
This is interesting statistically, but it is highly unlikely that anything like $41,500.000$ persons have ever listened in simultaneously. A certain proportion of the receiving sets are always laid up for repairs. A considerable number of people tune in only when something very special is being broadcast. And doubtless another quite considerable group is so situated that reception is so poor that they rarely use their radio sets except for parlor ornaments.
Were there any way to find out, it would be interesting to know which public event since the invention of radio attracted the most listeners-in.

Doubtless most people would guess it was the Lindbergh reception at Washington upon his return from the Paris flight. It would also be of interes+, especially to the Republican and Democratic National Committees, to know exactly how many voters have been listening in on the Hoover and Smith campaign speeches.

The supposition is that nearly everybody gives a lot of though to politics during the Presidential campaign. Still, it might be a distmet shock to the Presidential candidates and their managers if they knew how many radio fans have listened to a few brief snatches of the campaign speeches and then switched on the good old jazz. On the other hand, the proportion of fans who have lent an earnest and unwearied ear to the speeches might prove a distinctly pleasant surprise.

## BETTER THAN LAST YEAR.

Barring a toppling of the topheavy speculation in securities, the rather general thought among business observers is that the closing months of the year will furnish good trade and industrial activity and that the comparison with last year when the reaction had set in will be, of course, quite favorable. Actually, the business movement only recently crossed last year's level of operations. The difference just now is that the trend is upward, whereas a year ago the slump, which began in the spring, was accelerated by early autumn.
Last month's factory employmert index was just a little below the same month in 1927. That may come as a surprise to those who have been imagining that the level of employment as well as of business was well ahead of a year ago. It was only recently, too, that car loadings were able to surpass the 1927 marks. In short, while there is a record-breaking performance in a few industrial lines, the average has been lifting not ton quickly and there is considerable distance still to go before the peak of 1927 is reached.
Whether the increased operations in industry will prove to be just another short spurt followed by the usual reaction remains to be seen. Supplies are ample in most lines and industry is geared so that it has been overshooting the mark of demand. The immediate outlook, however, is viewed with cheer except for credit inflation and the prospects perhaps of less building.

A KING GOES TO SCHOOL.
King Michael, that rather sad little boy who holds the proud title of King of Rumania, is to be sent to school in order that he may not become pampered and spoiled by private tutors. He will receive no favors, but will have to study his lessons like all the other pupils and, in addition, take an unlisted course on democracy.

While this school is not of the type of that in which kings usually study, uncontaminated by any children other than their little royal cousins, it is not a public school. Every province of Rumania is to send one child and

Michael will have the opportunity to play and study with little boys and girls from Bessarabia and Transy!vania, Bukovina and the Banat, as well as from Bucharest.
We rather imagine that the first few days will be rather forced. The chosen pupils, sent off by their proud mothers in brand-new suits and dresses and with careful instructions to be very polite to the little boy called Michael, may not be quite at ease. But when this early embarrassment wears off they'll probably show him where he belongs if he thinks he can be the leader in every game, and maybe some small boy will punch the royal face or some small girl pull the royal hair if he won't play with them.
It should prove good training for a king, and especially for a King of Rumania. When he grows up Michael may find that ability to take punishment is very useful if his experience is to be anything like that of his royal father or grandfather

## CHAIN BROADCASTING.

The Federal Radio Commission has postponed until January 31 its proposed restriction of chain broadcasting. The recent order affecting stations operating on "cleared" channels within 300 miles of each other was intended to eliminate overlapping programs, but it brought many protests from radio listeners who prefer standardized entertainment. The problem deserves further consideration. But if the postponement means that it will be left to Congress for solution the result may be disappointing. For Congress has been hostile to chain broadcasting, which some of its members curiously regard as "monopolistic." Of course, chain broadcasting simply means the simultaneous presentation of a program, by a number of stations scattered about the country. Of the eightyodd stations figuring in various combinations few are owned by the chain operators. The rest "rent out" a portion of their operating time and thus acquire programs they could not afford to present independently.

CANADA HELPS US PROSPER. Canada led all other countries in the foreign trade of the United States for the first six months of 1928. She purchased American goods amounting to $\$ 426,199,000$-more than 18 per cent. of our total exports-and outdistanced her nearest rival, the United Kingdom, by nearly $\$ 45,000,000$. Last year Canada displaced Great Britain as our best customers and from all appearances she intends to hold on to that position. The striking thing about this is the fact that Canada has a population of only about $9,400,000$-somewhat less than that of the metropolitan district of New York and hardly a quar ter of that of the British Isles. Turn about is fair play. In the same six months we imported more from Canada than from anv other country in the world, as indeed, we have consistently done for the last decade. Japan was our second chief source of supply, with Great Britain third. Clearly Europe has lost its pre-war pre-eminence in American commerce.

ZEPPELIN VS. PLANES.
In the highly important formative period of aviation that has elapsed since the end of the kaiser's war honors have gone exclusively to the airplanes. These machines were triumphant in the war. They have been triumphant in peace. All the numerous and swiftly expanding systems of commrcial aviation are being developed vitfout regard to dirigibles, although Count Zeppelin used to hold that his ships would revolutionize not only military tactics but the technique of peacetime transportation as well.

The first Zeppelins were intended to break the "iron ring" by which Germany found herself surroundsd. But they proved to be of little practical use in active warfare. They were too easily hit, too easily seen, too slow for the scurrying little war planes. A solitary pilot in a minute airplane dropped from the darkness of the high heavens during one of the London air raids and sent one of Count Zeppelin's masterpieces down in a rolling ball of fire. It wasn't long after this that Zeppelin died.
Experimentation with flying ships of the type he originated has continued ever since, but it has not been conclusive. Now, apparently, we are entering a phase of aviation in which rigid airships ambitiously developed from the plans of the original Zeppelins are to be put to the ultimate test.
The practical handicaps of the modern Zeppelin are numerous and seemingly inescapable. Such a vessel presents a tremendous broadside to all contrary winds. Her carrying power, considered in relation to her bulk, seems pitifully negligible. She must be handled at all times more carefully than an orchid. She cannot leave the ground or return to it without the services of a large and specially trained ground crew. These attendants are known in naval lingo as Zeppelin nurses. There will have to be a great many of them when the navy's new airships are completed, since thes dirigibles will be almost three times as large as the Los Angeles.
What the Zeppelin type of ship really needs is a new sort of gas to increase her lifting power and a new sort of fuel capable of greatly increasing the power capacity of her engines and giving her greater stability in bad weather and in general maneuvering near the ground. Both factors are well within the range of scientific possibility.

At any rate, the livelier and more efficient ariplanes will have to retire for a little while from the center of the aerial stage. The Graf Zeppelin is the biggest airship ever built, and her arrival at Lakehurst was one of the spectacles of the century. After her will come the even larger American dirigibles now about to be built. What such ships may lack in practical value they mak up for in grandeur of aspect. And no one knows that a chemist may not pop up at any moment with a new "lifting gas" and a new fuel to give them the supremacy in the air which Count Zeppelin felt would quite naturally by theirs.

## GREEDY LEGISLATORS

## Proposed Increase of Pay from $\$ 800$ to $\mathbf{\$ 2 , 1 9 0}$

The Legislature of the State of Michigan, during the session of 1927, enacted a proposed amendment to the constitution of the State which, if ratified by the voters at the election to be held on Nov. 6, will increase the salaries of the Senate and House of Representatives from $\$ 800$ to $\$ 2,190$. The amendment is so skillfully and adroitly worded that it conveys the impression that members would be paid $\$ 3$ per day for attendance during a session of the legislative body. The word term is employed, however, which places an entirely different construction on the proposition which is being handled so cleverly by cunning political tricksters. The term of a legislator is two years. Sessions of the Legislature usually consume about four months. If members were duly diligent in the performance of their duties, the time thus consumed could be easily reduced to sixty days. Members do not spend on an average more than three days per week at Lansing. Their compensation under the present provision of the constitution, $\$ 800$, is ample. Tuesdays, Wednesdays and Thursdays of each week members can usually be found in their seats. Other days of the week they devote to their private business.

It remains for the voters to decide whether or not this proposed increase is justifiable.

Arthur Scott White.

DO NOT SUE YOUR CUSTOMER.
Personal Experience of a Small Town Merchant.
Far more quickly would I give the debtor a receipted bill than bring suit akainst him. I have been in business now many years and my percentage of uncollectable account will compare in -mallness with the average store and I never have sued a customer.
You mu-t get the angle from which I talk, for this is from the viewpoint of the dealer in a smaller community where almost everybody knows everybody else. It is my contention that in such communities, a suit not only loses the debtor's cash business, but also the cash and credit business of his friends and neighbors, and believe me, he always has plenty of both.
Nor would I invoke the state garnishment law. Let me give you an example of how I collected one bill when about half inclined to the notion of garnisheeing the man's wages, for he was working regularly. All the usual means had been exhausted in an ineffectual effort to make the collection. This particular man owed us $\$ 14.50$.
It so happened I knew the general manager of the factory at which this man worked. And if the merchant lives in a cmall to...n. his armeraintan wont to this general manager and said "You have a man workine in your olant who owes our store $\$ 14.50$ and I have been unable to collect it. I believe that after the lanse of six months I am justifed in garnisheeing his wares.
According to Indiana law. and from what I learn, the garnishment laws in most other states, the emoloyer must be made a party to the suit.
This manager glared at me and declared. "Just let me know when you contemplate bringing suit and I'll discharge him.
You can see the reaction. Of what benefit would it be toward the collection of the bill to have the man out of work. To bring such action would mean losing the good will of this manager, a regular customer, as well as the amount of the bill. to say nothing of the ill-feeling engendered among aforesaid neighbors and friends.
Finally, however, he agreed to take the matter up with the mill superintendent. declaring as I left the office "I don't want men working here who do not meet their obligations, nor will I have the comnany made a party to any garnisheeing proceedings. This commany is not a collecting agency for retail merchants.
The result was that in two days the factory superintendent called our store and asked if it would be satisfactory for him to pay over to the store $\$ 5$ each pay day for this man. Naturally, he was told this would be a very satisfactory arrangement

In most small communities, the re tailer naturally must do business with the farmer. The farmer at best is slow to pay. There are times when he cannot pay. I feel we should bear with the farmer. The average farmer is strictly honest. He has an investment
in land and equipment. A suit against him, in addition to the furore it would cause in his neighborhood and the enemies it would make the store, might bring a judgment. But he would have paid the bill before the judgment could be collected.

At the end of each month, I go to the proper officer and secure a list of the chattel mortgages. It is a very valuable list. It has been our experience that a man who is mortgaging his household goods is a rather poor credit risk. If such a man should come to our store for credit or further credit we would question him mighty closely.
From the same course, we secure a list of these mortgage releases. If he has paid off his loan, he generally can have anything we have. From the same source we secure a list of the new automobiles sold. Some can afford new automobiles at any time, but an ordinary wage earner making from $\$ 20$ to $\$ 30$ a week and supporting a family will bear watching if he buys an automobile out of his class.
Is it not possible that, in view of the cries of alarm about increasing credits. we can't see the forest for the trees? In the first place. I watch the proportion of my credit business as compared with the cash volume I do. The credit volume is kent between 50 and 55 Der cent. of the total volume. Try keening within these limits and voly'll find how easv it is done. It may the that in the large cities the ratio should be hisher or lower. hut this. I find is a good safe ratio for the smal:
$\qquad$ thare micht he some amharesceing mnhowe = lacur. of $=$ not ront and vos minct hariin hardaing at 50 ner cent
After all, it is the percentage that counts. We have been able to keep the bad debt account down to less thar: 1 per cent. Each year, I separate the wheat from the chaff and the loss is charged off. And I provide for this in the markup.
Now to show you the angle from which I view this. If I do a business of $\$ 50,000$ a year cash-which is more than I do-that is cash in hand. However, if I add to this business the other $\$ 50,000$ or $\$ 55,000$ in credit business, much of which I would not have secured if I operated only a cash store, and charge off $\$ 1,000$ to bad accounts, I hav increased my business consider ably.

In charging off bad debts, I take all accounts nine months old. Now I deal largely with farmers, therefore the long time in determining that the account is bad. There are seasons when they can pay and others when they cannot and we must not be too hasty in plac ing the account off the active file.
Just because an account has been put in the profit and loss list is no rason why it should be lost. Keep right after it. After personal calls, telephone calls. letters both regular and special delivery. have been dispatched, I use a system of notes, each being payable once a month and for a small part of the principal. The man in the smaller community has a great regard for a note and if you can induce him to sign
a series of them to liquidate his balance, he most general comes through. We try, however, to get the person who has the bad account to continue trading with us on a cash basis. I believe this can be done. The tendency for the customer is to stay from the store unless some active effort is made to get him to return. We keep him on the mailing list. He knows he will not be given credit, but we don't want him to forget us and after some months of effort we find them coming back to the store.
In some instances where the accounts are for small amounts, say $\$ 5$ or $\$ 10$, and it is certain we never are going to collect, we have mailed this person a store check making the check payable to him at the store provided he purchases a pair of shoes. This is not the best business in the world, but it has brought several back to the ash fold when they had been trading at some other store. In such instances we never again think of the old account.

Less Harrison.

## Old Timer Thinks Animals Have Souls Grandville, Oct. 23-The animal

 kingdom is not so much with us today as it was in early times, when the horse, ox and dog constituted a part of almost every family. While there are those who profess great profundity and go around making statements to the effect that the human race are a dead people, since beyond the grave there is nothing, more sensible folks know better: know, in fact, that beknow better; know, in fact, that be-yond this sphere known as the earth there is life continuous for all future there
time.

Why be an imbecile with a big brain, ponderous knowledge of how to aid criminals to escape justice in the courts, and then get down to the ground and say that all life is at an end in the grave?

Such proclamation is founded on nothing tangible and is at variance with everything in nature that greets the everything in nature that greets the
eye here and now. Even the beasts of the field have a claim on our respect as the creatures of a great creator who has made nothing in vain. Have animals souls? some have asked. We answer why not? That other world to which the human race is hastening day by day, hour by hour and minute by minute, would not be a joy world to the race with no animals
to make it enjoyable. Of necessity, there must be dogs, horses-yes, even cats-in heaven? Do you believe that my Christian friend? If you do not you have failed to learn the lesson that is taught every day in the year by the great Over Power that governs the world and all that exists in it.
A horse may be a boon companion to man. He may do everything but converse, and he can do even that after a fashion. The brave Prince horse I rode so many miles across country, through woods and bush in the early settlement of the pinewoods country had a soul as big as az ox. Believe not, but that animal understood when I talked to him even better thai many humans.
How often have I sped across coun ry, through tangled thickets at break neck speed in search of medical aid in cases of sudden illness or accident. One night I call to mind a summons for me to go for the doctor for a man taken suddenly ill. The doctor lived a score of miles distant. the road thither being through thick pines, across oak openings to the mouth of the Muskegon.

Prince understood the need of haste. I had scarcely to urge him since he had been many times for a doctor after night and knew full well what those trips meant. I usually gave him free rein. He was a racker and the set in the saddle was almost as comfortable as in the finest upholstered rocker.
Not such time as Sheridan made from Winchester to Cedar Creek did we make, but it was not much above an hour whe nwe dashed into the streets of Muskegon and up to the door of the doctor's office. The good physician was quickly in readiness. and within a very short time was driv inr in his gig along the river leading North and be arrived in time to be to be o

Returning home. I gave old Prince the pace he chose for himself, while sat in the saddle and dreamed awas the several hours of the return, no hastening back since 1 knew the doc tor would be at his patient's bedside 1 the shortest possible time
Prince was a splendid animal. He and I were chums of the best and he never refused to obey me when urged, seldom finding it necessary to ply whip or spur. He lived to a green old horse age and I believe has gone to that heaven whose gates are always open to receive such as he, just as surely as are the gates of paradise for his human friends.
Another horse was Ned, my own farm horse, whom I bought of a Meth-

odist minister when he was but four years old, a mere colt, yet as full of horse sense as a múch older animal.

Ned was a large sorrel with beautiful mane and tail. I learned him much after I came into possession of him and he was one of the most faithful subjects a man ever possessed. We worked the farm together in harmony and although he had some mischievous anders in his make-up he was of a capers in his make-up he was of a kindly disposition, and ever ready and willing to do anything required of him.
When not at work I kept him in a pasture nearly half a mile back from the barn. Every night he came can tering down the long lane from the woods and waited at the bars for me to come with halter $t$ otake him to his cosy stable.

Once he came down and as I held un the halter for him to insert his nose he tossed his head and backed off as much as to say not now, sir. "Very well old man, you'll stav outside to night," and I turned and walked away Before I reached the house a shar Before I reached the house a surned neigh rang across the space. I turned and saw the horse back at he bars. his nose thrust far over, nodding his de sire to be haltered.
I went back; he took the halter with litle murmur of satisfaction and suffered himself to be led to his stable. That was the only time in a series of years that Ned undertook to play jokes on his master
Everv night I stabled him, whether rom the pasture or the work field. One night he failed to put in an appearance Long after dark I went for pearance. Long and found him him with a lantern wire fence. He angled in a beod but after binding had lost much bood, but ater binding my handkerchief about the wound. he managed to hobble to the barn. That horse had a soul. His mortal remains are buried on the old farm a few miles West of Grant

Old Timer.
Cheek Neal Loses Out in Trade-Mark Fight.
The Cheek Neal Coffee Co. has lost an appeal to the United States Commissioner of Patents to prohibit the use of the well-known Maxwell House picture and trade-mark on a line of pickles, jellies, sandwich spreads and dressings produced by the Hal Dick Manufacturing Co.
The Cheek Neal Co. also seeks to prevent the use of the slogan, "Good to the Last Bite," which is very similar to the slogan used in connection with the advertising of Maxwell House coffee, which is "Good to the Last Drop."
The Hal Dick Manufacturing Co. contends that good will cannot be passed along from one product to another and that prestige cannot be communicated from one product, such as coffee, to different commodities such as pickles, jellies and dressings.
Technically the row is over the posession of trade-marks. Fundamental1y the issue is whether an established trade-mark, distinctive in character, and original ideas for advertising, may be borrowed and used on products not immediately competitive with the products of the pioneer user or creator.
Had the Maxwell House trade-mark been appropriated by the manufacturer of watches, roofing or shoes, the coffee company would, under the Federal system of licensing by commodities, have no right whatever to interfere, but in this case the coffee company feels that there will be an inevitable confusion in the mind of the
public because of the fact that coffee and tea, their own line, are intended for human consumption and sold through the same distributive channels as pickles, jellies and dressings, the lines which are being sold by Hal Dick Co.
In answer to this claim the Hal Dick Co. contends that all food products are not competitive and that a sharp line should be drawn between beverages, such as tea and coffee, and solid and semi-solid foodstuffs.
In denying the Cheek Neal appeal and allowing the Hal Dick Co. to register its trade-marks, the United States Commissioner of Patents virtually confessed that he was aware that allowing the use of the Maxwell House on different classes of foods tends to destroy the distinctiveness of the mark and to an extent may damage the originator of the name and slogan. Yet he felt that there was nothing else to do under the law. which punishes only users of duplicate trade-marks when the goods possess the same descriptive properties.

It is understood that the Cheek Neal Co. will not accept this trade-mark award, but will carry the contest to the United States Court of Appeals at Washington, which has power to review the rulings of the patent office Meanwhile another manoeuvre is open to the Cheek Neal interests in a suit for injunction in a Federal court on a complaint of unfair competition, with a plea that, even though there is no chance of substitution of goods, it is entitled to protection against confusion of reputation. The argument in the final test will be that, always to a de gree, but now more than ever, in the era of consolidations does the public make its purchases of foodstuffs, bev erages, etc., on the assumption of com mon origin, supported by the similari ties of titles and trade-marks. Cheek Neal insists that if any food specialty bearing the Maxwell House name is indifferent in quality it will hurt the demand for Maxwell House tea and coffee

Shoe Price Cut Costly.
Merchandise assets of the International Shoe Company. Inc., were shrunk several million dollars in making the general price reductions of 5 to 25 cents a pair that were reported in the Tradesman last Wednesday. An explanatory letter to the trade from F. C. Rand, President of the company, contains this assertion. After calling attention to the unexpected declines in hides on which the shoe reductions were based, Mr. Rand's letter says in part:
"In making our cost sheets on which these selling prices are based, we disregarded the actual cost of all the materials and shoes that we own, and in place of the cost (or actual purchase price) of our materials and shoes, we used the lowest replacement values that the recent declines on materials made possible.
"In making new prices we have not attempted to anticipate or make predictions about future markets-we have no assurance that the hide market will not advance as quickly as it declined.

The reduction in prices is in line with our established principle of changing the prices of our shoes to conform with changing markets for the leathers from which our shoes are made.

## Fine Silverware in Demand

Marked improvement in the demand for fime solid silver for dining room uses, which is reflected here in numerous sale sof dimner services ranging from $\$ 10,000$ to $\$ 15,000$, is a feature of current business. Another outstanding thing is the business being done in expensive fitted bags, for both men and women. With silver fittings these range in price from $\$ 100$ to $\$ 400$, while in solid gold the fittings and bag run from $\$ 1,560$ to $\$ 2,500$. One of the most unusual sales made in some time is that of a dozen each of three types of solid yellow gold water goblets, off with decorations of white gold. These cost, per dozen, from $\$ 2,000$ to $\$ 5.000$.

## To Keep Up "Part Wool" Fight.

In a letter addressed to those manu facturers of "part wool" blankets who recently expressed their intention of ignoring the National Better Business Bureau's recommendation that beginning on Nov. 1, their goods be marked to show the approximate wool content. the bureau yesterday announced that it would maintain its interest in the matter. The letter, signed by Managing Director Edward L. Greene makes the point that the reasons adlvanced by the manufacturers for their refusal to adopt the recommendation do not alter the fact that the term "part wool" is ambiguous and is used in such a way as to deceive the public

Broad Color Trend Developing. Those watching the development of color trends attach much significance to the growing use of contrasting colors and brighter shades both for late Fall and early Spring. The gray neutral tones of the past seasons,
leading silk firm points out, are giving way and even the favored beiges and browns have lost their neutral hues and are assuming a definite yellow cast. Slate blues are mentioned as a leading foundation color to be used with the bright hues. Red has been steadily advancing in favor and is expected to be very strong for the Palm Beach season.


1853-1928

## Times change.

Methods improve.
These remain-
High standards.
Sound policies.
They have characterized this bank for seventy-five years.


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Announce complete organization for handling Merchant Freight. We go to 167 Cities and Towns in Michigan, We furnish the greatest aid to successful merchandising. Adequate delivery. All lines are regulated by the Mich-

ASSOCIATED TRUCK LINES
108 MARKET AVE.

## Uncle Jake says.


"Selrshness is the illegitinate omsperng or

We are selfish, however, in a purely legitimate way when we repeatedly call your attention to the merits of
K V P DELICATESSEN PAPER
for the protection of all moist and greasy foods.

Kalamazoo vegetable parchment co., kalamazoo, mich., U. S. a.

## FINANCIAL

Stocks Lately Have Risen Faster Than Loans.
Colonel Leonard P. Ayres's recent prediction that the stock market will fall is supported in the Cleveland Trust Company's monthly bulletin to-day by a graph that shows stocks in the same relation to brokers' loans they were previous to the June setback and another curve that shows the stock price index over twice as high with relation to a barometric bond ratio as stocks "ever previously" have gone "at the peaks of the most excited early bull

When stock prices began to advance rapidly early in March brokers' loans rose but moderately. Apparently pools with strong financial resources were marking prices up to draw in the public and distribute stock. In April and May stock prices did not advance much but the loans to brokers rose to new record highs as the public in that period of distribution bought stocks on margin. Then came the decline in stock prices and the reduction in loans. What Colonel Ayres believes is that the "same technic has been successfully put into operation this summer and autumn." In July and August stock prices were marked up rapidly without any great increase in loans and without any very heavy trading volume. "Then," he adds, "the public came in once more, and took over the stock at the new high prices, with the result that the loan figures rose to levels even higher than those reached in the
pring."
This view reflects the idea that fluctuations in loan figures are chiefly irrnificant for what is revealed in the transfers of stocks from strong hands to weak, and back again. So far this fall the advance in stock prices has been faster than that in loans. If the curves are destined to follow their spring performance the rise in brokers' loans will continue still further until loans stand again relatively higher than stocks. This point is not brought out by Colonel Ayres but it is significant that the loan curve shot upward previous to the June break.
Whatever happens to the stock market in the remaining 1928 months it now is all but assured that the momentum of prosperity will carry through this year. As Colonel Ayres says, "business is distinctly good, and industrial output in many lines is going to make new high records for the year. Profit margins are becoming wider for many, if not most, corporations. Unemployment has practically disappeared."
Certainly four such fundamental barometers as building, steel, automobile and car loadings present a 1928 condition distinctly better than 1927. Paul Willard Garrett.
[Copyrighted, 1928.]

## Stocks Rise After Elections.

With the election less than three weeks off the financial district is groping for an answer to the question: What will happen to the stock market when news of the country's choice for President is out?

Views on the market's probable per-
formance differ widely. Some hold that broad liquidation after the news is out will drive stocks sharply down; some contend that clarification of the political atmosphere will prepare the way for a vigorous rise. Virtually every one active in the market now has an opinion on the reception awaiting stocks when the election results appear on November 7. Yet from this mass of informal expressions in Wall Street no very definite forecast can be drawn.

Early in 1928 not a few business prophets predicted a sideways movement in industry until after the election. A rapid pickup in business with the approach of November 6 shows pretty conclusively that so far as this year is concerned the election presents no obstacles to business.
Certainly if history is any guide the stock market has nothing to fear from the election. In the last seven Presidential years, which take in all since 1900 , the market has advanced after an election and made its high for the year subsequent to an announcement of the election results.
In every Presidential year since 1900 industrial stocks have risen to a new high subsequent to the Presidential election except in 1912. Likewise rail road stocks attained their peaks for the year subsequent to a Presidential election in every election year except 1912 and 1916-both years that marked the election of Mr. Wilson.
In 1924 the election of President Coolidge came after an upward movement in stocks that had been under way since September, 1921. Yet the 1924 election itself was followed promptly by a precipitous rise in industrial stocks that has not yet subsided.
On the side of those that predict the market's break with the election are the arguments that: (1) Industrial stocks after advancing seven years now rest on their highest level on record, both as regards actual prices and earnings; (2) the recent loan expansion indicates a resumption of active buying, and (3) the election will afford a chance for operators to liquidate on the good news.
On the side of those that believe differently are the arguments that: (1) The railroad stocks have had no move this year as yet and face a quarter during which they will show impressive earning gains over 1927; (2) the oil stocks, regarded as a strong speculative group, have had no special move; )3) unexpected gains in business assure handsome industrial profits for 1928 , and (4) the historic precedent that the stock market in Presidential years does not usually reach its peak until after election. Paul Willard Garrett.
[Copyrighted, 1928.]

## The Woman Driver

"Don't you know that you should always give half of the road to a woman driver?" asked the police of a motorist who came near having a collision with another car.
"I always do," the man replied, "when I find out which half of the road she wants."

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| $\mathbf{G}$ | $\mathbf{R}$ | $\mathbf{A}$ | $\mathbf{N}$ | $\mathbf{D}$ | $\mathbf{R}$ | $\mathbf{A}$ | $\mathbf{P}$ | $\mathbf{I}$ | $\mathbf{D}$ | $\mathbf{S}$ | $\mathbf{M}$ | $\mathbf{I}$ | $\mathbf{C}$ | $\mathbf{H}$ | $\mathbf{1}$ | $\mathbf{G}$ | $\mathbf{A}$ | $\mathbf{N}$ |

## MONEY - BUT $\begin{aligned} & \text { dead dollars cannot even raise a whisper. } \\ & \text { Our new method of collection gets results }\end{aligned}$ TALKS at a surprising cla:ms. Ask us for details. Endorsed by users, this paper, any Bank or Chamber of Commerce in Battle Creek, Michigan, and Retail Dry Goods Association of Michigan- <br> Merchants' Creditors Association of U. S. Suite 304 Ward Building, Battle Creek, Michigan <br> ```For your protection we are bonded by the Fidelity & Casualty Company o``` New York City.

## Only When Helpful

## THE "GRAND RAPIDS SAVINGS

 BANK" feels it is "SERVING" only when the things it does for its customers are helpful to them in their financial affairs -- business or personal.Rendering banking service along broad and constructive lines for 56 years has established this institution in the confidence and esteem of business houses and individuals throughout all Grand Rapids.

## GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

Industrial Production Sets New Peak in History.
A new pace in industrial production was set during September, business being more active than ever before in that month. It stamps the AugustSeptember period as the two busiest months in the history of American industry.

Conclusions to this effect based on the financial district's guesses were borne out to-day in computations made by Standard Statistics Company, Inc. At 124.5 industrial production in September continued virtually at the August rate, and compared with 116.3 for a year ago. It presents a very different picture from this time last year when August and September the index of industriai production fell sharply.
At the beginning of 1928 the industrial pace was distinctly slower than that for the same month a year previous but gradually of late the pace has been accelerated, in contrast to the late 1927 decline. A variety of influences have tended to pull up business this year. Henry ford's increasing output in the automobile field is not the least of the reversals in position to swell production. The peak of automobile production last year came in March when the index reached 142.6 . It dwindled down to 86.3 by November. This year presents an anomaly in moter figures. Production has been mounting instead of falling with the approach of autumn. In September it reached 183.5 as against 106.5 a year ago.
Without here going into the details it is significant to note that substantial gains in industrial production over a year ago were scored during September by the following industries: pig iron, steel ingots, copper, zinc, bituminous coal, electrical power (which last month set a new record high), cement, boots and shoes, cigarettes, paper, paper pulp and sugar meltings.

To those prophets of despair who early in 1928 predicted a state of business lethargy until after the election these evidences of rising industrial activity provide a conclusive enough answer. They demonstrate fairly that election years are not necessarily years unfavorable to business. History itself gives the same answer unless we go back to the time that National politics previous to 1900 were concerned with issues directed at business fundamentals. In the last quarter of a century some election years have been prosperous and some have not.
With industry growing at an unprecedented rate the financial district now fully expects the momentum will carry it through the remainder of 1928 without any real setback.

Paul Willard Garrett.
[Copyrighted, 1928.]

## Chain vs. Mail Order Sales.

Rapid extension of chain store systems to less thickly populated regions has raised the question among merchandisers of whether or not the mail order business will be superseded by direct selling.

Sharp advances in such stocks as Montgomery Ward and Sears-Roebuck based apparently to a large extent on
the success of chain store operations, would seem to indicate the chain idea is the more popular. The question is of great interest to holders of securities in companies engaged in retail distribution. In the opinion of the management of Spiegel, May, Stern Co., both types of selling are essential without necessarily overlapping.
The Spiegel, May, Stern Co. conducts a large credit mail order business in household goods in addition to operating a chain of retail stores in Chicago. The business was established in 1882 with one retail store.
"A rate of inventory turnover can be shown from mail order trade which cannot be approached by the chain store," says an analysis of the situation issued by Lansburgh Brothers.
"Inventories are kept astonishingly low in comparison with sales volume," continues the survey in reference to Spiegel, May, Stern Company, "due to the fact that a large amount of merchandise is shipped direct from the manufacturer. This eliminates the need for repacking, handling charges and, most important of all, the necessity for tying up large amounts of working capital. Possibilities for inventory losses are correspondingly reduced."

This development in merchandising is made possible, of course, by the increased effeciency of factory production and railroad freight handling.
The business is reported to have operated at a profit in every year since its formation, except in 1914 and 1921. Net sales have shown a steady increase, rising from $\$ 12,384,000$ in 1923 to $\$ 19$,431.000 last year.

Profits, after giving effect to interest savings through recent financing and after tax allowances, etc., rose from $\$ 1,105,000$ in 1923 to $\$ 2,032,000$ in 1927, equal to $\$ 3.71$ and $\$ 9.01$ a share on the common stock in the respective years.
Net losses on bad accounts over the last five years have averaged only 3.66 per cent. of sales, according to the analysis. A certain amount of loss is to be expected from credit business, and reserves are created by setting aside 6 per cent. of sales for this purpose. William Russell White.

## [Copyrighted, 1928.]

Hardest Jobs in the World.
Drilling holes in macaroni.
Trying to catch rats by making a noise like a piece of cheese.
Teaching a fly to make question marks instead of periods.

Trying to scratch your right elbow with your right hand.

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

Trying to blow a hole in a mosquito with a howitzer.
Serving as dcotor at "The Birth of a Nation."

Quenching an elephant's thirst with an eye dropper.

Killing fleas on a fly with a ball bat. Pull a flea's whiskers with a pair of, ice tongs.
Bail out Niagara Falls with a sieve. Shooting a pimple off a flea's nose with an old-fashioned musket.

## ODIN CIGAR COMPANY

Common Stock
The stock of this company earned $\$ 3.12$ a share in 1927 and has been placed on a dividend basis e

> present selling price.

## A. G. GHYSELS \& CO.

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

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## MUTUAL FIRE INSURANCE

The Danger of Over-Insurance.
Before the meeting of the Association of Superintendents of Insurance of the Province of Canada, which met at Regina, Canada, Sept. 19, 20 and 21, Henry Brace blamed the problem of over-insurance largely on the agents who are prompted by their eager desire to increase commissions, thus forgetting their duty to the companies which they represent. In part Mr. Brace said
"It cannot be denied that over-insurance is a menace. From a loss standpoint, it tends to open the wa to unscrupulous persons to over-value property for the purpose of makng a profit From an agency standpoint, it inspires an eager desire to increase commissions. From a company's standpoint, it causes discontent when the assured finds he cannot collect the face value of his policy, on a total loss. The assured onl yrequires or at least is only entitled $t$ orequire, adequate protection at proper rates. The agent owes to his client the duty to properly counsel and advise him in the matter of the coverage he seeks. The company relies on the honesty of the assured, and ex pects that the agent will carry out his duty, for which he has vouched himself to them. The present-day agent is presumed to be cognizant of the importance of his obligations, and sufficiently educated in his line of business to discharge his duty properly Otherwise he has no right to be permitted to continue as an insurance agent.

Probably the greatest danger of over-insurance is in the actual creation of losses. People who are otherwise cautious, become careless in the protection and maintenance of their property, due to a 'sense of security,' because they are 'covered,' and when the amount of insurance carried is considerably in excess of the value of the property, they are still more careless because they are not going to be the loser, and possibly may be ahead of the game if they can successfully es. tablish a fraudulent claim.

The dishonest loss is not the only dangerous feature which over-insurance presents. Another is that it is the cause of absolute lack of caution, safeguard and even interest, because of the thought that the property is well protected, often tending to make the owner expose his property as a target to the fire demon."

Good Fire Preventiion Rules.
Ten rules for fire prevention which should be followed by every citizen. Their observance would contribute greatly to reducing fire losses to a minimum

1. Remove all dry grass and weeds from around barns, garages, fences, etc. Never build bonfires on windy days.

Burn all oily rags. Do not leave them lying around, as there is danger of spontaneous combustion fires.

Remove and dispose of all rub bish and other waste material from the premises.
ed type of incinerator. That is the only safe way to burn rubbish and other waste materials.
5. Chimneys should be cleaned and examined once each year, especially in using coal or briquettes. Many fires each year are caused by defective chimneys and by sparks flying on shingle roofs.

Do not use gasoline to clean garments or gloves in the house. Do that kind of work in the open air away from the fire.
7. Keep an approved fire extinguisher in the house for emergency use. It is better to be safe than sorry.
8. Do not use flexible gas piping to connect gas heaters or stoves. Use solid pipe connections only

Co-operate with the fire department by making your building safe against fire by removing the cause of fire.
10. Keep in mind the location of the nearest fire alarm box and memorize the telephone number of the fire department.

Increased Fire Fighting Efficiency. A recent survey made by the Continental Fire Insurance Company of the fire department efficiency of 50 of the large cities of the United States shows that 98 per cent. of the fires which broke out last year were confined to the places in which they originated. This survey indicates that there is a prompt response to fire alarms and a more intelligent and effectual use of the apparatus available. The motorization of fire apparatus also has much to do with this increasing efficiency in fire fighting. The survey would indicate that the larger cities are becoming more attractive fire insurance fields for fire insurance activities. The old prejudice of the mutual fire insurance companies against carrying risks in the congested centers of population seems to be unfounded in the present days.

New Chain Store Requirement.
Two of the big chain store organizations now require their store managers to sign a contract stating that, if they leave the employ of the chain, they will not enter the independent retail field for a period of three years?
We don't know just how well a contract of this nature would stand the test of court inspection, but the fact remains that the chains are awakening to the realization that independent merchants can learn a lot from a close study of their methods and that they are beginning to take steps to make this "inside knowledge" as difficult as possible to apply. Evidently, the "competition of the independent" is making itself felt on the other side of the fence.

## Probably She Could.

Stout Lady (to small boy): Can I get through this gate to the park?

Boy: I guess so, a load of hay just went through.

Had To Have Some Excuse.
"Why did you tell Joe you married me because I'm a wonderful cook? I can't boil a potato!"
"But I had to give some excuse."

## Merchants Life Insurance Company

WILLIAM A. WATTS
President


RANSOM E. OLDS Chairman of Board

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Representing The Hardware and Implement MutualsThe Finnish Mutual - The Central Manufacturers' Mutual and Associate Companies.

Graded dividends of $\mathbf{2 0}$ to $\mathbf{5 0} \%$ on all policies according to the class of business at risk.

## FIRE - AUTOMOBILE • PLATE GLASS

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## OUR FIRE INSURANCE POLICIES ARE CONCURRENT with any standard stock policies that you are buying <br> The Net Costis $30 \%$ TeSS <br> Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Michim

WILLIAM N. SENF, SECRETARY-TREASURER

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## THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.
Grand Rapids, Mich.

Story of Two Pioneer Stores in Traverse City.
Traverse City, Oct. 23-The Milliken Company, owner of the Milliken department store, in this city, has completed the fifty-fifth year of its existence in the service of this community. About sixty years ago the late Smith Barnes, who was then general manager of the general store of Hannah, Lay \& Co., was buying goods in Boston. He enquired of a jobbing connection if they knew of two good young men he could get to take responsible positions in the company store. He was informed that there were two young men in Saco, Maine, who were anxious to make Western connections. A telegram brought the young men to Boston and Mr. Barnes was so favorably imp
d with their appearance that he ens.

I them without further ceremony. They came on to Traverse City as soon as they could be released from the positions they then occupied. Mr. Hamilton was placed in charge of the clothing department and Mr. Milliken was made manager of the dry goods department. Five years later the young men decided to engage in business for themselves, but did not feel that their savings were quite sufficient to purchase and maintain the stock they thought they should carry Perry Hannah and they should carry. Perry Hannah and Smith Barnes offered to each take a quarter interes in the new business, which they did, becoming silent partners. For some years the business was conducted under the style of Hamilton, Milliken \& Co. As soon as the young men were able to do so they purchased the interests of Mr. Hannah and Mr. Barnes, when the firm became Hamilton \& Milliken. About twenty-five years ago the two partners dissolved partnership, Mr. Hamilton taking over the clothing stock and Mr. Milliken taking the dry goods stock. The two stores were connected by an archway On the death of Mr Milliken, about On the death of Mr. Miniken, about twenty years ago, the management was assumed by James T. Milliken, the only son of the founder. Under his direction the store has prospered amazingly. Mr. Hamilton sold his store to several employes several years ago and since has lived in retirement, respected and honored by all residents of North western Michigan.
Mr. Milliken is receiving many letters from distinguished men of the State, extending their congratulations upon the observance of the Milliken Company's fifty-fifth anniversary. Mr Hamilton's letter follows:
Dear Mr. Milliken-Will you please accept my hearty congratulations upon the occasion of your fifty-fifth anniversary. This is a remarkable record for any store to have and there are only a very limited number in the only a very limited number in in country to-day which have been in business any longer. I, of course, have a very personal interest in your fiftyfifth anniversary, as I came to Traverse City with your father and to gether we were active partners in the firm originally known as Hamilton, Milliken \& Co.

I recall very vividly conditions as they were when we first opened our they were when in the wooden building now used
store by Fick's grocery. Traverse City was by Fick's grocery. Traverse cillage and there was not then even a village and there was no railroad nearer than Morley. The
steamer Allegheny, making weekly steamer Allegheny, making weekly
trips to Chicago, brought in all our merchandise, and the entire region was dependent on it for all articles of food and clothing. The community was supported entirely by the lumber industry and a few scattered farms. Retail conditions have, of course, changed with the changing times and I am glad to note that your store is to-day the to noting one North of Grand Rapids. leading one will have many more sucI hope you wil have mass.
James T. Milliken will soon retire from the office of Mayor, after serving
the city in that capacity ably during he past six years.
During his address delivered to nembers of the local Rotary Club recently, Mayor Milliken advocated an increase in the taxable limit of property in the city, which is $\$ 130,000$ annually. No other city in the State of nually. No other city in the of Traverse City has a rate the size of Traverse than $\$ 175,000$. A larger sum than is now available is needed to provide for improvements and necessary expenses of administration. The Mayor expenses of administration. The Mayor
urged his hearers to support a drive urged his hearers to support a to be which will be made for funds, to be
obtained through an issue of bonds, to obtained through an issue of bonds, to
be used in making improvements in the Ott park property. He also favored an appropriation of funds for the purpose of establishing an airport-a plan that is not generally favored. Airports are not urgently neded in small communities. Such improvements are still in an experimental stage. Their value to a community has not ben proven.
James A. Garland. who owns a clothing and men's furnishing goods store on West Front street, remote from the police patrol district was greatly surprised upon opening his greatly surprised upon opening his
door one morning when he found on door one morning when he found on
the floor several old suits, underwear. the floor several old suits, underwear.
shirts, socks and hats. Thieves had entered the premises, fitted themselves with goods from the stock and departed. Mr. Garland sustained a loss of \$150.
Louis Johnson, of Johnson Bros., proprietors of a garage and oil station on West Front street, had on his person and in the drawer of a small safe \$489. Mr. Johnson had carried in hand a liberal sum of currency which he used in cashing checks for customers and friends. A bandit entered the garage late one night when Mr. Johnson was alone. The thief took Johnson's money, locked him in the cellar and departed. Mr. Johnson will no longer cash the checks of customers and friends. The loss was partly covered by insurance.
A colony of Germans cultivate large tracts of lands near Frankfort in producing cabbages. One can travel over miles of roadway contiguous to the cabbage fields. It is estimated that the vield of one season would be sufficient to furnish every family in Chicago a saurkraut dinner every day for one week.
Farmers are bringing many truck and wagon loads of potatoes to this market. Arthur Scott White.

## Treating the Constitution With Fla-

 grant Disrespect.Grandville, Oct. 24-Prohibition does not prohibit therefore do away with the law. This rule would, of course the every law that is on the apply to every law
statute book of every state in the statute
Union.
With
With at least nine-tenths of the whisky traffic wiped out under the Volstead amendment, why go back to the old days again? The Eighteenth amendment has met with much better enforcement than several amendments to our National constitution enacted since the close of the civil war.
What about that amendment making a negro a full citizen of the United States? There are around twelve million colored citizens in this country who are guaranteed by the Constitution with every right of citizenship tion with every right of citizenship yet in mat on the right is flouted and the National power has not been brought into service to compel its observance.

Southern Democrats insist that the negro is an inferior race and is bound to be kept so by his white brothers, constitution or no constitution. Our war of the Revolution was brought about because of the fact that three million American colonists were taxed without representation. What about these twelve million constitutional citizens being deprived of the right of representation in the halls of Congress?

No body of white people of equal numbers would stand for this outrage for a single hour, but the negroes are under the thumb of their white neigh-
bors and would be scourged from the bors and would be scourged from the
earth if they attempted to exercise the earth if thev attempted to exercise the rights guaranteed to them by the
The question of negro citizenship comes no more to the surface. This race has been so long deprived of real citizenship by Southern Democrats they no longer expect just treatment from the descendants of
riots of the Revolution.
Because a few lawbreakers indulge in illicit liquor a great hullaboloo raised, while a whole people are submerged under tyrannical white rule and not a word raised in protest. The Dred Scott decision, rendered by the war, still holds good in America-that a negro has no rights which a white man is bound to respect.
It has been intimated that lynchings are losing cast in the South, yet not long ago a lynching bee occurred Mississippi which would do credit to
the most infamous doings of the old the most Klux Klan.

Two negro boys, who had a conmill, killed him. The boys were arrested, but they were taken from the police by a mob. They were dragged into the public square and there, within the shadow of two churches and the white men and women, women holding their babies up to see the sight, looked on.
The prisoners were chained, soaked with gasoline and set on fire. What a sight for the mothers and fathers of this first quarter of the twentieth century And this in free America. Need we go to Africa or the islands of
sea to find barbarism equal to this? And men and women weep because the prohibition law is not enforced. Is
that law of really more importance that law of really more importance than the law of equal rights in the
battle of life, liberty and the pursuit of happiness?
Twelve million American citizens ostracized and denied every right of citizenship because of the color of their skin. No great indignation has been expressed through the public press over this sad state of affairs which does exis
successful denial.
May it not be possible that the churches of the land are in a manner guilty of their plain duty when they fail to take notice of these things which conflict with every precept of Christ?
It might be well enough to look into It might be well enough to look into this matter in a way that will expose
the unchristian acts of their fellow white citizens of the "Solid South.
Is it not a fact that the Americans are prone to forget when duty points the black man was not too mean raged sonage to be a soldier and fight for the flag which refuses to protect him in flag which refuses to
his civil rights at home.
Several hundred thousand blacks shouldered the musket, drafted into the service by Uncle Sam, crossed the sea
and many laid down their lives for that country, their native land, which refuses them the right of citizenship What other people on earth would be so unselfish, so patriotic with the knowledge that the country they served had no appreciation of their services whatever?
We are not aware that there has been any recent effort to secure the inalienable right of the negro to citizenship in this country. The amendments to the Constitution favoring him have been nullified and spat upon with the utmost contempt. No attempt has ben made to carry out the Constitutional provisions in the matter and, judging from recent acts, no such effort is ever to be made.
Certain portions of the American

Constitution are a dead letter and have been for many years. This, however, we ought to be thankful that that has been so well enforced. The only way to secure the enforcement of any law

## pledged to the enforcement of such act

We are in the midst of a campaign

## aw enforcers. Let us se to it that

Old Tin.

## The Song.

## Link, Petter \& Company

Investment Bankers
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## GRAND RAPIDS. MICHIGAN

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## OUT AROUND.

Things Seen and Heard on a Week End Trip.
Last Saturday was certainly a typi cal fall day. During the forenoon it rained and snowed and hailed. During the afternoon precipitation ceased and occasional bursts of sunshine threw a glorious aspect on the maples and elms, with their wealth of red and yellow foliage
We made no Out Around trip, because the afternoon and evening were devoted to the annual round-up Tradesman Company employes, past as well as present, at our Lamont home. This event has been a regular feature for some years and brings together about the most interesting crowd imaginable. Among our guests was man who left the Tradesman forty years ago to engage in business for himself at a town eighty miles away He has prospered wonderfully and now enjoys the blessed privilege of conducting live newspapers in four or five towns, besides being interested in canneries and a bean elevator. Another former emplove who left us voluntarily a half dozen years ago was with us twenty-five years. Another employe has been with us, off and on, for about forty years. He is still hale and hearty at 70 and thumped a snare drum with as much vigor and expression as he did while a member of the Big Rapids band, fifty years ago. The afternoon was devoted to a ball game which was the cause of much enjoyment and some tumbles. After a Jandorf dinner, which was warmly commended, the evening was devoted to sports which included vocal efforts, both musical and otherwise. A lady assumed the role of pedagogue and ruled her class with a high hand. More time was devoted to the unsuccessful effort to maintain decorum than to imparting didactic information. Many of the pupils were togged up to represent children. man who spent thirty years on the road in Michigan took the part of the big boy who had to be watched by his angelic sister. An honored guest donned police garb, including an auburn Um Paul, and a police club, with which he undertook to curb the ambition of those who were disposed to violate the rigid rules he laid down for the observance of those who were inclined to be overly exuberant. Of course, we mourned the absence of our long-time subscription man, who would have been very much at home in a gathering of that kind.

I have made it the rule of a lifetime never to relinquish our hold on an employe who was faithful to his trust and left our roof tree under pleasant cir cumstances. Many men and women who were once on the payroll of the Tradesman now occupy places of re sponsibility and honor with other houses. I never permit these old associates to forget that they were once members of the Tradesman family and are expected to take part in our annual re-unions if it is possible for them to do so. This arrangement involves no lack of loyalty to present employers on the part of employes who have established other business con-
ections, but constitutes a happy re minder of the days when we all worked together for a common purpose and to accomplish a common aim.

The happy relations which should exist between employe and employer have been marred but once in the Tradesman establishment during the past forty-five years. I had been inveigled into conducting a union office for one year in order that I might determine for myself the advantages of union affiliation, which my union friend pictured as equal to the millenium. The much-vaunted advantage soon proved to be a blight and a curse Within a week my employes voluntar ily petitioned me to break the contract and return to the harmonious relations which had existed before the union came into the picture. One reason was that they found themselves forced o attend union meetings every Sunday and contribute to the purchase of kegs of beer for the bibulous members of the or $\quad$ anization. They were also forced to listen to bitter tirades against all employers of labor, who were volubly described as blatant tyrants and monopolists. I answered my boys that I had signed a contract for a year; that I regarded a contract as a sacred obligation and that we would try and get along the best we could for a year, despite the fact we had been induced to enter into the arrangement by arrant falsehood and misrepresentation. Fortunately, the union soon raised the question of jurisdiction, demanding that I discharge our pressman because he had employed a non-union carpenter to do some work at his home. I promptly declined to acquiesce in the demand, whereupon they demanded that another employe be discharged, because his wife insisted on buying milk of a man who used a milk pail made in a non-union factory. If I had granted their requests-which were invariably made by committees so drunk they could hardly stand up-I would have accomplished little else that meet drunken committees and black mailing officials during the term of out union affiliation. During the controversy, the then president of the union called and asked to see me privately. His request was granted whereupon he stated if I would hand him $\$ 50$ "on the side" he would see to it that I was not bothered by any more trumped up charges so long as he remained at the head of the organization Of course, his suggestion was treated with the contempt it deserved, because I realized that if I acted on his sug gestion I would soon come to be known as an "easy mark" by every union blackmailer in the city. Failing to induce me to discharge the offending employes by threats or blackmail, I was then informed that I would be maimed some night on my way home if I did not surrender. I happened to know that the union had a professional slugger on the payroll, but he never molested me. Our union men were called out on strike on the alleged ground that we were "unfair to honest labor." Men with banners bearing these words and stating that the Tradesman should be boycotted because of its unfairness paraded every

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The Big Winner

# Morton House COFFEE 

Makes Happy Customers

Worden Grocer Company<br>Wholesalers for Fifty-nine Years OTTAWA at WESTON<br>GRAND RAPID6

the michigan trust company, Receiver

day in front of the office for two months. The boycott is still on and I hope it will always be on, because it has made us thousands of dollars. Since that time no union man has ever been permitted to cross our threshold and I have never invested a dollar in any establishment which employed union labor in any department. Employment in the Tradesman office has depended solely on efficiency and not on the possession of a union card, which stands for anarchy and murder. I would as soon invite a rattle snake to occupy my home as to permit a union man to defile my office.
I feel no hesitation in heartily commending the communication published elsewhere in this week's paper relative to the proposal which will be submitted to the voters of Michigan Nov 6 to increase the compensation of our legislators from $\$ 800$ flat to $\$ 3$ per day for two years-in other words, provide for an increase during each legislative term from $\$ 800$ to $\$ 2190$. If I thought for a moment that the ${ }^{*}$ increase in compensation would result in elevating the standard of the men who seek election to the legislature, I would say "amen" most heartily; but I am fully convinced in my own mind that the proposed change would work to the detriment of the people, instead of increasing the efficiency of our law making body. No man with the proper perspective now seeks election to the legislature for the paltry sum we pay our legislative solons. They make the sacrifice because they feel it to be their duty to assist in the maintenance of good government. If there were no salary connected with the office they would make the sacrifice just the same. Unfortunately, the majority of the men who seek to serve the State in perfecting our laws-and creating many unnecessary new lawsare persons of ulterior motives who seek the opportunity afforded by electio nto the legislature to "feather their own nest" by methods which honest men would scorn to resort to. Because of this unfortunate condition and because the proposed change in compensation would tend to increase this ratio of unworthy material, rather than reduce it. I propose to vote against the proposed amendment to the constitution of the State and I ask all my friends to give the matter the same careful study and impartial consideration I have undertaken to do in reaching the above conclusion. E. A. Stowe.

Case Where Railway Undersells the Busses.
Grand Rapids, Oct. 23-Every little while I read in the columns of your valuable paper some comments you have to make in regard to the drivers of the Greyhound busses and how when meeting them on the highayd as far as possible to give them all the as far as possible to give
You will be interested in an experiellee the writer had during the summer ai ng another angle.
I got a hurry-up call to go to Manistee and the only way I could figure to get there would be to take the bus o:tt of Grand Rapids to Muskegon and transfer there to another bus to Ludington and, as it was almost noon when 1 got this call, I found that it would
not be possible for me to get any further than Ludington that night. Then I could take an early morning bus the next morning to Manistee. ipids at 2 oclock city time and get in Ludington in time for dinner. I went over to the bus station and enquired the cost of transportation and they advised me that to Muskegon it was $\$ 1.25$, from Muskegon to Ludington, $\$ 2.75$ and
from Ludington to Manistee, $\$ 1.75$, from Ludington to Manistee. $\$ 1.75$, making a total cost by bus from Grand Rapids to Manistee of $\$ 5.75$. I had occasion to go to the union station to M \& N E Thaleva with the Pere Marquette and I found that the train fare was $\$ 4.12$ from Grand Rapids to Manistee
This set me to thinking and I could eadily see that the fare from Grand Rapids to Muskegon by bus being $\$ 1.25$ was due to the fact that the Pemnsylvania runs a train up there and consequently the fare was competitive, but from Muskegon to Ludington I do not think the busses have any competition and, although it is only fifteen mile farther from Muskegon to Ludington than it is from Grand Rapids to Mus kegon, the bus fare was $\$ 2.75$. Then, from Ludington to Manistee, of course, there is no serious railroad competition and, although it is only thirty-fiv miles, the bus fare was $\$ 1.75$.
While talking to the station agent I found that there was a Pere Marquette train whicih left Grand Rapids at 2:30, standard time, an hour and a half later than the bus, which would get me into Manistee at 7 o'clock the same night, and I concluded to take that train in stead of the bus. When I come to buy my ticket the ticket agent asked me is I was going to stay any length of time in Manistee and I told him I was coming back the next day and he advised me to buy a round-trip ticket, which cost me $\$ 5.50$.
You can see that by going on the train and returning on the train I made this trip for 25 c less both ways than I would have had to pay by bus for one
This was very interesting to me and it may possibly
f your readers.
I do not know whether those trains are running only in the summer or not and I do not know whether the round fare rate applies all the year ornall.

Young Girls Lead Way.
Young girls who wear sweaters and plaited skirts a good deal-and in this year of grace, the sweater costume is fashion's favorite-have found a new way of varying the outfit by selecting as many as four belts of different leathers and colors, with little berets to match. With a sweater and skirt in beige and brown not only a brown belt can be worn, but bright green Morocco grain or red patent leather. is just as smart, and when completed with berets in green and red to match, three entirely different costumes are the results.
Even the afternoon frock of satin or crepe features a leather belt, usually of suede exactly matching the color of the fabric. Many of these suede belts have narrow pipings of gold or silver, and for dresses of the formal type there are suede belts with crys tal, marcasite and colored crystal buckles, gemmed with large stones like modern costume jewelry. Rhinestone buckles are used occasionally, and for the very wide crushed belts of suede that trim Patou's lace or moire evening frocks, there are plain oval buckles covered with the leather.

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\author{

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## DRY GOODS

## Michigan Retail Dry Goods Assiciation.

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

## Evening Bags in Gay Designs.

Some of the latest models in evening bags are entirely of small seed pearls woven by hand after the manner of the one-time popular beaded bag. The shapes are rounded and mostly in pouch effects. The frames are very ornate, many of the hand-made ones being set with rhinestones and semi-precious stones, depending on the color schemes. One bag with a straight frame has clasps set with large crystals and the remainder of the frame studded with small rhinestones, except at the corners, where geometrical insets of cornelian are used.

The vogue for rhinestone bags last season, especially those made with a fine metal mesh background, apparent 1y continues. One of the leading designers is bringing out a slightly different version made with a new open mesh. This mesh allows for a separate setting for each stone and each setting is finished with a round rim, so that when carrying the bag there is no chance of it tearing or causing runs in a fine garment. Pearls and rhinestones are used together, either in block or dot designs. The frames in these are made by hand, and there is a wealth of detail work in the fine stone settings.

An extremely smart afternoon bag made in black for carrying on the hand has its flap embroidered with silver and gold metallic thread. The backstrap is smaller than usual-for sake of smartness, it is said.
A large envelope bag made of black sue has a small watch in place of a monogram or other ornament. It is fixed on the side banding, which is made with two loops that conceal the fastenings. The watches may be detached at any time without hurting the general appearance of the bag.
One soft pouch bag that is quite large and almost square has a novel fastening device. The outer flap, which has rounded off conners, has a deep oval opening that is bound with a steel metal rim. The bag strap extends about the bag and then is drawn through this opening and snapped inside.

## Lighters For the Parlor Table.

The vogue for pocket lighters has broadened to include lighters for the table as well. These may be had in a variety of shapes, sizes and designs. One comes in a basketlike stand holding six enameled ash trays. The top is fitted with a jeweled knob which lifts off and reveals the lighter. To extinguish the flame the cap or knob is replaced. Another fancy lighter is made after the manner of a lamp-post, in black, silver and gold finishes. Small pottery jars and old-fashioned china inkwells are also used to hold lighters. The time seems not to far off when one will be able to convert any pretty ornament into a table lighter. Flask-
shaped bottles in miniature form are also being used.

Clindrical lighters of new heights and widths are now made with weighted bases to prevent them from tipping over. They are enameled in dark colors for library and living room usage and in pastel shades for the boudoir. Although there are many with modernistic designs, those with Japanese or rural scenes in gold or black are most in demand.
Wall clocks in square and geometric shapes are made of a new composition which is light in weight and very attractive looking, and which will go well in any room in the house. The colors include all the newest shades used in home decorating as well as the pastel shades. Dark purples, carnelian, black, brown and semi-precious stone colors, such as quartz, jade, sapphires, lapis and onyx, are among them. Velvet ribbon is run through the upper side of the clock and attached to a narrow bar, also of the same composition, which is perforated to accommodate a colored nail for hanging pur-

## poses.

With the coming of Winter the problem arises as to how to cover up ugly plant pots. Some new covers are made of raffia, and also some in a new Japanese screening material, painted in bright colors

## Two-Button Styles Have Lead.

While it is as yet too early for definite reports regarding the volume of Spring business being booked by clothing salesmen on the road, the indications are that retailers' reception of the new lines is being tempered somewhat by the hot weather affecting Fall turnover. Apart from college towns, where three-button styles hold sway, the Spring demand is mainly for the two-button models in cassimeres and worsteds. Some rise in favor for double breasteds is noted, but these styles will probably not account for more than 10 per cent. of the total. Leading colors are tans, grays and several shades of blues.

## Useful Gift Lines Stressed.

From the trend of the purchasing being done by retailers for the holiday period, the stores look for consumers to place stress on utility gifts rather than on more or less useless knickknacks. This is guiding retailers to the opening up of gift business in a much wider variety of lines. Home accessories up to a certain price, for instance, are increasingly popular as gifts, particularly a number of electrical appliances. At the same time the importance of apparel for gift giving is forging ahead, especially such items as silk underwear, negligees and dress accessories.

Spring Garment Operations Start.
While the Fall demand still holds the attention of most of the garment trade, preparations are under way for the Winter resort and early Spring trade. This is particularly true of dresses and sports wear, and the indications are that lines of these garments will be available somewhat earlier than usual. Business in resort
wear garments in recent seasons has assumed larger proportions and become more profitable so that the number of manufacturers catering to it has grown. Offerings of sports wear will be marked by wide diversity of models and materials.

## Gain in Radio Holiday Volume

All indications point to a holiday volume in radio apparatus exceeding that of last year. In the larger cities the A. C. sets will have the bulk of the demand, with business in batteryoperated types steadily diminishing and confined more to localities where electric current is unavailable. While the department stores will share in the increased radio volume anticipated, their gain will not be as marked as that of the radio and music shops, jobbers here said yesterday. The high cost of servicing is ascribed as one reason why the department store radio departments have not pushed ahead strongly in volume or in net profits.

Seek Color Information Early
While the question of color trends for Spring in women's wear woolens and worsteds is not clouded with as much doubt as in some other seasons the mills, nevertheless, are up against a problem in getting early specifications from buyers. One large mill has issued orders to salesmen that customers must give full specifications on colors for many fabrics when the order is placed. In the case of broadcloths, with the exception of the kasha types, specifications covering 50 per cent must be given at time of booking, 25 per cent. by Dec. 1 and 25 per cent. by Jan. 1.

## Jobbers Drive on Waste

The elimination of objectionable and wasteful trade practices will be the keynote of zone meetings of the

Wholesale Dry Goods Institute in various parts of the country during the remainder of this month. Four of the meetings will be attended by Director General Alvin E. Dodd, who is now on his way to the Pacific Coast. After the various zones have submitted their recommendations, President Bond of the institute will appoint a special Trades Relations Committee to work out a National program to correct the abuses complained of.

## To License Hosiery Mark.

Licenses to use the official "hallmark" of the Hosiery Distributors' Institute are to be issued to handlers of women's full-fashioned silk hosiery who agree to maintain the institute's quality standards. The institute will require the mark to be used by licensees on merchandise of first quality only, its purpose being to set such merchandise apart from the irregular goods and "seconds" which are now masquerading as prime merchandise in many parts of the country. The adoption of the mark resulted from the failure of some mills to brand substandard merchandise hose as such.

## Writing Equipment Modernistic.

Modernistic effects have taken hold in stationery and desk sets and are expected to do well in consumer holiday buying. In stationery the modernistic idea is reflected in colored writing paper, contrastingly hued envelope linings and a container of unique design. The desk sets show the modernistic planes and angles worked out in the metal portions of component items, including hand blotters, letter openers inkwells, calendars, etc. The bases are of onyx or the new composition material called catalin.

There is more power in a kind word than in the kick of a mule.

## WHOLESALE FLOOR COVERINGS <br>  <br> Carpets Rugs <br> Linoleums

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HERPOLSHEIMER COMPANY
Louis and Ottawa
Grand Rapids, Michigan

## SHOE MARKET

College Girls Discard Slickers.
The attractiveness of the new leather apparel and accessories is granted by college girls 'round the country. Old yellow slickers beautifully inscribed and labeled are discarded in favor of the leather coats in swagger trench style or jaunty short jacket effect. The new coats made in sheep suede or calf-suede, gray, brown, beige or black have the indefinable collegiate air that gains distinction, with an approval not limited by campus boundaries.

With these leather coats are worn sweaters and plaited skirts or onepiece dresses in any of the new tweeds, novelty weolens and knit fabrics that are the vogue. Both sweaters and dresses of the semi-formal type suitable for the campus have smart leather belts this year, and some girls wear little berets in different colors that match the suede, calkskin and Morocco leather belts.
The gravel paths of the campus are always hard one shoes, to say the least, and it is usually a problem to select models that are practical and smart too. The new styles in walking shoes are ideal for campus wear, becaus they are of welt construction with the new high leather heels that distinguish them from sports shoes. These shoes are in one-strap, two-strap, oxford and tailored bow-pump patterns, in such smart materials as suede, calf, alligator, reptile calf and combinations of these leathers.

When the college girl travels with a wardrobe trunk packed to the brim with new clothes she chooses practical luggage that will not take too much room, and the new ensemble sets of suitcase and hat box, or suitcase, hat box and dressing case, with her golf bags and tennis rackets to think about, are the best choice. These sets come in smart new leathers like trout cowhide, mustang and lizard cowhide, in beige, brown and gray as well as black.

## Shoes Which Match the Skin.

Shoes which match the skin are being made for winter resort wear by three of the foremost bottiers in Paris. The materials are antelope suede, kidskin and crepe de Chine, in afternoon shoes and shank sandals, and antelope suede, ooze leathers, reptiles and calfskin plain or in combination, for active sports and "spectator sports" shoes. The idea back of it is to commercialize the sunburned skin vogue still more. To quote one designer:
"Women like to talk about their sunburn, and when they do wear stockings, for days here in Paris, or at the races and other rather formal events, they choose them in shades to match their skin exactly. I am making very simple shoes of sunburn color-very beige for the brunnette, lighter for the blonde, for all skins do not tan the same shade. This lends an entirely new effect to the footwear-it blends into the costume as a whole and stockings and shoes together are neutral. I like to design my shoes to give the barefoot effect too, much cut out at the
heel-sometimes only a series of straps on the front. This is the logical style of to-day, since women must, from long usage, wear high heels rather than flat Greek sandals.

Leather Belts and Buckles in New Effects.
With leather belts used on every type of dress and on many of the smartest cardigans and coats, it is only natural that designers should create individual new belt effects especially for their new models. Most of these new belts, after designs by Lelong. Patou, Chanel and Lanvin are made with unusual fastenings, and the buckles are covered with leather instead of being made of plain metal.
Degrade effects, duotone and threetone combinations, are worked out by using several leathers of contrasting grain. Direct color contrasts are not as important as the contrasts of grain. Morocco grain is one of the smartest new leathers for belts, and takes the place of suede which was so prominent in the mode last season. The vogue for bags and shoes of genuine Morrocco and Morocco grain leathers in such high shades as red, slate blue and bottle green might account for the use of this leather for belts. In fact, the matching of shoes, bags and belts gives just a little more impetus to the interest in the ensemble idea.

New Hosiery Length Standards. New standard minimum lengths for children's and misses' hosiery and boys' golf hose have been adopted by the National Association of Hosiery and Underwear Manufacturers. The foot sizes in the new standards run from $5-5^{1 / 2}$ to $9-91 / 2$ in the five-eighth and three-quarter goods, and the minimum lengths for flat goods of these types range from 8 to $14 \frac{1}{2}$ inches. Minimum lengths of similar types of ribbed hose run from 9 to 16 inches. In seveneight stockings the foot sizes run from 5-5 $1 / 2$ to $10-10^{1 / 2}$ and the minimum lengths from $101 / 2$ inches to $18 \frac{1}{2}$. The same foot sizes prevail in boys' golf hose, while the lengths run from $10^{1 / 2-}$ $11 / 2$ inches to $18 \frac{1}{2}-191 / 2$. A plus tolerance of one-half inch is permitted.

Spring Glove Styles Varied.
Spring trends in women's gloves are distinctly toward three classes. These are novelties, slip-ons (either long or short) and one-button or clasp styles. Novelties continue to be simple in design, depending for their effect on contrasts of color tones, futuristic appliques, and original modeling of the cuffs. Metallic trims, such as brass buckles and gold edging, are frequently seen in the new goods. Backs of gloves are for the most part finished simply. The most popular shades for the new season will be the beiges. The newest note in those is a gold cast, but pink ish tones also promise well.

Reindeer Favored in Handbags.
Reindeer is very much to the fore in better grade handbags, although antelope and suede styles continue to meet with favor. The popular types are developed in flat pouch effects with either top or back straps, and are
wanted in black, brown, navy and bottle-green shades. Some call is noted for underarm types but this has dwindled with the advance of the Fall season. Buyers have been active in covering immediate and holiday needs in handbags and are seeking quick delivery of wanted stles.

Zeppelin Toys Have Call.
The arrival fo the Graf Zeppelin here has resulted in a strong call for mechanical flying toys. Particularly outstanding, it was said yesterday, is a ten-inch reproduction of the Zeppelin, which, when suspended from a cord, flies in a fairly wide circle. This toy is developed in shiny aluminum and is operated by a clock-work spring, which turns a flexible brass propellor


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

Giving way to impulses regardless of consequences wrecks many a bright future.

## MICHIGAN SHOE DEALERS <br> MUTUAL FIRE INSURANCE COMPANY LANSING, MICHIGAN

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## RETAIL GROCER

Retail Grocers and General Merchants Association.
President-Hans Johnson, Muskegon. President-Hans Johnson, Muskegon.
First Vice-President - A. J. Faunce, First Vice-Pr
Second Vice-President - G. Vander Hooning, Grand Rapids.
Secretary-Paul Gezon, Wyoming Park. Treasurer-J. F. Tatman, Clare.

Wherein Better Merchandising Is Done By the Chains.
I have before me a copy of "Bohack Briefs, Food Chain Store Merchandising," issued by H. C. Bohack Co., whose headquarters is either in Brooklyn or Manhattan, New York. This is published in the interests of the big Bohack family of several hundred grocery stores. To me this is particularly interesting because the Bohack chain was founded by a man not yet old, who came into America as a poor immigrant from Germany and who even now cannot speak very plain English. I find what I have always said was the case: that chain problems are fundamentally about the same as those of individual grocers. For example, here is part of a leading article:
"You can't afford to be a failure. Every day, all over the world, in every walk of life, men and women are failing because they do not know the facts that will ensure them success. Courage ,perseverence, imagination-qualities which make for success-they have, but the one thing lacking to reach the goal, to realize their hope, is they do not know.
"The grocery business, like every other, has its allotment of men and women who will be failures, who do not know the things which would cause them to succeed. In many cases it will be no fault of theirs. They just never come in contact with the necessary facts. In the majority of cases, however, failure will follow simply be cause these ambitious people will not take the measures to obtain the necessary information about their business or will not use that information when it is offered them.'

Is there a word there that would need change if it were written for individual grocers? Does this not indicate clearly that there is no room anywhere for folks who are so lazy-minded that they will not seek out sound information and then act on it? Bohack succeeded not because he chose to become a chain grocer, nor was there any luck about his success. He made his mark-and loads of moneybecause he was diligent, both in mind and in body

Another thing long seen in the offing by all careful observers is shown now to be a fact in this Bohack publication. That is how competition between chains is already an established fact. For we have in this same number the story of how one chain crowded another so strongly that the result was the closing of four out of five units of the chain attacked. I condense the story thus:
"One grocery chain has reduced competition from another by 80 per cent. by selling its merchandise as well as buying it. The assumption was that profit is made only if goods are sold at a profit. This may seem fundamental,
but when competition sold items for less than replacement value, it was necessary to get back to fundamentals.
"Next, it was assumed that a customer will pay a fair price for fair quality if she is convinced that she is getting fair treatment and has confidence in the merchant.
" Add an informed, courteous personnel and whole hearted community interest-and you have the whole method whereby this chain was converted from a runner-up to a decided winner-a method which all but ruined the competitor by forcing him to close four out of five of his stores.
"It must not be assumed that this successful operator did not sell goods below so-called standard prices. It would be foolish not to take such advantage when possible; but it was not the practice to follow every competitive cut price by going the cutter one better. So we hear the question, What was done when the competitor cut the ground from beneath, leaving us swinging in mid air?
"Strange to say, we just stayed there. Stranger still, the competitor put back the earth he had removed and brought his price back to where he had started. In fact, at times we raised the price a few cents when the competitor cut, and the competitor, evidently fearing too great a differential lest the customer question the quality, immediately brought his price back within reason. This trick worked particularly well on items such as butter-so well, each knowing exactly what the other would do-that such items developed immunity to the slasher's pencil.
"Discussion among chain executives showed that others had had similar experiences; that the product must have an extremely powerful appeal for the customer or she must be an unusually good judge of its quality, for it to survive an extensive price slash. When cuts are too deep, she fears to buy, thinking goods must be seconds, or spoiled, or old, and it takes selling to convince her otherwise. So one asks: 'If it takes selling as well as price cuts to get rid of goods, why not put the effort on goods that return profits?'
"There are still some chain executives who do not see the handwriting on the wall. They do not see that with the rapid growth of the chains, price as the sole claim on customer loyalty diminishes in effectiveness. New methods of merchandising must come if chains are to prosper and not fall into the endless struggles which wear nerves and destroy profits. This appeal we make to chain store men who, like others, have a right to a profit from their business.
"Make more profit for yourselves and stop price wars. No one wins, not even the big fellows. If you don't believe us, consider the story we related of how one of the very large chains went to another and begged for mercy. Is our business so organized and conducted that members thereof are reduced to this? Let us quote Edward G. Yonker, of Sanitary Stores, Washington: 'We are absolutely opposed to the idea that the grocer should ever

## SCHUST'S LINE MEANS

More Sales
Bigger Turnover Larger Profits, and Satisfied Customers


This Display Increases Sales

THE SCHUST COMPANY
'ALL OVER MICHIGAN'
distributing points
Grand Rapids
Detroit
Lansing
Saginaw


# Don't Say Bread -Say <br> HOLSUM 

## M.J.DARK \& SONS INCORPORATED <br> GRAND RAPIDS, MICHIGAN

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

## MEAT DEALER

Uncertainty of Wholesale Meat Prices. Last week produced one of the most erratic and demoralizing fresh pork markets possible to produce in so short a period. Prices went lower each day until a virtual panic obtained with no one knowing what the real market was or where prices would finally rest. It is needless to say that thousands of dollars were lost by those caught in the jam, with no mercy expected and little given.

To make matters worse for dealers in different kinds of meat the lamb market broke sharply, though the condition was held in check and stabilized by putting lamb carcasses in freezers. Some other meats developed declines, partly in sympathy with pork and lamb, and partly from the general conditions that brought about the slow movement and lower prices of pork and lamb.

Such a condition as briefly described could not be expected to last for any appreciable length of time. Order had to be brought out of chaos, bringing into play the best generalship of executive heads. While the little historical resume of last week's condition in wholesale markets may prove of interest to consumers it is given more to show the uncertainty of the meat business and the losses that are brought into it from time to time and which must be absorbed over long periods. When such chaotic conditions come all the meat sold does not have to be sold at the lowest point of the week, and many retailers buy early only to find that they spent considerably more than they would have been called upon to spend later.

As a matter of fact, the lowest price paid applies to only a relatively small part of the total on sale and buyers of large quantities who waited until the near close of the market got the most benefit. Small dealers as a rule did not receive the benefit of lowest prices and so were not in a position to sell at retail as low as some others, but nearly all bought somewhat lower and in most cases passed the saving on to consumers.
Meat is a perishable product and once put on sale it must be sold or frozen. Moderate quantities of lamb may be frozen at any time, but unless the market is lower than frozen lamb usually sells at the procedure is apt to be expensive. Considerable of the lamb frozen in this country is so preserved either to take care of trade requiring frozen meat-which trade is relatively limited-or to bring order into a panicky market.

Pork may be frozen in larger quantities to sell to retailers and others, but unless the price at which it is frozen to be sold later is lower than unfrozen pork usually sells for the freezing will be done at a loss, rather than at a profit.
In the recent case fresh pork was on a very high plane and even at the decline the pork capable of being frozen was too high to be attractive to speculators. As a consequence very little went into the freezers. The market on both pork and lamb has found
itself - figuratively speaking - though so far on a lower plane than ruled previous to the break. What the future holds is uncertain, but experienced dealers believe the high point just passed represents the peak of the season.

The Beef Tongue Gullet.
We were asked to-day to tell about the utility to which tongue gullets may be put. In a way we are glad to do this, for it shows real economy when housewives try to utilize this portion of the beef tongue. When short tongues are sought the gullet is only a very small part of the tongue and has little economic importance. When long cut tongues are bought there is a half pound or so that is not usable as sliced tongue and other uses must be found for it unless it is to be thrown away.
Being largely cartilaginous in nature most housewives find little use for it, and yet some do use it to advantage. Perhaps the most common use is in making soup. It may be added with ham bones, beef bones or bones from other meat and tends to give the soup a distinct flavor-due largely to the smoke that permeated it during the preparation of the tongue. One housewife says that she uses it for hash. We are not disposed to give this recommendation a great deal of commendation, for unless it is ground very fine it probably would not meet the taste of most persons. However, it possesses some valuable elements and may be of some value as food.
Packing-house operators do not place much value on tongue gullets and thousands of them are thrown away where short tongues are made. In such places anyone finding use for them could buy them at a very low figure. When we say thrown away we mean that they are sold with bones as low as one cent a pound or lower, which is virtually throwing them away as far as any profit is concerned, considering the cost of handling.
Most delicatessen dealers buy short cut tongues, because they do not care to be bothered with the section that they cannot use for slicing. When manufacturers of smoked tongues remove the gullet they do so to meet this delicatessen demand, as well as a similar demand on the part of retail meat dealers. Some trade for beef tongues seems to look for weight more than the amount of edible meat they get from the tongue. For instance, five pound and up tongues sell best to wholesalers and other houses supplying steamships and other similar services. In order to make this weight requirement manufacturers leave the gullet on-up to three rings in many cases.

Besides, tongue fat is also left on very often, ranging from what is a normal amount in a well trimmed tongue to all normally carried by the tongue as removed from the animal. The handling and preparation of beef tongues is a highly specialized business and to put the product on the market in its best form demands expert knowl edge of trimming, curing and smoking after the tongues have been properly chilled. The quality of the animal is reflected in the tongue also.

## VINKEMULDER COMPANY Grand Rapids, Michigan

Distributors Fresh Fruit and Vegetables
"Vinke Brand" Onions, Potatoes, Sweet Potatoes, Oranges, Lemons, "Yellow Kid" Bananas, Vegetables, etc.

## Sitinams

## GENUINE

## GOLDEN FLAKE

THE MOST POPULAR CANDY OF ITS KIND
Now Ready to Ship. Order Early. 20 Lbs. to Case.

## PUTNAM FACTORY

GRAND RAPIDS, MICH.

## A SERVICE THAT WILL INCREASE YOUR SALES

One person out of every four families in the United States has been benefited through Fleischmann's Yeast for Health. This means a large number of your customers eat it.
Do they come to your store to get their daily supply? Here is a chance to render a service that will bring them back regularly, make them permanent customers, for all the groceries they need.

## FLEISCHMANN'S YEAST

Service

## 

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


## Always Sell <br> LILY WHITE FLOUR <br> The Flour the best cooks use.

Also our high quality specialties<br>Rowena Yes Ma'am Graham<br>Rowena Pancake Flour<br>Rowena Buckwheat Compound<br>Rowena Whole Wheat Flour<br>Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.
Grand Rapids, Mich.

## HARDWARE

Michigan Retail Hardware Association. President-Herman Dignan, Owosso. Secretary-A. J. Scott, Marine City Secretary-A. J. Scott, Marine City
Treasurer-Wiliam Moore. Detroit.

Suggestions For the Hardware Dealer in November.
I week hence, November will be upon us. The wide-awake hardware dealer should now have his plans made for the new month.
With the coming of weather, the dealer should cormence to feature his winter lines. Also, he should be giving his window trims the seasonable aspect expected at this time of the year. October, as an "in between" month, was in some respects a rather difficult period for attractive yet appropriate display. Colorful effects could be secured by the use of fruits, vegetables and autumn leaves, but what goods should be shown was not so well defined. In November, however, the difficulties of effective display are far less.
Throughout the year, it is sound policy for the hardware dealer to make his windows reflect the season. This applies, not merely to the goods shown, but to the timely decorative accessories which express the season. The goods themselves do not always carry with them the seasonable idea.
Thus, a December skate window can be helped out by decorative accessories. The skates themselves do not give "that winter feeling." That must be supplied by a suggestion of snow and ice, a bit of mirror to represent a frozen pond, a fringe of cotton wool for snow, and the like. One of the window trimmer's ipmportant tasks is to inject into his display this seasonable feeling, which impels the prospect to buy seasonable goods.
Just as gardeners tools in the spring are helped out by a suggestion of moist earth and green grass, so skates, cow ties, horse blankets or whatever else you show in November will be helped out by a hint of ice or snow. These little artistic touches are hard to contrive, yet they make an immense difference in the effectiveness of your window trim.
Timely November lines include such items as horse blankets, cow ties, lumbermen's tools, lanterns, flashlights sleigh bells, weather strip. snow shovels. skates. snowshoes, toboggans. sleighs and hockey sticks.
Some seasonable items are often overlooked in the fall selling campaign. Take storm windows. It is a rare storm window that does not emerge from storage with a cracked or broken pane or some lost putty. In most cases the woodwork will need repainting. Many a disreputable and inefficient storm window will be put up this fall because the local hardware dealer has omitted, in his window displays and newspaper advertising, to call attention to the need of glass. paint and putty. A lot of these lines could be sold right now, or in the next few weeks.
"Get the storm windows in shane for winter." is a timelv cocan. intorn-ot that slogan be means of a good window displav. You might work in th always effective element of contrast.

Look up the most disreputable storm window you can find. Also get, a new one, with every pane sound, every bit of putty in place. and paint where paint is needed. Put the storm windows side by side in your store window with this legend:

Winter Is Coming
Are your storm windows like
This? Or This?
timely display showing paint, putty and glass, along with step ladders, window cleaners, mops, pails and similar housecleaning lines would also be effective this month. Show cards could also emphasize certain points: as, that a house with shabby storm windows always looks cheap and unattractive; and that glass, unless well fixed in place, is likely to fall out at any time
It is not too late to give prominence to stoves, ranges, oil cookers and heat-

These goods are too often left to sell themselves. There are still many people who could, by dint of a little effort, be induced, even this late, to replace the obsolete range or heater with something more up to date. It will pay you to go after a lot of these prospects who have been hanging fire You are pretty sure to sell a few of them: and even where you don't make sales, the effort you put forth now wil at least pave the way toward sale next year.
The winter comfort idea can be worked into an excellent window display. With the long winter in prospect, customers will prove decidedly responsive to the idea of making the house warm and comfortable.
Your window trim doesn't need to be novel in order to appeal. Indeed, old-fashioned comfort is perhaps the most appealing kind you can suggest Of course, if you have any novel idea to introduce into vour display, so much the better.
You may think that the number of articles that can be shown in connection with a "winter comfort" display is decidedly small. If that's your idea study your hardware stock more closely
The list includes ranges, oil, gasoline and spirit heaters, different de sings of gas fires, weather strip, various forms of gas, oil and electric reading lamps, curtain rods, screens, ash sifters, pokers, coal hods, etc.
For a window trim, a good idea is to fit up a mantel and grate at one side of the window. Near this, have a small table on which show a lamp. a coffee percolator, and some similar items. Other articles can be arranged around this. You might have a gas fire going in the grate, or merely red tissue with an electric bulb behind it, or an electric grate. If a wood fire is suggested, have a box half filled with logs. Show all the gear necessary for the clean and efficient handling of a grate fire. A comfortable chair in front of the grate will enhance the $f^{r}$ ect. Items of hammered brass, cut glass, or similar lines you handle can be introduced. With the aid of curtains and screens, a cosy little room can be shown; and at night, with the help of a light in the lamp and an electric light bulb behind red tissue
in the grate, the window will be exceptionally effective. This winter comfort idea is worth emphasizing.
So much for current display and selling ideas. While he is progressing toward the Thanksgiving holiday, for which a special display is of course desirable, the hardware dealer should also be mapping out his program for the Christmas selling campaign. If he has not already ordered his Christmas lines, he should do so. One of the great secrets of efficient Christmas selling is to start your Christmas displays early, and have the goods in stock to back up your displays. Show what you have, and show it early.
Even before the merchant displays his Christmas lines, he should let his public know that he is going to have a special and comprehensive stock for

Christmas buyers. Suggest that yon plan this season to show some most appealing novelties. That will stinulate curiosity
It is a good plan to tell customer, that they can have goods put away for delivery just before the Christmas holiday, or whenever they are wanted. $\cdot$ Anything reserved on payment of a small deposit" is a good slogan. Many people would like to buy early but do not wish to take the goods home with them at the time. The merchant, in order to cater to this early trade, must not merely provide for putting away articles, as practically all merchants do now, but must have the stock to select from.

With the holiday displays and the dark days of late autumn and winter so near, the hardware dealer shou'd

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## 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
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## Wholesalers of Shelf Hardware. Sporting Goods and

Fishing Tackle

## THE BEST THREE AMSTERDAM BROOMS PRIZE White Šwan Gold 1 Bond AMSTERDAM BROOM COMPANY <br> Amsterdam, N. Y.

give some thought to his window lighting. Proper lighting adds to the effectiveness of any display; and at the Christmas season, lighting is all-essential.

With preparations to be made for Christmas selling in addition to handling current demands, the hardware dealer will find Novembr a busy month. It must not be forgotten, however, that the more thoroughly the Christmas campaign is planned beforehand, the easier it will be handled when the actual selling comes, and the bigger business the hardware store is likely to do.

During November the hardware dealer should go over his stock of skates and hockey sticks to see that his lines are well assorted. It is a bad mistake to be short on popular sizes, especially if competing hardware dealers in your town are wide-awake and well-stocked to meet all demands. Toboggans, sleds and similar items should also be looked over; for in these, as in other sporting goods lines, the average customer does not care to wait for you to order the goods when he can get immediate delivery from your competitor.
So long as there is fine, clear weather it is still possible to push outdoor paints. Quite often Novmber has two or three good painting weeks out of the four. With the rough weather coming, now is the time-and the last chance - to paint the building that needs protection. So it will still be worth while to give your paints a little prominence, and to take a final shot at prospects who have been procrastinating all season regarding that paint job.

If the weather turns bad, turn your attention to interior paint lines. These are eminently seasonable. Now is the time for the household to begin brightening up for the holiday season. A good window display in November will drive home the idea "Brighten the home for Thanksgiving and Christmas." Varnish, stains, enamels, bronze and aluminum paint, floor wax, floor mops and similar lines can be featured this month in connection with such a display.

The Thanksgiving display should be a feature in November. In a Thanksgiving window, cutlery can often be made a striking feature. It lends itself readily to attractive display. Then food choppers, roasting pans, sauce pans, pie plates and similar articles associated with the Thanksgiving dinner can be shown. You can show your most modern and attractive range cooking the Thanksgiving turkey. The Thanksgiving display should be put on, not the day before the holiday, but ten days or a couple of weeks before.
As the month progresses the ordinary lines of stock should gradually give place to holiday lines; and the store should be given more and more of a holiday aspect.

Victor Lauriston.

## Modern Marriage.

Mr. Newlywed: Darling, did you sew that button on my coat?
Mrs. Newlywed: No, sweetheart, I couldn't find a button, but it's all right now. I sewed up the buttonhole.

## Neglected Brains.

While more and better brains are admittedly to be desired, we should also take better care of those we have so that they will serve us longer. The trouble, according to Dr. Frederick Tilney, professor of neurology at Columbia, is not that the brain grows old. "No evidence thus far adduced," he says, "is sufficient to convince us that there is such a thing as a strictly old brain." But there are abuses and diseases which interfere with the functioning of the brain in old age and which might well receive greater attention.

A single brain institute, liberally supported and competently managed, declares Dr. Tilney, "would prove an incomparably more profitable investment for civilization than the most powerful fleet that ever sailed the seas." He adds a suggestion which the headquarters of the various political parties might file for future reference: "The political party which will have the foresight and humanity to introduce into its platform an article advocating and supporting the longer and better use of the human brain will offer a worthy issue to its electorate.
As corroborating his contention that no such thing as an old brain is known, Dr. Tilney referred. without naming him, to Oliver Wendell Holmes, Associate Justice of the Supreme Court of the United States, who in his eightyseventh year "is still serene in his outlook and sure in his judgment." We grow old mentally because we expect to do so, but there has been somewhat of a change in this respect. The age at which one is more or less expected to retire from active pursuits has been rising.
The brain's chief enemy is nervous breakdown. This malady is on the increase. It is fostered by the excessive demands which are made upon nervous energy and brain power. Here, as in our attitude toward old age, we can do much to improve conditions. The world has learned how to work. It will have to learn how to stop working and give the human machinery sufficient opportunity to rest and recuperate.

See Spring Vogue For Velvet.
Velvet factors here foresee a carrying over of the vogue for transparent velvet into the Spring season. It will be strongly stressed in the ensemble, it is predicted, the trend stressing printed velvet coats for wear over printed crepe or chiffon dresses of the same design. The lightness of the fabric and the fact that it is a nonconductor of heat are cited as advantages even for summer wear. One leading producer has developed a new broadtail transparent velvet to be used for suits, wraps and ensembles.

## Doleful Invitation.

A Florida paper contains the following advertisement:

Funeral Directors: Coffins and Cas-kets-Make Our Store Your Headquarters.

The pessimist gets what he expects. Dame Fortune insists on being wooed before being won.

## I. Van Westenbrugge <br> Grand Rapids -i Muskegon

 Nucoa KRAFT (X) CHEESEAll varieties, bulk and package cheese
"Best Foods" Fanning's
Bread and Burter Pickles Alpha Butter TEN BRUIN'S HORSE RADISH and OTHER SPECIALTIES

CASH REGISTERS - SCALES NEW AND USED
Expert Repair Service
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GRAND RAPIDS, MICH.


ASK FOR
Kraft Cherse
A Variety for Every Taste


## COCOA

DROSTE'S CHOCOLATE
Imported Canned Vegetables
Brussel Sprouts and French Beans
HARRY MEYER, Distributor GRAND ${ }^{816 \text { RAPIDES. }}$.


Stonehouse Carting Co.
Let us take care of your hauling troubles.
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FRIGIDAIRE
ELECTRIC REFRIGERATING SYTEMS
product of general motors


## F. C. MATTHEWS \& CO.

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Try Dutch Tea Rusk with jams or marmalades for a delicious teatime treat. Or combine with fresh berries for an entirely different shortcake delight. Serve with fresh asparagly Simply delicious! At your grocer's.
DUTCH TEA RUSK COMPANY

J. CLAUDE YOUDAN attorney and counselor Special attention given creditora proceedings, compositions, recelverships, bankruptcy and corporate matters.

Business Address:
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RAPIDS.
GR AND RAPIDS.
GR AND RAPIDS.

## HOTEL DEPARTMENT

Trip To New Scenic Area on Grand Canyon.
Cameron, Arizona, Oct. 19-This town would not elicit enthusiasm from any of these de luxe tourists one here thinks it is of some importance here thinot let it go at that, especial and why not let it go at that, especiarly as we do not have to remain here
for the remainder of our natural lives, for the remainder of our nhile we are and for the time being, while we are in a tourist camp, are comtortable and
trying to make others feel likewise.
For the past three days we, a party of four, have been exploring the North and Northeast rim of Grand Canyon, and we have enjoyed it greatly is a section of mountain country re cently made accessible by motor cara section so rugged that hitherto it has remained practically unknown except to explorers and geologists, so that the autoist cannot but experience feeling of exultation, brink of the vast chasm

## tude

The new scenic vantage point of the Grand Canyon is the junction of the Little Colorado with the Colorado River. It is located at the very foot of the far-famed Marble Gorge, wh river opens up for the awe-stricken spectator, with Zuni Point, on the South rim of Grand Canyon, visil thirty miles away in an air line
The getting here from Los Angeles, a distance of nearly 600 miles, was no job for a kindergarten class. Thrilling panoramas of mountain and desert, the sweet, bracing air of a highland valley shadowy groves of sycamores and live oaks, then a climb to glorious height offering inspiring views-these are some of the
In 1916 a handful of Los Angeles citizens, co-operating with a like num ber of Utah residents, headed by their governor, decided that it was high time a passable highway should be time a passetween Los Angeles and Salt Lake City. This was about the time the opening of the grand high time the opening of the grand highway between the City of the Anges and San Francisco was effected. the result of active co-operation between three states-California, Nevada and Utah-but it has worked out nice 1 y , and while there is now an excellen highway, paved much of the way, be tween the two terminals, recent ad ditions connecting Zion
highway with Grand
till in the constructive anyon, though til in the constrative sense, make it feasible

## careful driving

## The new motoring objective is on

 an unnamed promontory on the North ide of the Little Colorado River and on the East rim of Grand Canyon a this point, for through Marble Gorge and on down stream for some miles the iver runs in a more or less Southerl direction, whence it swings Westwar through Granite Gorge. On the posite, or Southerly bank of the Littl Colorado, that bold promontory, Cape the rivers Chua Butte raises its lofty crown in sharp relief From the standpoint of elevation there are more impressive height above the mighty Colorado than the newly found sightseers' vantage point. as the motoring objective is but 3,000 feet above the river. However, not unlike most portions of Grand Canyon the rise from peers out into the depths the Colorado seems almost straight below. As a matter of fact though, the edge of the promontory is about the same distance back it above center line of the ri the level of the water
se the spectator gazes in a more

Southerly direction along the course of the river, his view is confined by Cape Solitude on the left and Chuar Butte on the right, yet this apparently narrow gap, at the bottom of which the giant of the Pacific Southwest surges its mighty floods or quietly flows ts mighty foods or auetly is around the sandbars at low water, is a mile and a half wide at the top. ittle the extreme left the gorge of the Little Colorado issues from the Panted Desert, yet the stream is not visible from our viewpoint until its actual junction with the parent river, though at nearby points which may be reached by the automobile, some of the smaller rivers may be seen.
The new scenic point is reached through Cameron, the gateway to the Painted Desert region of Northern Arizona. Cameron, situated in an Easterly direction from E1 Tovar, the railroad point at Grand Canyon, some distance from Flagstaff, on the Santa Fe trail. as well as the railroad by that name is more accessible from the South, but when one is in an exploring mood he wants to explore, and I will say you get it here, as well as pay topnotch prices for gasoline- 45 cents, if my memory serves me right. The route to the junction of the two rivers has been known to the Indian traders in this region for some time, but not many years ago a trip to this scenic area called for a long and tedious journey by horseback or pack outfit But recently traders in the region have But recently traders in the region have taken friends with them on picnic jaunts to the commanding position above the Colorado, and now the temporary "hunt and pick" route has developed into a more or less defined road and may be traver
motorist without difficulty.

During a stay of several days in the Painted Desert district, with Cameron as our base of operations, we visited many points of interest and were for tunate in viewing the celebrated snake dance which is held occasionally at some Hopi village

The day's program begins with a sing-song for the sick in the forenoon while in the afternoon a mud dance is staged. In the evening the principal event, the squaw dance, takes place and the weird chanting of the singer drones on into the early hours of the morning. There was something ex ceedingly primitive about the proceedings, while the sing-songs, though not in any sense savage, were fascinatingly weird. The whole affair is in reality staged for the sick to drive the evi spirits away. Near Cameron an old Navajo squaw lay at death's door, yet had she died before the ceremonies designed to restore her to health the Cameron festival would have been eliminated and the Navajos hurriedly broken camp. One of the unusual fea tures of Navajo ife the fear wit which these Indians regard the dead That is why they are to-day the nomadic people as of old, for, unlike the Hopis, they will not construct perman ent homes, building only huts which they may abandon with but little re gret should a member of the family die therein. And never, once such hut, or "hogan," is cursed with a
death, will Navajos take up their abode in it again.
most wonderful day was spent at the junction of the Little Colorado and Colorado Rivers and our departure was made with much regret, for the section is one of utmost beauty and as yet is entirely unspoiled by excessive tourist traffic. To the motorist the thrills are those usually reserved for the explorer, yet of hazard there is

When we started on this trip we had two objectives, Lake Arrowhead and Grand Canyon, but our leader having absorbed easily acquired information from reading some of Mayne Reid's literary offerings, was overtaken by the scout and trapper notion and we


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
men and pleasure-seekers.
Hotel Whitcomb
and Mineral Baths
"We are always mindful of our responsibility to the public and are in full appreciation of the esteem its generous patronage implies.'

## HOTEL ROWE

Grand Rapids, Michigan. ernest w. neir, Manager.

## CHARLES RENNER HOTELS

Four Flags Hotel, Niles, Michigan, in the picturesque St. Joseph Valley.
Mishawaka Hotel, Mishawaka, Indiana
Edgewater Club Hotel, St. Joseph, Michigan, open from May to October
All of these hotels are maintained on the high standard established by Mr. Renner.

## HOTEL

## CHIPPEWA

European Plan MANISTEE, MICH
Up-to-date Hotel with all Modern
150 Outside Rooms
Dining Room Servic
and Cold Running Water and Telephone in every Room. $\$ 1.50$ and up 60 Rooms with Bath $\$ 2.50$ and $\$ 3$


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A First Class Tourist and Commercial Hotel Also Tea Room, Golf Course and Riding Academy located on U.S. No. 12 West operated in connec tion with Hotel

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Traverse City
asonalte-Service superit Location Admirable

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 300 Rooms With or Without Bath nection. Rates $\$ 1.55$,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 ventlrooms well heated. A good place to stop. American plan. Rates reasonable.
WILL F. JENKINS, Manager

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the Very Heart of the City The only All New Hotel in the city. Representing
$\$ 1,000,000$ Investment. Bath. European $\$ 1.50$ and up per Day. kESTAURANT AND GRILLEntire Seventh Floor Devoted to
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ING COMMERCIAL AND RESORT HOTEL. American Plan, $\$ 4.00$ and p; European Plan, $\$ 1.50$ and up

## 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 PROOFCENTRALLY LOCATED Rates $\$ 1.50$ and up
EDWART R. SWETT, Mgr.
Muskegon -:- Michigan
Columbia Hotel Kalamazoo

Good Place To Tie To
acquiesced, rather than be left to walk back home. But he certainly gave us a run for our money and we have no regrets even that 45 cent gas doesn't feaze us.

Nevada has built an excellent road from Mesquite to Jean. From this latter place to the California state line, near Nipton, the road is well maintained, but not surfaced. The Calioinia end, from Los Angeles to Daggett, i, paved, but from Daggett to Nipion dry lake, I have my doubts of its availability when the rainy season sets in
special appropriation measure was passed last winter making possible the construction, now under way, of a tunnel through the East wall of Zion Canyon to the Upper levels of Zion National Park, a part of which program is to connect it as a link of the Utah state highway system. But this new route to Grand Canyon is bound to prove popular in that one will be enabled to visit the Northern and Eastern rim of same without the round about route via Needles and Williams a section of the country to be avoided in dry and hot weather

One can write page after page of the scenic beauties of California to be seen, you might say, within a radius of an hour's travel from Los Angeles. If you are willing to venture for two hours, you have a trip from Mt. Baldy or an opportunity to visit Cajon (called Cahoon) Pass, which by a devious path brings you to Los Angeles county play ground, of which I will have some thing to say in the future. Also a two hours' trip will bring you to Madame Modjeska's beautiful mountain home, now used as a clubhouse.
youth at Santa Ana who stole an automobile has been ordered by the judge to attend church once a week for the next three years. Quite likely he is one of those smart young chaps who will look upon this as a severe punishment. While he is listening to the sermon he is, at least, saving gasline. Now if all traffic violators could be sentenced to church the pastors would think a revival boom was on and they would no longer consider it necessary to dabble in politics.

The other Sunday a friend of mine invited me to join with him in divine worship. Agreeing with him I suggested that we look over the list of offerings by the different denominations, which we did. We thought maybe we could find where some preach cr would talk in an inspirational way bout the Golden Rule or the inheritance of the meek. It is quite likely that sermons in this spirit were spoken but we couldn't find much about them in the paper. Mostly the preachers seemed to be talking about politics and crime. Of course, there isn't so much difference between the two, but it ifference between the two, but shocked one to think how readily the modern preacher can flit from the voting booth to the police court. For instance, we noticed that one orator would speak on "Where Religion and Politics Meet." We didn't have sense enough to go there or we might have learned something to our advantage, for the remainder of them were less academic. Here were some of them: "Dare we elect a Catholic president?" "Is civilization doomed?" "Shall we replace the Red, White and Blue with replace the Rellow and black?" "Does Smith's record encourage hope?" and so down record encourage hope?" and so down the line-a dozen sermons all more or less political. We discovered something on another page, far removed from the church bulletins, reading like this: "How beautiful on the mountains are the feet of Him that bringeth good tidings; that publisheth peace
we hied away to the mountains
The mayor of that New York town who charged the Jewish people with killing a lost child for "blood rituals" should be forced to resign, and he
should spend his immediate future in educating himself. As, for instance, he could find out that the earth is not a flat table but a round ball, that thunder is not caused by dwarfs rolling tenpins in the sky, and that the moon is not really made of green cheese. Compared with his pipe dream about "blood rituals," these other theories are quite sane and believable.

The prohibition commissioner indicates an intention to abandon the use of what are known as "stool pigeons" in procuring evidence in liquor cases It seems that not only is public sentiment opposed to this class of workers, but the department is confronted with the impossibilitv of obtaining reliable and responsible servitors in this capacity. The exact facts are, as stated to me by a friend of mine, a judge who regards them as skunks, that right minded jurors will not listen to this class of evidence, or, if compelled to do so, will retaliate by bringing in contrary verdicts.

The railroads interested in California traffic are asking for a revision of freight rates on fruit shipments, and as usual, it is "upwards." Now this is one of the drawbacks which Califor nia has to face-oppression by the shipping interests. I have the word of an old friend who came here twenty odd years ago, went into the raising of citrus fruits very extensively, amass ing a competence in so doing. For the past ten years, however, his effort. have not been fraught with any per ceptible degree of success, and he gave me as his reasons: First, overproduc ion. second, excessive rail tariffs. The growers are absolutely at the mercy of the transportation companies and as has been customary, their charges a has been customary, their charge are always as much as the traffic will ear. There is, in the East but the or orange juice in the East, but the reight charge is 40 cents per gallon added to cost of packages which wil increase the price 10 cents or to 50 cents per gallon. This leaves absolutely nothing for the producer at this end or the seleer at the other. Orange juice as a shipping commodity wa uggested in view of the excessive rates on raw fruit, eliminating the pulp and rinds, but the railroads saw the point almost as soon as the shipper the Interstate Commerce Commission was "rushed" and a high rate was im mediately placed on the newer com modity. Tust at present, due to dis aster in Florida, there is an advancing market on grape fruit, but California aises but a mominal quantity of thi commodity, hence has little interest i the prices secured, but when it comes to lemons-that yet is something else There is no longer a paying market for lemons, and while the enormous crops of same have and are still being converted into citric acids and other chemicals, the man with a lemon ranch, possesses, the liabily rather than an possess Esentially, just at present at asset. Essentially, just at present, in east, profits are only Whil there exploiting real estate. While there is no particular boom apparent, real es tate men work overtime to sell some thing. Everywhere I hear anathemas cast against the railroad companies which, seemingly at least, are doing their mightiest to throttle the laver of the golden eggs. Even local railroad authorities admit that rates are too high. They show you, however, where rates have been reduced between California points and Arizona and New Mexico, as well as vice versa but admit Mexico, well been these points that ship. betwen these points are negligible, being confued to citrus fruits, which are produced at both terminals.

The old saying that "good things come in small bundles" seems to have a special application to the small ovsters found on the Pacific Coast. They are a tiny edition of the Easter:
quarter long, and running about 200 to the pint. Their delicacy of flavor the ease with which they may be prepared and served, and their moderate cost, make them extremely popular with all caterers. In this connection I am reminded of the incident of the oung lady from Los Angeles who was entertanned in a New York cafe who suggested that she was very 100 of oysters and placed an order for 100 incided with her ideas concerning her fondness for oysters.

In Honolulu it is called a lanai; in California, a patio. But way down East several terms are applied to it such as front stoop, porch, piazza, etc. but it all stands for the same thing, so that when your friend writes you from listinctive of wealth, but just a ver anda.

The co-operative California grower oranges and nuts have certainly gotten things figured to a fine point They used to put their brand on the outside of their packages: now they are stamping the brand on each indi vidual fruit or nut by machinery. In the case of the nuts, walnuts, a rubbe stamp and indelible tification. Wher formerly the orange was wrapped in printed tissue the growers now ac complish the same thing by burning he brand into the skin of the frunt with electrically heated discs. But wil not the operation of these elaborate cost to the producer? Evidently not The walnut growers, now that ever ut carries the association brand, can lispense with the expensive cartons which hitherto carried the trade-mark, and sell their output in bulk without losing its advertising identits. Whel the unscrupulous dealer can no longe
use the wrapper formerly supplied, for
the purpose of promoting the sale
me like good merchandising, especiall me like good merchandising, especiall consumer
R. A. Carson and wife, who for some ears conducted the Allenel Hotel; at ease Arbor, but who gave of otmer hip, are now visiting in Detroit, but xpect to spend the winter in eithe Florida or California. I will not be Michigan hotel field where they fit in very nicely.

Paul R. Bierer, who has managed Hotel Fairbairn, Detroit, ever since it construction some years ago, has been compelled to resign on account of ill health, all of which I am sorry to learn as Mr . Bierer was peculiarly fitted for the position he was occupying, and making a good accounting of his stewardship.

Will H. Rademaker, who was for nany years room clerk at the Detroit Norton, married Miss Elizabeth Brinkman, of that city, last month, and has he appointment as manager of Hotel Lewis, in that city. Will is a good fllow and deserves everything nice they can hand to him, including matrimony
H. William Klare, vice-president of the Hotels Statler Co.. Inc., announces assistant, to be resident manager of the Detroit Statler

The change will free Klare for his recently acquired duties as vice-president of the Statler chain. While he will continue as general manager of the Detroit Statler, and make his home in
Detroit, his expanded duties will call Detroit, his expanded duti
for considerable traveling.

Pickler, who has been assistant manager for some years, went to Detroit
from a long association with Chicago from a long association with Chicago
clubs and hotels, considerable experience in Berlin, London, Paris, and three years at the American legation Lisbon
The new duties assigned me," said Mr. Klare, "will necessitate my spendMg a portion of my time at the execu tive offices of the company in New civic, business or social connections in Detroit. I expect to spend a considerKlare is vice-president of the Detroit Board of Commerce and past president the Detroit Convention Bureau.

Four New Readers of the Tradesman.
The following new subscribers have

## B. P. O. E., Grand Rapids.

## Dr. Johw F. Cardwell, Winter Park

## Horida.

## ailure is a man who is too stub

MAN IS KNOWN BY THE COMPANY HE KEEPS" and Society make their head-

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Rooms \$2.25 and up.
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Vice-Pres.-J. Edward Richardson, D $;-$ $\underset{\substack{\text { Vice-Pres. } \\ \text { troit. }}}{\text { J. Edward Richardson, } \text { D }_{2} \text { - }}$ troit
Dire
dusky.
Next Examination Session-Grand Rapds, third Tuesday in November.

## Michigan State Pharmaceutica

President-J. Mssociation. Ciechanowski, Detroit Vice-President-Chas. S. Koon, Mus kegon. Nec .tary-R. A. Turrell, Croswell. Treasurer-L. V. Middleton Rapids.

## Talk With Young Dispense

This is an over-the-counter talk by Harry, an old hand, with his friend Bob, who has recently been made man ager of a small fountain. The question of promptness both personal and in service are discussed and some advice given.
"Good morning, Bob," said Harry, who was awaiting the arrival of his friend while he enjoyed a cup of coffee prepared by one of his assistants.
"Good morning, Harry; you are a bit early this morning.
,Me! Well, I should say not. Formed the habit of being out early when I was a young fountain manager like yourself. I tell you, Bob, your business life is likely to end much as you begin it and you are beginning it wrong. Here you have been the manager of this fountain only a month and you are late.
"Oh, well, Harry, you know that the boss told me to come and go as I pleased and there is nothing doing here early in the morning."
"Hum! Nothing doing, do you say? Let me give you a bit of friendly advice young man. As manager of this fountain you are worth more to the firm before $10 \mathrm{a} . \mathrm{m}$. than you are all the rest of the day. Don't get the bee into your bonnet that there is nothing doing until the crowd gets here. Morning is the time for you to be on the job seeing that things are ready. When everything is ready the other men can, if need be, handle things all right, and you could be off a couple of hours without hurting the business, but every minute you are late you are wasting somebody's time and injuring your own chances of success. Then consider your example to the other men. You will find it hard to call others down for being late when you are late yourself. Now look at the condition of your fountain for half-past eight. What's the matter?"
"I am sure I don't know, Harry. Things don't seem to be as far advanced as they should be."
"Don't know, eh! Well, it's your business to know. Now I'll tell you. The new chap you hired last week arrived on the job only about ten minutes before you did. Ben, here, has been working like a horse trying to do two men's work so that you would not catch the other fellow. Bob, that new man is no good. Being late is an old trick of his. He studies his manager's habits and gets on the job just in time not to get caught. When I saw him coming in late I knew that you were forming bad habits.

Take an old timer's advice and be here on time in the morning. I know that I am a crank on punctuality. I
an always on time and demand it of others. You know I have been handling these fellows for more than a quarter of a century and they are a tardy lot. Talk about a woman never being on time. Why, the average jerker of soda has a woman beat a mile. Before he has been behind the pumps month he can't get behind his counter on time if he doesn't have to show up until $2 \mathrm{p} . \mathrm{m}$. He catches the habit from the other fellow. In my young days, when I was one of the boys, I worked at a fountain hiring eight men, and for a year I was the only man behind the counter when the store opend for business. It was a lesson I never forgot. The firm did not appreciate the fact that I was on time, the others knew it and that confirmed them in their bad habits. Being late is only a bad habit. Quit it, my boy, and come on time and make it a rule, with "no job" as the result for the man who can't come on time. Have your fountain ready for business as soon as you can. You have a good chance here. Don't lose it by such a start. There is a lot of energy wasted in the world because people come late. They not only lose their own time; they hinder the other fellow, too.
"I tell you, Bob, promptness pays in every way in running a fountain. One of the great jobs you will have is keeping the service here prompt. I have known service to be slow-even a well-manned fountain.
"At every fountain there are people who are in a hurry. They want to be served quickly and checked out promptly, and they swallow their drink in a jiffy and want to rush along about some important business. Just imagine the feeling of that fellow when he has stood at the cashier's window six minutes to pay a ten-cent check.
"Bob, the main thing in the service problem. as I see it, is to see that the entire transaction from the tirse the customer gets to the counter until he leaves with a pleasant 'call again' ringing in his ears is one easy movement free from delay or friction.
"I have known people to make a great fuss because there was no ond at the fountain to serve them the instant they arrived and then chat for five minutes before they began to eat their fast melting ice cream after they were served. Inconsistent yout say True, Bob, customers are not always consistent, but it's your business to render the service.
"While I am on the question of promptness, let me say that from the looks of things here I know that you are not figuring on prompt service.'
"Yes I am, Harry; one of the things I pride myself on is serving them quickly when they come in."
"I have no doubt you look at it in that way, but I dropped in here one evening not long ago when you were out. There was a comfortable crowd. Several of these stools were unoccu pied, but the customer, a woman, gave her order standing. When the dispenser who took the order had prepared it he looked for a place to serve ,t where the lady could use a stool. He started for the lower end of the counter, but that fern was in the way.

Then he noticed a stool in the center and started for that, but that big egg bowl was in the way there. Glancing farther, he saw a stool at the other end and told the lady he would serve her there, but a pile of candy boxes covered the counter at that spot, so he handed the ice cream soda to her and she took a stool and with her back: to the counter did the best she could.
"Take my advice, boy, and clear this deck of yours for prompt action. A thing that blocks your department ac tivities is bad on the business. Sen. it all back where it belongs, and these other things-put them where they will not be in the way of customers Make promptness possible for as many people as possible. The manufacturer of this apparatus was wise. He haremoved everything from the counter even the draught arms, so as to give you a clear way for service. Why clutter it with a lot of things foreign to the business?

I have worked at many a fountain, as you know. I have had a hard time convincing some men that candy they could not sell at a candy counter was no advantage to the soda department, and that the piling of every imaginable thing on the serving counter was in reality an injury to the service. If you are out ior the soda water business, then cater to it. If not, put as much in the way of trimmings on the counter as you want to, since the only thing they hurt is the soda water business. Don't take my word for it, Bob. Study the situation a little and see whether you are really using your counter to advantage. That woman I saw served here the other night may come again, or she may go where there is room for her soda on the counter in front of the stool she occupies. Why let anything remain on the soda counter that hindders prompt service?
"Don't think I came in here to lec ture you, Bob, but you are young in the game and $J$ want you to succeed, and after watching your men working I know that you are not arranging things to advantage. The other eve ning when $I$ was watching the men here I saw one man pass two others to get something he needed to complete the order he was filling, when the item should have been within easy access When it comes to fruits and syrups and other small items, each dispenser should have a full supply within reach of where he is stationed. Certainly you can arrange it so that all items are divided between two men and then so that they seldom have to pass each other to fill an order. It may take a little figuring for you get this worked out, but it will pay because of the promptness it makes possible in serving.

I have seen fountains with six dispe nsers where there was only one hot chocolate urn. Imagine, if you can six men giving prompt service from one urn for such a popular drink. I notice that you have only one electric mixer and often I see your dispensers waiting for their turn. Put in a battery. Have one for each man, certainly one for every two. You need another fruit juice extractor. One is not enough for the men you have. Don't limit
our equipment to the point where it eeps people waiting to be served.
"Even when you have the right equipment and the supplies handy for each man, promptness can be secured only through properly trained men. Train your men to make the equip ment furnished serve the people proprly and quickly.

There is another point to which I want to call your attention, Bob. I w. in here the other night after you $h \geq d$ gone. A man and woman came he man ordered an ice cream soda and the woman a parfait. While the dispenser was preparing the parfait one of the mixture ran down the out side of the glass. The dispenser re noved it by drawing his finger up th side of the glass. The ice cream sod likewise ran over but your man did hot seem to think it worthy of notice and put the dripping glass in the holdHe was rushing things, but that is ot what I call service. It was quick enough-too quick-for the man did not take time to prepare the order correctly. Take those fellows in hand. Speed them up to the limit of capacity but insist that they take time to pre parce each order correctlv: on thax occasion there was no reason for sloppy service, as there was not a large crowd in the store.
"Put your department into shape, Bob, to give prompt service. That is the advice $I$ give to both small and large fountains.
"That brings me back to the point at which I started, for promptness begins with punctuality on the part of the dispensers, and if that is to be had it $\mathrm{mt} \cdot \mathrm{st}$ be the result of your example Well, Bob, I will have to be running along, I hope that my advice will help you make a go of this opportunity Being on time is the start of every success in life." E. D. Ward.

## Items From the Cloverland of Michi-

 ganSault Ste. Marie, Oct. 23-Another week of rain without snow and still the good work goes on. In some lines of business they are marking time, while the umbrella men and coal dealers are showing a handsome increase in vol ume over last year.
Our police department have added two additional patrolmen to our present efficient number, which will make the Soo still a safer place in which to live. The department is not going to wait until the horse is stolen before locking the stable, as is usually the case about this time of the year when robberies are committed in anicipation of a hard winter

The Rothwell Furniture Co., one of our popular furniture houses, closed its doors to business last Wednesdiay, following the appointment of E. S. Royce lowing the appointment of E. S. Royce
as receiver upon the application of ceras receiver upon the application of certain creditors. For some months, with the mail order house opening opposite the Rothwell Co., the business ha been running at a loss and, rather than continue, it was decided to liquidate The Rothwell Furniture Co. has been in existence here for the past six years succeeding the Raymond Furniture Co.

How fine life seems if we have good job and enjoy good health.

Another bull moose visited the locks last Saturday, coming over the river from Canada. Scampering over the lock walls, it ran up and down the fourth lock embankment and returned to the Canadian wilderness. There was a heavy fog on the river at the time, which may account for the land-
ing in the United States, but he certamly decided to get right back to his happv home. Sights like this afford added attraction to our visitors when taking in the sights around the locks. The Standard Oil Company station, at the corner of Ashmun and Spruce treets, was robbed last week of $\$ 100$ during the noon hour, but our police took up the trail, with the result that the robbers were soon apprechended They were two youths who were looking for spending money. They watched the place and when the man in charge was servicing a car one of the boys sneaked in, opened the safe and made his getawa
High productive efficiency and not high wages is the cause of high living standards.
The Dixie Inn, at Cedarville, closed for the season last week. Mr. and Mrs Skeels have moved to their camp a Eckerman, where they will remain for a short time before returning to their home at the Soo. They report a very good tourist business at Cedarville during the season just closed
Will Smith has purchased the grocery stock of Arthur Knowlton, near Eckerman, and will continue the business. Mr. Knowlton is moving his logging equipment to his new camps near Escanaba, where he will also con store
The laundry teaches us to be gen erous. It will often give the shirt off one man's back to another.
The E. H. Shelden Co., of Ecker man, is enlarging and remodeling the buildings at its camps, where logging operations will soon begin for the winter.
Anthony Goetz, the well-known mer chant at Goetzville, celebrated his 60th birthday last Sunday. All of his chil dren were with him on the occasion
Mr. Goetz is enjoying the best of health and has taken over the post office in addition to the store. He is also supervisor of the township.

Leopard skin coats are said to be very popular, especially on leopards. Clyde Hewett, of the Hewett Gro cery Co., spent last week at
pany's branch at Marquette.
James Robertson, of the New Meth d laundry, returned from Detroit las
week, where he transacted business. It is the hope of getting what
R. E. Schneider, the well-known merchant at Grand Marais, is installing merchant at Grand Marais, is installing a new Frigidaire meat cooler. When completed, he will have one of the best equipped meat markets in the town. Grand Marais is fast becoming a tour-
ist town, having many natural advantages, being located on the shore of Lake Superior, with Grand Island only a short distance, and many beauty spots in the near vicinity, with Grand Best Friend the Retailers of Michigan
Have. The following letter recently ap-
peared in the M. S. P. A. Journal of Detroit
Fremont, June 29-I was interested in reading "Bill Rutherford's Good Idea" on page twenty-three of the July number of the Journal because that 1 the course I have been following
some years. Had the druggists Michigan been readers of the Michigan Tradesman, published by the Trades man Company, Grand Rapids. Mich and followed the advice along this line. they, too. would have been doing the same thing.
Mr. E. A. Stowe, editor of the Tradesman, is the best friend the re tailers have. He stands ready at all interests of justice and fairness to the retailer and to my knowledge has spent thousands of dollars in promoting their cause. I have no financial interest this publication but I do feel that we
as retail merchants owe this valuable journal at least the price of a year' subscription.
To Mr. Stowe is due the credit of having obtained a ruling from the Postal Department supporting the plan

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Come Early-Write for Appointments Now
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## WHOLESALE DRUG PRICE CURRENT

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


Benzoin
Benzoin
Benzoin
Buchu
Canthar
Cantharicum
Catechu Colehicum Cubebs Gentian Guaiac Guaiac, Ammon. Iodine, Iron.
Kino
Myrrh


## Paints

Lead, red dry -- 131/4@133/4 Lead, white dry $131 / 4 @ 133 / 4$ Lead, white oil_131/4@133/4/
Ochre, yellow bbl. ${ }^{21 / 2}$
Ochre, yellow

## 

## 

Potassium




## 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 mar－ ket prices at date of purchase．For price changes compare with previous issues．

## DECLINED



APPLE BUTTER Quaker， $24-12$ oz．，doz． $2{ }^{25}$
Quaker， $12-38$ oz．：doz． 335 Quaker， $12-38$ oz．．doz．
AXLE GREASE
 Arctic， 7 oz．ozumbler 1
Queen Flake， 16 oz．，dz 2
Royal， 10 c, doz
Ruyal
Royal
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## ためロー <br>  <br> 

 －68 0Cod Fish Cake， 10 oz． 135
 Tiver Flake Oats， 12 s ，
90 b．Jute Bulk Oats，

 | Shred．Wheat Bis．， |
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| Shred．Wheat Bis．， 72 s 1 |
| Triscuit，24s |
| Wheatena， 18 s －－－－－－－－ |






BUTTER COLOR





## 

Snider， 16 oz．－－．．．．．． | Sinder． 8 oz． |
| :--- | :--- |
| Lilly |
| Lalley， | OYSTER COCKTAIL，

Sniders， 16 oz．

 Economtc grade 8
20
4
40 $\begin{array}{lll}100 & \text { Economic grade } & \text { \＆} \\ 500 \\ 500 \\ \text { Economic } \\ \text { grade } \\ 20 & 00\end{array}$ $\begin{array}{rrrr}500 & \text { Economic } & \text { grade } 20 & 00 \\ 1000 & \text { Economic } \\ \text { grade } & 37 & 50\end{array}$ Where 1,000 books are ordered at a time，spectal－ ly printed front cover is Nat．Gro．Co．Brands
Lighthouse， 1 1b．tins＿－ 49




CANNED
Asparagus．
No．1，Green tips－－ 375
No．21／2，Large Green 450
W．Beans，cut 2 1 $65 @ 175$

 Beefsteak \＆Onions，s 370
Chili Con Ca．， 1 s －－ 135
Deviled Ham， 14 s
 Hamburg Steak \＆
 Potted Meat， $1 / 4$ Libby
Potted Meat， $1 / 2$ Libby Potted Meat， $1 / 2$ Libby
Potted Meat，
1／2 Qua． Potted Har，Gen． $1 / 2$
Vienna Saus．，No． $1 / 2$ Vienna Sausage，Qua．
Veal Loaf，Medium－－

 ${ }^{\mathrm{L}} \mathrm{L}$


 15 lb case， $1 / \mathrm{s} \mathrm{s}$ and $1 / \mathrm{s} \quad 48$
15 lb. case， $1 / 4 \mathrm{~s}$
15 CLOTHES LINE．
Hemp，50 ft ． 200 ． 202 Hemp， 50 ft．－．．．． $200 @ 22$
Twisted
Cotton， Twisted Cotton，
$\left.\begin{array}{l}50 \text { ft．} \\ \text { Braided，} \\ \end{array}\right) .50$ ft．



CHEESE．
 New Yo
Sap Sag
Brick Pathtinder， 1 lb．tins－－ 43 Square Deal， 1 lb ．car． $391 / 2$
Above brands are packed Above brands are packed
in both 30 and 50 ib ．cases． M．Y．per 100 Extracts 12
Frank＇s 50 pkg．
 CONDENSED MILK
Leader， 4 doz．
 Borden＇s Baby－
CIGARS G．J．Johnson＇s Brand
G．J．Johnson Cigar． 7500
10c 0 Gorden Grocer Co．Brands

CREAM OF TARTAR
lb．boxes
ORIED FRUITS
pples
Y．Fcy．， 50 lb ．box $161 / 2$
Y．Fey．， 14 oz．pkg． 16 Apricote
Evaporated，Choice－．．． 21
Eva，orated，Fancy－．－－ 26 Exaporated．stabs－－．．－ 16 citron
Currants Jackages， 14 oz．
Greek，
－－－－－－ Dates
Dromedary， 36 ．．．．－－ 675 Peaches Evap．Choice
Evap．Ex．Fancy，P．P． 16 Peel Lemon，American－．．．－ 30 Raising
Seeded，bulk－ale－blk 07
Thompson＇s som
Thompson＇s seedless
 California Prunes
＠${ }^{2}, 25 \mathrm{lb}$ ．boxes＿－＠09 $50 @ 60,25 \mathrm{lb}$ ．boxes＿－（＠11
$40 @ 50,25 \mathrm{lb}$ ．boxes－－＠11
$30 @ 40,-25 \mathrm{~b}$ boxes $@ 12$ $20 @ 30,25 \mathrm{lb}$ ．boxes＿－$(416$ Hominy Pearl， 100 lb ．sacks－ 360 Macaroni

 Pearl Barley Che
 East India ${ }^{\text {Sage }}$
 FLAVORING EXTRACTS
JENNINGS＇
 FLAVORING EXTRACT Vanilla and
Lemon



Fancy Chocolates

$31 / 2$ oz．
Amersealed

## At It 56 Yeara．

## doz．Carton－－．－． Assorted flavors．

## FLOUR

V．C．Milling Co．Brands
Hes Ma＇am Graham，
 F．O．B．Grand Rapide


## Ideal Glass Top．

One pint $=$ 900
980
1116
1540


Proceedings of the Grand Rapids Bankruptcy Court．
Grand Rapids，Oct． 6 We have to－day
received the sche lules，reference and ad－ received the schelules，reference and add－
judication in the matter of Jeremiah $O$ ．
put mater

 cupation is that of a farmer．The sched－
ules show assets of $8: 5$ of which the full
amount is claimed as exempt with fia－
bilities of $\$ 4,562.31$ ．The court has written
 follows：
Gerald
Putnam，Ruby
Nutrile Putnam
 ing of creditors will be called，note Keller－Heuman－Thompson，Roches－ 86
ter
Kingly Shirt Co．，Chicago Lelerman Mfg．Co．．Philadelphia 100.00
Mallory Hat Co．Xew York 254.00
Portis Hat Co．，Chicago

## 路



 Chocolate Shop，Kalamazo Wr．Bockelman，Kalaman
IT．Kenneth Kppie．Kala
O．Kennedy Kalamazo
Bell shee Siore Kalama




 Auto Parts Dis Co，Kalamazoo－－ 5.2
Brown Rigelow
Cillette Rubber
Coo，St Paul
Eau Claier． Kendall Tre Shop，Kalamazoo
Neil＇s Antomotive Service．Kala． E．E．Parker，Grand Rapids．
Reliate Tire A Aceesories．Mus．
Surplue Mach Exch．Kalamazoo Surplus Mach．Exch．Kalamazoo－ 6
Winter \＆Kauffman．Detroit
Hood Rubber Products Coi，Detroit 105 $\begin{array}{lll}\text { HerWys \＆CO．Kalamazoo } & 31.9 \\ \text { Ve Dimbali \＆Co Chicago } & 14.9 \\ \text { Hin Piston Serve Co．Patte Ck．} & 94.0 \\ \text { Hit } \\ \text { Eattery Shan Kalamazoo } & & \end{array}$ Battery Shop Kalamazoo R Rapids
Brown \＆Sehier Co．．Grand
M $\&$ \＆Battery and Elec．Co．．
处葡


 $\begin{array}{lll}\text { Kal．Stove Co．，Kalamazoo－．．．．．．．．．．．} & 41.87 \\ \text { Finley Jewery，Kalamazoo－ant } & 39.00 \\ \text { Kal．Monument Co．Kalamazoo．} & 17.25 \\ \text { Home Furnishing Co．Kalamazoo } & 34.37 \\ \text { Allen Grocery，Kalamazoo } & 31.95\end{array}$ － \begin{tabular}{lr}
Goodrich Dog Hospital，Kalamazoo \& 18.75 <br>
Kal．Awning Co．Kalamazoo \& 23.55 <br>
C．L．Van Vranken，Kalamazoo－． \& 150.00 <br>
Speigel，May \＆Stern Co．，Chicago \& 21.00 <br>
Dr．P．J．Woolsey，Kalamazoo \& 10.00 <br>
\hline

 

Hoover Bond Co．．Kalamazoo …．．． \& 28.50 <br>
Len Allerd，Kalamazoo \& 20.00 <br>
Dr．F．A．Benedict，Kalamazoo＿－ \& 10.00 <br>
\hline
\end{tabular} $\begin{array}{ll}\text { First National Bank，Kalamazoo＿－} & 70.00 \\ \text { Fidel ty Loan Co．，Kalamazoo } & 29.95 \\ \text { Kal．Citizens Loan Co．．Kalamazoo } & 18962\end{array}$ schedules in the matter of Durabilt Metal Products Co．，a corporation，for

merly known as Michigan Toy Manufac merly known as Michigan
turing Co．，Bankrupt No． 3542 ．This is an
involuntary case．The schedules show involuntary case．The schedules show
assets of $\$ 11,786.98$ with liablities of
$\$ 37.748 .79$ ．The bankrupt concern is cated at Niles，and they are manufac－ of said bankrupt is as follows：
State of Michigan
Mabel E．Brown，Buchanan－．．． 10.000 .00
Harry B．Brown，Buchanan 1.98200 Emmanuel Mrings
Berren So．Chicago
Bear Steel \＆Wire Co． Max Schneider，South Bend $\ldots . .$.
Allen Printing Co．．Niles
Ads．\＆Multigraph Co．Bend Agnew Electric Co．．Milford …．．．．．
Ralph Allen．Iuchanan
American Banking Machine Corp $\begin{array}{llr}\text { Saginaw } & 7.00 \\ \text { Absoclean Cloth Co．，South Bend } & 13.13 \\ \text { E T．C．Adams，South Bend } & 99.38 \\ \text { Walter Bates Steel Co．．Gary，Ind．} & 184.05 \\ \text { E．W．Bliss Co．，Brooklyn } & 25.00 \\ \text { Binks Spray Eau B．Co．．Chicago } & 26.70 \\ \text { G．E．Bursley．Eikhart }\end{array}$ Burns \＆Hadsell，Niles Co．．
Buchanan Lhr．\＆Coal Conanan
Buchan $\begin{array}{ll}\text { Buchanan Pattern Works，Buchan．} & 21 . \\ \text { Bock Bros．，South Bend }\end{array}$ Campbell Parer Box，South Bend
G A．\＆E Motor Lines，Chicago
Carson．Pirie Scott \＆Co Chicago
Coombs Studio，Niles

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\begin{aligned}
& \text { Devibiss Co., Barr, Buchanan } \\
& \text { John H. Central Coal and Supply Co.. Niles } \\
& \text { Couis G. Devilliers. South Bend } \\
& \text { Harry B. Brown, Buchanan }
\end{aligned}
$$

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\begin{aligned}
& \text { Louis G. Devilliers, South Bend } \\
& \text { Harry B. Brown, Buchanan } \\
& \text { Evans Fibre Box, Chicago } \\
& \text { Emmanuel Missionary College, }
\end{aligned}
$$

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\begin{aligned}
& \text { Emmanuel Missionary } \\
& \text { Berien Springs } \\
& \text { Flkhart Enamel \& P }
\end{aligned}
$$

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\begin{aligned}
& \text { Flkhart Enamel \& Paint Co., } \\
& \text { Frazee Motors, Niles } \\
& \text { Flint Eanitary Wiping Rag } \\
& \text { M. Gathwohl Niles }
\end{aligned}
$$

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\begin{aligned}
& \text { M. Gathwoh Dealers Magazine New } \\
& \text { Hdwe. Hart Mff Co., Battle Creek } \\
& \text { R. E. }
\end{aligned}
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\begin{aligned}
& \text { Samuel Harris. Chicago } \\
& \text { H. A. Hattenbach. Buchanan } \\
& \text { Henry Mfg. Co.. Cleveland } \\
& \text { M D. Hubhard Spring Co. Pontiac } \\
& \text { Hurwich Iron Co. South Bend }
\end{aligned}
$$

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\begin{aligned}
& \text { Hurwich Iron Co.. South Bend } \\
& \text { Indiana Engraving Co.. South Bend } \\
& \text { Int. Time Record Co., Grand Ranids }
\end{aligned}
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\begin{aligned}
& \text { Int Time Record Co., Grand Ranids } \\
& \text { Jahn \& Olliver Engrav. Co.. Chi. } 1 \\
& \text { Jacobson. Peterson, Peltz \& Kaufer, }
\end{aligned}
$$

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\begin{aligned}
& \text { Jacobson. Peterson, Peltz \& Kaufer, } \\
& \text { South Bend } \\
& \text { Kenyon \& Kenyon New York }
\end{aligned}
$$

| C. Carlson, Grand Rapids Ben Nieboer, Grand Rapids <br> Ben Nieboer, Grand Rapids Frank C. Warner, Grand Rapids_- 205.00 <br> In the matter of Kalamazoo Apartments Corporation, Bankrupt No. 2945, the ad- journed final meeting of creditors was held Sept. 21. Certain accounts were to be collected upon and have recently been paid. The trustee's final report and account was approved and allowed. Ex- penses of administration were approved and ordered paid. A first and final dividend to creditors of 46.9 per cent. was declare 1 and ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date. and the case w.our closed |
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cluttered with merchandise that does not return its share of profit.'
"That is a speech by a man who knows where he is going and the record of whose business shows it. No thought of price slashing and loss leaders here, any more than approval of theories of price maintenance."

That is as good a place as any to cut quotations from the Bohack paper. Every word quoted might be applied to individual grocers. And those men have arrived where they are-and get prices and profits they realize-by reason of their having studied the plain facts beneath all merchandising. They know margin must be made wide enough to cover expense and profit. They have courage to turn away business which does not fall in with that plan of operation. Result is in their case, precisely as with the well-posted individual, that they make satisfactory profits.
Here is a lesson every individual grocer should digest. Paul Findlay.

ceived and the first meeting has been One survey after another shows that In the matter of Ned Woolley. Bank- retail merchants are making drastic ceived and the first meeting has been stock, and that, as never before, merOct. ${ }^{22}$. On this day was held the ad- chants and wholesalers are refusing
journed final meeting of creditors in the the ther matter of Charlie Strayer, Bankrupt No. to bother with shelf-warming merchan-
3.220 . The bankrupt was not present or
dise that doesn't move rapidly. They revresented. One claim was proved and
allowed. C. C. Wooridge was named are finding that such merchandise eats trustee and his bond placed at $\$ 100$. The the
trustee was directed to abandon the proverty covered by exemptions and a
chattle mortgage. The property has been the shelf. Here is a typical example abandoned and the case has been closed of what retail merchants are learning; case without assets.
On this day also was held the first one grocer made a study of his stocks,
and among other similar surprises he meeting of creditors in the matter of
Charles D. Miller. Bankrupt No. 3547.
Dearned that he had forty-two items of The bankrupt was present and repre- tea on his shelves. Six of these forty-
 was sworn and examined without a re- six others to compete among them-
norter. Seth R. Bidwell. of Grand Rapselves for the remaining half of the business. Anybody can guess which was the advertised group of brands. This stock-checking activity that is going on in every retail store to-day means that the manufacturer who is putting out unknown and unadvertised brands had better arrange to begin an aggressive sales and advertising campaign, or reconcile himself to the inevitable liquidation of his business. Before the chains were controlling factors in food retailing almost any old brand could command some business. There were enough new grocers coming in every day who could be loaded up with unknown brands. Things are different to-day. The independents are following the lead of the chains and are buying only merchandise in demand by consumers. Without a strong consumer demand there is no place for a manufacturer or wholesaler to sell in these days of short stocks and abbreviated inventories. As a result of this condition advertising will grow in the next ten years as it has never grown before. It will become a much greater factor in selling than it has been in the past. And when we say 'advertising" we do not mean the short flash-in-the-pan campaigns designed to impress dealers and move merchandise to the shelves of retail stores and then stop, but the steady, month-in-and-
month-out advertising that moves mer-
chandise from the shelves to the chandise from the shelves to the homes.

Mr. Sapiro Hangs Crepe.
In a recent address before a group of traveling salesmen Aaron Sapiro, the man who made ford apologize and who promoted several farm co-operatives, paints a gloomy picture of the future of traveling salesmen. He claims that the mail order houses, chain stores and group buying by department stores have robbed salesment of millions of dollars in orders annually. Mr. Sapiro evidently overlooks the fact that somebody had to sell
this vast volume of merchandise to the chains, department stores and mail order houses. It may be true that syndicate buying has a tendency to decrease the number of traveling salesmen in a few restricted lines, but if Mr. Sapiro could visit the offices of some of the large buying groups he would see crowds of salesmen coming and going all day long. Instead of a decrease in the number of salesmen there has been a big increase in the past few years. As shown by a recent survey the average number of salesmen employed by 184 concerns increased from 17.75 in 1920 to 35.9 in 1928. But that does not account for nearly all of the additional selling positions which have been opened since 1920electric refrigeration, radio, oil-burning equipment and other new industries have brought demands for thousands of salesmen. The investment business probably uses ten salesmen where one was used a few years back. It is true that some of the newer industries employ local and not traveling salesmen, but almost any salesman would rather work where he can be at home every night than to travel constantly. Mr. Sapiro would have been right had he painted a gloomy picture of the future of a certain type of salesmen. The old-time traveling man, whose personality was the chief stock in trade, has virtually become extinct and there is no future for him, but for the business-man-salesman-the salesman who is a good merchandiser, who brings ideas and help to his customer-is as welcome as ever before and will always be part and parcel of our business structure. His services were never valued higher nor were in greater demand.

Flowers For the Dead.
Upon the recent death of an American politician, who at one time served his country in a very high legislative place, a number of newspaper men wer collaborating on an obituary no"What shall we say of the former Senator?" asked one of the men.
"Oh, just put down that he was always faithful to his trust."
"And" queried a cynical member of the group, "shall we mention the name of the trust?'


Judge: Were you ever in trouble before?
Prisoner: Well-I-er-kept a library book too long, once, and was fined two cents.

Business Wants Department
Advertisements inserted under this head for five cents a word the first insertion quent continuous insertion. If set in capital letters, double price. No chargo
less than 50 cents. Srrall display advertisements in this departrient, $\$ 4$ per
inch. Payment with order is required, as inch. Payment with order is required, as
amounts are too small to open accounts.
FOR S.LLE Ep-to-date GENERAL,
STORF in manufacturing town, including STORE in manufacturing town, including
modern flat. All new fixtures, built in
refrigerator, truck, etc. Splendid oppor-
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$\qquad$ growing village of Rochester, Michigan.
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$\qquad$ CHILDREN'S MISHAWAKA RUBBER
FOOTWEAR. MOSTLY HEAVY STOCK.
INVFNTORIES ABOUT $\$ 835$ WILL
SEL, FOR 75 c ON THE DOLLAR. SELL FOR 75 C ON THE DOLLAR.
WRITE E. A. BISBEE, ATHENS, MICH-
IGAN.
$\qquad$
$\qquad$
$\qquad$ Mich.
$\qquad$
$\qquad$
$\qquad$
$\qquad$ building, refrigerator equipped. In good
residential district. Worth investigating.
Correspond with J. Yonkman, 702 Evans-
ton Ave., Muskegon, Mich.
CASH FOR MERCHANDISE
Will Buy Stocks or Parts of Stocks of
Merchandice. of Groceries. Dry Goods, Merchandice. of Groceries, Dry
Shoes, Rubbers. Furniture, etc.
N. D. GOVER, Mt. Pleasant, Mich.

CASH For Your Merchandise! Will buy your entire stock or part of stock of shoes, dry goois, clothing, fur-
nishings, bazaar novelties, furniture, etc. LOUIS LEVINSOHN, Saginaw. Mich.

| Consult someone that knows |
| :---: |
| Merchandise Value. |
| GET YOUR BEST OFFER FIRST. |
| Then wire, write or phone me and i |
| will guarantee you in good American |
| Dollars to get you more for your store |
| or plant of any description. |
| ABE DEMBINSKY |
| Auctioneer and Liquidator |
| A34 So. Jefferson Ave., Saginaw, Mich. |
| Phone Federal 1944. |
| Buyers inquiring everyday- |

## HEKMAN PLANT SOLD.

## Present Owners Join Forces With Larger Organization.

The Hekman Biscuit Company has sold its plant, machinery and good will as a going business to the United Biscuit Co., which will assume the ownership of the business in the course of a day or two. John Hekman has been engaged to manage the plant for the next five years. The business will be merged into a stock company organized under the laws of Michigan, thus enabling it to maintain a corporate existence and continue its present business policy, despite the change in ownership.
The officers of the local corporation will be as follows:
President and General ManagerJohn Hekman.
Vice-President-W. K. MacLellan. Secretary-Jelle Hekman.
Treasurer-Henry Hekman.
Mr. MacLellan, whose home is in Chicago, is President and General Manager of the United Biscuit Co.
Foundation of the success of the Hekman company was laid in 1894 by the father, E. Hekman. He laid down strict principles of business which have been adhered to through years of development. To-day, under the guidance of John, Jelle and Henry Hekman, three sons of the founder, the company is a model of enterprise and efficiency in the cracker industry. Its plant on Grandville avenue, in equipment and organization, is one of the finest in the country.
John Hekman will be elected a director and Vice-President of the parent corporation, which is composed of twelve bakeries, as follows:
Sawyer Biscuit Co.. Chicago. Union Biscuit Co., St. Louis. Lakeside Biscuit Co., Toledo. Strietman Biscuit Co., Cincinnati. Felber Biscuit Co., Columbus. Manchester Biscuit Co., Sioux Falls, . D.
Manchester Biscuit Co.. Fargo, N. D. Merchants Biscuit Co., Denver. Quality Biscuit Co., Milwaukee Ontario Biscuit Co., Buffalo. Ontario Biscuit Co., Pittsburg. Hekman Biscuit Co., Grand Rapids. The corporation owns its own car ton plant in Chicago.
Jelle Hekman will assume the management of the Michigan Tea Rusk Co., at Holland, which is not included in the transfer of the other Hekman properties to the United Biscuit Co. Henry Hekman will continue the management of the Hekman Furniture Co.. the same as heretofore.
John Hekman asserts that the change in ownership of the local plant will not change the attitude of the old organization toward the retail trade, whose interests will continue to be uppermost in the attitude of the local management.
The following biography of the founder of the business is reprinted from the Tradesman of Nov. 29, 1911: Edsko Hekman, Sr., was born in the Province of Groningen, Netherlands, April 27, 1858. He served an apprenticeship in the bakery business and engaged in business on his own account
at Winschoten when he was 23 years old. Thirteen years later he sold out and came to this country, locating in Grand Rapids. He first engaged in the grocery and baking business on Vries avenue. Five years later he moved to his present location, at 737 Grandville avenue, and two years later he discontinued the grocery business, since which time he has devoted his entire attention to the bakery business. He does not bake bread, but manufactures all kinds of crackers and about fifty different varieties of sweet goods under the style of the Valley City Biscuit Co. His Dutch cookie, which is his principal specialty, is now sold in thirty-four different states, and the business is growing very rapidly. The bakery burned last May, since which time a new brick factory has been erected and equipped with the most

modern machinery in the bakery line. The building is $50 \times 100$ feet in dimensions, two stories and basement.
Mr. Hekman was married in 1881 and has had five children-four boys and one daughter. The daughter is dead. Edsko, Jr., and Henry, the two older boys, went to Denver four years ago, where they engaged in the manufacture of the Dutch cookie under the style of the Hekman Baking Co. They are building up a large business in the Rocky Mountain states and on the Pacific coast. The two younger sons, John and Jelle, are associated with their father in the Grand Rapids business. The house employs two city salesmen-E. T. Rogers and J. Wier-enga-and has a large number of commission men working in all parts of the country.
Mr. Hekman is a member of the Grandville avenue Christian Reformed church and has been clerk of the church society for the past twelve years. He is a man of few words, but he has a pleasant personality which enables him to make friends rapidly and retain them steadfastly. He is naturally very happy over the growth of his business and the gradual expansion of his usefulness as a manufacturer. He is proud of the wholesome and sanitary manner in which he is able to keep his factory and it goes without saying that if the business continues to grow in the future as it has in the past it will ultimately reach mammoth proportions.

Late News From the Automobile

Detroit, Oct. 23-Gradual tapering off of production in the automotive industry and a general softening of the market have characterized October to date. With the most conservative estimates of production, however ${ }_{2}$ October is seen as running well ahead of the same month in 1927 and even 1926. The month may be expected to produce well over 400,000 units, and if this output materializes, the outlook for a big, if not a banner year, is good. The public's habit of deciding to wait until the new cars are out is the largely determining factor in the market just now. Every year there is ket more or less talk about the lessening interest in the National shows, but everv year the figures contradict the feeling. Though some of the cars for next year will have been on the roads before they are seen at New York and Chicago, there will be no lack of novelty at the National exhibits. The much-discussed front wheel drive car will be on view, and there will be new comers in the multi-cylinder class.
Now that the salons in Europe are matters of history for the year, the impression grows that America has little to learn from our European friends in the matter of design. The prevalence of sixes and eights, materially outnumbering the fours, was perhaps the most noteworthy feature of haps the most noteworthy feature of
the foreign shows. Citroen's new six was a distinct novelty for that manuwas a distinct novelty for that manu-
facturer, and so was his new four, with facturer, and so was his new four, with a 52 inch tread. This "freak" chassis,
from the American standpoint, will not permit the car to be a competitor in American fields.

Developments in the Chrysler Corporation indicate more strongly than ever that Mr. Chrysler himself is the "man on horseback." There is growing evidence that the control of the elements now composing the corporation is in his personal hands.
Walter Chrysler is one of the quartet of principal executives now seen as the leaders of the industry. With Alfred P. Sloan of General Motors, Henry ford and John N. Willys, he is taking a major part in an industrial development such as the world has never seen before. The steady march forward of General Motors, under Mr. Sloan's leadership. the amazing return to prominence of Mr. ford, after a period of long hanging fire, and the increasing domination of Mr. Willys in the numerous enterprises in which his is the guiding hand, with Mr. Chrys ler's amazing concentration of personTers antol seen as ample assurance of the industry's strength in the future of the industry's strength in the future
The larger "independent" makers, chief of whom is W. C. Durant, are paddling their own canoes and apparently there is more gossip about mergers in general than is justified by the facts. In this connection, R. H. Scott, now the dominant figure in Reo, put his finger on the source of most of the "merger" talk when he referred to the "more or less ludiarous stories that have been daily cluttering the stock have been daily cluttering the stock clear that the company he heads is clear that the company he
"not interested in in decrease in Detroit employment, amounting to 1,819 for the week brings the present total of men employed by organized industry here to 293,010 and for the first time in several weeks the excess of workers over the figures for last year has fallen below 100000 .The increase at date stand 100,000. The increase 97,116 . Walter Bovnton.

Grocers To Consider Code of Fair Dealing.
The trade practices conference of the grocery industry, to be held in Chicago to-day, will afford all branches of the trade ample opportunity to present suggestions for the elimination
of unfair and wasteful practices.
Delegates invited to attend the conference will include representatives of wholesalers, manufacturers, brokers and chain stores. Trade associations of these groups are assisting in preparations for the conference. The full text of the Commission's statement follows:
Notices have been sent to members of the grocery industry regarding the trade practice conference of the industry to be held under auspices of the Federal Trade Commission, Wednesday, Oct. 24, in Chicago. The meeting will begin at 10 o'clock that morning at the Sherman hotel. Final details are being completed.

Commissioner C. W. Hunt will preside. He will be assisted by M. Markham Flannery, director of trade practice conferences. The Commission stresses the point that anyone engaged in the grocery industry will be welcome to attend the conference whether or not he has individually received a notice. It was impossible to include everyone in the list of notices sent out.
The plan is to consider at the conference unfair trade practices common to all branches of the industry. A tentative program for the conference has been set up by a preliminary committee but this will be subject to additions or rejections at the conference. Every delegate will have opportunity to express his views and to offer additional subjects for consideration.
There will be delegates from the retailers group, from the wholesalers, manufacturers, including specialty manufacturers, brokers, and chain stores. The trade associations of these groups are assisting the commission in preparation for the conference.
Among practices thus far proposed for discussion are: Free deals, commercial bribery, regulation of quantity discounts, drop shipments, full line enforcing, uneconomic combination sales, cash discount beyond the time limit, free transportation of goods and the alleged unfairness of selling below

The Commission, in its letter to the industry, declares that the purpose of the conference is to give all concerned an opportunity to participate in deliberations which are expected to result in eliminating from the industry unfair wasteful or otherwise harmful prac tices.
"In such conferences no charges are brought against individual concerns. The subjects discussed are intended th relate exclusively to practices or meth ods. The effect, however, is to elim inate the claims sometimes advanced that one concern is justified in continuing such use as long as other concerns do so.'

## 50-50?

A farmer hadn't paid his bill for
"Look here," said the implement man, "I'll meet you half way. I'm readv to forget half of what you owe." "Fine! I'll meet you. I'll forget the other half."

The girl with pretty teeth and a dimple never forgets to giggle.

## Cool, Snappy, Invigorating FALL DAYS are Business Stimulators

With larger values in merchandise involved and dangers of loss by fire multiplied it is time now to check up on

## Fire Insurance

The heating plant is one year older and unseen defects may have developed which later on might spell disaster. It is better to be safe first than sorry afterwards.

For Safety, Service and Saving let the Mutual Companies protect you this fall and winter.

## MUTUAL Insurance

 is Better Protection at Lower Cost An investigation will prove it
## A Woman Doesn't Buy Profits or Advertising

She buys flavor and purity and healthfulness and variety of use. She buys QUALITY - and no million dollar advertising campaign, no fifty per cent margin of profit can make her a user of food products that don't possess real goodness.

Quality, goodness-that's the reason Nucoa is the largest selling brand of margarine in the country today.

Nucoa is delicious, it is pure, it is good for growing"children, it has many uses, it is always good. Stock Nucoa.


## The Best Foods Inc. <br> 297 Fourth Avenue, New York City

NEW YORK CHICAGO

SAN FRANCISCO

## -That Sign on Main Street

in front of the best grocery store in most of the small towns throughout the country there is a sign reading:

Selling Agency for
Chase \& Sanborn's
famous
Teas \& Coffees

These stores have come to know the value of this sign. It has been profitable for them to handle Chase \& Sanborn merchandise and to make that fact known. In the minds of consumers it links up these stores with quality merchandise. Probably it would do as much for yours.

Why not write us about it?

## CHASE \& SANBORNS SEAL brand COFFEE

-half a century on the Nation's breakfast table.
No other coffee parallels Seal Brand's record

> The standard for over fifty years


Seal Brand Tea
is of the same high quality

## Chase $\mathcal{E}$ Sanborn

Importers
SEAL BRAND COFFEE AND TEA

## Boston

Chicago
Grocers Supplied by Chase \& Sanborn, 327 N. Wells St., Chicago

## YOUR Selling Cost

is less when you stock goods of known value. Especially when the price has been established by the manufacturer and you realize your full profit as you do on


Baking Powder

## Same Price

 for over 35 years25 ounces for 25 c

A fair price to the consumer and good profit for you. Why ask your customers to pay War Prices?

It will pay you to feature K C

Millions of Pounds Used by Our Government

