

VESTIGA

I took a day to search for God,
And found Him not. But, as I trod
By rocky ledges, through woods untamed.
Just where one scarlet lily flamed
I saw His footprint in the sod.

Then suddenly, all unaware,
Far off in the deep shadows, where
A solitary hermit thrush
Sang through the holy twilight hush
I heard His voice upon the air.

And even as I marveled how
God gives us heaven here and now
In a stir of wind that hardly shook
The poplar leaves beside the brook
His hand was light upon my brow.

At last with evening as I turned
Homeward, and thought what I had learned
And all that there was still to probe,
I caught the glory of His robe
Where the last fires of sunset burned.

Back to the world with quickening start
I looked and longed for any part
In making saving beauty be . . .
And from that kindling ecstasy
I knew God dwelt within my heart.

BLISS CARMEN.

(This offering does not represent corporate financing)

15,000 Units

WINTERS & CRAMPTON MFG. CO.

(A Michigan Corporation)

The Class "A" Convertible Preference Stock is entitled to cumulative dividends at the rate of \$2.00 per annum, and is redeemable on any dividend date (and in any event not later than November 1, 1953) on Thirty days notice at \$30.00 per share and accrued dividends, and in event of liquidation is entitled to \$30.00 per share and accrued dividends. Class "A" Stock is convertible share for share into Class "B" common stock at any time prior to redemption. Dividends will accrue from November 1, 1928 and will be payable quarterly. Class "B" Stock has exclusive voting power except as otherwise provided by law.

DIVIDENDS EXEMPT FROM PRESENT NORMAL FEDERAL INCOME TAX
EXEMPT FROM PERSONAL PROPERTY TAXES IN MICHIGAN

Transfer Agent:
GUARDIAN TRUST COMPANY OF DETROIT

Registrar:
UNION TRUST COMPANY OF DETROIT

CAPITALIZATION

	Authorized	Outstanding
Class "A" Convertible Preference Stock, Non-par Value	15,000 shares	15,000 shares
Class "B" Common Stock, Non-par Value	30,000 shares*	15,000 shares
Funded Debt	None	None

*15,000 shares reserved for conversion of Class "A" Stock.

The following information is taken from a letter from Basil R. Crampton, President of the Company:

HISTORY: WINTERS & CRAMPTON MFG. CO. was incorporated under the laws of Michigan in 1924, to take over the business formerly operated by the partnership of Winters & Stryker Mfg Co. The original business was started in 1912 with a very small capital, and the Company has been built up entirely by the reinvestment of earnings.

BUSINESS: The Company's plant, located at Grand Rapids Michigan, is engaged in the manufacture of Refrigerator Hardware and is the only manufacturer devoting its production exclusively to locks and hinges for Refrigerators and Kitchen Cabinets. It is estimated that today more than three-quarters of all household Refrigerators and more than nine-tenths of all commercial Refrigerators are being equipped with hardware manufactured by Winters & Crampton Mfg. Co. The business of the Company has shown stability throughout its history with the exception of the year 1927, in which extraordinary conditions affecting the Refrigerator industry curtailed the Company's earnings. The refrigeration industry and especially the manufacture of electrical refrigerators has now become stabilized, and during the year 1928 the Company has enjoyed a substantial growth in its business.

For nearly a year the Company has been operating its plant both night and day, and its business is now such that its present quarters are inadequate. A new structure of about three times the size of the present one and designed for economical and profitable operation is now in the process of construction at Grandville, Michigan, and should be ready for occupancy shortly after January 1, 1929. Because of the large amount of orders now on hand, it is expected that the new structure will operate two shifts, and that in the year 1929 a substantial increase in earnings will be made.

The Company numbers among its present customers the following:
Bohn Refrigerator Co.
Challenge Refrigerator Co.
Copeland Products, Inc.
Edison Electric Appliance Co.
Kelvinator Corporation

General Electric Company
Haskelite Manufacturing Corp.
Jewett Refrigerator Co.
Wayne Tank & Pump Co.
Arlington Refrigerator Corp.

Grand Rapids Store Equipment Corporation
L'ogonier Refrigerator Co.
Piggly-Wiggly Corporation
and numerous others.

SALES AND EARNINGS: Net earnings of the Company after all charges, including allowance for Federal Taxes at the current rate, and after disallowing certain non-recurring charges, as certified by Lawrence Scudder & Co., are as follows:

Year	Net Profit	Earnings per share on Class "A" Stock	Earnings per share on Class "B" Stock after dividends on "A"
1924	\$52,465.43	\$3.41	\$1.41
1925	44,566.84	2.97	.97
1926	47,490.40	3.17	1.17
1927	16,954.96	1.13	
1928 (9 Mos. ending Sept. 30)	61,962.36	5.16*	3.16*

*At annual rate of.

It is expected that the last quarter of the year 1928 will exceed any previous quarter in the Company's history, and that net earnings for the year will approximate \$100,000.00 (equal to \$6.66 per share of Class "A" Stock and, after \$2.00 preference dividend equal to \$4.66 per share Class "B" Stock).

ASSETS: The balance sheet of the Company as of September 30, 1928, adjusted to give effect to the present re-organization, in the course of which the Company is to receive additional working capital, shows current assets of \$204,244.64 as compared with current liabilities of \$14,143.57, a ratio in excess of 14.5 to 1.

MANAGEMENT: The management of the Company will continue in the hands of Mr. Basil R. Crampton and Mr. Alexander F. Winters, who have been responsible for its development and its success. The Bankers will be represented on the Board of Directors.

LISTING: It is contemplated that during the year 1929 the Company will make application to list its securities on the Detroit Stock Exchange.

We offer this stock when, as and if issued and received by us, subject to approval of all legal proceedings by Messrs. Butterfield, Keeney & Amberg, of Grand Rapids, Michigan, counsel for the Bankers. Audits by Lawrence Scudder & Company, Public Accountants. It is expected that stock will be available for delivery on or before November 12th, 1928. We reserve the right to reject any and all subscriptions in whole or in part.

Price

One Share Class "A" Convertible Preference Stock,
No-Par Value at \$28.50 per Share, yielding about 7%.
One-Half Share Class "B" Stock, No-Par Value at
\$10.00 per Share.

\$33.50 per

Unit

A. G. GHYSELS & CO.

MEMBERS DETROIT STOCK EXCHANGE

BUHL BUILDING
DETROIT—Phone Cad. 7000

PENINSULAR CLUB BUILDING
GRAND RAPIDS—Phone 4678

While the statements and figures contained herein are not guaranteed, they are based on information which we consider reliable.

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 14, 1928

Number 2356

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

Entered September 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

MR. HOOVER'S THANKS.

The "common sense" as well as the "ideals" of the American people, Mr. Hoover says in his message of thanks, he will seek to interpret. We like this. It is not hifalutin, yet it is not too materialistic. It is a promise to carry into the White House the combination of idealism and practicalism that has marked the Hoover campaign.

We like it, too, that Mr. Hoover sees his election as a vote by the whole people of overwhelming confidence in the Republican party and that he expressly rejects the idea that it might be due to any special section or interest. It may be the conventional thing for the President-elect to say that he accepts the result with no feeling of "victory or exultation." But it is convincing, nevertheless, when this statement is made in the quiet tones of Herbert Hoover.

It is worthy of note, however, that Mr. Hoover does not disown the personal aspects of his election. Unlike Mr. Wilson, for instance, he does not conceive of the President of the United States as a different being from himself, whose elevation to high office changed him into an infallible paragon; and, unlike Harding, he is not awed and changed by the august office itself. He takes his triumph humbly but straightforwardly. He mingles "common sense" and "idealism" in his first reactions toward it.

"It imposes," Mr. Hoover goes on to say, "a sense of solemn responsibility."

We believe firmly that that responsibility will be lived up to by President Hoover in a way that will rebuke and confound those cynical critics who have even got themselves into the frame of mind where they can say: "He didn't do anything in Belgium." During the campaign we made no special effort to break down this prejudice. We knew that it was exceptional rather than general. Mr. Hoover's great accomplishments in Belgium, in food control, in Russia, in Germany

and in the Mississippi flood have been painted upon so vast a canvas that their values are known to the people not only of this country but of the world at large.

His critics have said, too, that he cannot accomplish much as an executive because he "cannot get on with men." Talk to any man who ever served in any of his great enterprises of relief and you will find a devoted friend and admirer.

They have said that Hoover will be unable to get his legislative programs adopted, that he is "worse with Congress even than was Coolidge." They forget that for the nomination Hoover had the absolutely unprecedented indorsement of two-thirds of the Republican Congressmen. They forget, too, that he was always able to obtain the enactment of the extremely important bills which he wanted as Secretary of Commerce.

Farm relief is going to be given under Hoover. It will not be under the whip and lash of the McNary-Haugen equalization gang. The Middle and Northwest pretty thoroughly rejected that outfit. Mr. Peck, the mysterious Democratic organizer "with \$500,000," made no deliveries. Governor Lowden saw his sullen resentment given the rebuke that it deserved. Unlike his opponent, Mr. Hoover had the nerve to stand firm against Haugenism. His hands are free to give prompt, scientific, comprehensive relief to the farmer.

On prohibition we have always believed that Mr. Hoover also will give relief. It is absurd to say that his proposed commission of enquiry "can do nothing about it" as it was to say that Smith, if elected President with a wet mandate, "could do nothing about it." Mr. Hoover has denounced "grave abuses"; if his commission suggests that some liberalization of the Volstead act will alleviate them, we expect to see Mr. Hoover stand for that liberalization.

Similarly, we expect to see the new President demonstrate his good faith to the public on water power, on immigration, on the tariff and all the other issues. Is there anybody, we wonder, who believes that oil corruption or other corrupt administration have the slightest chance to exist under President Hoover?

Herbert Hoover in the White House is going to make good the faith the country has shown in him. And the old America which we have known is going to find itself reinvigorated and strengthened by the administration of a very great American.

The usefulness of the product is what makes labor noble.

THE WOMEN DID IT.

Despite the oft-proved fact, familiar to anybody who has ever made even a superficial study of election returns, that in general women vote like men, somebody must solemnly rise and with ill-concealed pride in his own perspicacity point to last week Tuesday's result and make the novel pronouncement, "The women did it."

The tendency to explain a one-sided political result by attributing it to a single group of voters testifies to the persistent habit in the human animal of looking for a special and peculiar cause rather than for a set of reasonable explanations.

There is just one way in which "the women did it" on any large scale last week Tuesday—they swelled the majorities for Hoover where Hoover was strong and they swelled the majorities for Smith where Smith was strong. But so did the first voters, regardless of sex, and the native voters and the naturalized voters and all other kinds of voters, include the farm vote and the labor vote. There is simply no reason whatever for supposing that in general any category of voters marked its ballots differently from those of any other category.

Yes, "the women did it." So did the doctors and the lawyers and the chauffeurs and the waiters with blue eyes and the clerks with black hair and the persons between the ages of forty and fifty with surnames beginning with one of the first five letters of the alphabet and containing two syllables.

SALES EFFORT SHAPED ANEW.

One of the trends in selling which have come about through closer study of sales results and possibilities is the sensible decision of a number of producers to concentrate upon home territories and to increase the ground covered by representatives in distant sections. In short, a reaction has set in against national distribution merely for the sake of being able to boast of it. To pay for this boast heavily in the way of added expense without adequate returns has always seemed a rather silly thing, but not a few manufacturers would have to confess to it.

The latest development calls for adding salesmen to the productive field and cutting down on the number of those who travel over wide areas that for one reason or another do not furnish profitable volume. This is more or less in line with similar policies developed toward cutting down on non-profitable articles and eliminating non-profitable customers. The broad trend, then, is toward the reduction of territory, products and customers, so that suffering profits may be revived.

From the long future outlook, these new tendencies forecast several inter-

esting possibilities. Manufacturing is likely to be diffused still more widely through the country. Wholesale distribution should obtain a new lease in its function of supplying the smaller retail units.

SMOKELESS RAILROADS.

It is largely in consequence of the new technique of power generation and transmission perfected within the last ten years that the Pennsylvania Railroad Company is preparing to electrify its lines between New York and Washington. Ultimately, in view of the economies made possible by scientific use and development of super-power resources, the railroads of the entire country will probably turn away from steam.

Lower operating costs do not represent the only practical advantage of railway electrification. The tendency in American cities is definitely toward imposing and beautiful architecture. But it is doubtful whether the fullest benefits of modern city planning can ever be achieved in communities constantly overhung by smoke. Schemes of beautification such as those now in the course of development in various cities are seriously hampered by the prevalence of smoke of the sort which has already been detrimental to some of the most beautiful of our old and new buildings. There is also, of course, the matter of public health, which certainly isn't improved when bituminous gases are mixed constantly with the air we breathe.

DRY GOODS CONDITIONS.

With weather favorable to the sale of seasonal needs, trade during the past week has reached a satisfactory level and in most instances is reported either equal to or better than a year ago. Election influences exerted a certain retarding effect and it was noted that even after the result became known there was still some hesitation. However, this wore off as the week progressed. Reports agree that store volume is expanding quite well. From present indications, an excellent holiday business is expected.

Soon after the weather turned colder the wholesale merchandise markets improved. Cancellations and returns were rather marked during the warm spell, but they have now subsided. Some sale merchandise has been created through weather conditions and former over-optimism, but supplies of a desirable type remain scarce and, in the apparel trades especially, it is felt that the season will wind up with stocks unusually clean. Just now buyers are checking up on deliveries very carefully. This seems to be a wise course in view of cautious manufacturing policies.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

About the cheapest band of crooks of which I have any knowledge is B. D. Beardsley and sons, of Muskegon Heights, who cover the highways and byways of the country by automobile and claim to do business under the style of the Beardsley & Sons Detective Bureau Co. I am sure of the "do" part of this occupation, because they certainly "do" everyone who listens to their line of talk and falls for it. Their scheme involves the solicitation of memberships to their organization, which exists only on paper and in the vivid imagination of the bandits who seek to interest country merchants in their swindling propaganda. They exact \$12 in advance for a yearly membership, same to be returned with interest at 8 per cent. at the end of the year if the crooks fail to make good in the meantime. They never make good, because they confiscate any payments made on claims placed in their hands for collection and never return any money or answer any letters. So far as the merchant is concerned, the \$12 he pays the scamps could just as well be thrown in the fire. The same is true of any collections entrusted to the swindlers. The contract they make with their victims is invalid, because 8 per cent. is usury, rendering the contract null and void and incapable of enforcement. There are unpaid judgments against the trio in their home town, where none of them have any standing whatever. Any merchant who has any dealings with this gang of pirates at any angle will have reason to regret his action as long as he lives.

The same is pretty likely to be true of any transaction in which the merchant is asked to pay in advance for services to be performed later. An honest man is willing to wait for his pay until he has earned it. Any man who asks for money in advance is a rogue 999 times out of 1,000.

Merchants should never entrust the collection of accounts to any man or concern which are strangers to them. If loss results from such deviation from good business principles, they will have themselves only to blame for the loss and annoyance.

Warnings have been issued by the Federal Reserve Bank that a counterfeit \$10 note drawn on the Federal Reserve Bank of Boston is in circulation. It is of the 1914 series, check letter A, face plate number indistinct, probably 328; back plate, 1282; portrait of Jackson and signed by Frank White, Treasurer of the United States, and A. W. Mellon, Secretary of the Treasury. The counterfeit is poorly printed on two sheets of paper between which threads have been distributed.

Oleomargarine manufactured by a corporation will hereafter not be described for sale in such a way as to lead purchasers to believe it is creamery butter, according to a stipulation agreement between the corporation and the Federal Trade Commission.

In advertising its product the company will cease using the coined word "Churngold" unless accompanied by the word "Oleomargarine" and will discontinue circulation of misleading reports about dairy products of competitors.

Concentrates, syrups and flavors manufactured by a certain corporation will hereafter not be designated by the word "grape" unless they contain the actual fruit or juice of the grape, according to a stipulation agreement made recently with the Federal Trade Commission.

I have found it necessary to write the following warning to the Clark Chemical Co., of Bay City, which is making unjust demands on merchants for payments for goods sold irregularly:

Grand Rapids Nov. 12—I am this day in receipt of a letter from Jas. Coon, Montague, stating that your agent left goods in his store in the amount of \$3.15 with the understanding they were to be billed through the Moulton Grocery Co., of Muskegon, and would be picked up by them if they did not sell.

As a matter of fact, they have not sold and he feels under no obligation to either return the goods or pay the bill.

Will you please write him what disposition he shall make of the goods and send me copy of your letter. Also inform me what line of business the Clark Chemical Co. are engaged in and who have been the owners in the past. I am obliged to do this because they are not rated by the mercantile agencies and I am unable to obtain any information concerning you from that source.

E. A. Stowe.

Unfair Practices Must Go.

Two recent trade practice conferences with the Federal Trade Commission have adopted strong resolutions against commercial bribery. The paint, varnish and lacquer industry, and the grocery industry, in recent meetings have taken the first steps towards running down and punishing violators of unfair trade practices. The textile industry, long-suffering victim of design piracy, has just completed a plan which puts teeth in the machinery for punishing design pirates. In some industries bad practices have been condoned for so long that they are looked upon as necessary evils. Yet when representatives of an industry determine to do something more than pass resolutions the industry can quickly be purged of unfair practices and the individual companies who insist on perpetuating bad practices can be dealt with in such a manner that they must revise their methods or make room for companies that are willing to play fair. In spite of all the good work that has been done in many industries, there still remain industries which are honey-combed with ancient and unfair practices for which there is no excuse except that the members of the industry lack the initiative and vigor necessary to bring about a house-cleaning. An industry that fails to do its own house-cleaning has no right to complain if the Government agencies take steps to start the clean-up.

THESE ARE EXCEPTIONAL BARGAINS

All are located in Michigan close to Detroit. Each one investigated by our own appraisers, and guaranteed by the owners.

GROCERY — MEATS — LUNCH COUNTER

UNUSUAL OPPORTUNITY FOR MR. RIGHT MAN

Situated in growing community near Detroit. Has very good trade. Price for stock and fixtures \$1,000, real estate \$7,000. Small down payment. Terms for balance. File H-654.

THIS IS A SNAP—UNUSUAL OPPORTUNITY

Grocery and meat market. Most elaborately equipped in one of Michigan's progressive cities close to Detroit. Price \$20,000. Down payment \$10,000. Weekly income \$1800. This is a wonderful investment for the right party. File L-651.

GROCERY—MEAT MARKET

Located in a live town near Detroit. Receipts \$350 per week. A money maker for the right party. Priced at \$3,000 which includes fixtures and complete stock. File G-652.

RESTAURANT

Located in a University city in Michigan. \$800 weekly income and only \$175 weekly expense. Reasonable down payment. Terms can be arranged. Owner has other interests. File R-661. LOOK INTO THIS.

GROCERY AND MEAT SPECIAL

A busy store within 15 miles of Detroit. Income \$650 per week. Rent \$65 which includes living quarters. Up to date fixtures and complete stock. Priced for quick sale at \$5,500. File B-653.

CONFECTIONERY SACRIFICE

In booming city near Detroit. Perfect location. Must be seen to be appreciated. Weekly income \$350. Small expenses. Priced right. Owner leaving for Europe. File L-659.

GENERAL STORE

In good business center near Detroit, with full line of groceries, meats, notions, tinware, etc. Weekly income \$850 expenses only \$60. Shows a very good profit. Rent only \$100 monthly which includes store and living rooms. Owner retiring and will sacrifice. Terms can be arranged. File B-655. THIS IS EXCEPTIONALLY GOOD.

DRUG STORE—BARGAIN

Located on the main street in a rapidly growing city close to Detroit. Owner wishes to retire from business. A busy store with receipts of \$800 per week. Fixtures like new and a complete stock. Prices right for cash. File J-656.

DRY CLEANING ESTABLISHMENT

Well equipped store in a progressive town near Detroit. Doing a good business. This is a bargain. Must sell as owner is engaged in other business. Quick action is needed. File J-657.

ART GIFT SHOP—A BARGAIN

Close to Detroit. Has the finest trade in town. Good income for a single lady or gentleman. Trade can be increased through personal contact. File O-658.

Write us for complete list of business opportunities. Furnished on request.

NATIONAL BUSINESS EXCHANGE INCORPORATED

America's most PROGRESSIVE business brokers.

1102 Washington Blvd. Bldg.

Detroit, Michigan

THE ONLY BRAND OF BREAD AND BUTTER PICKLES



THERE is only one brand of "Bread and Butter" Pickles—Best Foods (Fanning's) Bread and Butter Pickles. "Bread and Butter" Pickles is a registered brand name owned by The Best Foods, Inc. There is no other Bread and Butter Pickles.

And no other brand has the sour sweet piquancy and the crunchy crispness of the original.

Be sure that your customers know they are getting the only and original "Bread and Butter" Pickles.

The Best Foods Inc.

297 Fourth Avenue, New York City

NEW YORK

CHICAGO

SAN FRANCISCO

GOVERNMENTAL FUNCTION.

Arbitrary Action Accomplished By Michigan Officials.

Mosherville, Nov. 5—When my subscription to the excellent publication which you publish (the Tradesman) expires, kindly discontinue same. I take this step because my entire business in Hillsdale county has been ruined by the carelessness of the County Road Commissioners, their servants and agents and that the lower court, the State Supreme Court and the Supreme Court of the United States have called the damage Governmental Functioning. This in spite of the fact that the Constitution of the United States says "No citizen shall be deprived of his property without due compensation and process of law."

But why cite the Constitution of the United States? Why mention the document for which our forefathers bled and died? Why call to your attention a document which we have been taught to revere? So far as we are concerned, as owners of a water-power, mills, hydro electric plant, stores, etc., as citizens and tax payers, we may reasonably expect a road building programme to be an improvement, but your entire property may be ruined and our highest court ignore the pleading of its citizens, upholding against the constitution unjust state laws. Why mention the Constitution, which is no more binding than its poorest enforced eighteenth amendment?

So to-day, having a ruined business in this glorious State, which upon our National flag is blazoned forth as one of its stars, owning a property which, according to the just ruling of the Michigan State Tax Commission, has been reduced fully 75 per cent. in value, due to its damaged condition; with its damages running into the thousands of dollars and additional thousands having been spent to secure even reasonable justice, I have decided that I now have "sufficient."

If we had in Michigan a dozen publications like yours, which exposes injustices, frauds, shams and fakes, we would have justice speedily enough, but, unfortunately, we have not, so we must learn patience at the school of bitter experience.

As long as the Government chooses to repudiate its just debts, what can be expected of the governed, but likewise dishonesty? The destruction of my property without compensation and without due process of law amounts to confiscation, which, according to our Constitution, is the penalty for treason, another crime not proved against me.

Fighting for our rights in Hillsdale county has cost us thousands of dollars, our liberty and almost our lives. Our one mistake has been that with the entire United States before us that we were foolhardy to make an investment in the State of Michigan; but particularly in Hillsdale county, where corruption reigns supreme.

A few nights ago, I heard a candidate or the for the highest office in the United States, Herbert Hoover, say over the radio. "My country owes me nothing. From my boyhood to my manhood, it has given me a chance." I might also have echoed this statement until I settled in Hillsdale county. My savings of a lifetime have been swept away through no fault of my own except that I came to Michigan. The money which I invested here was not earned in whole or in part in this State.

The ruined condition of my property here is a monument to the destructive road building programme of the Michigan State Highway Department. When Judge Guy A. Miller granted an injunction against the State Highway Department he referred to Frank F. Rogers as an "Irresponsible Bureaucrat." Court decisions such as handed down in my case encourages

him and other road builders to be such. My damaged mill here calls attention to the fact that F. F. Rogers was the engineer who designed the faulty bridge which washed out in just two hours of time, destroying my property and taking my water rights without due process of law. I trust and hope that no other owner of a water power mill, of which there are 158 in the State of Michigan, will have to experience a so-called road building improvement similar to my own adjacent to their property. For this one mile of fourth-class road has cost me personally over \$30,000, not including taxes and my special contribution to the work or the legal expenses that I have incurred.

A dozen papers like yours would cause a complete investigation which would result in the Michigan Legislature taking steps to reimburse me because of the injustice of the law of Governmental Function, which is not a law in other progressive states and which would tend to curb these high handed methods in road building.

E. A. Moross.

Saginaw U. C. T. Entertain Out-of-Town Friends.

Saginaw, Nov. 12—Saturday Oct. 20 was a red letter day in the calendar of Saginaw Council. A large delegation of councilors and their ladies visited us from Flint and Owosso. We also had as guests W. J. Sullivan, from Columbus, Ohio, of the Supreme Council, Grand Secretary Maurice Heuman and Grand Councilor Brower, of Jackson, Dan Reardon, of Lansing, Grand Page, and Rodney Eaton, of Flint, member of the Grand Executive Committee. While the council was in session in the afternoon the ladies were entertained by the Saginaw Ladies' Auxiliary at the Saginaw Canoe Club. In the evening a banquet was held, followed by dancing. Our guest from the Grand and Supreme Councils gave excellent talks full of information concerning our order, both at the banquet table and at the Council session in the afternoon. The entertainment was very ably managed by Councilor Oren Leidlein and his faithful committee. Great thanks are due them for their excellent work.

Meetings of this kind seem very valuable in promoting a feeling of fellowship between our councils and we feel it was an afternoon well spent.

A note of sadness tempered our pleasure, however, as that week we mourned the sudden passing from our midst of Mrs. H. L. Rutherford, wife of Past Councilor Rutherford. Thus are joy and sorrow mingled in our earthly life.

At the time of this writing Brother B. L. Lockwood is seriously ill in hospital, at Detroit. Call on him, if you are near there.

We expect a good class for initiation at our regular meeting, Nov. 17.

On Nov. 24 we are planning a good time for members and ladies at the council room at 719½ East Genesee avenue. G. A. Pitts, Sec'y.

Giant Onions in Colorado.

Denver, Nov. 12—What is believed to be a record yield of Spanish Valencia onions—totalling 40.88 tons to the acre and netting a profit of \$1,719 an acre—was produced this season by the horticultural department of the Colorado Agricultural College at Fort Collins. The huge, pale yellow onions were grown in the college experimental gardens. Several of the bulbs weighed as much as 2¼ lbs. and it was an easy matter to select at random five onions from the field which weighed a total of ten pounds. The large yield was largely due to the use of high grade seed, an important factor which cannot be over-emphasized, according to those who had charge of the production.



The American Red Cross

The American Red Cross is supported by the citizens of the nation. Young and old recognize the solemn responsibility of contributing to the support of the organization which cares for veterans disabled during the World War. The newspapers from time to time tell of the adequate work done by the American Red Cross in disaster relief. The extraordinary fine record of Grand Rapids in teaching Life Saving again gives a reason for joining the Red Cross. Home Hygiene and Care of the Sick taught in the County is another branch of the work. The appeal, therefore, to the citizens of Kent County beginning Armistice Day is one that people all over the country will be hearing and accepting. Make your membership a privilege and join in this great national work.

Dean Charles E. Jackson



The MICHIGAN TRUST Co.

Grand Rapids

MOVEMENTS OF MERCHANTS.

Alma—A. & G. Eckert succeed F. R. Willets in the grocery business.

Detroit—Harry Kline, proprietor of the Grand Boot Shop, has filed a petition in bankruptcy.

Lansing—Ward & Campbell have engaged in the boot and shoe business at 224 East Grand River avenue.

Kinde—Fire destroyed the grain elevators of the Bad Axe Grain Co. and of the Farmer's Co-Operative Elevator Co. The loss has not yet been determined.

Willamston—The store building and grocery stock of F. A. Gorsline & Son was destroyed by fire Nov. 13, entailing a loss of about \$15,000, which is partially covered by insurance.

Saginaw—Harry Hirshberg, who recently sold his general stock at Pigeon, has opened the Woman's Shoppe at 120 South Washington avenue. He will handle coats, suits, dresses and lingerie.

Lake Leelanau—Ovilla J. Plamondon, general dealer, has purchased the hardware stock and store building formerly owned by E. J. Ansted and will conduct the hardware business along modern methods.

Detroit—Stuart J. Rackham, Inc., 2038 Park avenue, has been incorporated to sell men's, women's and children's wearing apparel at retail, with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and paid in in cash.

Bay City—The Van-All Stores, Inc., 252 Saginaw street, has been incorporated to deal in men's clothing and furnishings, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in, \$10,700 in cash and \$4,300 in property.

Detroit—The Rayco Storage Battery Co., 2909 Myrtle street, has merged its business into a stock company under the style of the Rayco Battery & Plate Co., with an authorized capital stock of \$2,000, \$1,400 of which has been subscribed and paid in in cash.

Detroit—The Acme Novelty Co., 551 Woodward avenue, has been incorporated to deal in toys, novelties, etc., at wholesale and retail, with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and paid in, \$1,000 in cash and \$2,000 in property.

Pigeon—Harry Hirshberg, who has been engaged in general trade here for 32 years, has sold his stock to Mr. Stone, of Detroit, who will continue the business. Mr. Stone conducts a department store at 7924 Ferndale avenue, Detroit, besides general stores in several other Western Michigan towns.

Lansing—The first of a chain of grocery stores to be known as the Warner Stores, Inc., was opened at 1417 East Michigan avenue Nov. 10, under the management of F. L. Tubbs. The Warner Stores, Inc., is composed of Lansing and Grand Rapids men of experience, with headquarters in Grand Rapids.

Muskegon Heights—A. T. Dalson and George Nielsen, owners of the Muskegon Heights Sporting Goods Store, 1227 Peck street, have sold it to a stock company composed of local

business men who will continue the business under the style of The Sport Shop, Inc., with W. W. Scott, formerly of Kalamazoo as manager.

Hudson—Robert Downing, 15 years old, a high school student, was tied in the basement by a robber after opening the Derbyshire clothing store here Monday morning. George Kirkup, a clerk, arrived shortly afterward, and was struck on the head with a pistol by the robber, who was packing clothing in suitcases. Kirkup's condition is not believed serious. The robber escaped with about \$8.

Manufacturing Matters.

Akron—Fire destroyed the Mallory cheese box factory here, with \$5,000 loss.

Jackson—The Orrin Screw Co., 611 South Park avenue, has increased its capital stock from \$10,000 to \$20,000.

Kalamazoo—The Paper Products Manufacturing Co., Lincoln avenue, has changed its capitalization from \$30,000 to 75,000 shares no par value.

Pontiac—The River Raisin Muskrat Association, has removed its business offices to Dundee and changed its name to the Raisin Brook Packing Co.

Lansing—The John Bean Manufacturing Co., successor to the Spray Pump Co., is erecting a three-story brick warehouse at an estimated cost of \$35,000.

Detroit—The Wolverine Screw Co., 624 St. Jean avenue, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The General Marble Co., 514 Murphy building, has been incorporated with an authorized capital stock of \$20,000, \$5,000 of which has been subscribed and paid in in cash.

Jackson—The No-Glare Reflector Co., 504 Lansing avenue, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and \$3,050 paid in in property.

Detroit—The Stanley Furnace Corporation, 702 St. Antoine street, has been incorporated with an authorized capital stock of \$75,000, \$71,060 of which has been subscribed and paid in in property.

Hart—The Bennett Lumber & Manufacturing Co., located here for the past thirty-five years, is removing its plant to Zeeland where it will occupy the building formerly owned and occupied by the West Michigan Brass Co.

Detroit—The Universal Accordion Manufacturing Co., 2179 Mack avenue, has been incorporated to deal in accordions and their parts, at wholesale and retail, with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in cash.

Ironwood—The Ironwood Manufacturing Co., 108 South Suffolk street, has been incorporated to manufacture and sell mops, with an authorized capital stock of 300 shares at \$100 a share, all of which has been subscribed, \$3,375 paid in in cash and \$15,000 in property.

Detroit—The Autopulse Corporation, 1600 Beard avenue, has been incorporated to manufacture and sell electrical and auto appliances for combustion

motors, with an authorized capital stock of \$200,000, of which amount \$153,500 has been subscribed, \$38,000 paid in in cash and \$50,000 in property.

Adrian—The Adrian Knitting Co. and the Adrian Knitted Products Co. are units in a new corporation known as the Dyersburg Cotton Products Co., which is to be located at Dyersburg, Tennessee. Machinery from the two Adrian plants will be moved South when manufacturing quarters are provided.

Cheboygan—The Acorn Nut Co. has been incorporated to manufacture and deal in automatic screws, nut and bolt machinery, etc., with an authorized capital stock of \$150,000 preferred and 10,000 shares at \$1 per share, of which amount \$11,000 has been subscribed and paid in, \$1,000 in cash and \$10,000 in property.

Detroit—The Cinephone Electrical Reproducing Co., 2975 Longfellow avenue, has been incorporated to manufacture and deal in electrical reproducers, speech amplifiers, etc., with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed and paid in, \$5,500 in cash and \$4,500 in property.

Kalamazoo—The plant of the Kalamazoo Malleable Iron Co. has been acquired by the Wagner Malleable Iron Co., Decatur, Ill., and is to start operations immediately with 225 to 275 men on the payroll. The company has been idle during the last year and the corporation has dissolved. It was a subsidiary of the Kalamazoo Stove Co.

Jackson—Jackson has a new industry, the No-Glare Reflector Co., which has moved there from Chicago. A. T. Anderson, of San Antonio, Tex., inventor of the reflector, J. W. Jones and A. Jones, both of Jackson, have filed incorporation papers for a Michigan company to manufacture the reflector plates and other automobile accessories.

Five New Readers of the Tradesman.

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

C. A. Wheeler, Belding.
Oscar D. Emery, Belding.
Eureka Grocery, Belding.
F. C. Frymire, Alba.
C. W. Tollson, Alpena.

The pre-election demand for radio merchandise has been notably active and jobbers have been kept busy filling calls for quick delivery. Even with this heavy demand of the past five weeks the trade looks for new records to be set up for turnover between now and Dec. 31. While there is a good call for parts, the main attention by far is centered on sets, particularly A. C. console and table models and dynamic speakers. The market for the latter, according to trade opinion, has scarcely been scratched and affords excellent sales possibilities next year.

Sutherland and Swanson, dealers in meats at LeRoy, in renewing their subscription write us: "We certainly appreciate the Tradesman. We have read it to our profit many times and we feel it to be of immeasurable value to any business man."

GIVING AND MISGIVING.

This is the season when the cheerful giver is both more cheerful and more numerous than at ordinary times. His generosity is needed, but so is something else. It has been stated on good authority that the Lord loveth a cheerful giver. It is safe to say that He also approved an intelligent giver.

To give cheerfully but unintelligently is often not really to give but only to be cheated by some one masquerading as in need. Especially as Christmas approaches is there danger of having one's generous impulses played upon by imposters in the form of individuals and even agencies. If it is sometimes true, as at a time of disaster like a flood, that he gives twice who gives quickly, it is also true that at normal times he gives most who gives deliberately. To give ignorantly is to encourage irregular and fraudulent methods of soliciting charity. He gives thrice who gives intelligently.

Form-Fitting Suits Wanted.

One of the noticeable things about the orders being placed for men's Spring clothing is the trend to semi-form or form fitting models, manufacturers' representatives here say. Favor for these types has cut into the business placed in the loose-fitting styles. The latter, however, continue to get a good play. The two-button coat strongly leads, with unfinished worsteds stressed in the fabrics. In colors, grays and tans are accorded preference, with somewhat of a swing to the darker shades.

The seasonal lull in paints and varnishes which is common in many parts of the country at this time of the year has become noticeably apparent in the business received of late by manufacturers. Not only is the falling off apparent in sale of paints and varnishes for household use but less business is also being done in special paints and finishes used for automobiles and other vehicles. One of the features of the household business is the way sales are holding up in the metropolitan district. While not so active as they were, they were said yesterday to continue ahead of last year. More than the usual volume of apartment decorating is held responsible.

Dealers in chinaware report satisfaction with the progress of business since the Spring, orders booked being substantially ahead of last year at this time. New and repeated items for next Spring and Fall will be shown next month, an unchanged price basis being figured on. Ivory two-tone effects, worked out in ground or border and combined with colored floral designs, are expected to lead again. The tendency continues for stress on open stock patterns, reflecting the present buying methods of consumers. Smaller dinner sets are the rule.

W. J. Carl, operating a department store at 1-3 Broadway, Muskegon Heights writes the Tradesman: "I am only too glad to renew my subscription as we would not know how to get along without it. It is the best \$3 I ever invested."

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.75 and beet granulated at 5.65.

Tea—Quiet prevails in the market. While enquiries are fair and some routine buying is reported, the situation remains unchanged. Prices rule at previously quoted levels.

Canned Fruits—Peaches can be bought more readily than the other fruits, as this pack is relatively the only one in which there is any substantial surplus.

Canned Vegetables—Among vegetables peas are more irregular than the other packs, but the scarce grades are firm and are not pressed for sale. Corn is improving in all sections and under-priced standards are working up to a uniform level in all packing areas. Tomatoes are firm with less business passing than a month ago for the reason that California is not offering freely and the tri-States are not willing to shade prices. Minor vegetables are firm.

Canned Fish—Fish are quiet and are likely to remain so until toward spring. A better undertone is developing at the cannery in some fish packs, as for instance tuna, which is being held more firmly by all packers. As fall shrimp packing is ending there is a stiffening in that market also. Crab meat has been in strong position for some time. Maine sardines can be held at the old price basis, but canning is practically over for the season and packers are inclined to anticipate a higher market in the near future. The Alaska salmon line is steady but featureless.

Salt Fish—Most holders of mackerel are liquidating their stocks through established trade channels and are adverse to resales, as their stocks of domestic and imported fish are unusually light for the season. Cooler weather has increased the consumer movement and made a more active jobbing and retail market. Other salt fish are held firm, but are without price changes.

Dried Fruits—Wholesale grocers are not overstocked and as replacements cannot be made for low prices there is no tendency to shade prices. Indications point to continued comparatively light receipts from primary points during the balance of the year, with lighter stocks to carry into the new year than have been on hand in a number of seasons. On this account the trade is looking forward to a steady to firm market for the next two or three months even if there is no spectacular movement or radical price changes. As there is light buying for replacement in California, the wholesale market is as quiet as the jobbing field. There is some demand for all commodities, but there is no volume movement to force up prices at the packing house. Enquiries for apricots persist as that fruit is cleaning up in the better grades and there seems to be little prospect of materially larger supplies in the hands of packers since growers are reported to be closely sold out. The Northwest has practically exhausted its stocks of prunes and by the end of the year it is said that there will be little or nothing to come forward except the goods al-

ready sold and under contract. The free-for-all competition which was indicated among California packers has not materialized this season and the association has not been crowding the market, as much of its tonnage is being held for carton purposes. Commercial packers have had firm ideas on the large sizes and have been able to hold medium and smaller counts with more confidence, as they have been able to work them off in assortments. Little is being said about peaches as nearby outlets have been covered and there is little buying for the spring.

Nuts—The trade is buying nuts in the shell for Thanksgiving outlets and as there was a delay in placing orders occasioned by the warm weather during October, there has been an increase of late in the number and in the size of the enquiries. The market is not exceptionally brisk as the trade is not buying except for obvious needs and the element of speculation has not been felt to any extent this season. The relatively small crop of California walnuts has allowed for a better movement of imported varieties and there is good business passing in both fields. The market is being well maintained. Almonds have not appreciated in value, but holders see no reason for cutting prices. Filberts continue on a low level and are being used freely. Brazils are so closely sold up from first hands that the market is in favor of the seller. The nut meat market was quiet all week as there is a limited demand based upon actual needs in the near future.

Rice—Sales resistance has developed following the advances in Blue Rose and Prolific made at primary points and while there has been less interest in stocks for replacement the undertone has continued firm. Stocks of both grades here are light as are all holders, for that matter. The movement toward the retailer is expanding, but the growth is along normal lines and is not supplemented by speculative buying. Southern markets report a persistent domestic and export enquiry at prevailing prices.

Sauerkraut—The market remains firm on bulk and canned kraut as many packers have booked up to their capacity and are off of the market. The spot movement has gained in volume recently and shows no curtailment because of the advances which occurred earlier in the season.

Vinegar—The market is moderately active for shipment from primary points and in the jobbing field at the former range of prices.

Review of the Produce Market.

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

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

Bananas—7½@8c per lb.

Beets—\$1.25 per bu.

Brussels Sprouts—30c per qt.

Butter—The market is 1c higher than a week ago. Jobbers hold prints

at 50c; fresh packed in 65 lb. tubs, 48c; fresh packed in 33 lb. tubs, 48½c.

Butter Beans—\$4.50 per hamper for Florida.

Cabbage—75c per bu.

Calif. Plums—\$1.75@2 per box.

Carrots—\$1.25 per bu.

Cauliflower—\$2.25 per doz.

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

Cocoanuts—90c per doz. or \$7 per bag.

Cranberries—Early Black, \$4.25 per ¼ bbl. box; \$8 for ½ bbl. box; Late Howe, \$4.75 per ¼ bbl. box; \$9 per ½ bbl. box.

Cucumbers—\$1.40 per doz. for home grown or Illinois hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$8.30

Light Red Kidney ----- 8.10

Dark Red Kidney ----- 8.10

Eggs—Local jobbers pay 50c for fresh. Cold storage supplies are now being offered on the following basis:

XX Standards ----- 36c

X Standards ----- 33c

Checks ----- 30c

Grapes—Calif. Tokay, \$1.65 per lug; Emperor, \$1.75 per lug.

Grape Fruit—Florida, \$4.50@4.75 per crate.

Green Onions—Chalotts, 65c per doz.

Green Peppers—90c per doz.

Lemons — Ruling prices this week are as follows:

360 Sunkist ----- \$8.00

300 Sunkist ----- 8.00

360 Red Ball ----- 7.50

330 Red Ball ----- 7.50

Lettuce — In good demand on the following basis:

Calif. Iceberg, per crate ----- \$5

Hot house leaf, per lb. ----- 11c

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

126 ----- \$6.75

150 ----- 7.25

176 ----- 8.25

200 ----- 8.25

216 ----- 8.25

252 ----- 8.25

Florida \$5.50 per crate for all sizes.

Onions—Spanish, \$2.25 per crate; home grown, \$4 per 100 lb. bag.

Pears—\$1.75 per bu. for Anjou.

Potatoes—40@60c per bu., according to quality.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 23c

Light fowls ----- 16c

Heavy broilers ----- 23c

W. L. broilers ----- 18c

Quinces—\$3.50 per bu.

Radishes—20c per doz. bunches.

String Beans—\$4.50 per hamper from Florida.

Sweet Potatoes—\$3 per bbl. for Virginia; \$2.50 per bu. for Jerseys.

Tomatoes — \$1.15 for 6 lb. basket from California.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 19c

Good ----- 17c

Medium ----- 14c

Poor ----- 11c

Energetic action may be nothing more than quarrelsomeness.

A. & P. DOWN AND OUT.

Great Legal Victory Won by Worden Grocer Company.

The Worden Grocer Co. has won a sweeping victory over the Great A. & P. Tea Co., which precludes the chain store pirates from ever again using the word "Quaker" on any of its food products. The litigation has been conducted with great bitterness and underhandedness by the chain store organization and its unscrupulous legal representatives, who have resorted to wholly unethical practices and desperate subterfuges in the effort to accomplish their ends. They have failed utterly and met defeat at every stage of the proceeding. The following letter from the legal representative of the Worden Grocer Co. shows that the A. & P. Co. has finally been silenced forever by a decision which is final and from which there is no appeal:

The appeal of the Great Atlantic & Pacific Tea Co. from the decision in your favor to the Commissioner of Patents was heard on the morning of August 7, 1928.

The attorneys for the Great Atlantic & Pacific Tea Co. attended the hearing and at that time presented their printed brief. This was contrary to the rules of Department which requires that briefs must be filed prior to the date of the final hearing.

Our attorneys made formal objection to the filing of the brief on the grounds that it was contrary to the rules and no excuse had been given for the delay but the Assistant Commissioner permitted it to go in on the grounds that he had always considered it best to have the whole case before the Department when it was heard and he granted us an additional ten days in which to prepare and file a reply brief to the one filed by the Atlantic & Pacific Tea Co.

In accordance therewith our legal department prepared and filed a supplemental brief. A copy of our printed brief and a typewritten copy of the supplemental brief are herewith enclosed for your files.

We are now in receipt of a communication from the Patent Office under date of November 3 rendering a decision of the Assistant Commissioner in favor of Worden Grocer Company and which sustains the decision of the Examiner of Interferences that the Great Atlantic & Pacific Tea Co. is not entitled to register the mark for which it has applied.

We congratulate you on the outcome of this case and sincerely trust that you may not be put to further expense through the filing of other parties of an application to register a trade mark for food products which embodies the word "Quaker" in any form.

Hides and Pelts.

Green, No. 1	10
Green, No. 2	09
Cured, No. 1	11
Cured, No. 2	10
Calfskin, Green, No. 1	17
Calfskin, Green, No. 2	15½
Calfskin, Cured, No. 1	18
Calfskin, Cured, No. 2	16½
Horse, No. 1	4.00
Horse, No. 2	3.00

Pelts.

Lambs	75@1.25
Shearlings	25@1.00

Tallow.

Prime	06
No. 1	06
No. 2	05

Wool.

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

SUDDEN SUMMONS.

Charles G. Christensen, the Well-Known Saginaw Grocer.

Wyoming Park, Nov. 12—Saginaw has just lost one of its most beloved and useful citizens in the death of Charles G. Christensen, who died suddenly Friday morning of last week.

Mr. Christensen was a very active member of the Michigan Grocers and Meat Dealers Association, having been for three years its President and having served on the executive board for a number of years.

I have never known a person who could so inspire others to do their best as he could. I want to say that what little success I have had as Secretary of the Grocer's Association was due to the inspiration and high ideals of Mr. Christensen.

When he was President, it was a real delight to receive one of his frequent and cheery letters, always frank and fearless, yet with love and understanding underlying every criticism he made. Mr. Christensen was an educated man



The Late Charles G. Christensen.

and a great reader. The members of this Association used to delight in his talks. The words just flowed out of his mouth and they were not mere words either. He was a person of rare good judgment and we were glad to have him express an opinion on the subject under debate.

Mr. Christensen was a Christian. He did not intrude his religion upon his friends, but we all knew and felt that a higher power was in control of his life.

While he did not have any children of his own, he did much to help a number of young people to get a start in life.

He was a successful business man, but he also devoted a great deal of his time to church and philanthropic institutions, being on the board and helping to direct many of Saginaw's charity and uplift institutions.

I feel that this Association has suffered the loss of a great and worthy member and we offer to Mrs. Christensen our deepest sympathy in her great loss.

Paul Gezon.

Biographical.

Charles G. Christiansen was born in Saginaw Oct. 11, 1876, and attended the parochial school at Frankenmuth, the home of his grandparents, until his thirteenth year, at which time the preaching profession appealed to him and, with a little kindly urging from his local pastor, his parents were persuaded to permit him to enter the ministry. In 1890 he entered the Lutheran Concordia Seminary, at Ft.

Wayne, Ind. He remained there only one year, after which he changed his mind about wanting to become a preacher, went home and completed a course in the public school at Saginaw.

His father being a retail grocer and, apparently, having a good opinion of that business, believed it a good line for the son to espouse. With this thought in mind he secured for his son a job with Symons Bros. & Co., local wholesale grocers, where he started his business career on a salary of \$3 per week. His job was to sweep floors and run errands. Often he would be standing in front of the store, hands in pockets whistling, waiting for someone with a key to let him in. His car left his home at 6:14 a. m. and he never missed it. He worked at this job for some years, adding new responsibilities as time went on, reaching what he then thought was the very height of success when he substituted for traveling salesman. Later he became a regular salesman for the company.

In 1902 he left the wholesale house to take charge of his father's retail store, his father wanting to retire from that business and he has been at the head of the establishment ever since. He became sole owner in 1914.

Mr. Christensen was married June 24, 1903, to Miss Mary Budde, of Saginaw. The family live at 126 South Mason street in a new home built a few years ago, one-half block from the store.

Mr. Christensen had always been a member of the Holy Cross Lutheran church and was a trustee of that organization.

Mr. Christensen was the retail grocers' representative on the Board of Commerce and held the presidency of the local Retail Grocers' Association for seven consecutive years. He took an active interest in the Retail Grocers and General Merchants Association of Michigan for many years, having attended the meetings regularly and always had a prominent place on the programme. At the annual convention in 1920 he was elected Second Vice-President. At the Kalamazoo convention the next year he was advanced to First Vice-President, which meant that he was elected President at the Bay City convention the next February. He served the organization in that capacity three years, leading it along high ideals and rich accomplishments.

Mr. Christensen always insisted that if he had followed his strongest inclination he would, no doubt, have been a locomotive engineer. From the time he was old enough to hold a hammer he built tracks in his grandmother's orchard, following this up when he was a young man by building tracks the full length of the basement and running miniature locomotives. He constantly haunted the top departments of department stores to secure appliances to equip his miniature railroad and had the pleasure of demonstrating his amateur outfit to some rather prominent railroad men.

Mr. Christensen always maintained that being successful was not so much a matter of brilliancy on the part of the individual as it was willingness to work. No one who knew Mr. Chris-

tensen need be told that he was a disciple of hard work; in fact, it was commonly understood in Saginaw that Mr. Christensen put in more and longer hours than any other grocer in the city—not in mere drudgery, but in close application to the detail of his business where application counted; in greeting every customer with a cheery word, a contagious smile or a significant nod of the head, even if he had to be waited on by a clerk; in scrutinizing closely every article which came into the store to ascertain if it was up to the Christensen standard in quality, weight and measure; in scanning all records of sales to see that no customer was overcharged; in dealing justly and generously with his clerks, his customers and the people from whom he drew his supplies. Mr. Christensen was a model merchant in these respects and richly deserved the success which attended his career during the twenty-six years he was actively identified with the retail grocery business.

Formally Introduced To Salesman.

New customers at Harris & Co., Dallas, Texas, are invariably introduced formally to the salesman who waits on them for the first time. The manager meets each customer at the doorway and after greeting him escorts him to the salesman's position on the floor where the introduction takes place. This procedure, the store feels, secures a closer contact with customers.

Each salesman also wears a badge bearing his name, and this makes it easy for customers to fix his name in their minds.

For a Rainy Season.

Rain came with such frequency one season that Thompson, Beldon & Co., Omaha, Nebr., arranged a special display suggesting footwear appropriate for the weather.

The unusual feature of the display was that it rained inside as well as outside. Through a sieve-like tin gutter at the top, water was poured so that it streamed down the window pane into a trough below—looking for all the world like an actual downpour.

The effect of a storm in the display was also heightened by the on and off flashing of the window lights.

Men's Apparel Turnover Gaining.

Turnover of furnishings is the bright spot in the business being done in men's apparel. Neckwear and shirts are showing a gain in volume that promises to continue well into the holiday period. Hosiery is also doing well, while cold weather has stimulated a substantially greater demand for heavy-weight underwear. In clothing, overcoats have begun to get somewhat of a play. Business in these garments has been developing slowly and is figured to be about a week later than was the case last year.

Ensembles Dominate For Spring.

Additional reports confirm the earlier impression that the ensemble will be the "big thing" in dresses for the coming Spring. Practically all manufacturers are developing their new lines

so as to give major or highly prominent attention to the ensemble type of garment. The first showings of the vogue will be for the resort season, which will open at wholesale in about ten days. Manufacturers say reaction of retail buyers to ensembles has been favorable, and a good season is indicated.

Glass Demand Still Active.

Production and sales of flat glass continue to show very satisfactory seasonal activity. The distributing trade reports no abatement in the nationwide demand for glass for building purposes, which is now around the year's peak. Total of orders for window glass, together with shipments, are well in excess of output. In plate glass both production and distribution are being maintained at close to last month's high average.

Business Wants Department

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

HERE'S YOUR CHANCE — We have two simplex computing measuring machines, made in Grand Rapids, that we would very much like to sell. We had these two years or more but never have used them to any extent. In fact one of them is in the original box, just as it came from the factory. They cost us \$145 each and will take \$150 for the two machines. George E. Waiworth, Hillsdale, Mich. 970

Wanted — For Northern Indiana and Ohio territories. Specialty salesman. Aggressive. One with experience in the handling extract business preferred. Address No. 911, c/o Michigan Tradesman. 971

Wanted—To buy a good gas and oil station, or some other desirable business; but must be cheap, and well located. A. Mulholland, Reed City, Mich. 972

FOR SALE — HANDLE BUSINESS. Manufacturing commercial handles, location Northern Wisconsin. Abundant raw material available. Doing good business, bright prospects. Bargain. Address OAK GROVE HANDLE CO., 10 Sherwin Block, Elgin, Illinois. 969

MERCHANDISE AUCTIONEER

I conduct closing-out or reduction auction sales, any kind of merchandise, anywhere. Sell everything. Odds and ends first. Nothing left. Realize 100 cents on dollar.

H. CLARK FERRY
142-146 N. Mechanic St., Jackson, Mich.

FOR SALE—Grocery, five rooms and bath up stairs. Located on M-27, college town. Gas and oil in connection. Doing nice business. Address No. 968, c/o Michigan Tradesman. 968

FOR RENT—BEST BUSINESS CORNER, Riverside, ten miles from center Chicago. Second floor, reasonable rent, suitable for women's hat and ready-to-wear shop. Space includes ample sales room, as well as housekeeping quarters. Allen R. Owen, Riverside, Ill. 957

CASH FOR MERCHANDISE

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

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

CASH For Your Merchandise!

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

LOUIS LEVINSOHN, Saginaw, Mich.

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

A N N O U N C I N G A RADICAL PRICE REDUCTION ON TANGLEFOOT FLY SPRAY

*This means
increased
business
for You!*



"Kills 'em all"

TANGLEFOOT SPRAY

The consuming public has accepted Tanglefoot Fly Spray as a necessity, and we are now enabled to make a substantial price reduction.

This big saving to your customers will result in a tremendously increased demand and more business for you.

Its superior quality and strength will be maintained and improved whenever possible.

Backed by extensive advertising and a reputable name that is a household word, Tanglefoot Fly Spray will be insured widespread, popular use at the new low prices.

Prepare for increased turnover and greater profits. Order sufficient quantity. Quality guaranteed absolutely.

Old and New Prices to the Retail Trade

	WERE	NOW ARE
1/2 pints (2 doz. in cs.)	---\$ 4.00 doz.	\$ 2.40 doz.
Pints (2 doz. in cs.)	--- 6.00 doz.	4.20 doz.
Quarts (1 doz. in cs.)	--- 10.00 doz.	7.50 doz.
Gallons (4 cans in cs.)	--- 32.00 doz.	24.00 doz.
5-gallon cans	----- 2.50 gal.	1.70 gal.
Hand sprayers (1 doz. in cs.)	2.80 doz.	2.80 doz.

THE TANGLEFOOT COMPANY
GRAND RAPIDS, MICHIGAN

CHARLES CHRISTENSEN.

Charles Christensen presented a strong contrast to Darwin. He had not lost the beauty of life. To him every day was a new day filled with wonder and loveliness. He had found the mystic key which opened the gates of the palace of happiness. It was in doing every hour the duty of the hour; from that the supreme happiness came. His philosophy was that if the rule of life laid down by the Heavenly Father was strictly followed, it worked out the most intensely practical with scientific accuracy.

He radiated light and faith and cheer as the sun shines light, because he absorbed them and the giving them forth was a matter of course. He lived in an atmosphere of helpfulness. He was a delightful optimist. He was not given to the uttering of despairing or bitter words. Time and time again he passed through the fires of betrayal by supposed friends, but he came forth from each ordeal without the odor of fire on his garments, his faith in man full-orbed, his confidence still strong, without bitterness and without regret.

Mr. Christensen took broad views of life. He looked upon it as an ordered whole, not a chaos; he saw in it unity, purpose, the whole creation moving to some "far-off Divine event." With him there were no accidents; over all, God. If pain came to him, if set-backs multiplied, if friends proved unfaithful, he was able to count it as nothing; he simply forgot it and went calmly on in the path of duty.

Simple as a child in his tastes, easily approached, bearing his honors and the prestige his well-earned competence gave him meekly, a firm and unflinching friend, a generous but vigilant enemy, in charities abundant, Mr. Christensen held the even tenor of his way as he passed down the golden slope towards the sunset, and when at last he went over the Great Divide, he left behind the memory of a life well and nobly lived and his name will be carved high on the marble shaft of Saginaw's worth while citizens.

WHAT THE ELECTION MEANS.

Interest in the future rather than in the present business situation was naturally brought to the front during the week as an important by-product of the election. Real, and not imaginary history proves that business progress is made most rapidly under the high tariff system of the Republican party. Mr. Hoover is excellently equipped to deal with Federal policies likely to assist business. Nevertheless, the question can be properly raised regarding how far he may get as a business man with these policies without the intervention of political considerations of his own or of others. His remarks on foreign trade and the tariff during the campaign serve as a case in point.

So far as the present situation in business is concerned, reports are uniformly good. The only disturbing feature is further expansion of security speculation, sent bounding upward again by the election result. What may come from a collapse of this inflation has been described too often to

need repetition. It is satisfying to know that in most lines of business enterprise, with the possible exceptions of building and instalment selling, operations are fairly well controlled and not vulnerable through excessive inventories or overheavy commitments. In short, the gain in activity early in the fall has been quite healthy and in line with consumer demand.

Seasonally, there is a tendency toward slackening in the basic lines of industry, but this is not pronounced as yet and operating levels are sustained well above those of a year ago when reaction was under way.

STARTLING THE WORLD.

Dr. Albert Einstein's announcement that he is now working on a theory "that may startle the world more than my doctrine of relativity did" sounds naive. One fears the German mathematical physicist takes in too much territory.

To startle the world with anything it must at least be something that is intelligible to the popular consciousness. It is said that only twelve persons in the world understand the doctrine of relativity. It may be assumed that a few additional scholars know what it is about. But to the rest of the race it means as much as the binomial theorem does to a kindergarten class. So much for the way Dr. Einstein's theory of relativity "startled the world."

There have been cases, however, where the whole world has been "startled" by some profound cosmic abstraction. The doctrines of Darwin and Sir Isaac Newton are examples.

Darwin's theory of evolution was difficult enough, but when the average citizen was told it simply meant that man descended from monkeys, inaccurate as that explanation was, it was something that reached his consciousness. Similarly, Newton's development of the law of gravity was a profound abstraction. But when it was humanized with the story of the epochal apple that dropped to the ground the whole world took notice.

Let Dr. Einstein manage to give his forthcoming theory some human-interest aspect and it will startle the world. Otherwise he may be sure it will startle nobody save a few savants as learned as himself.

MILLINERY TRADE SURVEY.

With the millinery trade selected as the first field of exploration, the Trade Relations Committee of the National Dry Goods Association undertakes its survey of undesirable trade practices. For years such problems as returns, cancellations, misrepresentation of goods and substitutions have been criticized and various ways sought to obtain relief. Some progress has been made, and perhaps not a little of it has come through the changed methods in business whereby orders have crept closer to actual needs and a discount bargain was found less of an attraction than a "right purchase at the right price."

Conditions have mended in almost

all the cases of undesirable practice that the committee will investigate through its survey from both a retail and a wholesale standpoint. But no one questions that there is not further room for improvement on both sides. The particular significance of the present move to remedy the friction between buyers and sellers is that it is undertaken by the leading retail organization, and its findings will no doubt be endorsed by the most representative merchants in the country. With such backing, and that of the foremost manufacturing groups in each case, the newest attempt to promote better practice should accomplish more than anything tried in the past when one side or the other, buyer or seller, acted alone.

The committee will soon enter one or two other fields with its studies and expand its program further as time goes on.

A NEGRO IN CONGRESS.

The election of Oscar de Priest to succeed the late Congressman Madden of Chicago brings a Negro into Congress for the first time in several years. During a considerable period there was always at least one representative of the Negro race in the National legislature, but the last such Congressman said good-by to his fellow members of the House several terms ago. While a Congressman ought not to be chosen on racial grounds, every fair-minded person will welcome the election of a well-qualified Negro to Congress as evidence of the sincerity of our democracy and also for the sake of the encouragement such success must afford colored people all over the country.

It is peculiarly unfortunate, therefore, that Congressman-elect De Priest is not the kind of person whose elevation to office is to be hailed with delight. His political associations are of a sort which have given Mayor Thompson his wretched notoriety. The election of such a man throws discredit upon his district and will be taken in some quarters as reflecting upon his race, despite the fact that unworthy politics knows neither race nor color.

Mr. De Priest's election will operate as a handicap upon the political advancement of the Negro. The better element in his district will render a distinct service both to the Negro and to the Nation if it will displace Mr. De Priest two years from now with a more desirable member of his race.

EUROPE AND THE ELECTION.

Europe's interest in our election was probably greater this year than ever before, with the possible exception of 1920. It was not because of any issue in which the Old World felt itself involved, but because of the personalities of the two candidates. Hoover was better known through his European relief work than any previous candidate for the Presidency, while Smith stood out as an arresting figure which Europe found it hard to understand.

The result of the election has been hailed with almost universal acclaim, with opinion in France, which is sym-

pathetic for Smith because of his opposition to Prohibition, showing the greatest reserve. In England it is felt that Hoover's broad knowledge of European affairs should favor international co-operation even if it leads to no drastic change in the Coolidge policies, while in Germany the election has created hope that the United States will consent to take part in the committee which will be intrusted with the task of revising the Dawes plan.

But the enthusiasm for the President-elect is probably highest among the smaller nations of Central Europe where Hoover personifies the relief which carried them through the dark days immediately after the war. It is in Poland, Czecho-Slovakia, Hungary, Austria and their neighbors that his great humanitarian work is best known and most appreciated.

ANTI-TRUST AGITATION.

Injection of religion and the prohibition issue into the late campaign reduced consideration of the prosperity question and perhaps some discussion of how the medium and smaller business firms have fared under the pressure of mass production and mass distribution. The view is put forward, however, that more will be heard on this point and, before the Connecticut manufacturers, Gilbert H. Montague, an attorney of New York City, declared that the time is rapidly approaching when the anti-trust laws will be back into politics again. He cited the utilities investigation by the Federal Trade Commission and the numerous legislative attacks on the chain store systems as evidence of this.

The question of whether history will repeat itself and lead to a renewed demand for a tightening up of the laws to protect smaller enterprises is not easy to answer, although the prospects are that some such move may be expected. However, there are two important phases of the matter which differ materially from the earlier circumstances. One is that the big companies have friends at court in their widely extended stock ownership list. The other is that many of the objectionable methods of the past have been discarded, although the chain stores continue to function dishonestly by the employment of short weights, short counts and short change artists as clerks.

VOTING MACHINES.

In this city and wherever else they were in use election day the voting machines again demonstrated their great usefulness. Meanwhile, in other areas it was made clear that as the voting population increases old-fashioned ballot boxes are becoming wholly impracticable. The voting machines automatically totaled the vote as it was cast and so obviated the necessity of long waits and laborious counts. At the same time they reduced the possibility of fraud to a minimum. The ballot box as a method of voting is obsolete.

Good oil stocks still look better than most varieties.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday presented another day of variety, so far as weather was concerned. We started out in a dismal rain, which soon changed to bright sunshine. The remainder of the day black and threatening clouds alternated with clearing weather and occasional bursts of sunshine which made the hardwood forests glow with beauty.

During the week we moved back to the city from our summer home at Lamont, where we put in nearly five glorious months. The construction of the cement pavement on West Bridge street made the trip from city to village even more enjoyable than before. We can now reach Lamont on cement all the way except three miles, either on M 16 or M 50. We usually use the latter thoroughfare, because the pavement on M 50 is twice as wide as the pavement on M 16. Next year Kent county is planning to start work on extending the cement out West Leonard street to the county line. Ottawa county will soon extend the pavement to Lamont and thence on to Eastmanville and Nunica, where it will join M 16 or, possibly, proceed over the proposed new thoroughfare from Nunica to Muskegon, utilizing the right of way abandoned by the defunct Muskegon interurban railway.

Two miles of the new belt line which is to encircle Grand Rapids have already been constructed and opened for traffic, between Leonard street and O'Brien road, crossing M 50 half way between the temporary terminals.

The country tributary to Grand Rapids is certainly receiving her share of new cement roads. Under the administration of Groesbeck it looked as though Detroit was the only commercial center which would receive State recognition to any extent, but when Groesbeck was buried in oblivion and forgetfulness by the voters of Michigan and Fred Green assumed charge of the ship of state, Western Michigan suddenly appeared on the map with hundreds of convicts from Ionia prison living in concentration camps and working diligently to change our main thoroughfares from gravel to cement. I do not suppose Fred Green thinks any more of Kent county than he does of Wayne county, because both counties roll up good round majorities for him whenever his name appears at the head of the ballot, but he is such a strong advocate of fair play that he does not confine his attention or activities to any one section of the great State he rules with remarkable equity and understanding.

I never approach Belding without a feeling of sadness because of the big-hearted and long-visioned men who have been called to their reward. I hope the men who are now holding the reins of power and authority prove to be equally effective in creating friendships and accomplishing things for the community betterment. The men the Belding brothers selected to work out the destiny of Belding and her great undertakings were certainly worthy of

the confidence placed in them and the important interests entrusted to their care were handled in such a manner as to excite the commendation of the business world.

We found the Hotel Belding spic and span under the management of the present landlord, who has much to overcome in the way of the uncertainties of travel in these days of few trains and many automobiles. With less than a dozen noon day guests Saturday, the regular menu was served with as much care and thoroughness as though a hundred guests crossed the threshold of the dining room.

At Greenville the annual potato show was being brought to a close. The exhibit was remarkable in scope and variety and reflected much credit on those who planned the affair and carried their plans into execution. Included in the exhibits was a comprehensive showing of poor potatoes and diseased tubers from the State Experiment Station at Lansing.

Changes of landlords at the Hotel Phelps have been coming along pretty regularly of late years. The hotel and furnishings are owned by a Detroit man. The latest aspirant for success as manager is Arthur Anderson, who achieved a wide reputation as an interior decorator in the metropolis of Michigan. He retains as clerk, D. J. Chapple, formerly of Wayland, who has been connected with the hotel under several landlords.

The new cement road on M 66, between Greenville and Belding, has been open to the public for nearly two months. The hills have been pared down and the low places have been filled, so that the elevations are now accomplished with little effort, even by cars of small power. Cement has also been laid on M 66 one mile South of Belding, which leads to the belief that the improvement will ultimately be extended to Lowell. This road was once a favorite route with Grand Rapids people and certainly deserves to be used more than it is at present, because of the beauties of the landscape and the wayside attractiveness of the new cement road from Lowell to Grand Rapids. Col. Hetherington, of precious memory as landlord of Hotel Belding, invariably recommended this route to travelers who enquired the way to Grand Rapids. His directions were very explicit: "Go South to the end of the road, then West to the Catholic church, then South and West several times to the end of the road each time."

Twenty years ago, when automobiles were new and drivers were few and far between, a trip from Grand Rapids to Belding, a distance of thirty miles, was the chief subject of conversation for a week after the trip had been accomplished. The Colonel frequently fed a hundred travelers at Sunday dinner in those days and kept his horse and carriage in readiness to send out to assist any drivers who were in trouble in order to get their passengers to Belding in time for dinner. He never made any charge for this service, which was one of the many reasons why he enjoyed such universal popularity with the traveling public.

During the week I discovered a new cement road which I was not aware had been constructed during the summer and fall. It is the three or four miles on Clyde Park avenue (Grand Rapids) from Burton street to the picric acid plant. The grades on the high hill just South of Burton have been greatly reduced and a connecting link has been constructed on the road which runs from South Division avenue to the picric acid plant, so the circuit can be made without leaving the cement. Evidences of growth in the form of new homes already constructed and under construction are in evidence all along the line of the new cement.

The tall chimneys which stand in silence on the land which was to be occupied by the acid plant are reminders of what might have been a very busy manufacturing center if the kaiser's war had been permitted to continue a few weeks longer, in which case the treaty of peace would have been signed in Berlin instead of Paris and the terms exacted from Germany would have been much more drastic for planning and starting a war of extermination on neighboring nations. I am one of many who consider that the armistice was the greatest mistake of the kaiser's war, because it prevented the victorious nations from giving Germany a little taste of the wicked things she did to other nations. I think that as many cathedrals and libraries as Germany destroyed in Belgium and France should have been razed to the ground in Germany as a permanent reminder to the German people that she cannot repeat her raids on civilization and human liberty without paying dearly for her misdeeds. I shall always believe that Germany got off too easy in computing the penalty she should pay for carefully planning a war which has never had an equal in atrocity and wickedness.

Longwell Bros., druggists and grocers at Paw Paw, write me that on July 1 they celebrated the seventy-eighth anniversary of the establishment of their business and that they (father and sons) have done business at the same location all these years. I wonder if any other house in Michigan or the Middle West can equal this record? If so, I should be glad to have the circumstances brought to my attention.

E. A. Stowe.

Shibley Points Way to Profits.

Fred W. Shibley, vice-president of the Bankers Trust Company, New York, presents a fresh view on business in a book entitled "The New Way to Net Profits," published today (Harpers), that is designed to emphasize the broad scope of present day corporate problems and the need for "co-operation" down through the line.

What Mr. Shibley means by the new way to net profits is a system embracing an intelligently conceived plan of business administration to grind out the biggest profits on the smallest possible capital investment. It implies a fusion of knowledge relating to markets, merchandising, distribution, sales forecasting, production planning, con-

trol of all expenses through a budget, industrial and commercial research and definite studies on policies of corporate management.

How important it is to unify all branches is illustrated by Donaldson Brown, vice-president of the General Motors Corporation, in a foreword to the new book, when he points out that the sales department is in an advantageous position to appraise the worth of projected improvements. He cites as an example that no amount of engineering research could have anticipated the sudden trend toward the closed car some years ago, but it was quickly sensed by the sales department. On the other hand the development of balloon tires and four-wheel brakes was chiefly the outcome of engineering research.

Perhaps the outstanding lesson Mr. Shibley seeks to leave in his discussion is the view that no member of an industrial family can be greatly or permanently prosperous so long as some members of the same family cannot make a good living. Even the boot and shoe manufacturer is dependent upon the success of not only all the units connected with his business but upon the prosperity of the farmer, the miner, the lumberman, the cotton grower, merchants and wage earners. He strikes something of an ideal note when he says that "the only way to accomplish a permanent National prosperity is for every citizen of a country to assist in the flow of commercial knowledge so that business planning can be accomplished and waste obviated."

Secret rebates given to obtain business destroy the basis for fundamental prosperity, in the opinion of Mr. Shibley, who firmly believes that a profit for everybody is the only foundation for the permanent extension of business lives.

He says: "As the thoughtful man travels the new way to net profits and explores its tributary byways, he becomes convinced that in order to attain an honorable success he must co-operate with his fellow travelers to the end that there shall be a co-ordination of thought and effort in the business of the Nation, such as he hopes to effect in his individual enterprise. He will come to the realization that he will be most successful when the greatest number of his fellow men are successful."

Paul Willard Garrett.

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Just How Would You Define a Merchant?

What is a merchant? One analysis is as follows: One who knows the value of the merchandise he handles. One who knows the value of real service. One who knows the value of cleanliness. One who knows the value of display. One who knows the value of quality. One who knows the value of personality and courtesy. One who knows his cost of doing business. One who knows his margin of profit. One who knows the needs and wishes of his customers, and, one who knows how to get along with his fellow merchants to further the interests of the industry to which he belongs.

Portion of Verbeck Letter Omitted Last Week.

It is said there is but one cafe in Peking specializing on chop suey and that they had to close up recently because there were not enough Americans left in the Chinese city to make it pay. Americans eat chop suey because they think it is a Chinese dish, but the average Chinaman never heard of it. It is purely a Yankee concoction. The orientals ought not to be blamed for everything.

Mr. Bert Moss, who was for some years connected with the management of Hotel Addison, Detroit, and more recently with Hotel Griswold, that city, is negotiating with the Union Trust Company to take over the Hotel Belden, which was erected on Grand Circus Park, opposite the Hotel Tuller, in 1927, but never opened, for reasons which were never quite clear. It has 175 suites, comprising living room, bedroom and bath.

Riverview Inn, a new roadside hotel at Lowell, was recently opened for business under the ownership of Dr. and Mrs. D. J. Davis.

Detroit hotel men are now engaged in making a survey of the hotel situation there in an effort to find out just where they are at. In this particular Detroiters are all right, but if they had some means of imparting the information they secure to the investing public, there would be less chance for misplaced confidence. I don't know that the situation in Detroit is so much different than elsewhere, but there are many hotel rooms which should never have been provided and it will be a long time before they are occupied profitably. Out here the conditions are worse than bad in this particular. Hotel men are, however, looking forward to a large winter business. This was first predicted for the early fall, but it did not materialize, the alibi offered being on account of presidential election.

Walter J. Leitzen, for a long time owner of Hotel Frontenac, Detroit, but who made a sale of that property last fall and came out here for the winter, at the same time looking for an investment, has been afflicted with eye trouble. He advises me from Johns-Hopkins hospital, Baltimore, that he has undergone an operation for cataracts, and is on a fair way to prompt recovery. Walter has many friends in Michigan who will be very glad to know of this.

Frank G. Cowley, proprietor of Van Etten Lodge, near Oscoda, died in an ambulance on his way to a hospital in Detroit, from Hotel Tuller, where he had been sojourning since the closing of his hotel last month. Mr. Cowley was very well known among the Michigan fraternity, operating one of the cleanest and most popular resorts in Michigan. He was a prominent member of the Michigan Hotel Association, in which he was especially active. It will be remembered that when the Association made its motor trip to Mackinac Island in 1927, Mr. Cowley entertained the entire party at his Van Etten Lake hotel.

Harry R. Price, managing director of Hotel Durant, Flint, has been elected an honorary member of the Association of Industrial Salesmen, on account of distinguished services rendered.

There can be no argument, either inside or out of the hotel profession, as to the assured returns to the establishment from a courteous acknowledgment to the customer of money paid by him. The guest in a hotel probably doesn't care to be treated like a long lost brother, but he does like from those around the establishment some

evidence of the fact that his patronage is appreciated, even though he is bestowing that patronage to the hotel only because he knows he is obtaining his full money's worth.

A Southern justice sought to rule that a bootlegger should be required to sample his own wares. If his wares were fatal he would be the first—and perhaps the last victim. But the bootlegger balked. He said that if he drank liquor he might be picked up as a loose and dissolute person and be punished accordingly. A man may sell gunpowder without having to burn it. Also a hatter may not have to wear a derby from his own stock. Even a druggist need not personally sample his own nostrums.

It is reported that according to a survey Detroit was visited by 2,029,320 tourists last season, which is a good showing, if true. Now if those Detroit "surveyors" could only have been used in counting the presidential vote potentially cast every day for the past three months, what a racking of nerves could have been avoided. However, so long as everyone was satisfied with the amount of tourist traffic enjoyed, why should we worry about their aptness in guessing contests?

Kohn Brothers, who for three years have been operating the Arlington Hotel, at Coldwater, and who purchased the Hotel Keefer, at Hillsdale, upon the death of F. S. Brown, owner, some months ago, have secured the services of John F. Schaffer, of Pittsburg, as assistant manager of the latter hotel. Mr. Schaffer comes to his new position well recommended.

Flint is threatened with still another hotel. Pierce & Davidson will build and own it.

Pacific coast hotel men are all very much interested in the development of aviation, much more so, I think than in any other section. In Los Angeles a hotel is scheduled which will have facilities for the storage of airplanes in combination with a garage.

With the amazing manner in which aviation has developed in the past year out here there is no telling what it will eventually drift into, and the hotel operator who "knows his onions" will keep abreast of the times and watch every move of its development. He will also do well to keep himself surrounded with a coterie of assistants who have familiarized themselves in the same manner. Already travelers are beginning to make enquiries as to air-way time-tables.

Luminous numbers for hotel rooms are being offered. A good thing. Why not, also, luminous keyholes?

Now the music barons, since hotels are beginning to advertise radio sets in individual guest rooms, are insisting that the guest be charged royalties on copyrighted music served to him. It would seem to me that that limit in such exactions should be reached before long. The courts have been very liberal in their decisions protecting music producers in the past. Now, wouldn't it be an act of real justice and equity on their part if they would award damages to the swarm of victims who daily are compelled to listen to such rot as "Mississippi Mud," "I'm Broken Hearted," and other emissions of a like character?

A. B. Riley, formerly manager of Hotel Bancroft, Saginaw, and Hotel Savoy, Detroit, is the newly appointed manager of Fairgrounds Hotel, St. Louis, Missouri.

William G. Lee, who was for four years auditor and assistant manager of

Lots of Fun for the Kiddies!

There are three paper slips, or inserts, in every package of

Shredded Wheat

They separate the layers of biscuits. Your customers are in the habit of throwing them away. Some use them for grocers' lists or other memoranda.

Save the inserts! Don't throw them away. They may mean money for the kiddies.

On each slip is an outline sketch, one for every letter of the alphabet. Let the children fill in these sketches with crayon or water-color paints. Cash prizes for complete sets; boxes of paints for a collection of the best painted inserts, not complete sets. Send to

The Shredded Wheat Company

Niagara Falls, N. Y.

WHITE HOUSE COFFEE

"Has the Edge" in Customer Satisfaction

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

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

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

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

The Flavor is Roasted In!

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



Hotel Fairbairn, Detroit, has been appointed as general manager of that institution, to follow in the footsteps of Paul Bierer, who has filled that post ever since it was opened, but who recently resigned to enter another field of usefulness. Frank S. Verbeck.

Now We Can Settle Down to Business

Grandville, Nov. 13—"I wonder what the farmers will do now?" said a sad faced individual as he met a brother Democrat after the great landslide which landed Herbert Hoover in the Presidency. I wondered, too, since most farmers we all know are in a starving condition. It is really sad, of course, but the American people, which includes all the farmers, did not seem to think Hoover such an enemy to the agriculturist as did some forlorn tillers of the soil who long ago fled to the city to escape the grinding toil on the farm.

I was talking with an average man a few days ago—a farmer at that—who owns three automobiles and takes in all the good things which come off in town. He said the present was the most profitable time in the history of the country, so far as the farmer is concerned.

This man had nothing given him, but has made a comfortable competence through his own labors on the farm. He has a fine family of boys and girls he is schooling and giving all the advantages of the age.

He spoke about so many deserted farms, remarking that for this the farmers were themselves to blame, as they did not work their soil right, ruining it by constant cropping without fertilizing.

We see what the American people think of the wet and dry question by the way they cast their ballots last Tuesday. It is as I expected, since the American women are now a big factor in the political status of this country and they will not see prohibition ridden down while they are able to go to the polls and cast a ballot.

There were other conditions which confronted the American voter. Although religion was taboo during the campaign, that did not prevent a certain element in the churches from putting a veto on further advances of popery in this country, as they viewed it. Perhaps this may have been an unjust prejudice, but many people are ruled by their prejudices and religious prejudice is, perhaps, stronger than any other.

Smith's congratulatory telegram to Hoover shows the squareness of the man, indicating that he holds no campaign grudges. Men sometimes show their true character in defeat when victory would have smothered it.

Anyhow the country is to be congratulated on the wonderful outpouring of voters. There will be no carping over the result, since the majorities are so indicative of the true feeling among the voters.

Now will come the cabinet making squad. Some have even given Coolidge a place in the new President's board of advisers. This, however, is a mere guess. Chances are that the President has no desire to continue his residence in Washington. Coolidge has had all the honors possible to be derived from office holding and is glad to retire to private life.

Being President of the United States is no snap, which Mr. Hoover will discover before he is through with his four year term. It is good that the campaign is now over and men and women can pay attention to business once more.

After such an overwhelming victory the Republicans should look to it that the laws, more especially the prohibition law, are enforced to the letter. The complaint against Volsteadism has

been that officers elected to carry it out have neglected their duty.

A man said to me the morning after election that neither Hoover nor Smith was fit to be President. It seems that there are those who imagine that money rules American politics to the exclusion of all other considerations. If this be true then we are in a sad way indeed.

Men elected to enforce the laws are not above being blind to the law breakers when a bit of money is thrust under cover to their hands. Is this a fact? If it is, then the American people are in a bad way. Honest enforcement is impossible and we are in the hands of criminals who for money smooth over every infringement of laws made for our protection.

One thing is certain: The record made by Hoover, who has been almost constantly before the public in an official capacity for many years has not forfeited the confidence of the common people, but rather has won confidence such as few men ever attain.

Wet Republicans voted for Smith, while dry Democrats, many of them, cast their ballots for Hoover. The verdict is made and the people will rest content for a time at any rate. Of course, the new President has before him an uneasy path to follow and few there be who would care to take the job off his hands, no matter what the emolument.

Now that the unsettling effects of a political campaign are over we may look to an improvement in business all along the line of endeavor. Nobody is so partisan as to wish ill to befall the country simply because his particular candidate was not elected.

Back to the soil might well be the cry of those who left the green pastures of agriculture for the lights of the city. When those farmers return there will be enough employment for the city laborer and thus may all things take a turn for the better.

The campaign just closed was a very mild affair when compared with those sky rocked outpourings of years gone by. A few decades ago the streets of even small country villages teemed with marching men bearing banners, torches, beating drums, blowing horns and making night hideous with noise. None of this in this campaign. Scarcely a town of a thousand or less inhabitants even saw or heard a public speech. Just as well so, of course, and now we can settle down to peace and quiet and go about our business as of yore. Old Timer.

When On Your Way, See Onaway.

Onaway, Nov. 13—E. J. McCluthey, the East State street grocer, is doing his share in the way of improvements. His building has been freshly painted and trimmed, the yards used for storing stove wood cleaned and stocks neatly piled. The lawns surrounding his residence show excellent care and the large shade trees bear evidence of constant trimming and nursing which would do justice to a Davey expert. His large grain warehouse is now receiving attention, having been moved back from the street, elevated and a new foundation put in. The residents in the East part of the city appreciate a nice clean business place under the supervision of Mr. McCluthey and his wife, who also takes an active part in dispensing groceries to their numerous customers. By virtue of his office as one of the city commissioners, Mr. McCluthey becomes Mayor at the next spring term when his generalship will predominate as ever. Squire Signal.

The man who trusts men will make fewer mistakes than he who distrusts them.—Cavour.

The less a dressmaker puts in a frock the more dad has to put in it.

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Grand Rapids, Michigan

FINANCIAL

Review of Business Conditions in Michigan.

Business in the United States continues to progress. Not in recent years has there been so much confidence in the general economic situation as at the present moment. Fewer irregularities exist to-day than at any time during the past two years. With four years of uninterrupted prosperity behind us and a future full of promise for our manufacturers and tradesmen, we have reason for National thanksgiving.

As autumn moves to its close there is further assurance that new high records for the year will be established in numerous lines, including steel, automobiles and building. The steel industry is operating in excess of 85 per cent. of capacity, which is considerably higher than at this time last year. Automobile output for October was 75 per cent. greater than it was for the corresponding month a year ago. Construction activity continues at a high level and promises to exceed seven-billion dollars for the current year. There are other strong factors which point toward continued good times for the remainder of this year and the first part of 1929. Our farm population is in a better financial position than at any time since the war. The labor situation is unusually good. It is estimated that the Nation's total income for the year will amount to close to one hundred billion dollars. Industrial and railroad earnings are making a better showing. Inventories the country over are in excellent condition. Exports continue to climb to higher levels, indicating improvement in the purchasing power abroad. The cotton textile, petroleum, coal and shoe industries are working into a better position. In short, practically all lines are on a firmer basis than they were at the opening of the year.

High money rates remain the principal restraining factor in the business outlook, although some easing off seems likely after the holiday trade and year-end requirements are taken care of. Increasing speculation in securities and mounting brokers' loans continue to be the outstanding features in the business situation. The New York Stock Exchange reports an increase of \$366,081,000 in brokers' loans for October, bringing the total to not far from six billion dollars. The chief danger with respect to these loans lies in the fact that more and more of the money which is being loaned to security brokers is coming from so-called "outsiders." A serious situation would probably develop if this outside money should be suddenly withdrawn from the market.

Practically all of the industrial plants in Michigan are busy. Manufacturing generally throughout the State is much more active than it was at this time a year ago. There is a seasonal tapering off in the automobile factories, which are making preparations to bring out new models at the coming shows, but the decline is considerably smaller than usual. Parts and accessory manufac-

turers are increasing production schedules slightly, following the receipt of orders from passenger car companies. The 102d semi-annual furniture market is in progress at Grand Rapids and there is a marked betterment throughout the woodworking industry. Paper manufacturers are somewhat busier. Farm implement manufacturers are increasing production schedules 50 per cent. to meet the prospective demand in 1929. Cereal plants are exceptionally busy for this season.

Michigan's exports in the first quarter of 1928 were six million dollars greater than in the first three months of 1927, ranking second in amount of increase and third in the total value of exports from 26 leading states during this period, according to a recent compilation by the Department of Commerce.

Automobile output for October totaled approximately 397,000 cars and trucks, compared with 434,915 in September and 227,467 for October last year. Output for the first ten months of 1928 amounted to 4,068,727 units. Production in the Ford factory is climbing steadily, the present daily output totaling 5,800 vehicles.

Electrical power consumed by manufacturing plants in Michigan for the month of October amounted to 203,633,861 kilowatt hours, as against 146,934,432 kilowatt hours in October, 1927, an increase of 39 per cent.

Industrial employment in Michigan at this season of the year has never shown such impressive totals as at the present time. Numerous factories are working overtime. Labor released from farm work and road building is being absorbed by other lines. The supply of skilled labor in the metal trades does not equal the demand. A shortage of woodworkers in the near future is anticipated. Based on the reports of the Employers' Association of Detroit there are approximately 422,550 workmen on the city's payrolls, an increase of more than 131,000 compared with a year ago. The Ford employment in Detroit exceeds 123,000.

Twenty Michigan cities in October issued permits for buildings valued at \$18,207,785, an increase of \$2,179,248 compared with the preceding month, and a gain of \$3,348,341 over October, 1927.

Debits to individual accounts in Detroit for the month of October, as reported by the Detroit Clearing House Association, totaled \$1,920,515,000, topping the debits for the preceding month by \$121,892,000 and those of October 1927 by \$586,944,000.

Unsatisfactory weather during October did considerable damage in some localities to beans, potatoes and beets. Many farmers are holding potatoes, refusing to sell at the present low prices. The sugar beet harvest was the smallest on record for the State. In general, however, the crops this year have been fair to good.

Trade conditions are good. Wholesalers in almost all lines are enjoying a larger volume of business than at this time last year. Stocks of both retailers and wholesalers are larger but the turnover is faster. Collections are

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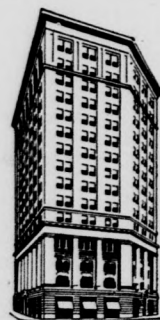
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fair to good. The busiest season of the year for the retail trade is beginning to set in, record Christmas savings funds are about to be released and merchants are optimistic over the outlook.

Wayne W. Putnam,
Director Public Relations, Union
Trust Co., Detroit.

Useful Service Performed by Market Operator.

The remarkable rise in brokers' loans accompanied by a stiffening in interest rates, has been blamed on widespread speculation in securities, and has revived attacks on this supposedly wasteful attribute of business.

The speculator finds a warm defender in George E. Roberts, vice-president of the National City Bank of New York, who says he is a useful factor in markets, not merely a gambler and manipulator, interfering with orderly processes of trade, operating at the expense of producers and consumers.

The speculator's service is primarily that of a forecaster and risk-carrier, Mr. Roberts points out. The purpose in all hedging operations, he contends, is not to speculate, but to transfer the uncertainties of raw material markets to people who make a business of speculation, specialists in their particular field.

Pointing out that speculation in securities in the last seven years resulted in an upward readjustment of values from abnormally low levels of 1921, Mr. Roberts said a surplus supply of credit had been absorbed, "which if employed in other ways might have resulted in a more serious problem than any that confronts us now." He continued:

"It is one thing to have speculation absorbing surplus credit and another thing to have it competing with industry and business over a limited supply of credit. Evidently business has not been seriously disturbed as yet, and interest rates for current business are not unduly high, judged by past experience. It is well, however, to bear in mind that new enterprises, which involve construction work, with employment for labor and demands on all the industries for materials and equipment, are a fundamental feature of our prosperity.

"If speculation in outstanding stocks should absorb so large a share of our available savings as seriously to curtail the supply of capital available for new enterprises, the effect upon general interests must be unfavorable, and the stock market itself would be involved in the results.

"Speculation has a useful part to play in the business world," he continued. "Intelligently directed, it exerts a stabilizing, balancing influence, correcting the irregularities which develop in the regular course of trade.

"Admittedly, there is a vast amount of uninformed speculation which does not serve this purpose, but, for that matter, a vast amount of all kinds of business is in the hands of people who are only indifferently qualified to handle it.

"In all lines the evil of speculation develops when it reaches the stage of mass action where real standards of

value are lost sight of and the only criterion of values is what the speculators themselves are paying for property which they intend to immediately put back on the market. Speculation of this kind has lost touch with realities and contributes nothing to the markets but confusion and disorder."

William Russell White.

Acceleration in Earnings Flow.

The romance of the 1928 earnings flow lies in the accelerated pace of gain achieved in successive quarters.

Third quarter profits for the 139 industrial corporations whose statements have been published to date—and for which quarterly segregations are available—rose 32.1 per cent. over the corresponding 1927 quarter. The similar 1928 gain in corporate profits was 13.8 per cent. in the second quarter. It was only 4.3 per cent. in the first. Here is a diagram of mounting prosperity for the year that surpasses all expectations.

When we attempt to predict the trend for the final 1928 quarter we arrive at another encouraging estimate. Fourth quarter 1927 earnings were the poorest for the year. If the fourth quarter 1928 earnings rank among the best for this year the relative gain over a year ago will be impressive.

Two of the country's major industries, steel and oil, account for the best gains now appearing on the list. Both the steel and oil industries at this time last year were operating under handicaps. They both enjoy better price structures now than a year ago and in addition are selling more than ever before. Here is a guarantee, if the condition persists, that fourth quarter earnings will be handsome.

Standard's tabulation of profits reported by 187 industrial corporations for the first nine months this year gives us a somewhat broader basis by which to appraise 1928 prosperity than the quarterly figures. These representative industrial concerns in the first nine calendar months this year earned 17.9 per cent. more than in the preceding year. Even when the Steel Corporation and General Motors are struck from the list the remaining 185 industrial corporations show a 17.4 per cent. gain over 1927.

Presumably the sensational autumn advance in stocks reflected partly the anticipations of those who were in position to know what the earnings would be when reported. The country expected an improvement. It anticipated no such upswing in corporate profits as the record shows. If subsequent reports pull down the size of the gains shown on statements now available that will be natural, and will not destroy greatly the brilliance of the display.

An unusual combination of forces has been operating this fall to stimulate business activity. Not the least of these has been the favorable weather, that has encouraged motorists. A slow but fairly sure improvement in the oil industry that was noted at the recent Tulsa convention likewise is a change for the better that has not yet been fully appreciated by the country.

Paul Willard Garret.



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MUTUAL FIRE INSURANCE

Collecting Fire Loss on Property Under Conditional Sales.

Although the policy conditions required "sole and unconditional ownership," it was held by the Supreme Court of Appeals of West Virginia, in the case of Cook vs. Citizens' Insurance Co. that the buyer may recover for fire loss on property in his possession under a conditional sales contract.

The policy covered store furniture and fixtures. When the policy was issued, three fixtures, valued at \$915 were subject to conditional sales contract. At the time of the fire \$260 remained unpaid on the three items. The company contended that the interest of the insured was not "sole and unconditional ownership." The court held otherwise, and said: "We turn to Williston as a leading exponent of the law on conditional sales. Williston declares repeatedly that a buyer under such a sale has a special, equitable property right in his purchase. It seems thoroughly established that an equitable title is sufficient compliance with the condition in question. The quality of an equitable right is not affected by a balance due on the purchase price. Equitable title is not dependent on the amount paid, but rests rather on 'beneficial ownership and the right to the use and income.'"

"Most of the cases in point involve real estate. But why make a distinction between real and personal property in the application of this doctrine. No reason is apparent. 'The same rule will apply, with equal, if not stronger force, to the personality,' says the Federal Court in Bank vs. Insurance Company, 135 Fed., 440, 450. Then if the ordinary equitable title to personal property should satisfy requirement of sole and unconditional ownership, why make any exception to the particular equitable title held under a conditional sales contract?"

"Here the insured had the sole possession of the fixtures with the exclusive right in their use and profit. He could hold them against the world as long as he was not in default. He could sell them; he could incur them; he could devise them; they were taxable as his; they would have been assets in the hands of his creditors—subject, of course, to the seller's lien—and in case of their destruction by fire the loss was his. He therefore had every proprietary right in them, except the bare legal title. He had the real and beneficial estate, which has been asserted to be the 'absolute interest' and 'equivalent to the fee simple at law.'"

"The clause is held to refer to character and quality of title—to the actual and substantial ownership, rather than the strictly legal title; in other words the insured's interest must be such that he would sustain the whole loss if the property was destroyed.

"We find ample authority supporting the view that unconditional and sole ownership only require that the interest of the insured in property be such that in case of destruction the loss falls entirely on him, and that in

such case it is immaterial whether his title be legal or equitable."

Many Banks To Be Absorbed.

Many small banks throughout the country are to be absorbed. There are restrictions in most states on the spread of branch banking. But ambitious bankers are finding other ways and means of getting control of desirable institutions. They can, through an affiliated company, either buy up other banks; or they can acquire sufficient stock to give them control. Group banking, as it is called, is on the eve of notable expansion. Before long there will be chains of banks, just as there are chains of stores.

Great advantages are claimed for this movement. Poor management is the curse of small banks. Under group direction, it is contended, distinctly better management and more capable supervision can be installed. Also, banks which become members of a big group can, it is pointed out, meet demands for larger amounts of credit to take care of local enterprises. Such banks are counted upon to become valuable outlets for high-grade offerings of new securities.

This development is in line with the universal trend towards large-scale operations, towards the elimination of weak concerns.

The Fourteen Mistakes of Life.

To expect to set up our own standard of right and wrong and expect everybody to conform to it.

To try to measure the enjoyment of others by our own.

To expect uniformity of opinion in this world.

To look for judgment and experience in youth.

To endeavor to mold all dispositions alike.

Not to yield to unimportant trifles.

To look for perfections in our own actions.

To worry ourselves and others about what cannot be remedied.

Not to alleviate if we can all that needs alleviation.

Not to make allowances for the weaknesses of others.

To consider everything impossible that we cannot ourselves perform.

To believe only what our finite minds can grasp.

To live as if the moment, the time, the day were so important that it would live forever.

To estimate people by some outside quality, for it is that within which makes the man.

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CALUMET, MICHIGAN

What the Late Political Victory Portends.

Grandville, Nov. 13—The writer once thought the making over of the housewife into a voter was a mistake. Recent events, however, have served to show that such is not the case.

The Eighteenth amendment to the Constitution of the United States owes its inception to the womanhood of America and to-day that womanhood stands before the world as sponsor for the enforcement of the law prohibiting the sale of intoxicants.

The tremendous victory won at last Tuesday's election was not in reality so much a Republican or a Hoover victory as an expression of the wives and mother sof America with regard to temperance in the use of strong drink. There were too many blasted homes in the land because of the saloon for the women folk to sit idly at home when by the casting of a ballot they could set the ball rolling for enforcement of prohibition.

Millions for defense, not one cent for the bootlegger, was the slogan that sent the women to the polls en masse with a determination to wipe out the scandals which have so long attached themselves to this act making a saloonless country of America.

We have a saloonless country and hereafter the bootlegger is to have hard sledding under the banner of the stripes and stars. In civil war days our women folk were every whit as patriotic as the men and aided in every possible way in winning the war of the Union.

To-day the women have come to the rescue in splendid style. While men have hemmed and hawed over the enforcement of law, our wives and mothers have used their new weapon, the ballot, in a manner which has been a surprise to the Nation.

Al Smith on another platform might have come nearer the goal, but as an out-and-out defender of moderate intemperance he planted himself in direct opposition to every home in America. Democratic women stood shoulder to shoulder with those of Republican leanings in a determined effort to wipe bootlegging from the face of the country, and their ballots on election day is surely the entering wedge which is to cleave the monster intemperance from surface to heart and build a wall of prohibition enforcement which is to astonish the world.

Prohibition can be enforced and it looks very much as though it is going to be. The cause of so much bootlegging in the past is because the officials elected by the people to enforce the laws, the prohibition law as well as others, have been in sympathy with those creatures who would be willing to sell their souls for lucre.

There is a time for all things. The time for the bootlegger was before the American woman got to the ballot box to take account of his sins. He is down and out to-day, even though he may not have begun to realize the fact.

From now on the men elected to carry on will be closely watched by every wife and mother in the land. No excuse will be accepted for evading law enforcement. On November 6 there was a grand outpouring of the moral force of this land such as was never before seen in any part of the world.

Friends of bootlegging were simply stunned at the great outpouring of the moral force of the Nation in defense of home, womanhood and country. No other nation on earth has made such a grand record as has ours and we owe the larger part of it to the desire of women to keep the serpent of intemperance out of their homes.

The 18th amendment stands. There will be no modification in the least particular. Early in the spring I predicted that Al Smith would not be the nominee of the Democrats. I said then as now that the womanhood of

America would see to it that no whisky defender could be elected. My prediction failed. Smith was nominated on a declaration for the modification of the 18th amendment—and see what happened to him!

Parties as well as individuals make mistakes. Now that our women hold the ballot there can be no more jibing and sneering at prohibition. Even the lowest grade of the population will be made to understand that the best interests of home and Nation cannot be put on the auction block and bidden off at the nod and beck of conscienceless bootleggers.

A majority of millions recorded for temperance! Is it not foolish to predict the fall of temperance under such conditions? America has taken a forward step in the history of nations and the enforcement of a popular law must not be prevented by a bibulous few.

We are making history. All laws are not strictly enforced—in fact, no law but has been broken in part—but there can be no reason to expect the prohibition law cannot be made to work as successfully as most other laws, now that we find millions of people—a tremendous majority in fact—standing behind those officials who are pledged to carry out the people's wishes.

The sun shines in America to-day as it has never shone before. It was, indeed, a lucky thing for good government that a man was found bold enough to stand up and defend the interests of liquor dealers. It gave the Nation the opportunity long desired to declare itself by vote as to the desirability of this prohibition amendment.

The feet of the people now are standing on solid rock. Never in the history of the country has there been given such an opportunity for a declaration of principles which lead up to a more perfect and happy method of self government. The war for great moral principles is well started and the women of America will see that it is carried to a successful termination.

Old Timer.

For Women Only.

Wives are advised by one of the company papers to ask their husbands the following questions:

What part of your present income would continue to me if you were to die this year?

Would the income from your present investments support me (and the children) in comfort?

Is your estate in such condition that funds would be available for immediate expenses following death?

What is an "insurance income" and would that relieve me from investing the money from your life insurance policies in other securities I know nothing about?

Would a college education policy be desirable to provide our children's education after your death?

If you can't afford a \$100 premium, can I afford to be without adequate insurance?

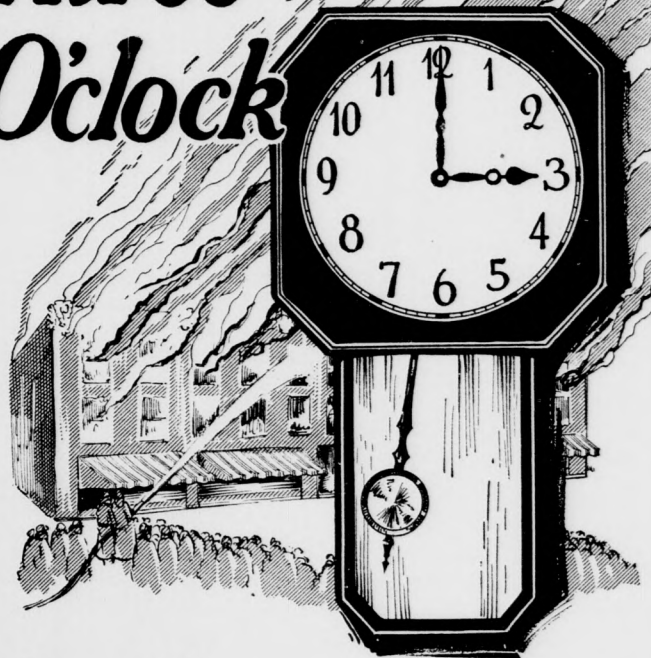
It is your custom when leaving home to leave enough money to keep the family during your absence. I am asking these questions to find out how it would be if sometime you didn't return.

Do you blame me for thinking of these things before it is too late?

An ounce of gold can be spun to great lengths; an ounce of kindness to greater.

There's little margin of safety in speculating on margin these days.

Three O'clock



in the Morning!"

That's just the title of a popular song, but suppose it marked the hour for Fire to strike your store, your factory, your home! If you *knew*, you would be vitally concerned today about complete protection with the very best insurance you could buy. Unfortunately nobody *knows*, but the only safe way is to figure that it might come tomorrow morning and make certain now of adequate and dependable protection whenever you need it.

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MEN OF MARK.

Philo C. Fuller, Lumberman, Manufacturer and Humanitarian.

Philo Carroll Fuller, the subject of this sketch, was born March 19, 1857, at the Hermitage, the estate of his grandfather, Charles Holker Carroll, near Geneseo, Livingston county, N. Y., his father having been Edward Philo Fuller and his mother Cornelia Granger Carroll.

On both sides, Mr. Fuller's ancestors took a leading part in the creation of the American Republic and of the several states in which they lived and were called upon to fill positions of importance and give aid to good government.

Mr. Fuller's ancestors, Samuel and Edward Fuller, came over in the May Flower. His grandfather, Philo Case Fuller, was born in Connecticut in 1787, and died in Geneseo, N. Y., in 1855. He was twice elected to Congress from Livingston county, N. Y. About 1830 he was induced by Eastern capitalists to remove to Adrian, Michigan, where he became President of the Erie & Kalamazoo Railroad and Cashier of the Erie & Kalamazoo Railroad Bank. During this time he served two terms in the State Senate and was elected President of the Senate. Subsequently he ran for Governor of Michigan on the Whig ticket, but was defeated. On the failure of the railroad and bank in 1838, he returned to Geneseo. He was appointed Assistant Post Master General by President Van Buren. At the expiration of his term of office, Mr. Fuller returned to Geneseo and was elected a member of the State Senate, serving that body as President. He was also elected Comptroller of the State of New York and served two terms.

The two sons of Philo Case Fuller, Samuel L. Fuller and Edward P. Fuller, the latter being the father of Philo Carroll Fuller, were bankers, forming the banking firm in Grand Rapids under the name of E. P. & S. L. Fuller.

On Mr. Fuller's mother's side, he was descended from the well-known Maryland family of Carroll. The ancestor came to this country from Ireland as agent for Lord Baltimore. The name was then spelled O'Carroll and the family were known in Ireland as the Chiefs of Ely, Kings county. The Carroll family made many sacrifices for the American Government during the Revolutionary war, and the early days of the Republic.

Charles Carroll, of Carrollton, was the well-known signer of the Declaration of Independence. His brother, Daniel Carroll, of Duddington, the great-great grandfather from whom Mr. Fuller is directly descended, was one of the signers of the Constitution. He also gave to the Government the land on which the National Capital at Washington now stands on the condition that the capital building should face his estate. One of these early Carrolls was the first Catholic archbishop created in this country.

The son of Daniel Carroll, Charles Carroll, of Bellevue, Mr. Fuller's great grandfather, is the man known in

American history as having gone to the White House and taken Dolly Madison in his carriage to a place of safety when the British troops marched on Washington in 1812. There is a well-known story that Dolly Madison climbed on a chair and cut from its frame the Gilbert Stewart portrait of George Washington before she left the house with Mr. Carroll. This Mr. Carroll's home in Washington was recently acquired by the National Society of Colonial Dames, being sold for the sum of \$86,000.

Charles Holker Carroll, of the Hermitage, and the grandfather of the subject of this sketch, formed an attachment for Miss Alida VanRensselaer, of Albany. Her family were members of the Dutch Reformed church. She would not join the Catholic church

the Hermitage near Mount Morris, and six miles from Geneseo, and his son, Charles Holker Carroll, developed this 2,000 acre farm. He bought blooded cattle, horses and sheep from Europe, making the place one of the marvels of Western New York.

In 1834 he purchased a tract of timber land near Saginaw, which yielded him a handsome profit. He also purchased large tracts of land in and around Grand Rapids, then known as Kent, in company with Judge Almy and Mr. Richmond. The original Kent plat was placed on the market by this trio of pioneers.

After Mr. Carroll's death and the removal of Mr. Fuller and his wife, Cornelia Carroll Fuller, to Grand Rapids, this farm near Geneseo was purchased by the Grandfather of James

famous for his work on the ball nine, the football team and the crew, and received many honors from his classmates.

When he graduated from college, his father was a silent partner of J. H. Rice & Co. The yard was located on West Leonard street and subsequently removed to the D. & M. Junction, where a planing mill and sash and door factory had been installed. Philo Fuller at once went to work in the yard, piling lumber at 85c per ten hour day. Inside of six months he said to Mr. Rice, "If you will put me in charge of the yard, I will systematize the business so as to accomplish all that is now being done with half the number of men you employ." Mr. Rice smiled doubtfully, but adopted the suggestion. After six months Mr. Fuller was placed in the planing mill, where he noted that the machines were idle half the time because the work of getting the raw material to the machines was not properly planned. He then said to Mr. Rice, "Put me in charge of the mill and I will double the output of your plant." Mr. Rice granted this request and found himself much pleased with the results. Mr. Fuller soon came into possession of his father's interest in this business and purchased the one-third interest of Mr. Wiley, at which time the name of the concern was changed to Fuller & Rice Lumber & Manufacturing Co. In 1897 he purchased the interest of Mr. Rice, becoming sole owner. Mr. Fuller sold the interest in the business in 1910 and it is now the Grand Rapids Lumber Co.

Mr. Fuller then purchased 20,000 acres of timber land near Iron River, Michigan, and 10,000 acres near Ontonagon, Michigan.

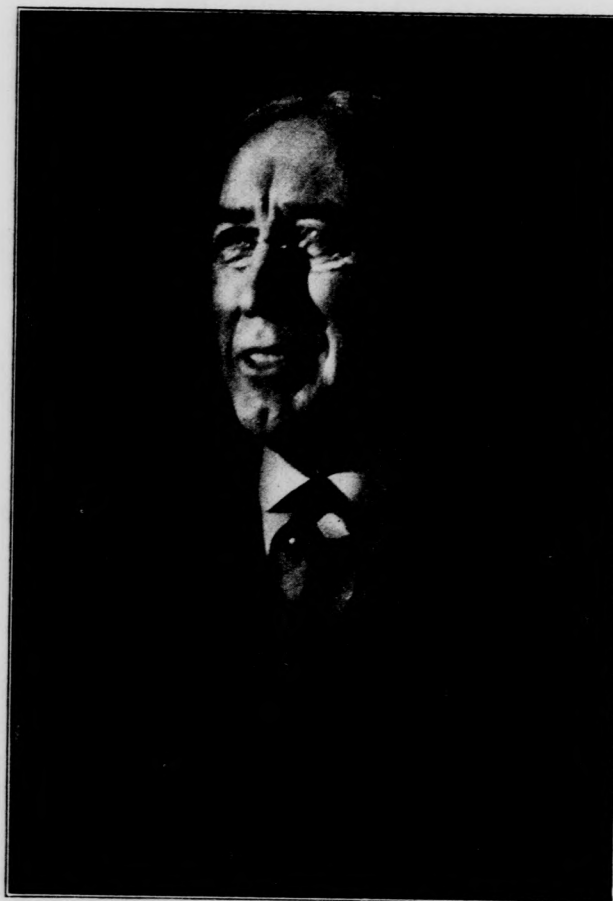
In 1913, owning a frontage of 83 feet on Monroe avenue, he erected a building on this site, and rented it to the Wurzburg Dry Goods Co. on a long time lease.

Mr. Fuller and his sister, Mrs. Edwin F. Sweet, inherited from their mother the property on Monroe avenue which his grandfather, Charles Holker Carroll, bought in 1834.

In 1915, after the death of the President and General Manager, John Hoult, of the Luce Furniture Co., Mr. Fuller, who had been a director of the company for a number of years, was elected President.

Although patriotic and deeply interested in good government, Mr. Fuller had never been in active politics. Brought up a Democrat, he says he has voted for more Republican presidents than Democratic ones, always being willing to vote for the better man. However, he was a member of the charter commission created in 1917 and acted as Mayor the first year the commission form of government was in effect. He devoted practically all of his time to the duties of his office and was an inspiring war Mayor of the city, whose interests he always had warmly at heart.

Mr. Fuller was deeply interested in the war and in 1916 he sent an ambulance to the front with the words "Yale '81" on the sides. This was



Philo C. Fuller.

and as Mr. Carroll would not join the Dutch Reformed church, they both became Episcopalians and have always been devoted members of the Episcopal church, although the Carrolls of Maryland are still Catholics and adjoining the old homestead, Doughoregan Manor, in Maryland, there is still the Roman Catholic chapel which is attended by many communicants of that faith.

Charles Carroll, of Bellevue, with Mr. Rochester and Mr. Fitzhugh, founded the city of Rochester, N. Y. It was suggested that the name of Mr. Carroll or Mr. Rochester should be given to the new city. The decision was settled by the outcome of a poker game. Mr. Carroll then created the finest farm in New York State, called

Wadsworth, lately Senator from New York State. Senator Wadsworth occupies one of the houses owned by Mr. Carroll. In his grounds is a private burial lot of the members of Charles Holker Carroll's family.

Philo Fuller lived at the Hermitage until eleven years old, when his family moved to Grand Rapids. He attended the public schools and after one year at the local high school his family went to Europe, intending to remain two years, but were called home by the panic of 1873 inside of eighteen months.

He attended St. Mark's school at Southboro, Mass., and entered Yale college, graduating four years later in 1881. At Yale he distinguished himself as an all round athlete, being

seen by a member of the class of '93, who spoke of it at a dinner in New York, in consequence of which three more ambulances were sent from that class.

Mr. Fuller has been a member of St. Mark's Pro-Cathedral ever since he came to Grand Rapids in 1868. He has been a vestryman on and off for forty years and served as secretary and junior warden.

He has always been deeply interested in all questions affecting the improvement of labor conditions and one of his great satisfactions has been the personal friendship of the workmen associated with him.

Charitable and benevolent interests are also very close to him. He served the Butterworth hospital, whose earliest foundation was made possible through the gifts of his own parents, forty years as Vice-President, often going out with the late Boyd Pantlind to solicit funds when the financial situation was depressing. He is still a trustee of the hospital.

All his life he has been a warm friend and helper to young men. He has been a director of the Y. M. C. A. for eighteen years and was President for four years. The welfare and interests and companionship of young men have been Mr. Fuller's great delight and he is known to many of them as Uncle Phil.

Another great interest of Mr. Fuller's has been the Los Alamos ranch school, at Ottowi, near Santa Fe, N. M. Mr. Fuller secured this ranch for the sake of the health of his son, Edward, who had never been strong. With his father's help, Edward built up around him a school of twenty pupils, which has now increased to forty. It is a truly beautiful and helpful institution and it is now recommended by Yale and very highly thought of by educational authorities. A large new building has recently been erected, which will be known as the Edward Fuller Lodge. The school was primarily designed for boys in delicate health, as Edward has always been. Many who have been there have made great physical gain in addition to advance in other ways. Mr. Fuller looks upon this school as a memorial to the beautiful life of his son, who was well known among the younger circle in Grand Rapids.

Mr. Fuller has been a Director of the Visiting Nurses Association ever since the organization was started and for many years he was a Director of the old Charity Organization Society. Although he has recognized the duty of every business man to support in what degree he may the charitable institution of the city, he liked to do his own giving and feels that the first duty is "personal help" to those in need.

In 1882 Mr. Fuller was married to Miss Isabella Gilbert, daughter of Frank Gilbert, one of the early business men of the city. They had four children, Kate, who married Rankin Johnson, of Princeton, N. J.; Margaret, the widow of the Reverend Robert Johnston, of Bethlehem, Pa.; Cornelia, who died a few days after

birth in 1890, and Edward, who died in 1923. Mrs. Fuller died in 1890.

Mr. Fuller married Miss Laura Sluyter, daughter of the late Captain Stephen G. Sluyter, of Hartford, Connecticut, in 1909.

Until impaired strength prevented a year or so ago, Mr. Fuller was an ardent golf enthusiast, he was an original member of the Kent Country Club, the Peninsular Club, the University Club, and the Rotary Club of Grand Rapids. In the last sharp struggle of the war in the spring of 1918, he resigned from the Yale and University Clubs of New York, the Hartford Club and the Farmington Country Club, of which he had been a member. Mr. Fuller was a member of Skull and Bones and D. K. E. fraternities in college, and was one of the founders of the Yale Alumni Association of Western Michigan, of which he was President for a number of years. For two years he was also President of the University Club of Grand Rapids.

In 1906 Mr. Fuller purchased from Bishop Potter, of New York, his summer home, Hawk Island, Lake Placid, N. Y., an island of fifteen acres of woodland, where he has had great pleasure in maintaining open house for his friends for the past twenty-three years.

With the exception of a few trips abroad and two years spent in Santa Barbara for the health of his children, Mr. Fuller has continuously resided in Grand Rapids, to which city he always returns with the greatest satisfaction, taking great pride in its progress and prosperity as a city and loving it above all places as a home.

His home has been for forty years at 54 Lafayette avenue, N. E., Grand Rapids, Michigan.

Don't Talk Too Long.

A Pennsylvania hardware dealer noticed that the percentage of "walk-outs" was increasing, so he kept his eye on the sales floor for a couple days, then called his sales clerks around him and said:

"You are losing sales because you do not know when to stop talking. There is a psychological moment in every sales presentation when the prospect will listen favorably to the suggestion to buy, but you can talk him out of it if you say too much. And to better illustrate this point, let me tell you this story that Mark Twain loved to tell.

"He was the most eloquent orator I ever listened to. He painted the benighted condition of the heathen so clearly that my deepest compassion was aroused. I resolved to break a lifelong habit and contribute a dollar to teach the gospel to my benighted brethren. As the speaker proceeded I decided to make it five dollars, then ten, then twenty. That was the time to take up the collection. However, the speaker proceeded and I fell asleep. When the usher awoke me with the collection plate, I not only refused to contribute, but am ashamed to say that I actually stole fifteen cents."

The sales clerks needed no further advice. There are fewer walk-outs now.



CUSTOMER CONFIDENCE...

Build up customer confidence by selling goods your trade knows and respects. They do think highly of Beech-Nut. It's a name they've seen advertised for many years in connection with "foods of finest flavor." Most of them know by actual experience every claim made for Beech-Nut is true. Feature the Beech-Nut line—and don't worry about competition.

BEECH-NUT PACKING COMPANY
Canajoharie, N. Y.

Beech-Nut

"FOODS OF FINEST FLAVOR"

MERCHANDIZE ALL THE Domino Package Sugars

SELLING WOMEN THE
▲ RIGHT SUGAR ▲
FOR EVERY PURPOSE
WILL BUILD PROFITABLE
BUSINESS FOR YOU

American Sugar Refining Company

DRY GOODS

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

Gloves in Varied Styles.

Gloves for evening wear have been somewhat neglected of late and at present there is some question whether they will ever again attain their former style value. Some of the outstanding importers of women's fine gloves however, are showing a few more new models in short lengths with either pearl or rhinestone trimmings. Clasps and buttons are of these same stones. Back stitching and fancy cuffs prevail.

The long gloves coming well above the elbows seem to be more favored by the older women, the younger set considering them too troublesome either to get on or off or to carry. The short, one-button glove is worn only with a heavy wrap or coat. A few slip-on models, with profuse decoration on the cuffs in metal thread embroidery, are also being featured.

There is also a return of the mesh glove, heralded by a pair of slip-ons made of a fine mesh with designs worked out on the backs and about the edges of the flaring cuffs. Such gloves are offered with the idea of complementing the new evening caps and extra jackets. The colors offered are mostly confined to black, white and beige.

Scarfs for evening wear are made of the sheerest nets, chiffons and gauzes and used in place of the one-time popular clouds of maline. Triangles and squares are equally popular as to shapes, for the latter may be folded diagonally if desired. Chenille dots are used on the net scarfs, which are attractive either in black or pastel colors. For wear with a black lace dress a black net scarf may be worn, with the chenille dots in an all-over pattern or a grouped design and in bright and gay colors.

New Sets of Undergarments Offered.

For the evening costume accessories are especially important. Particularly the foundation garment, better known as the corset, combination or ensemble of girdle and brassiere, must be well chosen. For dancing they must be flexible and of fabrics that will hold the figure in shape and yet not show ridges through a sheer frock.

To wear with the extremely severe evening gowns, undergarments are shown made of plain materials in skin colors, in black, beige and a chocolate shade. This latter color is being featured because of the popularity of the new wood-brown tones noted in both youthful and older evening models. Most of the one-piece garments are made without bones and have instead several small gores of strong elastic.

Again, the better shops are showing brassieres and combinations without shoulder straps in both tailored and fancy models. In these a wide elastic banding is used in back, sometimes extending to the armpits.

Among the more scanty models there are attractive girdles made of soft materials and no boning and with the edges finished with lace and chiffon. These are combined with step-ins. Another girdle combines a step-in and short petticoat. With it is shown a brassiere which is slightly longer than usual and takes the place of a vest.

A step-in made of maize-colored ninon is entirely pleated and hangs from a fitted yoke. A fan-shaped inset allows for the necessary fullness, and gives the garment a petticoat effect.

Lace Gowns Shown in Smart Designs.

Lace is being used by some of the best designers for their latest evening models. Few of the white and cream laces are shown except Chantilly, and of this, black Chantilly has added to the popularity of all-black evening gowns. It is made over black net with rhinestone, silver or jet trimming, and in some unusual combinations of black and white.

A stunning dance frock of black Chantilly lace is made with a flounced skirt with tiers gathered quite full and with a band of white tulle sewn along the edges. A large, graceful motif of jet and rhinestones is placed at one side of the waist, which is finished about its decollete neck and armholes with a band of tulle.

Dyed laces are shown in many lovely colors for evening, some in vivid purples, greens, scarlet and orange, others in all of the tones of orchid, in the pastels and in delicate evening shades.

Musical Instrument Call Quiet.

The demand for musical instruments continues rather quiet, reflecting various influences at work which are lessening the development and employment of individual musical talent. The bright spot in the situation is the call to supply school bands and orchestras. Wind and reed instruments are held to be doing best in the general call. Business in tenor banjos and ukuleles has dropped off. Guitars and mandolins are said to be coming back somewhat. Violins are selling at about the rate of the past five years, the demand, however, being less than before this period.

Decline in Felts Held Temporary.

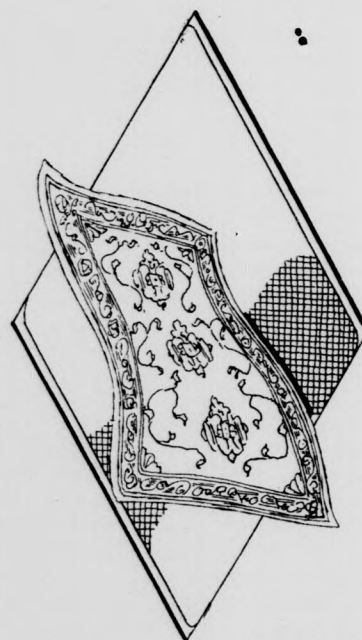
While felt hats have declined somewhat in favor as millinery items, there seems to be a disposition to believe this is but a temporary development. The recent swing has been to metallic effects, which have been moving fairly well in an otherwise quiet market. Although there are many in the trade who would herald the passing of the felt with considerable pleasure, feeling that the dressy type of hat would produce better business, the sports trend in women's apparel is believed too strong for the felt types to be relegated to oblivion at this time.

A business man should have four wills and here they are: A good will made in favor of his family; the good will of the public; the good will of those who work with him, not just for him; and the good will of his banker.

Sales Notice

Notice is hereby given that the G. V. Black stock and fixtures at Owendale, Mich. (general merchandise) is being offered for sale on sealed bids. This merchandise can be inspected any day at the store building at Owendale. Apply to Alex Jameson caretaker. Mail or deliver your sealed bid to Collins & Thompson, Attorneys, Bay City, Mich., accompanied by certified check for 10% of your bid. Said bids must be in attorneys hands not later than November 24 and will be opened November 26. We reserve the right to reject any and all bids.

A. B. ROMAN,
ED. C. CRAMER,
Trustees.



CASH IN

Dealers all over Michigan are Cashing in on our Rug and Linoleum service arrangements. Buying from Herpolsheimer's assures you of dependable qualities and satisfactory service.

HERPOLSHEIMER COMPANY

Wholesale Floor Coverings
GRAND RAPIDS, MICHIGAN

A MARK OF DISTINCTIVE BEDDING



Marshall

BED SPRINGS
MATTRESSES
PILLOWS

Comfortable Durable

THE MARSHALL CO.

GRAND RAPIDS

SHOE MARKET

Sends Check Books To Customers.

A checkbook is sent by a Halifax shoe retailer every year to his charge account customers. This contains a number of specially prepared blanks, bearing copy which reads:

"Deliver to (name and address is here filled in by the writer) one pair of Blank's shoes. (The writer then signs the check with his own name and address.)"

The checks are intended for distribution among those to whom the writer wishes to give a Christmas gift and of course take the place of Gift Certificates.

These instructions accompany the checkbook:

"Make out check in full. Use as gift or order. Bearer need simply present check at our store, make a selection, and charge the purchase to your account.

"On the stub, note the price you wish the check to represent. Then detach the stub and mail to us at once. We shall show no footwear to the bearer except within the price range specified."

Does Your Credit Application Blank Cover This?

Experience has taught S. B. Huffman, credit manager of the Boston Store, Wichita, Kansas, just what information he must have in order to determine the credit limit of a prospective charge customer. Based upon this experience, this is the credit he has devised:

Name.

Name and address before marriage.

Residence address—How long?

Former address

Business address.

Employed by—How long?

Salary.

Lodge or insurance company.

Occupation.

Relatives.

Bank account.

Housekeeping.

Property owner.

Other city accounts owing at present

Pay rent to.

Reference.

Agree to pay.

Buyer Makes Calls Before Buying.

A day or two before the shoe buyers of Muller, Lake Charles, La., is scheduled to leave on a buying trip, she calls up a selected list of patrons on the telephone.

"Will you want anything while I'm in the market?" she asks each customer. No matter what it is, shoes, ships or sealing wax—she offers to get it gladly without extra charge for her efforts.

The idea not only puts the shoe department in the way of many extra sales, especially of elaborate footwear, but it also inspires in customers a warm feeling of good will.

An Unusual Exchange Policy.

Whether a Christmas gift is bought at the store or not, the New Bry's, Memphis, Tenn., will nevertheless ex-

change it, should it be found too large or too small. The exchange, however, can be made only after the holiday is over.

The good will created by this policy, the store believes, is incalculable. Aside from that, the people it brings in during the dull period which generally follows December 25, often buy other merchandise.

Advertising announcing the policy last year read:

"The articles to be exchanged need not have been bought here. If they were purchased elsewhere, or if you received them from out of town, we will do our best to make your Christmas gifts useful."

To Guard Against Overbuying.

To avoid overbuying, a Philadelphia merchant has devised a simple record. This consists of a blank book, each of the pages of which is devoted to one of the months of the year. At the top of each page is noted the cost figures of the sales made in that month last year. Next to it is a figure representing the sales the merchant expects to make this year.

Under the latter figure is noted the amount of every purchase made for that month. When subtracted from the total estimated sales, this leaves a sum which shows how much further the retailer can go in his purchasing.

Should the merchant be compelled to make a purchase of certain Christmas goods in May, the purchase is entered not in the May month but in the December month.

Old Shoes To Sell New Ones.

A retailer who had at his disposal a tiny bit of display space built around a pillar, once presented this exhibit in it:

Heaped about the pillar were a score or so of sadly dilapidated shoes. The shoes were piled up every which way and looked for all the world like relics from some ancient period.

The romance of their lives, however, was explained by a sign fastened to the post:

"These shoes were worn out by customers of ours who kept coming back again and again for the merchandise we sell."

A Lucky Number Prize Plan.

To induce frequent visits, a shop in Duluth has given a serial number to each of its customers and prospective customers. One of these numbers is selected every day and is printed on a card hung in the store. Should the customer bearing the number come in that day, he is given the alternative either of buying a pair of shoes at half price or else of accepting an inexpensive but useful gift.

Satisfy the Baby.

Marshall Field & Co., Chicago, in a recent advertisement advised harrassed parents that when a youngster of theirs loses one of his baby teeth, he should be appeased with some fitting consolation. The store suggested a brand new pair of shoes.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

**Organized for
SERVICE
not for Profit**

We are Saving our Policy Holders
30% of Their Tariff Rates on
General Mercantile Business



for
Information write to

L. H. BAKER, Secretary-Treasurer
LANSING, MICHIGAN

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY**
(MICHIGAN'S LARGEST MUTUAL)
AND ASSOCIATED COMPANIES



Combined Assets of Group
\$45,267,808.24

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

The Right Man Is Usually Found Eventually.

Evolution in the directing personnel of retail grocers associations, as I have observed them during the past quarter of a century, bears out the old saying that the right man for the job is always uncovered when the need for him arises. Time and patience are elements in all building operations, whether of tangible structures, personal character or efficient organizations. The time seems long, too, and discouraging setbacks intervene; but persistent efforts to build bring results.

Because of its tremendous physical size and rapid expansion in sprawling over the largest municipal territory in the known world, Los Angeles was a hard place to organize. "Many were called but few were chosen" among secretaries, and those chosen seldom panned out satisfactorily. Way back in 1906, when I first struck the city, Paulding was secretary. He was a man who had many suitable elements for success as a secretary. He was a good mixer and had a rare faculty for harmonizing apparently divergent opinions and sentiments among his members.

Through no special fault of his own, he got into business management on an unsound basis; association funds were thus dissipated and Paulding died a broken, disappointed man—everybody sincerely sorry for his failure.

Followed years of really hopeless floundering. Secretary followed secretary. The proverbial corporal's guard was about the size of any grocers' association meeting. And then came Harry G. Haffer, who has held the job for some years now and held it right. Not a month has passed without definite progress being registered, new ideas put into practical application, long steps ahead being so common as now to be taken as a matter of course. Thus Los Angeles now has—I hesitate to say the biggest association when I think of Pennsylvania and San Francisco—one of the largest, certainly one of the strongest associated bodies to be found either side of any of the oceans.

And so Pennsylvania, seeing we have mentioned it. That state long has held a great association, but, if I mistake not, there have been times when its cohesion was not so good. Since William Smedley was installed, some fifteen years or more ago, Pennsylvania has not had to take anybody's dust. And that is in a state in which association has meant either life or death to thousands of individual grocers. There, as in Los Angeles, the secretary has been the whole works in upbuilding and rendering cohesive the grocers association.

From the beginning of his apprenticeship in association activities, early in this century, until his death in January, 1927, Frank Connolly's personal influence was felt with steadily increasing intensity. He was such a strong association man, so vigorous and aggressive an advance guard, that not only California but the entire country took him into account. No major movement for years got anywhere without consultation with him and usually things were done under the dominance of his personality. He was, moreover, state secretary, secretary of San Francisco local, editor of the Advocate and for considerable periods acting National Secretary.

Needless to say that when Frank died, his place was hard to fill. It was so hard to find even two men fitted to carry on his work that it was about taken for granted that the first to try either subdivision would make an indifferent success or worse. It was no surprise, therefore, that the first to come forward lasted only a little over a year, during which activities progressed in a sort of automatic way, urged forward in many cases by the pressure of conditions and not promoted by any special plan resulting from sound preconceptions.

The really remarkable thing is that the man discovered for local secretary in San Francisco should have been the success he has become. But Tissier—another Frank, too—had a long experience as retail grocers secretary in East St. Louis as background; so, while it took him some months to find himself in the new, highly specialized San Francisco job, he has made good to the limit of anybody's legitimate expectations, and the local association flourishes and grows in potency daily.

When the first state incumbent to follow Frank B. Connolly gave up the job, there stepped into the breach a young man more completely equipped in mental and physical endowment, plus intensive training, than anyone could have hoped to discover. That was—and is—William D. Haderler, a young grocer of San Francisco, active in a flourishing business, conducted by himself and a brother, inherited from his father, in which he began to work as a mere child. While yet a boy, he fell under Connolly's influence and tutelage, responded ardently, developed intense interest in and devotion to association activities and was the one man, perhaps of all possible candidates, best fitted to take up and carry on where Frank left off.

Haderler is a man of this minute. His business is a full service one, intrenched in splendid family trade, and as he is in close touch with the latest developments in that character of grocery business, nothing merely academic is apt to crop out in anything he does or advocates as secretary.

Haderler is president of one of the oldest, most closely knit and successful grocer-owned wholesale houses in the country; and that is a job into which he has been voted for several consecutive terms. Thus it would be difficult to imagine how a man better

(Continued on page 31)

Don't Say Bread

— Say

HOLSUM

M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST -- FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

HEKMAN'S

At Every Meal Eat
HEKMAN'S
Cookie-Cakes
and Crackers

Cookie-Cakes
and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Smoked Beef Tongue With a Distinct Flavor.

Now that Thanksgiving day is near at hand and the appetite delicately tuned to epicurean things it may be well to try that delicious meat product known as beef tongue. When one thinks of beef tongue in terms of slices in delicatessen stores the price seems important, but it may be served in the home at moderate cost and be just as satisfying. Select a good looking beef tongue smoked to an appealing brown and with the assurance of the dealer that it is mild cured. After taking it home allow it to soak in cold water over night. This is important, for the soaking removes surface salt and tends to plump up the tongue and make the end soft. It is quite essential that the end should be as soft as the rest of the tongue so that it may be sliced when the cooking process is over. It may be placed in cold water after soaking, to which has been added a bay leaf, a few slices of lemon, three or four cloves, a piece of onion and a small Chili pepper. Simmer until tender, but do not boil. Remove the liquid, skin and trim nicely and set aside. A sauce to serve with it may be made as follows: Boil the liquid down to about three cupsful. Melt two tablespoons butter and add to two tablespoons flour, cooking to a smooth paste. Add the three cups of liquid to this after straining, season well and add the juice of half a lemon and a half cupful of large seeded raisins. Simmer until smooth and slightly thickened. Place the cooked tongue in this and continue cooking for about ten minutes. Remove the tongue and serve the sauce separately. This provides a most delightful meat when served with mashed potatoes, creamed spinach and string beans, or other side dishes of vegetables, as the taste dictates. There is no kind of meat that possesses greater delicacy than tongue and many find it their favorite dish for light lunches and for use in sandwiches. There is considerable difference in tongues, however, and care in selection will be found to be well worth the trouble it takes. Ordinary methods of cooking will not rob the tongue of its inherent goodness, but such a delicious piece of meat deserves the greatest care that can be given it by good cooks. There is considerable shrinkage in the skinned, trimmed and cooked tongue, but what is used will be solid meat with no further waste, such as bone or excess fat. Beef tongue is mentioned here, but tongues from other animals may be found to be excellent also where size to provide large slices is not essential.

The Balanced Meal.

The balanced meal is supposed to be the ideal one, though many different experts may differ with respect to the balance. However, there is no gain-saying the fact that if the meals are well balanced best health will result

and when experts differ they are often quite close together on main features, though not so close on minor details. From a commercial point of view there is another kind of balance very desirable to the meat industry. This is a balance that includes many different kinds of meat and as many different cuts from different sections of the carcass as may be. Everyone who has given the matter any thought at all knows that every part of each carcass of beef, veal, lamb and pork has to be eaten by somebody unless there is to be a great deal of waste and the great losses such waste would bring about. Of course, different sections of carcasses are priced differently in most cases and so inducements are offered to those who would save by using such cuts as are not in such popular demand as others. On the whole, the problem is not so great in practice as it might seem in theory, but serious enough to cause difficulties to those located where they find very limited sale for some of the meat they buy. In sections where chops, steaks, oven roasts, etc., are in most demand the coarser cuts are apt to drag, even when the prices are cut very low. In other sections where price is of greatest consideration, the coarser cuts sell readily enough, but the higher priced meat moves slowly, even at price concessions. The solution for these conditions, as far as the industry is concerned, is wholesale divisions of carcasses with some sections sold to dealers in both high and low priced localities. In some respects this plan works out very well, but it is not at all perfect, as it is pretty generally acknowledged that most economic marketing comes from ready disposition of entire carcasses in shops. This cannot be done unless consumers give more attention to balancing their meat diets. They are told continually of the excellent dishes that may be prepared from some of the lower priced cuts and the general satisfaction resulting from such an arrangement and to a considerable extent they respond. When the advantages are more fully understood and accepted it will be better for all.

The Road To Success.

"Tommy," said the politician sternly to his 10-year-old son, "I bought a case of beer the day before yesterday."

"Did you, pa?" queried the boy, innocently. "How nice!"

"Tommy," still more sternly, "don't you try to deceive your father. Over half of that case is gone already. What did you do with it?"

"Well, pa," whimpered the boy apologetically, "you see, we organized a trades union yesterday."

"And did that call for the use of beer?"

"Yes, I was running for office."

"Um—ah—politics, eh? Well, that makes a difference. Did you get it?"

"Yes, I was elected walking delegate."

"You were, eh? Well, see here, Tommy, you just take the rest of that case and see if you can't be president of the union. You have discovered the royal road to political advancement."

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At the great tea exhibitions in Ceylon and India Lipton's Tea Estates were awarded the First Prize and Gold Medal for the finest tea grown.

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GOLDEN FLAKE

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NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICH.

I FEEL LIKE A NEW MAN

"I have been in the grocery business for the past 25 years. I always used to feel tired and sluggish until one day I tried Fleischmann's Yeast. After using it for a month, I felt like a new man," writes Adolph Zimmerman, of Newark, New Jersey. "My motto and advice to all my customers is eat 3 cakes of Yeast a day."

Every grocer recommending Yeast for Health to customers is giving a health service that will make customers regular and better buyers of all groceries sold in the store.

FLEISCHMANN'S YEAST

Service

HARDWARE

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

Suggestions in Regard To Window Trimming.

The hardware dealer is approaching a season of the year when his window displays will develop exceptional advertising value; and when, likewise, his time for designing attractive trims will be decidedly limited. The possibility of more efficient handling of your window trimming is, consequently, a matter worth careful study at this particular season.

System is needed in this department just as much as in any other portion of your store activities. A few suggestions in regard to window trimming will, consequently, be worth while. These suggestions are not theory; they are the practical ideas of a trimmer of some years' experience who recently discussed the matter with me. He said:

"First and foremost, there should be an appropriation to cover all expenses. This appropriation should be made a yearly one. The window trimmer will then be in a position to purchase what supplies he requires and will be more apt to plan new ideas and arrange effective trims. An ambitious window trimmer is a great asset to any business. At the same time, the setting of a definite appropriation will limit the expense of the windows to a certain figure. This is also an advantage; for the window trimmer given too free a hand is apt, in his enthusiasm for his work, to overrun the bounds of financial prudence.

"The same principle holds good where the dealer himself has charge of the window trimming. He should know beforehand just what he ought to spend, should set aside this money for the purpose, and should spend it to the best advantage.

"It is important that your system should cover the selection of the articles to be included in displays. Taking the whole year round, all lines of goods are entitled to their fair share of window publicity; and it will take considerable planning on the part of the window dresser to see that all lines are featured at the proper times.

"This can be accomplished by working out a simple routine plan and then sticking to it. The index in the jobbers' catalogues will list practically every article carried in stock. Go over the list carefully and check out each article which should be given display at some time of the year. Then draw up twelve lists, one for each month, putting down each article in the month when it could be displayed with best results. This schedule can be revised as occasion arises, but it will provide a good working basis and will obviate the possibility of certain lines being lost sight of.

"The window trimmer should have a filing system of his own. His work calls for a continual succession of new ideas on the matter of arrangement of display. Even the most clever trimmer

will sometimes run short of original ideas, and the necessity then arises for something to fall back upon.

"It is advisable to clip out and preserve every picture of a window display that comes to hand. There will be ideas in all of them. Such pictures and other materials should be filed in a systematic way. Classify all pictures into groups, such as tools, paint, stoves, kitchen utensils, etc. It will then be easier to turn up and find the picture desired to guide you in putting together a display dealing with some particular hardware line. A vertical file with stiff manila folders will usually be found efficient. The old-fashioned scrap book is rather cumbersome, though a loose-leaf book can be made quite convenient.

"The window dresser should always be on the alert for new ideas. He should not hesitate to consult the other members of the staff and to ask their assistance and advice whenever necessary. Two heads are better than one; and some of the clerks may be able to supply just the very idea for which the window trimmer has been vainly slogging his brains.

"As a rule, where some one member of the staff, or the proprietor himself, has regular charge of the window trims the rest of the staff take his efficiency for granted and do not trouble themselves about the window displays. Where, however, they are called into conference and invited to give suggestions, they will get into the habit of thinking about window trimming problems along with their other work. The result will, in time, be quite a few suggestions, and if even a few of these are practical and useful, it is worth while.

"Now, as to the actual work of window trimming. If you can find a room upstairs where work can be done without interruption, or a place at the rear of the store, appropriate a certain space to correspond with the dimensions of your window. In this space you will be able to plan out displays and arrange details before ever you go into the window at all.

"This preliminary planning is really a very important phase of successful window trimming. With a 'dummy' window to work in, the trimmer can arrange more original and complete displays than would be the case if he waited until the window itself were cleared for action. It is impossible to go into a window and arrange a trim knowing absolutely how every item is going to come out. It is more than likely that difficulties will be encountered, and, as time is limited, the display will be left more or less imperfect.

"The false window space is especially important in planning displays on an extraordinary scale. Where elaborate effects are desired, it is necessary to give unusual attention to measurements and details. I know of one instance where a young hardware dealer started to plan and arrange a display two months before it went into the window. It was a wonderful display.

"This false window space can be used also for the preparation of panels

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Blanket - Lined Coats

Leather Coats

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and backgrounds. Place your background boards on boxes or kegs and finish them off with a covering of soft-finished cloth or other suitable material. Then place and attach the articles, taking care to arrange them in the form of a design. Use a ruler frequently to make sure that the articles are attached equidistant from the edge. The slightest irregularity will be noticed from the outside when the panels are in place. By preparing the background and panels in this way, absolute accuracy can be obtained, which is practically impossible if all the work is done in the window.

"Likewise, more elaborate effects can be obtained. It is possible to arrange borders around backgrounds and panels. The hardware stock offers several excellent pieces of merchandise for this purpose. Rope and chain can be handled easily and fastened into many geometrical shapes. The same would apply to zigzag rules, which always make an attractive border. Carpenters' chalk, fastened with long, fine nails, has also been used frequently, although it is more difficult to handle.

"The corner thus appropriated for the use of the window trimmer will serve for the storage of fixtures. To secure the best results, a certain number of fixtures are absolutely essential. Pyramids, pedestals and steps are of great assistance in preventing monotony and in creating original and striking effects. They can be constructed with little or no expense. Rough lumber or pieces of packing cases will serve the purpose. As they are always covered, the crudity of construction and the roughness of the material will not show.

"The complaint is often heard, 'I would arrange better displays but I haven't the material to work with. That's all I have—just the empty space in the window.' A clerk who once voiced that complaint in my hearing had been doing nothing for a solid half hour. It was a midsummer morning and customers were few and far between. If he had utilized even that little bit of spare time, he could have knocked together a few suitable fixtures. If he had cared to employ his spare time—the odd moments of his store time—in that way, he would soon have had ample fixtures at his disposal.

"It does not pay to discard any material after dismantling a display, unless it is so worn that it cannot be used again. Everything will come in handy afterward. By careful preservation of material, the outlay for window displays can be kept very low. Care should be taken in storing material, to see that it does not become soiled or dusty.

"The window trimmer should keep wide awake to what is interesting the public. If he can introduce into his display something which refers to a matter of great public interest, he is sure to attract wide attention. Holiday trims are always successful, and special celebrations should always be played up. Your window-trim program, which I suggested earlier, should take

cognizance, not only of timely lines, but of holidays and coming events. For instance, if a sporting event of marked local interest is being held in your community, link it up in your window with a showing of sporting goods lines appropriate to the occasion. If some lodge or organization is holding a convention or a celebration, introduce the organization's colors, a 'welcome' sign, or something of that sort, into an appropriate display.

"It is especially important to plan beforehand the window displays for busy seasons. For example, displays for the three or four weeks before Christmas should be planned on paper, and even 'rehearsed' in your dummy window. It is not good policy to wait until the last moment to put together these important displays; plan them well in advance. If you can improve on your original idea when time comes to put in the actual display, all the better; but planning will at least insure you a display that is carefully thought out, and not just thrown together."

Victor Lauriston.

Simplification For Tacks and Nails Now in Effect.

A sufficient number of signed acceptances, numbering at least 80 per cent. of the industry by annual volume of production, having been received from manufacturers, distributors and users of cut tacks and small cut nails, the Division of Simplified Practice of the United States Department of Commerce, has announced that Simplified Practice Recommendation No. 47, cut tacks and small cut nails, is now in effect.

This simplification, recently revised by the industry, originally reduced the variety of sizes from 421 to 182 and packing weights from 423 to 121.

In the Market.

It seems that a printer somewhere down in Texas got slightly peeved at a letter from a doctor who wanted bids on several thousand letterheads and statements, different sizes, different grades of paper and printed in various colors; with the request that the forms be kept standing for possible reprint orders.

So Mr. Printer diagnosed the case carefully and answered something in this manner:

"Am in the market for bids on one operation for appendicitis—one, two, and five inch incision, with and without nurse. If appendix is found to be sound, want quotations to include putting same back and cancelling order. If removed, successful bidder is expected to hold incision open for about sixty days, as I expect to be in the market for an operation for gallstones at that time and want to save the cost of cutting."

Why He Lost the Sale.

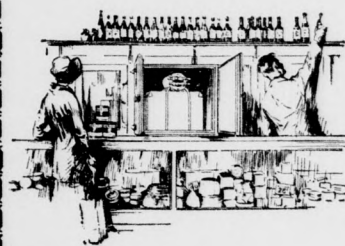
"This suit is all wool, just feel this fabric," said the clothing salesman.

"I couldn't recognize wool unless I saw it on a sheep's back," parried the customer.

"Just try on this coat and then look at it in the mirror," pleaded the salesman.

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HOTEL DEPARTMENT

Inspection of Mt. Whitney, Highest Point in U. S.

Los Angeles, Nov. 9.—Within six or eight hours of Los Angeles, untouched so far by saw and axe, although somewhat the worse for wear on account of recent forest fires, we reach the base of Redwood Mountain, the entrance to Redwood Canyon and the trail of Redwood Creek, almost unknown to tourists, yet said to be California's greatest arboreal extravaganza.

Here, as in a greater portion of this vast area, are the wonderful sequoias, many of them named. One of them, the Roosevelt, is presented to the world as the largest living thing on earth.

Redwood Mountain forms the Western ridge of this sylvan retreat. At the entrance to the canyon, which is at an elevation of 6,000 feet, is an auto club sign, indicating this is the place. It is narrow and steep, but our motorer made the grade without perceptible excitement, although I will confess I didn't care much for the roadway, though it is tractable. Traveling a half mile and descending 500 feet, which I estimated to be about a 20 per cent. grade, we reach Camp Delight, a wide level in the upper canyon. Redwood Creek, a stream of sparkling cold water, flows between banks choked with azalia bushes.

To the North, East, South and West, are sequoias; more than 5,000 acres of them. Along the Eastern ridge of the canyon are two mighty peaks, Buena Vista, 8,000 feet in elevation and Big Baldy, a great bare dome of rock, a little higher. Both canyon walls have series of benches or natural terraces, affording ideal places to build camps and cabins as soon as roadways, not easily constructed, are built. Water, also, though not in abundance this year, could be easily provided by some sort of a storage system. Ordinarily Redwood Creek is said to be a wonderful spot for mountain trout fishing. It is wonderfully well stocked, due, no doubt, to the fact that fishing has been limited by nature's handicaps. About a mile below Camp Delight Baldy Creek empties into Redwood and from here down it is quite a sizable stream, increasing in volume as it approaches its junction with the North fork of Kaweah River, on account of the trickling rivulets from the mountain sides.

Groups of ten and twelve big trees are frequent, as well as clusters of three. Of course, there are the occasional freaks, such as we find in Michigan forests, although on a gigantic scale, such as twins, and trees with trunks divided far above the ground, and chimney trees, but mainly these sequoias are the beautiful wooden monoliths they were intended to be by nature.

It is a playground area approximately three miles square, sheltered from the summer sun by a leafy canopy held aloft more than 200 feet from the ground. This vast canopy is almost unbroken, conserving the waters of the creeks and giving to the atmosphere a fragrant coolness.

This canyon should be known and enjoyed by thousands, but I am afraid it will eventually be dissipated, for the reason that it is controlled by private interests and there is always the mercenary temptation to cut down the timber.

Our route up here was by the way of Bakersfield, Tulare and Visalia, and we return to the latter place, a cheerful little city of approximately 8,000, for the night, where we find exceptional accommodations in the chief hotel, with good eats, reasonably priced.

During the afternoon we have been treated with a view of Mt. Whitney, many miles Eastwardly, but some foolhardy member of our exploring party

suggests a nearer view from Kern River valley, hence the next morning we head for Porterville.

It is not the good fortune of everyone to live in sight of the mountains, but I am sure there is more than usual interest in association with them by such as can only make occasional visits or merely read about them. But one becomes, from familiarity, fascinated with their offerings and attracted to their enfolding arms, as it were.

Every day we see mountains from the patio of our Hollywood home, but we long for a more intimate acquaintance, and when it is suggested that there is a nearer view of Mt. Whitney, we try to qualify. For physical, or rather avoidpous reasons, I have not entered readily into the spirit of mountain climbing, but there is that of much interest in the valleys and enjoying a portion of the thrills of the higher up stuff, where the other fellow supplies the physical effort in checking it up.

Hence we were not averse to extending our trip for an extra day and "doing" Kern River Canyon, especially with the promise of a "close up" of Whitney. Auto trails are everywhere, and they have virtually brought the mountain to Mahomet.

Straight as an arrow for nearly thirty miles the Kern River Canyon draws its clear and invigorating water from the high summits of the Sierra Nevadas, and again we find the magnificent sequoias to gladden the understanding. Here and there a lofty tree has raised its head over the trunk of a fallen giant whose remarkable wood remains undecayed. Beneath our feet the centuries have laid a rich, brown carpet, embroidered with ferns and mosses. Softly the sunbeams filter into the shady aisles of the mighty forest and to the soul of the explorer bring a feeling of peace.

From the summit of Moro Rock we look down into the canyon to a depth of 4,000 feet. Northwest of this point, on Cactus Creek, Crystal Cave is to be found. It penetrates a limestone mountain for an unknown distance and is said to contain many interesting formations. From this forest we take the trail to Alta Meadows, a flower-strewn mountain slope where innumerable streams from Alta Peak discharge their crystal offerings into the canyon. The trail descends through exceedingly dense growths into Buck canyon.

Franklin Pass, which we did not attempt, is said to disappear in snow banks at 11,000 feet. This is called the Great Western Divide, which overlooks a solid untraveled region of rugged mountains and snowy lakes. At Rattlesnake Creek we find a refreshment bureau, where the coffee is most excellent, stop an hour and bask in the sun, which is a welcome recess, after the chill and lonesomeness of the mountains. At Tower Rock which we reached after much shuffling of the gears at an altitude of 8,000 feet, we are on the East rim of the canyon, which gives us a wonderful view of same. The great trees below seem small and the river a silver thread. A miniature lake which is fast filling with little islands which will eventually change it to a valley floor. A little way to the North is Golden Trout Creek, and here we ran across some Los Angelenos, who displayed several specimens of this beautiful species of the finny tribe, one of which tipped the beam at nine pounds. We were in no position to accept a "mess," which was offered us, but these good people were kind enough to offer to serve some of them, an invitation we were compelled to decline because of our desire to make time and reach our next night control before darkness set in.

As we wander along the Kern, its walls seemingly grow higher at every turn and are more colorful and sculptured. We finally leave this section of the canyon, pausing briefly at Sky Parlor Meadow to admire the acres of

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ERNEST W. NEIR, Manager.

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E. S. RICHARDSON, Proprietor

flowers surrounded by dark pines, and its thrilling views of Mt. Needham, Sawtooth and many-colored Keweenaw Peaks. We finally reach the shores of Moraine Lake, where we are scheduled to remain over night, and are bolstered up by a wonderful dinner of trout, taken, we are informed, within the hour previous to our arrival, from a stream discharging into the lake. Moraine Lake is nearly 10,000 feet aloft and again we have the interesting views of snow clad mountains, always easily in the next county and innumerable canyons. On these rocky and inhospitable slopes and glacial pavements of the mountains, the fox-tail pine lives in a perpetual struggle with the winds and storms. Occasionally a juniper, stunted and matted, is to be seen, and flowers of mountain shrubs and plants are much in evidence. Here also we find a species of trailing arbutus, so popular in Michigan, but being out of season we have no means of comparing the beauty of blossoms.

Never do I take one of these fantastic trips without a feeling of condemnation in the enjoyment of them, for those who away back home seldom, if ever, have an opportunity of enjoying them as I have. Some day when aviation has been perfected a sight of many of them will be available to the uninitiated, but never with the satisfaction of the close personal approach.

On the morning following our night stop at Moraine Lake, we were interested in the attractive blues, purples and violets of the mountain crags, and in the afternoon the grandeur of the Sierra Nevada's is unmistakably brightened by white clouds flung high like surfs above their summits. Nothing in nature holds greater power to uplift the thoughts and expand the vision than do these sun-illuminated clouds. In the grandeur of sunset hues they are an inspiration.

During the afternoon we accomplished that "close up" to Mt. Whitney promised by one member of our party. Seemingly but a stone's throw away, it was said by our host to be seventy miles distant. However, it is a sight to be long remembered, in that it is 14,501 feet at the highest point, which is likewise the highest point in the United States, exclusive of Alaska, and we are told that from its summit, strewn with granite, slabs and snow, there is unhindered view in every direction. Few, however, negotiate its summit.

To the West are the wild Kaweahs, to the South the rounded mass of Mt. Langley, and to the North a multitude of peaks ranging from 11,000 to 14,000 feet, the backbone of the Sierras. Beyond is also Death Valley, which I visited recently, the striking contrast of 276 feet below sea level.

The Southern cliffs of Mt. Whitney are nearly perpendicular to 2,000 feet. The snow accumulations are said to be gigantic. Here is the magnificent desolation of a former age. Our return trip is surely a most fascinating journey, past colorful little lakes and radiant clusters of flowers along the banks of the mountain rivulets. Here, also, we find miniature waterfalls, edged with pines, red and white firs.

Returning home, after an absence of three days, we almost feel that we have established a world's record on sight seeing.

Samuel Platkin, owner of the Roosevelt Hotel, at Pontiac, has purchased a valuable plat of ground in the business section of that city and is planning to build a 300 room hotel. General plans call for 300 outside guest rooms as well as several store spaces. The building will be of fire-proof construction and will have all modern conveniences, including three elevators and circulating ice water in every room. All rooms will have private baths; there will be three dining rooms, a soda

grill and cafeteria. The builder claims that he plans to erect in Pontiac a genuinely first-class hotel, something that will surpass everything in that section of the State. Special features will be a wide hallway leading to the double lobby. The lobby entrance will be flanked with shops for hotel service and the lobby will be luxuriously furnished, with special parlors adapted to the requirements of women guests.

All of which leads me to the conclusion that if Pontiac requires more hotel facilities, I am unfamiliar with the situation. This rapidly growing city has been provided with three new similar institutions within the past two years.

One Chicago hotel has adopted a rule whereby a charge of \$2 is made for trouble accruing through the return of unpaid personal checks. This ought to discourage the habit of issuing personal checks, especially where the maker is not sure of having sufficient funds deposited for the protection of same. One fully realizes that the traveling man must, of necessity, use some sort of clearing house for the handling of his checks, and a large majority of them are accommodated without question by the hotel men with whom they stop, but there are a certain few of such who are repeatedly overdrawn their accounts, though eventually they make good, and the hotel man has to face protest fees and other petty expenses, just because he is accommodating. Consequently the adoption of a system wherein these practices are discouraged, is a reasonable move.

Work has been started on the remodeling and enlarging of the Hubbell building, Saginaw, to transform it into a hotel which will be operated jointly by the Saginaw Hotels Co., with the Ben Franklin Hotel, of that city. The name "Saginaw Tavern" has been chosen for the new establishment, which is, as I understand, to be managed by W. F. Schultz, present operating manager of the Benjamin Franklin.

A California traveling man has put one over on the Pullman Co. by securing a judgment of damages for baggage lost while in the custody of one of the company's porters. The sleeping car people, who receive a tidy price for accommodations supplied, have always held themselves absolved from any financial responsibility for articles of value pilfered from their coaches. Hotel men have been soaked from time to time, but for some reason, known only to trial judges, the Pullman people have always been exonerated, which, upon its face, is a rank injustice. If the decision spoken of runs the gauntlet of the Federal courts, perhaps the sleeping car patrons may be favored with substantial protection.

Every time a new film is screened out here a few "special guests" are invited to attend at \$5 per. You think it is an "exclusive" affair, and it usually is—limited, say, to several thousands—and the next day you discover in the newspapers that the very same picture is an offering to the "uninvited" at 35 cents. One wonders how such humbuggery can work out, but it does. I know a lot of people who just live on these so-called "pre-views" which are no more or less than occasions for movie stars to "strut their stuff" and the suckers pay for the privilege of seeing them do it.

Reminding me that Rev. Bob. Shuler, of this city, who apes Billy Sunday to some extent, and who has been making accusations against city officials for some months, on being called before the grand jury who are making an investigation on his say-so, crawled

and said his accusations were based on hearsay. In some states a four-flusher like this would be cited for criminal libel.

Robert C. Pinkerton, formerly manager of Hotel Normandie, Detroit, accompanied by his wife, returned last week from an extended trip to California, taking in Grand Canyon en route. Bob, as secretary of the Colonial Hotel, Cleveland, acts in a supervisory capacity over same. He still maintains his residence in Detroit, making frequent trips to the Ohio city. We have long been in hopes of his acquiring hotel property in Michigan, where he rightfully belongs.

Western Michigan Charter of American Greeters gave a Halloween party at Hotel Pantlind, last week, which was not only a social but financial success, \$100 being added to the assets of that organization. Thomas S. Walker, of the Pantlind, is president; Ernest W. Neir, of Hotel Rowe, vice-president. The second vice-president is George W. Woodcock, Hotel Muskegon, Muskegon, and Alvah Brown, Hotel Browning, Grand Rapids, is charter vice-president; Roland A. Cook, Hotel Mertens, Grand Rapids, secretary-treasurer; Everett J. Eyer, Hotel Rowe, sergeant-at-arms. Among the out-of-town guests on this occasion were Mr. and Mrs. Geo. Southerton, Kellogg Inn, Battle Creek; Mr. and Mrs. H. E. Hedler, Valley Inn, Newaygo; Mr. and Mrs. Edward Swett, Jr., and Mr. and Mrs. Joseph Shaffer, Mr. and Mrs. Frank Murray, Hotel Occidental, Muskegon.

Emery Tourville, has been named manager of the Douglas House, at Houghton, to succeed Joseph Sullivan, who has become night clerk at Hotel Scott, Hancock. Mr. Tourville has been day clerk at the Douglas for the

past three years, and has evidenced great adaptability in hotel operation.

The proposed international bridge between Detroit and Windsor, Canada, is due to be completed about July first next, but there will be a lot of hotel men with establishments at the far end, with anti-Volstead proclivities.

Frank S. Verbeck.

Business Changes at Springport.

Springport, Nov. 13—Merritt B. Lane in 1896 built a barber shop East of the Over Hotel and used it as such until Feb. 26, 1928, when he passed to the Great Unknown. Since then his daughter, Vera M. Lane, has had the shop thoroughly rebuilt and an electric pump has been put in with hot and cold water installed. It is now rented to R. A. Stevens, of Lansing, who has bought a new Reliance barber chair and put in new wicker furniture. He conducts a strictly up-to-date barber shop, a great deal better than is usually found in a small place, so now any time a traveling man comes to Springport he is assured of a first class job.

Mrs. R. A. Stevens, of Lansing, has opened a Beauty Shoppe on East Main street.

Herbert Novis, owner of the cash store, has now made connections and is operating an R system chain store. A good trade is coming his way.

Many years ago I was a subscriber to your paper and never could see how a man in business such as your paper touched upon could afford to do without it.

Scott Lane.

Link, Petter & Company

(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING

GRAND RAPIDS, MICHIGAN

Special Reservation Service — "Wire Collect"



In Detroit—the Detroit-Leland Hotel

Much larger rooms . . . an inward spirit of hospitality . . . unsurpassed standards of service . . . a cuisine that transcends perfection, have within a year of its establishment, gained for the new Detroit-Leland Hotel an enviable national and international reputation.

700 Large Rooms with bath—

85% are priced from \$3.00 to \$5.00

DETROIT-LELAND HOTEL

Bagley at Cass (a few steps from the Michigan Theatre)

WM. J. CHITTENDEN, Jr., Manager

Direction Continental-Leland Corporation

DRUGS

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

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

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 13—We are enjoying the first week of fine weather for several weeks. We did not have any of the snow they had in Lower Michigan and the many Sooites who attended the football game at Ann Arbor were happy to get out of the snow which they encountered on their way back. They returned with a smile, however, to see Michigan victorious.

Now that the hunting season is about to open, many of our old timers, as well as plenty of our younger generation, have taken to the woods. Many reports have been coming in for the past few weeks by the advance guards that they saw many deer in the woods and it looks as if there would be a great slaughter. The members of the France Supe camp were among the first to leave. This is about the oldest camp in this vicinity. They are lucky hunters. For about thirty years they have been at the game and success has been with them. They have never had an accident and most of the original charter members are still alive and hale and hardy. Only two of the members have passed out during the many years of their organization.

Our Canadian city across the border does not think much of some of the Chicago hunters who invade their domain. It is reported that after spending several days in the wilds of Canada one party who were unsuccessful in getting any game came across two cub bears at a gas station, which were the center of attraction, especially among the school children who enjoyed feeding the cubs and watching them do their funny stunts. These Chicago sports noticed the cubs and offered to buy them, as they also were pleased to watch the performance, and one of them remarked he had a road house near Chicago and wanted the bears for attraction. The owner of the oil station did not want to part with the pets, but after much persuasion and with a good offer he finally yielded and sold the cubs. Immediately the purchasers took the cubs to a local abattoir and had them slaughtered. The bodies were proudly exhibited to the custom authorities as testimony of the bravery of a great hunt. The carcasses are now probably on exhibition at Chicago as evidence of the mighty big game hunters.

If you wish success in life, make perseverance your bosom friend.

Robert Craib, who for many years has been chief chef at the Murray Hill, and before that time was chief chef at the Park Hotel and considered one of the best at the business, has accepted the same job with the new hotel, the O'Jibway and will take charge January 1. The O'Jibway is now making a number of improvements, installing three more sample rooms for commercial men. A lattice work fence has been constructed in the rear of the kitchens and plans are being made to make grassy lawns and flower gardens on the ground space to the North of the building. The hotel is to be congratulated on securing the services of Bob Craib, as he made a reputation for the Murray Hill and the Park Hotel by his splendid menus.

If the average dealer would pay as much time and effort trying to sell

products like "Best Foods" which pay a fair profit, as they do trying to meet competition on "Loss Leaders," there would be fewer failures for Dun or Bradstreet to record.

The Tapert Specialty Co. is installing a new vacuum heater plant in its building and making other improvements which will be completed before winter.

Speaking of "service," that word surely covers a multitude of sins and omissions, but take it from me, it also contains a world of possibilities. As Patrick Henry said, "Make the most of it."

Chester Crawford, the well-known merchant of Stalwart, was a business caller last week, taking back a truck load of supplies.

Young men who take their girls motoring at eighty miles an hour don't make any more progress, in a manner of speaking, than their dads did when they took their girls out buggy riding.

Contractors on the stretch of U S 2 near Parkerville, completed their work for the season last Thursday. The county roadmen took over the short detour at the bridge. The detour will be put in good shape and will be repaired to facilitate snow plowing the coming winter.

Ian Cameron and Mike Hotton have resigned their positions in the meat department of the A. & P. at the main store and may engage in the meat business on their own account in the near future.

T. S. Strowbridge, who for the past few years has been in the grocery business at Shelldrake, has moved to Eckerman, where he has purchased the building and stock of groceries from Mrs. Ira Fox. Mr. Strowbridge will continue the business. The new location is one of the best at Eckerman and does a large business at this season of the year, serving the many hunters who are in that vicinity.

William G. Tapert.

The Facts As To "Chain Domination."

Speaking in percentages and facts, what is the precise situation in regard to the extent of chain store penetration and domination?

In the grocery field, for instance, 30 per cent. of the country's volume is in the hands of chains and more than one-third of this is done by five chains. Meanwhile more consolidations are constantly being announced, making for still greater concentration. It is fully expected by the chain store promoters that the 30 per cent. in the grocery field will in a few years be 50 per cent. It is as high as 70 per cent. in some cities now. In the cities, the recent Government distribution survey in a group of eleven cities shows that in the hat field chains control 51 per cent. of the volume, tobacco 35 per cent., department store chains 33 per cent., drug chains 29 per cent., electrical appliances 29 per cent., musical instruments 27 per cent., jewelry 17 per cent., hardware 9 per cent.

In 1927, over a hundred million dollars was raised for refinancing 34 chain store systems, and in 1928 this probably will reach 125 millions.

The president of an organization of retail merchants recently said to the St. Louis Advertising Club that in another decade half of our remaining independent retailers would be gone—crowded out by chains. This is probably quite too gloomy but unless the independent retailers bestir themselves the chains will soon have a majority of American retail business.

MILLER PEANUT PRODUCTS CO.

Michigan's Greatest Exclusive Peanut Products
Manufacturers and distributors to the Jobbing Trade
OUR LEADING BRAND — PLAYERS PEANUTS
1996 GRATIOT AVENUE DETROIT, MICHIGAN

Uncle Jake says-



"The man with one five and two one dollar bills who does not ostentatiously wrap the 'Will-am' around the 'Willies,' is too modest to run for office or successfully court a grass widow."

Just as a band well uniformed will attract more attention than will one poorly clothed in citizen dress, so will our

K V P DELICATESSEN PAPER

lend an air of distinction to your products.

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

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low
For Instance:

for \$1.35

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

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

From	Day
GRAND RAPIDS to:	Station-to-Station Rate
CLEVELAND, O.	\$1.30
INDIANAPOLIS, IND.	1.30
IRON MOUNTAIN, MICH.	1.30
PEORIA, ILL.	1.35
PIQUA, O.	1.25
SPRINGFIELD, O.	1.30
STEVENS POINT, WIS.	1.30
WISCONSIN RAPIDS, WIS.	1.35

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

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

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

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

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

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





**fresh eggs
whole milk
finest wheat
twice toasted**

**That's
DUTCH
TEA
RUSK**

THE TOAST SUPREME

MADE BY
THE DUTCH TEA RUSK CO.
HOLLAND MICHIGAN

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

ASK FOR

KRAFT CHEESE

A Variety for Every Taste

75 YEARS YOUNG

Progressive.

Aggressive.

Building for a bigger city.

Such is the Old National.

Its services appeal particu-
larly to ambitious people.



**THE OLD
NATIONAL
BANK**

MONROE AT PEARL
SINCE 1853

1862 - - 1928
SEELY'S FLAVORING EXTRACTS
SEELY'S PARISIAN BALM
Standard of quality for nearly 70 years
SEELY MANUFACTURING CO.
1900 East Jefferson. Detroit, Mich.

New Holiday Goods and Staple Sundries

Now on Display at Grand Rapids
in Our Own Building

38-44 Oakes St., Second Floor

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

Actually Seeing Is Believing

Come Early—Write for Appointments Now

Hazeltine & Perkins Drug Company
GRAND RAPIDS Michigan MANISTEE

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed			Belladonna		
Boric (Powd.)	10 @	20	Cubebs	5 00@5 25	25	Benzoin		@1 44
Boric (Xtal)	15 @	25	Eigerson	6 00@6 25	25	Benzoin Comp'd		@2 23
Carbolic	38 @	44	Eucalyptus	1 25@1 50	25	Buchu		@2 16
Citric	53 @	70	Hemlock, pure	2 00@2 25	50	Cantharides		@2 52
Muriatic	3 1/2 @	8	Juniper Berries	4 50@4 75	75	Capsicum		@2 23
Nitric	9 @	15	Juniper Wood	1 50@1 75	75	Catechu		@1 44
Oxalic	15 @	25	Lard, extra	1 55@1 65	65	Cinchona		@2 16
Sulphuric	3 1/2 @	8	Lard, No. 1	1 25@1 40	40	Colchicum		@1 80
Tartaric	52 @	60	Lavender Flow	6 00@6 25	25	Cubebs		@2 76
Ammonia			Lavender Gar'n	85@1 20	20	Digitalis		@2 04
Water, 26 deg.	07 @	13	Lemon	6 00@6 25	25	Gentian		@1 35
Water, 18 deg.	06 @	15	Linseed, raw, bbl.	@ 84		Guaiaac		@2 23
Water, 14 deg.	5 1/2 @	13	Linseed, boiled, bbl.	@ 87		Guaiaac, Ammon.		@2 04
Carbonate	20 @	25	Linseed, bld less	94@1 07	75	Iodine		@1 25
Chloride (Gran.)	09 @	30	Linseed, raw, less	91@1 06	66	Iodine, Colorless		@1 50
Balsams			Mustard, arifil. oz.	@ 35		Iron, Clo		@1 56
Copaiba	1 00@1 25	25	Neatsfoot	1 25@1 35	35	Kino		@1 44
Fir (Canada)	2 75@3 00	00	Olive, pure	4 00@5 00	00	Myrrh		@2 52
Fir (Oregon)	65@1 00	00	Olive, Malaga,	2 85@3 25	25	Nux Vomica		@1 80
Peru	3 00@3 25	25	yellow	2 85@3 25	25	Opium		@5 40
Tolu	2 00@2 25	25	Olive, Malaga,	2 85@3 25	25	Opium, Camp.		@1 44
Barks			green	2 85@3 25	25	Opium, Deodorz'd		@5 40
Cassia (ordinary)	25 @	30	Orange, Sweet	12 00@12 25	25	Rhubarb		@1 92
Cassia (Saigon)	50 @	60	Origanum, pure	@ 2 50		Paints		
Sassafras (pw. 60c)	@ 50		Origanum, com'l	1 00@1 20	20	Lead, red dry	13 1/4 @	13 3/4
Soap Cut (powd.)	35c @	30	Pennyroyal	3 50@3 75	75	Lead, white dry	13 1/4 @	13 3/4
Berries			Peppermint	5 50@5 70	70	Lead, white oil	13 1/4 @	13 3/4
Cubeb	@1 00	00	Rose, pure	13 50@14 00	00	Ochre, yellow bbl.	@ 2 1/2	
Fish	@ 25		Rosemary Flows	1 25@1 50	50	Ochre, yellow less	3 @	6
Juniper	10 @	20	Sandelwood, E.	@ 10 50@10 75	75	Red Venet'n Am.	3 1/2 @	7
Prickly Ash	@ 75	75	I	10 50@10 75	75	Red Venet'n Eng.	4 @	8
Extracts			Sassafras, true	1 75@2 00	00	Putty	5 @	8
Licorice	60 @	65	Sassafras, arti'l	75@1 00	00	Whiting, bbl	@ 4 1/2	
Licorice, powd.	60 @	70	Spearment	7 00@7 25	25	Whiting, 5 1/2 @	10	
Flowers			Sperm	1 50@1 75	75	L. H. P. Prep.	2 55@2 70	
Arnica	1 75@1 85	85	Tany	7 00@7 25	25	Rogers Prep.	2 55@2 70	
Chamomile (Ged.)	@ 40		Tar USP	65 @	75	Miscellaneous		
Chamomile Rom.	@ 50		Turpentine, bbl.	@ 67 1/4		Acetanolid	57 @	75
Gums			Turpentine, less	74 @	88	Alum	08 @	12
Acacia, 1st	50 @	55	Wintergreen,	6 00@6 25	25	Alum, powd and	09 @	15
Acacia, 2nd	45 @	50	leaf	6 00@6 25	25	Bismuth, Subni-	2 48@2 76	
Acacia, Sorts	20 @	25	Wintergreen, sweet	3 00@3 25	25	trate	2 48@2 76	
Acacia, Powdered	35 @	40	birch	3 00@3 25	25	Borax xtal or	05 @	13
Aloes (Barb Pow)	25 @	35	Wintergreen, art	75 @	100	powdered	05 @	13
Aloes (Cape Pow)	25 @	35	Worm Seed	5 50@5 75	75	Cantharides, po.	1 50@2 00	
Aloes (Soc. Pow.)	75 @	80	Wormwood	20 00@20 25	25	Calomel	2 72@2 82	
Asafoetida	50 @	60	Potassium			Capsicum, pow'd	62 @	75
Pow.	75 @	100	Bicarbonate	35 @	40	Carmine	7 50@8 00	
Camphor	90 @	95	Bichromate	15 @	25	Cassia Buds	30 @	35
Guaiaac	@ 60		Bromide	69 @	85	Cloves	40 @	50
Guaiaac, pow'd	@ 70		Bromide	54 @	71	Chalk Prepared	14 @	16
Kino	@ 25		Chlorate, gran'd	23 @	30	Chloroform	53 @	66
Kino, powdered	@ 20		Chlorate, powd.	16 @	25	Chloral Hydrate	1 20@1 50	
Myrrh	@ 1 25		or Xtal	16 @	25	Cocaine	12 85@13 50	
Myrrh, powdered	@ 1 35		Cyanide	30 @	90	Cocoa Butter	65 @	90
Opium, powd.	19 65@19 92		Iodide	4 36@4 60		Corks, list, less	30-10 to	
Opium, gran.	19 65@19 92		Permanganate	20 @	30		40-10%	
Shellac	65 @	80	Prussiate, yellow	35 @	45	Copperas	03 @	10
Shellac	75 @	90	Prussiate, red	@ 70		Copperas, Powd.	4 @	10
Tragacanth, pow.	@ 1 75		Sulphate	35 @	40	Corrosive Sublm	2 25@2 30	
Tragacanth	2 00@2 35		Roots			Cream Tartar	35 @	45
Turpentine	@ 30		Alkanet	30 @	35	Cuttle bone	40 @	50
Insecticides			Blood, powdered	40 @	45	Dextrine	6 @	15
Arsenic	03 @	20	Calamus	35 @	75	Dover's Powder	4 00@4 50	
Blue Vitriol, bbl.	@ 08		Elecampane, pwd.	25 @	30	Emery, All Nos.	10 @	15
Blue Vitriol, less	09 1/4 @	17	Gentian, powd.	20 @	30	Emery, Powdered	@ 15	
Bordea, Mix Dry	12 @	26	Ginger, African,	30 @	35	Epsom Salts, bbls.	@ 03	
Hellebore, White	18 @	30	powdered	30 @	35	Epsom Salts, less 3 1/4	@ 10	
powdered	18 @	30	Ginger, Jamaica,	60 @	65	Ergot, powdered	@ 4 00	
Insect Powder	47 1/2 @	60	powdered	45 @	60	Flake, White	15 @	20
Lead Arsenate Po.	13 1/2 @	30	Golden seal, pow.	7 50@8 00	00	Formaldehyde, lb.	14 1/2 @	35
Lime and Sulphur	24 @	42	Ipecac, powd.	@ 50		Gelatine	80 @	90
Dry	08 @	22	Licorice	35 @	40	Glassware, less 55%		
Paris Green	24 @	42	Licorice, powd.	20 @	30	Glassware, full case 60%.		
Leaves			Orris, powdered	30 @	40	Glauber Salts, bbl.	@ 02 1/2	
Buchu	@1 05		Poke, powdered	35 @	40	Glauber Salts less	04 @	10
Buchu, powdered	@1 10		Rhubarb, powd.	@ 1 00		Glue, Brown	20 @	30
Sage, Bulk	25 @	30	Rosinwood, powd.	@ 50		Glue, Brown Grd	16 @	22
Sage, 1/4 loose	@ 40		Sarsaparilla, Hond.	@ 1 10		Glue, White	27 1/2 @	35
Sage, powdered	@ 30		ground	@ 1 10		Glue, white grd.	25 @	35
Senna, Alex.	50 @	70	Sarsaparilla, Mexic.	@ 60		Glycerine	20 @	40
Senna, Tinn. pow.	30 @	35	Squills	35 @	40	Hops	75 @	95
Uva Ursi	20 @	25	Squills, powdered	70 @	80	iodine	6 45@7 00	
Oils			Tumeric, powd.	20 @	25	Iodoform	8 00@8 30	
Almonds, Bitter,	7 50@7 75		Valerian, powd.	@1 00		Lead Acetate	20 @	30
true	7 50@7 75		Seeds			face, powdered	@ 1 50	
Almonds, Bitter,	3 00@3 25		Anise	@ 35		Menthol	8 50@9 50	
artificial	3 00@3 25		Anise, powdered	35 @	40	Morphine	12 83@13 98	
Almonds, Sweet,	1 50@1 80		Bird, ls	13 @	17	Nux Vomica	@ 30	
true	1 50@1 80		Canary	10 @	16	Nux Vomica, pow.	15 @	25
Almonds, Sweet,	1 00@1 25		Caraway, Po.	30 @	35	Pepper, black, pow	57 @	70
imitation	1 25@1 50		Cardamon	25 @	30	Pepper, White, pw.	75 @	85
Amber, crude	1 50@1 75		Coriander pow.	40 @	45	Pitch, Burgudry	20 @	25
Amber, rectified	1 25@1 50		Dill	15 @	20	Quassia	12 @	15
Anise	1 25@1 50		Fennel	35 @	50	Quinine, 5 oz. cans	@ 59	
Bergamont	9 00@9 25		Flax	7 @	15	Rochelle Salts	23 @	40
Cajeput	2 00@2 25		Flax, ground	7 @	15	Sacharine	2 60@2 75	
Cassia	4 00@4 25		Foenugreek, pwd.	15 @	25	Salt Peter	11 @	22
Castor	1 55@1 80		Hemp	8 @	15	Seidlitz Mixture	30 @	40
Cedar Leaf	2 00@2 25		Lobelia, powd.	@1 60		Soap, green	15 @	30
Citronella	1 00@1 20		Mustard, yellow	17 @	25	Soap mott cast	@ 25	
Cloves	3 00@3 25		Mustard, black	20 @	25	Soap, white Castile,	@ 15 00	
Cococnut	27 1/4 @	35	Poppy	15 @	30	case	@ 15 00	
Cod Lievr	2 00@2 45		Quince	1 00@1 25		Soap, white Castile	less, per bar	@1 60
Croton	2 00@2 25		Sabadilla	45 @	50	Soda Ash	3 @	10
Tinctures			Sunflower	12 @	18	Soda Bicarbonate	3 1/4 @	10
Aconite	@1 80		Worm, American	30 @	40	Soda, Sal	02 1/2 @	08
Aloes	@1 56		Worm, Levant	6 50@7 00		Spirits Camphor	@1 20	
Arnica	@1 50		Tinctures			Sulphur, roll	3 1/2 @	10
Asafoetida	@2 28		Aconite	@1 80		Sulphur, Subl.	4 1/2 @	10
			Aloes	@1 56		Tamarinds	20 @	25
			Arnica	@1 50		Tartar Emetic	70 @	75
			Asafoetida	@2 28		Turpentine, Ven.	50 @	75
						Vanilla Ex. pure	1 50@2 00	
						Vanilla Ex. pure	2 25@2 50	
						Zinc Sulphate	06 @	11

GROCERY PRICE CURRENT

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

ADVANCED

California Prunes

DECLINED

Rolled Oats—Sacks
Gauker Baked Beans

AMMONIA

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



APPLE BUTTER

Quaker, 24-12 oz. doz.	2 25
Quaker, 12-38 oz. doz.	3 35

AXLE GREASE

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

BAKING POWDERS

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

K. C. Brand

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

BLUING

JENNINGS	
The Original	
Condensed	
oz., 4 dz. cs.	3 00
oz., 3 dz. cs.	3 75

BEANS and PEAS

Ann. Dan, 36-1 oz., cart.	1 00
Quaker, 1 1/2 oz., Non-freeze, dozen	85
Boy Blue, 36s, per cs.	2 70
Brown Swedish Beans	9 00
Pinto Beans	9 50
Red Kidney Beans	9 50
White Hand P. Beans	9 50
Cal. Lima Beans	12 00
Black Eye Beans	8 50
Split Peas, Yellow	8 00
Split Peas, Green	8 50
Scotch Peas	6 50

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Corn Flakes, No. 102	2 00
Pep, No. 224	2 70
Pep, No. 202	2 00

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

Post Brands.

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

BROOMS

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

BRUSHES

Scrub	
Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25
Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

No. 4-0	3 25
No. 20	3 00

BUTTER COLOR

Dandelion	3 85
CANDLES	
Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 3
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

CANNED FRUIT

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

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Ch., No. 2	2 75
Clams, Steamed, No. 1	2 00
Clams, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 40
Chicken Haddie, No. 1	3 75
Fish Flakes, small	1 35

CATSUP.

Beech-Nut, small	1 65
Lily of Valley, 14 oz.	2 25
Lily of Valley, 1/2 pint	1 65
Paramount, 24, 8s	1 35
Paramount, 24, 16s	2 25
Sniders, 8 oz.	1 65
Sniders, 16 oz.	2 35
Quaker, 8 oz.	1 30
Quaker, 10 oz.	1 45
Quaker, 14 oz.	1 90
Quaker, Gallon Glass	11 00
Quaker, Gallon Tin	7 50

CHEESE.

Roquefort	45
Kraft, small items	1 65
Kraft, American	1 65
Chili, small tins	1 65
Pimento, small tins	1 65
Roquefort, sm. tins	2 25
Camembert, sm. tins	2 25
Caliste Farm Daisy	28
Wisconsin Flat	27
New York June	33
Sap Sago	40
Brick	34

Cod Fish Cake, 10 oz.	1 35
Cove Oysters, 5 oz.	1 75
Lobster, No. 1, Star	2 00
Shrimp, 1, wet	2 25
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 75
Sardines, 1/4 Oil, Kless	5 25
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 40
Salmon, Pink Alaska	2 25
Sardines, 1m, 1/4, ea.	10 28
Sardines, 1m, 1/4, ea.	25
Sardines, Cal., 1 35	2 25
Tuna, 1/2, Curtis, doz.	4 00
Tuna, 1/4, Curtis, doz.	2 20
Tuna, 1/2 Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

CANNED MEAT

Bacon, Med. Beechnut	3 30
Bacon, Lge. Beechnut	5 40
Beef, No. 1, Corned	3 10
Beef, No. 1, Roast	3 10
Beef, No. 2 1/2, Qua. sil.	1 60
Beef, 3 1/2 oz. Qua. sil.	2 25
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Ca., 1s	1 35
Deviled Ham, 1/2s	2 20
Deviled Ham, 1/4s	3 60
Hamburg Steak & Onions	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	50
Potted Meat, 1/2 Libby	92 1/2
Potted Ham, 1/2 Qua.	1 80
Potted Ham, 1/4 Qua.	1 85
Vienna Saus., No. 1	1 45
Vienna Sausage, Qua.	1 45
Veal Loaf, Medium	2 25
Baked Beans	
Campbells	1 15
Quaker, 18 oz.	95
Fremont, No. 2	1 25
Snider, No. 1	95
Snider, No. 2	1 25
Van Camp, small	90
Van Camp, med.	1 15

CANNED VEGETABLES.

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

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

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

CHEESE.	
Roquefort	45
Kraft, small items	1 65
Kraft, American	1 65
Chili, small tins	1 65
Pimento, small tins	1 65
Roquefort, sm. tins	2 25
Camembert, sm. tins	2 25
Caliste Farm Daisy	28
Wisconsin Flat	27
New York June	33
Sap Sago	40
Brick	34

CHEWING GUM.	
Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut Wintergreen	65
Beechnut Peppermint	65
Beechnut Spearmint	65
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Julicy Fruit	65
Wrigley's P-K	65
Zeno	65
Teaberry	65

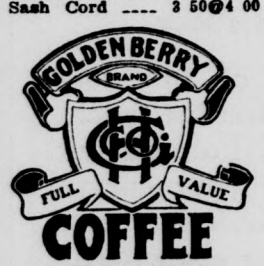
CLEANER	
Holland Cleaner	
Mfd. by Dutch Boy Co.	
30 in case	5 50

COCOA.

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

CHOCOLATE.	
Baker, Caracas, 1/2s	37
Baker, Caracas, 1/4s	25

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



HUME GROCER CO.	
ROASTERS	
MUSKEGON, MICH	

COFFEE ROASTED	
1 lb. Package	
Melrose	36
Liberty	25
Quaker	42
Nedrow	40
Morton House	49
Reno	37
Royal Club	41

McLaughlin's Kept-Fresh	
COFFEE	
SERVICE	

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

Coffee Extracts	
M. Y., per 100	12
Frank's 50 pkgs.	4 25

GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 25

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



Nucor, 1 lb.	22
Nucor, 2 and 5 lb.	21 1/2

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

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

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

MOLASSES

Molasses in Cans

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

NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	16 1/2
Pecans, 3 star	22
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	30@35
Hickory	07

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	70
Peanuts, Spanish,	12 1/2
125 lb. bags	12 1/2
Filberts	32
Pecans Salted	80
Walnuts	67

MINCE MEAT

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

OLIVES

5 oz. Jar, Plain, doz.	1 40
10 oz. Jar, Plain, doz.	2 35
26 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	3 16
Quart Jars, Plain, doz.	5 50
1 Gal. Glass Jugs, Pla.	2 10
5 Gal. Kegs, each	8 00
3 1/2 oz. Jar, Stuffed, doz.	1 35
6 oz. Jar, Stuffed, doz.	2 25
9 1/2 oz. Jar, Stuffed, doz.	3 50
1 Gal. Jugs, Stuffed, doz.	2 75

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand

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

PETROLEUM PRODUCTS.

From Tank Wagon.	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14

In Iron Barrels

Perfection Kerosine	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

ISO-VIS MOTOR OILS

In Iron Barrels

Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



Iron Barrels

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



Semdac, 12 pt. cans	2 75
Semdac, 12 qt. cans	4 65

PICKLES

Medium Sour	
5 gallon, 400 count	4 75

Sweet Small

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

Dill Pickles

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

PIPES

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

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef	
Top Steers & Heif.	26
Good St's & H's, 15 1/2@24	
Med. Steers & Heif.	22
Com. Steers & Heif. 15@18	

Veal

Top	22
Good	21
Medium	20

Lamb

Spring Lamb	24
Good	22
Medium	20
Poor	21

Mutton

Good	18
Medium	16
Poor	13

Pork

Light hogs	14
Medium hogs	16
Heavy hogs	15

Loin, med.	24
Butts	21
Shoulders	18
Spareribs	16
Neck bones	06
Trimmings	15

PROVISIONS

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

Lard

Pure in tierces	14
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13
Compound, tubs	13 1/2

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb.	@28
Hams, Cert., Skinned	
16-18 lb.	@28
Ham, dried beef	
Knuckles	@44
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@45
Minced Hams	@21
Bacon 4/6 Cert.	24 @32

Beef

Boneless, rump	28 00@38 00
Rump, new	29 00@32 00

Liver

Beef	20
Calf	65
Pork	10

RICE

Fancy Blue Rose	05 1/4
Fancy Head	07

ROLLED OATS

Silver Flake, 12 New	
Process	2 25
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, China	3 80
Nedrow, 12s, China	3 25
Sacks, 90 lb. Jute	2 85

RUSKS

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

SALERATUS

Arm and Hammer	3 75
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SAL SODA

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

COD FISH

Middles	18
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Wood boxes, Pure	30 1/2
Whole Cod	11 1/2

HERRING

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

Lake Herring

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

Tubs, 60 Count, fy. fat	5 75
Pails, 10 lb. Fancy fat	1 75

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

STOVE POLISH

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

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

SALT

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



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



BORAX

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

SOAP

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

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 70
Grandma, 24 Large	3 70
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 80
Speedee, 3 doz.	7 20
Sunbrite, 50 doz.	2 10
Wyandotte, 48	4 75

SPICES

Whole Spices

Allspice, Jamaica	@25
Cloves, Zanzibar	@38
Cassia, Canton	@22
Cassia, 5c pkg., doz.	@40
Ginger, African	@19
Ginger, Cochin	@25
Mace, Penang	1 39
Mixed, No. 1	@32
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@59
Nutmegs, 105-1 10	@59
Pepper, Black	@46

Pure Ground in Bulk

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

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 30.—We have to-day received the schedules, reference and adjudication in the matter of David Cooper, Bankrupt No. 3576. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a chauffeur. The schedules show assets of none with liabilities of \$5,290.50. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Hoover-Bond Co., Kalamazoo\$234.00
L. P. Price, Kalamazoo 32.00
L. C. Wright, Kalamazoo 4,600.00
Industrial Finance Corp., Kalamazoo 156.80
Citizens Loan & Inv. Co., Kalamazoo 123.00
Mrs. Walter Thompson, Kalamazoo 80.40
Al. Carr, Kalamazoo 55.00

Oct. 31. We have to-day received the schedules, reference and adjudication in the matter of Peter Hummel, Bankrupt No. 3577. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a building contractor. The schedules show assets of \$19,526 of which \$226 is claimed as exempt, with liabilities of \$24,917.76. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Grand Rapids\$ 59.48
Louis Claffin, Grand Rapids 13.10
Orville, Smith, Grand Rapids 79.95
Chester Loveland, Grand Rapids 25.00
Frank White, Grand Rapids 86.10
Cecil Smit, Grand Rapids 8.05
William Delyea, Grand Rapids 54.75
J. Claffin, Grand Rapids 8.40
Howard Claffin, Grand Rapids 6.00
Mr. McClure, Grand Rapids 30.00
Harry Jones, Grand Rapids 20.00
Hanse Muller, Grand Rapids 70.40
Kellogg-Burlingame Co., Grand R. 130.00
Kent County Savings Ass'n., G. R. 1,700.00
Kent State Bank, Grand Rapids 6,800.00
Div. Av. Lbr. Co., Grand Rapids 714.00
Lake Electric Co., Grand Rapids 115.00
Wolcott & Scott, Grandville 239.82
Ringold Plumbing Co., Grand Rap. 670.00
Burton Heights Fuel Co., Grand R. 438.00
Kent Hardwar Co., Grand Rapids 218.00
Robert H. Burns, Grand Rapids unknown
Osborn Co., Newark 81.20
Gas Light Co., Grand Rapids 20.70
Douma & Son, Grand Rapids 121.05
Sinclair Refining Co., Chicago 80.00
E. J. Christ, Grand Rapids 25.00
J. Vander Zee, Grand Rapids 32.93
John Jansen, Grand Rapids 10.40
Concrete Products Co., Grand Rap. 44.89
Aetna Casualty Co., Grand R. unknown
Williamson Furnace Co., Grand R. 245.00
A. D. Miller, Grand Rapids 200.00
Wm. Roedema, Grand Rapids 139.00
G. R. Builders Supply, Grand Rap. 500.00
DeVries Gravel Co., Grand Rapids 239.00
Van's Plumbing Co., Grand Rapids 158.00
F. P. Collier & Sons, Detroit 80.00
Vander Schie & Mol, Grand Rapids 39.00
Scribner Coal Co., Grand Rapids 42.50
Main's Electric Co., Grand Rapids 55.00
Holland Furnace Co., Grand Rapids 245.00
Posner Plumbing Co., Grand Rapids 450.00
Mary Vrugink, Grand Rapids 3,500.00
American Ins. Co., Newark unknown
Riverside Lbr. Co., Grand Rapids 6,130.00
Martin Boote, Grand Rapids 350.00
Consumers Power Co., Grand Rap. 1.82
Mich. Bell Tel. Co., Grand Rapids 11.40
Mosher Roofing Co., Grand Rapids 75.00
Bishop Furniture Co., Grand Rap. 11.50
Wm. Boonstra, Grand Rapids 183.00
Wm. J. Landman, Grand Rapids 30.00
Steketee & Steketee, Grand Rapids 100.00
Cerritt Hillerink, Grand Rapids unknown
G. R. Land Contract Co., G. R. unknown
A. D. Crimmings, Grand Rapids unknown
Godwin Heights Garage, Grand R. 24.77
Press, Grand Rapids 8.05
Brechting Printing Co., Grand Rap. 30.00
Bert Vandenberg, Grand Rapids 49.00
Edward Johnson, Grand Rapids unknown
Peter Joppe, Grand Rapids unknown
South Lawn Theater Co., G. R. unknown
Film Truck Service, Detroit 17.80
Favorite Film Co., Detroit 15.60
Martin Sztayn, Grand Rapids unknown
John Aalderink, Grand Rapids unknown
Orman O. Cheney, Grand Rapids unknown
Konstany Dziesuta, Grand Rap. unknown
Richard H. Williams, Grand R. unknown
Frank Bilski, Grand Rapids unknown
Joseph Kasnia, Grand Rapids unknown
Community Fin. Serv., Inc. G.R. unknown
Totten Electric Co., Grand Rap. unknown
Oct. 31. We have to-day received the schedules, reference and adjudication in the matter of Walter Kowalczyk, Bankrupt No. 3578. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a contractor. The schedules show assets of \$1,310 of which \$100 is claimed as exempt, with liabilities of \$11,370.20. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Industrial Mortgage & Investment Co., Grand Rapids\$330.00
Central Fuel Co., Grand Rapids 156.87
Vandenberg Furn. Co., Grandville 40.30

John Vander Zee, Grand Rapids 185.00
John Visser, Grand Rapids 300.00
Steven Homer, Grand Rapids 570.00
Togan Stiles Lumber Co., G. R. 1,630.96
Rathbone Electric Co., Grand R. 175.00
Jansen Kelly Gravel Co., Grand R. 102.62
Decker & Visser Plumbing Co., Grand Rapids 100.00
Briggs Co., Lansing 175.00
Robinson National Clearing Co., Albany 10.30
Pulte Plumbing Co., Grand Rapids 725.90
Home Furnace Co., Holland 456.69
Golden Bote Transfer Co., G. R. 39.00
Progress Paint Co., Cleveland 26.28
Stiles Material Co., Grand Rapids 579.87
East Fulton Hdwe. Co., Grand Rap. 19.80
Boot & Son, Grand Rapids 27.40
Goudzwaard Hdwe. Co., Grand R. 11.30
G. R. Lumber Co., Grand Rapids 4,800.00
Ferlick Hdwe. Co., Grand Rapids 106.00
Mary Field Auto Co., Grand Rapids 36.00
Kutchee Hardware Co., Grand R. 21.00
Sunbeam Heating Co., Elyria, Ohio 650.00
Adrian Bakelaar, Grand Rapids 107.00
Superior Cast Stone Co., Grand R. 11.20
Oct. 31. We have to-day received the schedules, reference and adjudication in the matter of Robert H. George, Bankrupt No. 3579. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Sherman township, and his occupation is that of a farmer. The schedules show assets of \$4,208.61 of which \$1,650 is claimed as exempt, with liabilities of \$6,796.69. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Grace Locke, Reed City\$1,000.00
Leroy State Bank, Leroy 290.00
Crawford Auto Sales Co., Cadillac 414.00
Quality Motor Sales Co., Reed City 400.00
First Nat Bank, Reed City 128.00
John Deere Mowing Machine Co., unknown 80.00
Johnson Hdwe. Co., Cadillac 8.25
John W. Johnson Co., Cadillac 20.00
Crawford Auto Sales Co., Cadillac 1.05
Bazin Bros., Tustin 45.00
Thodore Burkette, Cadillac 11.06
Matt Jacobs, Dighton 5.00
E. C. Cusick, Dighton 5.00
Charles A. Peterson, Dighton 17.25
C. A. Anderson, Dighton 11.00
Frank Randall, Dighton 8.95
Tustin Elevator & Lbr. Co., Dighton 3.05
Dr. G. W. Brooks, Dighton 12.00
Dr. G. W. Curtis, Cadillac 22.00
Dr. J. R. Knauf, Cadillac 5.00
J. M. Curtice, Dighton 5.00
C. D. Allison, Cadillac 1.85
Wayne Moore, Tustin 1.50
Roussins Drug Store, Cadillac 4.00
Dan Davis, Dighton 40.00
William Lutz, Cadillac68
State Mutual Rodded Fire Ins. Co., Flint 12.00
Lapeer Windstorm Ins. Co., Lapeer 2.55
Gust Anderson, Tustin 28.00
J. H. George, Tustin 613.00
Earl George, Tustin 500.00
McBain State Bank, McBain 128.00
Leroy State Bank, Leroy 52.50
Bank of Tustin, Tustin 115.00
Peoples Savings Bank, Cadillac 1,512.00
American State Bank, Cadillac 141.75
Cadillac State Bank 38.00
First National Bank, Reed City 115.00
McClintock & Co., Tustin 122.00
Mr. and Mrs. Gus Saddleburg, G.R. 50.50
Tustin Co-operative Ass'n., Tustin 75.00
Frank Costello, Tustin 675.00
Nov. 1. We have to-day received the schedules, reference and adjudication in the matter of Ira Scheiren and Noel Scheiren, partners, Bankrupt No. 3580. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupts are residents of Edmore. The schedules show assets of \$1,250 with liabilities of \$2,847.20. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Fidelity Co., Ionia\$455.00
Wm. Andron, Edmore 283.75
Edmore Hdwe. Co., Edmore 239.75
Arthur Steere, McBride 611.04
J. Hopkins, McBride 153.25
F. J. & L. Neff, McBride 105.00
Franklin Snyder, Edmore 16.00
Noll Motor Sales, Stanton 70.00
Martin Scheirn, McBride 64.00
T. Scheirn, McBride 140.00
Noll Motor Sales, Stanton 26.00
Brch & Henry, McBride 27.50
J. Nell, McBride 108.27
Olaf Johnson, Wyman 24.00
D. W. Dean, McBride 111.75
J. Neff, McBride 250.00
Thos. Skellinger, McBride 155.89
Dr. Bailey, McBride 6.00
Arthur Brown, Edmore 90.00
A. L. Stebbins, Sheridan 167.75
Frank Snyder, Edmore 50.00
Roy Lovett, Stanton 155.00

Nov. 1. We have to-day received the schedules, reference and adjudication in the matter of Harold A. Jones, Bankrupt No. 3581. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Olivet, and his occupation is that of a State employee. The schedules show assets of \$469.75 with liabilities of \$2,128.96. The court has written for funds and upon receipt of the same the first meeting will be made

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herein. The list of creditors of said bankrupt is as follows:

White Bros., Scotts	\$159.25
Johnson Coal Co., Toledo	184.57
George Worthington Co., Cleveland	172.79
Northern Ohio Coal Co., Toledo	474.52
Colburn & Fulton Lumber Co., Charlotte	175.48
Castner Curran and Bullitt, Cincinnati	156.13
Telephone Adv. Co., Detroit	9.00
Grand Trunk Railway, Detroit	34.15
Fort Dearborn Fuel Co., Cincinnati	254.30
Dr. George Hafford, Albion	20.90
Clever Construction Co., Charlotte	487.81

Nov. 2. We have to-day received the schedules, reference and adjudication in the matter of Roy L. Harris, Bankrupt No. 3582. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Charlevoix, and his occupation is that of a poultry raiser. The schedules show assets of \$338 of which \$250 is claimed as exempt with liabilities of \$6,666.50. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Mrs. Cynthia Roberts, Charlevoix	\$1,900.00
W. E. Parmelee Lbr. Co., Charlev.	1,900.00
R. C. Korth, Charlevoix	unknown
Wyers & Smith, Charlevoix	unknown
Personal Finance Co., Flint	300.00
East Jordan Lbr. Co., East Jordan	15.00
M. les Battery Shop, East Jordan	10.00
Healey Tire Shop, East Jordan	17.00
East Jordan Co-operative Ass'n., East Jordan	22.00
Chas. Malpass Hdwe. Co., E. Jordan	35.00
Ernest Howe, Charlevoix	235.00
R. C. Korth, Charlevoix	6.00
Martin Block, Charlevoix	25.00
Argo Milling Co., Charlevoix	25.00
Mich. Bell Tele. Co., Charlevoix	8.00
B. A. Herman, Charlevoix	200.00
Charlevoix Lbr. Co., Charlevoix	105.00
Robert Bonthorn, Charlevoix	86.00
A. Lorenze, Detroit	unknown
Dean Bros., Petoskey	20.00
Superior Poultry Farms, Zeeland	100.00
F. M. Keasey, Watervliet	35.00
H. G. Geisler, Watervliet	25.00
Ed LaMunio, Watervliet	35.00
Watervliet Milling Co., Watervliet	35.00
O. A. Peer Estate, Watervliet	15.00
Rosenberg & Forbes, Watervliet	200.00
Covert State Bank, Covert	130.00
Sentinal Printing Co., Charlevoix	25.00
V. sher & DeBoise, Charlevoix	25.00
Charlevoix Ice & Fuel Co., Charlev.	6.00
Char. Elstra. & Eng. Co., Charlev.	19.00
Strehls Garage, East Jordan	6.50
Kahler & Friend, Charlevoix	3.00
Gilbert L. Hicks, Alanson	500.00
H. Pierce & Son, Watervliet	unknown
State Bank of East Jordan	200.00
Barnes Sales Co., Flint	75.00
Hurley Hospital, Flint	80.00
Charlevoix Co-operative Ass'n., Charlevoix	30.00
Peoples State Bank, East Jordan	30.00
Charlevoix State Savings Bank	189.00
Charlevoix County Bk., Charlevoix	250.00
G. C. Gelken, Charlevoix	300.00

Nov. 2. We have to-day received the schedules, reference and adjudication in the matter of Nick Koning, Bankrupt No. 3583. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Byron township, and his occupation is that of a laborer. The schedules show assets of none with liabilities of \$3,690. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Edmond Londergen Co., Steen, Minn.	\$100.00
First National Bank, Doon, Iowa	30.00
Hess & Sturman, Lester, Iowa	600.00
B. D. Weber, Lester, Iowa	20.00
Farmers Store, Lester, Iowa	100.00
Pual Zee, Holland	400.00
Clauson Shoe Store, Lester, Iowa	100.00
Chamberlain Hdwe. Store, Lester	250.00
Christenson Furn. Store, Hills, Minn.	25.00
Farmers State Bank, Steen	1,000.00
Ladd's Ford Garage, Rock Rapids, Iowa	400.00
James Thomas, Rock Valley, Iowa	300.00
Mrs. L'kkel, Los Angeles	300.00
Dr. Kooiker, Hills, Minn.	10.00
Dr. Maloney, Rock Rapids, Iowa	25.00
Foley Clothing Store, Rock Rapids	30.00

In the matter of Kant Fall Manufacturing Co., Bankrupt No. 3546. The trustee has filed his petition for a sale at auction. The sale has been called to be held at the former location of the bankrupt, corner of Wenzel and Prairie avenue, Sturgis, Nov. 20. The property consists of machinery, tools, equipment, office furniture and fixtures, stock in trade, consisting largely of baby carriages, automobile jacks, curtain rods of various designs, etc., together with raw materials and goods in process, all of which has been used by said bankrupt in the conduct of a business of manufacturing curtain rods, automobile packs, baby carriages, kindred and allied products, which is appraised at approximately \$12,710.

In the matter of George B. Pheney, Bankrupt No. 3561. The receiver has filed his petition for a sale at auction. The sale has been called to be held at the former location of the bankrupt, 515 Lincoln avenue, N. W., Grand Rapids.

Nov. 26. The property consists of plumbing materials, fittings, etc., used in an operation of a plumbing store, together with office furniture and fixtures, also trucks, at the inventory amount of \$3,293 approximately. All interested should be present at the date and time of sale.

In the matter of Francis J. Heaney, Bankrupt No. 3388, the trustee has filed his final report and account, and a final meeting of creditors was held Oct. 26. The bankrupt was not present or represented. No creditors were present or represented. Claims were proved and allowed. An order was made for the payment of expenses of administration, and for the declaration and payment of a first and final dividend to creditors of 5.5 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Joseph Stegehuis, Bankrupt No. 3382, the trustee has filed his final report and account, and a final meeting of creditors was held Oct. 26. The bankrupt was not present or represented. No creditors were present or represented. The trustee was present in person. Claims were proved and allowed. The bills for expenses of administration were approved and allowed. An order was made for the payment of expenses and for the declaration and payment of a first and final dividend to creditors of 2.2 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, upon receipt of the cancelled vouchers.

In the matter of Jacob Joldersma, Bankrupt No. 3374, the trustee has heretofore filed his final report and account and a final meeting of creditors was held Nov. 5. The bankrupt was not present or represented. The trustee and one creditor were present in person. The final report and account of the trustee was approved and allowed. Claims were proved and allowed. Expenses were ordered paid and a first and final dividend to creditors of 23.4 per cent. ordered paid. No objections were made to the discharge of the bankrupt. The final meeting adjourned without date, and the case will be closed and returned to the district court, as a completed case, in due course.

In the matter of Roy M. Amos, Bankrupt No. 3228, the trustee has filed his final report and account, and a final meeting of creditors has been held. The trustee's final report and account was approved and allowed. Claims were proved and allowed. Expenses of administration were approved and ordered paid, and a first and final dividend to creditors of 5.84 per cent. was declared and ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, as a complete case.

Nov. 7. We have to-day received the adjudication, reference and petition in the matter of DuBois-Munn Co., a corporation, Bankrupt No. 3573. This is an involuntary case and the schedules have been ordered filed, upon receipt of same, list of assets will be made herein. This concern is located at Grand Rapids, and its occupation is that of a millinery store.

Nov. 6. We have to-day received the schedules, reference and adjudication in the matter of Henry Kemp, Bankrupt No. 3586. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Ledge, and his occupation is that of a laborer. The schedules show assets of \$766.76 of which \$250 is claimed as exempt with liabilities of \$1,720. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

F. N. Arbaugh Co., Lansing	\$1,000.00
American State Savings Bank, Lansing	700.00
Lewis Urnath, St. Johns	20.00

Nov. 6. We have to-day received the schedules, reference and adjudication in the matter of Erie E. Jones, Bankrupt No. 3587. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a carpenter and painter. The schedules show assets of \$500 of which the full interest is claimed as exempt, with liabilities of \$3,095. The court has written for funds and upon receipt of same, a first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Peninsular Fire Ins. Co., G. R.	\$1,500.00
Michigan Surety Co., Lansing	1,500.00
Arthur S. Cornell, Grand Rapids	60.00
E. P. Medd, Grand Rapids	35.00

Nov. 8. We have to-day received the schedules, reference and adjudication in the matter of Charles G. Cyphers, Bankrupt No. 3588. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a broker. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$3,607.02. The court has written for funds and upon receipt of same the first meeting of cred-

itors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Herman Kuck, Muskegon Hts.	\$128.81
Leon Chulski, Grand Rapids	325.00
William Westcomb, Muskegon	42.00
Edwin Weston, Muskegon	195.00
F. J. Stowerl. Owosso	110.50
Claude P. Hughson, Lowell	2,000.00
Cardinal Oil Co., Muskegon	400.00
Schutema Electric Co., Muskegon	157.60
G. R. Calendar Co., Grand Rapids	8.36
Schust Biscuit Co., Grand Rapids	15.86
Edwards Lumber Co., Muskegon H.	26.82
Chronicle, Muskegon	3.60
Muskegon Candy Corp., Muskegon	8.10
W. W. Richards Candy Co., Musk.	93.57
Val Blatz Brewing Co., Milwaukee	18.17
Tuxpan Importing Co., Chicago	8.10
VandenBerg Cigar Co., Grand Rap.	16.25
Coca Cola Bottling Co., Muskegon	18.60
Hekman Biscuit Co., Grand Rapids	14.82
Hall Electric Co., Muskegon Hts.	22.66

The Right Man Is Usually Found Eventually.

(Continued from page 20)

fitted for the job could have been found. Thus do circumstances and the evolution of events uncover the right man for the job when the need for him becomes apparent.

In Hader's case there is something else to think about—that his work is a continuation of that of Frank Con-

nolly, his friend, his tutor and long his inspiration. Yet so rapidly do events rush us onward that were Connolly to come back now, after less than two years' absence, he'd be completely lost. Hardly one of his ideas, his methods or his ambitions would fit into the picture of to-day. But all these fit into Hader's fresh young outlook. Hence, the affairs of both State and local California associations with Haffer in the South and Hader in the North, are in excellent hands.

Perhaps as great a surprise as any has come from Hader's evidence of unusual editorial ability. The San Francisco Advocate has taken on not only new life under his management, but has developed an excellence of high grade contents, an abundance of worthwhile material for the grocer, which sets it high among the few really worthy retail grocer journals on the continent.

Thus on every hand the man and the hour arrive together. Paul Findlay.

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ERECTED A WOODEN CROSS.

Location of the Huron Indians at St. Ignace.

These papers left Fr. Marquette in his pastorate at the Soo, to which he was appointed in 1668, now the commonly recognized date as the first permanent settlement in Michigan, although there is every probability that the Soo was regularly settled long before that. In September, 1669, Marquette was sent to LaPointe to relieve Fr. Allouez, who had been assigned to other work. While he was at La Pointe Fr. Marquette learned of a great river to the Southwest and much of the people there, and he was fired with an ambition to found a mission there. This ambition never left him and it was in the furtherance of that ambition that he finally went with Joliet when they discovered the Mississippi River.

In the course of his work among the neighboring tribes out from La Pointe Fr. Marquette came back into what is now Michigan, to what has since been known as Huron Mountain, a great hill not far from the mouth of Keewenaw bay on the East. There he found the remnant of Hurons, who a little over twenty years before had been driven from their home on the North side of the Straits of Mackinac. Since the destruction of their home town they had become much like what we know as gypsies in their habits. The Sioux claimed all that territory and resented the invaders, whose strength had been greatly added to by wandering bands of Ottawas, probably developed from very feeble remnants of what years before had been the powerful tribe which then inhabited the Western portion of the Lower Peninsula. As Fr. Marquette found them the feeling was very bitter. Both the Sioux on the one side and the Hurons and Ottawas upon the other had committed murders and the Sioux were preparing to annihilate all the invaders. Fr. Allouez had made a small start for the organization of a Huron-Ottawa mission the year before and Fr. Marquette felt himself bound to save his comparatively helpless people who could do little against the great numbers of the Sioux.

Whether Fr. Marquette made a trip to the Soo to consult with his superior, Fr. Dablon, or whether Fr. Dablon visited him while this condition existed, is not quite sure, but he, too, became interested in the problem and it was decided to remove the Hurons and Ottawas from the Sioux country. About that time what promised to be permanent peace was formed with the Iroquois and time proved that happy conclusion to be true. Learning of this new treaty of peace in 1670, Fr. Dablon went to Mackinac Island, where he established a temporary camp and from where he made excursions in various directions for the selection of the best place, with the idea of moving the Hurons from the Sioux country to the vicinity of their old home. During the winter of 1670 and '71 he gave most of his attention to this enterprise and Fr. Marquette commenced the work of emigration. The whole party who were such an offense to the

Sioux were taken to the Soo, where they were divided, the Ottawas going to Manitoulin island and the Hurons going with Fr. Marquette in the spring of 1671.

Whether the Indians with Marquette settled at once upon the mainland or whether they made a short stay upon the island has always been a point of controversy. Regan's history of the Upper Peninsula diocese says they "beached their canoes at the site of the old town" and there is much to support that idea. That Fr. Dablon had maintained some sort of a service on the island while he camped there during his days of prospecting is no doubt true, but the real establishment of a mission was first upon the North shore. As soon as the party was safely landed Fr. Marquette set about the work of erecting a large wooden cross at the site of the old town, and this was a rallying point while he and leaders of the Hurons searched the whole country surrounding for the location which suited them best. The final choice was about a mile Northward from the scene of the old town, where a great hill rises out of the bay, runs gradually back a little more than forty rods, circles to the Northward and thence back to the bay or nearly so. A little to the North of the center of the level space between this protecting hill and the bay, a site was selected for the chapel which they soon after built. In time settlers houses occupied the space within the hill protection to the South and the Indian wigwams the space to the North of the chapel. This settlement which was named St. Ignace, rapidly grew to one of the leading towns of that section and was the second permanent settlement of Michigan. Its city limits have grown to include the site of the old town, the first attempt to settle in what is now Michigan. In 1688, Pierot, then military governor of the colony, described it in an official report, as "sixty-eight regular houses, then the chapel and to the North of the chapel, 5,000 Indians, 'with his fort' at the brow of the hill in the rear."

The mission of St. Ignace was one of the most successful of those attempted by the French Fathers from its very start. Fr. Marquette was a jovial man who always saw the brightest side of everything and backed that disposition with a firm, unfaltering trust in Almighty God and the church of his day. There wasn't a single guess so his statement of theology and the Christ he taught was a very real one. The result of his ministrations was a daily crowded chapel, not only of the Indians of his own settlement but the many who came to those waters to fish, found time for a service or two at the little chapel.

While Fr. Marquette's work was in his ministrations of the church, he found time for kindly deeds in every possible place. Of him can it be said as of but few, in the spirit of the one he served, he went about doing good. Just as that custom drew the multitudes to Christ, so that spirit drew the people to Fr. Marquette, and it is that spirit which has made his name a

loved one through these intervening centuries.

In 1672 Fr. Marquette established a school at St. Ignace, the first institution of its kind this side of the New England colonies. He did not remain at the colony to see its upbuilding, but this school gradually developed into a college and at one time employed a faculty of seven instructors.

In 1672 the work of Fr. Marquette at St. Ignace was interrupted by the appearance of Louis Joliet, who brought with him a commission for Marquette to join him in a journey of exploration which resulted in their discovery of the Mississippi River.

A. Riley Crittenden.

Montgomery Ward Employees Sixty Clerks.

Traverse City, Nov. 13.—Montgomery Ward & Co. will open its department store on November 17. The company will employ sixty local residents in its sales service. H. W. Elliott, the manager, was formerly the manager of the Ward store in Oshkosh, Wis. He will have ten department managers, all of whom have been employed by the Ward Co. in their stores at Adrian, Ludington, Detroit, Port Huron and Jackson in this State. Mr. Elliott stated that the Ward Co. proposes to be a part of the community and not merely operators of a chain store. "We will enter into local activities and contribute of our means to charities and all enterprises that may be sponsored by the Chamber of Commerce. We want to co-operate in the development of local interests with our time and our money." The employment of sixty local sales persons will give the store prestige. Empty houses are scarce and the newcomers are experiencing much difficulty in obtaining living accommodations. Not more than twelve houses have been erected in this city this year.

The Knitting Mills Store, owned by the American Knitting Mills Outlet Co., will open for business in a few days. Hosiery, lingerie, underwear, sweaters and ready-to-wear for men, women and children will be carried in stock.

J. A. Garland has sold his stock of men's wear to the Globe Department Store, and will engage in the sale of real estate in Royal Oak.

Mayor James T. Milligan inspected the exhibits of furniture in Grand Rapids last week. The Milliken Co. deals largely in rugs, curtains, shades and linoleums and the addition of a line of good furniture would strengthen its house furnishing department. The closing of the Hannah-Lay furniture department affords the Milliken Co.'s opening in the furniture trade.

Joseph J. Topinka is a prosperous dealer in dry goods and wearables for men, women and children. He owns and occupies a substantial concrete block building on West Front street and enjoys the respect and confidence of a large community. Mr. Topinka is a public spirited citizen and an active and influential member of the West Side Business Men's Club. His wife ably assists Mr. Topinka in the management of his business.

Arthur Scott White.

Corporations Wound Up.

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

Michigan Calking Co., Detroit.

Chris-Power Co., Detroit.

Mechanical Development Co., Detroit.

Power Appliance Co., Detroit.

Addison Hotel Co., Detroit.

Griswold-Lorraine Realty Co., Detroit.

Economy Home Building Co., Detroit.

Meyering Land Co., Detroit.

Rich Tool Co., Detroit.

Dequindre Land Co., Detroit.

Great Lakes Laundries, Inc., Detroit.

Arcadia Land Co., Detroit.

Lake Shore Gardens Co., Detroit.

Meyercon Realty Co., Detroit.

National Specialty Sales, Inc., Holland.

American Piano Trading Corp., Lansing.

Bennett Waltman Co., Inc., Detroit.

Plymouth Oil Co., Detroit.

Thermocrete Insulating Co., Detroit.

William S. Canfield Realty Co., Grand Rapids.

Grand Haven Drug Co., Grand Haven.

Ely Bros., Detroit.

Mrs. Grace Osborn, Bay City.

Wolverine Casting Co., Kalamazoo.

Pay No Attention To Threatening Letters.

Are you one of over 500 Cadillac persons who received a box of Christmas cards to-day? If so you can keep them without any cost to you.

No firm sending out unordered merchandise can make you return them. Not even if postage is included in package as is the case with these cards. The firm sending out these cards simply took your name from a telephone directory and everyone is being urged NOT to return, to stop this unfair merchandising practice.

The Christmas season is drawing near and you may also receive ties, and other holiday merchandise. But if you did not order it just keep them—help stop this nation-wide menace. Pay no attention to any threatening letters you may receive.—Cadillac News.

DAILY

FREIGHT SERVICE

Free Pick-up—Free Delivery

To and From

Muskegon

Grand Haven

Kalamazoo

Lansing

Battle Creek

Holland

And All Intermediate Stations

ALL MERCHANDISE

FULLY INSURED

UNITED FREIGHT FORWARDING CO.

Office and Freight Terminal at

Star Transfer Lines Warehouse

Phone 4-5031 for Pick-up Service
Ellsworth & Cherry
GRAND RAPIDS

Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 38 years

25 ounces for 25¢

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

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

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

Millions of Pounds Used by Our Government



Winners *win the* CROWDS



IN football, baseball or any other sport, the team that wins steadily keeps the ticket office busy.

In the grocery business, the winners—the nationally advertised leaders—keep the cash register tingling with their steady flow of customers.

They are the backbone of any retailer's business for they make customers and on them depend the sales of other items.

When you pick widely-known products to feature, remember that Postum products are all leaders, and that Postum Company is the largest advertiser of grocery specialties in the world.

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

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

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5,500 Shares Convertible Preference Stock of No Par Value
With Non-Detachable Purchase Warrants

Mark's Stores Incorporated

(A MICHIGAN CORPORATION)

Owners and Operators of "Boyer's Haunted Shacks," Four Stores in Detroit, and a Chain of Twenty-four Other Retail Stores, Located in Important Cities in Michigan, Indiana and Ohio

EXEMPT FROM PERSONAL TAX IN MICHIGAN AND PRESENT NORMAL FEDERAL INCOME TAX

The Convertible Preference Stock and the Class "A" Stock are entitled to receive preferential cumulative dividends of \$3.60 per share annually, payable quarterly on the first days of January, April, July and October; before any dividends are paid to the Class "B" stock; both are preferred as to assets to the extent of \$60.00 per share plus accrued dividends on liquidation and callable in whole or part on any dividend payment date, at the option of the corporation, upon thirty days' notice, at \$60.00 per share plus accrued dividends. The Convertible Preference Stock is convertible, share for share, at any time prior to redemption into the Class "B" No Par Value Common Stock.

UNION TRUST CO.
Detroit, Mich.
Detroit, Mich.

Transfer Agent:
Registrar:
GUARDIAN TRUST CO.

CAPITALIZATION as of September 30, 1928

	Authorized	Outstanding
Convertible Preference Stock of No Par Value	15,000 shares	5,500 shares
Class "A" Stock of No Par Value	10,000 shares	3,000 shares
Class "B" Stock of No Par Value	60,000 shares	25,500 shares

Each Convertible Preference Stock Certificate will bear a warrant (non-detachable except upon redemption of such Convertible Preference Stock) entitling the owner to purchase one share of Class "B" Stock for each share of Convertible Preference Stock owned, as follows:

On or before July 1, 1929	at \$22.00 per share
On or before July 1, 1930	at \$28.00 per share
On or before July 1, 1931	at \$35.00 per share

The President of the Corporation furnishes us with the following summarized information in regard to the Corporation and its business:

ORGANIZATION AND BUSINESS

The Corporation has recently purchased four retail stores in the city of Detroit, Michigan (known as Boyer's Haunted Shacks), which makes this corporation the largest retail chain store organization in the state of Michigan handling radios, automobile accessories, electrical supplies, sporting goods, etc.

In addition to the four Detroit stores, the Corporation owns and operates a chain of twenty-four retail stores, located in Central and Southwestern Michigan, Northern Indiana and Ohio, including the following locations: Grand Rapids, South Bend, Toledo, Muskegon, Muskegon Heights, Kalamazoo, Jackson, Lansing, Holland, Grand Haven, Allegan, Albion, Charlotte, Hastings, Ionia and Battle Creek.

The present management, which has been responsible for the success of the corporation, will continue. Also, in the Boyer organization, the general manager of the business and store managers, who have been with the organization for several years and are largely responsible for its successful growth, will continue with the corporation. Practically all officers and store managers are stockholders of the corporation.

ASSETS

A Balance Sheet of MARK'S STORES, INCORPORATED, as of September 30, 1928, giving effect to the application of the proceeds from present financing and the acquisition of A. J. Boyer's stores, as certified to by Messrs. Ernst & Ernst, Certified Public Accountants, shows current assets of over \$545,000, current liabilities of \$176,000, or a ratio of three to one.

EARNINGS

Sales and profits of the business, including the Boyer Stores, as certified to by Messrs. Ernst & Ernst, for the nine months ended September 30, 1928, and as shown by Messrs. Castenholz, Johnson, Block and Rothling for Mark's Stores for the years 1927 and 1926 and by the books of the Boyer Stores for their earnings for 1927 and 1926 after all charges including taxes at current rate of 12% and after depreciation, were as follows:

Year	Sales	Net Profit	Per Share Conv. Pref. and Class "A" Stocks	Balance per Share Class "B" Common
1926	\$1,395,735	\$89,020.25	\$10.47	\$2.29
1927	\$1,783,090	\$92,889.89	\$10.92	\$2.44
1928 (first 9 months)	\$1,304,246	\$77,385.79	\$12.13*	\$2.84*

*At annual rate of.

Based upon previous experience and present conditions, the management estimates the sales for the year 1928 at \$1,815,000 and the profits at \$127,885.79, or at the annual rate on the Convertible Preference and Class "A" stock of \$15.00 per share and on the Class "B" \$3.80 per share.

PURPOSE

Proceeds from the sale of 5,500 shares Convertible Preference Stock will be used in part payment of the A. J. Boyer Stores and for other corporate purposes.

Application has been made for the listing of the Convertible Preference Stock and the No Par Value Class "B" Stock on the Detroit Stock Exchange.

PRICE

\$48.00 Per Share and Accrued Dividends, to Yield 7.5%

This offering is made in all respects when, as, and if issued and accepted by us and subject to the approval of all legal proceedings by Messrs. Travis, Merrick, Johnson and Judd, Attorneys for the Bankers, and Messrs. Butterfield, Keeney and Amberg for the Corporation.

HOWE SNOW & Co.

INCORPORATED

INVESTMENT SECURITIES

GRAND RAPIDS

NEW YORK

PHILADELPHIA

SAN FRANCISCO
SYRACUSE

CHICAGO

MINNEAPOLIS
BOSTON

DETROIT

ROCHESTER

The statements contained herein have been obtained from sources deemed reliable, but are not guaranteed by us.