45th Anniversary

MICHIGAN TRADESMAN

Forty-sixth year | DECEMBER 5, 1928 | Number 2359

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All Kinds of Insurance

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FORTY-FIFTH ANNIVERSARY EDITION. PRICE TWENTY-FIVE CENTS

MICHIGAN TRADESMAN

Forty-sixth Year GRAND RAPIDS, WEDNESDAY, DECEMBER 5, 1928 Number 2359

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.

THE HERPOLSHEIMER DEAL.

Final Consummation of the Transfer This Week.

Arthur Herpolsheimer, head of the Herpolsheimer Co., is in New York this week, to attend to the final steps necessary to turn the Herpolsheimer interests over to the Hahn Dry Goods Co.

As usual in such cases, the Tradesman was able to anticipate the daily papers several days in the announcement of this merger. The Tradesman had authoritative knowledge of the transfer from its New York correspondent last Wednesday and gave utterance to the news on that day. Three days later the Grand Rapids Herald came out with the statement that the transfer had not yet been confirmed. This statement was incorrect, because Mr Hahn—the only person authorized to speak for the new organization—confirmed the merger to the Tradesman's correspondent in New York last Tuesday.

Department heads in all of the stores included in the merger are naturally very uneasy over the situation, because they do not yet know whether they will be retained in their present positions under the new regime.

Flint, Dec. 4—The business interests of Flint were completely stunned on the arrival of the Tradesman last Thursday, announcing that Smith, Bridgman & Co. and O. M. Smith & Co., leading dry goods establishments, had been absorbed in a merger with the Hahn Dry Goods Co. Some who did not realize the dependability of the Tradesman in matters of this kind were inclined to doubt the statement, but on consultation with Glen P. Jackson, manager of both houses, the Tradesman's statement was fully confirmed. Mr. Jackson is to be manager of both houses, the same as heretofore, which furnishes ample assurance that both business houses will be continued along the same broad and generous lines which have made them so successful in the past. Mr. Rickter will continue as merchandiser.

Lansing, Dec. 4—When the Tradesman reached Lansing last week with the statement that the J. W. Knapp Co. had been absorbed by a merger, there was much wonderment why the Lansing State Journal did not get the news ahead of a weekly trade journal. Enquiry at the Knapp store confirmed the statement of the Tradesman; also the information that J. W. Knapp would retire from the dry goods business altogether on account of ill health. R. K. Lackey will assume the position of manager under the new ownership. Mr. Shirtlis will remain with the establishment as merchandiser.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 4—Now that the deer hunting season is over, it is again safe to wander through the woods and drive through the hunting districts. According to reports 3,988 bucks went over the ferry at Mackinaw to Lower Peninsula points, so there will be that much less to consume here. Considering there were over 60,000 hunters on the job, there were fewer accidents than ever before. Drummond Isand seems to have been the best place, furnishing more deer than any of the other nearby paces. The game wardens report very few violations and very few does were killed by mistake.

Last week was a busy time at the locks after the ore stopped. Shipments amounting to more than 7,000,000 bushels of grain passed through one day last week, which is believed to be an all-time record. It is expected that many vessels will run until the last day of the season, probably December 15 or 16.

T. M. Crichton, the well-known merchant at Barbeau, is interested in oil. He had several pipes sunk 20 feet near Channel View. For three months they have been carrying water mixed with oil. It looks promising. M. G. Gulley, geologist for the Eastern Gulf Oil Co., explored the entire region around Barbeau and returned to Pittsburg, expecting to return to Barbeau again in May.

The merchants are going to provide Christmas time scenery on our main streets, slanting small Christmas trees along the street, attach boughs in Ionic clusters to street lamps and string colored lights across the streets, stimulating Christmas shopping.

Thanksgiving day was spent quietly here. The churches were well attended in the morning. There were many family dinners, with plenty of turkey. The Great Lakes Mission provided the usual turkey dinner. Entertainment for the children was furnished by the Boy Scouts. There was considerable poultry left over, which has been put into cold storage for the Christmas trade.

Many married men are outspoken—by their wives.

Charles Nelson, formerly in charge of the meat department of the Lock City Mercantile Co., has resigned and moved to Bay City, where he expects to spend the winter.

Our Civic and Commercial Association proposes to change its name, at the next regular meeting in January, to the Chamber of Commerce, which will be in line with other business associations of similar character in the United States. The directors propose to send out blanks to all members preceding the annual meeting, the members being urged to indicate their choice of officers. Those getting the greatest number of votes will be declared the nominees.

D. Booth, of the Booth Produce Co., met with a painful accident when he slipped on the ice last week, breaking his left leg at the hip. He was removed to the war memorial hospital where he may remain for some time.

Jake Schopp, of DeTour, was a business visitor here last week. He is looking for a good trade during the holidays, as work seems plentiful, much repair work to coal docks.

A. D. Trempe left last week for New York. From there he will visit Montreal and California. He expects to spend the winter in the West.

Allen Bolton, 34, who claims to have been a pilot in the American air forces during the kaiser's war, is being held by the police here on a charge of passing bad checks on some of our merchants. The checks were drawn on a Ewing, Mich., bank.

"Ted's wife is a woman who lets out everything, isn't she?" "Yes, everything except Ted."

William G. Tapert.

Expanding Credit Sales.

The suggestion brought forward by a speaker at the recent conference of the financing companies in New York that installment sales be extended to more articles opened up interetsing possibilities in more than one quarter. It was pointed out that the finance companies now underwrite about 10 per cent. of the retail sales of the country, which were estimated at $55,000,000,000. This figure on installment purchases is a commonly accepted one.

It is a little difficult to find a major article nowadays that is not sold on the installment plan by some one or or other. The chances are, therefore, that the expanson of the plan, if it is not discouraged by a future deveopment, is more likely to take place through the conversion of more sellers to the method than by the addition of further products to the list. In other words, where the plan has been introduced on only a small scale it may be embraced by a larger number of dealers.

The so-called luxury lines have been particularly successful in stimulating sales through consumer credit, and perhaps some of the older industries have not profited as they might through this aid to marketing, as witness the belated attempt of the coal men to relieve househoders of a heavy cash transaction.

Nine New Readers of the Tradesman.

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

T. C· De Young, Grand Rapids.
R. F. Smith, Grand Rapids.
W. S. Nixon, Grand Rapids.
Clark's Dry Goods Store, Greenville.
C. H. Dunakin, Grand Rapids.
Walter J· Lehman, Grand Rapids.
W. T. McNitt & Son, Conklin.
Frank Ader, Grand Rapids.
William Milhiem, Miner Lake.

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NINETY YEARS AGO.

First Furniture Shop Opened in Grand Rapids.

Treating friends and acquaintances with intoxicants was indulged in quite generally by all classes of business and professional men thirty years ago. The evils caused by intoxication and the results attendant upon the habit were many and in innumerable instances serious. George W. Thompson, Myron H. Walker and others joined in the organization of a club in an effort to restrict or at least modify the treating habit. Mr. Thompson was elected president and Mr. Walker secretary. One thousand pledge cards were printed for distribution, which many signed and filed with the secretary. Mr. Thompson and other organizers of the club died and it ceased operation. Mr. Walker was the last to go. Thompson was a jolly, rough spoken and frequently offensive man, but he had a sympathetic heart and many unfortunates remember him for kindly aid rendered when assistance was greatly needed. Copies of the pledge cards may be seen in the Ryerson Public Library.

About ninety years ago William Haldane opened the first cabinet shop and undertaking rooms in Grand Rapids. Haldane prospered and in the course of time acquired the ground at present occupied by the Michigan Trust Company. He erected a handsome brick cottage upon the property and lived therein a score of years. At the rear of the house he planted a vineyard and made wine of excellent quality.

About 1870 the city authorities decided to purchase grounds upon which to erect a hall for the use of the municipality. Ottawa avenue had been opened through that section of Prospect hill and Haldanes house was high above the new street level. The adjoining property of Dr. Charles Shepard and also that of Col. Amos Roberts, upon the site of which the home of the Peninsular Club has since been erected, were early acquired. Haldane was willing to sell his property and the city purchased it.

A year or two later the city authorities decided to offer competitive cash prizes, amounting in all to several hundred dollars, for plans for a municipal building. D. S. Hoskins, Wm. A. Robinson and Grady L. Waddell submitted plans for a modest little two-story building such as would afford the accommodations needed in the transactions of the public business. The Grady L. Waddell plan was chosen, the awards were paid and then the enterprise was abandoned.

Upon the Haldane grounds twenty feet above the street level, a tower 75 feet high was erected for sounding alarms when fires occurred. The bell was later moved to the tower of the present city hall.

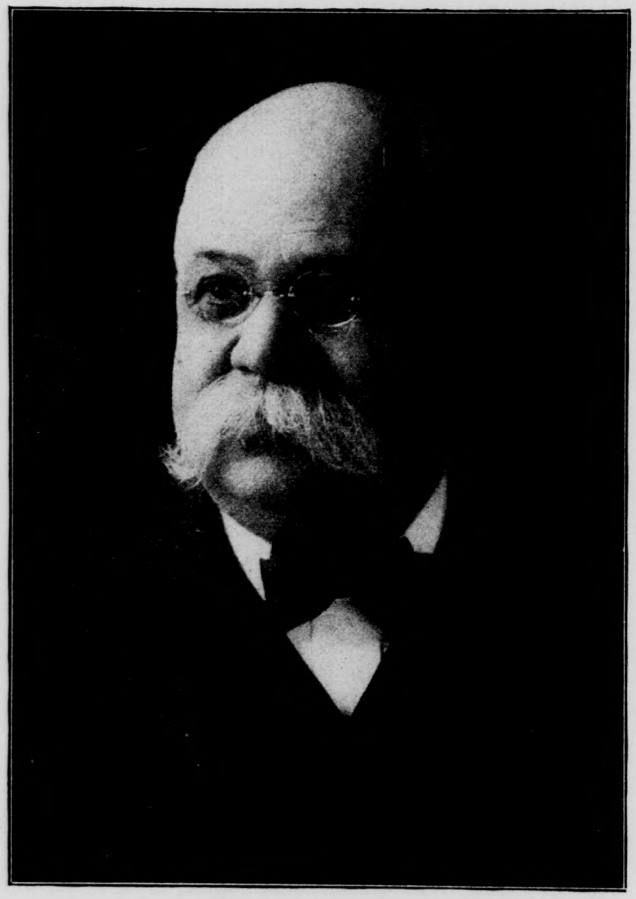
The municipal authorities finally decided that the Haldane location was too small a site for a city hall and directed the mayor to sell it. Finally the properties of A. Lamont Chubb, Samuel W. Young, Christian Bertsch and others, on Lyon street, between Ottawa and Ionia avenues, were purchased and the hall that is now owned by the city erected thereon.

Julius Houseman, a pioneer in the clothing trade, purchased the lots on the East side of Ottawa avenue, between Pearl and Lyon streets, and erected the Houseman buildings thereon.

Upon that section of Prospect hill, West of the Houseman property, on Ottawa avenue, Daniel Ball, in an early day, erected an imposing mansion of cut stone in the Colonial order of architecture. Ball occupied the house a decade of years. The bank of which he was the president failed during the panic of 1857 and the property was sold years later. Upon the organization of the Peninsular Club, the building was leased and occupied by that organization. Its location on the crown of the hill forty feet above the street commanded an interesting view of the city. The ground is now covered by the Klingman-Waters exposition building.

The Legislature at its regular session in 1891 appropriated the sum of $125,000 for use by a commission, to be appointed by the Governor, in providing for a representation of the public institutions of the State and its natural and acquired resources at the World's Fair at Chicago. Isaac M. Weston was appointed chairman of the commission and John H. Roberts secretary. A handsome, commodious pavilion was erected, which the furniture manufacturers of Grand Rapids furnished. The State was creditably represented in many departments of the exposition.

During the year following its close, Weston and Roberts labored in the preparation of a report to the Governor, detailing the work of the commission. A request forwarded with the report for an appropriation by the Legislature of a sum sufficient to pay the cost of printing the same was submitted to the law makers of 1893, which refused to provide the money needed for the purpose mentioned. The report is buried in the archives of the State Capitol. Arthur Scott White.



Arthur Scott White.

Profits 38 Per Cent. Above a Year Ago.

Nothing short of a catastrophic reversal this month will prevent 1928 from going on the record as the country's earnings year.

With corporate earnings now on hand for representative concerns in the first nine months, it takes no great stretch of the imagination to see what the full twelve-month period may bring. Two months of the third quarter have passed. As we enter the final month of the year the earnings tide rolls on. In the first quarter of 1928 net profits for 195 industrial corporations exceed the corresponding 1927 quarter by 2.5 per cent. In the second quarter by 16.3 per cent. And in the third quarter by 38 per cent. The brilliance of the comparison display brightens as the year progresses.

And if there are those who want the more sober statistics that come in an aggregate of figures during the first nine months such an earnings picture is revealed by Standard's new compilation. Two hundred and sixty industrial corporations reporting their net profits for the first nine months in 1928 have earned 20.1 per cent. more than a year ago. Forty-seven utilities have earned 13 per cent. more. One hundred and eighty-five rails have earned 1.2 per cent. more. Four hundred and ninety-two industrial, utility and railroad concerns, if we strike a total of the lot, earned 11.3 per cent. more in the first nine months than a year ago.

It is true that the late 1928 comparisons are accentuated by the current upswing in earnings at a time profits were falling fast a year ago. Yet industrial earnings as a whole were only 5.2 per cent. under 1926 last year. The conclusion is almost inevitable that 1928 will set a new record high.

Frequently the flow of corporate earnings has been swelled by outstanding gains in particular groups sufficient to offset losses elsewhere. It is a distinguishing feature of 1928 prosperity that the earning gains have been widely distributed. Only four industrial groups failed to show a gain over a year ago in the first nine months. Profits reported by the railroad equipment concerns fell 35 per cent., coal and coke 30, building and building material 16 and lead and zinc 1 per cent.

In striking contrast to these scattering 1928 reversals have been substantial earning gains by the great majority of industrial enterprises. At least six important groups earned better than 40 per cent. more in the first nine months than a year ago. They are the radio, copper and brass, silk, auto accessories, leather and shoe, oil production and refining companies.

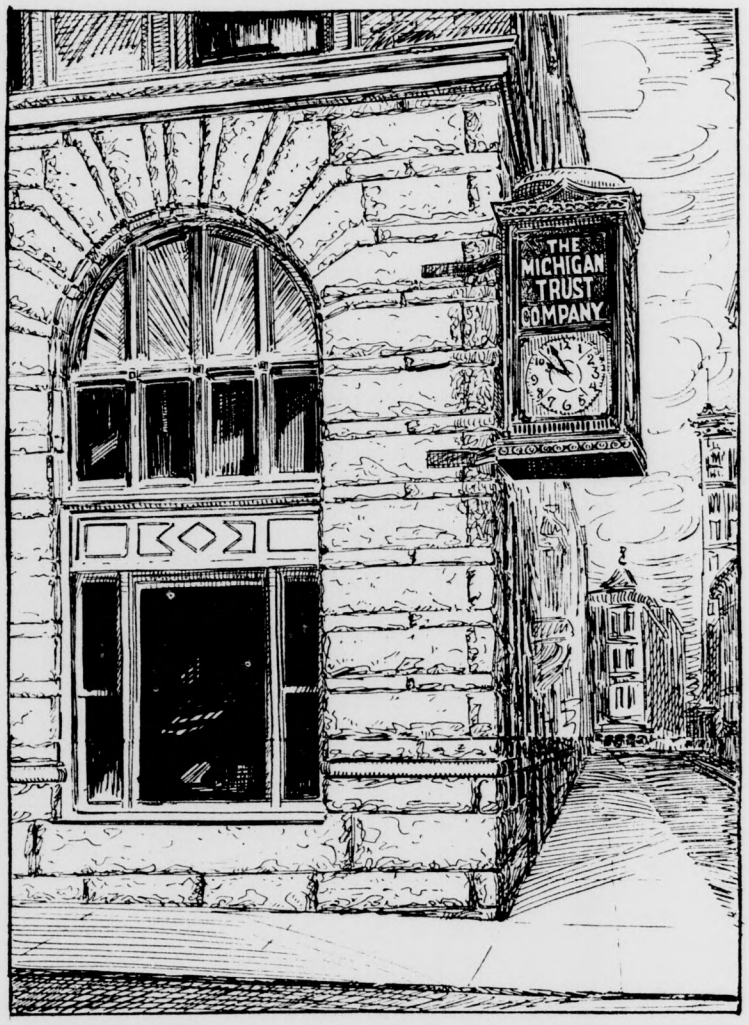
That these wholly unexpected and in many cases unprecedented earning gains have exerted their potent influence on prices in the stock market goes without saying. And in a strange way the companies that have made the sharpest earnings gains have enjoyed the best advances marketwise.

Paul Willard Garrett.

See Errors in Dress Sizing.

In sifting causes for the incorrect sizing of women's dresses, which is adding to the alteration costs of retailers, it has been found that errors are outstanding in shoulder and armhole construction in the larger sizes. The shoulders seem to be too long and the armholes too large, reflecting the belief of some manufacturers that these places must be expanded as the size becomes larger. This is not the case, experts say, as in large women the shoulder usually becomes shorter, owing to added flesh. Making the armhole larger, it is also pointed out, adds to the difficulty, as this gives a "hiking" effect to the dress when the wearer's arm is raised.

It takes a big man to help put over what he doesn't understand.



An Ideal
and its
Achievement

THE year 1929 . . . just around the corner . . . will mark another milestone . . . the Fortieth . . . in the progress of Michigan's first Trust organization — The Michigan Trust Company.

From its beginning back in 1889, it has been the ideal of this institution to provide a complete corporate fiduciary service in all its branches, that is at once conservative and progressive. A strict adherence to this policy has made this staunch old organization the strong dependable fiduciary that it is today.

On the eve of a rapidly approaching 40th Anniversary year, it pauses to reflect that four decades of public confidence have materially broadened the obligation which it assumed at its beginning.

That it may merit and receive the continued confidence and goodwill of the community, it will be its aim during the next 40 years . . . and the next . . . to conduct the affairs of its clients in the same conservative and progressive manner that has characterized its past.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

MOVEMENTS OF MERCHANTS.

Iron River—The Insular Oil & Gas Co., has increased its capital stock from $16,500 to $21,500.

Detroit—The D. J. Healy Shops, 1426 Woodward avenue, has decreased its capital stock from $700,000 to $400,000.

Detroit—Detroit Rubber Products, Inc., 2841 East Grand Blvd., has increased its capital stock from $35,000 to $50,000.

Detroit — Turner Resilient Floors, Inc., 311 Coe Terminal building, has increased its capital stock from $50,000 to $75,000.

Ann Arbor—The Faust-Kennedy-Potter Co., builders' supplies, has increased its capital stock from $50,000 to $100,000.

Detroit—The Service Drug Co., 14700 East Jefferson avenue, has changed its name to the Howard L. Green Drug Co.

Detroit—The Automatic File & Index Detroit Co., 131 East Jefferson avenue, has changed its name to the Office Necessity Corporation.

Muskegon—Ed. Kolkema, grocer at 591 Catharine street, has added a meat market to his equipment. He has introduced chemical cooling apparatus.

Ludington—The Central Shoe Store opened for business at 104 West Ludington avenue, Nov. 28. Frank Washatka and Floyd A. Vogel are the proprietors.

Harbor Springs—C. E. Reynods, who recently sold his harness shop and stock of leather goods to A. J. Ayers, died at his home, following a stroke of apoplexy.

Berville—The Bervlile Oil & Gas Co. has been incorporated with an authorized capital stock of $10,000, $5,500 of which has been subscribed and paid in in cash.

Sparta—The Sparta Creamery Co. has been incorporated with an authorized capital stock of $20,000, all of which has been subscribed and paid in in property.

Kaleva—The Golden Co-Operative Creamery, owned by one hundred and fifty farmers, is now open for business, under the management of Earl F. Porter, recently of Jackson.

Muskegon Heights—The General Hardware & Supply Co., 5 East Broadway, has been incorporated with an authorized capital stock of $25,000, all of which has been subscribed and paid in in cash.

Detroit — The Blue Goose Food Shops, Inc., 217 State street, has been incorporated with an authorized capital stock of $15,000, all of which has been subscribed and paid in, $6,500 in cash and $8,500 in property.

Freeport—J. E. Harper has sold his hardware stock and store building to C. H. Dunakin, of Grand Rapids, who will continue the business under the style of the Community Hardware, with J. E. Babbitt, as manager.

Detroit — Reid Auto Sales, Inc., 12709 Gratiot avenue, has been incorporated to deal in autos and accessories, with an authorized capital stock of $15,000, $10,000 of which has been subscribed and paid in in cash.

Detroit—Arthur J. Nelson, Inc., 8059 Grand River avenue, has been incorporated to deal in autos and auto accessories, with an authorized capital stock of $10,000, all of which has been subscribed and paid in in cash.

Charlotte—B. J. Lowrey, proprietor of the B. J. Lowrey Calendar Co., wholesale deaer in calendars, etc., has sold the business to J. F. Carpenter, who will continue it under the style of the J. F. Carpenter Calendar Co.

Stanton—The tin shop, etc., of the late Alpheus Hunter, has been purchased by Arthur Cliff, of Rockford and Albert Elkins, of Lansing, who will continue the business under the style of the Montcalm Sheet Metal & Plumbing Co.

Lansing—The Pure Milk Co., 1200 South Cedar street, has been incorporated to manufacture and sell dairy products, with an authorized capital stock of $25,000, of which amount $20,000 has been subscribed and $2,500 paid in in cash.

Detroit—The Pfent Hardware Co., 14195 Graitot avenue, has merged its business into a stock company under the same style, with an authorized capital stock of $50,000, all of which has been subscribed, $12,500 paid in in cash and $25,000 in property.

Marshall—The McKenzie Paper Co., 125 West Michigan avenue, has been incorporated to conduct a general jobbing business in paper, paper boards woodenware and metal supplies, with an authorized capital stock of $50,000, $19,000 of which has been subscribed and $5,100 paid in in cash.

Detroit—Louis Wohl, Inc., 1275 Woodward avenue, has been incorporated to manufacture and deal in women's and children's apparel, dry goods, etc., with an authorized capital stock of $300,000 preferred and 1,000 shares no par value, $1,000 being subscribed and paid in in cash.

Manufacturing Matters.

Detroit—The Russell Wheel & Foundry Co., Jos. Campau and Belt Line R. R., has changed its name to the Russell Steel Construction Co.

Detroit—The Cellized Floor Laying Corporation of Michigan, 4391 Seebaldt avenue, has changed its name to the Flooring Corporation of Michigan.

Highland Park—The Vigor-Fount Manufacturing Co., Inc., 190 Victor avenue, has been incorporated to manufacture orangeade dispensing machines and to do sheet metal work, with an authorized capital stock of $10,000, of which amount $7,500 has been subscribed, $1,000 paid in in cash and $5,600 in property.

The Biggest Thing in Business.

Calling him a "reluctant meat server," some publications have bantered Mr. Childs concerning his intense, but unsuccessful, effort to persuade his customers to eat only vegetables. Back of this courageous effort is perhaps the reason for his success. Disgusted with poor food served in restaurants he patronized, Mr. Childs entered the restaurant business urged on by a passion to provide pure food at low prices. He used many of his mother's recipes. He believed in those recipes. Some of his great zeal for better food was transmitted to others who worked with him. J. L. Kraft, who built the largest cheese business in the world, had a similar passion to provide the world with cleaner, better cheese. The chief motive behind the elder Morgan's interest in steel was not mere money-making, but an intense desire to regulate and stabilize a fundamental industry, to eliminate the violent and destructive fluctuations which held back the industry. Such men are urged on by a motive bigger than mere money-making. This important consideration may have been overlooked in the organization of some of the present-day ready-made chains of stores, and perhaps in some of the banker-controlled enterprises purchased from strong men who built them because they were urged on by high motives. While there can be no quarrel with money-making as a motive, is it enough to make men take off their coats and fight to build a business, as they did for some of the founders of our great enterprises? Some of these recently founded chains of stores were conceived, organized and promoted with money-making as the sole motive. Can they win and hold the loyalty and co-operation of their men? Are they providing a motive good enough to fight mor? We wonder.

Women and Children First.

Now that the terrible Vestris disaster is still fresh in our minds the Tradesman would like to voice a protest against that supposedly chivalrous, but, in reality, most cruel law of the sea—women and children first. We are convinced that any and every woman, given the choice, would infinitely rather wait until the last boat and be allowed to remain with her husband than leave the wreck in the very first without him. Surely in such time of peril it is positively cruel to separate the members of a family, giving to the woman the entire responsibility of the safety of her children and adding to it the terrible anxiety as to what has become of her husband.

It is incomprehensible that it should be considered chivalrous to pack all the helpless women and children alone into lifeboats and deprive them of their natural protectors at such a time, for what can the few members of the crew in the boat do with so many helpless ones on their hands? The presence of fathers and husbands and brothers would help to calm the women and children, to say nothing of the assistance the menfolk could render in handling the boats.

We will not refer to the specially cruel fate met by the women and children of the S. S. Vestris, for we all realize that some ghastly blunder must have been at the back of that—unprecedented as it is in the history of all disasters at sea. Even under the most favorable circumstances—perfect discipline and a calm sea—it is most assuredly kinder and more sensible to allow members of a family to remain together.

Let us hope that, with the improvements in safety devices and the additional precautions aboard ship which will inevitably follow this disaster, this mistaken and stupid law of the sea will be scrapped for more sensible and humane arrangements and that never again will a family be deliberately torn apart in such times of danger.

Butler Bros. Expand Into Retail Chain Store Field.

Butler Bros., one of Chicago's oldest wholesale merchandising houses specializing in mail order sales to the retail trade, has expanded into the retail chain store field.

The company will organize a subsidiary known as Scott Stores, Inc., all of whose stock will be owned by Butler Bros. The new stores will specialize in goods retailing for from 5 cents to $1. The management of the stores will be placed in the hands of a man who for two years has been in charge of the company's Ben Franklin league of independently owned variety stores.

"The same merchandising organization which buys goods for the Butler wholesale houses situated in five cities from coast to coast, will also buy for the retail chain," said Frank S. Cunningham, President of the company. "The number of towns in which we will be free to open stores of our own without coming into direct competition with any co-operating merchant is greater than we can take advantage of for years to come."

Mr. Cunningham added that he does not believe the step will be detrimental to the company's present wholesale business. He said that the customers know that the company will keep faith with its assurance not to open a retail store in any town until every effort has been exhausted to secure adequate outlet through one or more independent stores.

New Christmas Colors.

A new note of color is more than ever apparent this year as the stores begin to display their Christmas gifts and a startled city is reminded that the holidays are only three weeks off. No longer are red and green all that may be used in wrapping up the presents which make so colorful a picture as they lie heaped beneath the tree on Christmas morning.

We are advised that whatever color one chooses is now deemed appropriate and no less suggestive of the Christmas spirit than the traditional red and green of the holly. French blue and silver ribbon, green with white and silver holly, black paper with silver trimming, white paper with green stars, gold paper with ribbons of scarlet tulle, even wrappings of Nile green, blue and yellow or combinations of any or all of these colors are now permissible.

We have no way to account for this change except that in this age we are finding it necessary to make decoration expressive of personality. We must do it with everything from wall paper to magazine covers. And it would hardly be fair to force any one who felt that red and green were discordant with his personality to wrap his Christmas presents in these colors simply because of tradition.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.85 and beet granulated at 5.75.

Canned Fruits—Apples are quiet following free trading during the early fall, but holders look for a well maintained market, as apples are one of the cheapest of the pie fruits. The Northwest is so well cleaned up on berries, prunes and pears that little is being offered, while peaches are the only thing to be had in volume and in assortment in California.

Canned Vegetables—Tomatoes are one of the few products to materially change in tone. The market is firmer and the inside prices are harder to realize on full standard, well colored stocks. The remainder of the vegetables are unchanged, but retain their varying positions. Corn and peas are quiet, as there are larger stocks of these vegetables than the other types.

Canned Fish—In Alaska salmon the main change was in further weakness in chums on the Coast, with packers anxious sellers. Pinks are held at former quotations, but are quiet for shipment and on the spot. Reds are selling slowly in the jobbing field, which is not out of the ordinary at this season. Maine sardine canning is now over for the season, with a more liberal production than last year, but this is offset by a liquidation of part of the output as it came on a bare market. The market is steady, but quiet. Tuna is firmer at the source without much added buying reported. Crab meat continues to work toward higher levels.

Dried Fruits—Prunes are selling more freely at retail. Apricots continued firm all of last week, with the tendency in fancy lines toward a higher basis. Choice is more readily obtainable than the other types but the growing shortage of the better types affects the value and tone of choice. The strength of the market has been occasioned more by the statistical position of the article than by the current demand from consuming outlets as there is no more than a normal quiet movement now under way. Peaches are rather quiet as they also are not active in the jobbing field but there is no selling pressure here or on the Coast. Raisins were quiet all week without material price change. Coast buying remains light but it is persistent.

Nuts—First hand offerings of large washed Brazil nuts have been practically exhausted and in the opinion of closely posted operators will be entirely off of the market in a few days. Resale lots are filling the gap but the trade is taking to large medium as a substitute. There was more active trading in these two types last week than in previous weeks and the tendency toward higher prices is forcing up the market on regular mediums. All three sizes are getting down to bare floors and the indications are that there will be a complete clean-up among importers before the end of the year. Many of the interior dealers did not buy in advance for their full requirements and they are running short only to encounter difficulty in covering. Next to Brazils, walnuts were the most active nut in the shell but the strength in that line is confineed more to some of the more popular varieties of California nuts than to the whole line. The short deliveries and the difficulty in getting suitable substitutes has affected the imported market and nuts of good cracking appearance have been in better request. A lull in buying nuts of all kinds is expected during the next few days, following the Thanksgiving rush, but as retailers and wholesalers are lightly stocked it is expected that the quiet market will be of short duration since the Christmas demand will soon be considered. No change is to be noted in filberts or almonds, which rule steady.

Rice—The retail trade did not give especial attention to rice during the pre-Thanksgiving market, but where the article has been featured as it has been by the chain stores it is claimed that satisfactory results were secured. Jobbing stocks are moderate and with the South holding firm holders are inclined to look forward to gradual advances in the near future. Millers report a good domestic and export enquiry and that there is no accumulation of milled rices in all of the Southern States.

Salt Fish—Salt mackerel remains firm in all positions, although business during the past week in the wholesale market was slack, while turkey and other meats were featured by consumers more than fish. Offerings are limited and in broken assortment with only a few types plentiful enough on the open market to allow for quotations. A shortage of stocks is in sight in domestic and foreign countries and holders are disinclined to push the sale of their merchandise. Herring remains at former price levels, but is favorably placed and is generally firm in tone. Other fish are as previously reported.

Sauerkraut—The wide range on bulk kraut is occasioned by the difference in quality. Some Western stock is offered which is not of uniform quality and is not properly fermented. State and Long Island packs usually conform with the outside figure or close to it. The market is moderately active on canned and bulk kraut.

Vinegar—The trade is proceeding cautiousy into the new crop season with a minimum carryover and a firm market on the basis of previous quotations.

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 Sweets, $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—6½@7c 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 52c; fresh packed in 65 lb. tubs, 50c; fresh packed in 33 lb. tubs, 50½c; June packed in tubs, 47½c.

Butter Beans—$4.50 per hamper for Florida.

Cabbage—90c per bu.

Carrots—$1.25 per bu.

Cauliflower—$2.50 per doz.

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

Cocoanuts—90c per doz. or $7 per bag.

Cranberries—Late Howe, $4.75 per ¼ bbl. box; $9.25 per ½ bbl. box.

Cucumbers—$1.40 per doz. for Illinois hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	$8.50
Light Red Kidney	8.60
Dark Red Kidney	8.50

Eggs—Receipts of fresh are increasing daily and the price is receding. Local jobbers pay 45c for strictly fresh. Cold storage supplies are now being offered on the follwing basis:

XX Standards	36c
X Standards	33c
Checks	30c

Garlick—23c per lb.

Grapes—Calif. Emperor, $2 per lug.

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

Green Onions—Chalotts, 60c per doz.

Green Peppers—90c per doz.

Lemons — Ruling prices this week are as follows:

360 Sunkist	$7.50
300 Sunkist	7.50
360 Red Ball	7.00
300 Red Ball	7.00

Lettuce—In good demand on the following basis:

Calif. Iceberg per crate	$4.50
Hot house leaf, per lb.	12c

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

126	$5.50
150	6.00
176	6.50
200	6.75
216	6.75
252	6.75

Florida, $5 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—Wlson & Company pay as follows:

Heavy gowls	24c
Light fowls	16c
Heavy Roaster	25c
W. L. Broilers	18c

Quinces—$3.50 per bu.

Radishes—20c per doz. bunches.

Spinach—$1.40 per bu.

Sweet Potatoes—$1.85@2 per hamper 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

Center Cuts of Pork Loins.

The rather insistent demand for center cuts of pork loins makes prices relatively high in some sections. A lady complained to us the other day because she had to pay 50 cents a pound for pork chops. When we enquired whether she had expressed any preference as to selection she said she got them from the loin. It is rather interesting to note how many housewives demand pork chops from the loin. As a consequence many retailers charge considerably more for loin chops than for chops from the ends, or even for rib chops. This is done to equalize the values of the different cuts from the whole loin. The effect of advanced values on loin chops is to direct pork chop buyers towards other parts of the loin also. Pork loins are quite reasonable in price now, and it is quite possible to buy pork chops for less than 50 cents a pound. Roasting pieces from the pork loin have been advertised and sold recently for 30 cents a pound. In some cases these loins were slightly heavier than what many housewives demand for small chops, and the roasting pieces were not all from the center loin by any means. After a thorough study of the meat business many persons are in a quandary as to why some consumers should be so insistent for cuts from a particular section when they have to pay such a high price for the selection. There is practically no difference between these cuts and others not so expensive when they are served on the dining room tabe. All cuts from good pork loins are equally delicious, and the matter of size or outline of cut is relatively unimportant. Retailers are glad to cut a loin from one end to the other and sell all cuts at values based on what the whole loin cost them. In some sections of the country this is done, and the retailers refuse to cut the center out of the loins and leave the ends to be disposed of with such trouble as it usually gives them. The Government graders do not consider weight or cut as grade factors, properly speaking. A loin weighing 15 pounds may be just as high in grade as one weighing 8, and a cut from the shoulder end of the loin may be choice in grade. Graders recognize, however, the right of buyers to make such selections as they prefer, whether the purchase is made by housewives or by concerns buying thousands of pounds of meat. This talk is given only to help those who wish to economize.

No Von Bernstorff.

Count von Bernstorff always was an amoosin' little cuss. He now is begging and praying the world to disarm "like Germany." When we remember the horror which Count von Bernstorff's military autocracy forced on the world on August 4, 1914; when we recall the constant stream of lulling lies and acts of war which flowed from Count von Bernstorff's "neutral" embassy at Washington and when we read day by day the testimony as to Germany's present re-arming, we rank the Count's disarmament pleas with the patent insincerities of Red Russia. The new Germany should learn that the smooth Von Bernstorff is a bad advocate wherewith to persuade America to do anything.

Applause, like happiness, does not come by feverish seeking.

BIG AND BUSY DETROIT.

Recent Happenings in the Mercantile Line.

Detroit, Dec. 4—On Friday, Dec. 7 one of the largest gatherings of wholesalers and manufacturers of the season will journey to Flint on one of the good will expeditions which are doing much to cement friendship and business relations with the merchants in the local trading area. The trips, sponsored by the Wholesale Merchants Bureau of the Detroit Board of Commerce, include the leading houses in the various lines of business in the wholesale field. The meeting on Friday, to which merchants from fourteen towns adjacent to Flint have been invited, will be augmented by the presence of S. Wells Utley, President of the Detroit Board of Commerce, and Charles Collier, in charge of the coming Better Merchandising Conference and Exposition to be held in this city March 13, 14, 15. Harvey Campbell will be one of the principal speakers.

Henry Barmby, associated with the C. A. Finsterwald Co., wholesale floor coverings, has been confined to his home by sickness for several weeks. Mr. Barmby has been identified with the floor covering trade for over thirty years and is widely known in all parts of the Central West territory. At a recent meeting of directors of the Finsterwald Co., Meyer Finsterwald was elected Vice-President, a well deserved recognition of his progressive activity in the business affairs of the firm.

According to A. Ferrer, of the Small-Ferrer Co., there are located in Detroit practically a dozen specialty firms carrying stocks of women's wear, including dresses, coats, suits, etc. Most of these firms receive shipments daily from the Eastern fashion marts and offer a splendid ready-to-wear market to the trade in Michigan, Ohio and Indiana.

Further enhancing the prestige of Detroit as a women's ready-to-wear wholesale center is the new department devoted to women's dresses by Edson, Moore & Co. William Hazelton, in charge, reports a steadily increasing demand on this department from the trade.

In the offices of the Detroit Board of Commerce is a compete listing of merchandise lines sold at wholesale in this city. E. E. Prine, Secretary of the Wholesale Merchants Division of the Board of Commerce, is prepared to give this and other information relating to the Detroit market to those who are interested. Another of the many progressive moves of the Wholesale Merchants Bureau.

Harry Pratt, President of the Detroit Textile Co., announces the firms acquisition of two nationally known lines of summer wash fabrics for distribution in Michigan, Ohio and Indiana.

Detroit retailers are ready for the Christmas rush trade. From all parts of the city come reports of Christmas selling much earlier than for several seasons past. Stocks, too, are generally heavier in anticipation of an increased holiday business.

Shortly after the announcement by the Best Foods, Inc., of the appointment of Hickman & Squire, Inc., as distributor in Detroit and surrounding territory, came another naming T. D. C. Johnson as manager of the local branch. Mr. Johnson hails from California, where he establshed a reputation as a real go-getter and producer. Nor has he belied the good words which preceded him from the land of flowers and sunshine, as evidenced by the brisk activity at Hickman & Squires, Inc., headquarters, and the increased number of trucks used in the distribution of Best Food Co. products since his arrival.

Osman E. Fisher, President and general manager of the Fisher Wall Paper Co., announces the opening of a local branch at 9025 Twelfth street and the opening on Jan. 2, of another branch at 9622 Grand River avenue. According to Mr. Fisher, as soon as a suitable location is secured in the Eastern section of Detroit another branch will be opened.

"Tom" Brown, formerly with Burnham, Stoepel & Co., has become affiliated with the Detroit Textile Co., of this city and will represent that firm in Western Michigan, making his headquarters in Grand Rapids.

Clarence Shuler of the Shuler Carpet Co., announces the addition of a new department of high grade upholstered furniture. Two floors in the building adjacent have been leased to care for the newly-added lines, giving a total of seven floors for display and merchandise storage. This is the third expansion of the company since its inception, nearly eight years ago.

One day last week the Crowley, Milner Co., made a "one day sale" announcement and used nine full pages in one issue of a local evening paper. On Thursday of the same week the J. L. Hudson Co., held its annual parade of nursery rhyme and cartoon characters. The parade covered a two mile line of march to celebrate the coming of Santa Claus and his able corps of assistants. The parade included various floats representing the different nursery rhymes. Verily, they do advertise in Detroit.

Kern's department store, which for several months has been building additions to their store, is ready for the Christmas trade in a store double the size of the establishment of a year ago.

Louis Grombacher, Grand Rapids merchant who died suddenly last week in Chicago, was well known in Detroit. His many friends in this city learned of his passing with mingled sorrow and regret.

"Doctor of Sales" is a title that may be fittingly applied to the modern traveling salesman. The new salesman must learn much of store management and apply, soothingly and diplomatically, the necessary constructive criticisms to storekeepers in need of them. A concerted plan of co-operation and education through which salesmen and retailers can meet on a common ground of striving to please the ultimate consumer has the backing and support of the United Commercial Travelers. This is a job that has long been overlooked by many wholesalers who have been solely intent on expounding the virtues of their wares to the road salesmen, with little thought of the method of eventual disposal of the same goods to Mr. and Mrs. U. Consumer. Local U. C. T. committees have been appointed to work with the National organization to carry out the proposed plans.

C. A. Finsterwald, President of the wholesale carpet firm bearing his name, returned from a meeting of buyers held in New York recently and, as a result of the contacts made at that time, is extremely optimistic over the future of the floor covering business as it will affect the various wholesale distributors. "Important changes in the policy of prominent manufacturers and notable changes in floor covering industry," says Mr. Finsterwald, "will do much to stabilize conditions and strengthen Detroit, as well as other important distributing centers, as a floor covering market of signal importance in the Middle West. Among other important changes is the abandonment of the annual rug auction sale openings and the placing of the goods on the market in a legitimate selling way. In the future floor coverings openings will be held semi-yearly in January and in July, according to the agreement reached at the New York meeting. The first of these semi-annual openings will occur in July, 1929. There will be a concurrent effort on the part of manufacturers of floor coverings to cooperate with the distributors as regards price manipulation, changes in mid-season of patterns and other adjustments that will have a tendency to lessen market disturbances." Mr. Finsterwald says rug prices will be guaranteed against price decline for 60 days, according to the new order of things. The Finsterwald Co. recently took over several thousand additional feet of floor space in the building occupied by them.

Surely specialty houses do grow. Comes the announcement of McConnell-Kerr Co., a firm less than two years old, of their removal into "much needed" larger and more modern quarters after Jan. 1, 1929, at 350 Jefferson avenue, East. The young firm has secured many important textile lines, including linens, white goods, sheetings, etc., of which they are sole distributors in Michigan and Ohio. According to Mr. Kerr, the new quarters will give the firm ample display room for the present lines carried and opportunity for carrying additional brands of textile goods.

The firm of Wetsman & Shatzen has announced their removal after Jan. 1 to newer and larger quarters at 210 West Jefferson avenue. A pre-removal sale has been advertised for Dec. 4 to 7. The company deals in men's furnishing goods, men's and women's underwear and hosiery. Their present address is 138 West Jefferson avenue, where they occupy the entire five floors in the building.

Edmund Cleary has been appointed manager in charge of the floor covering department of Edson, Moore & Co., succeeding Jay R. Tuthill, who will retire from active participation in the business after forty years of association with the firm, twenty-six as department manager. Under Mr. Tuthill's directorship the department has long been an important factor in the floor coverings market in this section. Mr. Tuthill who is a member of the board of directors, will leave after Jan. 1 for an extended trip through the South, accompanied by Mrs. Tuthill.

According to announcement by C. L. Glasgow, of Nashville, President of the Better Merchandising Association, and William Brown, President of the Wholesale Merchants Bureau of Detroit, H. F. Murphy, Jr., General Manager of Standart Bros. Hardware Corporation has been named general chairman of the third annual conference and exposition to take place March 13, 14 and 15 in the new Masonic Temple.

Other officers and committeemen named are: Associate Chairman, F. E. Bogart, President Farrand, Williams & Clark; Julian Krolik, A. Krolik & Co.; A. H. Nichols, Buhl Sons Co.; Treasurer W. B. Hazelton, Vice-President Edson, Moore & Co.; Recording Secretary, E. E. Prine.

Adam Lind, well known in wholesale and retail circles throughout the Middle West, has been named chairman of the exposition committee.

According to previous announcement made by Mr. Glasgow, President of the Better Merchandising Association, F. H. Nissly, prominent retailer of Ypsilanti, has been named chairman of the program committee and is already at work assembling speakers and other features for this conference and exposition.

This conference has become a feature in the retail and wholesale life of the Middle West and has annually been attended by increasingly larger numbers of retailers.

An entirely new layout all on one floor at the Masonic Temple will be used, and in the opinion of the officers of the conference, it is the finest one the Association has ever had. The crystal ballroom will be used for the conference sessions, with the exhibits, registrations and luncheon grill all on the same floor and immediately adjoining same. There will be 101 exhibit booths, divided into sections for different classes of merchandise, one complete section being devoted to dry goods and allied lines.

There will be no luncheon meetings this year, thus leaving the entire noon hour open for delegates and visitors to see the exhibits.

Other important features will be announced shortly. General headquarters for the conference and exposition have been set up at Room 302, Fort Wayne Hotel. Charles W. Collier, manager for the past three years, assisted by Miss Lois Gibson, will again be in charge. James M. Golding.

Automobile News From Detroit.

Detroit, Dec. 4—Rapid shifts in the automobile motion picture, proper to the season, characterize the week's history. Increasing aggressiveness in the General Motors program is particularly noteworthy. With Chevrolet in the arena of the six, and with the new Pontiac announced for early marketing as a big six near the price range of a light six, the situation takes on the aspect of a theater all set for a big show.

There are many signs that a style that will be permanent for at least the life of a car's engine has almost been developed. Work along this line is continuous and intelligent. Its progress makes for stability in the industry and benefits the buyer as well. "Last year's" car is no longer grotesque. In some cases the differences between one year's model and the next are so minor that it takes a critical examination to pick them out. This tendency is increasing and its effect is highly beneficial. If the manufacturers could ever come to a definite agreement as to the date for bringing out new lines it would be a boon. Under the present system of individual dating the public is kept in a constant state of wariness, feeling that to-day's car may be supplanted by a new model without warning. And the man who finds his "new" car an "old" car almost overnight, is bound to feel that he has been made to suffer.

To meet the conditions the manufacturers have gone to new lengths in setting up production methods. A new tool material, that may create as much of a revolution in manufacturing methods as was caused by the development of high-speed steel a few years ago, is available, and plant layout that permits continuous travel of raw material from incoming freight cars to the loading dock, without the necessity of storage in quantity at any point, has been very largely perfected. Increased use of water transportation is indicated for next year and improved, more direct highways are ready for use.

Walter Boynton.

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, Curde, 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

Novelty Chains and Bracelets.

Ornaments credited to the ancients and aborigines are affected by some of the ultra-modern, and are shown in novelty chains and bracelets wide as cuffs, made of beaten silver and silver-gilt and wood. Those of wood are finely carved and sometimes stained and painted. Chinese and Indian beads of wood, carved and painted, are frequently worn with semi-sports dress.

The experience of successful investors has conclusively demonstrated that the first step in wise investment is to select the right investment banking house — an institution worthy of confidence and one that can meet growing needs with ample facilities for complete service.

Howe Snow and Co. Incorporated is equipped to render competent assistance on every conceivable investment problem. The variety of its offerings provide a wide diversification of kinds and types of investment. An exceptionally efficient private wire system is at your command. Wide scope of operations makes possible originating or investigating investment opportunities in all parts of the country. And with all this size and completeness, Howe Snow and Co. Incorporated has never lost sight of its ideal of intimate personal service for each of its clients.

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ONLY DISTURBING ELEMENT.

With the short session of Congress now under way an element usually regarded as "disturbing" touches on the business situation. In the present instance, however, not much anxiety is felt, although there are several major economic issues on the program. It seems to be the feeling that, while these questions may be opened up, not much action is promised. Appropriations for the next fiscal year will require most of the positive work. The Kellogg treaty, railroad consolidation and water power may be pressed, but it is doubtful, according to all advices, that tariff or farm relief measures will get very far.

The trend in major industry is toward the usual seasonal slackening, but at a much slower rate than a year ago, when, to the influences of the season, was added a more or less general reaction. Of significance is the falling off in construction contracts, which may portend that building is finally reflecting the rise in money rates. Textile improvement is steady in the cotton goods and woolen divisions, but the silk industry still finds its productive capacity a handicap.

Fears expressed not so long ago that inflation might extend from securities into the commodity markets are scarcely borne out in the recent movement of wholesale prices. The decline in the general index that started about mid-September has, with little interruption, continued right along. The Annalist weekly index stood at 147.2 last week, as against 148 in both the preceding week and the corresponding week last year. The drop since September has been 4 per cent. and the index stands where it was early last April. In comparison with a year ago, however, the textile, fuel, metal and building material groups are measurably higher. The declines have been in farm and food products and in the miscellaneous list. The depressed industries appear to be moving into better positions, but agriculture is once more losing ground.

EXCHANGING EXECUTIVES.

Appointment of the chief official of a leather company as head of a huge amusement enterprise draws attention again to the new principle in business which holds that a trained administrator is equally at home directing one company as another. This theme in industry was treated of recently. It was remarked that just now one industrial engineer is operating at the same time a very large confectionery company and a public utility. Not long ago the guiding genius of one of the largest mail order companies was entrusted with the leadership of a large company producing fireproofing and insulating materials.

This exchange of administrative talent testifies vividly to the new type of control in business which sets at naught the former insistence upon "experience" in a particular line. It contends that the underlying principles of successful operation are the same in all fields.

So far the interchange of executives has been confined rather closely to the industrial line. More recently, with the increasing knowledge of marketing demanded, there have been retail officials sought for by manufacturing companies. This tendency is apt to become more marked as time goes on. On the other hand, there is the knowledge of manufacturing precision which might be applied to retail processes in many instances with decided profit, and distribution companies may soon be calling upon industry for some of its executives.

THE GREAT AMERICAN BIRD.

Outraged at the insult of calling a bird by the name of their country, the residents of Constantinople have decreed that what the Americans eat at their Thanksgiving dinner to-morrow shall be known as "indian." But they are not entirely logical. If we are to be historically accurate, "turkeys" should be "mexicos."

It is on this continent and not in Europe that wild turkey are to be found and it was in Mexico that they were first domesticated. From there they were introduced by the Spanish into the Old World, but by a curious mistake they were identified with what we know as guinea fowl. These were brought from the Guinea coast by the Portuguese and also imported by way of Turkey. They were known interchangeably as guinea-hens or turkey-hens .

When the new bird was brought from America the word "turkey" was erroneously retained to distinguish it from its African cousin and "guinea-hen" or "guinea-cock" became the only name of its rival.

When Richard Hakluyt speaks in 1599 of things introduced into England as "the Turky cocks and hennes about fifty yeres past" there is no way of telling whether he is referring to guinea fowl or our own turkey. But when Shakespeare writes in "Henry V," "Why heere hee comes, swelling like a Turky-Cock," we may be sure that it is the familiar gobbler of Thanks giving day that he has in mind.

We may lament the confusion which has given a native product of America so inappropriate a name, but it matters little. The turkey by any other name could taste no better.

DRY GOODS CONDITIONS.

Aided by colder weather, and even the wintry type in some sections, the sale of seasonal goods at retail has been stimulated during the past week. The activity with which the month closed was in contrast to the slow business of the early weeks. When the November sales results are known they are likely to show little gain on the average over the same month last year if, in fact, some loss is not disclosed. The warm spell played hob with sales totals earlier in the month.

The effect of unfavorable weather was disclosed by the Reserve Board report on department store sales in October, which was issued during the week. An increase of only 3.4 per cent. was indicated for the 510 stores reporting, despite the fact that there was an extra selling day that month. Of the twelve districts, the stores in seven did a larger business than in October, 1927, those in four did less and one district reported no change. Some idea of how trade conditions vary over the country was furnished by the figures which ran all the way from a decline of 15 per cent. in the Minneapolis district to a gain of 7.6 per cent. in the San Francisco area.

It was noteworthy in New York that wholesalers enjoyed a better increase in October than for any month in three years. This was due, no doubt, to the merchandise shortages uncovered by the heavy consumer buying in the previous month, when the early cold spell was experienced.

OUR GIFTS TO THE WORLD.

In his speech before the American Society of London on Thanksgiving day Premier Baldwin remarked that there were two things for which he was particularly grateful to America: Virginia tobacco and American detective stories. "I live on them," he declared.

It might greatly simplify the speech-making of the statesmen of South America, who are now searching for ways to express their friendly feeling for the United States in receiving President-elect Hoover, if they took a cue from Premier Baldwin's address.

Would it be bathtubs, sewing machines, cash registers, shoes, radios, canned goods, lumber, agricultural machinery or cutlery for which they felt most indebted to the United States? These are among the products through which South America best knows the Colossus of the North, and in the lives of its people they probably seem more important than the intricacies of international politics.

South American statesmen could express their feelings toward America so much more picturesquely if, taking their cue from Premier Baldwin, they would simply say, "Bathtubs and American shoes—I live on them."

KEEPING UP WITH THE RUSH.

We need not suffer again under the shafts of European criticism of American haste, efficiency and purposeless speed. England has gone us one—or, rather, two—better.

The Manchester Guardian records that there are on exhibition in London a species of "quick-lunch tablet" by which the hurried diner can get the equivalent of a square meal in a couple of swallows and "a special electric chair which in three minutes gives the benefits of an hour's violent exercise."

These two inventions hold out a delightful picture of how life might be maintained in the rush of this modern age. If only a method of compressing eight hours' sleep into ten or fifteen minutes could also be developed all problems would be solved. What we have erroneously considered necessities for health and well-being could be taken care of in a scant half hour. Perhaps our eating, exercising and sleeping might be done on the subway to and from the office and some twenty-three and a half hours thus be saved for work.

CIGARETTES VS. CIGARS.

Notwithstanding the return of the 5c cigar, the Internal Revenue Bureau has made the revelation that taxes of large cigars during the first four months of the fiscal year 1929, which ended October 31, fell from $8,900,627 in the four months of 1928 to $8,627,250 in 1929. The announcement that for October alone the cigarette output on which taxes were paid totaled 9,921,536,623, against 8,557,397,090 for the same month in the previous fiscal year, an increase of 1,364,139,533, can easily be understood when the ever increasing army of girls and women who have become enamored with Lady Nicotine is considered. But it is not so easy to trace the reasons for the decline in the consumption of cigars. Whether the increased price over pre-war days forced many smokers to the cigarette or the pipe is problematical. Nevertheless, the consumption of cigarettes is bound to increase further, notwithstanding the efforts of the "antis" to abolish them.

CABINET PICKING.

"Almost everybody in the country except Herbert Hoover," says the Journal of Salina, Kan., "is engaged in picking the Hoover Cabinet." This statement has a large basis of truth. Cabinet picking for the President-elect is a favorite indoor sport. Yet it is more of a sport than an anxiety. For poor Mr. Harding it was far different. The country knew that he needed the "best minds" around him, and if he had let public opinion do the entrie job for him he might be alive and well in the White House to-day. But the country has no such tense anxiety about Mr. Hoover; it will, according to its usual custom, offer him reams of unsolicited advice but hold fast to a contented faith that he is quite capable of doing a first-class, bang-up piece of work off his own bat.

FLETCHER'S MENTION.

Ambassador Henry P. Fletcher is indeed, as the New York newspapers say, a logical possibility for the Secretary of State's portfolio. The incoming President has by a great gesture indicated that South America is his supreme diplomatic interest. Ambassador Fletcher, through long service in Mexico and in Chile, as well as at Havana, is the recognized South American authority in our diplomatic corps. He has been called in by Mr. Hoover as guide, counselor and friend on the trip to the other Americas. His step up to the Secretaryship of State may well be expected. Perhaps the only thing that can stop it is too early exploitation of the possibility in the press. New Presidents bent on Cabinet making are often kittle cattle.

To be one's self is at once the worst and best thing in life according to whether one wants to be a fool and have happiness based on ignorance, or an intellectual and have unrest based on understanding. How few people are really their own selves! How few of their thoughts are really theirs!—Georges Clemenceau.

FORTY-FIFTH MILE POST.

It has been customary on the occasion of each anniversary edition of the Tradesman for the past thirty years to review the events of the previous year which vitally affect the wholesale and retail trade and undertake to form a conclusion as to the conditions which are likely to prevail for the coming year. There seems to be no good reason why that time-honored custom should not be observed at this time.

The past twelve months have witnessed more changes in the mercantile situation—perhaps revolutions would be a more appropriate word—than any previous year in the history of the Tradesman. The changes have been so frequent, so constant and so radical as to be almost bewildering.

In the grocery trade the chain stores have increased numerically to a considerable extent, due to the establishment of many small chains by operators who planned to acquire sufficient volume to attract the attention of the larger chains and thus unload their stores at a large percentage of profit. This has been the prevailing idea all over the country and has frequently been successful. Herein is disclosed the fundamental weakness of the chain store idea, because the prices paid for these smaller chains have been so outrageously out of proportion to their actual value as to lead to the belief that ultimate bankruptcy necessarily faces the more pretentious undertakings. As a local illustration of the correctness of this conclusion, I have only to mention the Kroger purchase of the 150 stores owned by Clarence Thomas in Western Michigan. Kroger paid $3,000,000 cash for property inventoried by Thomas at $625,000. The funds to meet this payment were obtained by the sale of stock to gullible purchasers who assumed they were making an investment when, as a matter of fact, they were entering upon a wildcat speculation which must ultimately result in disaster for all concerned except the crafty promoters of one of the most gigantic stock selling swindles ever perpetrated on the American people. They will, in all probability, "get out" in time before the crash comes.

While the grocery chain stores have increased in numbers, they have lost much prestige during the past year by the dissemination of authentic information to the effect that even the largest chain combinations make a practice of resorting to short count, measure and weight and indulge in disreputable and utterly detestible tricks which would bring the blush of shame to any honest dealer. That the practices are countenanced by the men at the head of these chains is conclusively proven by their action in paying the fines of local managers and clerks who are detected in employing dishonest methods and are prosecuted by the officers of the law, and by still retaining the crooks in the employ of the companies. This condition indicates the desperate measures the large chains feel they are forced to resort to in order to make a satisfactory financial showing.

The average consumer is also beginning to realize that patronizing the chains, instead of local merchants, will ultimately result in the starvation of the community, because practically the entire earnings of the chains are sent out of town at regular stated periods and never come back to assist in sustaining or building up the neighborhood or city. The consumer is also beginning to realize that the supremacy of the chains would soon result in throwing out of employment many of the men who depend on the success of the regular merchant for continued sustenance.

The increase in chain drug stores is rapidly changing the profession of pharmacist to that of junk dealer. If this tendency continues to increase it will ultimately make the term "druggist" obsolete.

The chain method in handling clothing, shoes and dry goods is gradually undermining former well-defined ideas of merchandising in those lines. It has resulted in practically eliminating the shoe and clothing jobber and has made serious inroads on the wholesale dry goods trade. The latter industry has also received a body blow in the changing attitude of fabric manufacturers, who in many cases now go direct to the retail dealer for an outlet, instead of confining their sales to regular wholesale channels.

The hardware retailer is beginning to feel the effects of the competition forced on him by the establishment of local stores by the great mail order houses. He has lost ground in many cases during the past year by listening to the siren voice of bad advisers who urged him to buy in small quantities and keep his stock low. This has resulted in his being out of many articles which he should have in stock at all times, thus forcing many customers to resort to the 5 and 10 cent stores for articles which they will never again undertake to obtain from the regular hardware dealer.

These conditions, while they are annoying and in some cases dismaying, are not such as to cause panic or to lead to surrender. On the other hand, they present a distinct mandate to the well grounded retailer that he must face the situation with a stout heart and a firm determination to so set his house in order that he can withstand the encroachments of this mushroom competition which is based on false ideas of business and which must ultimately result in failure if the independent merchants of the country do their full duty to themselves and their patrons in the crisis which now confronts them. This involves not only a careful and prayerful study of the situation, with due regard for the peculiarities of each locality, but—equally important—it involves the unification of the retail trade in every community to meet this menace of monopoly and dishonesty. Unless both of these essential requisites are employed to the fullest possible extent the independent dealer will go down in humiliation and defeat.

I think much can be accomplished by means of proper legislation. I believe the proposed amendment to the Clayton law prohibiting the present practice of giving preferential prices to certain classes, will place a club in the hands of the independent merchant which will be most effectual in curtailing the encroachments of the greedy monsters who now dominate the chain store field in this country. This movement is in very competent hands and will result in remedial legislation if properly supported by the men who are vitally interested in the perpetuation of independent methods in merchandising. When I sound the alarm—as I hope to do in the next few weeks—I sincerely hope every merchant who reads my paper will write letters to his senator and representative telling them in language which cannot be misunderstood where they are expected to stand and vote on this important question—the most important question which has ever been presented to Congress in behalf of the well being of the regular retail merchant.

One of the most serious aspects of the chain store system is the deleterious effect it has on community betterment, public spirit, philanthropic effort and civic righteousness. The chain store seldom acquires land or buildings. It is essentially a renter and has all the traditional irresponsibility of the average tenant. It seldom—almost never—makes any contribution to church, hospital, school, clinic, nursing organization, charity effort or other local undertaking which functions for the benefit of all the people. The employes are paid so poorly and penalized so heavily for mistakes or inability to maintain certain standards of sales set for them that they are forced to live in poor houses in undesirable neighborhoods and must certainly forego many of the conveniences essential to the health, comfort and happiness of the average man. Employes brought in from other towns seldom become citizens because the uncertain tenure of their employment forces them to become aliens in spirit as well as in reality. In no respect is the uselessness of the chain stores so apparent as in its attitude toward the community in which it does business. Its account is of no value to any bank, because it is checked out and remitted to headquarters every week—sometimes twice a week. In buying the chain store never purchases anything at home which can be procured elsewhere at anywhere near the price offered by local jobbers and produce dealers.

I regret to note an increasing tendency on the part of many merchants to become speculators in stock, instead of investors. If they confined their operations to sterling securities—like Reo, Packard, General Motors, Standard Oil of Indiana, seasoned industrials, railroads or public service corporations—I would not feel called upon to sound this note of warning; but in too many cases they are induced by utterly irresponsible stock salesmen, representing equally irresponsible brokerage houses, to purchase trash which no honest man has any business to possess. There is no particular reason why a merchant should not share in the good fortune which has come to many investors during the remarkable bull movement which has prevailed during the past year, but I am sorry to note the undue risks many of my friends in trade are taking by purchasing questionable and unseasonable securities, based largely on wind and expectations of earnings which will not be realized, nine times out of ten. If I can ever induce my readers to confine their investments to sterling securities, I shall feel that I have not lived in vain.

A brief review of world conditions can be accomplished in a few words. France still has a heart full of bitterness. Germany is teaching us the gentle art of defalcation and is undertaking to erase the universal impression that she started the kaiser's war for conquest fourteen years ago. Russia is sweltering under a tyranny greater than that ever imposed by the czars. England, never too proud to fight and always too proud to owe, is crushing herself with taxes to pay us interest on our debt. Italy is still the servile tool of the crafty man of destiny. America holds the purse strings of the world and is doing her best, by improved machinery, systematic production and advanced selling methods to keep her neighbors poor. Her greatest achievement is the overwhelming election of the first business man who ever crossed the threshold of the White House, who, because of his remarkable knowledge of economic matters and his world-wide acquaintance with business conditions, will give the United States the greatest industrial impetus she has ever experienced. Lincoln saved the Republic from the menace of slavery. Roosevelt turned our people from sordid things to a higher standard of living and thinking. Hoover will lead our producers out of the morass of overproduction by finding new markets and opening up new avenues of exploitation for the goods we produce and the crops we can raise in excess of home requirements. He is the only man in the United States who can accomplish these things, because he knows how.

The past year has witnessed the usual number of victories and defeats for the Tradesman. We have had occasion to expose many new frauds and condemn numerous cheats who have darkened the mercantile horizon. The fight against the shipment of goods to the trade without authority has been conducted with all the vigor and effectiveness we could command. In most cases we have succeeded in causing the abandonment of the abuse, sometimes resulting in the bankruptcy of those who persisted in the practice. The fight will be continued until this nefarious scheme is stamped out completely.

We feel very well satisfied over the varied contents presented in this anniversary edition. We have aimed to make this issue different than any of its predecessors by suggesting topics to some of our contributors which are along lines which have never before been discussed in the columns of the Tradesman. We believe the perusal of these special articles will afford relaxation and enjoyment as well as

prove to be educational in character. We feel deeply thankful to our contributors for the generous service they have rendered our readers. We also feel under obligation to the advertisers who have done so much to make so valuable and comprehensive an edition possible.

With the exception of the increasing menace of the chain store problem the past year has not presented any new features which have necessitated any deviation from our long-established customs and methods. We have continued to hand out censure and commendation with a fair hand, an open mind and a heart devoid of malice. We have suffered the loss of many old subscribers by death during the past year but have received more than enough new patrons to keep our list up to high water mark. We have aimed to do our duty by our readers. We probably have made many mistakes, but an indulgent constituency has condoned our errors and acclaimed our accomplishments.

Of one thing we are sure: Forty-five years of faithful service lies behind us and the opportunity to serve the retail dealer is just as great as ever. In fact, there never was a time, in our opinion, when the need of sane and sensible leadership was more apparent than now, when the cohorts of greed and would-be monopoly press forward so arbitrarily and arrogantly for mastery. The writer has reached a stage of life where he ought to be considering the idea of retirement, after forty-five years of strenuous and constant effort in behalf of his patrons, but to turn the duties of his position over to less experienced hands at this time, when seasoned knowledge of the situation is so urgently needed, would be an unthinkable betrayal of trust. Thoroughly imbued with this idea and steadfast in the determination that he can be of important assistance to the trade during the years of stress which confront us, the writer will lay aside the call for rest and relaxation until the right of the independent merchant to a place in the world of trade is clearly and permanently established.

Let us hope that we may all be spared to participate in this accomplishment and assist in celebrating the Golden Jubilee which gleams five years ahead. E. A. Stowe.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 23—We have today received the schedules, reference and adjudication in the matter of Edward J. Luick, Bankrupt No. 3604. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Holland, and his occupation is that of a laborer. The schedules show assets of $2,026 of which $150 is claimed as exempt with liabilities of $6,160.11. 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:

Albert Van Kampen, Holland	$850.00
B. J. W. Berghorst, Zeeland	781.20
Bolhuis Lbr. & Mfg. Co., Holland	1,608.51
Community Gas & Tire Sta., Hol.	13.87
Corner Hardware Co., Holland	67.29
Deur & Zwemer, Holland	92 85
East End Block Co., Zeeland	20.07
Fred's Garage & Storage, Holland	28.75
John Good Coal & Supply, Holland	15.03
Hamilton Lbr. & Sup. Co., Hol.	1,042.81
Harrington Coal Co., Holland	2.80
Peter Hiemenga, Holland	104.00
Holland Tile & Gravel Co., Holland	10 04
Leeuw & Ter Haar, Holland	29.75
Leonard Michaelsen, Holland	535.00
Peoples State Bank, Holland	189.00
John J. Rutgers Co., Holland	2.25
Service Oil Co., Holland	24.34
G. A. Stegeman, Holland	10 00
M. Tubbergen, Holland	11.40
Van Putten Ins. Agency, Holland	62.48
Van Voorst Bros. & Barendse, Hol.	204.47
Washington Ave. Market, Zeeland	64.20
Zeeland State Bank, Zeeland	390.00

Nov. 23. We have to-day received the schedules, reference and adjudication in the matter of Russell E. Cole, Bankrupt No. 3605. 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 merchant. The schedules show assets of $5,263 78 of which $500 is claimed as exempt, with liabilities of $17,798.67. The first meeting will be called promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows:

County Treasurer, Grand Haven	$ 20.22
National Discount Corp., Grand R.	250 00
Metcalf Neckwear Co., Cleveland	846.33
Frederick Victor & Achelis, Inc., New York	333.88
Ireland Bros., Johnston, Pa.	158.37
M. P. Cohen, New York	111.20
Gloversville Auto Glove Co., Gloversville	180.55
George Updigraff & Son, Hagerstown, Md.	111.07
Hughes & Bradley, Philadelphia	274.20
Mutual Garment Co., St. Louis, Mo.	463.25
Herald, Grand Rapids	33.40
Henry Smith Land Co., Grand R.	1,962.56
H. S. Cole, Grand Rapids	1,000.00
S. R. Fletcher, Grand Rapids	9,714.66
Enterprise Elec. Co., Grand Rap.	20.98
Mrs. George Zoerhof, Grand Rapids	4.95
Mrs. H. A. Snyder, Grand Rapids	2.75
Gertrude Lyle, Grand Rapids	6.95
Mich. Bell Tel. Co., Grand Rapids	21.81
Eaton-Clark Co., Detroit	6.15
Letha Sims, Grand Rapids	1.75
Herpolsheimer Co., Grand Rapids	417.75
Sanitary Milk Co., Grand Rapids	43.10
McKenzie-Bostock-Monroe Co., Grand Rapids	8.00
David B. Hagerman, Grand Rapids	8.00
Central Tire Co., Grand Rapids	26.46
Mackinaw Trial Oil Co., Grand R.	38.47
Peter Somerdyke, Grand Rapids	9.21
G. R. Fibre Furn. Co., Grand R.	12.00
Daane & Witters, Grand Rapids	5.45
C. E. Rowlader, Grand Rapids	9.40
G. R. Radio, Grand Rapids	8.49
Hammer & Cortenhof, Grand Rap.	11.92
Charles Trankla & Co., Grand R.	133.64
Friedman Springs, Grand Rapids	38.85
John S. Noel, Grand Rapids	100.00
Elston Packing Co., Grand Rapids	39.00
Hesse, Inc., Grand Rapids	65.53
F. J. Larned, Grand Rapids	5.00
G. R. Savings Bank, Grand Rapids	13.00
Wurzburg Dry Goods Co., Grand R.	354.63
A. A. Dutmers, Grand Rapids	39.59
C. J. Appel, Grand Rapids	213.01
Cherry Market, Grand Rapids	106.76
Chas. S. Jandorf, Grand Rapids	4.50
Guidotti, Grand Rapids	4.75
Association of Com., Grand Rapids	15.00
Arthur F. Crabb, Grand Rapids	11.75
Highland Country Club, Grand R.	81.25
George A. Anderson Co., Grand R.	50.00
J. E. Apsey, Jr., Grand Rapids	67.90
Bennett Fuel & Ice Co., Grand R.	46 50
P. Steketee & Sons, Grand Rapids	45.45
Henry Smith Floral Co., Grand R.	22.45
R. Earle Smith, Grand Rapids	13.00
Rosa Spohn, Grand Rapids	50.00
Reed & Wiley, Grand Rapids	41.75
Merkins Co., Philadelphia	36.00
Chr. Science Monitor, Boston	11.20

Nov. 24. We have to-day received the schedules, reference and adjudication in the matter of John M. Schleicher, Bankrupt No. 3603. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Howard township, and his occupation is that of a baker. The schedules show assets of $4,082.46, of which $525 is claimed as exempt, with liabilities of $15,613.33. The first meeting will be called promptly and note of same will be made herein. The list of creditors of said bankrupt is as follows:

Newman & Snell's State Bank, Niles	$4,000.00
C. B. Bowen, Niles	450.00
Niles Loan Co., Niles	300.00
Century Machine Co., Cincinnati	300.00
Bennett Oven Co., Battle Creek	50.00
Charles F. Meyer, Chicago	735.00
Z. D. Viant, South Bend	150.00
Associates Investment Co., S. Bend	130.00
Alex. Film Co., Colorado Springs	40.00
J. W. Allen, Chicago	101.54
Board of Public Works, Niles	54.16
C. B. Bowen, Niles	42.00
G. C. Bursley, Elkhart	104 28
Frank D. Butts, Niles	93.97
Chapman Smith Co., Chicago	187.25
Geo. E. Corell, Niles	95.50
City Dairy, Niles	65.91
J. A. Contois, Niles	230.00
W. M. Edwards Co., Cleveland	48.49
Elgin Milk Co., Chicago	106.56
Fleischmann Co., Chicago	313.65
Fisher's Meat Market, Niles	58 79
Frazee Motors, Niles	8.75
Marshall Grathwold, Niles	95.70
G. B. Hammond, Chicago	187.01
Hekman Biscuit Co., Grand Rapids	2 15
Henderson's Pool Room, Niles	20.59
Hilker & Bletch, Chicago	7.20
Hodges & MacIntosh, South Bend	12.48
Hoosier Wholesale Grocery Co., South Bend, Ind.	10.63
Alex C. Hornkohl, Chicago	39.78
C. J. Huff, Niles	110.00
Chas. Julius & Co., Niles	50.00
Kal. Veg. Parchment Co., Kalam.	33.02

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Niles Gas & Electric Co., Niles	87.82
Newman & Snell's State Bank. Niles	700.00
Niles City Bank, Niles	250.00
Niles Auto Sales, Niles	48.55
Niles Creamery Co., Niles	38.52
Niles Daily Star, Niles	287.48
Niles Grain Co., Niles	1,080.89
Niles Lumbr Co., Niles	107.63
North Side Lbr Yard, So. Bend	23.38
Otis Elevator Co., Chicago	36.20
Phillips & Smith, Niles	99.75
Ralston Purina Co., St. Louis	49.40
Nisek Rau, Niles	40.00
Reddink Estate, Niles	96.80
Riviera Theater, Niles	32.00
Saniwax Paper Co., Kalamazoo	25.00
K. B. Schmidt, Niles	29.25
Schlosser Bros., South Bend	12.96
Schulz Baujan Co., Beardstown, Ill.	7.75
Ad. Siedel & Sons, Chicago	60.70
S. M. Simpson & Sons, Niles	23.71
Schyler Rose, South Bend	11.00
S. B Tribune, South Bend	40.00
Swift & Co., So. Bend	11.60
L. L Thornton, Niles	24.56
Troost Bros., Niles	201.31
Tuttle Corp., South Bend	11.50
Z. D. Viant, South Bend	1,110.37
W. T. Wyant Co., South Bend	45.00
Burl Warren, Niles	18.58
Weisburger Bros., South Bend	6.98
David R. Williams, Niles	6,883.18

Nov. 24. We have to-day received the schedules, reference and adjudication in the matter of Harry Garrison, Bankrupt No. 3606 The matter has been referred to Charles B. Blair as refere in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a proprietor of a meat market. The schedules show assets of $238.23 of which $150 is claimed as exempt, with liabilities of $1,583.87. 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	$ 51.72
H. J. Heinz Co., Grand Rapids	9.75
Swift & Co., Grand Rapids	237.98
Kent Storage Co., Grand Rapids	68.59
George B. Reader, Grand Rapids	18.24
Harry Mendel, Grand Rapids	15.68
A. L Abend, Grand Rapids	39.46
Rauser's Quality Sausage, G. R.	8.96
Thomasma Bros., Grand Rapids	69.41
G. R. Packing Co., Grand Rapids	7.56
Van Westenbrugge, Grand Rapids	17.74
J. R. Baiersdorf & Bros., Chicago	46.91
C. F Mohrhardt, Lansing	13.81
Franklin Co., Detroit	10.00
M. M. Kooiman, Grand Rapids	19.12
J. E. Stephens Co., Detroit	51.86
Fort & Brady Co., Grand Rapids	50.25
Sullivan Packing Co., Detroit	121.87
Lee & Cady, Grand Rapids	23.86
C. M. Mills Paper Co., Grand R.	5.35
Cudahy Bros., Cudahy, Wis.	181.03
Herrud & Co., Grand Rapids	129.69
Van Regenmorth Bros., Jamestown	51.00
M. J. Dark & Sons, Grand Rapids	3.63
Armour & Co., Chicago	133.66
Vanden Brin & Son, Grand Rapids	23.12
Rath Packing Co., Waterloo, Iowa	100.09
G. R. Coat & Apron Serv. Co., Grand Rapids	12.32
Consumers Power Co., Grand Rap.	43.95
Mich. Bell Tel Co., Grand Rapids	17.26

Nov. 26. On this day was held the first meeting of creditors in the matter of Frank Plant, Bankrupt No 3525. The bankrupt was not personally present, but represented by attorney Homer H. Freeland. Creditors were represented by Leo C. Lillie, attorney. No claims were proved and allowed The matter was then adjourned to Dec. 10 for examination of the bankrupt

On this day also was held the first meeting of creditors in the matter of Lafayette P. Deal, Bankrupt No. 3530. The bankrupt was present in person and represented by attorney Harry H. Geoghan. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Nov. 6. On this day was held the first meeting of creditors in the matter of David Cooper, Bankrupt No. 3576. The bankrupt was present in person and represented by attorneys Weston & Fox. No creditors were present or represented. No claims were proved and allowed No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and will be closed and returned to the district court as a no-asset case upon payment by the bankrupt of the filing fee ordered by the referee.

On this day also was held the first meeting of creditors in the matter of Harold A. Jones, Bankrupt No 3581. The bankrupt was represent in person and represented by attorneys Hatch & Hatch. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Albert Sydney Lynn, Bankrupt No 3596. The funds have been received and the first meeting has been called for Dec. 14.

In the matter of Kalkaska Produce Co., a corporation, Bankrupt No. 3584. The first meeting has been called for Dec. 14.

In the matter of John M. Schleicher, Bankrupt No. 3603. The first meeting has been called for Dec. 14.

In the matter of Donald Nicholas, Bankrupt No. 3599. The funds have been received and the first meeting has been called for Dec. 14.

In the matter of Alfred Poland, Bankrupt No. 3598. The funds have been received and the first meeting called for Dec. 13.

In the matter of Sven Paul Greenquist, Bankrupt No. 3600. The funds have been received and the first meeting has been called for Dec. 14.

In the matter of Russell E. Cole, Bankrupt No. 3605. The first meeting has been called for Dec. 13.

In the matter of DuBois-Munn Co., a corporation, Bankrupt No. 3573. The first meeting has been called for Dec. 13.

In the matter of Henry Schadenberg, Bankrupt No. 3560. The funds have been received and the first meeting has been called for Dec. 13.

In the matter of Frank D. Foster, Bankrupt No. 3601. The funds have been received and the first meeting called for Dec. 13.

Nov. 27. On this day was held the first meeting of creditors in the matter of Noel Scheiren and Ira Scheiren, Bankrupts No. 3580. The bankrupt partners were present in person, but not represented. Certain creditors were present in person. No claims were proved and allowed. The bankrupts each were sworn and examined without a reporter. C. W. Moore, of Belmont, was named trustee, and his bond placed at $100. The first meeting then adjourned without date

On this day also was held the first meeting of creditors in the matter of Walter Kowalczyk, Bankrupt No. 3578. The bankrupt was present in person and represented by attorneys J. T. & T. F. McAllister and Hilding, Hilding & Tubbs. Claims were filed. The bankrupt was sworn and examined with a reporter. The first meeting then adjourned to Nov. 28 for further examination of the bankrupt. The creditors present and represented elected Seth R. Bidwell, trustee, and placed his bond at $100.

On this day also was held the first meeting of creditors in the matter of Benj F. St. John, formerly doing business as Crystal Cleaners & Dyers and doing business as Central Dry Cleaners & Dyers. Bankrupt No. 3571. The bankrupt was not present, owing to illness, but represented by attorney Theodore I. Elferdink. Certain creditors were present in person. The meeting then adjourned to Dec. 7, to permit examination of the bankrupt.

On this day also was held the first meeting of creditors in the matter of Frank Johnson, Bankrupt No. 3574. The bankrupt was present in person and represented by attorney Albert D. Wigg Certain creditors were present in person. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of American Woodenware Co., Bankrupt No. 3248, the trustee has heretofore filed his final report and account and a final meeting of creditors and amended final meeting of creditors has been had, the latter on Nov. 15. The trustee was no present in person, but represented by attorneys Belcher & Hamlin. Claims were proved and allowed. The balance of the expenses of administration and a first and final dividend of 2.47 per cent. to creditors were ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Nov. 30. In the matter of Etta J. Buck, Bankrupt No 3559, the trustee has filed in said court his report and return of no assets. The case has been closed and returned to the district court as a case without assets.

Nov. 30. In the matter of Myrtle Sharbonow, Bankrupt No. 3490, the trustee has filed his returns showing no assets and the case has been closed and returned to the district court, as a case without assets.

In the matter of Holland Chair Co., Bankrupt No. 3368, the trustee has filed his report and account after sale of assets, and an order for the payment of expenses of administration to date and for the payment of valid taxes and secured claims has been entered.

In the matter of Lambert J. Jolman, Bankrupt No. 3533, the trustee has filed his first report and account, and an order has been made for the payment of expenses of administration, to date.

Dec. 4. In the matter of Edmund A. Knauf and Louis J. Knauf, individually and as copartners doing business under the name and style of Knauf Bros., Bankrupts No. 3299. The final meeting of creditors has been called for Dec 18. At such meeting the trustee's final report and account will be approved and if possible, a dividend will be paid to creditors of said estate.

a between-meal "cookie"

that contains 5 fresh Vegetables!

How these delicious VEGETIZED Wholewheat wafers vanish! Children beg for them between meals. Mother serves them to her calorie-counting bridge guests. Father likes to munch them while tuning-in on his favorite station. And grandmother finds that these wafers in a bowl of warm milk at night, assure sound sleep! ***And every wafer contains the health-building vitamins and minerals of carrots, lettuce, spinach, tomatoes and celery!***

VEGETIZED WAFERS

Hekman Biscuit Co.
Grand Rapids, Mich.

LICENSEES

Our new 1929 line of wash goods, dress goods and silks ready for inspection.

Including big showings of the popular printed piques, dimities, broadcloths. Direct mill representation brings to you designs and styles fresh from the looms at the right prices.

DETROIT TEXTILE CO.

318 Jefferson Ave., E., Detroit

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

EMMA ABBOTT'S FATHER.

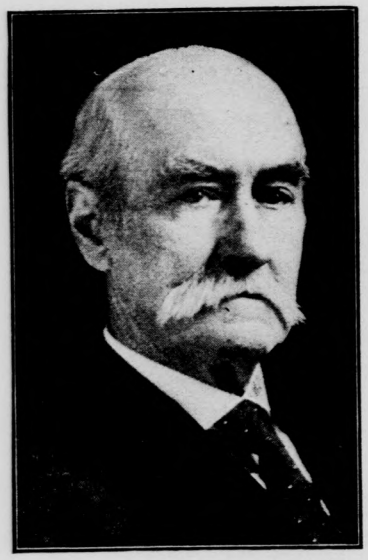
Interesting Sidelights on His Residence at Bridgeton.

Very few people of to-day recall Emma Abbott, the leading prima donna of her day. She was one of the best and trod the boards of theatrical houses from New York to San Francisco.

I call to mind that she began her career in Grand Rapids, how many years ago I cannot say, yet as a young man in the lumber woods a reminder of her came to me in the person of Seth Abbott, the singer's father. He came to the lumber woods pleading poverty and invested in some swamp lands of little value not far from the Bridgeton settlement.

His daughter was in the beginning of her theatrical career and, consequently, the father of the great prima donna was naturally a curiosity to the lumberjacks of that day.

Mr. Abbott was an odd little man



J. M. Merrill.

and conscious of being a singer himself. He frequently came into our store where I listened to his conversation about grand opera with considerable interest. He decided to give an entertainment at the schoolhouse, providing the director was willing to open its doors for such an occasion.

The new school building, the pride of the settlement, was freely open for meetings of a religious nature, many protracted meetings being held within its walls. Seth Abbott set an evening for his appearance. He would give the denizens of the woods a specimen of genuine operatic singing and music such as could usually only be heard on a metropolitan stage.

As a boy in his teens, I expected a treat. Numbers of the settlers were really anxious for the treat, but, unfortunately, all were not of like opinion. Within the settlement was an element of a rough and tumble order. In fact, a certain crew of men in the employ of a farmer lumberman were so inelegant as to have won the term of "Dad's Ruffians," and they usually were ready to earn the title.

These ruffians were on hand at the opening of Seth Abbott's entertainment. When the little man went upon the stage to sing a groan assailed his ears. He explained what he essayed to do, but, alas for human plans, he never came within sled length of giving the show he promised.

There came a cackle of geese, followed by the squeal of a pig, the bark of a dog. The little showman was annoyed and tried to stem the tide by asking if there was an officer present. This had the effect of bringing matters to a climax.

"You little redmouthed cur!" shouted a burly woodsman, rising to his feet. "Come on, boys, let's throw this ragmuffin out of the house."

A general scramble followed. The ruffians made a dash for the stage, behind which was an open window. Seth Abbott, even though the sire of the leading prima donna of the United States, took leg bail for security and crowded his way over the window sill. In the act he lost his hat which he had hastily donned as he made the plunge.

It is not to say that there were not law and order people present, but they had no time to act, and were, in fact, in a decided minority in the crowd. With a yell that shook the rafters Dad's Ruffians broke for the door and were soon outside in hot pursuit of the little man who perhaps might have secreted himself but, instead, ran to the river bridge which he crossed in double quick time.

The ruffians did not lay hands on the little song man that night. He made good his escape and never thereafter attempted to show the lumberjacks how operatc music was done under the gaslight of the big city.

Seth Abbott remained nearly all winter at Bridgeton looking after his swamp land, letting jobs of long shingle weaving, selling some of the less miry plats to new settlers who came to the new country for the first time.

I recall that Mr. Abbott offered the stage driver a cord of stove wood for a ride to Muskegon and back. I do not recall if the offer was accepted or not.

The father of Emma Abbott was certainly a queer little man and forever financially embarrassed until many years later, when his prosperous and talented daughter came to the rescue and in his old age placed her father beyond the fear of want.

There were many strange characters in the lumber woods at an early day. Men from every quarter of the globe. Some of them were far from being parlor ornaments.

Seth Abbott's last days were days of comfort, I am told of which he was certainly deserving. Speaking about Dad's Ruffians, they were in a class by themselves. Their employer kept a wayside tavern and sold liquor to any and all who had the price.

Many of the woods and mill crews about the settlement did not hitch very well with this whisky crew, and quite often a trial at fisticuffs took place. The pioneer preachers were the worst sufferers from the antics of this band of ruffians. Several religious meetings were broken up and some ministers roughly handled.

Law and order were not much in evidence. Law seemed to be on the side of those with the most muscle and hardihood. However, there were few killings when we take into consideration the number and vindictiveness of many of the whisky laden lumberjacks.

Emma Abbot's father was certainly a peculiar little man yet in no particular a member of the rougher element at the time he flourished in the early settlements of West Michigan.

Old Timer.

I can add a word regarding the early career of Emma Abbott who frequently came to Grand Rapids as a girl when she was fitting herself for the operatic stage. In some way she had formed the acquaintance of the late Aaron B. Turner, for forty years or so publisher of the Daily Eagle. Mr. and Mrs. Turner always entertained Miss Abbott at their home on Sheldon street. Mr. Turner was in the habit of escorting Miss Abbott to the principal saloons of the city, where he passed the hat among the occupants with the understanding that no one deposit less than $1. He then located Miss Abbott on a chair and started her singing. He stationed himself by the door and as men were attracted by the wonderful harmony pouring out of the saloon undertook to enter, Mr. Turner assessed them each $1, which they usually paid without protest. Mr. Turner told me that he frequently received $500 in this manner to assist Miss Abbott in securing her musical education.—Ed. Tradesman.

The Hurried Call To the Meat Market

A housewife buyer told us the other day of an experience she had in trying to buy meat for a hurried dinner. It seems that she had either spent the afternoon at bridge or some other form of entertainment and found that she had just about enough time to get home and prepare a quick meal. She stopped at a market near her home for meat, but in her hurry and confusion she could not think of anything suitable and asked the clerk in the store to suggest something. According to her story the clerk was absolutely helpless to her and simply stood facing her with the knife in his hand, which added to her confusion. Finally she took a small steak which she says she did not have time to properly cook after preparing the vegetables that she felt had to go with it. According to her statement the dinner was late and she was in a bad state of discomfort when it was finally served. Her case could probably be multiplied thousands of times each week in big cities, and brings frocibly to our minds the thought that better organization of efforts on the part of dealers and housewives should be encouraged. It seems to indicate that a retail meat clerk has not reached his maximum of usefulness until he has learned something about problems in the home and acquired some knowledge with respect to suitable meats for meals served under different conditions. Some retail dealers say the future clerk in meat stores will be expected to possess expert knowledge along the lines of cooking and meal arrangement as well as cutting and waiting on trade. Housewives could, however, become familiar with more cuts of meat and the suitability of prepared meats to hurried meals. As a matter of fact, most women do know a great deal about planning meals, but unless particular attention is paid to studying these things the road to perfection is a rather long one for the young housewife and it is liable to be marked by many mistakes and embarrassments. There are literally hundreds of kinds of meats suitable to serve cold or warmed up. Canned meats often supply a hurried need. Canned corned beef, sliced and served with cottage fried potatoes is always good for a change and can be made ready quickly. A nice slice of cooked ham, cut at least a quarter of an inch thick and thoroughly heated over a hot fire for a few minutes, is delicious when served with warmed up vegetables. These are just suggestions of many, many dishes that are always good and quickly prepared.

Business Wants Department

FOR SALE—An $18,000 stock of general merchandise in county seat town in Southern Michigan. New double store. Clean stock. Low rent. Want to retire on account of age. Address No. 980, c/o Michigan Tradesman. 980

STORES WANTED—I am in the market for two or three more stores, general merchandise preferred. If your price is right, let me hear from you at once. Give full particulars. G. and C. Folkert, Cass City, Mich. 981

FOR SALE—On account of bad health, which forces me to retire from business, I offer my grocery stock at invoice. Goods all fresh and salable. Fixtures will be sold low. My new stand clears me $100 to $150 per month. Act quickly if you wish to avail yourself of a wonderful opportunity. G. C. Frise, Quincy, Mich. 982

FOR SALE—190 acres game and fish ranch, two trout streams, timber and game cover. Clare county. "Hunt on your own land." Price, $2,500. W. J. Cooper, Mt. Pleasant, Mich. 983

RANCH WANTED—We have buyers for cattle or sheep ranches from 300 acres up; must be accessible to highways; give full description in first letter. Myers, Cooper & Watson, Mt. Pleasant Mich. 984

FOR SALE—TWO WELL LOCATED GENERAL STORES. CLEAN STOCK. ENJOYING FINE BUSINESS. WOULD CONSIDER TRADE. O. A. BROWN, 3170 COOLIDGE, BERKLEY, MICHIGAN. 975

Wanted—Small stock dry goods or general merchandise. Must be cheap. Greene Co. Jackson, Mich. 977

Proprietor's Death Necessitates Sale—Of hardware business conducted at present location for thirty-two years. Clean, up-to-date stock, carefully selected for rich agricultural district and prosperous city of 6,000. Will sell at sacrifice of actual stock value. Buyer will benefit from extraordinary good will. Mrs. A. D. Osborn, Administratrix, Woodstock, Ill. 978

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—

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The following warnings to bankers have been issued from the Detroit office of Secretary H. M. Brown, of the Michigan Bankers Association:

Please refer to our Bulletins Nos. 978, Warning No. 3; 985, Warning No. 3, and 987 and be advised that the party said to be J. D. House, alias F. H. Reed, is again operating in Michigan. This party went to Williamston, Mich., claiming to be living in Gaffney, S. C., and wishing to buy a home, deposited check of $1,000 with real estate dealer as down payment also check for like amount with bank as a new account. Checks were drawn on the American State Bank, Gaffney, S. C., where he has no such account. He has in his possession now checks of the Williamston State Bank. He is described as about 60 or 65 years; weight about 170 lbs., grey hair, wears glasses, blue suit and light cap, about 5 feet 8 inches tall and has index finger off on right hand. He has also been operating in Kentucky, recently.

The State Savings Bank, Frankfort, Michigan, write as follows: "A party signing as William S. Armstrong has been giving checks to party by name of George Clark, drawn on our bank, which have been cashed at Beulah and Thompsonville, and are forgeries as we know neither Armstrong nor George Clark."

From the Illinois Bankers Association: "A man who last used the name of Goldstein entered a member bank recently and displayed a valuable diamond pin with a local jeweler's estimate of value on same. The man put up a splendid talk saying that he had to have the money and have it quick, and attempted to borrow money from the bank with the diamond as security. He may claim to be involved in a whisky transaction or some other project and has to raise money quickly. Any bank advancing money on this diamond pin would be left 'holding the sack' as his game is to swtich the diamond during the conversation leaving a clever imitation which is absolutely worthless. This man is described as Jewish, heavy set, weighing about 200 pounds, very dark complexion and a very smooth talker."

"We do not do business with coupons and will not knowingly permit merchandise bearing our standard trade marks to be sold by so-called redemption bureaus."

This is the answer to the International Silver Company, makers of Wm. Rogers & Sons silverware, to the enquiry of the Merchants Journal as to the Detroit concern which claimed to be representing the "genuine" Rogers tableware in this section.

The Detroit scheme was, of course, a violation of the Kansas anti-trading stamp law, and it is quite likely that it is otherwise unreliable.

The letter of Geo. H. Wilcox, chairman of the board of the International Silver Company, to the Merchants Journal also says:

"We do not now, nor can we find that we ever sold the American Tableware Co. of Detroit. We do not find their name on our ledgers during the past ten years; in fact, we never heard of them until the receipt of your letter. Neither Dunn nor Bradstreet report such a firm in existence in Detroit; in fact, so far as we know, "there ain't no such bird," and we can only consider them as one of those nomadic concerns which locate for a few months in some locality, ply their trade as long as they can with profit and then disappear and start up again in some other city, perhaps under another name.

"Referring to the 'Rogers' name on knives, forks and spoons, we can state positively that we know of no cheap premium silverware (cheap referring to quality only) of this kind bearing a 'Rogers' trade mark, and we do not believe there is any such on the market for had there been, we certainly would have heard of it. However, we do also know that there are plenty of unprincipled dealers who furnish merchandise which they advertise as 'Rogers' and which is not."

The agents who worked in Kansas claimed that they were representing the Wm. Rogers & Sons Silverware Co., and the illegal premium tickets which they were peddling were headed in big letters, "Genuine Rogers Silverware."—Merchants Journal.

"Hier Wordt Hollandsch Gesprocken"

Fifty years ago large cards, bearing the above inscription were displayed within and at the entrances of many stores in Grand Rapids, Holland, Grand Haven and Muskegon and neighboring trade centers. Many of the men and women who accompanied Dr. Van Raalte from Holland to Western Michigan in the late forties of the past century were unable to speak English and were embarrassed in their efforts to make their wants understood by tradesmen.

John Clancy, a resourceful, shrewd Irishman who conducted a combined grocery and liquor dispensary in Grand Rapids, employed a young German, William Hake, who in later years became prominent in the business and social life of Grand Rapids. Hake was a keen witted, intelligent man, who aspired to serve Clancy faithfully. He recognized the opportunity of establishing a substantial volume of trade with the Hollanders and prepared to serve them by learning the Dutch language, of which there were many dialects. Mr. Hake readily acquired the ability to converse with Dutch customers and Clancy gained favorable consideration and much of the ample fortune he accumulated was due to the trade he established with the Hollanders.

Black Lake, the center of the Dutch settlements was an isolated section. Grand Rapids was the most easily accessible trading center of the region and local merchants sought their trade. In the course of tme the annual influx of Dutch families increased steadily and Dutch merchants opened stores in Grand Rapids. Leonard Dooge, the Steketee's, Elmer Bleake, Gezon Brothers and Adrian De Young were among their number. Merchants who spoke English only who employed young Hollanders to keep them in selling their stocks displayed the signs inscribed "Hier Wordt Hollandisch Gesprocken."

Mr. Clancy anticipated an advance in prices of the goods he sold previous to the declaration of war between the states and stocked up for as much merchandise as his available means would afford. He was richly repaid for his foresight and enterprise.

Clancy was a stockholder in the First (now Old) National Bank and one of the directors. John Caulfield was admitted to a partnership with Clancy in the grocery business under the firm name of Clancy & Caulfield. Later Mr. Caulfield became the sole owner of the store.

Mr. Clancy aided William Hake in establishing the first wholesale grocery store in Grand Rapids. The later years of Mr. Clancy's life were spent abroad. He lived at different periods in London, Rome and Paris. He also toured the Orient and the islands of the South Seas.

While sojourning in Paris he was attacked with an illness which caused his death several weeks later. Dr. John Brady ,a local physician, was summoned to attend the sufferer. Six weeks after he had arrived in Paris Dr. Brady decided to bring his patient home. Mr. Clancy died a day or two after his arrival in New York.

Under the terms of his will Mr. Clancy provided a fund of $60,000 to be expended in the erection of the first section of St. Johns' orphan asylum and $1,000 for a vault to contain his remains. The remainder of his ample fortune was bequeathed to a sister. Dr. John Brady filed a claim for $7,000 against the estate of Mr. Clancy, which the commissioners on claim allowed and caused to be paid.

Jacob Visscher was well known as an editor of several Dutch publications ten years ago. He was somewhat addicted to the flowing bowl. Like many of his countrymen he was a vigorous and persistent smoker of tobacco. One day as he passed a store on Monroe avenue he noticed a pipe that caught his fancy and asked the sum for which it might be purchased. "Ten dollars," the dealer replied.

"That is too much to pay for it when I am sober. When I am drunk again I will buy it."

A few days later, while enjoying a "peach of a spree," he purchased the pipe. After leaving the store he fell on the sidewalk. The pipe was broken beyond repair. Arthur Scott White.

Combines Hardware With Tea and Catsup.

In Hamilton, Ont., there is a hardware dealer with a chain of four stores selling at least two lines of tea in each, according to the last issue of Canadian Grocer. One of these is a well known brand that is sold across Canada, the other is the store's own line. The hardware firm referred to is the Mills Hardware Co. Recently a representative of Canadian Grocer noticed a display in one of the windows with chinaware surrounding a pyramid of packaged tea offered at 37c per half pound, or approximately the same price at which chain stores were selling it. Nelson Mills, of this company, stated he felt that because they were selling such lines as teapots, kettles and chinaware that tea could readily be sold at the same time.

The new line was put into one of the stores and gradually developed until all four are now selling it. Mr. Mills is also considering putting in a line of coffee to go with coffee percolators.

For hardware stores to sell grocery products is not new. Some time ago the Winchester-Simmons Co., a chain of several hardware stores in the United States, purchased a large quantity of catsup from a manufacturer and offered it throughout their stores at what was considered a very low price. This firm presented an advertisement in the Saturday Evening Post and other publications advertising the catsup—a regular 25c line—at two bottles for 30c.

"As Sweet as a Lemon."

Sweet lemons may take their place beside oranges and plums as a table delicacy. A new variety as large as grapefruit and sweet enough to eat without sugar has been developed by growers in Porto Rico.

Another unusual quality of the fruit is said to be a reasonably sweet, penetrating odor. The lemons are being used as perfume in linen closets on the island. Cultivators of the new fruit claim that the flavor lasts as long as two months.

IT'S SPRING

In the Argentine, Australia, British Africa—Summer is 'round the corner!

Our Travel Bureau will buy your tickets, make your reservations—plan your entire trip.

Why not go?

THE OLD NATIONAL BANK
MONROE AT PEARL
SINCE 1853

DRUGS

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

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

Attracting Women To Soda Fountain.

When there is a noticeable lack of women's patronage at the fountain it may be due to any one of a number of reasons. Often the fountain people make no particular bid for the feminine trade. Those fountain men who are keen for more business, yet uncertain of just what is needed, may well do a little experimenting. Is it known whether more men or women visit the fountain? At what hours of the day do more men come? At what hours more women? Could not some new features be nstituted to make the fountain more popular with the trade you have in mind?

A check covering a week, let us say, might be kept. It would be a good move to enquire of customers just why they prefer your fountain. Get the co-operation of the women particularly. That in itself will develop more trade among them. The investigation might be embraced in some sort of publicity campaign, or in a prize contest. With women's patronage in mnd, three prizes, for instance, might be awarded to women for the best three essays or answers to some such question as: "Why do you like our fountain?" The results would give a key to further possibilities There might be other interesting questions. "Why should women patronize the fountain?" "What is your idea of a popular fountain?" "What suggestions have you that would make our fountain more popular with women?" and "What are your ideas concerning our drinks, and, if you think these might be improved, what suggestions have you?"

These specimen queries hint at interesting opportunities. Certainly if there is anyone to help the fountain man to maintain an attractive, well-liked fountain, it is his customers, or the prospects he has in mind. Prizes might also be offered the men; their viewpoint regarding the feminine appeal of the fountain should shed a glowing light on what to many fountain men is a vexing question. Aside from developing publicity, the prize contest would also serve to stir up immediate trade.

Visits, incidently, might be invited; people could be encouraged to call without the need of purchase. In fact, the fountain man, eager to command attention and more trade, particularly if he is just starting a fountain in a strange neighborhood, might offer free drinks on the opening day, at the same time obtaining thoughts of the callers. Names and addresses of the new customers should be secured. Later these prospects can be solicited, and sales literature sent to them from time to time. The fountain man who mails circulars listing the weekly features, paying particular attention to the women's preferences, will soon find that his trade is picking up here satisfactorily.

A few advertisements might be run in the newspapers, with particular reference to the women's trade. Let the women know that you are keen for their patronage. At the time of a contest cards should be distributed, to be filled out by entrants. Questions thereon might be: "What is your favorite drink?" "Do you like the way it is served at our fountain?" "In what ways do you think our services might be improved?" The fountain man can individually include such questions as may suit his own needs. There would be space on the cards for the name and address of contestants; these too could be solicited later.

On these entrant cards the fountain man may make it known that the names and addresses of other women would be appreciated; these, in turn, also could be solicited. A letter or two, written in interesting, womanly vein, could be mailed. Each recipient who would bring the letter to the fountain would be served a free drink. This would entail but nominal outlay. For the ambitious fountain man, with an eye on big heights, this plan would stand out as an investment. Certainly it pays to spend money, when it is spent right.

Apart from attracting more women to the fountain, the desired object, this course would also get interest from people in general. Thus it would serve a twofold purpose. It would make more busy the fountain that ordinarily would have slack business. The initial outlay entailed in a contest or sales plan of any kind, when conducted properly, is insignificant compared to subsequent returns.

A sales-letter campagn might be put under way—and it need not necessarily be of large scale—striving especially for women's patronage. Therefore we write to the members of women's clubs of all kinds; there is the telephone book; more names and addresses are procurable at public schools, writing to the mothers; lists could be exchanged with neighboring merchants; and perhaps the fountain man has recourse to his own prospect lists. These, of course, should always be kept up to date. Former contestants would represent another valuable list.

To all of these prospects individual letters should be written. The different classes suggest different messages. For instance, with society women's patronage in mind, you could point out just why your fountain should be popular with women, what is being done to deserve their patronage, and that you are always keen to adopt new suggestions to earn their trade. This would impress society women with the fact that you are desirous of maintaining a modern, high-class fountain, catering to a distinctive class of patronage. Certainly the fountain that appeals to discriminating women will not want for their business.

Periodically, letters, circulars, blotters, and the like, should be mailed to

New Holiday Goods
and Staple Sundries

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

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

Actually Seeing Is Believing

Come Early—Write for Appointments Now

Hazeltine & Perkins Drug Company
GRAND RAPIDS Michigan MANISTEE

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

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

THE HOME OF
Good Flour Good Feed Good Grain
We take pride in our splendid
Bread Flours
Watson-Higgins Milling Co.
Grand Rapids, Michigan

MONEY TALKS—BUT dead dollars cannot even raise a whisper. Our new method of collection gets results at a surprisingly low cost. You assign no claims. Ask us for details. Endorsed by users, this paper, any Bank or Chamber of Commerce in Battle Creek, Michigan, and Retail Dry Goods Association of Michigan.

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

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

GUARANTEED UNIFLOW "THE PUMP SUPREME"
PRODUCTS—Power Pumps That Pump. Water Systems That Furnish Water. Water Softeners. Septic Tanks. Cellar Drainers.
MICHIGAN SALES CORPORATION, 4 Jefferson Avenue
PHONE 64989 GRAND RAPIDS, MICHIGAN

the women. Tell about that new drink. Invite a trial. Get the women to tell you about their likes and dislikes. Every opinion and suggestion relative to drinks would give an inkling of the most popular demand; then the fountain man could pay more particular attention to the existing preference. The fountain owner will develop more women's patronage when he serves what is wanted, just the way it is wanted, and when wanted, and when people know the service is at disposal.

The damper on much women's patronage is often the result of indifference of dispensers. Many times it can be ascribed to rank ignorance of the woman's real wants. The alert, observant dispenser will show that a man does not take exception to a service repellant to women. There is a degree of nicety required here that it will pay the earnest dispenser to heed. Awkward and inferior fountain service might escape attention or seem of minor consequence to the ordinary hurrying man, but the discriminating, leisurely women will discern everything glaringly.

She will watch for the smaller things, the details that far too often are deemed of but little or no importance. She disapproves of the dispenser who slides the glass hurryingly across table or fountain top. One little oversight here often causes the new customer to stop subsequent patronage. We must never overlook the fact that particularly discriminating women, visiting the fountain for the first time, are absorbing new impressions; they are bound to seek for flaws and sure to find them. The fountain man will do well to manage his establishment under such policy as to consider each day's patrons as new customers—it is an exemplary supposition to uphold. The more outstanding and compelling the features and services of the fountain the more certain of success will its owner be.

It will never do for the owner himself to rest on his ambitions. There must be co-operation. His dispensers must be enthusiastic about their work, have a real interest in progress, do what they can to acquire further knowledge of aid rendering high-class fountain service, and be ready to cater to the women's individual needs. Meetings should be held weekly. The different experiences of each dispenser can be discussed. What may appear as very difficult problems will not be so after all, once each man's ideas are obtained for mutual good.

Perhaps a certain dispenser seems to have better success when waiting on women. Just what suggestions has he? Perhaps, during the preceding week, some trying experiences were undergone by some of the dispensers in serving particular, mayhap fault-finding women. Yet these were successfully mastered, to the satisfaction of all concerned, particularly the customers. What methods were used? Was it due to poise, extraordinary courtesy, or special service? Did a dispenser go out of his way to furnish a drink to a new customer, a customer of the fountain for the first time? Just what course was followed—and how?

All such probings will reveal worthwhile possibilities, examples for particularly the younger, inexperienced dispensers to study. The fountain man will be more successful in winning women's patronage when he sets the goal of each man on his force, so far as possible, as that of his most efficient dispenser. Towards that object experimentation and periodical discussion are helpful. Each man will have something to gain and when steadily followed will bring up the force to a point of efficiency sure to be reflected in increased women's patronage.

Separate, special services to the women—perhaps a ladies' day might be announced, too—should appeal to the trade in mind. The new customer, coming to the fountain for the first time, will depart, after absorbing pleasing impressions, with the intention to come again, and likely to bring friends. Often, what is mainly needed, is special attention to the women, maintaining the fountain in such a way that they are sure to be attracted and become steady customers.

In every fountain there is room for some improvement; it will pay the manager to have an eye towards betterment with women's patronage expressly in mind. Perhaps a new fountain is necessary—and a new arrangement. More popular drinks, served in good glasses, by careful dispensers. It need hardly be said, yet there is room as pertains to some fountains, that unclean containers will never retain discriminating women's patronage.

Hints For the Man Who Drives Himself.

Increase the generator charging rate if you find yourself using the car for an excessive number of short runs in cold weather.

A flickering indicator on the ammeter is a warning that the engine isn't running evenly. Some drivers whose cars are not equipped with engine heat indicators accept a steady ammeter as an indication that the engine has warmed up.

The man ahead may have a good reason for not taking what seems to be an opportunity to pass the car ahead of him. Acting on this theory, it may be wise to stay in line, too.

Did you know that the setting of the hand gas control plays a big part in the success of your gear shifting?

If the vacuum-operated windshield wiper is not cleaning off snow or sleet fast enough on a hill, hold the clutch out for a moment.

One reason why so many car heaters smell is because they are not kept clean. Those that fit flush with the floor usually have a trap beneath for cleaning out the dirt.

An engine so adjusted that it stalls easily while idling is apt to trick the owner into thinking he has switched off the ignition after garaging the car at night.

The speed at which you travel has much to do with gas consumption. Don't drive fast if you find yourself running out of gas.

Frederick C. Russell.

Fast Selling Lines

mean rapid turnover of stock—less money invested and more profit for you. It is to your advantage to push

K C Baking Powder

Same Price for over ***38*** *years*

25 ounces for 25c

The price is on the package and in all K C Baking Powder advertising.

Your profits are always protected.

The turnover is fast.

Millions of Pounds Used by Our Government

Are We Making Modern Progress Backward?

Grandville, Dec. 4—The condition of life in America at the present time is deplorable, because of the rapidly increasing number of killings by our motor trucks and automobiles.

Something over 26,000 persons were the death toll last year and that toll will be enlarged this year. Where is it to end? Death in the numerous accidents all over the country seems to attract little comment. It is all taken as a matter of course, as were the casualties in the days of the civil war. In looking back we find that the killing by our auto system is greater than was that of those old war days.

Less than seventy thousand soldiers fell in battle during the four years of that war. Should the present rate of fatalities in the automobile world continue as in the past more than 100,000 men, women and children will fall victims to the automobile in the same length of time.

Is not this a startling condition in our country? Death from accident far ahead of death in war, with five million men battling for the mastery. It does seem that something should be done about it, but what?

Every day the newspapers record many deaths from auto accidents and numerous injuries of a serious nature. Were the laws against careless driving strictly enforced no doubt there would be less fatalities recorded day by day.

People do not wonder so much when the prohibition law is evaded and made a mock of, but it seems strange that the laws for the protection of the people on the highways of the State are so often overridden with no comment thereon.

It is safe to say that not a day passes, winter or summer, that the law against fast driving within village and city limits is not violated from one to a dozen times. How can we expect anything else than loss of life under such conditions?

When the mother bids her child goodbye as he or she leaves the family home for the school room a few blocks away, she has no assurance that that dear one may not be brought home dead from collision with a swift flying automobile.

A serious state of affairs surely, yet the public seems not to be aroused, as it surely would be if there were a war in the land and half as many sons fell as a result of battles between soldiers armed with deadly weapons.

Why this content to let things take their course as though thinking that death beneath the wheels of an unlawfully driven auto must needs be, and called an accident? Many of these deaths are not accidents, but absolute homicide. And still we go on permitting them with scarcely a comment.

The automobile has come to stay and it is making its mark in the land—a mark bathed in the blood of the innocent. When we come to consider the number of nitwits in the world, the most of whom drive autos, there is not much to wonder at in conditions that surround us.

To settle down to the belief that nothing can be done about this unfortunate state of affairs is hardly the manly course to pursue. If laws were made and enforced regulating auto traffic in strict accordance with the safety of the public, a large percentage of killings and maimings would be cut out and our highways would be comparatively safe to travel.

The public mind, however, seems to have become deadened to the facts, and numerous "accidents" every day are accepted as a matter of course.

War has been pictured in most ghasty colors by the advocates of peace at any price. Well, it may be admitted that war is terrible, yet when a war for the protection of the rights of a nation takes place, how does it compare with the slaughter of the innocents in time of peace by the great bus driven and auto steered vehicles against the lives of our common people?

There surely must come an end to this desire for speed. Half the world does not know how the other half lives, and yet less than half the world is making it dangerous for man or child to cross the road, even in the broad light of day.

Peace hath her victories as well as war. People may cry peace, peace, when there is no peace. No peace of mind at least when one goes out to walk to a store or to call on a neighbor. We have what is worse than war right at home.

Seventy people fall victims each day in the year to the mistake of auto and truck drivers and we extoll the new era of auto traffic as one of enlightenment and progress, all of which may be true, yet. alas, at what a cost.

It does seem as though some method might be devised to safeguard the public from its own progressive ideas. Is it really progress to slay seventy persons each day in the year. We scan the pages of the press every day to note if any of our friends or acquaintances have gone down to become a martyr to modern improvement.

It must be confessed that our wonderful advancement in this modern age has been bought at a dear price, the price of so many human lives, some of them the pick of our humanity.

It is useless, however, to argue the point until our bell weathers of law enforcement get closer down to business and make an example of some of the reckless drivers of the automobile world. Hope sees a star which may yet point a way to a solving of this vital problem. Old Timer.

When On Your Way, See Onaway.

Onaway, Dec. 4—And you may reach it by airplane from the Ypsilanti airport in two hours. This feat was accomplished by Pilot Milo E. Oliphant and Thomas B. Colby, flying a three-place Waco Whirlwind and landing on the new aviation field of the beautiful Silver Lake lodge at Black River ranch.

This is the plane that won the $5,000 prize cross country from Windsor to Los Angeles, Calif., and the first plane to land on the above named field, just completed and pronounced the largest and best field in Michigan, excepting Ann Arbor.

The second arrival and successful flight was accomplished by William I. Matheson, of Bloomfield Hills, and Fred Colby, of Detroit, who had no trouble in finding the field, although the territory was entirely new to them. They declare that autos and railroad trains are now too far behind the times for their business, too slow entirely and that hereafter the air will be their mode of travel.

The Black River ranch, comprising sixteen thousand acres, partly timber, embracing numerous lakes and rivers and a sheltering place for deer and other wild game is a beautiful place. The main lodge buildings, situated on Silver Lake, are beyond description. They must be seen to be appreciated. They are rustic in every respect and completely furnished with rustic furniture and equipment under the supervision of H. R. Webster and wife, who take great pride in keeping everything spick and span. The stables are worth visiting just to see the fine saddle horses and the sleek coats show what grooming and excellent care will do.

When Miss Beatrice Webster and Joyce Clemens were photographed in their aviation suits after flying and seeing the ranch and surrounding country from the air, they appeared to be about the happiest young ladies on earth. Their exclamations were "It's simply wonderful." Squire Signal.

A busy man has too much to do to waste time nursing a grudge.

—That Sign on Main Street

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

Selling Agency for
Chase & Sanborn's
FAMOUS
Teas & Coffees

CHASE & SANBORN'S
SEAL BRAND COFFEE

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

The standard for over fifty years

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

Why not write us about it?

Seal Brand Tea is of the same high quality

Chase & Sanborn
Importers
SEAL BRAND COFFEE AND TEA
Boston Chicago
Grocers Supplied by Chase & Sanborn, 327 N. Wells St., Chicago

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.

To the

MERCHANTS OF Michigan, Ohio, and Indiana

If you wish any information regarding the Detroit Market, the Wholesale Merchants Bureau, is at your service. A line to E. E. Prine, Secretary, Detroit Board of Commerce, will bring a prompt response.

Many years of intensive study of your requirements, plus many years of service in your territory, have made the large and diversified wholesale stocks in Detroit distinctly applicable to your locality. Detroit Wholesalers have learned from past experience, and stock accordingly the merchandise suitable for your requirements . . . . . the Wholesalers and manufacturers of Detroit have kept apace with the growth of the city and the demands made upon them from all sections. In no other market can your especial needs be purchased more advantageously. No other market can give quicker deliveries.

The Detroit Market Is YOUR Market

Wholesale auto accessories, electrical fixtures, radios, office and store fixtures, shoes, dry goods, women's and children's wear, millinery, men's furnishings, hats, caps, floor coverings, groceries, drugs, drug sundries, hardware, furniture, toys, novelty goods, and countless specialty wholesalers and manufacturers to supply your every trade requirement.

The

Wholesale Merchants Bureau

Branch of the Detroit Board of Commrece

Be sure to attend the Third Annual Better Merchandising Conference and Exposition at the new Masonic Temple, March 12, 14, 15, 1929. Headquarters at Fort Wayne Hotel.

DRY GOODS

Michigan Retail Dry Goods Assiciation.
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.

Toy Demand Starts Well.

Indications are that the present season will shape up as the best in years so far as toys are concerned. Re-orders already are developing nicely and shortages of a number of items are being freely predicted. Both department and chain stores are doing earlier business than usual in toys, and in addition to re-orders, requests urge delivery of merchandise already on order. In the higher priced playthings the electric train outfits are strongly featured and are meeting with a greater response than last year. A trend toward pushing scientific toys is noted in the offering of an elaborate microscope outfit at a popular price.

Christmas Shopping Days Begin.

To many of us the approaching holidays are actually dreaded because of our memories of previous shopping tours with their loss of time, energy and not a little money. Yet it is not such a task when rightly handled. In the first place, a complete list is compiled, with names of members of the family, friends, servants and trades people to be remembered, with a small note on the habits or tastes of the individual, and perhaps the amount that can be spent on each gift.

Among the many possibilities for gifts put forward by the shops, one may see, for the business or professional woman, lovely negligees. house coats, lounging and hostess pajamas. Colors and styles are as varied as the prices. and there are styles and colors to meet all needs.

Boudoir slippers, as a separate item or with another small gift such as sachet bags, a bit of underwear or a short breakfast jacket, make very attractive and welcome gifts. They may be had in soft fine kid with designs in the modernistic manner with several colors blended in the trimming. Or, if the lady is more partial to fluffy things, there are all kinds of mules and pumps in rich brocades with lace and feather trimming; or, again, several new models in plain satins and crepes with rhinestone heels and interesting back straps. For practical wear some of the kid models with new heel sections are very smart, especially when they boast a medium or high heel.

By careful study handkerchiefs have at last been brought from their obscure position in the gift suggestion list. They are much sought after, not merely because their monograms make them seem particularly personal. but on account of their style value. There are some lovely handkerchiefs for evening in large squares of chiffon. Solid colors in pastel shades are combined with fine lace edges. The all-black handkerchief with deep lace hem makes a lovely gift. White handkerchiefs to tuck in the black suede handbag are featured with new applique work, rolled hems and fine scroll designs. The colored handkerchiefs have deep borders, block designs, striped and dotted centers. Colored hems are also seen with white centers and corner designs and monograms to match.

Stockings, although not a very picturesque gift, are none the less welcome. Boxes of evening stockings of gossamer sheerness with or without clocks are offered, either in a gun metal shade to go with black evening gowns or skin tones to blend with the bright-colored frocks. Unless one is certain of another's color preferences in stockings for day wear, it may be best to send a gift check for them, for these must be selected with an eye to matching either dress, handbag or gloves.

Handkerchief Outlook Good.

Excellent business in handkerchiefs for 1929 is presaged by the fine sales volume which has been rolled up so far this year and is swelling daily. Many handlers of these lines are having the best season in years. Domestic goods, in particular, are selling better than for a long while, due in part to the cutting off of a good portion of the Porto Rican supply by the storm that devastated the island some time ago. General re-orders so far have been numerous, with boxed goods and the better grades both moving well. Children's goods of colored silk, set off with printed nursery characters and other motifs of interest to young folks, are being re-ordered actively.

Jewelry Promises Active Season.

Pre-Thanksgiving buying of jewelry by the retail trade of the country presages one of the most active holiday seasons since the boom period of the war. All indications point to active buying by consumers right up to Christmas day. A large part of the recent buying by retailers has been on memorandum, but the selections this year are not only running into larger volume but into more expensive pieces than ordinarily. An interesting phase of this buying is that it is well spread throughout the country. In some quarters it is attributed to anticipation of the conversion into gifts of Wall Street winnings, which are more widespread than usual.

Millinery Survey Nearing End.

Final analysis of questionnaires dealing with undesirable practices and sources of friction between retailers and manufacturers of millinery is under way. The task is expected to be completed within the next two to three weeks and the analysis will be made the basis for an understanding between the Millinery Association of America and the Trade Relations Committee of the National Retail Dry Goods Association. Standards of trade practice will be developed and are expected to be presented for approval early next year. The Federal Commission, it is understood, will be informed of the standards set up.

Don't wait for the chains of ignorance to rust away; use the file of knowledge and free yourself to-day.

THE FASHION CENTER
BROUGHT TO
DETROIT DAILY
New merchandise daily at N. Y. Prices

COATS — DRESSES — SKIRTS
AT POPULAR PRICES

Come in! Pick them off the racks
DRESSES! SILKS, CLOTHS AND
NOVELTY FABRICS $3.75 to $10.75

The largest floor stocks in Detroit

SMALL-FERRER CO.
1217 GRISWOLD ST. DETROIT
Phones Cadillac 1490-1491

Shuler Carpet Co.
171 Jefferson Ave. E., Detroit

WHOLESALE
CARPETS - RUGS
LINOLEUM

EXCLUSIVE MICHIGAN DISTRIBUTOR
OVERBROOK MILLS
BROADLOOM CARPETS

VISIT OUR NEWLY ADDED
FURNITURE DEPARTMENT

An Extensive showing of upholstered furniture. You are cordially invited to pay us a call when you are in the Detroit market.

SHOE MARKET

Hosiery Increased Christmas Sales 25 Per Cent.

By talking and displaying his hosiery at Christmas time, J. W. Slater, proprietor of Slater's Shoe Parlor, Pueblo, Colorado, increased his 1927 sales 25 per cent. Not only did he increase his holiday sales, but the year round he averaged selling a pair of hose with every pair of shoes.

"The time when people only looked for hose in the dry goods stores has passed," he said. "The modern shoe store has great possibilities in hosiery merchandising, because the public, especially women, desire to match the shoe colors with their hose. If the shoe man makes it possible for a customer to have a wide choice of hose at the time of a shoe purchase, his chances for selling hose are very great."

At Christmas time all display tables are cleaned and hosiery displays take the place of shoes. Special holiday boxes are used as an inducement to buy.

Hose is also featured in the display windows as well as in newspaper advertising. Mr. Slater tries to put across the idea that hose is the most practical and appreciated gift that one person can give to another. "Talk hose, display hose, and you'll sell hose," he said.

Mr. Slater has constructed thirty-two special hose drawers which make it possible for him to quickly match a pair of shoes. He does not have to pull out a number of different boxes to show a customer a wide variety of stockings that will match the new shoes. These cabinets are behind a fine, large mirror, which swings on hinges giving easy access to a large stock of merchandise.

The drawers are removable, and when a customer has made up his or her mind on the shoes, Mr. Slater pulls out a drawer of appropriate hose, and sets it on the arm of the customer's chair. He then takes a shoe and runs it up and down the layer of stockings until he finds a co-ordinating color. "Wouldn't you like this lovely pair of hose to go with your new shoes?" he asks. The answer is usually, "yes."

The drawers are just wide enough to admit hose the flat way. The sides slope down from the front of the drawer. This gives greater visibility and makes a more attractive display when it is removed for the purpose of making a sale.

Each one contains the same size and priced article. The colors are also the same, but the shades differ. For example, one drawer will contain a dozen or so size 9, $1.50, tan hose in various popular shades.

At Christmas time he depends on display in the store and in windows and newspaper advertising to a greater extent than his special cabinets, for at that time people are buying hosiery for gifts as well as for themselves. The more pretty hose they see, the more hey will buy for presents.

Mr. Slater designed and built the special drawers himself.—Shoe Retailer.

Desire Duty on Shoes.

Directors of the National Boot and Shoe Manufacturers' Association have put themselves on record as strongly opposed to a duty on hides and skins, and favoring a reasonable import levy on shoes to offset differences between foreign and domestic labor costs. It is their contention that a duty on hides and leather would increase the cost of shoes to American consumers without benefitting the farmers of the country. This position has been taken following a long study of the situation by the Tariff Investigation Committee, headed by J. Franklin McElwain. The desire for a reasonable impost on shoes is based on the difference in wages here and abroad.

Say Spring Lines May Be Hurt.

Manufacturers of dresses, in offering merchandise for Winter resort and early Spring wear at this time, are working into the position the millinery trade found itself some years ago. At that time the average woman thought she was holding herself in restraint if she did not buy a straw hat prior to Washington's birthday, with the result that the normal Spring business was seriously hurt. Some of the new dress models are making their appearance on the streets here, with promise of more to follow. Were the early dress showing confined to the ranges of merchandise that actually sell for Southern wear, it was argued, the situation might not be so bad.

"Household" Gingham Active.

Although the current demand for staple and dress ginghams is more or less perfunctory, a constantly increasing call is reported for the ginghams of the household type. These are used for curtains, upholstery, etc., and are selling so freely that manufacturers in some cases are behind on deliveries. The goods especially wanted at present are in high black check patterns, the checks ranging from half an inch to an inch and a half in size. Although some business is being done in the finer fabrics of this type, the great bulk of the demand is for goods to retail at 25 to 29 cents a yard.

Colored Cottons Advancing.

Higher prices are being quoted by leading handlers of coarse yarn colored cottons. The upward trend began a week ago with a rise of half a cent a yard on denims, and was followed by several similar advances on hickories stripes and pin checks. Indications were that the rise would be general within the next day or two. Rumors are current of an impending advance on work shirt chambrays. These goods, which were reduced quite sharply when the downward trend of cotton was at its peak, are well out of balance with the cost of the staple on its current rise.

Funny thing about a grouch—it not only ruins the day for others, but ruins your own day too.

I. SHETZER CO.

142 Jefferson Ave., E. — Detroit

EXCLUSIVE MICHIGAN DISTRIBUTOR

Buster Brown Hosiery
Chalmers Underwear
"Five Brothers" Work Shirts
"Beach Mate" Bathing Suits

"Club Mate" Sweaters and Sport Coats

Add profit to your trip to the Detroit market by paying us a visit.

INTO BIGGER QUARTERS

Because of our constantly growing business we are compelled to move into larger and more adequate quarters . . . . complete trade approval of service and policy. You are cordially invited to visit us in our new home after Jan. 1, at 210 Jefferson Ave., W., formerly Crowley Bros. building.

WETSMAN & SHATZEN

Men's, Women's, Underwear, Hosiery, Furnishings

138 W. JEFFERSON — DETROIT

Be sure to attend our big Removal Sale December 4 to 7

Wholesale Women's and Children's Headwear

We specialize in POPULAR ITEMS and prices for Department Store trade.

— TRY US WITH A MAIL ORDER —

J. A. SCOTT & COMPANY

28 Ionia Ave., S. W.

GRAND RAPIDS -:- -:- MICHIGAN

You are cordially invited to attend the spring opening of Dresses, Suits and Coats.

Here you will find complete lines of all new models, exceptional values and satisfactory service.

J. BURROWS

Oldest Wholesale Dress, Suit and Cloak House in Detroit

138 JEFFERSON AVE., W.

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

Food Shop Displaces Grocery Store.

"Will you be kind enough to give me advice as you see it on the following?" begins a pointed enquiry just to hand.

"I am at present running a grocery business in a college town of about 8,000 population, good farming country surrounding. I am doing about $50,000 business, but wish to enlarge. I have removed a partition separating two stores and now have a fine large store, 40 by 70 feet. I have seriously considered putting in a meat market with electric refrigeration, all under glass.

"Total fixtures will cost me around $5,000, which I shall have to borrow. Would this be a wise idea or should I stock with some other line and save the interest I shall have to pay out?

"I have no rent to pay, as I own the building. There are now seven meat shops in town, but all small—sawdust floors—old stuff, you see. Would I not be taking a wise step to go one better than all others, also be up to date?"

To-day's tendency is to gather all foods under one roof. Thus we have the food market wherein one can buy groceries, bakery goods, perishables, meats and poultry and delicatessen; and such is the plan whether the market be departmentized with several owners or owned and run by one man, firm or corporation. This idea is modern and, as such, the right plan for now and the immediate future.

But there are points—many of them—on which you must watch your step. Electric refrigeration, for instance, is a wonderful thing, provided the installation is precisely what will fit into your special needs. Otherwise, it may easily prove to be a costly disappointment. The system is new and, as such must be investigated with special care to be sure you are right.

A meat dealer I know visited a big city on his vacation. There he saw a wonderful food market. It was palatial in appointments, heavily stocked, a hive for business. He noted its handsome refrigerator cases and was told refrigeration was electrical, also that the system was extremely economical. He jumped at the conclusion that it was precisely what he wanted.

On his return home he called for a salesman and signed up for installation in all his fixtures, including a big storage box. It would not have been natural for the salesman to object to a juicy order. The meat dealer smiled in anticipation of ease, comfort and negligible expense.

After the installation was completed his first jolt was a bill for extension of electric current some 50 feet to the machinery. He protested and was promptly shown a clause which obligated him to pay for that. Here was $35 spent on which he had not counted.

Next came his electric bill—about $22 in place of a customary $2.40. Then came water, some $24 instead of $1.65. Examination showed that such costs were excessive, but entailed by his having ordered installation in one case not insulated for retention of temperature. The eventual result was "repossession" by the company, after months of haggling, misunderstanding and mutual loss.

I know another meat dealer, a near neighbor to the first one. In his market there was a big storage box. But he went slow and carefully in his advance investigation. He asked all kinds of questions. He visited others who had plants. He looked up bills and costs. He pretty much mastered the question in advance of any signing on dotted lines.

As a result, he installed nothing in the big box. He learned that one big show case, properly constructed, would retain a temperature of 33 to 35 degrees, would provide space for all he would need of stock replenished city-fashion every day or so and could be run on minimum expense. His experience is that the cost of operation is less than $10 monthly all told and he is a happy man.

But note that his insulated show case is made with three thicknesses of glass and two air spaces throughout; also that there is a freezing unit in each end of it. Temperature is maintained so uniformly that he literally never has to think about spoilage. His meats simply improve by the process of additional slow ripening.

Whether this merchant should install a meat market must be decided by himself. He knows his clientele better than anybody else can know it. If he goes about the selection of his facilities with care, he should obtain better, more efficient as well as more attractive equipment than his neighbors who must have less up-to-date outfits. To be ahead of others is always an advantage and to have a complete food shop is in line with present trends, as I have said.

If, now, his decision is affirmative, let him go a bit slow on his outfit. Better to add features later than to buy more than you can use to advantage or handle economically at once. Put outfits which are required to capacity by the daily business are apt to be good investments. So while $5,000 is much money, it can be a relatively conservative sum. That, too, this merchant must decide for himself.

In truth, all things are relative. The big city market could not operate economically with limited equipment. The little meat dealer who does with one showcase saves a lot because he has only to handle his meats once—into and out of the one place. Consider all factors that you may get them to as close a balance as possible in advance.

I incline to think this man will know how to utilize these suggestions properly because already he has made satisfactory progress, apparently. So I do not hesitate to hand him what

Women trade
where they get dependable products
RUMFORD
is all that and more...
it's pure, uniform and economical
RUMFORD CHEMICAL WORKS
Providence, R.I.

E 98

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

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 servicec that will make customers regular and better buyers of all groceries sold in the store.

FLEISCHMANN'S YEAST
Service

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.

I say straight. But he has one slant badly out of plumb.

He says he pays no rent. Not needing to hand out a given sum to another each month gives him a great strategic advantage. A man so situated can stand a lot of adversity and hardly feel it where another could be badly pinched. We need not blink any factor of this situation, nor overlook its strong points, even though we grasp a common fallacy in the statement.

Because it is a fact that everybody pays rent. There are no circumstances in which a business does not pay rent. This man can realize that if he asks himself for what monthly income he could rent his store to another, taking average conditions and a term of years into account. Given that figure, he has precisely what he himself pays as rent right now.

Careful consideration will reveal the soundness of this contention just as similar consideration will show any man that he pays a going rate of interest on his capital, regardless of whether it be owned or borrowed. I bring this out because not to realize it is to fool yourself. And fooling ourselves is not only the commonest business failing but one fraught with serious danger. Paul Findlay.

Aging Beef To Make It Tender.

Considerable attention is given to the process of aging meat, especially beef, to make it more tender and more suitable for particular trade. A great many people want their beef, lamb and mutton aged to some extent at least. Practically all dealers in meat know of the advantages from aging, but the process usually does not extend beyond a period of one or two weeks. Meat held for two weeks or less is considered strictly fresh when held under good refrigeration and tender enough for most consumers when possessed of good or choice inherent characteristics. Beyond what we have mentioned, conditions must be unusually good if the meat is to be free from mold and "high" flavor. When mold develops the meat must be trimmed free of all traces of it before it is served, and this causes losses that add to the cost of what is sold. When meat is sold to extremely critical demand the loss of trimming is subordinated to the better eating qualities and prices received are higher than most home consumers wish to pay in most instances. With respect to such a delicate process as aging there are liable to be mistakes unless proper cooling places are maintained and the developments watched with care. There is, of course, a period of aging beyond which it is not advisable to go even under the best conditions. When the process extends for as long as ten weeks, no matter how carefully handled, the minute fungroid growth is pretty apt to extend into the meat, especially along the connective tissues, and no matter how carefully trimmed there is liable to be a taste of mold in the meat when eaten. Most hotel, club and steamship stewards and those supplying them with meat realize that meat does not gain anything in tenderness by being aged over four or five weeks, and some supplying strictly epicurean consumers get excellent satisfaction from meat aged less than four weeks. What we say is applicable to home consumers, for there are quite a few among them who insist on aged meat, especially beef. In one case that was brought to our attention the results were not satisfactory. A lady planned a special dinner weeks ahead and had her retalier put away a steer tenderloin and hold it for seven weeks to age. This beef was probably at least ten days old when the retailer put it in his ice box. When served it carried a taste of mold, and one close friend of the hostess told her on request that she had to use a lot of sauce to eat it at all. Too much aging is not recommended.

Problem of Stale Bread Return.

Distribution problems confronting the baking industry and, particularly the problem of the return of stale bread were announced as the main theme of a convention of the Board of Governors of the American Bakers' Association in Chicago November 19 and 20. From one source comes the comment that, "As long as the grocer knows that a number of bakers will fall over each other to fill his shelves with their products, with the understanding that everything not sold is theirs again the day following, he has no real reason to become a seller of bread, and therefore, as has been pointed out so frequently, he is a mere handler of it."

Relative to the probable disposal of the problem, the Bakers Weekly states: "The Board of Governors of the American Bakers' Association should have no difficult in devising ways and means to outlaw the practice of dumping bread into the retail stores instead of selling it. Since it does not seem that mere agreements among bakers will have the desired results, it is suggested that a uniform law be worked out with the hope of introducing it in the legislature of every state. In quite a number of states committees are already at work to have such legislation passed. In others, no-return-stale laws have been on the statute books for some time, and where they have been honestly and rigidly enforced have proved a decided boon to the industry."

No task is too trivial to be well done. Progress lies not in the nature of the work we do, but in the manner in which we do it. Any job offers possibilities far beyond the most distant dreams of the worker. Why? Because every man places the trademark of his hand and brain upon the result of his work, and the searchlight of business is constantly seeking out those who are reliable, sincere and loyal.

Become a man who cares.

Putnam's
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GOLDEN FLAKE
THE MOST POPULAR CANDY OF ITS KIND
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HOTEL DEPARTMENT

More About the Grand Canyon of Arizona.

Grand Canyon, Arizona, Nov. 30—With no intention whatsoever of advertising any particular place or resort I wish to offer the suggestion that anyone making a transcontinental trip without including this wondrous region in their itinerary suffers from self-inflicted injustice. Make your plans in advance and work up to them. One ought to come prepared to stay for an indefinite period, for you will surely be tempted to prolong your stay, no matter what your allotment of time has been. Five days should be the minimum, but if you cannot make it five, say three. In any event don't let it be said of you that you passed up this wondrous sight altogether. Even if one day is your limit, it is much better than staying away altogether. Perhaps you can go again. But make the limit as long as you can and you will be well repaid for the time consumed.

There are good, in fact ideal, hotel accommodations here, from the tidy room in a pre-historic cabin, at one dollar per person, to the best you know of anywhere, on the American plan at $7 per day and upwards, and when I say the best I mean the best to be found anywhere. For the autoist there is every facility for camping. A free camping ground in the shade of pines, near the rim and hotels, is maintained by the National Park service. There is a general store in close proximity to the camp. There is also a moderate priced cafeteria maintained by one of the hotels, at which you can obtain fine service at prices not greatly different from those charged at our own Pantlind.

All the water used here has to be transported by rail a distance of 100 miles, but they are not at all stingy about its dispensation. A water train consisting of tank cars sufficient for the regular demands, steams in here every day. We have changed our location from the chief hotel to another where the accommodations are confined to cottages, but neat placards advising you that free shower baths for guests are supplied, may be seen everywhere.

Neither need one worry about coming here at almost any season of the year. Of course it might be best to make some enquiry before leaving the main steam and motor trail at Williams, to ascertain if weather conditions are satisfactory here. Williams is about sixty miles away. Also there is Flagstaff, a few stations further East. From either of these stations wonderful highways lead to the Canyon. We are going over to Flagstaff to-morrow on our way to Phoenix, and perhaps I may have something to say about the place in my next. But, whatever you may finally decide to do, keep your eye on the main show—Grand Canyon.

Yesterday we made the auto trip over the Southern rim trail, a very satisfactory highway, maintained by the Government. First we go West to Hopi Point, whose extensive views are a happy auxiliary to an excellent breakfast after a wonderful night of the refreshing brand of slumber. Below the Point is a stretch of the Colorado River and in the distance are a multitude of gray and green points, including Havasupai, Sublime and Powell Plateau. Powell monument was erected here by the Government as a memorial to Major John W. Powell, the first Canyon explorer. This massive monument is constructed of massive rock and represents an Aztec sacrificial altar. Here was held a memorable dedication ceremony for Grand Canyon National Park, in 1920.

Long will one linger, enraptured, apart from the busy world, as he watches the vivid pinks and soft purples as a new world is created by the rays of the ascending sun.

Bass Camp is a few miles Westward over a fairly good road, which is being constantly improved, where there is another surpassing view from the head of Turquoise Canyon. Here is the Grand Scenic Divide and Havasupai Point, where the character of the scenery changes from that of the section to the East of our starting point, and the granite of the inner gorge disappears from view. On the great North wall the reds and whites are strikingly contrasted; while within the Canyon are the deepest reds and browns, dotted with the greens of the junipers. To the East the Canyon is filled with temples and buttes, but to the West they vanish. On the heights back of the rim are the remains of an ancient Indian village, where many search for broken pottery and arrowheads, but where few qualify. After descending a few hundred feet into the Canyon, one may look up at prehistoric cliff dwellings, hidden like swallows' nests in the ledges of the overhanging rock. Havasupai Point, which is about three miles East of Bass Camp, reaches into the heart of the Canyon and commands over forty miles of scenery. It affords unusual opportunity to study the geology of both the North and South walls, while the great mass of Powell Plateau, and the long arm of Point Sublime on the Northern rim seem near at hand, although many miles distant. On Darwin Plateau are the cross-bedded sandstone slopes of Mt. Huethawali, while Spencer and Huxley Terraces with the Grand Scenic Divide extend to the river. Just below on the left is the vivid red and gray of Fossil Mountain. Much of the granite gorge is open to view and there is a glimpse of the rapids of the Colorado. No point on the Southern rim surpasses the view from Havasupai, although those to the far Northeast are of equal impressiveness. From Bass Camp there is a trail down to the lower depths of the canyon, but a trip such as this affords would not be so far different from the one we experienced two days since, consequently we decide to return to El Tovar, partake of nourishment and explore some of the territory to the East.

Opposite El Tovar is a reproduction of the dwellings of the Hopi Indians and several Navajo huts—"hogans" in Indian parlance. In the Hopi House are installed collections of Indian handiwork. Here also live a small band of Hopis, the most primitive Indians in our country. The men weave blankets and the women make pottery.

The homes of the Hopis are on the edge of the Painted Desert perched on the crests of lofty mesas (plains) where they live as did their forbears and cling to their high dwelling place. They are industrious, thrifty, orderly and mirthful. Subsisting almost entirely by agriculture, in an arid region of uncertain crops, they find time between their labors for the light-hearted dance and song, and for elaborate ceremonials, or masked dances, poetic and intensely dramatic, especially in the snake dance, of which I have already written. It is said that in their three and a half centuries of contact with whites their manner has not changed perceptibly. However, at El Tovar, they may be said to be much imbued with the commercial spirit, and whatever wares they dispose of go at "long" prices.

To the East of El Tovar, one travels for a dozen miles to Grand View through a forest of pines and juniper, where the air is often heavy with the odor of the creasote bush. At Grand View Point the eye wanders over a vast era of temples and follows the Eastern wall of the Canyon with its many fine viewpoints to the mystical Painted Desert far beyond. Throughout the afternoon the scene is painted with an indescribable variety of changing colors. Brilliant clouds gather above it. Here our gaze encountered rainbows of a glorious character, such

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ERNEST W. NEIR, Manager.

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

Mishawaka Hotel, Mishawaka, Indiana

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

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

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HENRY M. NELSON, Manager
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Dining Room Service
Hot and Cold Running Water and Telephone in every Room.
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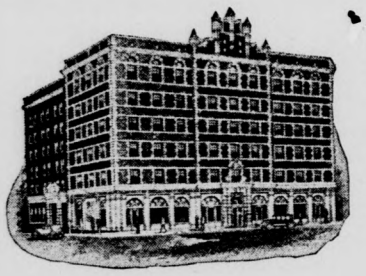

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Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
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Wolverine Hotel
BOYNE CITY, MICHIGAN
Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT HOTEL. American Plan, $4.00 and up; European Plan, $1.50 and up. Open the year around.

as one sees in Hawaii and occasionally reads about.

The highway which we negotiated in our afternoon trip extends Eastward from El Tovar through part of the Tusayan National Forest to Navajo Point, a distance of some 85 miles, but having previously been a member of a party visiting Painted Desert, and the residue of our present "bunch" not being especially enthusiastic, we decide on a drive to Lincoln Point and Desert View, returning by Coconino Rim and the Navahopi road.

On the very brink of Cottonwood Canyon there is a limestone cave which seems to be an attraction to many tourists. It is said to contain many passageways but few stalactytes. Also in the vicinity is an abandoned copper mine, but we are neither equipped for burrowing, or mentally inclined toward this type of exploration, consequently forego the chance for subterranean observation.

To the Northwest of Grand View we have an opportunity of a distant inspection of the various temples of Cheops, Buddha, Brahma and Zoroaster. Below, at the left is the suspension bridge across the Colorado, and what is called the Great Bend thereof. In the distance the river is hidden by many high ridges.

But it is now approaching the sunset hour and the sunsets of Grand Canyon are worth the price. The silence of the evening fills us with peace, while the sublime glory of the changing sky makes one feel like taking an account of himself. The sun lingered over the Canyon livening its purple haze with visible golden rays, then it dropped behind a cloud, and the twilight, tragically brief, is upon us, and with it comes the afterglow, when the gorge bloomed again in color and its cliffs flashed with rosy pink. And this is but the end of another of those days not arbitrarily perfect like we throw on the screen at Los Angeles, but possessed with the ebb and flow of the ocean tide at sundown.

Grand Canyon National Park is situated wholly in Northern Arzona. Not only is it one of the scenic marvels of the world, it is a convenient rendezvous for the great wonderland of the Southwest, that enchanted region which lies in the very heart of America's oldest happenings. Within a day's ride by auto or pony are the reservations of the Hopis, the Supias and Navajos. In that magic circle are petrified forests and painted deserts, also relics of prehistoric cliff and cave dwellers. You may also climb to the summits of snow tipped mountains.

Off the beaten path anything may happen. You see Indians on their ponies racing home You glimpse a solitary camp fire. You hear the far away cry of the wolf and the nearer yelp of the coyote. Here you find the yucca and cactus in profusion. Though aged by time, yet all is new, and unreal as we measure ordinary affairs.

Possibly your exploring days are past, or you think they are, but you do feel that a search for peace and quiet would be worth your while, and here you have it. If you are not keen for hiking, here you will find provision for all sorts of auto trips, to all sorts of inconceivable surprises.

The high altitude and absence of humidity make this a healthful region and the very atmosphere is full of "pep." If your appetite lags, bring along a well-filled wallet, for you will forget about the old monotony of three meals a day, and want the almost uninterrupted feeding of the infant. And sleep; well you will beat any record you ever made. How the cedars, junipers and pines load the night air with their fragrance. There are frequent showers at this season of the year, which make the flowers look brighter and the rocks look as though they had just escaped from a bath, in a land reputed by geologists and geographers to be a desert.

I flatter myself that I have been fortunate in viewing most of the available scenery to be found in this great country of ours, but I am thankful that I postponed until the last chapter an acquaintance with the grandeur of this wondrous spot. which makes everything which has come before look as naught. To the scientist the Canyon offers a bird's eye view of earthly strata and a wealth of specimens; to the naturalist, the plant life of half a continent within the space of half a dozen miles; to the artist the multi hues of its million acres; to the sensation seeker, thrills of zig-zagging trails; to the average man or woman on vacation bent, an event never to be eclipsed.

So far as accommodatons and equipment are concerned the Canyon may be visited any day in the year. During the summer the weather is not torrid. On top of the rim you are almost a mile and a half above sea level, with the temperature seldom exceeding 85 degrees, though it may be something like fifteen degrees warmer in the middle of the day at the Canyon's floor. Mornings, evenings and nights they offer you typical California temperatures. During the winter snow falls in the pine forest along the rim, and the upper sections of the trail to the river, but there are very few days when one might be prevented from making the customary trips, comfortably.

I almost forgot to menton the fact that there is a lookout and restroom at the very head of Bright Angel Trail, which is equipped with binocular telescopes in a tower, for the use of which there is no charge whatsoever. With them you can observe the most remote distances on land by day and the starry heavens by night. Through these instruments one certainly gets to familiarize himself with the constant changes going on. In the early morning the Canyon starts in with the appearance of a primeval void, hemmed in everywhere, except skyward, by the solid framework of our earth, rocks and cliff some millions of years old. Then Sol appears and paints everything with rainbow hues. Then come back in the afternoon and witness a marvelous transformation. Immense forms have pushed out from the sheer walls. Thev float in a purple sea of mysterious shadows; eluding all sense of perspective or dimension, outsrtetching the faculty of visual measurement—and then the sunset which I have previously described.

We spent our last evening at the Canyon on its very brink. Drawn upward like a great curtain from the depths of the Canyon, the shadow of night traveled slowly across the face of the desert subduing its colors. Then through the absolute silence came the note of a whippoorwill as offering a finale to our pleasure party.

To-morrow we are scheduled for a 250 mile trip to Phoenix, the state capita lof Arizona, by way of Flagstaff. It is said of Phoenix that the customary temperature is 120 and that the sun never sets.

At a meeting of the executive council of the American Hotel Association of the United States and Canada, held at New York last week, an invitation of the Michigan Hotel Association to hold the 1929 annual meeting of the National organization in Detroit next fall was unanimously accepted. It will be held about the time of the next Michigan meeting, probably in September.

Ward B. James, resident manager of Hotel Tuller, Detroit, and president of the Detroit Hotel Association, has recently revised his appointments of committees necessitated by the removal of some and the addition of many new operators of various hotels in his bailiwick. William E. Snyder, Seward Hotel, heads the membership committee; J. Henry Pickler, Hotel Statler, finance; Preston D. Norton, Hotel Norton, program. Other committees are headed by M. V. McKinnon, Hotel Wardell, W. . MacKay, Fort Shelby, and Chas. H. Clements, Hotel Palmetto.

Joseph Rickert, who was manager of the Park Hotel, Mt. Clemens, for thirty-eight years, died in that city, at the age of 80, after a brief illness. Mr. Rickert came to Mt. Clemens as a guest of the hotel he afterwards managed, nearly two score years ago.

Thaddeus W. Linck, formerly auditor of the Book-Cadillac, Detroit, has been transplanted to New York, to a responsible position in Hotel McAlpin, which is under the general management of Frank Duggan, a former Detroit hotel official.

It is reported that Hotel Perry, Petoskey, managed by D. H. Reycraft, will greatly increase its rooming capacity this winter in time for tourist traffic next season.

The Hotel Ojibway at Sault Ste. Marie, is putting in three large additional sample rooms for the accommodation of the commercial men who carry a trunk line. These rooms are large and airy, well heated with plenty of artificial light and ample table space.

Frank S. Verbeck.

To be civilized is to think of others as well as of yourself.

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FINANCIAL

$3,975 Increases To $20,130 in Ten Years.

If any man had been told in 1918 that a small fortune in a decade awaited him through the purchase of a share of stock in each of twenty leading American industrial corporations he would have viewed the forecast as a fantastic dream.

Yet looking back we now know that the purchase of twenty such shares at the beginning of 1918 at a cost of $3,979 would have laid the foundation for unbelievable profits with the appreciation in American equity issues. Without the expenditure of an additional dollar the 1918 investor's holdings have grown to 185½ shares. The market value at $20,130 has increased by 406 per cent.

It is not so difficult to understand the craze for stocks in this country when the history of leading industrial issues is known. And this "blue list" contains the names of stocks that any conservative investor might have picked. They are American Smelting, Anaconda, Bethlehem Steel, duPont, General Electric, General Motors, International Harvester, Liggett & Myers, Reynolds Tobacco, Sears Roebuck, Standard Oil of California, Standard Oil of Indiana, Standard Oil of N. J., Standard Oil of N. Y., Swift & Co., Texas Corp., U. S. Steel, Vacuum Oil, Westinghouse Electric and Woolworth. The selection is one made by Standard in its new magazine, "Your Money." The 406 per cent. jump in market value represented for these twenty selected stocks is greater than could have been obtained by the purchase of all stocks listed on the New York Stock Exchange. But the market value of listed stocks in the same period has risen roughly 215 per cent.

And it must be recognized that something more than mere earnings has helped to stimulate the value of the twenty leading industrial stocks here mentioned. Between 1918 and 1927 the aggregate earnings available for the twenty shares rose from $550 to $1,027, or 6.7 per. cent. While the 1928 earnings undoubtedly will show a more substantial rise nobody contends that the advance in earnings will be in proportion to the appreciation in the market value of the shares.

Nor does the appeal lie entirely in increased dividend distributions. Cash dividends grew from $244 on these shares in 1918 to $741 in 1927—204 per cent. Incidentally that produced a 1927 yield of 19 per cent. on the original 1918 investment in these twenty industrial stocks.

That bull markets like the present rise to heights not warranted by current earnings is a matter of history. Yet such studies as those of Edgar Lawrence Smith on "Stocks as Long Term Investments" and this more recent review of what has happened in the last ten years are creating a countrywide demand for stocks that is not likely to be easily satisfied. It demonstrates plainly that American equity issues will bring rich rewards to the investor that holds them long enough.

Paul Willard Garrett.

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Tide of Wholesale Trade Up.

A revival in the tide of wholesale trade is the most encouraging change reported by the Federal Reserve Agent at New York in his December bulletin but the department stores and chain stores likewise did a better business last month than a year ago.

In the wholesale line October sales attained the biggest increase over a year previous for any month in the past three years. Doubtless the additional selling day in October, 1928, accounted for a part of the gain, but after allowng for that the month still shows a substantial improvement. Wholesale clothing houses for months have been showing smaller sales than a year ago. In October they reported a good increase. Commission house sales of cotton goods ran up more than for any month in a year. The grocery, drug, stationery and diamond trades all reported large sales gains following decreases in September. Even the shoe, hardware and jewelry trades reported a smaller decrease than in September. Machine tool sales continued in more than double their volume of a year ago.

If this somewhat unexpected improvement in the wholesale trades reflects a better retail business for coming months the Federal Reserve Agent's findings must be regarded as a foundation for better business.

Department store sales likewise rose but instead of a 7.2 per cent. gain reported by wholesalers, the retailers showed a 4 per cent. gain. Virtually all groups of goods handled by the department stores were sold in larger volume last month than a year ago. The outstanding gains were made in musical instruments and radio, shoes, home furnishings, books and stationery, furniture and clothing. While the stocks of merchandise rose moderately last month in anticipation of the holiday trade they were no larger at the end of October than a year ago.

The country's chain store sales last month rose 8.3 per cent. above those of a year ago largely as a result of sharp increases in sales by grocery, variety and 10 cent stores. The number of chain stores continues to mount—there were 5.3 per cent. more last month than a year ago—as does the volume of sales per store.

While the Reserve Agent naturally makes no predictions his December report clearly points to the probability of a record holiday business. Greater gains were attained last month than had been expected. With the holiday season now near at hand the expectation is for a record-breaking business in the month that lies ahead.

Paul Willard Garrett.

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The only failure is the man who won't try.

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INVESTMENT SECURITIES

Buhl Building, Detroit — Peninsular Club Bldg., Grand Rapids

Gushing Oil Wells Will Make Muskegon Great City.

Grandville, Nov. 27—At the mouth of the longest river in Michigan stands the flourishing city of Muskegon. At the time the author first saw the light in that town there were but two frame houses in the placee and the great pine woods up the river had scarcely been tapped.

That was more than eighty years ago and now what do we see? A city which has arisen phoenix like from the ashes of the once great pine lumber system. For a time dullness, a gloomy outlook, then the injection of industries which set the one-time Sawdust City to the fore.

Sawdust City no longer, but the Oil City of Michigan. A proud title which, if all signs do not fail, is to bring great prosperity in its trail. Years ago, around sixty perhaps, a small twitter of oil excitement struck Muskegon. It did not last. I think one well was started, but was sunk only a few hundred feet, then given up as a bad bargain.

How stands Muskegon history today? Founded by New England and New York State pioneers, it has now outgrown all past records and comes to the front with the greatest oil disdiscovery of recent years.

One prominent man has predicted that, should present indications not come to nought, the one time Sawdust City within three years will number 200,000 inhabitants. Isn't that going some?

Across the lake we have the city of Chicago, which in a comparatively short time has become the second city in the United States. And yet men now living have stood on a muddy sidewalk and seen loaded teams mired in the principal street of that town.

Wonderful progress has the world made during the past generation. Muskegon has a destiny second to none. The signs of the times point to another metropolis on the East side of Lake Michigan. And why not?

With two such cities as Grand Rapids and Muskegon in Western Michigan we certainly have a right to be proud of our progress from a wilderness to as great a civilization as ever crowned the efforts of the past citizens of the world.

In civil war days Muskegon was a small village, yet it teemed with patriotic ardor and sent some of its best citizens to the front at the call of President Lincoln for volunteers. It is well known that the war for the Union was principally fought by volunteer soldiers.

It had long been the proud boast that this Nation could ably defend itself in time of war by an army composed wholly of volunteers. This was nearly true, since drafting did not take place until long after hostilities had started, while in the war started by the bloody kaiser our army was made up almost wholly of drafted men.

Methods both in war and peace change, however, and it is not likely that America will fight another war depending on a volunteer army to carry the brunt.

I imagine that from Mill Iron Point to the head of the inland lake the oil wells are looming into the sky. Gas, oil and fervent hopes commingle along the lower Muskegon. The smell of newly-cut pine has given place to the stronger fumes of crude petroleum.

Could the early fathers of the valley rise up now and see the Muskegon of old lumber days looming large as a possible third city in this State, what a feeling of pride would fill the hearts of those old pioneers.

Wells are being sunk in many different parts of Western Michigan in the hope that the lake of coal oil is of wide extent and that millions are to be made in exploiting what nature has so kindly provided for the use of man.

No doubt many eager oil seekers will meet with disappointment, yet so far the prospect of abundant oil fields seems to hold out. The genius that built sawmills, sent armies of lumberjacks to slay the giant pines and drive them hundreds of miles to market is not dead.

Mcihigan as a state has a wonderful future as the playground of a nation. As the greatest oil producing state in the American Union it will make things jingle and set a glow on every hilltop from Mackinac to Sturgis.

The outlook along the old Muskegon river is certainly promising. To see the city of Muskegon one of the leading ones in the State is surely pleasing to the sons of the early pioneers of the Sawdust City. Not sawdust streets, but those finely paved with cement of latest make is what is coming.

Two hundred thousand in three years! What after that? Of course, it all depends on the amount of oil beneath the earth's surface, but all indications to date point to a plentitude of that, and so ring the bells and make merry for the good time coming which will fill West Michigan with new enterprises never dreamed of in the philosophy of the early settlers.

Next to Muskegon, Newaygo is one of the oldest landmarks in the Western part of the State. What of that busy little burg? Much if this oil boom continues. The great over power seems to have designed the Muskegon valley to have communal interests, so that what booms the city by the lake is sure to go rolling upstream to the source of the once greatest lumbering stream in the world.

West Michigan and Muskegon are mutually interested in this new source of prosperity and will be glad to see the one-time sawdust heaps replaced by oil wells.

Old Timer.

Card From Esteemed Contributor.

Plainwell, Dec. 3—In checking my manuscript covering subject of "Ancient and Modern Milling" the writer finds he made a grievous and inexcusable error when he said, "While Solomon was not doing the milling personally he could lavish some attention on his family, at least when he was not bossing his subjects or getting his Son Absolom out of trouble, etc.

Every student of ancient history knows full well that Absolom was a half-brother of Solomon and met a violent and untimely death before his brother Solomon became King of Israel.

I beg the pardon of your readers for thoughtlessly making this error.

Lloyd E. Smith.

Spring Silk Bookings Ahead.

Booking of orders for Spring silks continues at a good pace and leading producers are now credited with a backlog of orders which compares very well with last year at this time. Manufacturing schedules are being stepped up and promise to show gains for some weeks. Prints by far dominate the situation and original patterns and colorings are in strong demand and are meeting with rapid exploitation in the resort wear and early Spring garment lines. Contrast is an outstanding feature of the color treatment of the new prints. The outlook for sheer silks, including chiffons and georgettes is considered excellent.

A satisfied customer merely refrains from kicking, while an enthusiastic customer is one who boosts your line whenever he can.

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DAY'S PRIVATE FOREST.

Lesson From Which All Michigan Can Profit.

David H. Day's "private forest" on the hilly shores of beautiful Glen Lake stands to-day as a living monument to his life work in the cause of a reborn Michigan.

It stands, too, as a symbol of promise and of accomplishment in the new development whch has come to Northern Michigan—a development yielding a greater and more enduring prosperity than came from the departed lumber industry; a development more abundant and more satisfying in its rewards than agriculture on a reluctant soil.

Michigan thirty years ago, when David H. Day was in his prime and when the trees of his "private forest" were just emerging from the sapling stage, was not constructively forest-minded. Lumbering had swept away the woods and was dying because of the lack of the food which it had itself destroyed. The only hope for the North country seemed to lie in turning the stripped and desolated sandy cut-overs into cultivated fields and fruitful orchards. There was no vision of a day when woods, and wilds, and waters would be assets of a new Michigan industry offering opportunities far beyond the dreams of the old "boosters" and "developers."

But even in those dark and unknowing days of thirty years ago David H. Day was pridefully nurturing his hobby—his private forest.

This private forest, then only a block of so-called second growth, was destined to grow into a splendid object lesson in reforestation. It was destined also, to act as a leaven of forest-mindedness, which from a tiny beginning has grown and grown until now it has spread throughout most of Mchigan. It was destined to yield its own material rewards to the man who had cherished it and protected it through many years, for in his later days Mr. Day found it a precious and comforting property asset.

The David H. Day forest was only a block of cut-over land on a ridge between Glen Lake and the Big Sea Waters—Lake Michigan. The original forest had been made up of hardwoods. When the parent trees had gone to the Day mill on the channel between Glen Lake and Lake Michigan to be sawed into lumber, young shoots were left behind to grow into a new forest.

All over Michigan there were similar blocks of stump lands where young growth was springing up from roots and from seeds, but all over Michigan this growth was being burned off or cut away or plowed under or grazed by cattle. It was regarded as worthless and as an encumbrance to the land.

But David H. Day had loved the forests of old and he saw in the second growth a forest of the future.

So he protected the second growth. He guarded it against fire. He kept the cattle out.

Year by year the baby trees grew in number and in size. They progressed from striplings to saplings, and from saplings to thrifty young trees, and as time went on, they proved what most persons doubted in Michigan, that a forest could develop appreciably in stumpage and in value during the lifetime of a man.

For many years David H. Day's "private forest" grew in solitude. Glen Lake was then remote and isolated, so far as the remainder of Michigan was concerned. It was on the Lake Michigan shore on the Leelanau Peninsula. It was accessible only by steam boat and a logging railroad.

With the coming of the automobile, however, Glen Lake assumed a place upon the map. The few visitors who came marvelled at its beauty and spread the word to their friends, and among its attractions was the sturdy young forest covering the Northwestern shores of the lake. The woods were listed among the "sights" with the lake itself—which has gained recognition as one of the loveliest lakes in the world—with Sleeping Bear Point on the shore close by, with the Manitou Islands, with the picturesque coast lines, and with the mountainous Leelanau hills.

The first West Michigan Pike tours always included in their itinerary a trip through the forest, and the public spirited men who went on those tours were infected with the forest spirit and enthusiasm which had so long inspired Mr. Day himself.

Later when good roads were built throughout Michigan and the improved M23 opened the Glen Lake region to the world, hundreds and even thousands viewed the Day forest each year and became converts to reforestation. Other thousands, who have viewed the forest from away, not realizing what it was or its significance, have unconsciously felt its charm, for it contributed mightily to the lovely landscapes and marinescapes for which the Glen Lake region is famous.

Many persons in Michigan have had the erroneous idea that second growth would never amount to anything, at least within the lifetime of those who saw it start. They have figured wrongly that it would never return a value to its owner, and possibly, not to his immediate heirs. They have considered that taxes paid in holding it were money thrown away. The David H. Day forest furnishes living proof of the fallacy of his idea and that figuring and this consideration, so far as timberlands in a recreational area are concerned. The old idea and the old figuring may still apply to hardwoods grown for timber. But both hardwoods and conifers while growing to timber size, are serving another purpose in Michigan to-day aside from storing up timber resources for the future. They are adding to the attractiveness of Michigan scenery. They are embellishing the shores of lakes and streams. They are serving as cover for wild life. In other words, they have become prime essentials in the development and utilization of Michigan's natural recreational resources. Hence we look upon reforestation from a different angle than we did fifteen to thirty years ago. Hence we have a new appreciation of the value of forest growth in all its stages.

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The David H. Day forest has demonstrated to Michigan how rapidly nature will accomplish the work of reforestation when nature is given a fair chance. It has demonstrated that wood of value as wood can be grown in a lifetime. It has demonstrated, above all else, that the protection and encouragement of forest growth yields tremendous returns when it enhances recreational values.

The land on the hills above Glen Lake had only a nominal value when David H. Day decided to let them go back to forest and to protect them in their return. That value might have been only a dollar or two an acre. Mr. Day expected a far greater return from his sawmill across an arm of the lake, the whistle of which daily aroused the forest echoes. He also expected a far greater return from the farm which he had cleared at the edges of the forest. But it was ordained that the forest which he maintained as a somewhat expensive hobby should in the end prove a source of wealth at a time when it was needed.

It became a source of wealth not as a timber reservoir, as he had expected, but as the site of waterside forest homes for persons of wealth. The forest to-day is a part of a development de luxe with the land it covers priced at thousands of dollars instead of hundreds of cents.

Michigan has millions of cut-over acres which are worthless for the growing of crops of grains and vegetables and fruits, but these millions of acres will grow trees, and where the trees add to recreational values they grow dollars.

David H. Day in his private forest offered and still offers a lesson from which all Michigan can profit.

Arthur W. Stace.

Elements of a Definite State Land Policy.

The Michigan Forestry Association was organized to search out and advocate a National system of forestry in our State. We attain our greatest strength in presenting a common sense, logical plan of action that the generality of our citizens can recognize as a hopeful interpretation of world wide efforts and accomplishments in the utilization of forestry principles. We strive to show how successful adaptations of forestry in other states or continents will lead to similar good results in our own State when we adapt the known rule to the solution of our local problems. We build on a safe foundation when we conscientiously search out the guiding principles which assure safe progress in reforestation and interpret the rules in the light of justice to all concerned. When we follow these lines of endeavor we show fully the reason for being incorporated as we are and can press forward to urge the established truth with all our strength.

Our Federal Government is making a timbered resource out of thousands of acres that are in the Michigan National forests. The State is doing considerable along the same line on abandoned land which has been selected as State forest property. There are many scattered parcels, owned by various individuals, amounting to a large aggregate area which is not likely to be acquired for U. S. or State forests.

The privately owned parcels are as much in need of forest development as any now chosen for the public forests and so we can state a definite problem now pressing for public action and that is to secure productive use by individual owners of non-agricultural land by growing needed timber. We can see the commercial importance of a supply of good timber and we appreciate the usefulness of the growing forests as healthful, recreational resources of great benefit to the general welfare. Meanwhile there is great need for the development of the best paying use that non-agricultural land can be put to. Insufficient returns from such lands constitute a drag on the progress of the State. The owners of many parcels of such lands are at the point of stopping tax payments because there is no prospect of income therefrom. Changing economic conditions during the last twelve years have borne heavily on families struggling to maintain homesteads on the light soils not well suited for agriculture and undoubtedly soils too poor to give adequate returns during the maintenance of high wages in other lines of endeavor. Altogether the various causes unite in an avalanche of abandoned land upsetting the calculations of many a township and State official.

Full use of the sovereign power of the State is necessary to undertake efficient control of such a widespread collapse of land development. The State must establish tax systems and visible object lessons in the best form of land development in order to cope with all the causes which underlie the private and public misfortunes.

In conjunction with these endeavors we must take cognizance of world knowledge showing that a goodly percentage of land surface of any state should be wisely devoted to timber production.

The State has the power and corporate capacity to make use of all measures which will serve to maintain and increase the general welfare and likewise to stand firm in ways necessary to prevent damage from misuse or loss from nonuse of natural resources which can and should be helpful to the welfare of the people.

In another article we will show facts which need to be understood in connection with this subject.

Frederick Wheeler,
President, Michigan Forestry Ass'n.

Boys' Leather Coats Sell Well.

Calls continue unusually heavy for boys' leather and moleskin coats, windbreakers and similar merchandise. Manufacturers have been sold well ahead and quick deliveries are not easy to obtain. While the call for this merchandise has helped boys' departments in some ways, in others it has presented somewhat of a problem. The leather garments to a considerable extent have competed with woolen suits and overcoats and have slowed down somewhat the sale of the latter merchandise.

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Secretary—A. J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Fancy Gift Lines For the Hardware Store.

In catering to the Christmas gift trade, the hardware dealer has pretty generally stressed the "practical and useful" idea in Christmas gifts. Twenty years ago or less there was a sort of popular revolt against the idea that a gift had to be something purely ornamental; and wideawake hardware dealers took advantage of this feeling to secure their share of the gift trade ,and develop the gift aspects of many staple hardware lines.

In recent years a new trend has revealed itself. This may best be exemplified by a study of the recent lines of gas and electric ranges offered the buying public. At one time the best kitchen range was merely black metal with a little nickel for ornament. It was neat, but its strongest claim on the buyer was on the score of efficiency.

Later came the call for white enamel finishes in gas and electric ranges and now we have ranges appearing in all the colors of the rainbow. There has been no loss in efficiency; but the ornamental has been superimposed on the useful.

This trend is in answer to a definite and increasing popular conviction that an article does not have to be ugly in order to make a practical gift. In many hardware lines, suitable for gift purposes, ornament and utility are now combined; and this fact makes it easier for the aggressive hardware dealer to develop his trade in Christmas gifts.

Apart from this trend, there is a pretty definite demand, which seems to be steadily growing, for atractive home surroundings. Perhaps the movies, with their egregiously overdone "interiors," are responsible for this. But many homes, even modest homes, are being brightened with little articles that are purely ornamental.

While the hardware dealer's strongest line of appeal to the gift trade is the "practical and useful" appeal—helped out by the new trend for combining the ornamental with the useful—in many cases it will be found worth while to cater to the growing demand for ornamental lines.

Every Christmas season brings new fads and novelties; but some of these proved so good that they outlast the one season, and become staples. This has been the case with brass and cop-? per ware. Not so many years ago this line was new, but from year to year it is being increasingly sold. It has its distinct gift aspects, and this is one secret of its appeal to Christmas givers always anxiously looking for something new.

Brass and copper goods have this advantage, that unlike a great many Christmas novelties introduced in recent years, they actually belong in the hardware store. In big city stores, especially those which cater to a well-to-do class of customers, the line is strongly featured.

One advantage of the line is that it appeals to men and women alike. To be sure, kettles and vases are most wanted by the women folk. But at the Christmas season, men are anxious to find out what women want; and are therefore well pleased when the alert hardware salesman proffers something new.

It must not be forgotten that, in selling the sort of gifts men buy for women, the hardware store has an advantage over some competitors. The average man feels out of place in the dry goods store, and would rather buy in the hardware store, where he feels more at home.

Many specialties now come in brass and copper ware. In one store a show case was devoted to a display of ash trays, cigar holders, copper and brass tobacco jars, and similar lines exclusively for men. Here comes the direct appeal to the feminine trade. Women like to buy things of this sort for their men; particularly the woman who is tolerant of her husband's smoking and yet dislikes to see cigar ashes littered on the rugs.

Another store features waste paper baskets in full brass and copper—just the sort of stuff for the "den" or library. Brass book ends also make a popular line.

All these devices, while decidedly ornamental, have their useful aspect. Moreover, they are not very expensive, and are within easy reach of most purses. More expensive articles can of course be had.

The recent vogue in fireplaces opens the way for considerable sale of fireplace equipment. A brass or copper coal scuttle is both ornamental and durable, and fireplace equipment in brass or copper finds a ready sale.

Brass trays, inkstands, candle sticks and similar devices are also suitable for gift purposes. Indeed, the line has become a very comprehensive one. To what extent it should be stocked depends very largely upon your class of customers. Though generally regarded as particularly appropriate where the store has a well-to-do clientele, the vogue for such lines is not restricted to the wealthy. But the spending capacity of your clientele should be a guide as to the class of brass and copper goods you put in stock, and the price range you carry.

Other ornamental lines which at the same time have their strongly utilitarian aspect include silverware, plated ware, cut glass, leather and china fancy goods. Many large hardware stores carry a full range of these lines; and the demand for them is growing. Silver and plated ware of course belong in the hardware stock, though for this trade a hardware dealer in a small town has to compete with the jeweler. Cut glass, china and leather goods are fairly legitimate hardware perquisites; the old-time hardware store pretty nearly always carried its line of crockery and leather goods, and these gift lines are merely a development.

The possibillities of these ornamental lines are considerable, where proper selling methods are used. One small city hardware dealer in his first year with these lines stocked a fair range of brass goods and put on a fine window

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display. Then he sent a circular letter to a selected list of young ladies to whom he thought the goods would appeal, pointing out that they were both ornamental and useful, and mentioning that brass goods are exceedingly popular among well-to-do people. The result was a quick and satisfactory turnover of these lines in the first season.

For these lines there is a certain all-the-year-round demand, partly for birthday and wedding anniversary gifts, and partly from people who buy in the ordinary course of events to add to the attractiveness of their home surroundings. So that throughout the year these lines will yield satisfactory returns if they are kept before the public. At the same time, the hardware dealer's most noteworthy harvest is garnered at the Christmas season.

At this season people spend more freely than at any other time of the year; and with a great many the merchant or salesman who can suggest something new in the line of Christmas gifts will get the business I have encountered a curious mental attitude on the part of some customers. They say, in effect, "I'm going to spend $5 for a present for So-and-So. That money is gone, anyway. Now, what can I get that will look nice and expensive?" And when it comes to looks, these lines are well above par. Even the cheaper articles of brass ware have a rich and expensive look.

If the line is a new one, a circular letter to a prospect list (carefully selected) is a good stunt. Even if it has been carried for some years, it may be worth while to send out such a letter, dealing particularly with the novelties appearing for the first time this season, but also briefly referring to the more staple articles. Then, the line should be given some share of newspaper space, in connection with your regular Christmas gift advertising in the local paper. Finally, it should be prominently displayed inside the store, and given some window display. If you have several windows, use one of them to show brass goods, silverware and cut glass; or if you have a small window, alternate these lines, with frequent changes of the display during the season.

These lines lend themselves to attractive display, and should be given characteristic Christmas backgrounds. In a showing of these lines, make your window look like Christmas. Get the Santa Claus and red brick chimney into it; or show a model living room with brass and cut glass appurtenances in place. A fireplace in the background, with a red light in the grate behind the coals, is a worth-while accessory. And with a fireplace, it is easy to introduce Santa and show him filling the stockings. You can show a lot of art lines in connection with a fireplace display.

In any event, give these lines the best possible setting you can design, so that they will look their very best. Make it easy for customers to examine them. And do not forget to price the articles.

Some dealers believe they have a better chance of making sales where the articles are not priced; and there are probably some stores whose trade does not consider price to any material extent. It is worth remembering, however, that many of these ornamental lines came strongly into vogue in an era of exceptionally high prices, and that the public has inherited from that period an idea that brass goods and similar lines are inordinately expensive. As a matter of fact, the range of prices is such as to appeal to every purse; and the actual prices will usually be considerably lower than the prices the passer-by or customer will imagine if the articles are left unticketed. Production costs have materially cheapened in many cases, and an article that looks terribly expensive to the uninformed customer can be ticketed with a price that is really within his reach. In any event, the Christmas rush leaves little time for the sort of salesmanship which will induce a customer to buy an expensive article at twice the price he intends to pay for a gift; and price-ticketing will save a lot of time that would otherwise be spent in asking questions. Many people shrink from asking prices who would buy if the price was plainly marked; and as a rule the dealer who uses price tickets, and lots of them, will gain more than he can possibly lose. Victor Lauriston.

Advance Sweater Buying Fair.

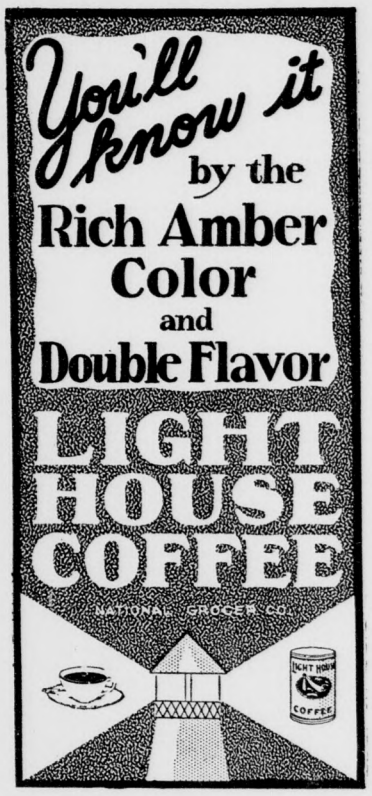
Men now on the road with recently opened lines of sweaters for Fall, 1929, are turning in a fair volume of orders on heavy "shakers," sport coats and other staple lines. Pullovers are also moving fairly well in both crew and V-neck effects. Blacks and navies are the favored colors. Prices for the new season are no higher than last year's, with here and there a reduction, and this is apparently giving buyers confidence in making their early commitments. For Spring delivery, orders are coming in fairly well for men's and women's slipovers, especially the latter. So-called baby "shakers" are doing especially well for Spring.

Holiday Shopping Gains Headway.

Something of a record for early holiday shopping by consumers is being set up, according to department store executives. Ordinarily it is the week after Thanksgiving which sees the first active wave of consumer shopping but gift purchasing promises to be considerably ahead when that period is reached this year. All in all, there is much to justify the expectation that the total holiday volume will set a new record, exceeding that of last year by a substantial percentage. Buying of seasonal apparel also took a spurt over the week end.

John Lubbers & Co., dealers in general merchandise at East Saugatuck renew their subscription to the Tradesman and write: "Father always enjoyed your paper so much and we do not feel we can get on without it."

Discipline is the foundation of success.



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GRAND RAPIDS, MICHIGAN

THE DUDLEY PAPER COMPANY
Wholesale Paper Merchants
Lansing, Mich.
A complete line of high grade Wrapping Papers, Bags, Twines, Gummed Tape and Toilet Papers.
Tulip Nestrite Food Containers. K. V. P. Parchment and Delicatessen Papers.
Capitol Series School Supplies.
Our central location enables us to give prompt service to all Michigan points.

I. Van Westenbrugge
Grand Rapids - Muskegon
(SERVICE DISTRIBUTOR)
Nucoa
KRAFT K CHEESE
All varieties, bulk and package cheese
"Best Foods"
Salad Dressings
Fanning's
Bread and Butter Pickles
Alpha Butter
TEN BRUIN'S HORSE RADISH and MUSTARD
OTHER SPECIALTIES

The Brand You Know by HART

Look for the Red Heart on the Can
LEE & CADY Distributor

BANK FIXTURES FOR SALE
On account of the enlargement of our bank, we offer our present fixtures for sale. They are solid oak, 22 feet in length, with a right angle corner and equipped with metal gates at each end, which makes the space covered about 29 feet. The fixtures are also well equipped with cupboard space and drawers. They will be sold at a big bargain.
State Bank of Carson City
CARSON CITY, MICH.

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.

GROCERY PRICE CURRENT

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

ADVANCED	DECLINED
Japan Tea	Pork—Loins, Butts. Shoulders

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, lge. 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

Per case
10c size, 4 doz. ------ 3 70
15c size, 4 doz. ------ 5 50
20c size, 4 doz. ------ 7 20
25c size, 4 doz. ------ 9 20
50c size, 2 doz. ------ 8 80
80c size, 1 doz. ------ 6 85
10 lb. size, ½ doz. ---- 6 75

BLUING

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

Am. Ball,36-1 oz., cart. 1 00
Quaker, 1½ oz., Non-freeze, dozen ------ 85
Boy Blue. 36s. per cs. 2 70

BEANS and PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans -------- 9 50
Red Kidney Beans -- 11 00
White Hand P. Beans 10 50
Cal. Lima Beans ---- 12 50
Black Eye Beans -- 8 50
Split Peas, Yellow -- 8 00
Split Peas, Green -- 8 50
Scotch Peas ---------- 6 00

BURNERS

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

BOTTLE CAPS

Single Lacquor, 1 gross pkg., per gross ---- 16
Dbl. Lacquor, 1 gross pkg., per gross ---- 16½

BREAKFAST FOODS

Kellogg's Brands.

Corn Flakes, No. 136 2 85
Corn Flakes, No. 124 2 85
Corn Flakes, No. 102 2 00
Pep, No. 224 -------- 2 70
Pep, No. 202 -------- 2 00
Krumbles, No. 424 --- 2 70
Bran Flakes, No. 624 2 25
Bran Flakes, No. 602 1 50
Rice Krispies, 6 oz. -- 2 70
Rice Krispies, 1 oz. -- 1 50
Kaffe Hag, 12 1-lb. cans ---------- 7 30
All Bran, 16 oz. ----- 2 25
All Bran, 10 oz. ------ 2 70
All Bran, ¾ oz. ---- 2 00

Post Brands.

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

Stove

Shaker ---------- 1 80
No. 50 ---------- 2 00
Peerless ---------- 2 60

Shoe

No. 4-0 ---------- 2 25
No. 20 ---------- 3 00

BUTTER COLOR

Dandelion ---------- 2 85

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. ----- 12.8
Paraffine, 6s -------- 14½
Paraffine, 12s -------- 14½
Wicking ---------- 40
Tudor, 6s, per box -- 30

CANNED FRUIT

Apples, No. 10 ------ 6 50
Apple Sauce, No. 10 8 00
Apricots, No. 2½ 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. 2½ ---- 4 00
Cherries, No. 10 --- 13 00
Cherries, No. 10 ---- 12 50
Peaches, No. 10 Mich. 3 75
Peaches, No. 2½ Mich 2 20
Peaches, 2½ Cal. 2 25@2 60
Peaches, 10, Cal. ---- 8 50
Pineapple, 1 sli. ----- 1 35
Pineapple, 2 sli. ------ 2 45
P'apple, 2 br. sl. ---- 2 25
P'apple, 2 br. sl. ---- 2 40
P'apple, 2½, sli. ----- 3 00
P'apple, 2, cru. ------ 2 60
Pineapple, 10 crushed 9 00
Pears, No. 2 --------- 3 00
Pears, No. 2½ ------ 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, 10½ oz. 1 35
Clam Ch., No. 2 ----- 2 75
Clams, Steamed, No. 1 2 00
Clams, Minced, No. ½ 2 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz.. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small -- 1 35
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. - 175
Lobster, No. ½, Star 2 90
Shrimp, 1, wet ------ 2 25
Sard's, ¼ Oil, Key -- 6 10
Sard's, ¼ Oil, Key -- 5 75
Sardines, ¼ Oil, k'less 5 25
Salmon, Red Alaska 3 00
Salmon, Med. Alaska 2 40
Salmon, Pink Alaska 2 25
Sardines, Im. ½, ea. 10@28
Sardines, Im., ½, ea. 25
Sardines, Cal. -- 1 35@2 25
Tuna, ½, Curtis , doz. 4 00
Tuna, ½s, Curtis, doz. 2 20
Tuna, ½ 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. 2½, Qua. sli. 1 60
Beef, 3½ oz. Qua. sli. 2 25
Beef, No. 1, B'nut, sli. 4 50
Beefsteak & Onions, s 3 70
Chili Con Ca., 1s -- 1 35
Deviled Ham, ½s --- 2 20
Deviled Ham, ½s --- 3 60
Hamburg Steak & Onions, No. 1 ------ 3 15
Potted Beef, 4 oz. --- 1 10
Potted Meat, ¼ Libby 50
Potted Meat, ½ Libby 92½
Potted Meat, ½ Qua. 90
Potted Ham, Gen. ¼ 1 85
Vienna Saus., No. ½ 1 45
Vienna Sausage, Qua. 95
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. 2½, 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 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 35
Beets, No. 2, cut 1 25@2 35
Corn, No. 2, stan. -- 1 10
Corn, Ex. stan. No. 2 1 25
Corn, No. 2. Fan. 1 80@2 35
Corn, No. 10 -- 8 00@10 75
Hominy, No .3 1 00@1 15
Okra, No. 2, whole -- 2 15
Okra, No. 2, cut ---- 1 75
Mushrooms, Hotels -- 32
Mushrooms, Choice, 8 oz. 35
Mushrooms, Sur Extra 50
Peas, No. 2. E. J. ---- 1 35
Peas, No. 2, Sift, June ---------- 1 85
Peas, No. 2, Ex. Sift. E. J. ---------- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 45@1 60
Pumpkin, No. 10 5 00@5 50
Pimentos, ¼, each 12@14
Pimentoes, ½, each -- 27
Sw't Potatoes, No. 2½ 2 25
Sauerkraut, No.3 1 45@1 75
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 ------ 1 25
Spnach, No. 2-- 1 60@1 90
Spinach, No. 3-- 2 25@2 50
Spinach, No. 10- 6 50@7 00
Tomatoes, No. 2 1 20@1 30
Tomatoes, No. 3, 1 90@2 25
Tomatoes, No. 10 7 00@7 50

CATSUP.

Beech-Nut, small ---- 1 65
Lily of Valley, 14 oz.-- 2 25
Lily of Valley, ½ 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

CHILI SAUCE

Snider, 16 oz. -------- 2 30
Snider, 8 oz. -------- 2 30
Lilly Valley, 8 oz. -- 2 25
Lilly Valley, 14 oz. -- 3 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
Wisconsin Daisy ---- 27
Wisconsin Flat ------ 27
New York June ------ 33
Sap Sago ---------- 42
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
Beechnut Peppermint
Beechnut Spearmint
Doublemint ---------- 65
Peppermint, Wrigleys -- 65
Spearmint, Wrgileys -- 65
Juicy Fruit ---------- 65
Wrigley's P-K -------- 65
Zeno ---------- 65
Teaberry ---------- 65

CLEANER

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

COCOA.

Droste's Dutch, 1 lb.... 8 50
Droste's Dutch, ½ lb. 4 50
Droste's Dutch, ¼ lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples ---- 4 50
Pastelles, No. 1 -----12 60
Pastelles, ½ lb. ------ 6 60
Pains De Cafe ------- 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles ------ 2 15
1 lb. Rose Tin Bon Bons ----------15 00
7 oz. Rose Tin Bon Bons ---------- 9 00
13 oz. Creme De Caraque ----------13 20
12 oz. Rosaces ------10 80
½ lb. Rosaces ------ 7 80
¼ lb. Pastelles ------ 3 40
Langues De Chats ... 4 80

CHOCOLATE.

Baker, Caracas, ⅛s ---- 37
Baker, Caracas, ¼s ---- 35

CLOTHES LINE.

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

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

Kept-fresh by McLaughlin 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. 39½
Above brands are packed in both 30 and 50 lb. cases.

Coffee Extracts

M. Y., per 100 ------ 12
Frank's 50 pkgs. -- 4 25
Hummel's 50 1 lb. 10½

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. -- 4 50
Hebe, Baby, 8 do. -- 4 40
Carolene, Tall, 4 doz.3 80
Carolene, Baby ------ 3 50

EVAPORATED MILK

Quaker, Tall, 4 doz.-- 4 75
Quaker, Baby, 8 doz. 4 65
Quaker, Gallon, ½ doz. 4 65
Carnation, Tall, 4 doz. 5 10
Carnation, Baby, 8 dz. 5 00
Oatman's Dundee, Tall 5 10
Oatman's D'dee, Baby 5 00
Every Day, Tall ----- 4 80
Every Day, Baby ---- 4 70
Pet, Tall ---------- 5 10
Pet, Baby, 8 oz. ------ 5 00
Borden's Tall --------- 5 10
Borden's Baby ------ 5 00

CIGARS

G. J. Johnson's Brand

G. J. Johnson Cigar, 10c ---------- 75 00

Worden Grocer Co. Brands

Airedale ---------- 35 00
Havana Sweets ---- 35 00
Hemeter Champion -- 37 50
Canadian Club ------ 35 00
Rose O Cuba, Slims 37 50
Little Tom ---------- 37 50
Tom Moore Monarch 75 00
Tom Moore Panetris 65 00
T. Moore Longfellow 95 00
Webster Cadillac ---- 75 00
Webster Astor Foil-- 75 00
Webster Knickbocker 95 00
Webster Albany Foil 95 00
Bering Apollos ----- 95 00
Bering Palmitas -- 115 00
Bering Diplomatica 115 00
Bering Delloses ---- 120 00
Bering Favorita ---- 135 00
Bering Albas ------ 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

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

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

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

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

Package Goods

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

Specialties

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

Bar Goods

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

COUPON BOOKS

50 Economic grade 3 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50

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

CREAM OF TARTAR

6 lb. boxes ---------- 43

DRIED FRUITS

Apples

N. Y. Fcy., 50 lb. box 15½
N. Y. Fcy., 14 oz. pkg. 16

Apricots

Evaporated, Choice ---- 23
Evaporated, Fancy ---- 28
Evaporated, Slabs ---- 18

Citron

10 lb. box ---------- 40

Currants

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

Dates

Dromedary, 36s ------ 6 75

Peaches

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

Peel

Lemon, American ----- 30
Orange, American ----- 30

Raisins

Seeded, bulk -------- 07
Thompson's s'dless blk 06½
Thompson's seedless, 15 oz. ---------- 08½
Seeded, 15 oz. -------- 08½

California Prunes

60@70, 25 lb. boxes--@09
50@60, 25 lb. boxes--@10
40@50, 25 lb. boxes--@11½
30@40, 25 lb. boxes--@12½
20@30, 25 lb. boxes--@16
18@24, 25 lb. boxes--@17

Hominy

Pearl, 100 lb. sacks -- 3 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 20
9 oz. package, per case 2 60

Bulk Goods

Elbow, 20 lb. -------- 07½
Egg Noodle, 25 lbs. -- 14

Pearl Barley

Chester ---------- 4 25
9000 ---------- 7 00
Barley Grits ---------- 5 00

Sage

East India ---------- 10

Tapioca

Pearl, 100 lb sacks -- 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant -- 2 50

FLAVORING EXTRACTS

JENNINGS' PURE FLAVORING EXTRACT

Vanilla and Lemon
Same Price

1 oz. -- 1 25
1½ oz. -- 1 80
2½ oz. -- 3 00
3½ oz. -- 4 20
2 oz. -- 2 75
4 oz. -- 5 00
8 oz. -- 9 00
16 oz. -- 15 00

3½ oz
Amersealed
At It 56 Years.

Jiffy Punch

3 doz. Carton -------- 2 25
Assorted flavors.

FLOUR

V. C. Milling Co. Brands

Lily White ---------- 8 30
Harvest Queen ------ 7 50
Yes Ma'am Graham, 50s ---------- 2 20

FRUIT CANS

F. O. B. Grand Rapids

Mason

Half pint ---------- 7 50
One pint ---------- 7 75
One quart ---------- 9 10
Half gallon ----------12 15

Ideal Glass Top.

Half pint ---------- 9 00
One pint ---------- 9 30
One quart ---------- 11 15
Half gallon ---------- 15 40

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

OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor

Nucoa, 1 lb.	22
Nucoa, 2 and 5 lb.	21½

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

*1 Free with Ten.

Safety Matches

Quaker, 5 gro. case	4 50

MOLASSES

Molasses in Cans

Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2½ lb Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2½ lb. Black	3 90
Dove, 6 10 lb. Blue L.	4 45
Palmetto, 24, 2½ lb.	5 75

NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	11½
Peanuts, Jumbo, std.	16½
Pecans, 3 star	22
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	30@35
Hickory	07

Salted Peanuts

Fancy, No. 1	14

Shelled

Almonds	70
Peanuts, Spanish, 135 lb. bags	12
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 80
14 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	3 10
Quart Jars, Plain, doz.	5 50
1 Gal. Glass Jugs, Pla.	2 10
5 Gal. Kegs, each	8 00
3½ oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuffed, doz.	2 25
9½ oz. Jar, Stuff., doz.	3 50
1 Gal. Jugs, Stuff., dz.	2 75

PARIS GREEN

½s	34
1s	32
2s and 5s	30

PEANUT BUTTER

Bel Car-Mo Brand

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

PETROLEUM PRODUCTS.

From Tank Wagon.

Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14

In Iron Barrels

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

ISO-VIS MOTOR OILS

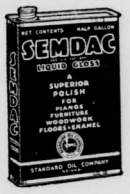
In Iron Barrels

Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1

Polarine

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. 2½ Tins	2 25

PIPES

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

PLAYING CARDS

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75

FRESH MEATS

Beef

Top Steers & Heif.	26
Good St'rs & H'f,	15½@24
Med. Steers & Hei.	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.	19
Butts	18
Shoulders	15
Spareribs	16
Neck bones	06
Trimmings	14

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 ¼
50 lb. tubs	advance ¼
20 lb. pails	advance ¼
10 lb. pails	advance ⅞
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13
Compound, tubs	13¼

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb.	@27
Hams, Cert., Skinned 16-18 lb.	@27
Ham, dried beef Knuckles	@44
California Hams	@17½
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	05¼
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

SAL SODA

Granulated, bbls.	1 80
Granulated, 60 lbs. cs.	1 60
Granulated, 36 2½ lb. packages	2 40

COD FISH

Middles	18
Tablets, ½ lb. Pure	19½
doz.	1 40
Wood boxes, Pure	30½
Whole Cod	11½

HERRING

Holland Herring

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

Lake Herring

½ bbl., 100 lbs.	6 50

Mackerel

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

White Fish

Med. Fancy, 100 lb.	13 00

SHOE BLACKENING

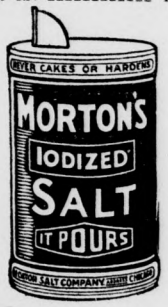
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2
Bixbys, Doz.	1 35
Shinola, doz.	90

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, 36-1½	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 Hickcory, Smoked, 6-10 lb.	4 50



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

Iodized, per case	1 75
Rapid Running	1 75

BORAX

Twenty Mule Team

24. 1 lb. packages	3 25
48. 10 oz. packages	4 35
96. ¼ 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 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	4 05
Grdma White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	11 00
Lava, 100 bo	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS

80 can cases, $4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 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	@32
Mace, Penang	1 39
Pepper, Black	@55
Nutmegs	@59
Pepper, White	@80
Pepper, Cayenne	@37
Paprika, Spanish	@45

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponelty, 3½ oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2½ oz.	90

STARCH

Corn

Kingsford, 40 lbs.	11¼
Powdered, bags	4 50
Argo, 48, 1 lb. pkgs.	3 60
Cream, 48-1	4 80
Quaker, 40-1	07½

Gloss

Argo, 48, 1 lb. pkgs.	3 60
Argo, 12, 3 lb. pkgs.	2 62
Argo, 8 5 lb. pkgs.	2 97
Silver Gloss, 48, 1s	11¼
Elastic, 64 pkgs.	5 35
Tiger, 48-1	3 30
Tiger, 50 lbs.	06

CORN SYRUP

Corn

Blue Karo, No. 1½	2 63
Blue Karo, No. 5, 1 dz.	3 67
Blue Karo, No. 10	3 47
Red Karo, No. 1½	2 91
Red Karo, No. 5, 1 dz.	4 05
Red Karo, No. 10	3 85

Imit. Maple Flavor

Orange, No. 1½, 2 dz.	3 36
Orange. No. 5, 1 doz.	4 75

Maple and Cane

Kanuck, per gal.	1 50
Kanuck, 5 gal. can	6 50

Maple

Michigan, per gal.	2 75
Welchs, per gal.	3 25

COOKING OIL

Mazola

Pints, 2 doz.	6.75
Quarts, 1 doz.	6 25
Half Gallons, 1 doz.	11 75
Gallons. ½ doz.	11 30

TABLE SAUCES

Lea & Perrin, large	6 00
Lea & Perrin, small	3 35
Pepper	1 60
Royal Mint	2 40
Tobasco, 2 oz.	4 25
Sho You, 9 oz., doz.	2 25
A-1, large	4 75
A-1 small	3 15
Caper, 2 oz.	3 30

TEA

Japan

Medium	35@35
Choice	37@52
Fancy	52@61
No. 1 Nibbs	54
1 lb. pkg. Sifting	14

Gunpowder

Choice	40
Fancy	47

Ceylon

Pekoe, medium	57

English Breakfast

Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong

Medium	39
Choice	45
Fancy	50

TWINE

Cotton, 3 ply cone	40
Cotton, 3 ply Balls	42
Wool, 6 ply	18

VINEGAR

Cider, 40 Grain	27
White Wine, 80 grain	25
White Wine, 40 grain	19

WICKING

No. 0, per gross	80
No. 1, per gross	1 25
No. 2, per gross	1 50
No. 3, per gross	2 30
Peerless Rolls, per doz.	90
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	75

WOODENWARE

Baskets

Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 80
Market, drop handle	90
Market, single handle	95
Market, extra	1 60
Splint, large	8 50
Splint, medium	7 50
Splint, small	6 50

Churns

Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Pails

10 qt. Galvanized	2 35
12 qt. Galvanized	2 75
14 qt. Galvanized	3 00
12 qt. Flaring Gal. Ir.	5 00
10 qt. Tin Dairy	4 00

Traps

Mouse, Wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs

Large Galvanized	8 75
Medium Galvanized	7 50
Small Galvanized	6 50

Washboards

Banner, Globe	5 50
Brass, single	6 25
Glass, single	6 00
Double Peerless	8 50
Single Peerless	7 50
Northern Queen	5 50
Universal	7 25

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	13 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white	05¾
No. 1 Fibre	07
Butchers D. F.	06¼
Kraft	07
Kraft Stripe	09½

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1½ doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1½ doz.	1 35

YEAST—COMPRESSED

Fleischmann, per doz.	30

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Saturday took us to Kalamazoo, which is always a pleasant city to visit unless you seek parking space in the downtown district. I assume the situation is not so strenuous other days in the week but on Saturday afternoons it is difficult to find temporary lodgment for a car.

My first call was on a life-long subscriber and friend, William L. Brownell. In the fall of 1883 he was conducting a grocery store on South Rose street. I recall the store distinctly as one of the most orderly and systematically conducted grocery stores I had ever seen. I approached the owner with some misgivings, because I could see at a glance that a man who could create such an ideal establishment as he presided over needed no assistance in the matter of store technique from a trade paper editor. Greatly to my surprise, Mr. Brownell met me in a spirit of frankness and cordiality, signed my order for a yearly subscription and gave me generous words of encouragement which still ring in my ears and which will be one of my most treasured possessions as long as I live.

Much water has gone over the dam during the past forty-five years, but the Brownell name is still on my subscription list. Although Mr. Brownell is two years older than I am, I hope it may remain there long after I have been summoned to meet my Maker, because he has raised two wonderful sons to espouse the same business he has conducted with care and thoroughness for the past quarter of a century and who will carry on the business along the lines of the Brownell tradition as to service.

Usually Mr. Brownell's office is closed Saturday afternoons, but this time I was delighted to find him in. I was also greatly pleased to meet his sons, one of whom has recently been engaged to handle the advertising appropriation of the Kalamazoo Trust and Savings Bank.

I found Mr. Brownell greatly elated over the success of one of his clients, the Kalamazoo Vegetable Parchment Co., in producing book paper from a new combination, which includes 85 per cent. corn stalks. Several runs have been made with satisfactory results. A sample shipment was made to the Prairie Farmer in Chicago one day last week. If this undertaking proves to be successful, a difficult problem which has puzzled the paper manufacturers of the world for years is likely to be solved.

Mr. Brownell is one of the greatest assets Kalamazoo enjoys. Besides furnishing effective advertising matter for half a hundred of the leading institutions of Kalamazoo, he is the official toastmaster of the city. No post-prandial programme is complete which does not include his name as either director or speaker

In addition to his facility as a public speaker, Mr. Brownell is an all round good fellow, a worthy citizen, a Christian gentleman and a loyal friend

I found another old friend, J. A. Richardson in the retail store on Burdick street conducted by himself and associates. I have known Mr. Richardson ever since he was engaged in the retail business at Scotts nearly a half century ago. He has made a great success of the manufacture of women's and children's dreses at his factory in Kalamazoo. I casually mentioned to him that I was on my way to pick up my wife at the store of Elizabeth Porter, whereupon he remarked: "Miss Porter is the smartest woman in Kalamazoo. She draws more trade to this city from the surrounding towns by reason of her remarkable personality and expert knowledge of garments and accessories than all the newspaper advertising the other dealers can do."

Recalling that another long-time friend and patron was engaged in the dry goods business at 1310 Portage street, I drove out to the store of B. R. Barber. I found Mr. Barber had gone to St. Petersburg, Florida, for the thirteenth winter, but he had left the store in charge of his son, who appears to take to the dry goods business as naturally as his father always did. The store is well kept and the stock attractively displayed.

Other merchants with whom I talked stated that the holiday trade was starting earlier than usual this year and that the volume of business done over the counter was very satisfactory.

Excavations for the new fifteen story bank building are well under way. The people of the Celery City appear to be very proud over the showing of banking strength this structure will present. E. A. Stowe.

HARRY GLASS

Who?

When you come to the close of a busy day
And you fold your cares for the night,
And settle yourself in the old arm chair
For the rest that is your right - - -

Who talks to you of your fellow man
His hopes and aspirations - - -
Of fortunes lost and then re-won
In tradings' fluctuations,

Who gives full praise where praise is due,
Yet with finality
Turns full the light that pierces through
All dark rascality - - -

Who brings to the man at the battle front
New hope, new courage and cheer,
And gives the vim that naught can daunt?
The answer, my friend, is clear - - -
The Tradesman.

Harry Glass

Obeying Mother.

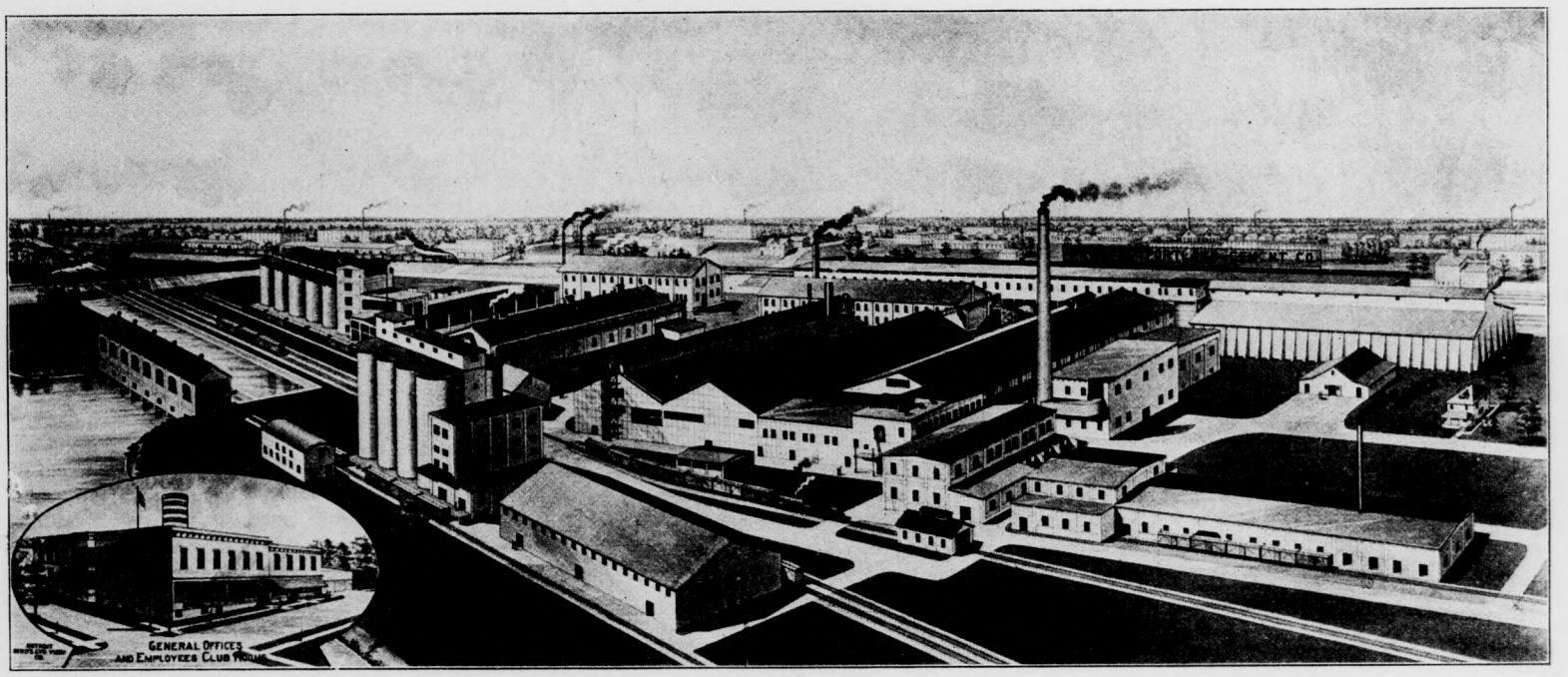
Mrs. Brown, a member of the parent-teacher association, had charged Billy, aged eight, never to go into the homes of his little friends if a placard was dispayed on the house. He was told he might be exposed to a contagious disease. Sending him on an errand to a neighbor not long after, she was surprised when he returned almost immediately, saying, "Mother, I didn't go into that house. The folks there have 'Hemstitching'."

Owosso—The Owosso Manufacturing Co. announces its 28th consecutive annual profit sharing with employes, and checks totaling $17,168.47 have been distributed among 121 employes working upon a day rate basis. A total of $266,968.82 has been distributed to employes since this profit sharing policy was put into effect in 1900 by A. M. Bentley, founder of the company.

Marshall Davenport, at Milan, renews his subscription to the Tradesman and writes: "I always get the Tradesman in Friday's mail. I would much rather go without my dinner on that day than to go without the Tradesman."

A cool brain is better than a warm heart.

Newaygo Portland Cement



Mammoth and Modern Plant of the Newaygo Portland Cement Company

For more than a quarter of a century NEWAYGO PORTLAND CEMENT has met with conspicuous success and unqualified approval in the building and construction field. It conforms to the most exacting and rigid specifications and is unsurpassed for uniform strength and color. Our facilities are continually being enlarged to meet the ever increasing demand. We offer high grade true portland cement coupled with painstaking service.

NEWAYGO PORTLAND CEMENT COMPANY

General Office and Plant: NEWAYGO, MICHIGAN

Sales Office: BUILDING AND LOAN BUILDING, GRAND RAPIDS, MICHIGAN

THE PATH TO GOD.

Beautifully Exemplified in the Career of David Livingston.

Blessed are the pure in heart for they shall see God. Matthew 5:8.

Among the princes of the Christian pulpit during the last century none stand out with a more stainless character than does Frederick W. Robertson, of the Anglican church of Great Britain. He died at thirty-eight years of age from a baffling disease and under the fiercest criticisms of the communion of which he was a member. And yet his church for a century has not produced a preacher his equal. In schools of religion in both America and Great Britain he is now considered one of the great preachers of the centuries. His biography like that of Savonarola is one of sadness. He carried the cross through toil and pain with a chastity of spirit like the sunlight falling over religious bigotry. He could not easily conform—he could not accept the creeds of others as having any reality for him. "And though

J. Edward Kirbye.

chaste as ice and pure as snow he did not escape columny." He found God in the maintenance of the integrity of his own soul and at last rested his faith in the purity of his own heart. He had only a small church, as preferment came only to to those who conformed—who said the creeds glibly with only outward devotion—but who detached manliness, integrity and purity of life from them. When he threw off the restraints of conformity he went to a religious garden, where he stained the stones with the sweat and blood of his own spirit as he struggled his way to God. In the solitudes of the Austrian Tyrol he climbed his Calvary and died to everything—and there came forth integrity of mind; religious utterance which was his own. He tested everything in the light of his own experience. He did not blatantly affirm —he did say—"my motto for life, my whole heart's expression is to have the mind of Christ; to feel as he felt" and to estimate as he did. His was a religious faith within and men and women who have seen the shallowness of professional piety and the failure of intellectual formula have turned with him to the altar within every soul to find faith which is no longer traditional but your very own. Sometimes when it is almost gone you may be nearer to spiritual reality than at any other time.

Jesus in this beatitude is resting your thought of God upon the things within. His emphasis is upon the inner life in contrast with the outer. If the comprehending mind, the affections, the reflections, the inclinations, the emotions, are baptized into the idealisms of chastity so that in the struggle these things give direction to character—if the impulses, the longings, the hopes and the enthusiasms can be made to grow into appreciations of beauty and blossom into the achievement of purity—we will know something of the meaning of God as Jesus thought of him in Fatherhood. Happy is the man whose health is within, whose purposes are for high and fine things, who loves the beauty of a Mona-Lisa, glorifying the life of womankind; whose emotions respond to the innocence of childhood; who always can see a beautiful flower and vegetable garden in an unattractive cabbage patch; who sees in the awkward country lad the man of coming power; who sees humanity not as it is in the weakness of its vices, but in its possible character through the redemptive influences of school and church; who sees not a warring world with the jungle passions in control; but a world of brothers in which justice and peace hold sway; who sees himself with a lot of selves, but, choosing one, "holds fast to the landmarks that it is better be chaste than licentious; better to be to be generous than selfish; better to true than false; better to be brave than to be a coward;" and when he sees these things through the spectrum of experience the most difficult problems will have been solved.

Is not Jesus in this beatutude saying that we see only what we are in beauty, purity, integrity, Christ-God? Beautiful landscapes, scudding clouds, the glory of gorgeous sunsets, the entrancing fascination of forest and field are seen only by those who have these things within. We read Browning and come to feel that he is the poet of our souls. But Browning is the poet of your soul only in proportion as his heart is your yourt. You see nothing more than your own capacity, stimulated by his genius. We see things only through the light which is our own. Our hearts are the mirrors in which we see the world about us. If we have come into a realization of the value of the thinking processes of Jesus we will see something of God and the world in the same terms as he. In making mercy, kindliness and purity the landmarks of your best self, and keeping them enthroned, although the struggle be intense at times, you will find your way to reality. Our estimates, more than we may think, are determined by our fixedness of purposes as to purity, chastity, nobleness, virtue, courage and kindliness. We need have no fears as to our thought of God if we will securely keep the hearts of men and women anchored in these verities.

Do you say this is unimportant? Was it unimportant when Jehovah was made responsible for the brutal slaying of little children? What are the conceptions of moral relation and responsibility producing this? Take, for instance, the theology of the church during the days when the Roman empire held sway. The controlling political and economic life forced the thinking of God in the terms of a Divine Caesar. And you can find remnants of that persisting to-day among us. When lust and the impurities of life are made to control over long periods of time humanity shapes its thinking of God in those terms. Pagan temples are built and religion becomes the servant of lust. We bring God down to what we ourselves want to be. If our civilization enthrones only material gain and there is nothing great nor good except material success, sooner or later our thought of God will be merely of a trust magnate. If we in our sectarian narrowness set up our theories, rites and ceremonies and unchristianize all who do not accept them, we have narrowed God's character and life to these things. The Pharisees have always done this. The idea and ideals of God in any particular age to a greater or lesser extent will be determined by the influences which we enthrone and which we consider important.

Matthew Arnold has written some fine lines which open to us the processions of the past and the final goal toward which we grope in faith and hope.

Before man parted for this earthly strand,
While yet upon the verge of Heaven he stood,
God put a heap of letters in his hand
And bade him make with them what word he could.

And man has turned them many times; made Greece,
Rome, England, France—yes, nor in vain essayed
Way after way, changes that never cease!
The letters have combined, something was made.

But ah. an inextinguishable sense
Haunts him that he has not made what he should
That he has still, though old, to recommence,
Since he has not yet found the word God would.

And empire after empire at their height
Of sway, have felt this boding sense come on,
Have felt their huge frames not constructed right,
And drooped and slowly died upon the throne.

One day, thou sayest, there will at last appear
The word, the order, which God means should be.
Ah, we shall know that well, when it comes near;
The band will quit man's heart—he will breathe free.

Our chief part in this begins within. We may feel at times the unimportance and the comparative insignificance of the things we are and do. The immensity of it all; the baffling processes; the vastness and reaches of the the things we do not know may stagger us. But one thing is sure. The scientist affirms that the atom of radium—so small that it cannot be seen—is capable of being exploded into fragments and affecting a wide area in its influence. Are our lives less than this or are they more? We do know that the worst self has disastrous influence and the best self has cumulative power. We do know that a disordered and riotous life within gives us anguish for our portion and remorse seeks to draw the curtain to hide the past. We do know that purity gives peace and unity and a sense of God and lightens the path as we walk the onward way.

Several years ago I spent a day in Westminster Abbey—the final resting place of the mortal remains of many of England's greatest men. Here are the tombs of kings and queens and here for centuries the coronations of royalty have taken place. Thousands from different parts of the world visit these shrines of Anglo-Saxon fame. As you walk slowly from place to place, trying to visualize the past as names appear upon memorials, none seems to cast the spell over you and cause emotion to rise like the simple words—David Livingstone 1813-1873. The effect is always the same, whether the visitor is from China or America. Dr. Jowett said this spell was upon him as he sat through the coronation services of King George when he came to the throne. Why is it that men and women bow the head in reverence and a flood of emotion rolls over them as they stand near this sacred spot? David Livingstone, 1813-1873. A Scotch lad of 27 years with the vision of Christ in his heart is going to Africa—dark unknown, unforbidding Africa—a land of savage tribes—a land of black and jungle peoples. On its coasts the slave traders plied and the horrible sore festered and sloughed its victims into veritable caldrons of iniquity. A young man and his wife are going forth to try and heal this open sore of the world and to open up a continent to the influences of a Christian civilization. His diary reads something like this: "Seven hundred miles into the interior. At Koloberg we left our blue eyed baby in a lonely African grave." Farther and farther into the interior and unknown he goes—settlements are started—natives are taught to grow new crops and always he is telling the story of Christ. Discovery of rivers which no white man had ever seen; discovery of lakes which no white man had ever beheld; making maps and charts while the wilds fascinated him, but all the time conscious of the futility of his missionary endeavors while white men bartered in the flesh and blood of black men and women, and yet all the time drawn to more heroic endeavor. In a message to the New York Herald, he said, "All I can say in my solitude is, may Heaven's richest blessing come down on every one —American, English and Turk—who will help to heal this open sore of the world." Months stretched into years and he labored with a zeal which knew no abatement and a courage the like of which there are few records. One shoulder had been torn by a lion and one arm always hung uselessly at his side. At forty-one years his wife died and he was left alone to carry on the seemingly hopeless struggle. Friends at home begged him to give up and return to his native land. He buried the love of his life by the great Zambesi and asked God for grace to finish his labors. More discoveries — more stations started — more people to see — duty urges him on. Wasted to a skele-

(Continued on page 39)

The brand everyone knows

When you handle Heinz goods you are handling a popular brand, as well as a quality brand. You are building up trade - and a quality reputation.

Everybody knows Heinz Varieties and every body likes them. They know they have extra quality - extra flavor.

So display them at reasonable prices and watch the 57 move, and keep on moving, off your shelves into your customers' dining rooms where they satisfy the most particular.

Are you getting your share of the business on the 57 Varieties sold in your neighborhood?

HEINZ
57

THE GOOD OLD TIMES.

Contrasts Prove Great Advance Past Seventy Years.

In 1844 Dickens published Martin Chuzzlewit. Readers of that exhilarating book may remember that the van driver who carries Martin to Hounslow tells him the story of a friend who went to the United States, made a fortune and lost it the next day in the breaking of twenty-six banks.

"He was a foolish fellow not to take care of his money when he had it," said Martin.

"There you're right," said Bill. "Especially as it was all in paper, and he might have took care of it so very easy by folding it up in a small parcel."

Dickens was an unkind caricaturist of our country; but it must be admitted that the history of American banking in the first half of the nineteenth century reels with vicissitudes. There was a veritable mania for banks, not unlike the mania for five and ten cent stores to-day. Small towns with little business had banks of their own. Villages had them. A hundred years ago, much of the money in circulation consisted of notes issued by banks in insignificant townships. The terms "saddle-bag" bank and "wildcat" bank date from this happy period. Horace White said that banking was then "the favourite form of speculation." It filled the place now occupied by stock exchange gambling and supplied our great-great-grandfathers with all the excitement they required. Runs on banks provided subject matter for comic pictures, just as runs on bargain counters supply it now. As late as December, 1861, Salmon Portland Chase summed up the situation in his first report to Congress: "The value of the existing currency depends on the laws of thirty-four states and the character of some sixteen hundred corporations." Not an altogether reassuring outtlook.

The enmity of Andrew Jackson toward the Bank of the United States extended itself largely and loosely to banks in general. There never was a man who hated more sincerely and truculently than did Jackson. He said he would rather live in the "wilds of Arabia" (with which he was wholly unacquainted) than in a country where such "a monster of corruption" as the persecuted bank was suffered to exist. His Specie Circular of 1836, which required all payment for public land to be made in coin, and which is generally cited as an example of his genius for doing the right thing in the wrong way and at the wrong time, preciptated the panic of 1837, which shook the financial foundations of the country.

Jackson was wont to say that the history of the South Sea Bubble had given him distrust for banks; but if he had extended his reading more widely he would have better understood how inevitably the banking system was founded on the economic needs of the world. Venice started it in 1270, when dealers in foreign currency were compelled to offer securities in return for protection. Fifty years later they were receiving and holding deposits, provision being made to protect the depositors from loss. The money-changers of Amsterdam and the goldsmiths of London followed the footsteps of the Venetians. The "running cashes" of the goldsmiths supplied funds for kings and queens, dukes and princes; and their notes were the legitimate forerunners of the notes now issued by the Bank of England. Bills of exchange were the admirable invention of the Jews who needed a safe and silent method of transferring funds from one country to another. The Banco di Rialto, first of its lordly race, was established by the Venetian Senate in 1584. The serious financial history of the United States begins with the founding of the Bank of North America in 1782.

This was also the golden age of counterfeting. Hundreds of false issues were in circulation. Between 1858 and 1861 228 counterfeiters were convicted. "The merchant," Mr. William O. Scroggs in A Century of Banking Progress, 'had to watch for counterfeit and altered currency, for the notes of suspended banks and for the notes of banks that had no existence." It kept him wide awake, although there were always experts to aid him and periodical publications to give him the latest word of warning. Dye's Government Counterfeit Detector started in 1850. It was published in Philadelphia and supplied "valuable data for the detection of spurious bank notes." In 1858 Peterson's Counterfeit Detector and National Bank Note List began its useful career. It was issued twice a month at Philadelphia. So many precautionary measures prove clearly enough the greatness of the bankers' need.

In 1857 panic was plainly foretold by the urgency with which depositors were entreated not to apprehend any serious disturbance. The banks of New York State held out a little longer than the banks of Pennsylvania; and the New York newspapers had just time to express contempt for their neighbors when the New York banks also suspended specie payment. They could not help it when there was no specie to pay. Governor Pollock in his message of 1858 exonerated the banks of the country from any blame for this distressing crisis. They had done their best to meet an impossible demand.

It was not a safe or smiling world, but all the more it needed good banks and good bankers to help it on its way. In 1860 Jay Cooke estimated the yearly loss from depreciation, counterfeiting, note-raising, bank failures and the cost of domestic exchange at fifty millions. When the civil war became a certainty, he lent valiant aid in selling the Federal Government bonds; but so did all his compeers. The bankers of New York, Pennsylvania and Massachusetts bought securities to the extent of one hundred and fifty millions. They had little choice in the matter, for the country was theirs to save. Chase, with a picturesque vigor suggestive of Presidents Cleveland and Roosevelt, had said to them in conference: "The war must go on until the rebellion is put down, if we have to issue paper

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until it takes a thousand dollars to buy a breakfast."

From this "wall-paper" currency his own financial genius helped to rescue us. The establishment of a National banking system strengthened the Federal Government. Greenbacks, indeed, poured from the Treasury printing presses and the country wallowed in paper money. But war and paper money have always been close associates. They could not get along without each other. In this instance California alone, remote in situation and aloof in spirit, remained on a gold basis. She resolutely declined the greenbacks and boycotted all merchants who invoked the majesty of the law in their behalf.

It has been estimated that in 1858 there were not more than 1000 silver dollars in circulation throughout the United States. They had been coined in very small quantities since 1835 and were a great deal more popular then than they are to-day. The first American silver dollar saw the light in 1792. It displayed the head of Liberty with flowing tresses and a bosom so uncovered that it would have scandalized prim Queen Anne, who had her bust on the coins of the realm carefully and completely draped. The coinage of American silver was for years a fluctuating process with some rather curious results. The dollar of 1837, for example, being worth a trifle more than its official value, went promptly out of circulation. The pretty little gold dollar of 1849 also went out of circulation because it was too small to be found when it was wanted.

The silver dollar deserved popularity. It was the sign and symbol of Uncle Sam's mounting fortunes. It was the "almighty dollar" of critics and satirists and lampooners. In the once-popular travesty of "Plu-ri-bus-tah" it is represented as crushing the puny form of Yunga-Merraka, too feeble to withstand its weight. The fast-growing wealth of the country, with its accompanying love of comfort and convenience, flung this sturdy but bulky emblem from its high estate. People refused to give it purse room. Of the many rules and regulations which made Sparta an undesirable place of birth or residence, a currency heavy in weight and light in value was perhaps the worst. At present the silver dollar and the two-dollar note (a deeply maligned bit of paper) are equally out of favor. As a consequence, the overworked one-dollar notes wear out so rapidly that they represent a drain on the Treasury and experts have speculated more than once upon a possible substitute or assistant.

Notwithstanding the importance of the role which banks were playing in the history of the country and the heavy seas in which they sailed, there was, prior to the civil war, an air of simplicity and homeliness about these institutions. The spacious formality of the modern bank was as unknown as the stately isolation of the modern banker. A little volume entitled The Banker's Common-Place Book was popular because it dwelt lovingly on the obvious and because it offered the grandmotherly advice which was respectfully received in those sententious days. Such a sentence as "The pecuniary prosperity of his bank should constitute the primary object of the banker" sounds like a Johnsonian edition of Rollo.

Here, however, is a sample of the more intimate counsel which was given by writers and taken—let us hope—by financiers in 1858: "Should a banker discover in himself a growing tendency to irritability, which his position is apt to engender, let him resist it as injurious to his bank and to his peace of mind. Should he find himself popular, let him examine whether or not this popularity proceeds from the due discharge of his duties. The moroseness which we abhor comes often from a sensitiveness which is annoyed at being unable to oblige, while the amiability which we applaud is apt to be the mark of an imbecility that knows not how to refuse."

If the august heads of banks were thus taken to task, their subordinates naturally fared a good deal worse. It is interesting to know that seventy years ago prizes were as much the order of the day as they are now, and people were stimulated by them to the performance of tasks which might have been wisely left undone. A prize essay on banking, written by Alonzo Sabine, of Framingham, Massachusetts, won for its author a little money, a modest fame and—I should imagine—the undying enmity of the "wrecked and ruined bank officers" by whom he says he was surrounded.

There is a touching artlessness about the advice proffered by Mr. Sabine to cashiers, whose welfare he professed to have at heart. He entreats them to be patient with the public and unexacting with their employers. The public, he admits, is ignorant and disposed to be troublesome. It might with propriety be rebuked, "were it not for the danger of contracting a morose and irritable habit of speech. Indulgence of passion is a great fault." Employers, on the other hand, are better than they seem, and cashiers would recognize this fact were they less keen for commendation. "You should not be intoxicated with your own merits," warns Mr. Sabine, "nor overweeningly desirous of praise. Be content with the quiet appreciation of others. Delicate attentions and marks of respect are the surest and best manifestations of regard. If you have these, do not pine in discontent and discouragement."

I should think not! Delicate attentions and marks of respect are as priceless as they are rare. Did the cashiers of seventy years ago expect bank presidents and bank directors to burst into paeans of applause because officials did their daily work!

The personal note was sounded often in 1858 because personal relations were established in every walk of life. Employers and employed had some acquaintance with one another. The cook stayed long enough to know what her master liked to eat, which placed them both on a natural and harmonious footing. Parents wrote to the heads of colleges about their precious sons and the heads of colleges were actually

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aware that there were such young men as these sons under the college roof. Shoppers dealt with merchants whom they knew—knew by sight and talked to in the flesh. Special importations of rich silk were sometimes laid aside to be first seen by favored customers. There, however, the favor ended. If the material were a handsome one, the piece was cut at once into suitable "dress lengths," evenly divided so that there should be no loss on a yard or two of left-over material. A little woman and a massive woman were compelled to buy the same number of yards and it was a goodly number that they bought. Women were not then dressed in what Lord Frederick Hamilton calls "oddments of material"; and the long. flowing lines showed to perfection the lovely sheen of silks and satins, the soft, deep, light-absorbing lengths of velvet.

Trade was highly specialized in those decorous days. A dry goods merchant sold dry gods and lived by their sale. Even the "notion" shops sold nothing but notions and found customers in plenty. Life's jest about the woman whose son was "cook in a drug store" would have been pointless seventy years ago. Nobody ate in drug stores, because there was nothing to eat except drugs and perhaps a cake of soap. Spotted coach dogs trotted soberly—and safely—under their masters' carriages through the safe and sober streets. In 1858 Godey's Lady's Book was at the height of its fame, and he was immensely proud of this literary achievement. Bereaved citizens solaced their grief with the famous obituary verses of the daily newspapers.

Distances counted in more ways than one to our great-grandfathers, who consequently stayed a good deal at home. They never went climate-hunting, having a notion that the rotation of the seasons was as good for the human race as for the responsive earth. Traveling was uncomfortable and it was slow. In 1858 Oregon and Minnesota had their birthdays as states of the Union. Kansas was still out in the cold. There was no system of registered mail and no uniform postage rates. It cost ten cents to send a letter to California and hard work it was to get it there.

But in the days of our promise and the days of our fulfillment, in the days of our poverty and the days of our pride, American banks — once disciplined into sobriety—have held the credit and the prosperity of America in their keeping. Agnes Repplier.

Who Knows?

Popular Science Monthly, in its October number, asks and answers the following questions:

1. Where were seashells used for money?
2. What are the nomads?
3. Where do natives regularly cook their food in hot springs?
4. On what island are human beings forbidden either to die or to be born?

Answers.

1. This was a custom of the Indians of the Northeastern United States, especially of those highly organized and quite civilized tribes who lived in what now is New York State and who are remembered as the "Five Nations." Under the name of "wampum," seashells bored, with holes so that they could be strung into strings or woven into belts, were used in place of money.

2. This name comes from an ancient Greek word meaning "wanderers." In several parts of the world, especially in Asia Minor, Arabia, and Persia, there are tribes of people who migrate twice each year in order to find food and proper climatic conditions for their herds of sheep and cattle. They have no settled homes. These people are called "nomads."

3. In the islands of New Zealand. New Zealand contains a great many geysers, hot springs, and other evidences of recent but expiring volcanic activity. In primitive times the natives cooked food by placing earthenware vessels in the springs. Nowadays they use tin or granite-ware pots.

4. This curious rule is made by the priests who control the sacred island of Miyajima in the Inland Sea of Japan, west of Osaka. This island is sacred to three goddesses of the Shinto faith, one of the prominent religions of Japan.

Thinking.

Everything depends on how we think.

If we do no thinking everything then is wrong. The world is twisted. And so, naturally, we side with the world.

Every rule, every act, every impulse is at the beck and call of some thought.

The human frame will put up with a marvelous amount of wrong thinking, but it will bounce upward in health and happiness at every thought that has for its purpose the bettering of this world.

A person is able to think himself into most anything. A great engineer once told me that he thought himself into the marvelous success that came to him. He started with nothing, seemingly. He though himself into vast power and influence.

We must all think ourselves along. And if the way gets very rough at times, we must do more and better thinking.

Thoughts are both the father and mother of deeds.

The very membranes and numerous organs of the body are but willing servants to the brain in its imaginings and thinking.

The more thinking you do the fewer mistakes you are bound to make and the greater progress you are sure to meet.

And if you get into a tight place, don't fret and worry and run. Think. Calmly think—and then bravely act. The result will take care of itself.

The reason why human beings dominate and rule is because they think.

You can think yourself into a very beautiful world, even though it may show before your very eyes the evidence of great wreckage and disaster.

The great God thought this world all out in advance. And when He had established its basic parts it made Him very happy.

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THE PATH TO GOD.

(Continued from page 34)

ton by the burning fevers—supplies for his stations stolen by the unscrupulous—this man of iron nerve plunges farther and farther into the African wilderness. There was no one with whom he could speak a word of English excepting three faithful converts—Susi, Chuma and Gardner. In the deeps of Africa he records, "Read the Bible through four times from the beginning to the end." In January. 1873. wasted to a mere shadow, so that at times his three converts had to carry him on a stretcher, he crossed rivers, explored new lands, made new maps, preached to other tribes and was still as dauntless as ever in the undertakings of his life. After long and weary marches he reached Chiambo's village in Ilalla. His three converts helped him on to the rough bed for the night. The next day he remained quiet while they watched him silently. The next night, with the candle burning, he was seen to get up and then kneel beside the bed in prayer, and there he died as he had wished in the heart of Africa. Fourteen days his body was dried in the sun after his heart and other vital organs were removed. They buried his heart where it always had been—in Africa. His three faithful converts carried the body 1,500 miles to the coast, whence it was brought to England to rest with the great of England's past.

In the pure and spotless life of David Livingstone, Christian faith in the 19th century found one of its highest expressions. Do you think he failed to see God within or ever doubted that clouds would break? It were as easy to believe in bloody blotches on the sunshine as it were to believe that David Livingstone had not found for himslf an experience of God and that the deepest happiness which is always close to the deepest heartbreaks girded him and sustained him for the toil of the day. Happy are the pure in heart for they shall see God.

J. Edward Kirbye.

Eloquent Results Accomplished By Retail Merchants Association.

"The accomplishments of the Retail Merchants' Association, of the Board of Commerce, if they were adequately appreciated, would win the active support of every business leader in Detroit," declared Philip Breitmeyer, president of the Association, at the campaign luncheon of the Minute Men of the Board of Commerce in the Book Cadillac Hotel last Wednesday. "The efforts of this Association to protect the interests of retail business of every kind, everywhere in Detroit, have resulted in vast direct benefits to all of the buying public. Every resident or visitor in Detroit has received a definite service from these efforts.

"The Association has not alone confined itself to the promotion of retail trade. It has interested itself in promoting measures to discourage unfair forms of competition. It is now exercising a very definite control over charity and questionable advertising solicitation. It has now interested itself in the supervision of transient and itinerant vendors and in the initiation of beneficial tax regulation.

"Throughout the years of its service to the business and the buying public of Detroit the Association has sincerely striven to promote strictly American methods in the conduct of mercantile affairs."

Mr. Breitmeyer went on further to discuss the many important problems now facing the directors of the Retail Merchants' Association, and gave special attention to the proposed street lighting plan whereby thirty blocks of down-town business streets are to be illuminated after the fashion of the present Washington Boulevard lighting system. Portions of the following streets are scheduled for the early completion of this work: Bagley avenue, Griswold street, Woodward avenue, Farmer street, Library avenue and Gratiot avenue.

Mr. Breitmeyer stated that property owners in the area indicated have pledged $150,000 to pay for this improvement. This is the entire cost of the new equipment and its installation up to the point where it is ready for operation. The city is to contribute the cost of furnishing the electricity for the illumination. He declared that the new lights will be ready to turn on before the Christmas shopping season in December.

One of the most colorful efforts ever put forth by an organization of merchants was the Detroit municipal opera held this summer at the State fair grounds. Despite unfavorable weather, which made it necessary to extend the scheduled run of the show two days, it was a wholesome success financially and an artistic contribution to the cultural phases of Detroit's life. The effect of this summer's municipal opera, Mr. Breitmeyer pointed out, will be a continuing one. Ambitious plans are already being made for further projects of this kind.

The Retail Merchants' Association, in co-operation with the faculty of Detroit City College, has inaugurated a retail merchandising course as a part of this year's curriculum. The course is planned primarily for the benefit of junior executives in retail stores, but is open to any employe or anyone else who desires to take advantage of its benefits. The instruction covers every phase of retail merchandising and the Association has obtained the co-operation of outstanding authorities in the retail field to conduct this course and extend the benefits of their experience to every student.

This, averred Mr. Breitmeyer, is one of the greatest examples of teamwork in business that has ever been offered in Detroit. Mr. Breitmeeyr said he hopes that those actively engaged in the retail business, realizing what has been accomplished and what must be done to keep up with Detroit's progress, will lend their full aid and co-operation in this phase of Board of Commerce effort. Karl S. Betts.

A Forced Part.

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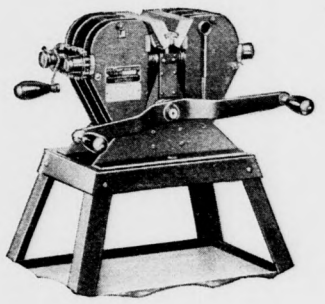

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Let us take a glimpse of that great economic era beginning with the Civil War and ending with the kaiser's war —a period of approximately fifty years —a great constructive period, if you will, that witnessed the development and exploitation of more valuable inventions and the things that promote the wealth and well-being of a people than any like period in the history of the world.

The pioneers that blazed trails through the wilderness had their counterparts in those early men of courage and vision who opened up the treasure house of American resources for the gain of later generatins. Success did not always immediately follow their efforts, but their failures made later success possible.

Glance over the record of early railroad receiverships and then contemplate the present network of great railroad systems that have meant so much to American progress and prosperity. So we find it in every phase of activity. Financial rewards usually come to those who have built on the work of the pioneers.

When the Civil War ended, the country was never more ripe for development. Strangely enough, the beginning of great economic eras appear to be coincident with great wars. The establishment of the National Banking System was a distinct improvement over the collection of heterogeneous State systems which preceded it. While it was not elastic enough to prevent panics, it stabilized the currency and facilitated the operations if commerce.

The business cycle theory found ample demonstration during this period. Depressions came and went, but the country continued to surge forward regardless of the recurrent political agitation, financial disturbances and uneconomic statutes. Moreover, the lack of uniformity in our State laws was a distinct commercial handicap.

A bird's-eye view of the progress of the country during that period of less than fifty years is illuminating: In 1860 the population of the United States was 31,000,000. in 1914, 98,000,000—an increase of 200 per cent. The National wealth increased from $16,000,000,000 to $200,000,000,000—a gain of 1200 per cent.; the per capita wealth rising from $500 in 1860 to $2,000 in 1914—an increase of 400 per cent. Before the Civil War the public debt per capita was $1.91; in 1914 it was $10.41—an increase of 550 per cent. The real significance of these figures, however, lies in the fact that the 1914 per capita debt of $10.41 compares with a per capita debt of $76.98 in 1865, the high point of Civil War financing. Each succeeding year showed a reduction until 1893, when it stood at $13.30. For a few years thereafter it fluctuated within narrow limits, but the trend was distinctly downward.

So much for that picture, one of achievement and accomplishment that could be possible only in a country of unlimited resources and political solidarity, and one that opens wide the door of opportunity to everybody. Doubtless this picture was in the mind of the elder Morgan when he coined that famus phrase, "not to go short on the United States"—a slogan that today is pregnant with more meaning than ever to every ambitious American citizen.

But what shall we say about the advances in science, invention and commercial development since the kaiser's war? The importance of the Federal Reserve Banking System is a factor in this post-war development is hard to overestimate.

In 1914 our National wealth was estimated at $200,000,000,000; to-day it is believed to be from $350,000,000,000 to $400,000,000,000. The population has increased to 120,000,000; 43,000,000 people are engaged in gainful occupations. Our per capita wealth has increased to about $3,000. The range of industrial activities has so broadened that pig iron or any other commodity or product can be no longer accepted as a barometer of industrial conditions. The development of the automobile alone has wrought such a commercial change that our economic experts have not yet been able to formulate a working hypothesis for their theories.

This increase in financial demands has included a number of new factors. The installment business has grown tremendously; the rise in the values of commodity prices and securities in itself represents a demand for so much additional financing.

With the advent of the kaiser's war, business in this country began to take on new life. The influx of orders from abroad stimulated our own markets and turned the flow of gold toward this country. We used that gold, through the facilities of the Federal Reserve System, not only to expand the development of our own resources, but also to assist in the financing of the obligations of the war participants.

Then there arose the demands for financing our own part in the war. Huge bond issues were oversubscribed, and when the high point of Government financing was reached the United States was carrying a debt of over $27,000,000,000. With a substantial amount of these bonds unabsorbed, it was necessary for the Federal Reserve Bank to keep the rediscount rate down to facilitate their marketing. At the same time, the dearth of merchandise in our domestic markets stimulated production in practically every line of business. With the return of confidence and purchasing power there was a sudden surge forward in practically all industrial lines, which naturally led to speculation in commodities and a sharp rise in commodity prices. As a consequence, the member banks had to carry a constantly increasing load of rediscounts with the Federal Reserve System.

We all know how the bubble exploded, just as similar bubbles burst under like conditions. After the period of sudden and severe readjustment, with the natural let-down in business, money rates fell again to a low point. There followed the nation-wide speculation in real estate, its inflation and the subsequent collapse in the Florida boom.

The factor of speculation has been manifesting itself almost continuously for the past ten years. The merchandising situation—as bad as it was in 1920-21 was alleviated by the use of our great reserves of credit. Before the advent of the Federal Reserve System, a liquidating panic would probably have been unavoidable. To-day, we do not reach low points in the readjustment of business conditions to shocks of this kind. The situation is nursed by the extension of the required credit for the purpose until, in the course of time, a gradual return of normal conditions enables the country to absorb and digest a large part of the unfavorable effects of a readjustment period.

The merchandise situation to-day is comparatively healthy. There is almost no speculation therein. Merchandise stocks are not large; the continued employment of over 40,000,000 people at high wages sustains the purchasing power of the country. The diversity of our industries has made possible readjustment in different lines without materially affecting the general situation, so that the factor which has been assuming more importance in the economic outlook is the financial one. The signs were quite apparent over a year ago; in fact, it was observed that the tendency to absorb our excess banking resources was obvious as far back as 1926. It was plainly apparent that the country had to digest an overdose of speculation in real estate, and that there was a strong tendency to carry the same form of activity in other directions. Cheap money was being diverted into speculative channels, for this will always happen when conditions of general business are not unfavorable.

To-day we are feeling one other factor in this financial situation that has not heretofore been emphasized—investments in foreign securities. It is estimated that the investors of this country have put something like $12,000,000,000 in foreign loans and investments; but, on the other hand, the income and business secured from these investments has helped to sustain purchasing power and prevent depression.

In his 1927 report, Secretary Hoover called attention to the fact that during the fiscal year foreign underwriting by American houses exceeded that of any corresponding period in the history of the United States; that our net growth as a creditor nation was perhaps only about one-third as great and that the net amount of American capital going abroad was estimated at over $600,000,000.

Through these loans and investments we have created tremendous credits in this country for foreign banks. Drawing against these credits reduces our capital savings. While the Federal Reserve System assumes no moral sponsorship for the curbing of speculation, it does have an obligation to discharge in its relation to the borrowings from its member banks.

Ever since our gold reserves assumed large proportions, there has been a popular idea that credit in this country is inexhaustible. This idea will have to be revised. Our credit reserves are now needed at home.

Our gold reserves are ample for reasonable business requirements, but we cannot continue to deplete them by excessive investments abroad.

These take from our banking resources funds that we need here, and whose only return is through interest payments or future payments on account of principal, or the resulting increased sales of American goods abroad. In this and in speculative channels of credit expansion there must necessarily be a halt.

What next? Is the financial situation so strained that it becomes a menace to business? Some authorities are inclining to that viewpoint. They say that it will keep down new construction, and that this will spread throughout the business structure with a corresponding lessening in demand.

For our part, we think that business will be benefited. If there is less new construction, there will also be less overproduction in many lines. The financial condition of the country should also become more liquid, as there will be less credit used in assets of a slow nature. The result should mean more stable commodity prices.

Correction of an overextended financial condition requires no ruinous measures. It can be accomplished through regulatory methods by by a curb on excessive and indiscriminate foreign investments and by the increase in capital caused by a normal increase in savings. A higher money rate is the necessary accompaniment until the situation is adjusted.

We view the future of American business with considerable optimism, and no small factor in our calculations is the fact that the world is getting on its feet, and that means a greater demand for the products of our mines, our factories and our farms.

Jason Brown.

Certain Obligations.

Outstanding developments of the past ten years have been the increase in the practice of taking out life insurance for both personal and business purposes, the creation of personal trusts and the making of wills to safeguard the interests of beneficiaries.

A man owes it to his family, of course, but the impressive thing about it is this growing appreciation of one's personal responsibilities.

The indefinite future is no excuse for neglect to make proper provisions to care for those one cares for the most.

A Question of "Mite."

Little Milton came home from Sunday school with a mite box.

"Why do they call it a mite box, Mother?" asked Milton.

"Because," chirped in his brother, "you might put something in it and you might not."

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THE TINKER OF ELSTOW.

A Little Trip To the Home of John Bunyan.

From a village jail in rural England, where John Bunyan wrote Pilgrim's Progress two hundred and fifty years ago, to the Detroit baseball diamond seems a far cry. But there is a certain connection. An article appeared recently in a ppoular magazine reviewing the career of Hughey Jennings, who was for some years manager of the Detroit Tigers. Unlike most men in that calling, Jennings was an educated man, having secured his college training after becoming a professional ball-player. One day on the train a friend handed him a copy of "Pilgrim's Progress," remarking that he might find it interesting. "It's nice, light reading," is friend said in a joking way. An hour later Jennings sought out his friend with animation in his face. "Say," he exclaimed, "this isn't any novel. It's true. He's made up a story about what every fellow gets up against in life. This fellow Christian is all right. I'd like to have some of these quitting ball-players who get discouraged when we lose a couple of games read about him in that swamp." He had reference, of course, to Christian in the Slough of Despond. Later in the season Jennings bought a dozen copies of Pilgrims' Progress to send, as he said, to the kids up home.

I recently made a little journey to the home of the man who wrote this manual for baseball players. Elstow is the place, and it was merely a hamlet not far from Bedford. It was not different from hundreds of other villages in rural England. If we could have dropped in there some two hundred and twenty-five years ago, we would have found on the outskirts of the hamlet the humble cottage where Bunyan dwelt. It was close by the parish church, and it was his enviable task to ring the church bells every day. His father was a tin-and-copper tinker, a mender of pots and pans. John was the oldest child, born just three hundred years ago, and christened in the church where he later became bell-ringer. He was always an odd character, and when only a lad he tried to discover some noble ancestry in the family strain, but without success. Apparently he was descended from a succession of humble and impecunious tinkers. His father sent John to school for a brief time, but soon took him out to save his morals. It would seem that moral standards were none too high in the very inadequate elementary schools of that time. The boy barely learned to read. If he learned much of anything else, we have no record of it. So he became a tinker, like his father.

John was an active, vigorous lad, full of vitality and fond of sports. He loved to wrestle with the young fellows of the town, play tipcat on the village green, and ring bells. But he was moody and imaginative, much given to frightful dreams both day and night. From his infancy, according to his own testimony, he was greatly troubled with thoughts of the fearful torments of hell-fire. He was really a mono-maniac, that is, one whose thinking is limited to a very narrow range of subjects. He brooded on religious questions only, and usually on the morbid side of those. Remembering this we shall be able to interpret more intelligently some of his writings.

Much has been said about John Bunyan's vices. The truth is that they have been grossly exaggerated. We shall have to hold him largely responsible for this, for he bemoaned himself habitually, speaking in harsh terms of what he called his awful wickedness. Later religious writers have kept up the fiction for the sake of the sharp contrast thus aforded between his alleged early, wicked career and his subsequent career as a preacher. The fact is that Bunyan was quite a decent boy and youth. His worst habit was profane swearing. He has put it on record that he always used an oath before and another behind to make his words have authority. You know men of that sort to-day. But he was not a drinker, in itself remarkable, considering the time; and he expressly avows that he was never unchaste.

But he was prone to self-denunciation. It was his nature to regard as terrible even the most innocent amusements. In this he was the typical, grim, uncompromising Puritan. Like all English villagers, he loved bell-ringing; but after he was converted his Puritan conscience said it was wrong—probably just because he enjoyed it. But often after this conviction came upon him, he would betake himself to the church and climb up into the belfry for the sheer joy of seeing and hearing the bells ring. But that abnormal conscience tormented him . He was in terror lest one of the bells should fall and crush him, in punishment of his sin. He would take shelter under a beam, but fright invariably overwhelmed him and he would take to his heels, imagining as he ran that the tower itself was about to tumble down upon him.

It is perfectly evident that we have here a psychopathic state of mind. His attitude was the same towards all sports and amusements. When yet quite a boy, he heard a sermon on Sunday, denouncing dancing, oaths and games. His moody mind concluded that it was aimed directly at him, and he was much troubled. After he had eaten his dinner, he went out to the village green for the usual game of tipcat. As he was about to strike the ball, a voice seemed to speak in his ear: "Wilt thou leave thy sins and go to heaven or have thy sins and go to hell?" He stopped instantly, looked up and seemed to see a vision of Christ looking down reproachfully upon him. But he reflected that he had committed so many sins that he would doubtless be damned anyway, and one more would make no difference. So he plunged all the harder into his play.

Bunyan was always a seer of visions and dreamer of dreams. Most of his popular writings were inspired by dreams. His mental equipment was necessarily limited, for his small learning enabled him to read only with difficulty. A few penetrating ideas had made a profound impression upon his mind, and he brooded upon these while he worked at his trade. While his hands were busy with hammer and metal, his mind mulled those few ideas over and over again, worrying with them like a puppy with a bone, and creating a thoroughly ill-balanced and morbid psychological condition. Later, his solitary years in prison served to accentuate the same habit. Yet, with his moodiness, he was given an extraordinary talent for recording the things he saw. In a word, his was a mind narrow and intense, a mind hovering always close to the border-line of insanity where genius is always to be found. There is something tragic about an undisciplined spirit worrying with fixed ideas. A friend once remarked to me that she was thankful for her university training, if for no other reason than this: it had made her incapable of being caught and victimized by fantastic and half-digested ideas.

Bunyan was married at twenty, to a good girl as poor as himself. He says that they had not so much as a dish or a spoon between them. They began housekeeping in the little cottage on the edge of the village where we caught our first glimpse of them. He pursued his tinker's trade the while his religious fervor increased. He had now become a Dissenter. Up to this time he had been loyal to the established church; but now he openly allied himself with the Nonconformists. He became the preacher for a group of like-minded villagers and proved himself a vigorous controversialist. He argued with Quakers, Conformists and Catholics alike. Eventually he was thrown into Bedford prison because of his dissenting opinions and his refusal to submit to the established church. For twelve years he was in jail continuously, during which time he had but two books, the Bible, and Fox's Book of Martyrs. These he knew almost by heart. Two other books he had previously read, spelling out the words laboriously one by one. These worn volumes had belonged to his wife. They were The Plain Man's Pathway to Heaven, and The Practise of Piety. These four volumes make up almost the sum total of his lifetime reading.

Were we to draw a word-picture of Bunyan at this time, we would describe him as a rather large, stocky man, heavy, full-faced, with long hair, according to the custom of the time, parted in the middle and falling down over his shoulders, a somewhat bristling mustache and a wisp of a goatee clinging to his under lip. Vigor and vitality are suggested in every line and feature.

While languishing in jail, he wrote a goodly number of his sixty-odd volumes of sermons and allegories, toiling meanwhile at making wire-snares to support himself and his family, which included one blind son. Prisoners in those days were not provided food while incarcerated. They had to work or depend upon the charity of friends on the outside. But in this respect Bunyan proved himself better than the hero of Pilgrim's Progress. Christian started to the Celestial City, leaving his wife and children to shift for themselves. How often it happens that men are better than their theology!

In discussing Bunyan's theology, one must consider the times in which he lived. England was then emerging out of Romanism into Puritanism. An infallible Book had taken the place of an infallible Pope whom they had repudiated. Bunyan accepted without question or doubt the dogma that the Bible is inspired and wholly without error. One text was as good as another to him if it only fitted the occasion. It was all of equal value. He was fairly saturated with its ideas and phraseology. Naive and literal-minded to an astounding degree, he not only accepted the actual words of scripture, but likewise all the far-fetched and fantastic interpretations put upon these words in that uncritical and uncultured time. In his apology, or introduction, to Pilgrim's Progress, we find these lines:

> This book is writ in such a dialect
> As may the minds of restless men affect.
> It seems a novelty, and yet contains
> Nothing but sound and honest gospel-strains.

In those days of incredible superstition, Bunyan's theology was no better and no worse than that of his dissenting colleagues. As a single example of the superstition then prevalent, we have this description of the manner of casting out a devil from one who was believed to be possessed. The victim was laid face downward upon a table, with his head hanging over the end. He was then tied securely, and a pan of burning coals was placed close under his mouth and nostrils to smoke out the demon. In this particular case the treatment was unsuccessful. The unhappy man died a little later, undoubtedly strangled by smoke and fumes. Men's theology is rarely superior to the age in which they live, particularly ignorant and unlettered men. If we would do justice to John Bunyan, we must not forget this.

After a dozen years thus spent in jail, King Charles, for political reasons, granted an indulgence to the Dissenters, that is, an edict of toleration. It was illegal, but that little fact never hampers politicians. The effect of this was to release those who were in prison for conscience' sake, and John Bunyan was among those set free. He was at liberty about three years, and all this time he was busy vigorously writing and preaching. Then the indulgence was withdrawn and he was once more imprisoned, this time for about six months. It was during this last incarceration that he wrote the first part of his immortal Pilgrim's Progress. This book has gone through more editions and has been translated into more languages than any other book ever written except the Bible. One hundred thousand copies of it were sold during the author's lifetime, and it has been rendered into eighty-four different tongues and dialects. This is his masterpiece. Only two others from his pen have really stood the test of time, Grace Abounding, and The Holy War. And these would have been forgotten long ago had it not been for the reputation their author won by Pilgrim's Progress. Pilgrim's

(Continued on page 46)

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Brain Is Still Only in Intermediate Stage.

In this age of scientific progress that man has evolved it is difficult to believe that the human brain will develop much beyond its present state. Yet scientists who are devoting their energies to the study of the brain have found that man is far from having utilized it to its full capacity. Sir Arthur Keith believes that up to the present man has made use of only 50 per cent. of it. Dr. Frederick Tilney, Professor of Neurology at Columbia University, holds that we have a much longer way to go before we have completely developed the potentialities of the brain. At this stage of our progression, he says, we have made use of only one-fifth of it.

"From the age when the first known man, Pithecanthropus erectus, made his appearance, some 500,000 or 1,000,000 years ago, until the present time, man's brain has increased in volume and acquired greater refinement in structural detail," said Dr. Tilney in an interview. "With the upward progression of the human race it has become more highly specialized."

The history of the evolution of the human brain has caused Dr. Tilney to conclude that the brain of modern man is not a finished product; on the contrary, he believes that it represents some intermediate stage in its ultimate development.

When Dr. Tilney speaks of brain evolution he does not begin with the anthropoids and come up to man; he reaches back into the earliest manifestations of organic matter. To consider any of the living apes as the possible ancestor of man is to him an "inconsequential and an incomplete view of the situation."

His researches have carried him back beyond the simians through the ages in which a procession of mammals came and went; back beyond the lowest vertebrates whose shadowy forms moved through the mists of a dawning world. He asserts that it is only by appreciation of this long ancestral line in its many manifestations that a true value of the evolutionary process can be obtained.

From his student days Dr. Tilney has been fascinated by the human brain, and has devoted years to its study. In his own laboratory and in the laboratories of the American Museum of Natural History he has sought its secrets, and the results of his research work are to be embodied in three books, the first of which, "The Brain From Ape to Man," has recently appeared. The second book, which he is now writing, will be called "Brain Evolution From Mammals to Man," and the last, dealing with more remote stages of the brain's developing, is to be entitled "The Brain From Fish to Man."

"How did the brain come into existence?" Dr. Tilney was asked.

Let us look way back," he began.

"Life had a simple beginning. It started with simplicity and has grown into complexity.

"The primitive form of animal life was protozoan, like the one-celled amoeba. Many new chances were open to the amoeboid animals—tiny particles holding in them the spark of life. They increased in number by means of cell splitting, and the free-swimming forms as they drifted about were subsequently drawn to one another. They formed groups; the individual became a part of the colony.

"The colony brought its own problems. Some cells were external, others internal. Those on the outside came into contact with light and air and water; those on the inside were more protected from the elements. It is not hard to see that at this moment (a long moment indeed!) differentiation of the organs began to take place.

"The ultimate function of all life is reproduction. To assure perpetuation by heredity the process of reproduction was facilitated when certain cells of the entire mass took over the responsibility. Thus these sexual cells, when they came into being, were especially charged with the duty of reproducing.

"And now the question arises, Why did heredity prove so untrue to itself? Why did it not invariably produce the same kind of offspring? But heredity is only one of the forces acting on animal life! Organic matter must live according to its environment. Mutation and variation are inherent in all living organisms. As life waxed more complex the living organisms had to adjust themselves to deal adequately with their surroundings. They reached out and grew toward the elements that surrounded them.

"With the mutation of protozoan into metazoan life organic systems were formed, but even these latter had many heirlooms of their early forebears. Skeletons, muscles, digestive and respiratory systems, hearts and generative organs at length came into existence and were added to hereditary endowment. Though subject to mutation and readjustment to environment, these organs were a corporate part of the whole. Working upon these many parts, the forward march of time and evolution brought with it new genera, new families, new orders and new classes.

"Pushing onward and ever upward they mounted through invertebrate life, acquiring more adequately adaptive structures, until they reached or—may we say—produced the vertebrates.

"At length the many different kinds of mammals appeared, those whose species are long since extinct and those which are familiar to us. While they maintained an essential similarity both internally and externally, the fight for existence brought about a continuous adjustment to their surroundings. The most profound change in their structure took place in the brain. The brain more than all the other organs felt these adaptive modifications to life.

"Even the lowest of the vertebrates, the fish, manifested a change in the brain as a consequence of the varying influences in which it lived; and behind it was that irresistible momentum that carried the great vertebrate phylum forward through the ages.

"I do not believe this can in any way be regarded as predestination.

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Here again, as with the stars, all inorganic and organic matter is the working out of innumerable chances with almost endless opportunities for combination."

This led Dr. Tilney to the third of his series of books concerning the brain. He referred to the establishment of the amphibian type, as when certain fish, possibly because they buried themselves in the mud as the waters receded from former levels, prepared to live on land as well as in the water. The senses of sight and smell readjusted themselves to air-born stimuli, and lungs learned to breathe air. But these cold-blooded animals fell easy victims to the cataclysms that swept the earth and brought the Mesozoic era to an end.

"What is more," exclaimed Dr. Tilney, "they did not have sufficient brain capacity to carry on. Did you ever notice," he asked, "how small the heads of the giant dinosaurs were in comparison with the rest of their bodies? They did not have progressive brains!"

As the ages passed, the mammals came upon the scene, warm blooded and having new powers of resistance. Nature threw out a profusion of forms. Sixty to a hundred million years ago, Dr. Tilney holds, the earth was teeming with strange creatures. The heads of some of them were crowned with five or six horns. The queer beasts were both meat-eaters and herb-eaters; they were covered with hair; they had four compartments in their hearts and they suckled their young. Some of them were the ancestors of modern lions, of whales, of seals and of many other mammals known to us. Those of them vanished which could no longer fight the fight of existence. Their remains have been found in the Gobi Desert, in the Bad Lands of North America and in Central Africa.

"Again," said Dr. Tilney, continuing his story of evolution, "nature called forth form after form, each acquiring its own ways and habitat. Mammals no longer content with the earth's level acquired wings. Man has given these the name of bats and flying squirrels. Others went below the surface of the soft brown sod, and so gophers, moles and their ilk came into being. Among the more progressive mammals two distinct groups are found, the carnivorous or predatory animals and the grazing ungulates. The last named work hard all day to get their food from the plains; the first devour their fellow creatures and obtain their food supply already prepared, so to speak."

In his second work, "Brain Evolution from Mammal to Man," Dr. Tilney will go into the behavior of the Mammals. He will tell of the habits of the cursorial and migratory animals, such as horses, deer, cattle and camels, which prefer to live in groups and have no predatory instincts except that of fighting for their life and perhaps for their food. He will also tell of the carnivora that are armed for attack.

The mammals have certain advantages over the birds and the reptiles and the fish, and they have used them extensively. They show greater purpose; they are possessed of more ingenuity; they have a whole scheme of deliberate action and show more and better judgment in the finding of food and in self-protection. The most important reason, in the opinion of Dr. Tilney, why mammals ascended so far above their fellow creatures was that they suckled their young.

In the nursing period the young mammal stays close to its mother or parents, and from its elders is able to learn as it grows—to prepare itself to meet life. The period is one in which the brain matures, and gives rise to the type of activity characteristic of mammals, which has definite advantages over the old type of motor activity peculiar to primitive animals such as birds, reptiles and fish.

The difference between the motor specialization guiding the movements of the mammals and those directing the primitive animals is that the higher order is able to deliberate. Such important conditioning qualities of motor response as reflection, selection and the introduction of the influences of previous experience as well as the advantages of higher intelligence are provided for the higher animal, while the lower acts more instantaneously and reflexly. The gift to the higher order is called neokinesis.

"Whales waste their neokinetic gifts in the sea," Dr. Vilney said, "bats dissipate them in the air, horses burn them up in speed. In fact, neokinesis was of little avail to any of the animals until a certain group were forced to climb the trees and to live in hiding among their leafy branches.

"And then what happened?

"Their paws were turned into claw-like hands. A very important thing. They were now ready to discover the real treasures of the brain, which, as we have seen, were not of great avail until this new key was found to unlock it. Claws in the end became hands, and hands were these very keys that unlocked the brain.

"Other animals sought protection in swimming, flying, running. Similans found it in swinging themselves from branch to branch in their arboreal retreats. With increasing weight some of them came down nearer to the ground. They assumed an upright position. Then their hands were freed! They turned them to new and constructive purposes.

"Soon we find that the hands were the instigators of human speech. A gesture was a symbol, but gestures were inconvenient when hands were needed for other usages. Sounds were used to take their place, that hands might be left free. With the acquisition of speech the human type was well on its way toward the far distant goals of humanity."

It is the review of man's steady advancement that leads Dr. Tilney to put the question:

"Is there still a possibility of further evolving in the development process so clearly seen in the brain of primates, so obviously reaching its present culmination in the brain of man—is there still a latent power in the human brain for the expression of yet unsuspected potentialities and beneficial progress?"—Virginia Pope in N. Y. Times.

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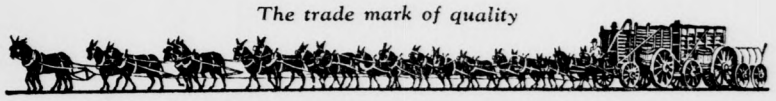

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THE TINKER OF ELSTOW.

(Continued from page 42)

Progress is really autobiographical. In it Bunyan is relating his own experience as he traces the journey of Christian from the City of Destruction to the Celestial City. It is a dramatic interpretation of Puritan theology, an allegorical poem of salvation by grace. Writing of this sort is always trenchant and vivid. In the letters of Paul, as soon as he begins to speak in the first person, or deal with his own experience, a new element of interest enters. Dickens is never quite as absorbing as when telling his own story in David Copperfield. Every public speaker knows how the attention of his audience picks up when he begins talking in the first person.

We might talk endlessly about Bunyan's literary style. It is naive and unaffected as a child. This accounts for its tremendous vogue. He rarely uses words of more than one syllable, but they fairly throb with vitality. His artistry is so artless that Giant Despair becomes as real as his English jailer. As Taine says in his History of English Literature: "He transforms arguments into parables. He grasps truth only when it is clothed in images." As might be expected, Bunyan has become a subject of study by modern psychologists. He is found unerring in his interpretation of the human mind as it normally functions. For instance, Giant Despair takes the advice of his wife Diffidence, gets a crabtree cudgel and proceeds to beat up the two unhappy prisoners whom he has locked in his dungeon. But to get himself into the required state of fury, the Giant first berates and lashes them with his tongue in terrible fashion. Then he lays on the cudgel with a good appetite. He had got himself in the proper frame of mind.

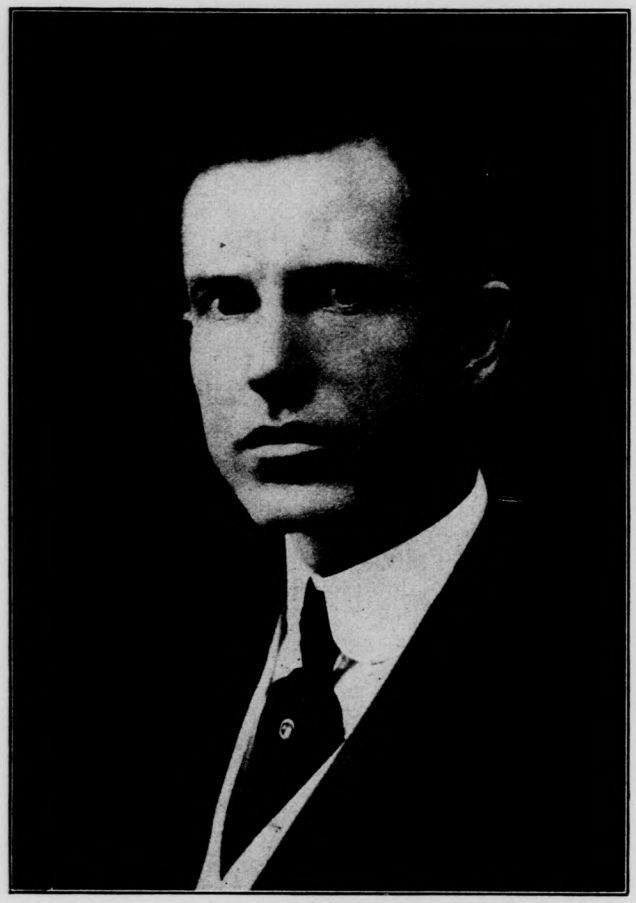
There is a certain simple honesty, too, in Bunyan's writings. He is detailed enough in his descriptions of earthly things and imaginative scenes along the road his heroes travel, but he is modest and restrained in his picture of the Celestial City. Indeed, he does not picture it at all. When Christian and Hopeful reach the Delectable Mountains, the shepherds point out the way to the City. From a high peak they can see it if they will but look through the glasses which the shepherds offer them. But the Pilgrims' hands shook, and they did not see clearly; "yet they thought they saw something like the gate and also some of the glory of the place." Would that other writers had been as humbly conservative.

Yet much of what Bunyan writes is terrifically convincing, just because to him it is all terrifyingly real. This accounts for its amazing influence. It is the utterance of a soul thoroughly sincere and aflame with a great passion. No man in history has made a greater impact upon the common mind, especially the simple, credulous sort of mind that thinks in pictures rather than in abstractions.

It is impossible to measure the influence of John Bunyan in our own day. There is no use denying that his theology is still cherished by multitudes of people, and that it has been given a new impetus in the rise of what is called Fundamentalism. Bunyan is the Puritan theology of the seventeenth century personified. His is the accepted Protestant orthodoxy of the last three hundred years. Such a man must continue to wield an enormous influence among those who are perpetuating that tradition. As one of his biographers shrewdly remarks: "Perhaps few of the many who believe that the Bible is their sole spiritual guide realize the extent to which they see the Old Testament through Milton's eyes and believe in the Gospel according to Bunyan." And we must not forget that Milton and Bunyan were contemporaries.

With the rest of us Bunyan's influence is no longer doctrinal or theological, but inspirational. To deny or disparage the simple power of this Tinker of Elstow is to betray one's self as sodden or a bigot. While declining almost in toto his "body of divinity," every wholesome heart leaps in sympathy with his noble purpose and his sure, undeviating aim. His dogmas have been overtaken and displaced by that which is more consistent with the word of Jesus and the need of our times; but his spiritual passion and crystal-clear literary style may well set up a standard for all time to come. Children to-day should read Pilgrim's Progress, but under proper guidance. Not as I read it, when my Grandmother placed it in my hands forty years ago. To her it was the last word in revealed truth and the log-book to heaven. Rather let them read it as they do the exploits of the Knights of the Round Table as they went forth in search of the Holy Grail. Not as the science of theology, but as the poetry of the soul in its tortuous and glorious climb towards the heights of the Celestial City.

Frank Durward Adams.



DOUGLAS MALLOCH

The Fourth Friend

I had three friends, and one was great;
I haven't seen him much of late.
I had three friends, one rich, I know,
But that was long, long, long ago.
I had three friends, and one was just
The sort of friend a friend can trust.
Then sorrow came, and times were bad,
Then what about the friends I had?

The one that I could trust was true,
Did all that any friend could do.
The friend with money came to see
If gold was any use to me.
The man of greatness also came
As well, and let me use his name.
And in my trouble I was glad,
And thanked the Lord such friends I had.

I thought the great man had forgot,
But trouble proved that he had not.
I thought to see the rich no more,
But trouble brought him to my door.
I thought the poor might even fail,
But trouble told another tale.
So trouble made me really glad—
It was the fourth friend that I had.

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What Advertising Has Done For Citrus Growers.

Due to the better sales and advertising methods of the citrus growers of California the growers receive 38 cents of every dollar spent by the consumer for citrus fruits. But the grape growers who until recently have done little in the way of efficient marketing and very little in creating markets or finding outlets for sub-standard products receive but 15 cents out of the consumers' dollar. It is true that the grape growers have had to face an enormous over production—that grapes are more perishable than citrus fruits and that there are certain other problems which seem to indicate that marketing grapes is more difficult than marketing citrus fruits, but the fact remains that the fine work of the men behind the California Fruit Growers' Exchange has had a lot to do with the greater percentage of the consumers' dollar received by the growers. Advertising has played a big part, as everybody knows. Why more growers in other lines haven't profited by the citrus growers' experience is somewhat of a puzzle.

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Research in the packing industry has been largely responsible for the development of more than 140 by-products. The return which the packer obtains from these by-products has made it possible at times to sell the meat from cattle for less than the amount which the packer paid for the live animal. Similarly, in the case of hogs and sheep, the development of by-products has made important economies in the prices for food products possible.

When one understands that the packing industry processes annually from nine to ten million cattle, about five million calves, twelve million sheep and lambs, and sixty-five million hogs, he obtains some idea of the size of the industry. As a matter of fact, the packing industry is one of the largest industries in the country when measured by the value of its product. The entire meat industry of the United States processes yearly approximately ten million tons of meat and lard, which is sufficient not only to provide each person in the United States with approximately one-half a pound of meat per day, but also to leave over one or two million pounds for export use.

The packing industry pays to the live stock producers of the country between five and six million dollars and merchandises some $5,000 worth of meat and other products during every minute of every working day.

The latest census of manufacturers, that for 1925, shows that the value of the products of the meat packing industry amounted to almost 5 per cent. of the value of all manufacturing industries in the United States.

When, in addition to knowing the tremendous number of animals processed yearly by the packing industry, one understands further the fact that 45 per cent. of an average beef animal, 50 per cent. of a sheep, and 25 per cent. of a hog are waste and by-products, the importance of the results of research in the packing industry become fully apparent.

Years ago, apart from the hide and fat, all that was not meat was cast out, thrown away, dumped wherever the butcher's man could get rid of it. As centralized meat slaughtering grew up, the increased quantity of waste became a serious problem. At first, the most serious difficulty was how to dispose of it. As the volume of the trade in the early packing centers at Cincinnati and Chicago became bigger and bigger, the more urgent became the need for the proper disposal of its waste, and the greater the competition became, the more urgent became the need for avoiding all waste.

At this critical moment, the chemist entered the packing industry and the detailed development of packinghouse by-products began.

To-day these is scarcely a particle of the animal which is not used.

Many of these packinghouse by-products have become so common that they need not be more than mentioned here. Among such by-products may be mentioned leather, glue, hair, various bone products, fertilizer, and oils and greases.

One of the most interesting developments in packinghouse by-products has been in the field of pharmaceuticals made from animal glands.

Pepsin, obtained from the interlining of hog stomachs by a chemical process that purifies it, is one of the better known pharmaceutical by-products. Red bone marrow, which recently has been found beneficial in the treatment of certain forms of anemia, is another.

For sewing wounds, surgeons sometimes use ligatures made from sheep intestines. These ligatures have the advantageous property of being absorbed by the tissues, thus avoiding the sometimes painful operation of removing stitches.

Adrenalin or epinephrin, obtained from the adrenal glands of cattle, is used by the surgeon to prevent hemorrhages. Lecithin, obtained from the brains of cattle, is sometimes used to counteract the venom of snakes and poisonous insects.

A recent discovery in this field that has become widely known is the preparation of insulin from the pancreas. This preparation is used for the relief of diabetes.

In addition to the research carried on by individual firms, an extensive research program is carried on by the packing industry through the institute of American Meat Packers, which is the educational, trade and research organization of the American meat packing industry. Two laboratories are maintained by the institute, one the research laboratory, founded by Thomas E. Wilson at the university of Chicago, and the other a service laboratory.

In the service laboratory, analyses of products are made for member companies for plant control purposes, and sales samples are analyzed, as are materials offered for sale to members of the institute. Analyses also are made of various preparations for curing, cleaning, etc., offered the institute.

The research laboratory is conducted in affiliation with the science departments of the university of Chicago. In this laboratory a considerable amount of research work bearing on various phases of packinghouse operations is conducted. Dr. W. Lee Lewis, director of the department of scientific research of the institute of American Meat Packers, is also director of the research laboratory.

One of the most interesting studies conducted relates to the curing of hams. Through studies made in the research laboratory and in the laboratories of member companies and of the bureau of animal industry, it has become possible to use sodium nitrite as one of the curing ingredients instead of sodium nitrate. The nitrite gives a more exact control of certain aspects of the curing processes, with the use of a tenth to a twentieth the weight of nitrate. The saving in the cost of this curing ingredient is important.

Other studies relating to curing, conservation and lard have been and are being made in this laboratory.

In other fields also the institute is assisting in the conduct of important research activities.

At a great Middle Western university, on funds supplied by the institute, a study is being made of hog types in an effort to determine the exact type of hog that is most economical for both producer and packer and best suited to the demands of consumers.

At another scientific institution, investigations are being made into the values of meat in human nutrition.

Another university is investigating several business problems of the packing industry.

Still another university is trying to improve methods of meat cookery, with co-operation from the institute.

In addition, the various staff departments and committees of the institute are undertaking other problems. A mention of some of these will serve to show the wide field of research which is being carried on: improved methods of dehairing hogs; cause of soft and oily pork; improvements in curing of hides; studies of insulating material and methods of installation; corrosion; meat penetration and bacteriological studies in meat canning; handling of waste waters; standardization of mechanical equipment; paints for use on damp walls in the presence of edible products. and decreasing the weight of packages without decreasing the strength.

Enough has been written to show that much progress has been made since accumulations of packinghouse wastes at Cincinnati and Chicago first made a problem.

As a result of the application of research to the packing industry, it has been possible to develop by-products which in themselves not only have made noteworthy utilitarian and humanitarian contributions to our modern life, but also have enabled the packer to pay the producer appreciably more for his live stock than would have been the case had scientific research not entered the industry.

Chas. E. Herrick,

President Institute of American Meat Packers.

The Bad Debt Waste.

Every debtor who is allowed permanently to keep your money places additional burdens upon the business world, first, by diverting money from the legitimate channels of trade, and second by handicapping honest debtors who pay bills of the dishonest.

Generally speaking, there are but three classes of debtors. The first class embraces those who obtain credit with no intention, or perhaps a half-hearted intention, to pay. The second is that class of debtors who have had circumstances, avoidable or otherwise, creep into their affairs between the date of receipt of the credit and the date of payment which make it impossible for them to meet their obligations.

The third class is made up of those who had good intentions but who for reasons best and sometimes known only to themselves suffer a change of conscience after they receive a credit and before the account is paid.

It would seem therefore that before attempting to collect a delinquent account the creditor should ascertain into which of these classes the debtor comes, and to apply his collection methods accordingly.

All collections have for their primary object the payment of the full price with interest. If the full price cannot be obtained, the payment of as much as possible is sought. It is apparent, then, that assignments, receiverships, compromises and bankruptcies are after all only methods of collection. It is difficult to understand why so much effort and money is expended in liquidations, and why in comparison so little attention is given to collections.

W. B. Layton.

A Word To the Wise.

Mr. Employer, a little praise given to the person who does his work well would be a good investment for you.

It might encourage your employes to do still better.

But aside from this ecenomic standpoint, it is better to commend those who deserve it, by helping you make a good showing in business, than it is to ignore their help.

You enjoy hearing about your success from your business friends.

It pleases you to receive a compliment—why not pass one along?

You pay your employes what you think they are worth. There is no other standard of measurement.

You feel that it is up to them to give you their best efforts; that they should give value for value received.

And that is true. It is only common sense.

But a favorable word from you means much to the right kind of an employe, and you should not have any other kind.

Every working man likes to please his employer.

The mere conviction that he would be discharged if he did not give satisfaction is not much comfort.

Stopping Goods in Transit.

A California hardware dealer sold goods, shipped them to the buyer, and took out the bills of lading in the buyer's name. The steamer on which the goods were shipped arrived at its destination, and the goods were delivered to a warehouseman who had orders from the buyer to forward them to him.

Then the dealer ascertained that the buyer was insolvent, attempted to stop the goods in the warehouse in transit and the sheriff attempted to levy the goods on behalf of a creditor of the buyer.

In a ruling that the transit had not ended, and that the dealer could still stop the goods, the Supreme Court of California said:

"The right of the vendor who has sold goods on credit, when the vendee is insolvent, to stop and take them into his possession, at any time before their arrival at the place of destination, and going into the actual or constructive possession of the purchaser, is well established. Depositing them at an intermediate point, with an agent of the purchaser for the purpose of being forwarded does not terminate the transit."

50 Michigan Firms Who Employ the Services of the John L. Lynch Sales Co.

STAR CLOTHING CO., Grand Rapids
RINDGE, KALMBACH & LOGIE, Grand Rapids
RIVERVIEW FURN. CO., Grand Rapids
CHAFFEE BROS. FURN. CO., Grand Rapids
GROSKOPF CO., Leather Goods, Grand Rapids
G. R. ACCESSORY CO., Grand Rapids
MARTIN STORES CORP., Clothing, Grand Rapids
RAGER BROS. CO., Grand Rapids
MAN FROM MICHIGAN CO., Grand Rapids
KLINGMAN FURNITURE CO., Grand Rapids
CHAPIN'S INC., Ready to Wear, Grand Rapids
HERMAN STERN CO., Grand Rapids
PENINSULAR FURN. CO., Grand Rapids
MILLS & HEALY DEPT. STORE, Grand Rapids
WAGNER BROS. FURN. CO., Grand Rapids
CARR HUTCHINS ANDERSON CLO., Grand Rapids
GROENING & WILDE, Ludington, M.
SANDS & MAXWELL, Pentwater, M.
H. C. JURGENSON, Cadillac, Mich.
HORACE PRENTICE, Kalamazoo, M.
PIGGOTT'S FURN. CO., Bay City, M.
GOINGS-PARKINS, Pontiac, Mich.
CASE LBR. CO., Honor, Mich.
HEAGANY-TREANOR CO., Saginaw.
ARBAUGH'S DEPT. STORE, St. Louis, Mich.
RYAN'S DEPT. STORE, Lawrence, M.
LEVI DE HAVEN DEPT. STORE, Bangor, Mich.
THOMPSON'S DEPT. STORE, Sheboygan, Mich.
BALDWIN'S LUGGAGE SHOP, Flint.
ARTHUR WARD FURNITURE, Owosso, Mich.
RAYMOND FURN. CO., Sault Ste. Marie, Mich.
CARL ASHBACHER CLO., Ludington, Mich.
LITTLE HENRY CLO. STORE, Muskegon, Mich.
PARKER FURN. CO., Muskegon, M.
BUCK FURN. CO., Lansing, Mich.
JASPER MILLER FURN., Allegan, M.
TEMMINK HDW. CO., Greenville, M.
FRANK DRIESE, Grayling, Mich.
LUTZ CLO. CO., Ann Arbor, Mich.
ALEX MOORE, Genl. Store, Carson City, Mich.
MABLEY'S CLO. STORE, Detroit.
FRAZIER'S CLO. STORE, Port Huron, Mich.
DUGUIDS GENL. STORE, Goblesville, Mich.
UNIVERSAL STORE, Adrian, Mich.
UNIVERSAL STORE, Cassopolis, M.
UNIVERSAL STORE, Leslie, Mich.
UNIVERSAL STORE, Burr Oak, M.
UNIVERSAL STORE, Six Lakes, M.
UNIVERSAL STORE, Blanchard, M.
FIELD'S DEPT. STORE, Muskegon.

The John L. Lynch Co. has also staged numerous liquidation sales for the:
Grand Rapids Trust Co.
Michigan Trust Co.

Evidence of Effectiveness That Cannot Be Denied!

CONCRETE evidence of the soundness and effectiveness of John L. Lynch's merchandising service is overwhelmingly supplied by the impressive scope of its clientele.

An outstanding percentage of Michigan's most prominent and most successful stores—as will be noted from the partial list shown to the left—rely exclusively upon the John L. Lynch Special Sales Plan, whenever circumstances necessitate a speedy converting of stock into ready cash.

And this expressed preference of Michigan's leading mercantile establishments is but representative of the confidence and respect John L. Lynch's merchandising methods have won the country over.

It's a fact that when you employ the services of the John L. Lynch organization you employ the soundest, most effective service of its type available. With a background of twenty-five years of experience—with a continual and successful solution of new problems—with an intensive, ceaseless study of every phase of special sales strategy—the John L. Lynch Co. is eminently qualified to give outstanding service on *any type of special sale*, whether it be a going-out-of-business sale, or a sale to convert surplus or slow-moving stock into available cash in the shortest time at the greatest margin of profit.

Remember that the John L. Lynch plan not only brings exceptional profit returns on a quick disposal of your stock, but that it definitely increases the prestige of your establishment and educates your sales people in the latest, most effective, constructive merchandising methods. Your store's reputation is absolutely *safe* in our hands.

Write for details. No obligation.

Features of The John L. Lynch Special Sales Plan

YOU put the prices on all goods.

YOU dictate the general store policy.

YOU O. K. absolutely all advertising and display.

WE clear your stock of dead merchandise.

WE build for the future of your business.

WE do all necessary training of sales people, arranging of stock, preparation of advertising and supervising of campaign. Our man is on the job every minute of every day—AND—

OUR only pay is in commission on actual results; you do not buy a "pig in a poke".

THE JOHN L. LYNCH SALES CO.

Murray Bldg.

GRAND RAPIDS **MICHIGAN**

INDEPENDENT BEATS CHAIN.

Milwaukee Merchant Cleans Up On Chain Competition.

If you lived in Milwaukee you would sooner or later go to the Phillip Gross Hardware & Supply Co.'s retail store on Third street, because it is quite the thing to do in Milwaukee when one wants anthing in the hardware line, and it has been quite the thing to do for nearly sixty years. And when you reached the store, if you chanced to walk over toward the tool and bathroom fixture section, you would see a woman there; and likely as not she would be selling a cabinet or a drill, or perhaps a monkey wrench.

A woman selling tools and mechanics' supplies is unusual; but then the Gross hardware is an unusual store. You see and hear of many things around this hardware establishment that you do not come in contact with in the usual independent retail establishment; which accounts, in part, for the growth of this company from a little nook in the middle of the block to an establishment that sells $2,000,000 worth of hardware a year out of a single building.

There has been a great deal of discussion as to what is to become of the independent retailer. Any number of examples are given of how the chain stores and various co-operatives are steadily gobbling up the independent merchant. The East and Middle West are apparently favored sections for the chains. Not a few have predicted that soon there would be no such thing as an independent retailer, that the independent would either have to sell out to the chain or become a mere unit in some great buying and merchandising organization.

When the owners of the Gross store read such comments they smile. They have every reason to smile, because they know that such prophecies can never come true. They know from experience that there always has been and most likely always will be a place for the aggressive independent merchant. They have a formula, that, if followed as they have followed it, cannot but make the growth of the independent merchant sure and permanent.

That formula was gradually discovered and perfected by Phillip Gross, founder of the company, years ago. It has been perpetuated by his heirs and kept up-to-date. It makes it possible for the company to show a steady increase in volume to-day, as it helped Phillip Gross build the institution years ago.

Sixty years ago Phillip Gross founded his hardware business. Advertising was in its infancy. There were few "national" advertisers as the term is applied now, but Mr. Gross, even then, recognized the value of whatever advertising manufacturers did to create a demand for their goods. He saw that if manufacturers could afford to spend money to popularize their merchandise, the retailer could not afford to overlook the same opportunity. He was one of the first retail merchants in the country to recognize the value of national advertising and to utilize it in selling the merchandise he carried. That was an important ingredient of the formula that he used to build business; it is an important ingredient to-day.

Arthur E. Gross, president of the company and son of the founder, outlines the present-day attitude toward national advertising value to the retail merchant when he says, "Hardware dealers have been slow to realize the value of carrying nationally advertised products, thinking that a small extra discount or a trifle lower price was to be desired in preference to large turnover.

"That is why hardware stores on the whole have two to three stock turnovers a year, although the turnover on nationally advertised products is five to six times yearly."

Not long ago a chain store executive said:

"The average independent merchant with whom we compete thinks only of the lower prices at which we can buy. In his frenzied efforts to overcome that edge we have on him, they overlook the really important factor that gives us our biggest advantage. That factor is turnover. Taking the year round, we do not buy much lower than the average shrewd independent retailer; but where we get the edge on him is in turning our stock about twice as fast as he turns his. That extra stock turnover we get compensates for the advantages the independent merchant has in being among his own people. It is not the small margin we save on buying that makes the difference."

Long ago the owners of the Phillip Gross Hardware & Supply Co. recognized the importance of fast stock turnover, and as a consequence the company has a turnover rate nearly twice that of the average independent hardware store. This is not the result of hand-to-mouth buying, either, as some independent merchants assume. It has been made possible by buying merchandise for which there is a potential demand, and advertising that merchandise when it is in season.

There are lines of goods in the Gross store that turn over eight to ten times in a single year, yet they are bought in what the average merchant would call heavy quantities, but at a time when the demand is ripe. They are items which have a reputation that helps to sell them.

Recently the company ordered what executives of the National Enamel & Stamping Company declare was the biggest single order ever received from a merchant for garbage cans. The Gross store bought 2,200 garbage cans at one time—enough to fill a warehouse!

The store advertised the cans in the local newspapers and sold the lot in little less than a week. The merchandise moved out quickly because the line had been advertised extensviely by the manufacturers and was known to be of reliable quality, and because the dealer made no secret of the fact that the merchandise was in stock.

"Some merchants use well-known merchandise with which to build up their business and reputation," said M. Faber, advertising manager of the Gross store. "When they have a

Butchers' and Grocers'
Fixtures and Machinery

Brunswick Refrigerating Machines

Refrigerators of
All Descriptions

Casings, Tools and Supplies

BOOT & CO.
GRAND RAPIDS, MICHIGAN

C. W. MILLS Paper Co.
204-206 Ellsworth Avenue
1 Block South and 1 Block West of Union Station
GRAND RAPIDS MICHIGAN

DISTRIBUTORS FOR
Certainteed Roofing, Ohio Blue Tip Matches,
Mansfield Cord Tires, Coleman Lamps,
Vortex Soda Fountain Service, Burts Drinking Cups,
Reach Sporting Goods.

JOBBERS OF
Wrapping Paper, Paper Containers, Crepe Paper, Toilet Paper,
Paper Napkins and Towels, Woodenware, Cordage,
Clothes Lines, Brooms and Brushes.
Printed Sales Books, Gloves and Mittens, Hosiery, Pipes,
Purses, and many other specialties.

OUR AIM
Is To Serve and Help the Retailer To Succeed. Unless We Succeed In This—We Will Not Be Successful.

reputation for fair merchandising, they conclude they are big enough and begin discarding the lines that have brought them success for their own brands that mean nothing to the public.

"It has been our experience that the higher the merchant stands in his community, the more nationally-known goods can help him to grow, because he has a double force working for him; his own reputation, and that of the merchandise he is known to carry. That combination naturally has greater selling power than either one or the other forces working independently.

"The minute the independent retailer fills his shelves with unknown merchandise he takes upon himself a double duty. He must create the demand for the goods, then let the public know he has it for sale. The well-known quality lines already have a demand established. The retailer's job is to let the public know that he has them for sale.

"Some merchants, who swing to private brands, claim that to build a business with well-known lines of merchandise as the basis is to place one's establishment on the same level with all others carrying the same lines, and that one does, in a manner, place himself at the mercy of the manufacturers whose products he uses to build his business. But it is our opinion that if a merchant hasn't the ability to put enough individuality and expert service into his business to induce his customers to come to his place for these nationally-known goods rather than go somewhere else, then he certainly hasn't the ability to induce them to come on the strength of his promise of quality to be found in unknown merchandise."

Some contend the independent hardware stores will be eliminated because they cannot get the woman's trade, pointing out that the woman is becoming more and more the buyer for the family, whether of groceries, socks, lightning rods or automobiles. The Phillip Gross Hardware & Supply Co. believes at least a part of such a statement—the part concerning the importance of the woman in the family's buying.

Because the company saw the value of the woman's patronage, it began a long time ago to court her favor. Today, a little more than 65 per cent. of the people who buy over the counters in the Gross store are women. Still some merchants claim that you cannot get women to enter a hardware store!

This store works on the theory that women, as well as men, go where they are invited; and it gives its store the appearance of a standing invitation to women shoppers, and its daily newspaper advertisements confirm that invitation. Most newspaper copy appears in the style of the better class department store—the style which experience has proved women read most consistently.

The store is in the heart of the downtown retail district. It competes with department stores, sport shops and United Cigar stores for the fickle passersby, and it does so successfully because its display windows say "Come in!" to women as well as men.

It is apparent that women like to be served by women, otherwise they would not go to department and chain stores to get the merchandise that they could as conveniently buy in the hardware store. Realizing this, the Gross establishment is dotted with women clerks. There is one in the tool department. Enough women patronized that section to justify the firm in training a woman to sell tools and related goods. Sales immediately increased.

The company foresaw women were buying more sporting and outing goods than the average hardware retailer realized, buying not only for their own use but for their families. The firm employed and trained a woman to sell sporting goods. Now this department does a big business to women, and it sells a lot more goods to men and boys for whom a woman has previously come in and "made up their minds" as to what to get.

In the plumbing department, limited to bathroom fixtures and small mechanical items, a woman is in charge. She says that 75 per cent. of her customers are men but, being a woman, she knows what articles to suggest better than men do. For that reason the company is sure she can sell more bathroom fixtures and small plumbing supplies than a man can. The fact that she has more than doubled the business of her department in a year indicates that she belongs there.

The company believes that women like bargains ,and it gives them plenty. It watches for special opportunities to buy, and then makes a lead of such articles to get women into the store. It never overlooks the fact that nationally-known and quality merchandise built the business and nothing is bought to sell that cannot stand up to the firm's slogan, "If It's From Gross It's Good."

Women like service. There is always someone from the Gross establishment to go out to a customer's home and help her get her washing machine, gas stove, vacuum cleaner or electric heater working properly if it goes wrong, although it may be two years before that she bought it.

A customer can telephone for anything she needs and have it delivered within two hours. Country deliveries are made twice a week. A customer can have the goods sent to his door if he is willing to wait until regular delivery is made to his locality.

The firm finds that it pays to be public spirited. Accordingly, there is something at every industrial function in Milwaukee to remind those present that Gross sells hardware. The store has a large exhibit at every building show for which Milwaukee is famous. It has booths at industrial fairs. Wherever you see men and women gather to view the signs of progress made by local enterprise, you see evidence of the progress of the Gross Co.

The company sells on a budget basis. At the first of each year it takes the total of the previous year's business, adds 10 per cent. and sets the sum as

(Continued on page 58)

Have You Tried

Odessa - Bunny Club - Cream-O-Garden - Evergood Ionia - Radio and Little Boy Blue Brands?

We pack Peas, Stringless Beans, Corn, Succotash, Red Kidney Beans and Lima Beans.

We invite your inspection of our Sanitary method of packing.

Factory always open to visitors. Our products are the best that science, experience and the latest improved machinery can produce.

Sold Exclusively Through the Wholesale Grocery Trade.

Since last season we have erected and installed new buildings.

Quality—better than ever.

LAKE ODESSA CANNING COMPANY

Lake Odessa, Michigan

OFFICERS

Walter A. Reed, Pres. & Gen. Mgr. Stilson V. MacLeod, Sec. & Treas.
Alex Robertson, Vice Pres. Earl F. Reed, Asst. Gen. Mgr.

DIRECTORS

Above Officers and Fred W. Green Howard C. Lawrence Fred A. Chapman

WILL NEVER BE FORGOTTEN.

Reminiscences By One of Our Most Distinguished Women.

On my way home from Cleveland yesterday morning the stateroom seemed a bit stuffy, so I rose about 5 o'clock and went on deck, where the water of Detroit River rippling away from the boat's prow, the sound of signal bells and whistles, the wake of the two big sidewheels and, above all, the sight of the pilot at the wheel, awaked many memories of my youth and called sharply to mind my first meeting with a real author.

It was when I was a green reporter on the Minneapolis Tribune. Samuel Clemens, better known as Mark Twain, was in town, going to appear in company with George W. Cable in a joint lecture engagement that evening. A reporter had sought an interview. For some reason Mr. Clemens declined to be interviewed. Perhaps he had been offended by something which had appeared on some previous visit. Anyway, he didn't grant the interview—which caused premonitions at the city editor's desk of a "scoop" by the rival paper. Suddenly the greenest reporter—the only woman on the staff—remarked that she thought she could get the interview. This failed to appeal to anybody as a likelihood; nevertheless, I was given leave to try.

Going to the West Hotel, I sent up my card with this written on it—"Would Mr. Clemens kindly grant an interview to a young woman who has had considerable experience as a Mississippi River pilot?" This changed the situation. It was now "Mark Twain" who wanted to interview me. I'm sure he thought it a ruse, for his questions indicated a good-natured intention of eliciting some absurd answer.

"Did you cabin in the texas?" "Yes, my father was captain of the boat; all the officers, of course, had quarters in the texas,"—which to the present generation perhaps needs to be interpreted as the uppermost story of a steamboat just back of the pilot house. He made some reference to the hurricane deck—to see whether I thought it had anything to do with hurricanes. I passed this point safely. Still, the chances were I didn't know a thing about navigating a steamboat. So, in the midst of what purported to be a reply to one of my questions about his Mississippi steamboat days, he said, "You know when two steamboats meet, the one going up stream always has the choice of sides," to which statement I shook an astonished head. He laughed and said, "I give up." And I told him that though I was a purely amateur pilot I had really taken our boat, The Viola, many times through the open span of Mississippi River bridges—"Even once the Keokuk bridge," I said, "though with the hand of the real pilot hovering above the wheel." Of course, this was in the days before the canal and locks did away with the dangerous rapids at this point. I added that we were living in Keokuk at that time, and that our family were guests on the first boat which passed through the canal.

I got my interview, and I was no longer a "green" reporter, having succeeded where others had failed. I enjoyed this mysteriously won prestige for some time before condescending to disclose the personal advantage which in this instance I held over the rest of the staff.

General A. B. Nettleson, afterwards Assistant Secretary of the Treasury, was owner of the Tribune. Colonel A. J. Blethen was editor and Albert Shaw was the editorial writer. He was a very young man to hold such a position, but his wide and exact knowledge of public affairs was extraordinary even at this time, long before anybody suspected he would become the founder and editor of the American Review of Reviews. He lived with his beautiful mother in Minneapolis—a very attentive and dutiful son. He was tall, slender, distinguished-looking, and in the occasional meetings of later years in New York and at his home in Hastings-on-the-Hudson, I have always thought that time had changed him less than almost any person I ever knew. I well remember looking at the very first issue of the American Review of Reviews in company with an editorial friend in Chicago—Rev. Jenkin Lloyd Jones, editor of Unity. His regretful comment was: "I predict that this venture will perish early of too much excellence." It did really appear too good to last but, thank goodness! it has lasted, and gives no signs of demise.

Rev. Caroline Bartlett Crane.

Another member of the staff was Charles Edward Russell, since famous as a Socialist writer and speaker, and at that time a young man somewhat at odds with existing institutions. I can still hear his low growl, when something in the telegraph news didn't please him, "A, I could drink hot blood!" I'm sure we wasted no particular liking on each other and maintained purely formal relations. However, thirty years after, when I was testifying concerning Federal Meat Inspection before a Congressional Investigating Committee in Washington, he came down from New York to report it. He called me "Carrie" and almost was I persuaded that here was a long lost friend of my youth. However, I didn't call him Charles. His several books, especially "Why I am a Socialist," and his latest one, "The American Orchestra and Theodore Thomas," which won the 1927 Pulitzer prize, have made him widely known as an author.

I was doing newspaper work after fininshing college merely because my father sternly objected to my purpose, formed when I was sixteen, of entering the ministry. Upon my own request, I was detailed to report a sermon each Sunday morning. I always chose one of the Unitarian churches either in Minneapolis or St. Paul. I thus formed valued friendships with Dr. Henry M. Simmons, Dr. William Channing Gannett (who afterwards ordained me) and Dr. Samuel McChord Crothers, all of whom encouraged my girlhood purpose and helped me by giving direction to my reading and study. All were authors of books which I prize to this day. Dr. Gannett's son, Lewis Stiles, born years afterwards, whom I knew when he was a baby in Rochester, New York, is now a brilliant writer for magazines of advanced political and social views.

Dr. Crothers is widely known through his long connection with the Atlantic Monthly. Among his best known books are "The Gentle Reader," "The Pardoner's Wallet," "The Understanding Heart." It has been my privilege to meet Dr. Crothers at intervals through all the years since in 1894 he became pastor of the First Church (Unitarian) of Cambridge, Massachusetts. A more gentle, genial man I never knew. He died a few weeks ago; but the Atlantic comforts his many friends by announcing several more of his essays for posthumous publication. The last issue contains "The Worm Turns," a contribution in his own whimsical, delightful and at the same time philosophic vein. This deals with the present Menckenian tendency to belittle and satirize the thoughts, actions and aspirations of "the average man."

Among other author-ministers whom I came to know in my youth were Dr. Robert Collyer, known as the blacksmith--preacher, who was founder of the Church of the Unity in Chicago, where I spent some months in study and incidental newspaper writing. Dr. Collyer wrote several books of note, among which were "The Life That Now Is," and his famous "Talks to Young Men." He was already white-haired when I first knew him, almost gigantic in stature, a wonderful friend of young men — and even a young woman—who wanted to preach. I have several letters from him, some of them written after I was ordained, in which, in quaint Yorkshire fashion, he addresses me as "Dear Lassie" and wants to know how I am getting along. He went from Chicago to become pastor of the Church of the Messiah in New York. As he grew old, he was made Pastor Emeritus and the Rev. John Haynes Holmes took active charge. Mr. Holmes developed radical tendencies which greatly dismayed many of his flock. But when they came to Dr. Collyer with complaints, he warned them, "Don't you say anything against my boy." I fancy he didn't like it any better than they did, but he loved "his boy" and he wasn't going to see him manacled. This reminds me of a story which Miss Jane Addams told me the last time I met her. They had been celebrating in Chicago the fiftieth anniversary of Unity, a progressive magazine founded by Rev. Jenkin Lloyd Jones and edited since his death by Mr. Holmes. Someone asked him how it seemed to be always attacked for radicalism. "O." said Mr. Holmes, " I comfort myself by thinking of what people will say to my grandchildren. 'Your grandfather was a fine man,—but a bit too conservative, I fear'." Dr. Holmes has much of literary achievement to his credit, but nothing more beautiful and penetrating than the "Life and Letters of Robert Collyer."

Other preachers, eminent also as writers, whom I came to know in the

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early days of my ministry were Edward Everett Hale, John White Chadwick and Dr. James Martineau, the great English divine and recognized in that country as the leading philosopher of his day, although I grieved to find that in America, outside of Unitarian circles, he seemed to be best known as "the brother of Harriet Martineau."

Dr. Hale was pastor of the South Congregational church (Unitarian) of Boston; a very tall, cadeverous figure, a deep resonant voice, and one of the most benevolent faces I ever beheld. He had many peculiarities, including, it is alleged, making the crosses to his t's and dots of his i's first, before he made the letters themselves. He was a most eloquent preacher, also a voluminous writer, the list including nearly seventy titles. That great American classic, "The Man Without a Country," is his best known book, having such an air of versimilitude that it is still popularly accounted as a record of fact. "My Double and How He Undid Me" is almost as well known. I was once honored by an invitation to occupy Dr. Hale's pupit, and afterwards he sent me two dozen autographed copies of "The Man Without a Country" which our church tied up in tissue and red, white and blue ribbons and sold to help support our institutional work.

John White Chadwick, for forty years pastor of the Second Unitarian church, Brooklyn, was a preacher, poet and author of fine prose. It was my happy lot to know Dr. and Mrs. Chadwick very well, and to continue the friendship, since his death, with Mrs. Chedwick, one of the truly finest spirits of this world. His "Origin and Destiny" and "The Power of An Endless Life," as well as his ethically inspiring poems, deserve to be in the library of the present generation.

When I was in England the first time, in the 1890's, I preached for Rev. Philip Higginson in Manchester. He wrote his uncle about it, the uncle happening to be the great Dr. James Martineau whose "Seat of Authority in Religion" and "Endeavors After the Christian Life" influence me more than any other two books I had ever read. It had been a great disappointment to find he was not at his London home. As I was about to leave for the Continent, Dr. Higginson forwarded me a letter received from Dr. Martineau, saying, "If your Miss Bartlett should chance to be coming to the north of Scotland (his summer home) I would be glad to have her pay us a visit."

I had already "done" my tour of Scotland, but that didn't matter in the least. As soon as letters could be exchanged, my cousin and I took the train to Aviemore. I knew that Dr. Martineau was well past ninety. Imagine my astonishment, on being dropped at the lonely little station, to see a man, more than slightly suggesting Andrew Jackson in figure and physiognomy, approach us briskly, to introduce himself as Mr. Martineau, seize our hand luggage and after ensconcing us on the back seat of the trap, drive the five miles to his isolated lodge—as if it were all in the day's work. I expected him to disappear for a season of rest after he had presented us to his two elderly daughters who, though spinsters, wore lace caps and were each called "Mrs. Martineau" after the nice English fashion. (I am not now referring to the caps.) But Dr. Martineau was too interested in "something new under the sun" to care to rest. What about women ministers, anyway? How many of us were there in America? What were they (the others) like? Could they really preach? Did I think there would be more? etc., etc. Fortunately I had brought with me the photographs of about a dozen of my women-preacher friends, including Mrs. Julia Ward Howe, president of the Women's Ministerial Association, of whom of course he knew. Evidently he thought well enough of our looks, for he said with evident relief that "you would never take them for ministers at all" My week-end visit with the Martineaus where the night never grew quite dark between the sunset and sunrise, was a never-to-be-forgotten privilege. When we left for London he said, "God bless you! If you ever return to London when I am home I shall want to hear you preach." Just think of that! When, upon the death of this great man a year or so later, an appeal was made for his letters. I was glad and proud indeed to have two to loan the editor who was writing his "Life."

I have spoken of Mrs. Julia Ward Howe. She was a lady of high degree whose elevated eyebrows and Bostonese speech might give the impression of disdain of common mortals. But that would be a wrong imprssion. She had her gifted husband, Samuel Gridley Howe (who died long before I knew her) were the center of the highest culture and the most forward-looking philanthropy and reform. Leaders in the anti-slavery movement, in the struggle for Greek freedom, in the work of educating the deaf, dumb, blind (Laura Bridgman was Dr. Howe's first pupil), in the pioneer movement for woman's education and woman's rights, Mrs. Howe, a Unitarian in faith, welcomed the advent of women into the ministry, invited them to be her house-guests when the great Unitarian "May Meetings" were held annually in Boston, and when a Woman's Ministerial Association was formed, became quite naturally our loved and revered president up to the time of her death. While never formally ordained, she not infrequently preached in Unitarian and other pulpits, and thus lent the lustre of her name to our ranks.

Mrs. Howe was president of the Boston Authors' Club from its foundation in 1899. She was the author of several widely-read books. Her lyrical poems, infused with much religious feeling, are, I feel, her best work. The world-famous "Battle Hymn of the Republic," written early in the civil war after visiting some of the camps, was sung by the soldiers as an aid to victory. Mrs. Howe lived to be ninety-one years of age, and retained her health and mental ability almost to the last. To have known her, to have been a guest in her home, to have enjoyed fellowship with her as an elder sister in the ministry, was a dearly-prized privilege which grows with the perspective of the passing years.

Caroline Bartlett Crane.

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Advice of Federal Government To Retail Grocers.

Irregularity of service is one of the most annoying things to customers. To be greeted one day in one way and differently on another; to get goods on time one week and irregularly the next week; to get correct bills sometimes and incorrect bills other times keeps the customer in too much uncertainty as to what will happen. Regular customers are always won and kept by a certain quality or standard of service which they expect all the time. To serve his trade well, the grocer seeks to keep the quality of all his services at the same high level all the time.

The general level of service given by a store largely determines the class of people whom the store will be successful in attracting and holding. A store rendering the highest grade of service and carrying appropriate goods will attract those who want the best in service and goods, but will hold them only so long as goods and service are best. A store with ordinary service and goods will attract and hold only those customers who do not object to that kind of service and are satisfied with ordinary goods. Customers are permanently attracted to a store only as a result of finding service and goods satisfactory according to their own ideas of these things. Once they are satisfied the problem of keeping them satisfied by maintaining the store service and merchandise at that point becomes the primary managerial problem for the merchant.

Changes in the quality of service usually means the loss of many of those customers who were satisfied with the service they had been getting. Those who demand high-grade service will stop trading with a store as soon as its service drops below that level. Those satisfied with ordinary service may be lost if the service is too much improved in ways which they do not like. The methods of the high-grade stores are not usually pleasing to those who like the free and easy ways of a lower grade of service. A store may put on too many airs; the salespeople may be too stuck up, the store may be considered too highfalutin for those who pride themselves on being just plain, common people, so they often will not long continue to trade at a store which they think has become too high-toned.

The grocer carefully notes just what pleases the customers whose trade he has because of the satisfactory service and goods they get from him. He seeks to give these customers greater satisfaction than they can get elsewhere. But the standard of his customers controls, not the standards of some other group of customers or of some other store. In other words, he does not give high-grade service when compared with a high-grade store, but he does give high-grade service when compared with what his customers want. He seeks to serve his group of customers better than they can be served elsewhere, so he studies to learn what pleases them and seeks to keep his store, as a whole, at that point.

Having learned largely through experience just what his customers want, and through experience learned how to please them, the grocer makes every effort to see that his store continues to please them. There are certain difficult problems connected with maintaining the quality of service and goods:

1. Customers' standards change;
2. Customers change;
3. Store employes change;
4. Store employes often fall down on their jobs.

The mass of customers trading at any grocrey store is probably slowly and surely changing its standards of living and comfort. As people learn more about new foods, about diet, and about sanitation, and as they get the money to buy a wider variety of more attractive, wholesome, sanitary foods, they ask for these at the grocery store. As they learn more about pleasant ways of dealing with people, and become interested in being kindly and considerate, they want those who deal with them to act in more kindly, considerate, and pleasant ways. As they learn through experience how to use the telephone better, they expect the store telephone service to be improved. As they come to manage their homes better, they ask that the store manage better, that deliveries be sent as ordered, and that articles arrive undamaged. In other words, as the mass of customers come to have what are known as higher standards of living, the grocer who wants to hold the trade of these customers improves his service and carries a wider variety and better grade of goods in conformity to the rising standards of these customers, knowing that if he does not they will buy from some store which suits them better.

Of course, it is impossible for a store to kep pace with the changing standards of all its customers. Some customers raise their standards very rapidly; some few make practically no change; others progress at a moderate pace. Those customers who demand better service and goods change to another store; those who make no change stay with their old store as long as possible; those who progress at a moderate rate are often the ones with whom the grocer seeks to keep pace. The grocer needs know only that there are enough people in the social group which he wants to reach and keep to make its trade worth while getting and holding. If he thinks wise, he can try to get the trade of the group having the highest standards; if not, then of the conservatives or even of the moderate progressives. But whatever group he tries to serve must be served as they will be served and their standards must be maintained by the store.

Dr. Clarke, a well--known Irish theologian, was an early riser. A young preacher wanted the doctor to tell him how he managed to do it. "Do you pray about it?" he asked. "No," said Dr. Clarke, "I get up."

New Era for Independent Merchant

THE resourcefulness of action of the individual merchant will always go far toward offsetting the apparent advantage of large-scale operations of the more complicated organizations, whose overhead is so much greater than that of the independent merchant that it precludes the idea that it can handle goods of standard values at much if any lower prices than the regular merchant.

The merchant who refuses to consider the changing order of things by so shaping his business policy as to meet existing conditions and overcome apparent obstacles must give ground to his more efficient competitor, but the independent business man with reasonable capacity, who is willing to utilize new methods and take advantage of new conditions, has a greater opportunity to-day than ever before.

The independent merchant who functions intelligently as purchasing agent for his community has a distinct opportunity to render a real social service. To meet these requirements he must keep his stock complete, so as to meet any reasonable demand. He must keep his store clean and inviting, carefully train his clerks to meet the trade with cheerfulness and diplomacy, establish pleasant reciprocal relations with his customers, carefully avoid too liberal extensions of credit, have a good understanding with every credit customer before he parts with his goods exactly when the obligations will be liquidated, and confine his purchases to one house, so far as possible, so as to make his patronage of sufficient value to the jobber to justify the latter in assisting the retailer to face and surmount the difficulties which now confront them. Of course, this involves prompt payments by the retailer. We both have mutual obligations to maintain.

We shall be glad to try conclusions with any merchant in the hardware line who would like to determine the extent of the co-operation we can afford him, providing he co-operates with us to the extent of his ability. All we ask is an alliance of this kind covering the period of a single year. In the nature of things we cannot do so well by a merchant who treats us as a convenience as we can by one who concentrates the major portion of his trade with one (our) house, thus demonstrating that he has absolute confidence in our ability to serve him well and faithfully and believes in the letter and spirit of the co-operation we are able to give him when he makes it an object for us to do so. We feel no hesitation in making this suggestion, because every merchant who has adopted this system is loud in praise of its advantages and the added profit it brings him.

The following are our standard bearers:

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M. J. KILEY	Grand Rapids
J. E. HEFFRON	Grand Rapids
V. G. SNYDER	Cadillac
A. UPTON	Petoskey
L. L. TAYLOR	Lansing
H. E. DEWEY	Alma
C. VAN HOUTUM	Grand Rapids
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THE LITTLE MAN IN BUSINESS

Leading Business Expert Sees Hope for Him.

The sea has been full of scares for small fish ever since the vasty deep held any life at all. Alarm is the small creature's chronic state of mind and, of course, this alarm has been the main factor in progress. This philosophy, applied to the small man in business, may be Spartan, but it is as unavoidable and creative in economics as in biology.

In decades past, when the small retailer had sunk into lassitude, the department store leviathan came actively upon the scene. The little fish at once began to shiver with alarm, to cry "trusts" and worse, but at the same time to raise his own standards of service. By the time he had learned to exist side by side with department stores, the mail order leviathan swam ominously into his ken in 1910, and he was more alarmed than ever. There were actually catalogue-burning parties in public squares and legislation to tie the fins of this new big fish. But though the mail order monster grew larger and calmly devoured many little fish, the net result was another substantial rise in the level of retail public service, while there was certainly no marked catastrophe to small fish. The number of those entering the retail field went on undiminished, faster than the growth of the population.

Then came quickly, in succession, two more kinds of sea monsters, not in pairs but in formidable schools; first, in 1921, the house-to-house canvassing firms and, second, the chain stores; the latter literally sweeping the land and frankly avid to eat as many little fish as possible. Once more the result has been, not to exterminate the small fish but to shape him creatively. The present day retailer is astoundingly more efficient than his predecessor, as one may note occasionally in villages where some old, fossilized, fly-ridden relic lives on.

The chain store is so large a fish that nothing in retailing is quite the same since his arrival. Still the small fish are far from being exterminated. America supports to-day one independent retail grocery store for every sixty-three families, a larger number than before the chain store era. There is one grocery chain unit for every 164 families. In some cities these chain units have from 60 to 70 per cent. of the trade; but a recent survey of forty cities shows the grocery chains still doing only 38 per cent. of the volume of business. Taking the country as a whole, the chain stores of all types have 12 per cent. of the total retail business.

It is true, however, that the chain organizations are increasing their business by leaps and bounds. To deplore this as a threat to the happy independence of the small man is to ignore the fact that the small man's lot was never very happy. The census shows, for instance, that in the grocery field (where the chain stores have lately made the strongest gains) more than one-fourth of the independents do less than $5,000 a year volume, which means the merest pittance as a living, since the averag net profit is only 3 per cent.

This precarious condition of the small retailer cannot fairly be charged entirely to big business competition, for the situation was even worse before the big chain store swam into the pond. Years ago it was a widespread condition for thousands of small grocers to be economic peons to wholesalers who had advanced cash and credit to set them up in business. These creditor wholesalers forced the small man to take whatever stock they thought best and he was therefore chronically insolvent and unscientifically stocked with goods. He was a complete vassal; indeed, far too weak a business man to cope at all with the chain store when it opened up next door to him.

To-day, however, the independent retailer does not belie his name; he is far more efficient. The weak ones were forced out long ago, and even though 50 per cent. of the grocers in eleven cities surveyed by the Government do less than $10,000 a year each, they are not the unbusinesslike weaklings of former years.

Still many small men in all branches of retailing are wondering what their future may be. They have lately seen the total number of chain store units of all kinds mount to about 100,000, representing about 4,500 chain organizations. During 1927 they saw over $100,000,000 in new money invested in chain stores Can they expect to live at all in waters where the big fish are thus constantly growing bigger?

The truth appears to be that the so-called big fish do not really eat the small fish, for they are themselves nothing but remarkably organized schools of small fish. Any small fish entering such a school may at any time leave it. Very often he does, setting up in business for himself, immensely enriched in economic possibility because of his training in the school. One of the most remarkable and little-noted results of our era of large scale business has been to provide training schools for small business men; and, more lately, actually to institute units of small business within the large scale organization.

Instead of being worsted by big business, the ordinary man in its ranks has more opportunity to rise, more power, more financial participation and more dignity of function and responsibility. Also the small business man, trained under large scale discipline and setting up shop for himself, may become the most formidable of all competitors of large scale business.

Of course, the inefficient, stubbornly individualistic small man is only a herring in a school of whales and is most certainly doomed. The average life of the grocer in business has been from five to ten years, and ninty-five out of every hundred have failed. But note how small a part the bugaboo of competition plays in such failures. The credit manager of a large Western wholesale grocery firm a few years ago studied five hundred grocery failures closely and found three groups of handicaps responsible. To account

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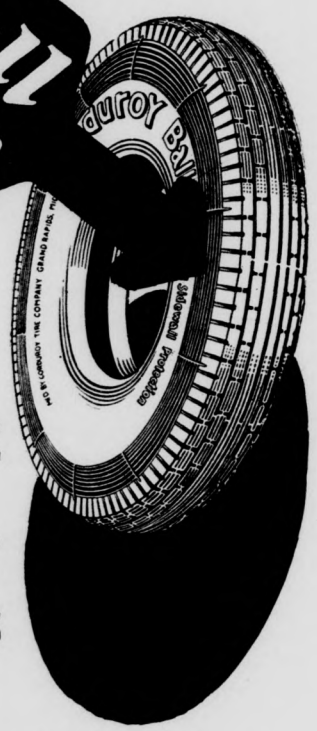

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for 65 per cent. of the failures there were the beginners' handicaps, including chiefly lack of capital or incompetence. The second group, accounting for 18 per cent. of the failures, consisted of competition and other factors and risks, such as fire, flood. sickness, death, robbery. But here it is significant indeed to note that competition, usually feared most, shrank under cool analysis to but 1.4 per cent.—little more than one-third as threatening a factor as storm, flood or fire or as sickness and death. The third group of failures came from character-breakdown, 17 per cent.; consisting of fraud, neglect, personal extravagance. speculation, intemperance.

The conclusion is inevitable from these facts that if the small man's enterprise is entered upon with moderately adequate capital and experience, with good character and wise insurance against calamity, it has excellent chances of success. With credit and insurance facilities such as are available to-day, the only elements of uncertainty are experience and character; elements which no one but the small man can provide. Granting the character, how is he to gain the experience? Large scale business has provided the answer; he can train under big business for a time and then paddle his own canoe. Many of the great chain firms have provided schools with high priced directing heads who meticulously drill their store managers in the basic principles of retailing success.

The old time corner grocery hardly knew turnover from a sugar scoop; but the live young man who has pushed his way up to the position of store manager of a chain unit makes turnover a religion and a science. Soon he marries and chafes at the limits of his career as a chain man, saves money and buys an independent grocery store. He then virtually turns it into a chain store in appearance and method. Often he takes away with him many of the chain store's customers. These breakaways are of two types, of course: first, the superior type, the born merchant, who makes a splendid retailer after the chain store experience; and second, the over-ambitious upstart who is always looking for a raise and quits in a huff when he is rebuffed. The latter has neither the balance nor the bent necessary for operating a successful store of his own and he is soon back again after his old job.

This process has been winnowing out the good men from among chain store managers, while the growth of new chains is at the same time increasing the demand for managers. The consequence is that highly capable men are growing more scarce and (not to pass by the ugly truth) there has been an increase of dishonesty — incorrect addition, purchase frauds from store door delivery, etc. This is why the chains admit that managers are 90 per cent. of their worry; there is an apparent man-failure staring them in the face. The chain system is perfected, but the vital human unit is needed and difficult to obtain.

Two examples may be illuminating. Jim was a chain store manager, who a year ago confided to me that he would open store for himself. He was once an independent retailer, but although his customer liked him he never seemed able to make a decent living or to be free from serious financial worry. He took a job with a chain and in six months was manager. Freed from financial worry and drilled by the "system," he became a particularly capable store manager. He is of that blue-eyed Irish type which many chains claim to be the best. He has a family and knows family needs. The women like his kindly, helpful, personal service. He has now mastered his early failings, and his new individual venture combines all the "snap" of a chain unit with all the convenience and personality of an independent store. He is a success.

But not so Walter, the drug chain clerk I know in a Long Island village, who set up his own drug store after quitting the chain when he married. He has grown fat and careless; his store is untidy; there is no inspector or store manager to act as drill sergeant. He was a fairly live youngster two or three years ago under the stimulation of chain sales lectures, point system contests and the "spoofing" of his fellow clerks, but he thought the store ought to raise his salary just because he married and he quit when refused. Now he is letting his wife wait on most of the customers—with a baby on her arm sometimes—while he spends too much time talking with salesmen who oversell him. I give him but six months more life as a retailer.

Men who have not the general range of a born merchant's qualities, including the rather opposite qualities of caution and analysis, aggressiveness and sociability, do much better to remain employes. Nevertheless, in an era of increasing prosperity, when the price cut—so specialized in by the chain stores of a decade past—weighs less and less in consumers' eyes and service and personal interest weigh more and more, the small man, instead of being trodden under foot by big business, may inflict the sorest wound received by the chain store Goliath. He may "up and leave", and become a prosperous competitor in the neighborhood.

Even against the department store Goliath—which E. A. Filene predicts will develop into corporations including a hundred or more great stores—the small specialty shops have been able to hold their own. Discriminating, well-to-do folk like them. The employes of retailing firms are far more likely to set up as small business people than the employes of a manufacturer or wholesaler, because they require less capital. If anything, the small specialized shop has gained in prestige in recent years.

The small man's star of destiny has moved upward in still another way. Some types of large-scale business, operating chains or field organizations upon whose skill and energy the profits depend, are learning that the supreme strategy of man-management is to give the local managers the particular stimulus, pride and responsibility which the small man feels when everything is

"up to him" and when he operates virtually his own business, with his own financial investment involved. How effective this policy has been is seen in the case of several well-known chains, operated on variations of the principle of making local store managers actual financial partners, with shares purchased from earnings, with a wide scope of authority and the privilege of training others to open other stores and keep an ownership interest. Such managers give to their task that extra value which men give only when their own property and money are at stake. They are employes, it is true, but it is equally true that they are owners and general managers.

There are two other significant developments among small business men. One is, the hand-to-mouth buying habit, which has so grieved the wholesaler and manufacturer, who once habitually oversold retailers and by this means held them in bondage. The small man has rightfully shunted back nearer to the source of manufacture and to strongr hands than his those risks of business not properly belonging to him, under which he once staggered and so often was crushed.

On the other hand, many independents are relinquishing their ancient individualistic suzerainty in favor of co-operation in their struggle to hold their own. They are entering into offensive and defensive alliances with each other. It is not uncommon in American business for local or National trade associations composed of the "little fellows" to inaugurate group buying, selling or advertising, with the large scale firms in the industry not included. They cannot individually buy or advertise so advantageously as the large firm, so they do it collectively.

In a particular sense, therefore, we must admit that the small man has already passed. There is hardly any place for him if he is untrained and insists on being completely isolated, non-co-operative and "on his own." The small man to-day is either drawing very heavily upon organized knowledge to keep afloat and voluntarily limiting his individuality or else he is actually operating in part as a group member.

Only those who resist blindly the inevitable economic tendency need fear the recent growth of Nationally integrated business organizations. No matter how individualistic he may be, the wise man perceives that large scale enterprise means greater economy, service and safety, and that he must find his level within it. Indeed, the whole history of business indicates this process.

The small man in business is the cell in the body politic and his health will always be essential to the health of the organism; but, as in the case of the cells in the healthy body, his work must be co-ordinated and functionalized And to those who are now crying out against the fate of the small retailer in conflict with big business chains, I suggest the following: Compare in your own community the home, the cars, the radio, and the general living conditions of to-day's chain store manager—who is also part owner —with the living conditions of his predecessor, the small proprietor of an independent store, who often lived in penury above it and called upon wife and children to wait on customers. To-day the chain store's hired clerk can live at least as well as could the average small proprietor himself in those earlier days of the small man's "business independence."

J. George Frederick.

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There's Cash in Your Ideas.

Large fortunes have been made out of the word, "proprietaries." The word means that the owner of the article is the proprietor or the owner of a trade marked article or line of merchandise.

Anyone can buy talcum powder and season it with scents but Mennen and Colgate, proprietors of two standard trade-marked talcum powders, worry very little about the 247 other known brands.

Every once in a while a bright young man or a bright young woman stumbles on to something that works wonders. By a little persuasion they induce their friends to try the same article. If these new users report favorably you may have in your grasp the makings of a successful business and one which will call for a trifling investment of money plus a whole lot of head work and foot work on your part.

The first thing to do is to assure yourself that you are going to enter a non-competitive field—that you have in your possession something that does something different from anything that has ever before been offered in package form.

Nu-Skin and Dioxygen will illustrate my point. When a bright young man took collodion, put it in a bottle and called it Nu-Skin he did the public a service, for it brought the attention of thousands of people to a useful preparation of which, previously, they had no knowledge.

The man who took peroxide of hydrogen and labeled it Dioxygen did the same thing. In these cases and many others the proprietors of trademarks made it convenient for the public to buy these articles and through their advertising create many new users for the products. It takes but a very simple thing on which to found a business built around a proprietary.

First choose for your trade-mark a name that any school child can pronounce; then select a symbol or illustration. Having chosen your name, you will find scores of box, can and bottle makers eager to co-operate, for these men have learned that it is good business to encourage new ideas, as they have seen their biggest accounts grow from small beginnings. Then search about and you will have no trouble in soon finding businesses that make any article for the drug or toilet articles trade exactly in accordance with your formula. Some are equipped to fill your packages, and even go so far as to ship goods for you, and, for a slight commission, do the billing and collecting.

All this mean s that you do not have to worry about a factory, book-keeping, shipping or anything else that goes to make up a payroll.

A gross, 144 packages, is often enough with which to start a proprietary business.

Now that you have the goods in a beautiful package you have really started in business.

But no one is going to come and snatch the goods from you. Go to the buyers of retail stores; tell them of the virtues you claim for your article; persuade them to use it personally, and to get them to agree to show it in their stores, and to talk about it.

You will do all the gambling yourself and trust to the goods to bring home the money. Show confidence in what you have to sell when you are offering a new article by letting the man, who is going to give you space on his counters, have the goods with the understanding that he will not have to pay for them unless he can sell them.

John Daley.

Learned From a Customer.

"Twenty years ago I learned something that I never have forgotten," said Dave, an old-time grocer, "and I want to tell you about it. You know you can always make mistakes, the trick is not to make the same mistake twice. I have never forgotten one lesson I learned.

"I was down at the store a little late one evening when in comes one of our best customers, a Mrs. Puttman. She lived in a big stone house, up on the ridgt. In comes Mrs. Puttman for two pounds of lump sugar. I had the bag pretty near full and I noticed the scales weighed an ounce over two pounds, so I started taking out a few lumps of sugar to balance up the scale, when Mrs. Puttman shouts right out:

"'Look here, Dave, what are you doing? Why make yourself so cheap in front of a customer; suppose you do lose a cent, isn't that better than to lose the good will of those who trade at your store?'

"Of course, Mrs. Puttman wouldn't have spoken that way to me had we not known each other from childhood. But it sure did teach me a lesson, and from that day to this I have never taken anything off a scale once it was weighed before a customer. I now reverse the order by weighing less than the even pound, and then add the extra ounce or so, as though it were for good measure."

Bread as a Business Getter.

Bread, so often called the staff of life, is one of the most often called for articles in your store. And therefore its presence is taken for granted. However, it can be used as a basis for more sales. As you know, profit on bread is very little, often none at all. But by suggesting various things that can be eaten with bread, sales can be increased. When you sell a loaf of bread suggest jam, butter, a spread, etc. Pay more attention to your bread sales. It is one of the few articles that can be eaten with any kind of food.

A poor nut can sink a business as well as a ship.

INDEPENDENT BEATS CHAIN

(Continued from page 51)

the quota for the coming year. That quota is divided into twelve parts for each month. Each month's quota is then divided into as many parts as there are departments. Then each departmental quota is divided into as many parts as there are clerks in the section. Thus every sales person has a quota for the month, and the year.

"You are being paid a salary," the firm tells its employes, "but we are going to make it possible for you to earn more than your salary if you earn for us more than we are paying you to earn. We will pay you 3 per cent. on everything you sell above your yearly quota. If you sell $500 more than your quota in January, we pay you $15 in addition to your salary. Each month thereafter we will do the same, except that if you fall below your quota any one month, you must exceed your quota by that amount during some succeeding month before you earn further bonus."

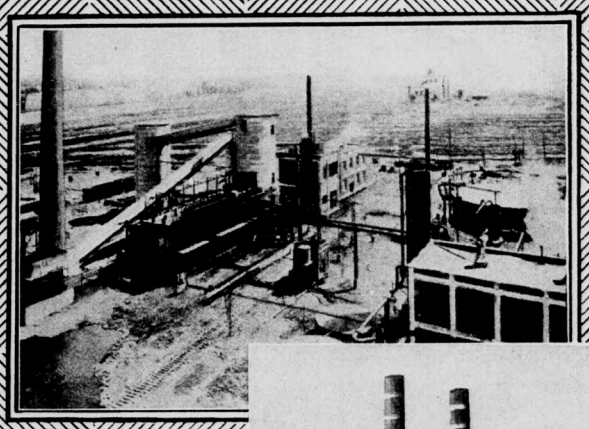
Nearly 200 alert, efficient men and women are on the payroll.—Ruel McDaniel in Forbes Magaine.

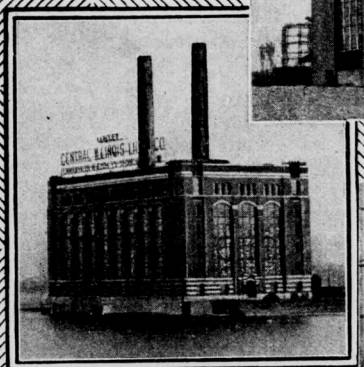
Selling Eggs To Keep Out of Trouble.

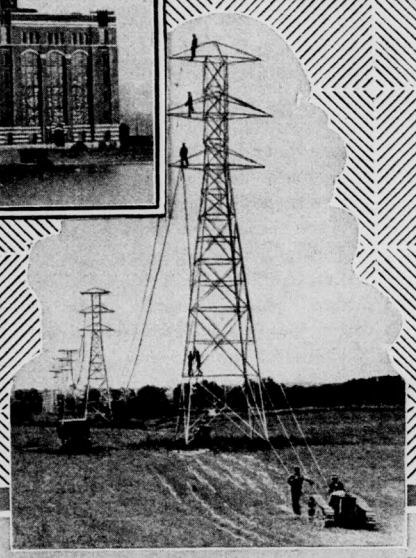
"Fresh" eggs mean fresh when used to describe the quality of eggs sold in Pennsylvania. This is the timely warning to egg dealers issued by the State Bureau of Foods and Chemistry. This is the time of the year the Bureau states when certain cold storage eggs come on the market as "fresh" without any labeling to show how long they have been in storage or just what their character or quality might be, resulting in sales of such eggs as "fresh" when, in fact, many of them are far from being in this desired prime condition. The persons responsible for selling cold storage eggs in crates not properly marked for resale by dealers in the same crates, are the ones responsible for failure to meet the requirements, according to officials. The law specifically requires that all packages in which cold storage eggs are offered for sale, be marked accordingly. Any person or dealer who buys crated cold storage eggs, properly marked and repacks them in cartons for resale by local grocers, is required to label such cartons accordingly. It is found that many cold storage eggs which have been shipped by the original shippers from warehouses in crates properly marked, find their way into smaller containers and specially prepared cartons which are sold by the retail trade without any attempt to relabel such eggs, as required by the law. Such sales are unlawful and when the Department finds eggs sold under such conditions the dealers are held responsible.

Extra Items With Specials.

E. T. Jones, an Arkansas grocer, sells extra items with his specials. He says, "When we have a special I find another item in stock to match the special. For example, we had a special on cheese the other day. I put up a nice display of canned pimentos on the checking counter, and sold out our entire supply along with the special."







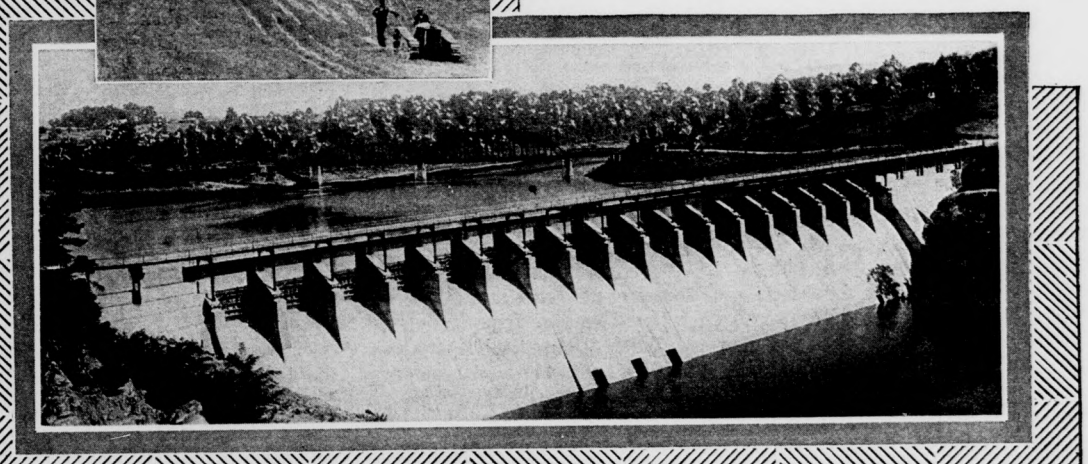
Essential Services in five Important States

With its field of service located in five fast growing industrial states, the Commonwealth Power Corporation system is an important unit in the public utility development of the nation. The subsidiary companies furnish electric power and/or gas service to 569 communities in the states of Illinois, Michigan, Tennessee, Indiana, and Ohio.

The Corporation also controls heating plants, water pumping plants, coal mines, and transportation systems.

Commonwealth Power Corporation and its subsidiaries are owned by more than 76,500 stockholders residing in every state of the Union and more than 14 foreign countries.

COMMONWEALTH POWER CORPORATION



FIX THEIR OWN SALARIES.

Latitude Accorded Traveling Representatives of Rubber Manufacturer.

Of the several phases of our business policy that are considered unusual our allowing our salesmen to fix their own salaries probably excites the most comment. Our salesmen are rather proud of it. And it is one of the most satisfactory policies we subscribe to.

I don't mean to say that it would be a good thing for every manufacturer to allow his salesmen to fix their salaries, or that it would be a good policy to adopt without due preparation. In our case it is a natural outcome of previous practices. Naturally, our entire policy has had a great deal to do with our growth, and I can say that allowing our salesmen to fix their salaries has been one of many contributing factors in reducing our sales force from twenty-four salesmen to ten, during the last seven years, and increasing our business to a most satisfactory extent.

About seven years ago we decided to confine our distribution entirely to the wholesale channel. This naturally required fewer men and it necessitated a larger volume for every man. In our business it is not practicable to pay commissions. We have always paid salaries, but for ten years our salesmen have shared our profits. Our men are of the highest type and every man has a specific territory in which he is boss. He looks after all of our business interests in his territory, and he serves the organization in several activities besides selling. Therefore, we hold that he should be paid according to his value, and not solely on the basis of the volume of orders he takes.

Many manufacturers are represented in much the same way and I am sure that they are continually puzzled in determining just what to pay their men. With us, when we employed a new man, it was always something like a game of poker. We wanted to get good men and we wanted to employ them at as low a figure as possible within reason. When a man applied his mind was active in getting as much as he could and our thought was concentrated on employing him as reasonably as seemed right, and the outcome was never entirely satisfactory.

Then, after a man had found a place on our force and made good, it was always a problem as to when and how much to raise his salary. If a new man went into a territory that was already developed, and if he increased the business, we were puzzled to know how much of the increase was due to the salesman's efforts and how much to the various promotional programs we carried on. When a man asked for more money we immediately began to counteract his argument by setting forth how much the office had done to develop his territory and how easy it was for him to sell goods of high quality.

Naturally, this sort of thing was not satisfactory, either to the salesman or the office, and there was always more or less of an undercurrent of misunderstanding. Always in the back of my mind, when I was talking to a salesman who was dissatisfied, was a thought as to the possibility of the man's quitting us. Also, under the circumstances, I was always thinking about where I could get a good man to take the place of a good salesman who left us. Therefore, we stood for raises many times merely because I did not want to break in new men. In other words, not infrequently our salesmen forced our hand on a basis of meeting competition, and not according to the value of the service of the men.

After going through this unpleasant experience in employing men, and repeating it at least once a year with most of the members of the sales force, I grew tired of it. Among other progressive measures we had adopted the practice of allowing all of our customers to adjust their own complaints. For several years this policy had been very satsfactory; then one day in talking to an applicant it occurred to me to use the same principle in the employment of the salesman. That was about three years ago. The applicant was qualified in every way, I thought, to represent our company. After a long talk with him, I told him that he was employed as far as we were concerned, and that he should come to the factory for instruction. He replied that he was thoroughly sold on the company and would like to work for us, but that he would like to have a definite agreement as to his salary. My reply was that he could fix his own salary. I explained our policy regarding customers' complaints and told him that he could go ahead and name any salary he was convinced he was worth and that we would pay it.

"Money doesn't grow on trees here, of course,' I continued. "You have a certain amount of profitable business established in the territory you are going to take over. This business is valuable to us, and it must be taken care of and developed. Although we think you are qualified to do the job for us, we know comparatively little about you. Either you are a worker or a loafer, and either you have the business ability and intelligence to carry on our business in the way we want, or you have not. You know more about yourself and your ability than anyone in the world. You have an idea of what you are worth to this company, and we believe your estimate will be more nearly accurate than our own. Therefore, name your own salary and we will try you out at that figure. If you are not worth what you say you are, we will ask your resignation. If you are worth it, we know that you will prove it. And when you are worth more, come and tell us what you think you are worth and we will give you the raise on the same basis of proving up or quitting."

Well, the chap looked very much puzzled and replied that he came in with a definite figure in mind, but that my proposition was so unusual that he wanted a few days to think it over. As far as I was concerned, the man was hired and I told him so. He came back in a few days, said that he had spent many hours in very carefully estimating his value, and that he had concluded that he was worth three hundred and fifty dollars a month to the company. He went out and made good at that figure, and at the end of the first year he asked for four hundred a month and got it. He is still making good and his earnings will continue to increase.

A few months later I tried it out on another man. He asked for a reasonable figure and he made good. Then we thought it was only fair to allow all of our salesmen to fix their salaries and put the proposition up to them; and I don't believe a sales force ever did so much heavy thinking as our men did during the next two or three days. Some of them continued at the salaries we were paying them. Several asked for raises and they got them. Since then we have had no trouble in adjusting the remuneration of our sales force.

Quite naturally, most of the men were rather proud of the fact that they actually fixed their own salaries. Some of them boasted a little to their customers and the policy was so unusual that some of the customers thought it was plain bunk. Not long ago one of these customers told me that he had accused one of our salesmen of spiffing him when the man mentioned a bit proudly that he set his own salary. In reply ,the salesman assured him that it was a fact that it was "one hell of a job for the salesman."

Even in extreme cases, the practice has worked admirably. One of our men has a very ambitious wife. She has always wanted him to earn more money, and it was due to her urging, no doubt, that he frequently asked for a raise under the old order of things. When these times came we always had an argument. Sometimes the man got the raise, because he was a good salesman. More frequently he did not, and the outcome depended largely on whether I thought that he would leave us if he did not get what he asked for. Well, you would naturally think that both the man and his wife would be inclined to go the limit under the new policy. He looked somewhat startled when, on asking me for a raise, I told him that it was entirely up to him, that he could have anything he wanted, and to go ahead and fix his own salary.

Like the first man employed under the plan, he asked for a few days to think it over. Evidently he talked it over with his wife, and I have never had a discussion on the subject of salary with that man since. His work has improved and he is undoubtedly devoting a great deal more thought to the interests of the company than ever before. He is a splendid salesman and has not been the slightest bit unreasonable in fixing his own remuneration.

While our policy of fixing salaries appears to be radical and speculative, it rests on a sound principle. If you put a proposition up to an honest man and leave the way open for him, he will not take advantage of you. This principle has never failed us in our relations, both with our customers and our salesmen, and in adopting such policies I have always analyzed myself to determine what the other fellow's reaction will be. I know that as I am faced with the problem of fixing my own salary, I am very much more conservative and careful about it than I would be if I were in a position to argue for the best salary I thought I could get. That is just the difference.

The sharing of profits with our salesmen has nothing to do with their salaries. The difference between the highest and the lowest salary we pay to salesmen is about 33⅓ per cent. Every salesman knows what every other salesman receives and they all know my salary. We have no secrets of any kind.

Our men have been with us from about three to twenty years. The new policy tends to keep them with us. When they are offered a raise by a competitor they merely smile and refuse it, but I think they are likely to consider such propositions in fixing their increases.

Under the new general policy the cost of our selling is decidedly less. Salesmen's salaries and expenses in all territories amount to from 3 to 5 per cent. of the volume. The policy of fixing salaries, however, has had comparatively little to do with this, as it is due to our improved methods of distributing our goods.

Incidentally, our policy is based on the assumption that every salesman we have is absolutely honest. We never question an expense account. In fact, we never check up an account. Our men know that their accounts are not audited and their expenses are no higher than they were when they were carefully checked. Furthermore, our men are not required to send in reports. All we want is a route list with prompt notification of any changes. Of course they write us about their problems and carry on an interchange of friendly and informative communications; but the men are distinctly on their own, with each one responsible for our interests in his territory.

I may sum up our policy by saying that it is based on the demonstration of absolute confidence in our salesmen. We have proved that if a man is competent to look after our business in a sales territory he can be trusted to fix his own salary.—C. D. Garretson in Sales Management.

Bees.

Twenty-five years ago, says G. H. Dacy, Uncle Sam built the largest bee-culture laboratory in the world, near Washington, D. C., in an effort to solve the mystifying secrets of bees. Already our Government experts have discovered more new facts about these little secret-keepers than did the Egyptians, Greeks, Romans in several centuries.

Special glass-faced hives which can be lighted at night and which have microscopes attached, through which experts can watch the workings of a busy hive, have solved many mysteries in bee history.

The Washington specialists have developed a method of grading honey by color and flavor. A physicist at Johns Hopkins University invented an instrument which grades honey rapidly by a simple process of transmitting various wavelengths of light through the honey samples.

PILES CURED

Without the Knife

AT THE BURLESON SANITARIUM

Not One Cent Until Cured

We guarantee a cure in every case we accept or make no charge for our services. Also, upon completion of the treatment each patient is given a written guarantee reading: "Should the above trouble ever return we agree to give all treatments necessary to again effect a cure without any additional charge." This guarantee assures you of permanent relief. The Burleson Treatment has been successful for more than 25 years . . . in over 25,000 cases. It is painless and involves no danger to the patient. Furthermore, patients are not confined to a hospital but are guests of the sanitarium . . . free to come and go as they please.

Wife Cured By One Treatment

"My wife had been suffering with protruding piles since she was three years old," writes Mr. Geo. Miller, Road Foreman of Engines, Southern Ry. System, Meridian, Miss., "which were cured by one treatment at your sanitarium."

"Suffered for 28 Years; Cured at Last"

"After having suffered with hemorrhoids (piles) for twenty-eight years," writes Mr. D. O. Steward, Gainesville, Fla., "I can hardly realize that I am cured at ast." "For five years I was afflicted with piles and hemorrhoids," writes M. D. Christic, Druggist, Fairmont, W. Va., and "At times I would be unable to walk or look after my business affairs. A year or more ago a fistula appeared. I suffered torments. Friends advised an operation, as did several physicians. I sent for one of your catalogs, and wrote six people in different parts of the United States asking them about the institution and treatment. I received an answer from every one, saying that they had all been entirely cured and speaking in the highest terms of the Sanitarium and its management, so I lost no time in getting there myself. I spent five weeks there, was entirely cured of the piles, had six hemorrhoids and a fistula removed, never suffered any pain, and never went to bed from the treatment."

The Largest Institution in the World for the Cure of Diseases of the Rectum (EXCEPT CANCER)

"Since My Piles Were Cured, Other Troubles Disappeared"

That is what the Rev. E. W. Sprague, 975 West Canfield Ave., Detroit, Mich., wrote, while Dr. S. C. Sims, Sterling, Ill., wrote: "Judging from my professional as well as personal experience I regard your method of treating hemorrhoids (piles) to be the most commendable, when considered from all angles, of any method in vogue at the present time." He is only one of many, many physicians who have taken The Burleson Treatment....and all of them feel the same way about it: That the Burleson Treatment is the most successful ever discovered for the cure of diseases of the rectum (EXCEPT CANCER.)

"Four Doctors Told Me I Could Never Be Cured, But I Was"

Mr. C. S. Holden, Clarksburg, W. Va., was pronounced incurable by four of the best physicians in his state, but The Burleson Treatment cured him, just as it has cured thousands of others. Mr. J. B. Harlan, Chief Special Agent of the L. & N. R. R., Louisville, Ky., wrote: "The Burleson Treatment is a quick, sure and permanent cure," and A. J. Racicot, Webster, Mass., wrote: "I am convinced beyond doubt that all cases that you accept can be cured." We guarantee it, and our Lifetime Guarantee protects you.

THE BURLESON SANITARIUM

Dept. MT
GRAND RAPIDS, MICH.

Write for Free Booklet and List of People Who Have Been Cured

Send for this booklet at once. Read the amazing facts contained in it. It contains all details about the treatment, how administered, facilities for patients (with photographs) pictures of the medical staff and an outline of their experience; also scores of letters from grateful men and women who have been cured permanently by The Burleson Treatment. If you suffer from any disease of the rectum, (EXCEPT CANCER), by all means get and read this wonderful booklet. Send for it today. Simply clip the coupon at the right, fill it out and MAIL IT.... TODAY SURE.

THE BURLESON SANITARIUM, Dept MT
Grand Rapids, Michigan

Gentlemen: Please send me your book, describing The Burleson Treatment and containing testimonial letters of those who have been cured.

Name_____

Address_____

City_____ State_____

LESSENING THEIR NUMBERS.

Effect of Chain Stores on Traveling Salesmen.

Are salesmen alive? When you salesmen read this question you will immediately pinch yourself and answer, "Well, I believe so." But are you?

Are you alive to the fact that your job is in peopardy?

Are you alive to the fact that nearly 18,000 salesmen are out looking for new jobs?

Are you alive to the fact that changing conditions in business mean changing activities and methods of salesmanship?

Are you alive to the fact that the "Ordertaker" is a thing of the past?

Salesmen who have been resting under the delusion that their jobs are in no danger because of the rapid expansion of chain stores should come to life and realize what is before them.

The Chain Store Business Research Bureau estimates that nearly 18.000 grocery and drug salesmen have been forced out of the business by the chain-store development. The recent survey shows that due to changes in distribution in 1927 and 1928 there are at present 17,500 less traveling salesmen calling on the grocery and drug trade represented by the 70,000 stores in the various chain systems.

If 17,500 traveling salesmen are now hunting new jobs, what will be the result through the consummation of the mergers going on, and those contemplated for future development?

The Chain Store Research Bureau estimates that $87,000,000 annually is passing from the hands of traveling salesmen, and is very materially affecting the business of railroads and hotels.

That there is a definite drift toward monopoly in the retail field can not be denied. Great aggregations of capital operating retail stores of many kinds control a large percentage of the Nation's business. The prosperity, if not the very existence, of the small independent retailer is menaced by the rapid expansion of chain stores.

The traveling salesman's chance for survival may be measured by his ability to comprehend the situation and to take the steps which now seem necessary if he is to survive.

The salesman must study carefully the present merchandising conditions and adjust himself accordingly. He must study conditions in order that he may become an educator as well as a salesman. He must educate the independent retailer in better merchandising methods.

The future of the average retail business must be optimistic. There is no reason for it to be otherwise. The retail merchant is an essential agent of distribution. He renders the public an incalculably valuable service. He is a community asset, whose wholehearted service is a vital part of the community.

The money spent with him stays at home and helps build your home town; he helps pay taxes; he employs local help, at good wages; he helps support the churches, schools, lodges, and all community enterprises.

There is no doubt that the locally owned, individual retail business will remain as a characteristic American institution. This will be because the retailer renders a service that the consuming public wants and will continue to demand. That he will keep a large part of the retail business there can be little doubt. This will be because the personal service can never be dispensed with. The only limitation on his future depends on his own will and efficiency, and his success will be measured by the degree of will to succeed he exercises and the degree of merchandising efficiency he attains. He will lose the business that is bound to go to the non-service, cut-price store. He can not, and if properly informed, will not complain of this. It is the natural working of the processes of competition. But he can restrain and diminish this loss by effective and efficient merchandising. He will lose the business which he conducts inefficiently. He can not, and should not, complain of this, for inefficiency is the greatest menace to efficiency.

His inefficiency can do him far more harm than the strongest competitive, efficiently managed chain store. But after subtracting the foregoing losses, there is left a vast realm of business that always potentially exists for the efficient service retail merchant, a business that runs into billions of dollars, and will increase with the natural increase in population and standards of living.

The individual retail merchant need not be unduly alarmed by the advance of the chain store. Its reasons for existence are clear, economic and have been indicated. He is sooner or later bound to face chain-store competition, since it is an inevitable development of modern business, and this competition will be ultimately his gain. The wonder is not that he has lost business to the chain store, but that he has not lost more or all of his business to it. The inefficiency of the average retail merchant is notorious. No one knows this better than the average jobber or wholesale salesman. It must be borne in mind, however, that this loss of business is greatest in the beginning, and progressively diminishes in proportion to the increase in the effectiveness of the competition which the chain store presents, until the point of competitive equalization is reached.

Whatever else it may be, the chain store is a highly efficient merchant; and efficient competition is wholesome and constructive competition. The ultimate effect of the chain-store competition will be to raise the whole retail merchandise business to a higher level of efficiency and service.

The individual retail merchant often contemplates his future. In doing so, he should bear in mind that he has eral, definite, concrete advantages over his chain-store competitor. He has the advantage of giving service, and all that it implies in patronage, whereas the chain store is wholly or largely lacking in it. He has the advantage of running a personal business, involving the personal ownership, management and conduct of his store. The chain store, on the other hand, is impersonal and mechanical. He has the advantage of direct daily contact with his own customers, with all the friendly understanding and immediate adjustment of any difficulties. The chain store is employe-run, and its employes, as a rule, poorly paid.

The retail merchant has the advantage of being a resident and an important member of the community in which he lives and operates. He has family, social and civic interests and relationships, and deals with his neighbors, associates and friends. He is constructively identified with the local community life and institutions by having his home and business interests local. The chain store, on the other hand, is a stranger in every community it operates and takes its profits gained there for expenditure elsewhere.

With all these advantages the retail merchant has little to fear for the future; it is in his own hands and he may make it profitable or unprofitable by his own efforts or lack of them. His road to success is paved with the will to succeed through service and efficiency. There is no other road to success. An indifferent or fearful attitude is an open invitation to disaster. Successful competition comes only as a result of uncompromising, fighting determination to succeed. To turn from service competition to price competition is to invite disaster. unless it is but incidentally done to further the interest of the service business. Competition by price alone is not for the retail merchant, for the very nature of his position precludes it.

All any retail merchant can demand is right and equal opportunity and a square deal in competitive business. That is any man's right, and he can enforce it. Given that right, and he is master of his own destiny; he must work out his own problem. How he can do so has been discussed. Hence, it is idle for the retailer to attack the chain-store idea of doing business in itself. What he can do, and all he can do, is to prevent the chain store from interfering with his equal right to trade by monopoly, undue restraint of trade. or unfair methods of competition.

The rank and file of the individual retail merchants find that their most successful competition is best obtained by organization and co-operation, enabling them to secure the advantages of retail chain merchandising and to operate on the same plane as the chain store. By organization and co-operation alone can they secure able merchandising counsel and direction. And if and to the extent the anti-trust laws are effective to prevent organization and co-operation of the individual retail merchants, then those laws should be amended accordingly. It is not a sound public policy to penalize the small merchant by reason of his separate identity, to deny him the ability to do what his chain-store competitors can do by reason of their single ownership. The consideration that has been extended labor and the farmer should be extended the retail merchant for the same reasons.

The menace of the chain store is due to the abuse of the great power it possesses. That power, however, is both its strength and weakness; and it always is difficult to refrain from the abuse of a dominating power.

Now, Mr. Salesman, after you have read and studied this message, are you alive to the fact that it behooves you to carry it on to retail merchants? It is your duty to help him become a better and more modern merchandiser. Then carry this thought home to your family.

(Continued on page 66)

SINGULAR THINGS IN PLURAL

We'll begin with a box, and the plural is boxes,
But the plural of ox should be oxen, not oxes.
Then one fowl is goose, but two are called geese;
Yet the plural of moose should never be meese.
You may find a lone mouse or a whole lot of mice,
But the plural of house is never called hice.
If the plural of man is always called men,
Why shouldn't the plural of pan be called pen?
The cow in the plural may be cows or kine,
But a bow, if repeated, is never called bine,
And the plural of vow is vows, not vine.
If I speak of a foot and you show me your feet,
And I give you a boot, would a pair be called beet?
If one is called tooth, and a whole set are teeth,
Why shouldn't the plural of booth be called beeth?
If the singlar's this and the plural is these,
Should the plural of kiss be nicknamed keese?
Then one may be that and three would be those,
Yet hat in the plural would never be hose;
And the plural of cat is cats, not cose.
We speak of a brother and also of brethren,
But though we say mothers, we never say methren.
The masculine pronouns are he, his and him.
But imagine the feminine, she, shis and shism.
So the English, I think, you all will agree,
Is the most wonderful language you ever did see.

The House of Quality

RADEMAKER-DOOGE Grocer Company

Grand Rapids, Michigan

Distributors of

Peter Pan Peas

Peter Pan Corn

Larabee Flour

American Beauty Oats

Elks Pride Catsup

Morning Cup Coffee

Breakfast Cheer Coffee

Bouquet Tea

Ra-Do Teas

The House of Service

THE WOMAN OF THE AGE.

Her Priceless Possession and Her Opportunity.

I am a woman; that fact is unchangeable. It is the law of nature that, having been created a woman, I must remain a woman to the end of my life, but what I make of my woman's self lies with me alone. God made me a woman; what I make of my womanhood he has placed in my own keeping.

Short hair, man's clothing, hard coarsening tasks, or the assuming of man's habits will not make me less a woman, though I may become less womanly. No laws can change my womanhood; no changes in the customs or in the freedom of my condition can affect this great natural fact.

Alarmists may cry out against this new freedom of women. Men, who have long held womankind subservient to their wishes, may look with dismay upon the new consciousness of power which women, the world over, are feeling to-day. That does not change the woman's soul within her, nor divert her footsteps from the upward path which she is climbing.

There are women whose lives are so hedged in by the dreariness of everyday toil that they cannot see the vision of beauty which God intended all of us to enjoy. There are young women, hopeful, happy, seeing romance just ahead of them, unmindful of the serious realities of life. Here and there is one from whose lustrous eyes hope, love of beauty, and high ideals shine forth with the promise of a God-given destiny. We are all women; we cannot change that fact—but, oh, the other facts of life The dreariness, the restless romance-seeking, the ideals of the dreamer—these lie within our power to change. The woman's soul may rise above the drudgery to which the body must submit. The soul seeking romance may find truth. The dreamer with her high hopes may conceive a new philosophy of life. But one and all are women still; whatever may change, that cannot change.

I have a soul with all the infinite possibilities of immortality. My woman's heart directs my way along paths of my own choosing. No laws can take my soul from me. Laws cannot change me; laws cannot make me other than I am if I remain steadfast in following the path which I have chosen for my soul's destiny.

I knew a woman once who had tasted the privations of life—a woman who had struggled with many burdens almost too great for her feeble strength. Her life was bounded by the four walls of her home; her church was her only association with the outside world. She had few books, fewer diversions, but, oh, the wonders of that woman's soul! To-day I see in memory hundreds of little acts of hers which portrayed her courage; there were scores who had felt the strength of her personality. When she had passed into the immortal life the influences which she had shed upon the lives of others did not diet. Her memory is a trust to many who went into and out from her presence day by day. Life held no burden great enough to crush her woman's soul. She labored, but her labor was glorified by her vision of Truth.

What of the young women who seek romance; will they find only desolation, or, at best, a dull monotony in life? It is a question they alone can answer. The wise will see the flimsiness of romance, but how may they be wise? Will they listen when you try to show them the realities beneath the gaudy vestments which romance often wears? No, they will not listen; they alone can find the answer to their quest.

She who does not take romance where she finds it, but seeks for it where it is not easy to find may discover true beauty and inspiration for further searching. She may feel the hidden possibilities of her own soul. She may find something that has been worth striving for, and, finding it, see, ever beyond her, greater heights to which she may climb, and, climbing, find the life about her ever more beautiful.

What of the dreamer? Are her dreams to bring blessings, not to herself alone but to the world, so that future generations shall rise up and call her blessed? That lies within her heart, her woman's soul. You cannot dream her dreams for her; you cannot give her message to humanity. You must remain passive while she dreams lest your clumsy efforts to guide may lead her estray, and the message, which should have stirred the world, fall impotent at her feet.

I am a woman. What lies within myself to do, God give me courage to do well. What lies within myself to do no other can do. Others may do their tasks better than I; others may live more nobly, see more clearly the path their lives must follow; others may have strength to climb to the hilltops while I struggle in the valley, but I alone may do those things for which I am created.

Thinking thus, how dare I shirk; how dare I squander those powers, however feeble, which are mine? How can I remain passive to the call within myself to live my life with all the determination to live it well which I can muster?

If I whine about environment, the handicap of sex, the weakness of my body; if I cry out in futile rage because my lot in life is not as yours; if I refuse to see the beckoning hand of my soul's destiny just beyond, then shall I lose that spark of the divine which lies hidden within me. If I do thus I squander those powers which are my only means of achieving that which God intended me to achieve.

To-day we hear much of woman's freedom—the equality of the sexes, the larger life for women. We are emancipated; whatever that may mean to you or to me depends upon the use we make of this new freedom. Man may no longer hold woman subject to his will. Man has no rights which woman may not have. Man is no longer single ruler of the little universe—our world.

Ah, but do all these things really change me? I am still a woman, while my power to be myself remains the same. True, I may take my place in the marts of trade, shoulder to shoulder with the men. True, I have responsibilities of government to bear as well as I can. True, I now have an economic place in the material scheme of things. I may stand before the world and express my fears, my longings, and my ideals as I would never have been permitted in any other period of the world's history. Before me is an open door.

But have I actually more power? Has my soul been changed in any fraction of a degree by such newly found rights, freedoms, and responsibilities? I am actually the same woman that God made me. I may be better able to develop the powers which God gave me. I may see before me a wider field in which my ambitions are to grow and achieve realization. I may be less cramped by my environment, but all of these changes have not changed the hidden potentialities within myself. Those things which I may do, that which I may create—the children of my body or my brain—may be created by me only.

I may enter the treadmill of business, seek fame in the affairs of state, scatter my thoughts abroad upon the printed page, or go in and out of my home, guiding and directing the affairs of that little sphere within its four walls. I may devote myself to my home, my family, building the lives and characters of my children strong and true, seeking no broader fame than to have lived well for those others who shall come after me. I may struggle in the deep waters of experience, unable to rise above my environment. All these new rights and the freedom of this emancipation may mean only new temptations and new burdens for me to bear. All the legislation, all the uplift, cannot change what I am and what I make of myself.

Within myself there is a tiny God-given spark of power; within my soul there is myself to do with as I will, and no one else can do what I may do, for I am myself.

So in this age of many changes, when woman's sphere is broader—this age which has given to womankind a great new realm of power, given her new tasks, new duties, new privileges — I must seek first to know myself, to find the hidden powers within my soul, if I would serve my age with all the gifts which are mine to give.

In this age I owe a greater debt to the world that has given me this greater freedom to be myself. It is my duty to use all my powers to live the life that is mine to live. Whether I have sought this new freedom as a great blessing or feared it as a curse, it is mine and what I do with it may be done by me alone.

This is what my womanhood demands of me. I am a woman—I would not change that fact—yet I cannot deny the new realms of activity which lie open before me. I must use them. I am the mother of generations yet unborn. That cannot be changed, and I am glad. However my environment, my activities may change, my womanhood is still my one unchangeable possession.

So let me live, that every possibility for good may be developed; So let me act that my womanhood may be a blessing, not to myself alone, but to all those whose lives touch mine, to all those who shall seek to follow in my way. So let me shape my life in this broader realm of woman's awakening that the spark of divine power within me may grow and become a ray of light, giving brightness and cheer to the brief day of my life.

God grant that the tiny spark of "the divine right of womanhood" may grow ever brighter, that I may develop it ever more nobly, that, being a woman, I shall be the truest, noblest woman that it lies within my power to be.

Dorothy Whitehead Hough.

Robbing Salesmen of Opportunities.

One reason more salesmen do not develop into top notch men is because their superiors will not let them. In many organizations it is the practice of the sales and district managers to step in whenever a large order is in prospect and help the salesman close it. We believe that this is a bad practice in nine cases out of ten—provided the sales executives really want to develop a high class organization of salesmen. On the surface this policy of taking important orders out of the salesman's hands appears to be good practice. But when analyzed and considered on the basis of what it does to the morale of the sales force it is plain that no group of salesmen can be developed into big business producers if their chances for closing big orders are taken away from them by their superiors in the organization. It is true that such a policy may occasionally pull an order, that appears to belost, out of the fire. On the other hand, it robs the salesman of a sense of responsibility, stifles his initiative and lowers his standing with the customers. Either the salesman should be required to stay away from big buyers or he should be given full responsibility for handling the big orders. If he is good enough to call on big buyers at all, he ought to be good enough to close them. The sales managers who have developed the best organizations have invariably given their men plenty of advance training, but once they are pitched into the water the men are expected to swim without calling for help the minute they get where it is deep.

Teach Clerks To Wrap.

H. P. Porter tells us a good lesson he was taught some time ago. Mr. Porter's store is in a downtown location and people often buy in large orders from him. The city traffic is congested and most of them go home on the trolley. For this reason packages have to be wrapped securely. One lady who had traded at the store for a long time and who always bought larger orders, one day said: "I'll take only a few things to-day because I have to carry them on the crowded street car and twice my bundles have come apart." This started Porter to thinking, and since then all his clerks and employes are given regular lessons in wrapping packages.

The Toast Supreme

Baked of fresh eggs, finest wheat and whole milk, Dutch Tea Rusk are as healthful as they are delicious. Popular with a spread of butter, cheese or preserves. Delightful as a cereal with milk or cream. Give a new zest to poached eggs and all other dishes where toast is ordinarily used.

DUTCH TEA RUSK

DUTCH TEA RUSK COMPANY, HOLLAND, MICHIGAN

LESSENING THEIR NUMBERS

(Continued from page 62)

The salesman's wife, who blithely steps into a chain grocery store and saves 2 cents on a can of tomatoes may feel that she is a good business woman by saving part of her husband's income, but she overlooks the fact that every time she makes a purchase from a chain store she is driving a nail in the coffin of her husband's future as a traveling salesman.

Every chain store which supplants an independent store tends to cut some salesman off the pay roll of the wholesale or manufacturing establishment which employs him. Every neighborhood grocery, etc., which is supplanted by a chain store removes an additional buyer of the commodities which formerly required the employment of a traveling salesman, because of the fact that the chain store requires but one buying organization, while 100 neighboring stores have 100 buyers. The ultimate result of this idea will be to eliminate 90 per cent. of the salesmen selling commodities handled by chain-store organizations. Ultimately the chain organizations will contract direct with the manufacturers and the salesman will be eliminated entirely so far as they are concerned.

W. P. Johnson.

No Room For the Dullard or Sluggard

In these bustling times when competition has a razor edge there is no room in business for Mr. I Don't Know. To give an olden saying a modern twist. "Knowledge is money." The more a merchant knows and the more his clerk knows about the things that they sell, the greater their capacity to sell, and the greater the number of dollars clinking musically—

In the cash drawer at the week's end.
The clerk who leans dispiritedly
Against the counter—
And with lack-luster eye—
Contemplates the world—
Whose conversational resources are limited to
The weather—
Is to all intents and purposes—
An automatic sales-registering machine—
Nothing more.
If the merchant could replace him—
With a machine—
He would.
But as long as he can't—
He pays him as little as he has to—
And considers him one degree above
The boy who wraps parcels.
"Knowledge is money."
The clerk who is not informed—
About fashions—
And the dozen and one little things—
That relate to his calling—
Is worth nothing to his employer—
Beyond the purely perfunctory service—
That he renders—
And is paid—
Just what he's worth
He is not much better—
Than a fixture or showcase—
Or any mechanical device
For exhibiting goods.
Indeed, the fixture or showcase—
Is sometimes —
A better salesman than the don't know clerk—
For, at least, it performs its work
Silently and effectively—
Whilst its human analogy—
To hide his ignorance—
Prattles dull commonplaces—
Which offend the ear—
And affront the intelligence.
Talking about the weather—
Is generally—
The badge of the fool—
The mark of the mental pauper—
Whose skull is empty—
And whose stock of knowledge so attenuated—
That he must needs resort to
The perfectly obvious and solemnly vapid—
To keep his witless tongue a-tripping.
The mind of the man—
Who enters a shop—
To buy —
Is not on the weather—
But on the goods he wants.
He is in a receptive mood—
And that is the time—
To quicken his interest—
In what you have to sell.
The bungler who dilates—
On the weather—
Or babbles other puerilities—
Misses precious moments during which
He might double, triple or even quadruple—
His sales.
Almost every man is interested a bit—
In fashion.
Some, though, are ashamed—
To voice their lack of knowledge—
But are willing—
To be instructed—
Provided the instruction—
Be adroitly administered.
An intelligent clerk—
Whose heart is in his work—
Has this information—
At his tongue's tip.
He doesn't force it upon an unwilling man—
But is ready with a hint here—
A suggestion there—
A tactful word—
Guiding the thought of the customer.
Into fresh channels—
And shaping his preference.
The clerk who when asked
Some simple question—
Pertaining to the mode—
Hangs his head schoolboy like—
And mumbles "I don't know"—
Is a dullard—
Beside whom the lumpish ploughman
Shines refulgent.

What Future Has in Store for Retailer

When the question "What has the future in store for the retailer?" arises, there are various kinds of answers coming from all sources, but should you ask me what the future has in store for the retailer, I would say this:

Having been a traveling salesman for about 14 years I have observed a change in all kinds of business.

When Father was a boy it was a disgrace for any woman to be seen on the street in the early morning hours unescorted. The head of the house was the one who went out to work, to his place of business—the hat shop, the boot shop, etc., or other retail establishments, owned and controlled by him. If he were a hat man he didn't sell shoes; if he were a shoe man he didn't sell hats, and so on. Every man was a specialist in his own line.

A change has come—the head of the house in many cases goes to his business—the department store where he works, and due to the fact that his salary is small, he is obliged to take his daughter or his wife to work with him to help support the home.

Times have changed since Father was a boy.

The retail tobacco store is now almost a thing of the past—chains seem to have control. The retail hat store is almost a thing of the past—the chains are dominating that field. The private gas-filling station has competition—a "chain store" or two opposite him. The tire shop has these large mail order houses "cheap" (?) competition to meet. In other words the retail grocer of to-day has the line of competition that any other business has. Competition is very keen in all lines of business.

When you, as a retailer, go out for a drive on Sunday and your gas runs low, do you look for the dingiest and dirtiest filling station along the road for service? No, you pull up to a clean looking place where you know you are going to get service and cleanliness. You don't care whether or not it is a chain filling station or an independent filling station—just so you get good service and are not overcharged.

Then how about the food-buying consumer? Does she not like to enter a clean store, get good service and fair prices?

Notwithstanding the fact that there are many chains in all kinds of business, there are many good retail hat stores, many good retail shoe shops, many good retail gas stations and many good retail grocery stores, all doing good business and making money.

When I maintain as a result of my observation in calling on the retail trade I earnestly and sincerely believe that the modern trend is for quality and cleanliness. I believe in the law of favorable attraction rather than the law of force. Make your place of business a place of cleanliness and attractiveness. A place of service to your trade so that the law of favorable attraction will attract and hold your customers and your business will then be attractive to you, your son and family, and, as the old adage goes, the survival of the fittest, you may strive to make your store the fittest of the survival.

H. C. Brooks.

What Kind of a Personality Has Your Store?

What a wonderful thing is "personality"; that intangible, indefinable something, possessed by every individual (in a more or less degree), and which is so much appreciated to-day in our daily intercourse, regardless of whether we are laborer or merchant, pauper or king.

Personality is not alone in individuals. Every business has a personality or atmosphere all its own, which is its greatest asset. You can sense it the minute you step into any establishment and to create the proper atmosphere in and around a store, one that is appreciated by a prospect, one that places purchaser in a receptive mood, is the merchant's greatest problem to-day.

The atmosphere of a retail store is electrified, as it were, by the individual personality of the clerks, the lay-out of the store, the window displays and many other things which some may feel are too insignificant of consideration to create store atmosphere, but which may be just the things that are either detrimental or good in placing the prospect in the proper mood of buying.

A great many merchants never sense the personality or atmosphere of their store because they live too close to the business. They are somewhat like the fellow standing on the sidewalk, directly in front of a skyscraper, who can't see and appreciate it because he is too close to it. There are no hard and fast rules set down to obtain the ideal, but much may be learned and applied that will be beneficial by visits to other stores, personal observation, window display, proper shoe display in the store, and careful training of clerks; not in a lot of chatter, but how to get the viewpoint of the prospect so that prospect and clerk are always in accord.

Every shoe store, particularly those selling to women, should have some one who can model. A woman will never buy anything that she doesn't feel is becoming her and by showing the shoe on the foot of a model, the proper desire to possess is created.

When we realize the story that out of 10,000 housewives interviewed, 85 per cent. declared that courtesy shown by sales people was the chief factor in determining their preference of stores and that 53 per cent. of business failures are directly attributed to the indifferent attitude of sales people, you may well appreciate the value of getting the proper personality among sales people to create store atmosphere.

Window displays to be effective, must create desire on the part of the public and has become a wonderful art among shoe dealers in retailing shoes. But what about the store proper after the window display has started the prospect towards purchase?

In the average shoe store, all that greets the prospect's eyes upon entering the store is a canyon of boxes with a row of chairs, lined up mechanically for try-on. There are no tasty displays in cases to create further desire or that might give prospects time to acclimate themselves before the clerk asks, "Something in black or tan, etc?"

Every retail business attempts to display to advantage as much of its wares as possible, with the exception of the retail shoe dealer. Aside from a small window display he keeps his goods his away. J. L. Walter, Jr.

Don't Blame Conditions

If your business is not what it should be . . . but investigate this

NEW MERCHANDISING PLAN

that can and will increase sales and profits in any retail store no matter where located . . . and regardless of your local conditions. Do it now!

WHY NOT PLAN NOW TO MAKE 1929 THE BIGGEST YEAR IN YOUR BUSINESS LIFE?

The New Joseph P. Lynch Merchandising Plan has accomplished startling and sometimes almost unbelievable results for hundreds of the leading retail stores of the United States and Canada. Wherever this plan has been used, without exception, it has immediately turned a large percentage of stock into cash at a profit, shown a surprising increase in future business, widened the selling radius, toned up the morale of the store organization and introduced many new and profitable merchandising ideas.

Any merchant who has been puzzled by the merchandising conditions of today can find an answer to all his perplexities by investigating this new Joseph P. Lynch Plan. It is a plan that leaves no bad after effects—but rather builds up the confidence of your public in your store. Its cost is dependent upon the results it obtains for you, and is so planned that the profits of it are controlled by you. All we ask is that you write those who have used this plan and convince yourself that this service can make 1929 a real year for sales and profits. Then write us—but do it now. It costs you nothing but the postage to investigate—surely it's worth that.

You Will Have Further Positive Proof by Writing the following Merchants who have used the

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HILLS, McLEAN & HASKINS, Binghamton, N. Y.
C. F. JACKSON CO., Norwalk, Ohio.
L. N. POULIN, LTD., Ottawa, Ont.
BLUEM'S DEPT. STORE, Lima, Ohio.
C. F. ROSENBURY & SONS, Bay City, Mich.
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MAY STERN, St. Louis, Mo.
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HOOVER-BOND CO., Lansing, Mich.

Other Names will be furnished upon request. Write these merchants.

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HELPING THE RETAIL GROCER

Cold Storage and Buying on Low Markets.

It has been said that the retail grocer follows the line of least resistance in his buying and buys largely on a hand-to-mouth basis. There is a good deal in that, but in a great many cases his buying ahead is controlled by his bankroll, which is frequently too short to enable him to stock any large amount of merchandise ahead. However, the retailer could make more money out of his business through buying many lines of merchandise when they are cheap and holding them until the market is more favorable. That is one of the methods of the large chain-store organizations, which use cold-storage warehouses and other facilities for holding cheaply purchased merchandise against the time of shortage and higher prices. It enables them to place excellent merchandise on the market and at prices somewhat lower perhaps than those quoted by merchants who have to buy at the current or prevailing market prices.

The retail grocer has probably never given a great deal of consideration to cold storage, even where he is financially able to buy ahead. Probably it is due to lack of knoweldge of cold-storage rates, methods, etc.

For instance, the large retail grocer can buy fresh eggs in March to May at very low prices, as the farmers in many years only receive 18 to 20 cents a dozen for strictly fresh No. 1 eggs, when the market is glutted. Some seasons the price may be around 25 cents a dozen in the spring and held in cold storage until October and November, when chilly weather enables the holder to bring them out without fear of their not holding, will show the retailer a nice profit, as it is an unusual season in which fresh eggs do not advance at least 15 to 20 cents a dozen between spring and fall, and frequently considerably more per dozen. Many of the egg handlers, or jobbers, buy eggs and put them away for a profit. Of course, the storage egg will not bring as much money in the fall as the strictly fresh egg, but it will bring a goodly advance in price.

The produce and commission trade puts away many carloads of apples in the late summer and fall, to be taken out throughout the spring and sold at a considerable advance in price. Onions, celery, potatoes, dressed poultry, butter and many other commodities are held in cold storage. The retailer is in just as good a position to hold merchandise and make a profit on it as to permit the commission or produce merchant to hold perishable and profit by so doing. There are probably many other commodities which would hold for long periods in cold storage, but storage men claim that they have not had much experience with many of the fancy perishables.

For instance, one of the big chain-grocery concerns trucked many carloads of celery from Michigan to Central territory last season, buying on a cheap market, direct from farmers, and putting it away for a higher market when celery would be scarcer. They also buy onions, potatoes, apples, and other items that are held.

It is hard to merchandise profitably if buying isn't done on the right basis. The big organizations buy in quantities and buy at seasons of the year when prices are right. For instance, flour generally sells cheaper in October and November than it will sell in February and March, as Octcober and November are flush periods on wheat, when elevators are full and when there is plenty of wheat.

In buying mops the retailer can generally figure prospects rather well from watching the New York and New Orleans daily cotton markets in the newspapers. If middling cotton shoots up 5 cents a pound, it follows that mop yarns are going to cost the mop manufacturer more money and that prices will be advanced from manufacturer to jobber and from jobber to retailer. On a declining or steady market there is no incentive toward buying ahead. However, there are too many buyers who wait for a market to start climbing, and fail to get in early enough.

A very clever buyer recently remarked that when anything is selling too cheaply, or below the cost of production, it represents a good buy. He contended that there was never much money made on buying merchandise at the top, but buying at the bottom and riding up with it.

Even our old friend the banker frequently makes this mistake. There are bankers who will lend money on a strong market who refuse to lend money to be invested in commodities that are at rock bottom. However, they would lose less money in financing purchase of merchandise at rock bottom and which has a chance of advancing, than financing purchases of a commodity that is top heavy on a high market and which is much more likely to slump than to show further advances.

Some years ago a flour-milling concern failed. The heads of the company were good merchandisers when it came to selling and produced a good product, but they didn't know how to buy wheat. A real wheat man came to their assistance and secured them a real wheat buyer. The company got back on its feet and became very successful. It is claimed that since that time a great deal more consideration has been given to buying wheat than to selling flour, and many years the company would have made more money in selling its cheaply purchased wheat, secured on a low market, but which could have been sold on a high grain market, than in selling the flour and offal or manufactured product, which entailed a much greater manufacturing and marketing expense.

A good buyer generally makes money, whether he is in the grocery business, the dry goods, general merchandise, tobacco, or any one of many lines. The produce and commission houses believe in cold storage, especially the successful ones. Loaf about the doors of any big cold-storage house and watch the trucks of the commission merchants bringing in or taking out perishables. It would probably surprise a lot of folks.

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However, that is what cold-storage houses are for. Capitalists would not invest a half million to a million dollars in a big storage house, with machinery for carefully regulated temperatures, if there was not a demand for such facilities, nor there would not be the competition in many markets for the business. If there was not money in buying on low markets when certain lines are plentiful and selling later when such lines are scarce and high, the storage houses might as well close up.

Of course it must be admitted that there are only a few of the larger grocers in any community who are financially able to buy ahead for months. However, there are not so very many commodities that are today going into cold storage, but eventually there will be more, due to better plants, equipment and facilities, plus a gradually improved knowledge of holding merchandise. Some items, like fish and poultry, are not only chilled but frozen and held.

The big boys behind the big chain-grocery concerns know all about cold storage and are using it to advantage, and will be pioneers in developing it to include commodities not so held today, as they will experiment in a limited way.

The small fellow has the same opportunity as the big one, as rates are based on the hundred pounds. Even some of the bakers, even to retail bakers, buy peaches, pears, etc., and put them in cold storage for use in pies and other bakery commodities later in the season, although the majority use canned or evaporated products.

There are a great many items that can be purchased right on low markets. Of course, to-day the canners are stronger, are in organizations, and better financed than formerly, but frequently canned goods can be had at reasonable prices shortly after the canning season is completed, which will sell at considerable advances later in the season. Frequently the packers are afraid that they are overloaded in the fall and perhaps need some ready money, with the result that they will take a smaller profit at that time.

The retailer who is buying in very small lots, a case or two of this and that, and less than case lots in many items, is a poor buyer, unless it is a case where finances will not permit of free buying when conditions are right. On a stiff market the hand-to-mouth buying is the safe and sane thing, but the retailer should have figured out his requirements well in advance and bought before the market jumped.

It is mighty hard to break even on sugar bought in lots of five or ten barrels, or less, and compete with the house that diagnosed the sugar situation and bought in car lots.

Frequently the grocer would have no trouble in buying even though weak financially, if he went to his banker, played his cards face up on the table, showed the banker why it was a good time to buy, and his reasons for believing it. Although bankers frequently do not think well of loans of a hundred thousand dollars or more for big buying on a low market, they will consider the proposition of the retailer who is merely endeavoring to cover his requirements from crop to crop at a time when the market is low and when on the law of averages prices should advance. A. W. Williams.

How To Fight the Flea.

When fleas become annoying or dangerous to health it is necessary to take steps to alleviate immediate discomfort, but the important thing is to act energetically to eliminate the breeding places of fleas, and so put a check on the supply. This is the advice offered by the Bureau of Entomology in Bulletin 897-F, Fleas and Their Control.

F. C. Bishopp, author of the bulletin, says fleas breed in greatest numbers on soil or in dust containing vegetable and animal matter protected from rain, wind and sun, but at the same time furnished with a certain amount of moisture. Space under buildings and porches fit these flea requirements, and it is well to prevent all animals and poultry from going into such places. The vegetable and animal matter should be cleaned up carefully, the area sprayed with creosote oil, and the ground where the immature fleas are developing covered with salt and thoroughly wet down.

House infestations may be prevented by eliminating pet animals and applying gasoline to the floors after all rugs have been removed and the floors thoroughly scrubbed with soap and water. Applying powder to pet animals or washing them in a comparatively weak solution of saponified creosote or kerosene emulsion will destroy the fleas upon them. The skin of cats is tender and dips and washes must be milder than for dogs.

About 500 species of fleas are known to exist, Mr. Bishop says, but less than a dozen are of special interest as pests to man and domestic animals. "But any individual of these few species, when bent upon satisfying its appetite, fully occupies the attention of its chosen host." The human flea, dog flea, cat flea, sticktight flea, chicken fleas, and the rat fleas (which carry bubonic plague, are the principal species that annoy man and domestic animals in the United States.

Various cooling applications give relief in case of flea bites. A 3 per cent. solution of carbolic acid in water applied to the bites will be beneficial. Menthol, camphor and carbolated vaseline will help allay irritation. Iodine in the form of a tincture will alleviate irritation but should not be used by persons afflicted with any form of eczema.

Mr. Bishop notes that the greatest horizontal distance fleas can jump is about thirteen inches, and not more than half this distance vertically. It is possible to prevent them from gaining access to a bed by placing sticky fly paper about thirteen inches wide on the floor around the bed, provided fleas are not breeding under it, or by placing the legs of the bed in pans of water covered with a film of kerosene.

The man who "knows it all" and can't be moved, is through.

MORE MONEY IS LOANED

on a building built of

BRICK

than on any other kind!

Why?

BECAUSE, it is almost everlasting, has no depreciation or deterioration of any moment, and will not burn down.

THEREFORE, the investment is always a good one, and because of no upkeep expense, such as repairs, painting and insurance, more is paid on the loan and it is reduced faster.

SAND LIME BRICK is beautiful, economical and the safest and best material for all building purposes, whether it be "sky-scrapers," factories, residences, garages, basements and foundations, porches, drives, walks, garden walls or any other construction.

IDEAL WALL construction of Sand Lime Brick is most economical type of Brickwork known, and as low in cost as frame. We will be pleased to help in any of your building problems.

GRANDE BRICK CO.

GRAND RAPIDS

PRIMARY AIM OF BUSINESS.

Need of Better Management To Increase Earnings.

Not size, nor volume, but profits is the primary and fundamental objective of all business. The worship of mere size, mere volume and steadily climbing sales quotas, unless they bring with them dividends well worth the increased effort, is folly.

As our minds run back over the history of business progress we cannot help but admire the creative genius which has distinguished American business. Here originated such great new ideas in management as are represented by our wholesale and retail houses. Here meat packing, the department store, the farm implement business, the clearing house idea, originated or were developed to a new point of perfection. And here must be solved some of the great problems of management in the new era into which I believe we are now swinging.

By a prodigal pioneering of our resources, we have accumulated a reservoir of capital unmatched in the world's history. We are financing great projects in every section of this country, and are contemplating still greater undertakings which men with vision are suggesting—flood control of the vast Mississippi valley, reforestation, and the reclamation of water power upon a titanic scale. Supplied now with capital, we are fertilizing more scientifically, mining more deeply, breaking down lower grade ores, revolutionizing transportation, tapping more distant sources of supply, equipping plants with machinery of multiplied capacity, intensively developing and perfecting our business and governmental methods. Standardization of commodities, simplification of processes, mass production on an ever larger scale with still lower costs, more rapid transmission of funds, and the speedier turnover of capital in all its forms—these we are developing in a never ending progression.

It is natural enough then that in the remarkable development of business in this country the emphasis everywhere seems to be upon size and volume. No wonder we expect every month and every year to excel the last. The science of business has made notable advances in the last decade. Still, however, we have with us an unnecessarily large number of businesses which are not soundly or profitably managed, some estimates placing the number of concerns operating without a profit each year at more than one out of three.

Consolidation will not solve the riddle of profitable operation in all cases. Mere size or volume of sales alone cannot measure up as the ultimate aim of business. The business captain who dreams great dreams of commercial expansion, commendable as they are, must in the final analysis justify that expansion by a commensurate increase in profits. We too frequently take it for granted that every increase in our volume, by merger or otherwise, adds to the intrinsic value of a business. In the fast running current of these days, we need to challenge our worship of mere size, mere volume, and steadily climbing sales quotas—unless they bring with them dividends well worth the increased effort. Each day we need to take a new grip upon the practical realities of business; and I know of no more important business reality than this—that our vision sometimes becomes clouded and we forget that the primary and fundamental objective of all business is profits.

We may set up the greatest retail business, the largest factory, the biggest jobbing organization in this country, but we have not rendered a permanent service to the public nor have we met the final test of success unless profits are adequate.

Of late years we have learned many startling things about profits, but we have learned nothing more remarkable than that the primary reason for success or failure to-day is not economic conditions—not environment—not location—nor any other factor—but management.

Good management has made enormous strides within the past few years. But even yet, in my opinion, we have not really begun to know the whole meaning of the term.

In analyzing our own businesses, then, let us apply the typically American approach to this problem of good management and adequate profits. By that I mean, let us not compromise with present difficulies, but remove them—let us have a new deal instead of playing out the old hand. Let us emphasize not so much the idea that our business is different, as the truth that all businesses are common in their fundamental operations and objectives. Let us forget that things have to be done a certain way, and examine our business with an open mind.

To speak for a moment from my own experience in bank management, let me recall to you that the banks of this country emerged from the war period with problems which seemed insurmountable. But to-day, in many banks particularly in our larger cities, we find the spirit of scientific management at the controls. Standards are being set up to govern liquidity, quick reserves, interest rates and banking costs. Long and broad experience is being concentrated into definite policies upon points where management has been uncertain. This progress in management, evidenced by banks throughout the country, is, in fact, a revelation to anyone who delves into the facts.

I might specify many cases where intelligent bank management has accomplished notable results. Our bank in two years increased its operating profits 27 per cent., in spite of an increase in gross income of only two per cent. Another increased profits 75 per cent., although gross income exacteristic fashion, capable management has squeezed more dollars of net profits from substantially the same business.

A commercial banking department in two years increased its operating profits by 257 per cent. A large savings department increased the average

THE VINKEMULDER COMPANY

GRAND RAPIDS, MICHIGAN

Founded in the year 1888

Receivers and Jobbers of Fruit and Vegetables
Carlot Shippers
"Vinke" Brand Michigan Onions and Potatoes

AN OLD AND DEPENDABLE PRODUCE FIRM . . . NATIONALLY KNOWN

number of transactions handled per employe 82½ per cent.. A transit department increased items per employe 145 per cent. So in detail matters, and in the great matter of profits also, has intelligent, purposeful management proved itself. These examples, moreover, are drawn from the same markets and circumstances where other banks at the same time were not earning an adequate return.

Successful management is constantly alert for new and better methods. The progressive manager turns aside from the traditional cow path and cuts his way straight through to his objective. He does not falter or turn back, because a method is new and hasn't been tried before.

Old traditional methods of determining the policies of business must be replaced by a study of facts, because business to-day is too advanced for guesses or rule of thumb methods. Old processes, machines, and procedure are all being re-examined for the modern executive to-day deals not with opinions, but with facts, and facts alone.

I recall the case of a candy business where the drying of the candy was handled in the old way. An outside counselor of this business learned that it took 36 hours to dry the product. The management argued that it had always taken that long in the candy business for that step in the manufacturing process. By cutting through old methods and procedure, a simple machine was built especially for the purpose, and the drying of that candy product was immediately reduced from 36 hours to 5 minutes—a saving of 99.7 per cent. of the required time.

May I add that the successful business executive to-day has no personal feelings, no pre-conceived conviction that something must be done a certain way.

There are many avenues along which business may operate in increasing profits. There come to mind such possibilities as simplification and standardization, the elimination of waste, the reduction of costs, greater sales volume, a more efficient personnel, and new products manufactured for new demands.

All of us know something of the amazing results secured by the department of commerce for many industries through simplification and standardization. We have learned that by centering upon one design instead of many we can bring an item within the purse of a much larger market—with increased profit possibilities to the quantity producer. In my own business, for example, it is estimated that $20,000,000 a year is being saved over the country, merely through the use of a few simplified check forms to-day in place of the innumerable sizes and shapes of former years.

In many other lines of business, similar results have been secured. Not very long ago we had over 6,000 varieties of single bit axes on the market—enough to stock a fair sized museum housing one of each kind. A hardware jobber or retailer who carried only a half-dozen of each item would have had an inventory of 36,000 axes alone. We have reduced the kinds of washing machines manufactured from 446 to 18; automobile tire sizes and types from 287 to 32; paving brick from 66 to 5; steel windows from approximately 42,000 to 2,000; range boilers from 130 to 13; and common brick from 44 to 1.

What is the significance of all this? It means a reduction in capital tied up in manufacturing equipment and inventories. Its effects run throughout an amazing ramification of economies. But no less important, it counteracts the increasing complexity of business and clarifies the difficult problem of management itself. Instead of buying, inventorying and selling hundreds of varieties, we merely run an endless flow of one simple commodity through a plant—and so, regardless of tremendous volume, we have a comparatively simple business. To simplify work means also to multiply the factory worker's productiveness. For the jobber and retailer it means more complete lines, increased business with less space, lower interest, less insurance, taxes, labor costs, etc.

Here then we have another fundamental rule for profitable management: Let us simplify our lines.

"In considering the effects of increasing volume on profits, I might best illustrate this problem by using a triangle to represent the potential consumer demand. With a high priced commodity your market is limited to the few at the top point of the triangle. As you reduce your price you reach the next lower group of consumers which is larger, and as the price goes down further and further, you reach successively larger and larger markets.

It is almost an axiom in most businesses that as the cost of the product is reduced, the potential demand broadens. Many manufacturers keep their minds closed to the thought of reducing prices, for as someone has said, "You can always cut a price, but to raise it is something else again." One way to handle this problem is to test the effect of different selling prices in different local markets.

I recall the case of a company for which a careful market analysis was made. The analysis showed a larger potential market than was suspected. The company sorely needed greater volume. Five test cities were chosen, and in these cities the product was sold at a reduction of 50 per cent. of its former selling price. This cut in price increased the volume of sales by 500 per cent. over the best previous results. The price of the product was then reduced all over the country. The volume of sales in creased 300 per cent. and profits over 270 per cent. Furthermore, an analysis showed that 70 per cent. of the output at the new price was reaching consumers never before sold by any company in that industry.

Modern management does not close its mind to any new idea—even that of lower prices. It recognizes that price is frequently an important source of sales resistance, and that tremendous markets may be unlocked whenever price is brought down without shading quality or crippling service and profits.

Some men may be managing busi-

(Continued on page 74)

BROWN
AND
SEHLER
COMPANY

AUTOMOBILE TIRES
AND TUBES

AUTOMOBILE
ACCESSORIES

GARAGE EQUIPMENT

RADIO SETS

RADIO EQUIPMENT

HARNESS

HORSE COLLARS

FARM MACHINERY AND
GARDEN TOOLS

SADDLERY HARDWARE

BLANKETS

ROBES

SHEEP-LINED AND
BLANKET-LINED COATS

LEATHER COATS

GRAND RAPIDS
MICHIGAN

ABRAHAM LINCOLN.

His Attitude on National Defense Before the War.

In contrast with the emphatic and evidently sincere statement of Mr. Hoover in his speech of acceptance concerning National defense, it is worth while to recall the words of Abraham Lincoln in an address at Springfield, Illinois, in the course of which he spoke as follows: "At what point then is the approach of danger to be expected? If it ever reach us it must spring up amongst us; it can not come from abroad. If destruction be our lot we must ourselves be its author and finisher. As a Nation of freemen we must live through all time or die by suicide."

Does this mean that Lincoln was a pacifist? Yes, in the same sense that Jesus was a pacifist. If ever an ignominous word falsified a thing of noble character, it is the word pacifism. This word has been used to cast contumely on the most courageous act of man from the beginning of human life to the present day—the act of self-control, of overcoming resentment in the face of injury and insult. This is the act which Jesus commended in his words regarding what has been falsely termed non-resistance. It is anything but non-resistance that Jesus taught. He taught the supreme courage of self-control in the face of sudden injury. Instead of non-resistance he taught the cool courage of self-control manifested in the refusal to strike back when one is struck. No No greater courage than this is possible to an individual or to a nation. It was this that Abraham Lincoln recognized, lived and advocated. He was true to it in every new emergency that arose. With especial force he grasped and applied it in that greater hour and greatest speech of his life at the convention in Major's Hall which organized the Republican Party in Bloomington, Ill., in May, 1856—in which Herndon declared he was "baptized"—the speech that ultimately put him in the White House.

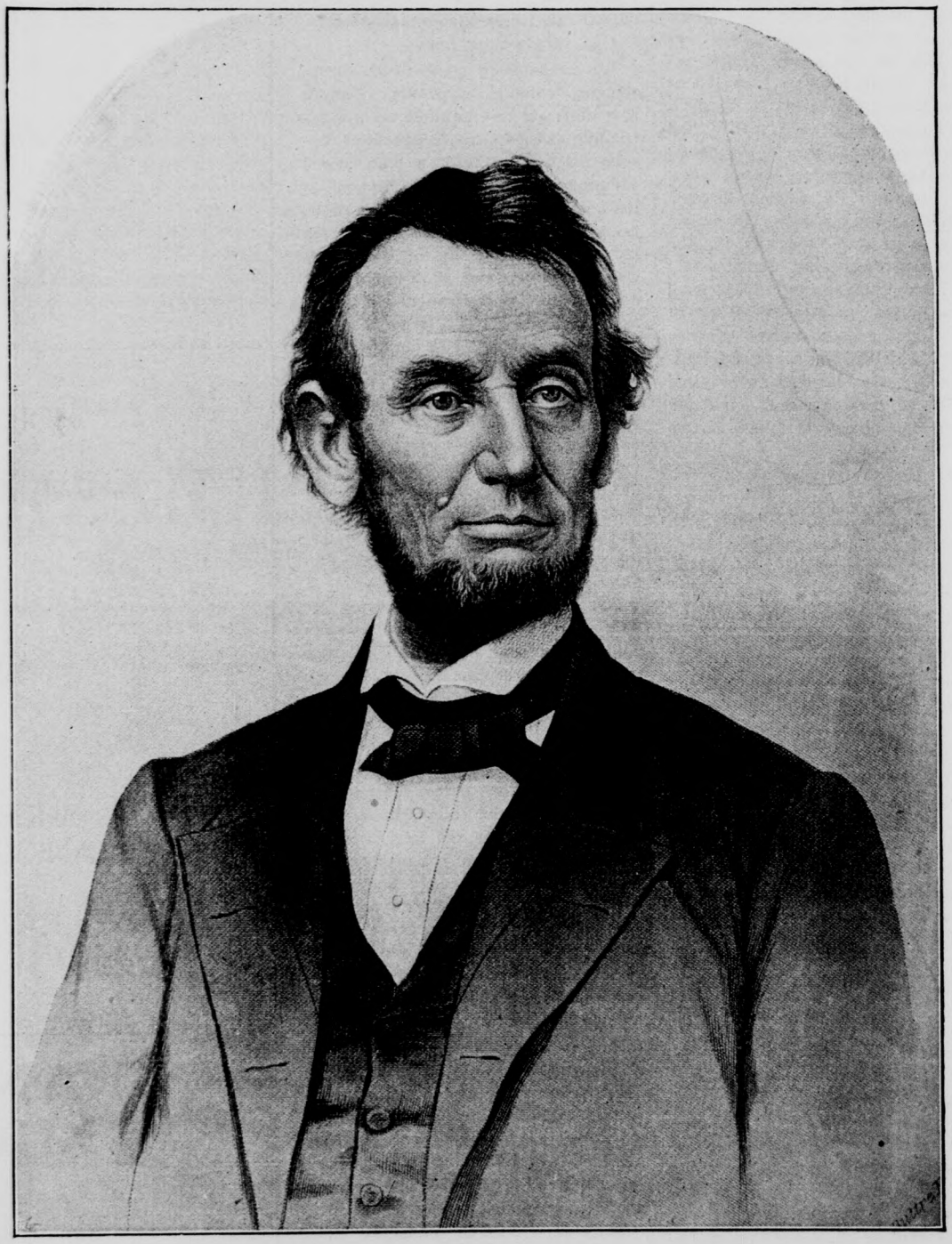
In the course of this truly inspired address, in which he swung the convention completely to his side, he declared: "Do not mistake that the ballot is stronger than the bullet. We will say to the Southern disunionists, we won't go out of the Union and you shan't. There is both a power and a magic in public opinion. To that let us now appeal; and while, in all probability, no resort to force will be needed, our moderation and forbearance will stand us in good stead when, if ever, we must appeal to battle and to the God of Hosts."

The Gettysburg address, great as it is, does not reveal the mind of Lincoln as does this, in which the impassioned prophet spoke as the Spirit gave him utterance. In these words there is a complete repudiation of anything like preparedness for self-defense. If battle becomes necessary it must be with the means at hand after both cheeks have been offered to the enemy.

Lincoln had the insight and wisdom to apply this principle of determined good-will to both National and international relations. We have lost the very idea of it (or rather we never had it, outside of a few individuals like William Penn and Woolman and Whittier and Lincoln), as has every other Christian nation on earth, and until it is regained there can be no true international peace. "But," some one will say, "did not Lincoln resort to arms in the great struggle between North and South? Was he not commander-in-chief of the armies of the United States?" Yes, but that was in application of his principle that the battle must be waged within the soul of the man himself or the nation itself. The great struggle of the Civil War was not in self-defense but for self-healing, and the final victory was like that of a man who after a great inner struggle gains the victory over himself.

"But what then," some one asks, "would you have us do in the present situation?" I would have our Government openly announce: "We do not believe in the principle of self-defense. It has been the mother of wars and standing armies from the beginning of civilization to the present day. There can be no lasting peace on the earth until the fear of aggression is entirely abandoned." Our Nation is in a position such as no other nation occupies to adopt the principal of disarmament and to lead in carrying it out. If we did so others would follow. After proclaiming this stand, requiring a courage and a faith in God and man which never yet has been manifested by any nation, I would then have Congress pass a measure gradually and systematically reducing our National army and navy for a period of years until it would become of sufficient size only for use in possible emergencies within our own National boundaries.

John Wright Buckham.



As Good as the Incentive You Give Him.

One of the leading organizations of sales managers recently sent out a questionnaire to ascertain what subjects were most important to their members. The problem of compensating salesmen was voted the most important by a majority of the members. Enquiries for data on plans for compensating salesmen are coming into our office at a rate that indicates a general study of compensation plans. Everywhere sales managers are planning to improve compensation methods. This is a good sign. It shows that sales executives fully realize the importance of giving their men the right sort of incentive to work.

Lot's wife, who looked back and turned into a pillar of salt, has nothing on my wife. She looked back and turned into telegraph pole.

Why Shell Horsehide
(Though Soft As Buckskin)
Outwears All Other Leathers!

—and how Wolverine's secret discovery has made it the softest, most comfortable work shoe known—at any price.

"SHELL Horsehide can't be tanned soft successfully"—said the tanning industry. Then Wolverine, America's largest tanners of horsebutts, went ahead and did it.

So you can now buy in Wolverine work shoes the most durable of all leathers—Shell Cordovan Horsehide. Made from only one-sixth of the hide—only that part over the horse's hips. Beneath the surface of this leather is a tough shell like your finger nail that doesn't begin to wear until you've worn down the hide.

The uppers do stay soft—always—despite all weather conditions. You can't scuff them. It's almost impossible to rip the seams. And far greater resistance to acids than ever known before. All these extra advantages at no higher price than ordinary cowhide work shoes.

Four generations of tanning experience—years of specializing on horsehide—over a million satisfied users—stand back of Wolverine work shoes. They're entirely unlike any other work shoe you've worn. You won't have to "break them in"—that's been done already in Wolverine tanneries. You save money—often the price of an extra pair. And you'll be a real friend to your feet.

Your local shoe dealer will show you Wolverines in all styles—ankle lengths to knee highs—or will get them for you if you ask. Wolverine Shoe and Tanning Corp., Dept. B, Rockford, Mich.

WOLVERINE

WORK SHOES **WORK GLOVES**

WOLVERINE Horse-hide Shoes

DEALERS

Over 15,000 dealers are building a sound work shoe business with their story of full values. We have an interesting repeat sales plan that is going big with dealers everywhere. Write for details. Also get samples and prices.

PRIMARY AIM OF BUSINESS.

(Continued from page 71)

nesses where they feel that everything is against them. "It is well enough to talk of good management," they may say, "but what does all this amount to when one is up against an unfavorable trend or business depression in his industry?" Very well; I recall an industry in which all but two corporations have gone bankrupt. One of these has shown a net profit of 30 per cent. annually on sales for the past twenty years. This company, due to its superior merchandising methods, is steadily increasing its sales volume. Its only remaining competitor is sustained almost entirely through the desire of the successful company to maintain competition. In fact, it actually gives its weaker competitor business at prices above what it could easily quote, in order to help it along.

Examples of this kind should be a spur to all of us. However difficult the industry may seem, however tightly closed the future, management ability of high order finds a way through, over, under or around.

Personal organization is another highly important field for the activities of management. I am inclined to believe that many businesses have yet to learn that the highest salaried employes, doing the most work, in the least time and space, with the least equipment and supervision, yield the greatest net profit. Many industries could probably step up their present personnel efficiency 50 per cent. to 100 per cent.

In one department of an institution where better personnel management was introduced, there was a reduction of 25 per cent. in the number of employes, an increase of 15 per cent. in salary for those remaining, and a reduction to the institution of 18½ per cent. in clerical cost on the same volume of business.

In a highly competitive industry, a new president took hold in 1914. Through this man's ability, sales and profits increased steadily year by year, even in 1921 and 1923, when 95 per cent. of the other companies in this industry showed losses. In 1925 a change occurred in the style of packages, which made it necessary for the company to convert a large part of its plant to other uses. Nevertheless, the management drove sales and profits steadily on and up. The difficulties were merely a challenge to the resourcefulness of the management.

Finally, the successful manager will co-operate. He will interchange experiences with others in his line of business. He will recognize that only by co-operative effort can many matters be accomplished.

I firmly believe that we are now in the morning hours of a new era in business management—an era in which we shall have control by men who overlook no essential of the problem, market analysis, the elimination of unprofitable units and wasteful practices, closer budgetary control, efficient and economical operation, lower costs, a larger gross with increased net profits and faster turnover.

In closing, let me summarize this brief discussion as follows:

First and foremost—that the success of a business, assuming real service to the public, is measured by profits alone.

Second—that to earn profits in this changing era demands a new degree of management genius.

Third—that this new management requires an open mind and freedom from tradition.

Fourth—that the good manager does not stand alone, but secures co-operation from within his organization and expert counsel from without.

For business concerns so managed, the future offers possibilities for increasing profits far beyond the opportunities of the present period. And for management that will take advantage of these opportunities, business can afford to pay almost any price."

Craig B. Hazelwood.

Vanishing Private Brands.

Evidence continues to pile up that private brands unaided by advertising are being pushed aside by competing brands which have the benefits of advertising. Just a few weeks ago one of the largest wholesalers in the country approached a textile manufacturer, who is one of the leaders in advertising textiles, and offered to drop his own private brand if given selling rights on the manufacturer's well-advertised brand. This wholesale house has long been looked upon as one of the strongholds of the private brand idea, yet when an advertised brand appears on the horizon this wholesaler is only too glad to drop private ones. Without going into the merits or demerits of private brands from the standpint of the wholesaer who fosters them there seems to be no question that private brands have seen their best days. The intense effort to cut down the number of brands on dealers' shelves, the demand for quick moving merchandise and the unwillingness of dealers to take chances with merchandise which must be pushed by means of "p.m.'s," bonuses to store salespeople and similar methods have helped put private brands on the toboggan. But the chief reason is that the manufacturer, having built up good will and acceptance for his product in the minds of the public, has built up a force which is more powerful and potent than the arguments of all the private brand sellers combined. Any manufacturer of a good product who goes direct to the public with his story so fortifies himself that even the gigantic chains must bow to the force of this advertising and give their private brands a back seat.

Woman's Idea of Man.

"My dear," remarked Jones, who had just finished reading a book on "The Wonders of Nature," "nature is marvelous! When I read a book like this it makes me think how puerile, how insignificant is man."

"Huh!" said his wife. "A woman doesn't have to wade through four hundred pages to discover that."

DETROIT-LELAND HOTEL

WILLIAM J. CHITTENDEN, JR., MANAGER

BAGLEY AT CASS AVENUE

FOUNTAIN ROOM
COFFEE SHOP

Detroit's new hotel with good accommodations for 1,200. Larger rooms. Modern sample rooms. Instant elevator service. Downtown in the new theatre and shopping district. Near the interstate Bus Terminal.

CALL RANDOLPH 2300 FOR RESERVATIONS

MODERN PHYSIOTHERAPY.

No Antagonism Between It and Pharmaceutical Medicine.

The renewal of interest of all persons in the new physiotherapy has awakened both intense advocates and opponents. The general practitioner has felt that he will be side-tracked by lack of equipment, and the specialist in one or another of the medical branches has felt that he may be superseded by machinery in the officers of the general practitioner. The ardent physiotherapeutic appliance salesman cannot see the need of the prescription pad of the physician, nor the pharmacy of the dispensing doctor; and the purveyors of pills, powders, biologicals, and whatnot have been watching the encroachment of drugless healers in the ranks of regular physicians and surgeons.

Is there need for alarm? Should one regard physiotherapy as an undiluted blessing or menace? Hardly. It seems to me that there is room for both. And I do not write this because of any natural tendency to side track, or because the middle of the road is my one purpose in existence. But from the point of view of a medical practitioner, who for a decade has been especially interested in the twins of medicine, dermatology and syphilis, it is my conviction that the physician and surgeon to-day must learn or relearn the tools which the pharmaceutical students, and the physicists can and do supply.

As one who has dabbled in the historical aspects of the fields of medicine in which he is interested, I can say that physiotherapy has been practised since the dawn of man. Our own Hippocrates, universally regarded as the Father of Modern Medicine practiced physiotherapy, utilizing as he did the natural agencies of sunlight, air and water. No practitioner of medicine in any age, including the present, would assert that he has not used this trinity in his practice. So we have all been physiotherapeutists, have we not? The past decade has seen a tremendous advance in machinery to supply substitutes for the radiation from the sun; to give heat which is native to the solar body; to make more convenient the application to human ills the penetrating rays of light which are invisible to the eye but which we found emanating from heated bodies as the hot water bag, the heated salt, the hot pack. Mechanical skill has given us the electrothermic method for surgery. It is safest to use the high frequency sector for certain forms of malignancy. It is possibly less likely to lead to recurrence if one properly applies electrocoagulation than the hot point cautery of a generation of doctors ago. Roentgen would be sainted if the medical fraternity canonized its leaders. The Curies, husband and wife, did their share for the amelioration of untold human suffering.

Is there any reason why the physician to-day should not have available for his patients the fruits of the victories of these and such as these?

On the other hand, have we advanced so that we can use a substitute for quinine in malarial invasion of the human host? I had my share of malaria, and I used quinine. Is there some honest physical agent which can supplant modern chemotherapy? Have we learned enough of the physical reactions of the body to be able to find and offer some suitable physical substitute for the sedative action of morphine when and if morphine is the drug which is indicated?

So in a review of matters, the old-timer in medicine still has a place, for he can learn to use the best modern modalities. He will from pure practical experience still insist on sunlight, fresh air, and water, all physiotherapeutic measures which fortunately are beyond the patent control of the most grasping. The generation of new medical men will lack the pharmaceutical knowledge and background of their elders. Is it not true that if no specific is known that the empiric standardized hackneyed prescriptions of the clinic formulary find themselves on the bedside tables of the patient?

So each has something to learn. The one must relearn his physics and the application of physical agents to human beings; the other must learn pharmacology and the principles underlying the action of drugs.

Somewhat between the two schools of which I speak, I have had to learn both lessons. I am still studying, and it is only because I have taken my own medicine that I feel free to write as I have done here. Medicine and surgery have always taken the best from the new, retaining the best of the old, and made new combinations which surpassed what had gone before. Every physician and surgeon seeks what will do his patient most good; every physician and surgeon has and continues to battle on the front which is digging in and destroying the need of doctors; prevention. For this, the highest reaches of service in the practice and art of medicine, we shall continue to use the tools of nature's garden, the fruits of man's laboratory studies. There is no antagonism between physiotherapy and pharmaceutical medicine; allies for one cause are not opponents! Herman Goodman.

Checking a New Theft.

In its establishment of a bureau for the registration of designs, the Silk Association of America professes to see the practical abatement of design piracy. The notion that imitation is the sincerest flattery is now likely to react unpleasantly against the imitator of a competitor's art. Warning and vigilance come to a sharp focus in the words of E. Irving Hanson, spokesman for the Mallinson Company:

"We have unmistakably proclaimed that in imitation of our designs there is no flattery, but real danger to all who monkey withe buzz saw."

Difficult as it may be for the mind to associate the hardness of saws with the softness of silk, there is the admonitory emphasis of precedent in that old respect for the iron hand beneath the velvet glove.

It takes more than a five-foot shelf to make a six-foot man.

In the following Widths and Sizes:
AAA-A and AA B in sizes 7 to 12. A-C, B-D, C-E, and E-EEE in sizes 6 to 12.
In Black Kid, either high or low cut $4.25
In Brown Kid Oxfords $4.40
In Brown Kid Shoes $4.50

"The TorSon" Shoe

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WRITE AT ONCE TO

The Herold-Bertsch Shoe Co.
GRAND RAPIDS, MICHIGAN

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Telfer Coffee Company
Detroit, Michigan

SEVEN AMBITIONS OF WOMEN

Observations By Most Popular Woman Writer in America.

"A woman's longing for a career," I said to Maud, "is either a manifestation of abnormal vanity, pinching poverty or domestic misery. The natural woman cares little for fame or philanthropy and when she starts out on a still hunt for the laurel wreath or undertakes to reform the sins of the world, you may depend upon it that there is a pebble in her shoe somewhere and that she is trying to distract her thoughts from her sufferings by outside diversions.

"Generally speaking, therefore, the interests of a girl who has a good home, and a good father able and willing to give her frills and frivols, concerns herself with matters of the affections. She wants to be loved. She expects to make love her career in life and she starts out with these seven ambitions:

"First—To be loved madly and romantically.

"Second—To be the Only One.

"Third—To be loved.

"Fourth—To marry her ideal.

"Fifth—To get married.

"Sixth—To be a perfect wife.

"Seventh—To get along in reasonable peace."

"It is rather a sliding scale, isn't it?" asked Maud dubiously.

"Most things in life are," I replied, and then I went on: "When a girl first begins to think of love," I said, "her standards are those of the novel and the stage, and she wants to be wooed in sizzling language by a lover who will clutch her to his manly breast in a way that will loosen her back hair. This is a time when good little girls, who do not mean any harm in the world, answer advertisements in the papers, and have clandestine appointments with men their parents never heard of, and then they write letters that their fathers have to pay out good money to get back sometimes. They are simply hypnotized—drugged—doped on romance, and like Lydia Languish, are ready to marry anybody who will elope with them.

"While this frenzy lasts a girl will pass up a worthy, honest-hearted young fellow who really loves her and would pay her bills for her the balance of her life without complaining, but who halts and stumbles and threatens to choke on his Adam's apple in his lovemaking, for any kind of a handsome and picturesque wretch with a glib tongue. This is a time when she thinks love is enough and that it would be simply sweet to starve with a man who passionately adored her, but wouldn't work for her, or to live in a garret with an unappreciated genius and be his inspiration. Nothing short of a man threatening to commit suicide if she won't return his affection goes with her, and it fills her with bitter scorn to observe that after she has refused a suitor he goes on eating three meals a day and apparently enjoying good health. Fortunately, most girls have sensible mothers who see them safely through this crisis of their existence and they live to marry some man who is short on poetic language but long on faithful affection and who pops the question across beefsteak and onions at a restaurant by saying, 'Say, Sallie, I'll furnish the grub for life if you'll come and sit opposite me. What do you say? Is it a bargain?

"By the end of her first season the girl has generally abandoned her first ambition to be madly, poetically and romantically loved. She's begun to get a little acquainted with the world as it really exists and she has found out that romance is a blanket that covers a multitude of vulgarities. It does not strike her as romantic any more to meet a drummer in the park or get letters that are addressed to a false name. It seems downright common and indecent and servant-girlish. She has also ascertained that whatever other charms and fascinations the average man has, making picturesque love is not one of his accomplishments. No Englishman or American can do it. They are not built that way. They can be earnest enough and forceful enough, but they can not get down on their knees withou feeling idiotic and looking the part.

Dorothy Dix.

"In consequence of all of these drawbacks the girl revises her ambition; she does not care so much for the mere words of love, but she yearns to be the Only One. She wants to feel that up to the time a man met her his heart was an impregnable fortress that women had stormed in vain or that he had gone through life seeking an ideal creature until by chance he discovered her. She is not heartless or unkind or unsympathetic, but it affords her exquisite rapture to believe that should she say 'no' then his life henceforth would be dust and ashes and that he would never love again.

"This curious vanity of women, in wanting to think that they are the only ones who could inspire affection in a man, is so well recognized that men generally head off the inevitable question: 'Did you ever love any other girl,' by the mendacious assertion that the girl they are courting is the first one. My dear child, do not believe it, if the man is over 18, and it does not make any difference, anyway. Love is not like a garment. It is not made over to fit each individual. It is always new and fresh. The quality that attracted a man in his first love and the quality that holds him in his last may be entirely different, for love is progressive and the calf love of the boy is no more to be compared to the deep passion of the man of 40 than water is to wine.

"Only debuntantes, it may be said, believe a man when he tells them he never loved before, and by the time a girl reaches her second or third season, she is not so particular about being the first. She has found out that love is not so common or so easy to get that one can be too particular about it, and so her ambition becomes a chastened one. She only wants to win some faithful heart, to be loved truly and honestly and loyally. She is willing to cut out the romance and the passionate wooing and even accept a lodging in the much-occupied heart of a three-times widower, if only she can be assured that the affection she is getting is genuine.

"She still clings to one idea tenaciously, however, and that is that she will not marry until she finds her ideal. She does not know exactly what that is, but it is something between a demigod and a Count of Monte Christo. He must be big and strong and able to command events. He must be so stern that others tremble at his frown, yet she must be able to bend him to her slightest wish. He must rule her, yet never let her perceive it. He must be soulful and intense, yet able to make money, only, of course, you must not be able to smell the grocery or the dry goods on the money. He must be a man of the world, yet a model of all the virtues.

"She does not find that kind of a man. She could not. He does not exist, and although it comes with a wrench, she finally tears the ambition out of her heart to marry her ideal. She begins then to think of matrimony on a common-sense platform and to realize that a plain, practical husband who is willing to stand for her shopping ticket is worth having, even if he has not any yearnings after the whatness of the what, and knows more about the price of salt codfish than he does about Browning. Moreover, she begins to find out that she can be exceedingly fond of a fat, freckled-faced, sandy-haired man, who does not come within a million miles of realizing her girlish dreams of the sort of a man she would permit to lead her to the altar. Now and then, it is true, as long as she lives in times of domestic stress, she will think tenderly of the ideal she did not find and who would have understood her, but she never really regrets him.

"There is one thing remaining—her fixed intention of being a perfect wife. Strange to say, no woman ever doubts her ability to do his until she marries. When a girl looks at a married woman and sees that she has gotten dowdy and slouchy in appearance, that she has lost that ineffable charm that comes from a woman trying to please, that she nags and frets at her husband and shows him all the unlovely angles in her character, and that she has apparently come to look upon the man she is married to as nothing more than a piece of household furniture that it is indispensable to have about, but not valuable enough to take care of—when a girl, I say, sees a married woman in that state of disillusion and disillusioning, she is honestly shocked. She no more believes that she could reach that state than she believes she could become like the ragged beggar woman on the street or the criminal behind the bars.

"She sees herself always attractively gowned, welcoming a husband home with a sweet smile to a dainty dinner, always amiable, serene and competent, managing a home that runs along on greased skids, and it is only after she is tired worn with wrestling with incompetent servants and teething babies and a husband whose temper is like a train of fireworks, that she real-

(Continued on page 78)

STATESMEN *of* PROSPERITY

THE effect of politics upon prosperity always has been overestimated. The welfare of Western Michigan depends upon what men are planning and doing in Western Michigan.

Here's a furniture factory whose line makes good in the Grand Rapids market. More men are needed. That's good for prosperity.

Here's a new hotel in a resort town. Its service, rooms, and food are above reproach. Tourists are pleased. That's good for prosperity.

Here's a growing cannery, selling West Michigan fruits and vegetables to the nation. That, too, is good for prosperity.

Back of everything, making everything possible, stand the banks of Western Michigan, furnishing sober counsel and ready capital to men of energy and vision.

The Old National of Grand Rapids occupies an eminent position in this financial structure. For 75 years it has watched its territory grow, and helped to guide this growth.

And as the years have passed, it has organized a variety of services unique in Western Michigan and unusual outside of the very largest metropolitan centers.

Its friendly helpfulness and constructive co-operation are recognized alike by sister banks in surrounding cities, by great business enterprises, and by individuals who are beginning their careers.

The
OLD NATIONAL BANK

Monroe at Pearl since 1853
GRAND RAPIDS, MICH.

A BANK *for* EVERYBODY

SEVEN AMBITIONS OF WOMEN

(Continued from page 76)

izes that she, too, has fallen short of her ideal, and failed in her ambition to be a perfect wife.

"Her last ambition, and the only one of all she started out with that she ever achieves, is when she finally makes up her mind to accept life and love as they are and to make the best of them. By this time she has discovered the hollowness of things. She knows romance is nothing but the glamour youth throws over commonplace objects, and that like poor silver plating it soon wears off; that one's ideals are broken reeds on which to lean, and that love has to be bolstered up on bread and butter. By that time, also, a woman learns to quit trying to reform her husband's little ways, and making him take soulful views of things. She takes him as he is, and when the hour arrives when instead of sitting up for him at night with her heart in her mouth, imagining somebody has waylaid him, she can go calmly to sleep, it marks—"

"The end of things," said Maud, with a shudder.

"On the contrary," I replied, "it marks the beginning of peace, etc., real enjoyment of life and matrimony."

Dorothy Dix.

Small Thing To Have Made a Lunatic.

Having five hours between trains the other day at Kalamazoo, I hunted up my dear old friend, R. G. White, and inveigled him into taking me out to the Insane Asylum, which I never had seen before and had a great desire to visit. R. G. is well acquainted with those in authority and we were shown every courtesy. We went through corridor after corridor, confronted on every hand with dreadful specimens of mind-disease in every form, except the "incurables," upon whose floor visitors are not allowed.

Leaving the "male department," we were strolling along toward the exit, admiring the languorous blossoms of the magnolia tree silhouetted against the sky, when we heard behind us the uncertain shuffling tread of a squad of the poor unfortunates out with a couple of the attendants for an airing. Stepping aside to allow them to pass, we scanned their faces curiously.

Most of them looked stolid or indifferent, some of them wild and ugly. One face especially attracted me, that of a tall, finely-formed young man, evidently about thirty years of age. R. G. also appeared particularly interested in him, for he said, as they passed us, "Notice this tall young fellow at the end. I'll tell you about him later."

Resuming our interrupted walk, my friend seemed unusually thoughtful for the gay, debonair fellow he always seems. When we reached the road we found we had just missed the street car and were in for a half hour's wait for the next. The air was delightfully balmy and we threw ourselves on the grass, nothing loth to continuing our visit amid such beautiful surroundings. We watched in silence a plump robin hobnobbing with a saucy chipmunk close by. The soft wind bore on its wings the voices of the madmen playing ball over in the shadow of the big red building.

"Strange such a little thing as a woman's kiss should have unsettled his brain and landed him in an insane asylum!" mused my friend, evidently pursuing a train of thought suggested by seeing that tall young fellow in the crowd of lunatics. "But it's no wonder he fell in love with her," he went on savagely, "for many a man had done so before him, and to his sorrow. If ever there was a flirt, John, Sadie Atherton is one. At the time I'm speaking of—five years ago—she had been a widow for three years. Young, beautiful, accomplished, I may say rich, fascinating—what more would you? She wasn't to blame that men loved her, to be sure; but then, she needn't have played with them like a cat with a mouse!"

R. G.'s face darkened and he flipped a pebble viciously at the chattering chipmunk.

"Well, to make a long story short," he continued, "she went on a visit that summer to some of her dead husband's relatives, in the country, whom she never had seen before. It always amused her, she said, the way she made her appearance at their home. The letter in which she had announced her coming had miscarried and there was no one to meet her at the train; so she accepted the offer of a neighboring farmer to let her ride on his load of mealbags. Sadie always was a versatile creature—could adapt herself to any circumstances.

"When they reached the borders of her destination she caught her first glimpse of the young fellow you saw back there. He was plowing in the field and his back was toward her. Although in regulation farm clothes, he was yet as handsome a young man as one could wish to look upon, and possessed a careless, easy grace peculiarly his own.

"Well, he met Sadie at 'supper,' as they call it in the country, and from that time it was all up with him. How could he help it, poor devil! After she'd look at a fellow with those glorious eyes of hers there was but one thing for him to do—capitulate. No choice in the matter. Those eyes! One minute you'd swear they were blue, the next green, the next black—unfathomable, always. And the prettiest pink cheeks and red mouth—why, a man could no more resist wanting to kiss her than he could help loving the sunshine!"

"Why, old boy," I broke in, "you are raving so over this dashing young widow that one would think you'd been hard hit yourself."

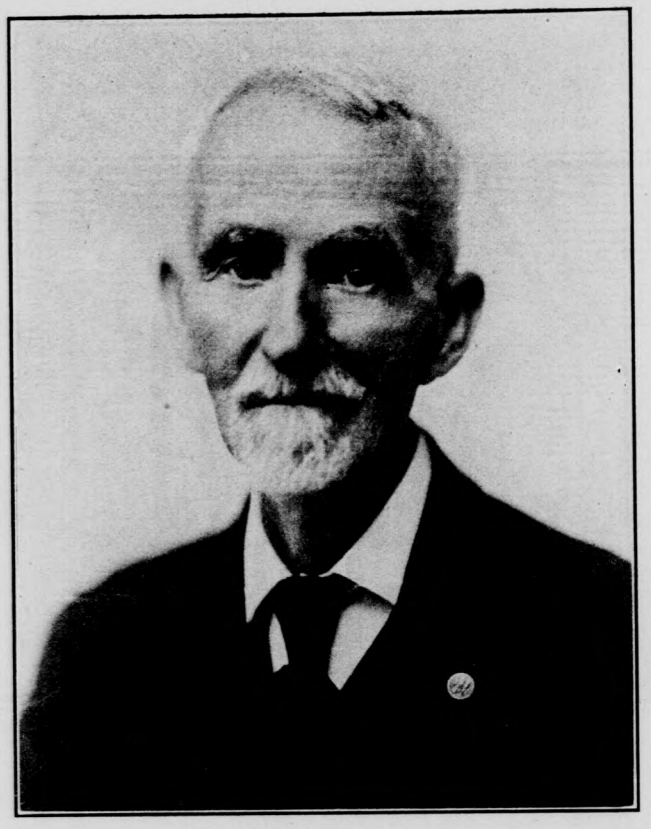
He flushed slowly.

"Once she kissed him," he went on, "and that finished him. He's over there now."

"Ah, well!" he ended, abruptly, "I was one of the poor fools that proposed to her twice."

Jean La Vigne.

So far this season not a single locomotive has been seriously injured by coming into collision with an automobile at a grade crossing.



JACKSON D. DILLENBACK

The Spirit of Grand Rapids

The city has a spirit composite
Of all who ever lived and toiled in it,
Rejoiced or sorrowed sheltered by its roofs,
Of which its every rooftree holds a bit.

Its homes, marts, workshops, temples, we can see,
Its walled-in-stream that once flowed fast and free,
Making sweet music in the wilderness:
The sum of all its souls—what mystery.

The silent Indians filtered through the trees,
Alert their prey of beasts and birds to seize,
For ages till the bold explorers came,
Fell harbingers of changing destinies.

Fur traders next the land of promise found;
Then soon the falling forests sharp resound
To the keen axes of the pioneers,
Uncovering the fertile virgin ground.

Brave pilgrims from the East who won the West,
Of sturdy manhood were their Souls possessed;
Their spirit lingers in this later day,
Though years ago they entered into rest.

Gone is the hardy, stalwart lumberman,
And in his place the busy artisan,
Has spread to farthest lands the city's fame,
Making it far and near a household name.

As did the guilds of many an ancient state,
Workers in wood have made the city great:
Theirs it has been to furnish forth the home,
Haven where parents dwell and lovers mate.

And they have builded well their own homes here:
City of homes, methinks there doth appear
Much of the city's spirit in these words,
I, absent-long, hold it supremely dear.

J. D. Dillenback.

IT IS just a matter of where you can get the most for your money that decides your patronage. If we couldn't give you just as good or better values for less money we wouldn't ask for your trade. It's only because we know that we have THE RIGHT GOODS AT THE RIGHT PRICES that we solicit your patronage. No other store shows better or more comprehensive lines in—

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SLEDS and SKIS
PARTY FAVORS
NOVELTIES
FANCY GOODS

HOTEL and RESTAURANT SUPPLIES
"LEONARD" REFRIGERATORS
HOUSE FURNISHING GOODS
"COLEMAN" PRESSURE LAMPS
ELECTRIC LAMPS and APPLIANCES
IMPORTED FANCY CHINA NOVELTIES

SILVER WARE
DINNER WARE
PYREX WARE
TINWARE
ALUMINUM GOODS
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Our Gift Goods lines include the most attractive and most interesting novelties from all over the world, in well-balanced assortments and in open stock. Gift novelties that sell in quantities for prizes and favors are a growing demand and give a quick, profitable return on your investment.

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H. LEONARD & SONS

IMPORTERS AND WHOLESALE DISTRIBUTORS

GRAND RAPIDS, MICHIGAN

TEA AT THE SODA FOUNTAIN.

By All Means Serve It in the Afternoon.

"Why don't people drink more tea in this country?" I was asked by an Englishman a few days ago. This set me to thinking, so I decided to study the question and find out.

I have spent most of my life studying and working on soda fountains. I remember the time when the fountain meant soda water and chocolate, both very poor, the service sloppy and often dirty and unsanitary.

What a transition you find in the fountains of to-day. Time was when a man rarely patronized the fountain. To-day thousands of men take their first meal of the day—breakfast—at the fountain, where orange juice, cereal, coffee and toast are served at 35 cents. Bacon of the best quality and eggs of the freshest can be included in your order which you can secure at the drug store right in your office building.

Many men find it more convenient and far healthier to catch the train a few minutes earlier, get the air through their lungs, and then get their breakfast served hot and fresh at the drug store and then stroll into the office.

This means there is no rush to catch a train after a hastily swallowed meal and all attendant evils.

The modern soda fountain that does not go after the breakfast is missing a live bet.

But there is another opportunity waiting for every properly conducted drug store in the country—city and suburban alike—and that is afternoon tea. Realizing this, I set out to study the tea question. The first thing I found was that everybody was putting out Orange Pekoe and yet I found the drinks varied like a woman's whims, so I went to a tea broker and asked him what kind of tea Orange Pekoe was—was it black or green? Did it come from some particular part of the world, and how was it so-called Orange Pekoes were so different. Then I learned several things that surprised me.

First, that all tea was green, as nature produced it, in whatever country it was grown, but that black tea, as it is known in England, came mostly from India and Ceylon and simply turned black by a process of curing after the tea was plucked.

Second, I learned Orange Pekoe grows on every tea tree the world over and was simply the name of a grade, that I could import Orange Pekoe from any tea garden but the qualities varied as much in teas as in any other product of nature.

I also learned the finest Orange Pekoe came from India simply because the finest tea came from India, which is the ancient motherland of tea, so I set out to find a blend of India tea which would give me what the soda fountain needed—the finest cup of tea which brewed quickly and gave out a delicious aroma and good thick liquor.

I arranged with a packer to blend a fine Darjeeling three parts and Travancore one part, which is making such a name for our fountain that before long I anticipate selling as many cups of tea as we do coffee.

As I remarked earlier in this article, we are developing a wonderful breakfast trade. At lunch we have all the trade we can handle, working always to full capacity. We intend putting a grill in our basement to serve dinner from 5:30 to 8, but I am looking for a way to use up the waste overhead from 2:30 to 5. I think I have found it. The remark of the Englishman who dropped into our store and asked for afternoon tea gave me an opportunity to discuss with him this English custom. My reply to his question was, "Oh, everybody is so busy here, they would not take teh time!"

He burst out into a loud laugh, and then said, "Well, I know both sides of the Atlantic well. I notice the Americans who go across do not wait until they get to London to get the tea habit. Perhaps they find it soothing while they are getting their sea legs but I notice by the time they hit dear old London they are confirmed tea drinkers. True, many of them, when they get back to their native sticks, fall away, but that is because they cannot get the same he-man drink on this side. Most of the teas in this country are thin and washy compared with the teas we drink in England. The great trouble here is they have not been educated as to how to use tea and not abuse it. Most of the tea served on this side is never brewed first, because at the average soda fountain and even many high class hotels they do not know how to make tea properly—or do not care. Many soda dispensers will put a tea ball in a cup or pot that is wet, then use water that is just warm. Little wonder a thin, washy, tasteless drink is the result. While at a big hotel in the Middle West on my trip a swell waiter brought my afternoon tea with two pots of boiled water and a tea ball laid on a plate.

"When I asked, 'Is this the way you serve tea in this country?' he bridled up and wanted to know what was wrong with the service—I presume he meant the silver, china, etc., all of which was the finest.

"Then I asked, 'What am I to do with this?' pointing to the tea ball. 'Oh he replied, 'that is the way we serve the tea, as we find some customers do not like it strong. They put the bag in themselves and take it out when they have the desired strength.'

"Ye Gods! Can you wonder America is not a tea-drinking country when such ignorance is displayed in one of the finest hotels of the country. I asked him how far it was to the kitchen and found it took an average of two minutes for an order, after leaving the cook, to get into the hands of the waiter, then another minute for him to get the order to my table. What kind of tea would anybody who knew anything about brewing tea expect to get out of that water?

"Every hotel, restaurant, coffee shop and drug store in the country should be taught to take the tea to the boiling water. Don't bring the water to the tea. Further, fresh boiling water should be poured on the tea. All tea should be allowed to stand five to six minutes, then after the substance is extracted, water can be added, without destroying the flavor, if it is too strong for the individual taste.

"You attend to these essentials, and on my next trip I'll bet you will have built up an afternoon tea business that will keep you busy in the afternoon. And by-the-bye, talking of not taking the time to make tea, I'll send you some data from England that will open your eyes. Data on the refreshing, invigorating action of 4 o'clock tea on executives and help alike has produced such results on the jaded nerves of the executives, and the lagging energies of the office worker and toiler alike, that most English firms consider 4 o'clock tea the best investment they have."

My talk with that casual English customer has given me an idea. The details are not quite clear yet, but where there's a will there's a way.

How can I get my customers right here in this big office building to come to afternoon tea? That is the question I've been asking myself. The only solution I can get is—when the mountain would not come to Mohammed at his bidding, Mohammed went to the mountain.

Here is my plan—I am going to solicit permission from the firms occupying this building where I am located to serve afternoon tea in their offices between 3:30 and 4:30 free.

This I will do for one month, at the end of which time I'll make a charge for those who want to have the service continued.

If there is anything in this Englishman's theory about soothing tired nerves of executives, invigorating jaded stenographers or refreshing the toiler, I'm going to know it and incidentally advertise my store.

Tea incidentally contains a mildly stimulating chemical known as caffeine and in fact is the source of supply for commercial caffeine, although it is the popular impression that coffee furnishes this.

Charles E. Smith.

Parable of Two Merchants.

Now, it came to pass that in the days of Keen Kompetition the great ruler, that two men desired to go into business.

And these men went to the wholesaler of the goods which they intended to handle and said, "Show us your wares and tell us the price thereof."

Then this man, even the wholesaler, took them into the warehouse and showed them all that he sold.

And he pointed out to them saying, "Now these goods cost you many shekels, but the quality thereof is great and peradventure a woman sayeth unto you, these goods have a bad taste and we like them not; then you may say unto her, bring them back and we will refund you your money. and should she do this I will repay you.

"But, behold, these goods, which seemeth as the others, are low in price and thy shekels will buy many of them. But thou buyest them at time own risk; and behold the spoiled ones belong to you."

And one man said, "Send me of the cheap kind and I will tell the buyers, even those that go past my door, that they may buy 3 cans for a shekel or 10 for 49.

"And the people will crowd my store and say, "Aha, we have found a place that is cheap.' "

But the other man said, "Behold, I will take the goods that are high in price; but rich in value.

"And, peradventure, those who buy from me when they entertain their friends or their kinsmen or kinswomen, and as they sit at the table, these guests will say, 'This is so good, where did you get it?' and I will go there also."

And each did as he had said.

And, behold, he who bought the cheap goods opened his store and he sold at 5 for 25 and 10 for 49, and his store was crowded the first week; but the next the people passed him by.

"For," quoth they, "We threw much away and the taste pleases us not; and though he is low of cost, we cannot eat of his wares."

And his store was empty; and his cash register bell tingled not.

But the other man charged more and sold goods which were of good taste and firm withal.

And the few who came to his store the first week said to others in the neighborhood, "Go to, for this man selleth goods that please the palate and make one ask for more."

And they crowded into his store.

Now it came to pass, that after some days, the man who sold cheap goods went to the other man, even the wholesaler, and asked, "Why do not the women come to my store, as they did the first week?"

Then the wholesler said, "You are like unto two men who built houses.

"And when they came to enquire the cost thereof, it was exceedingly high.

"So, when they asked of the builder why so high a price was asked. he told them that the ground around there was shifting sand, and that it was necessary to dig down to a rock foundation.

"One paid the price and built his house on the everlasting rock; and storms and winds and gales could not move it. The other saved money and built his house on the sands and a gale came, even a mighty wind, and tore the house from its foundation of sand and shattered it.

"You in your business life did the same thing. You built on the shifting sands of price, rather than on the rock foundation of quality.

"Price is a good one-time bait, but a business that is built on quality cannot be moved. Bargains that have to be thrown away are no bargains. Quality guaranties satisfaction and a satisfied customer is the best advertising medium."

A Precaution.

"What did you do with that letter that was on my table?" asked a man of the colored boy who dusts his office.

"I tuck it to de postoffice, sah, and put it in de hole."

"What did you do that for? Didn't you see there was no address on the envelope?"

"I saw there was no writin' on de 'velope, but I 'lowed yer did dat on purposs, so's I couldn't tell who yer was writin' to."

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THE BOYS IN THE STORE.

Duty Merchants Owe Their Clerical Employes.

I doubt if there is a line of human endeavor in which the success or failure of the owner is as intimately interwoven with his relations with his employes as is the case in retail trade. A retailer requires both intelligence and technical knowledge. This applies, of course, to the owners of the stores as well as to the men who work for them, but it is particularly true of those employes who are entrusted with the filling of orders for hotels, contractors and factories as well as being placed in position where their judgment or advice are sought by the customers on every-day requirements.

It is characteristic of the boys on the floor, that really painstaikng effort on their part has been exerted to give the customer what was best suited for the purpose required.

We talk of the retail trade often as a "fraternity," and surely it does seem that the relations of men in the store does develop a sort of fraternal attitude—with the business itself as the fraternity and those engaged in it as the brother members. Perhaps this condition exists in other lines of business but it is an outstanding feature (to me) in our own trade.

No class of employers expect so much from their men as do merchants. Mistakes in our line hurt; they can be overlooked less gracefully than in other lines because they usually involve disturbance somewhere else and ,perhaps, a loss of time for an employer and for workmen temporarily hindered in their work. So, accuracy as well as loyalty are demanded in large measure from our fellows.

Yet the training given to the average young fellow starting to work in a store is sadly neglected. Usually he is left to his own devices or to the mercies of some senior clerk who had to find out things for himself as he came along, and who isn't keen for acting as an instructor—so the youth's education is often acquired, if at all, not because of his associates, but in spite of them.

We have some dumb ones, of course —and we always will have that kind— but there has come up through the years a corps of really fine fellows in the retail stores, sincerely devoted to their firms and to their work, who ought to be encouraged to succeed, for their own sake as well as for that of their employers.

Our boys in their private lives and their habits don't differ greatly from men in other fields. The same temptations to go astray and the same avenues for moral and mental improvement are open to them. They are "average" fellows, just as you and I, some of them worthy of advancement and with the stamina to get that recognition; more of them plodders as they would have been in any other vocation.

Training is necessary in stores. It should be given carefully and kindly with recognition of the fact that mentalities differ and some grasp ideas slower than others. It should be the duty of the boss to see that his representatives know their stories and have whatever technical instruction is essential—and above all, that his men should not be afraid to come to him or to some other qualified person in the house when they are not sure on a problem.

Confidence in a chief and belief in the kindliness of the chief will do more to hasten knowledge of the business than volumes of essays on salesmanship.

Schools for training salesmen in stores have rarely brought about the conditions employers have hoped for, yet they have in many cases accomplished all the employer should have expected. They have failed chiefly because the "boys" were not convinced that the boss proposed to give his help the recognition they deserved, if by reason of their application in classes and later on the floor, they succeeded in making the firm's business more profitable and satisfactory. In other words, it was too apparent that the firm alone was meant to profit by the extra time and effort in attending these schools.

So if schools are held, and if special instruction is to be given with hope of its general acceptance, some recognition of the effort ought to be made if a lasting impression can be hoped for. Where this has been done, results have usually proved satisfactory all around.

Few merchants are frank enough with their salesmen. By this I mean that few get before the boys the correct picture of what is required that he (the owner) may stay in business and what they (the boys) must do to perpetuate their jobs.

It is quite common for the boys to think that the boss is "making all kinds of money" if sales are running good —when the reverse may actually be the case. And it is equally common for a boss to take the position that results in the store are none of the boys' affair so long as he provides their weekly pay. Both these attitudes engender a sort of antagonism which isn't healthy and usually it can be avoided by the proper move on the part of the employer. An employer really invests money in a salesman; he does not merely "hire" the fellow. From that investment he has the right to expect a return or a profit just as much as on the merchandise he sells.

Failing to realize that profit, he is just as much justified in releasing the man as he is in unloading unprofitable merchandise.

But as in the case of the merchandise, the clerk is entitled to know what is the minimum he must produce for his house week by week, or month by month, in order that his employer can make a profit on him. And here is where many employers fail in their duty to themselves and to the men in the house. Every merchant knows, or should know, his expense, his margin and his net profit, and what percentages of each the salaries of the salesmen bear to these figures. And with these figures he is able, or should be able, to tell a salesman how much the salesman has to produce in sales and profit or its equivalent each week or each month. If the boys all knew this regularly, there would be little occasion for grumbling on their part, and as little occasion for a "grouch" on the part of the boss.

Few of us want to accept charity— the way to be self-supporting and self-respecting is to know what we must accomplish to be worthy of our hire.

Honesty among salesmen is, of course, essential. It should be demanded by every employer and given freely by every employe. Little need be said on this subject. Honesty is a part of the contract between the parties and to violate it does and should deserve dismissal. But there is and there ought to be on the part of the employer complete recognition of his own obligations to pay a wage sufficient for the employe to live and maintain his family decently, and a little more (or much more, as the case may be), in order to minimize the temptation to dishonesty. And the word honesty, so far as the owner is concerned, carries a still deeper meaning. By this I mean that example is our most potent teacher for both good and for evil. So if an employer expects his boys to play fair with him, he must set a good example for them in his dealings with his customers and with his supply houses, so there will never be an occasion where a clerk may say to himself, "Well, the boss trimmed Smith," or "the boss made an unfair claim for shortage," or "the boss received more goods than were billed and he didn't report it." Any act that lowers the respect of an employe for his superiors, particularly in matters of honesty, opens wide the avenue for temptation on the part of the employe to do likewise. So, as a matter of self-defense if not of principle, a good example must be set for the "boys in the store."

Now and then a real disturber will get into an organization; his presence makes itself felt quickly. In justice to the rest of the force and indeed to the business itself, such a person ought to be uprooted quickly. He is the fellow who will tell another boy that the boss is "putting something over on him," or that "I wouldn't do this or that," or by careless example undermines the ambition and loyalty that another otherwise good young fellow really wants to show. We don't have many such in the retail trade, but even one of them is too many.

Experienced merchants know what radical and swift changes have occurred in the retail trade in recent years —and they know, too, how reluctant many store owners have been to move with the times. We have some really "old fashioned" store owners, men of sterling character, men who want to do the absolutely right thing by their customers in supplying them with the best possible article in the market for a given purpose and who know the way they have always done business was a good way (results proved it)— so why change it?

And I know—and I am sure you know stores where modern methods are retarded by the attitude of men employed in stores, who like their bosses, think present day trends are merely spasms and unworthy of notice by a group as professional as the average merchant. Indeed, I know several stores where the owner would like to modernize, but is held back by a really antagonistic attitude on the part of his men toward what they call "new fangled ideas." And these men in several stores, with which I am particularly familiar, are not disloyal; far from it, they really love their employer and their work, but they can't understand the changes which have and are still taking place. They look on their work as a profession and resent the commercializing of it. In a way this is a wonderful attitude, but, it is making itself felt in the shrinkage of sales in the stores.

Men of that type present a problem. They are usually veterans in their places of employment and drawing pretty good wages, based upon years of service and past accomplishments. They must be brought into step with to-day's methods or surely, if slowly, they will pass into the discard; a condition that you and I will both regret out of our real regard for these fellows if for no other reason.

Some merchants welcome suggestions frm oa traveler to the clerks, and if the traveler has good advice or instruction to give, he is a really welcome visitor. Other merchants resent familiarity with their clerks on the part of travelers—and resent it spitefully, though the same men may be very dilatory in giving their own employes proper instruction. We have all kinds of people in this great business of ours, challenging the ingenuity of the commercial traveler every moment of the day.

But there is a real opportunity for you to serve and instruct as you plod your joyful (or weary) way and I know you want to do your part now not only for business but for the satisfaction in your own hearts of having done a thing well.

I say nothing of your relations with one another. Your creed or platform is and should be an inspiration to ethical conduct with one another which not even intense competition need cause men to violate.

One more thought on retail salesmen and I am done. I put it in this form of a question. "Is there ever an occasion when a traveler is justified in helping a clerk change employers?" I imagine that nothing startles you more than to have a really good fellow ask you to help him make a change. The request implies dissatisfaction, while at the same time it is, of course, an expression of regard for your judgment and perhaps for your friendship.

You may know a place where the fellow would fit with more salary for himself and more satisfactory service to the new employer. At the same time, by helping him change you may be doing an injustice to his present employer, and jeopardazing your relations with that employer. To the credit of the trade as a whole, my experience

(Continued on page 87)

LIGHT HOUSE COFFEE

Salesmanship may cause a Light House Coffee drinker to switch brands once — but never again.

Here is a blend that meets the taste of buyers who know good things and get them.

The one sure way of winning and holding such patronage is to stock Light House Coffee and put it out in front!

Light House is the only advertised Coffee roasted in and distributed throughout Michigan.

NATIONAL GROCER COMPANY

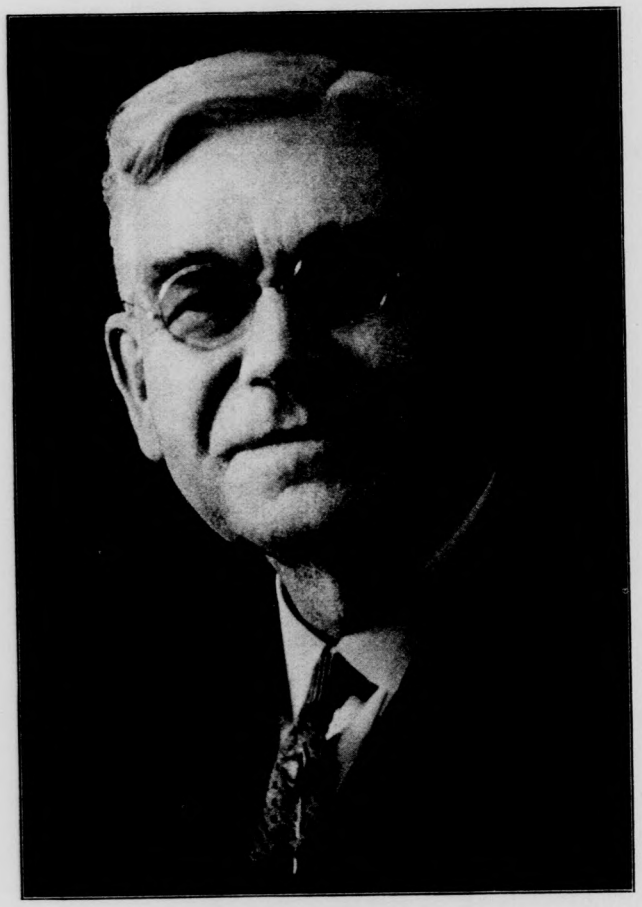
THE GREAT OUT-OF-DOORS.

Relation of Scholastic Education and the Countryside.

When I was a lad in high school a group of boys became greatly interested in natural history. We took our diversions usually in the country. Rev. J. Morgan Smith was pastor of the First Congregational church, a lover of nature, a tremendous worker in his church, and after an arduous day on Sunday, he loved to take to the country and the woods on Monday morning. He loved boys, so it was a great pleasure for any of us to be invited by him to join him in his country recreations. One morning this group of boys went to Professor Strong and said to him that Mr. Smith had invited us to go in the country with him on Monday morning if we could get excused from school. and we asked him if we could go. He unhesistatingly said, "If you can go out in the country with Morgan Smith, you will learn more than you possibly could from any books you might study or any classroom in which you are used to reciting." Often on Mondays we took these excursions and, as I recall the things which were most valuable in connection with my high school work, these excursions stand out as monuments, and I can well understand now what Prof. Strong meant when he estimated the value of close contact with this man and the interpretation of things to be visited in the country.

I broke away from high school and taught country school. My first effort was in a rural district some distance from town. It was immediately following the civil war. Several of my pupils had been deprived of five years of school training and wanted to take one term more before they should tackle the business of life. There were other pupils also who were older than I and who were desiring to get all they could ut of a last term of school. They weren't used to hard study; I knew it would be difficult for them to settle down to real intensive study, and so it occurred to me to attach these studies in some way to things they knew something about and would enjoy talking about. There was a great tract of timber oppsite the schoolhouse of three hundred acres. They were chopping cordwood and getting out logs and doing many things in the utilization of forest products. I took my school into the woods. I had them measure cord wood and measure logs and learn to pace distances accurately and connected all sorts of interesting things in the outer world with the studies inside the building. The plan worked. The tuition in connection with learning to see things and use their senses in the acquisition of knowledge fitted in beautifully with the training in arithmetic, algebra, grammar, rhetoric and other studies which the young people wanted to take up.

My second school was entirely different. It was nearer town. The population had increased quite rapidly and the school facilities had not kept pace with the increase in numbers. I had a building 24x36, with a capacity of sixty-eight pupils, two in a seat; but my roll called eighty-one names. It was a perilous situation for a young teacher and my solution of many of the problems was in relating the school work to the great out-of-doors. The study of geography was the study of the school district. The pupils of that school knew the location of every house in the district; they knew the types of houses, the surroundings of the houses; they knew the trees of the district and the accompaniments of a creek which ran through one part of the district. When I was at my wits ends to make them interested in school, under the unfortunate conditions, the idea of forming a museum suggested itself, of things they could gather within the school district. It was a phenomenal success. Some of the parents of the district objected that we weren't giving enough attention to books and the things that are expected to be taught in a country school; but when they saw the wonderful interest of the pupils in the things we were doing, they held back any criticism of my method. The children learned to gather botanical specimens and mount them, gather insects and mount them, stuff birds and small animals so that they would look natural, and in all sorts of ways became thoroughly acquainted with our environment; and I was able to connect this information gathered with the ordinary school curriculum so that it added interest and enthusiasm to the school work.



Charles W. Garfield

Many years ago I took a trip through Europe on my bicycle and spent a considerable time in Froebel's country in Southern Germany and some days in the home town of Pestalozzi. While in Zurich we decided to climb the Utliberg mountain. Our party started in the early morning, and not being used to mountain climbing, we soon became somewhat exhausted and felt like resting. We took a great deal of enjoyment in the scenery, and when we were half way up the mountain, a whole group of young people with a teacher sped past us as if it was nothing to climb a mountain. We watched them and they were gathering flowers and chatting in German about the things they saw and we concluded without asking any question that it was a botany class or possibly a class in some other branch of natural history. But when we arrived on a piece of tableland toward the top of the mountain upon which there were scattering trees, we found each pupil had a tree, and we gathered from the instructor who spoke in broken English that it was a class in trigonometry and they were each, by triangulation, finding the height of a tree. I said to him, "This is a new way of studying trigonometry, and he said, "Well, it is our way of teaching anything and everything, to attach in some way the tuition given to the countryside."

The next morning we decided to take a trip around Lake Zurich. We had gone only a little ways when we found another class of apparently high school students, boys and girls, and the teacher was a good English scholar and we were glad to chat with him about the class. It was not a class in natural history; it was a class in literature, and they were studying poems with titles attached to flowers, and the teacher told the same story: "We attach our school work as much as possible to the out-of-doors, and our pupils spend more time in connection with nature than they do in the school room. We find that in everything we teach, if we can connect it with the outside environment, we awaken interest and enthusiasm and make more telling effect with our processes than we could possibly do by confining the work within the walls of a school building."

The Saviour of men was a great teacher, and as we read the story of His ministry in the various gospels, we find that His most valued illustrations in carrying His truths to the minds and hearts of people were from the countryside. The work of teachers is the charging of storage batteries. In equipping students for life service, the methods pursued are such as will be most effective in storing up in the minds and hearts of pupils the things which will stay with them and give them happiness during their lifetime and through this happiness to be of the greatest service. The awakening of the five senses to alertness in the acquirement of information is of vital importance and there is no field so rich as the countryside in things which will awaken delight through the senses and aid in the storage of information and suggestions which can be carried into the various avenues of life work and make that work effective.

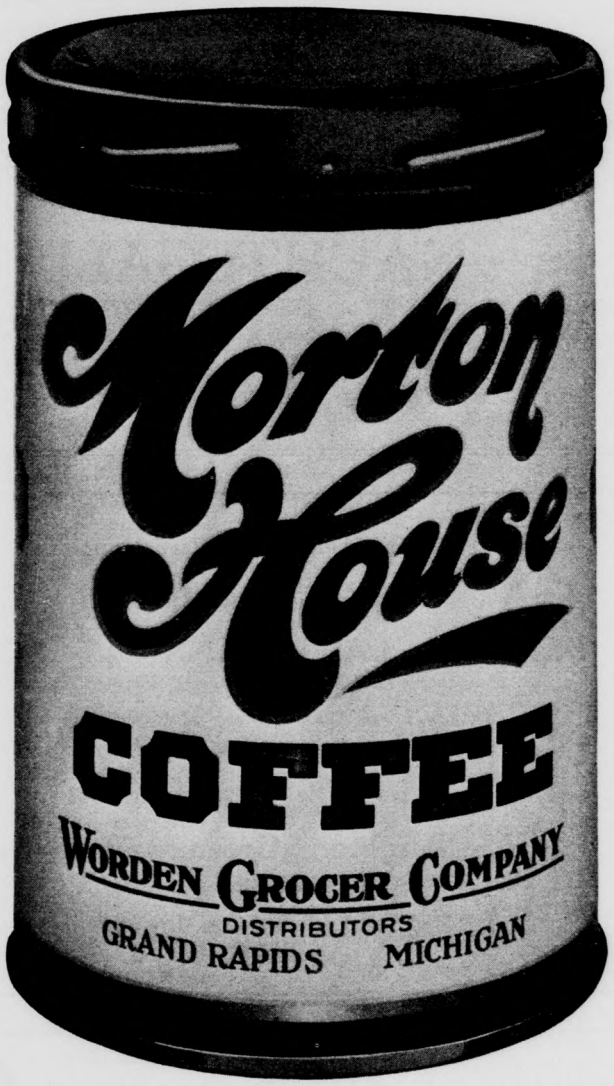
In the field of education, the matter of college degrees seems to cut quite a figure, and I find many teachers reaching after an added college degree through work that is carried on in colleges during their vacations from their own school work. I have no fault to find with this; but I have often wished that some institution had the authority to confer degrees for acquisitions through a study of the countryside and the wonderful revelations which can be found nowhere else in life.

First-hand information gathered through observation is the type of material that children and young people in school enjoy receiving. When a teacher says, "I saw" or "I heard," it means a great deal more than when he says, "I have read;" and so I am imbued with the thought that teachers who are equipping themselves for better work through study under the auspices of some collegiate institution might possibly add more wisely to their equipment for work by taking the same time in the study of things in the countryside at first hand. A few months spent in connection with nature in her various phases, asking questions and getting the answers through the avenues of the senses, can be made to play a very prominent part in carrying on to others things that will delight them and be valuable in the educational methods.

(Continued on page 86)

900 PER CENT

Increase in Sales in One Year !!
Is the Record of
MORTON HOUSE COFFEE



Advertising helped start this. Our faith in Morton House Coffee and yours in our recommendation helped, too. But the

People who drink Coffee

made this growth possible and are increasing it every day.

Morton House Coffee has proved itself a trade winner and those who use it always come back.

A year ago we issued an iron-clad, money - back guarantee on Morton House Coffee, and to date, not one ounce has been returned, so far as we know.

We have practically a 100% distribution of Morton House Coffee in Western Michigan.

Morton House Coffee Is a Big Trade Winner for the Community Grocer

WORDEN GROCER COMPANY

Wholesalers for Sixty Years

THE HOME OF QUAKER PRODUCTS

Ottawa at Weston — The Michigan Trust Company, *Receiver* — Grand Rapids

THE GREAT OUT-OF-DOORS.

(Continued from page 84)

I have always been impressed by the method of Agassiz in giving instruction to his pupils who were taking post-graduate work with him having in mind a richer equipment for service in the field of education. He did not send his pupils to the library to do their work, but he sent them out to study nature; and they soon found that in carrying out his instructions in their first-hand study of things in nature, they needed to know a lot of things that they could find in the library. The stimulant for this library investigation was in the material that they garnered under Agassiz's direction in close contact with life in the open.

About a year ago at our Rotary Club we entertained the crippled children of this city, and each Rotarian had one or two of these children at the dinner table, having in mind giving them as good a time as possible and treasuring in their memories something that would give them joy in years to come. A boy and a girl were assigned to me, and in seeking to interest them, I asked a good many questions about the studies they were carrying on and their expectations in life. These children were perhaps twelve or thirteen years old. In answer to my question as to how he expected to get a living, the boy said: "I want to be a farmer. My mother has a piece of land and my teachers tell me they think if I study pretty good and get all I can in the school, I can perhaps go on this piece of land and get a living, even with my handicap, and I think I would enjoy doing things in connection with the soil better than anything else in the world." Turning to the girl on the other side of me, I said, "Well, what do you think of this boy's plan?" She said, "I think it is fine. I want to live in the country; I wish that I might be a housekeeper in the country. Of course, I wouldn't like to marry a fellow like that boy because two cripples in the family would be too many; but I would like to be a home maker and particularly to have a garden and be out of doors and grow things and enjoy animals and everything that makes the country attractive." I said, "Do you talk to your teachers about this, and what do they say about it?" She said, "Our teachers are people who like the country and they seem to think that this is a good thing for me to think of in connection with my life, for I will always have limitations on account of my physical difficulty." The conversation with these children interested me very much and emphasized to my mind the value of the countryside as connected with their education and the ideals which the teachers could assist these children in formulating by giving them hopes of enjyment in activities connected with country life.

During the last year I have had many interviews with men who are promoting the idea of putting into the schools a textbook of religion. I have had very many conferences with them and have listened attentively to their pronouncements. My sympathies have not been awakened for this method of teaching religion to children attending the public schools. I feel that religion should be an atmosphere in the school, that it should be attached to the appreciation of the wonderful things which come from the hand of the Creator; that seeing God through nature and the wonderful things which are revealed through the senses by the aid of the microscope and the telescope, develops in young people an appreciation of the wonderful work of a Great First Cause. And instead of teaching religion through formulae or written text, I would attach the religious training to everything that is taught in the schools and connect it very largely with the things which come directly from the Creator, rather than having it attached to buildings and man-made things. I can well understand that that Swiss teacher who was giving tuition in trigonometry and incidentally giving his pupils a splendid equipment of nature study would have the right thought in the teaching of religion through the creation of an atmosphere which should pervade the whole realm of instruction.

In emphasizing the things of the countryside as attached to the educational field I am aware that there are many views that will not accord with the one I have expressed and by people in whose judgment I have a great deal of confidence; but in my pronouncements I am simply giving a view that has grown up with long years of pleasant relationship with educational methods and educators.

Chas. W. Garfield.

Starting It Right.

"How much postage will this package require?" asked a woman at the window of the postal station.

"Thirteen cents," was the answer.

"Just exactly 13 cents?"

"Yes."

"Think it will go all right?"

"Sure!"

"Wouldn't i tgo for 12 cents?"

"No, madam."

"Hadn't I better put 14 cents on it?"

"What for?"

"Thirteen is unlucky, you know. Wouldn't it get lost?"

"Scarcely."

"Wouldn't it be sure to fetch up at the deadletter office?"

"Hardly."

"Some pilfering clerk would steal it?"

"Uncle Sam's clerks are honest."

"Well, that may all be, but I'm not going to start that stuff away from here with a hoodoo amount of postage sticking to it. The address would rub off, it would get smashed in the mail, even if it didn't roll out of the car and get under the wheels. That's not all. If the woman to whom it is addressed discovered that it came to her house for 13 cents she'd find fault with the goods, be cross for a week and finally throw the whole thing into the fire. Here's another cent; make it 14 and start it right."

WESTERN NATIONAL BANK, YORK, PA.

Manufacturers of High Grade Bank, Store and Office Work.

NACHTEGALL MANUFACTURING CO.

237-245 Front Avenue, S. W.
GRAND RAPIDS, MICHIGAN

We Offer Our Unsold Participation in

$15,000,000

FEDERAL LAND BANK 4¼% BONDS

(Instrumentalities of the United States Treasury)

Exempt from Federal, State, Municipal and local taxation.

Price 100% and Interest

MacNaughton, Greenawalt & Co.

Conservative Investments

Michigan Trust Building, Ground Floor
Dial 4791

INVESTMENT BONDS 6%

Principal and Interest Guaranteed by Two large Surety Companies

CHAS. E. NORTON, Stock and Bonds
522 Mich. Trust Bldg., Grand Rapids, Mich.

OSCAR ORWANT

Eggs at Wholesale

343 MT. VERNON AVENUE, N. W.

THE BOYS IN THE STORE.

(Continued from page 82)

has been that they don't take one another's good men—and to the credit of the retail salesmen, I don't find the good ones anxious to make changes except with reason.

But occasionally a really meritorious case comes to the surface, requiring real judgment and real friendship on your part to handle. Only in such cases is a traveler justified in acting and even then he may be bringing on his own head retribution that will cause him trouble.

It is far better to see if the condition giving rise to the wish for a change cannot be remedied right where the man works—sometimes the mediation of a friend will straighten out the difficulty; an adjustment of salary or of working conditions or both; really a mission for a diplomat—but that's what you are, aren't you? John B. Foley.

How To Handle the Disagreeable Customer.

If all people whom the salesman meets were angelic in temperament, this world would be rather a tame place, so perhaps we ought to be thankful for the disagreeable customer.

The people in one city in the South have raised a monument to the boll weevil on the ground that if this insect pest had not driven the Southern farmer to raising diversified crops, he would still be devoting himself exclusively to cotton and making no profit whatever a good part of the time.

The disagreeable customer, like the boll weevil, has his uses. First of all, if people can afford to be disagreeable, we can afford to let them. Maybe they are built that way and cannot help it. Maybe they are temporarily irritated by something and are foolish enough to vent their spite on everyone. Possibly they are the type of people who like to show their importance when they think they can get away with it.

Why fuss about it? The wise salesperson simply ignores the disagreeable one, as well as the snappy remarks of such an individual. It takes two people to create an argument or to develop a disagreeable situation.

The salesman who is self-possessed friendly, but quietly dignified, always has the advantage of the person lacking these qualities. We must not forget that the skillful salesman is and must ever be, the leader in the business transaction in hand, and we cannot hope to control others unless we have mastered the fine art of first controlling ourselves.

Disagreeableness usually expresses itself in several ways. The customer argues about value or states that the same goods can be bought more cheaply elsewhere or enters a definite complaint about something previously purchased or some servicec which has been at fault.

A complaint sould always be listened to cordially and the complainer thanked for giving the establishment a chance to make what is wrong right. Frequently this attitude will disarm the complaining customer and the disagreeable mood will melt. It is much better to conserve Good Will than to sacrifice it.

When the disagreeable customer shows a tendency to argue, the watchful salesman will always find some points or points with wihch he can heartily agree, and until there is a reasonable measure of agreement, there is no hope whatever of making a sales.

"Highway robbery!" barked an angry customer when shown some goods he wished to see. "Why, it's an outrage to ask such prices! You think you'll pile on all the traffic can bear and keep on getting away wtih it, do you? It's extortion. Sir—it's extortion!"

The salesman smiled genially and returned, "High prices do grate, don't they? Only yesterday I paid a bill for repairs at the house which made my hair stand on end. But I don't see any way out of it. The high cost of labor, the expense of raw materials and transportation charges make the price of these goods just what they are. We are making less money on them than we used to, for we have to pay more for the supplies, and rent, and help, and everything else costs more, so the profits are pretty well shaved down. But you have the satisfaction of knowing that you are getting the best value possible here, and as charges go today, these goods are very reasonably priced. You are a good judge of merchandise so I'll leave the quality to you."

Death of a Humanitarian.

Old age has claimed the last of one set of veterans of the kaiser's war that were very young and tireless throughout the struggle. This is no paradox, for these veterans were dogs attached to the German Red Cross, and the longest-lived of them all is just dead at Hamburg. He had attained twenty years, and since he was demobilized the dog had been surrounded by comfort in a good German home.

Nearly everywhere in the white man's world, and in many parts of Asia and Africa, there are former soldiers who remember with gratitude what these Red Cross dogs meant to them when they were lying wounded in places where the hospital corps was unable to go. Sometimes it was an exposed shell-hole, sometimes it was underbrush. Into these places went the Red Cross dogs of Germany, carrying first aid in their packs and ministering as best they could to afflicted man. The sight of these fine humanitarians, creeping along to avoid the danger in the air, or running gayly with the full knowledge that no marksman would aim at them, has been properly described by many German veterans as the finest they ever saw in their lives.

An Old Pastry Explained.

Small Boy: What is college bred, pop?

Pop (with son in college): They make college bred, my boy, from the flour of youth and the dough of old age.

Schoenfeld & Schoenfeld

158 Jefferson Avenue East, Detroit

Distributors of

Bedford Tailored TROUSERS

AMERICA'S BEST

Every Pair Guaranteed

WHEN IN THE DETROIT MARKET PAY US A CALL. VISITING MERCHANTS ALWAYS WELCOME. . .

Holiday Merchandise

Our stocks of holiday merchandise are still complete. We are showing the greatest assortment we ever had. An inspection by you will be convincing.

DOLLS	NECKTIES
GAMES	SCARFS
BOOKS	SHIRTS
TOWELS	HOSIERY
ART GOODS	INFANT'S WEAR
STATIONERY	GLOVES
PERFUMES	SWEATERS
JEWELRY	DRESSES
HANDKERCHIEFS	FLOWERS

IMPORTED NOVELTIES

XMAS CARDS, CORDS, SEALS, PAPER AND BOXES

PAUL STEKETEE & SONS

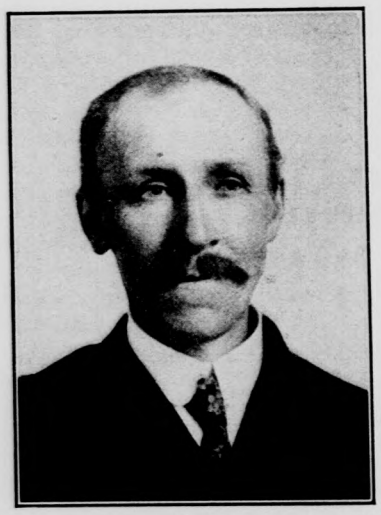
Wholesale Dry Goods

GRAND RAPIDS **MICHIGAN**

LOVE YOUR WORK.

Popular Theory Not Always Practicable or Desirable.

It seems to be a popular idea that the prime requisite for success in any calling is a love for the work. Love your work, or rather, choose the work you do love and succeed. That is the main thing. This applies to everybody. Everybody should be engaged in an occupation which is delightful to him. Parents, guardians, teachers and all who have the privilege of directing youth should see to it that those under their care are helped into the work which will please them. Young people, the world is open before you. Take your choice. When the people are happier the world will be better. When the world is better the people will be happier. Therefore help make the world better by being happy. Choose the work you love and be happy and successful.



E. E. Whitney

Advice is usually thrown away unless it is agreeable to the recipient. "Choose the work you love" is agreeable advice. It promises reward for doing as one pleases. It is approved because it accords with the natural inclinations. It is popular because it says: "Please yourself."

At first thought this popular idea seems all right; but as we follow up the matter we meet with obstacles. Deep-rooted in the minds of students of human nature is the conviction that self-seeking, pleasure-seeking, selfish desires do not tend to make one happier; neither does it help to make one's associates happier.

Again, when we study various vocations we find more or less disagreeable features in nearly every one. These are unavoidably connected therewith. We can hardly concecive the idea of any one enjoying the performance of certain portions of such work. Still, some one must do it.

As we look a little deeper into the matter we discover that it is not the work but the fruit of that work—the accomplished result — which gives pleasure. It is the finished product which pleases. It is the cleanliness, the tidiness, the attractiveness of the room or the house which leads the housewife to sweep and dust. It is the anticipation of the end sought which makes the worker cheerful. It is the wages which enables the workman to provide for self and loved ones which gives satisfaction, not the toil and sweat, the smoke and grime of the factory which is loved.

Choose the work you love is an ideal toward which every one has a right to aspire. But in everyday life it is not always possible to do so. Whenever and wherever the question arises: "What shall I do?" it must often be decided by some other standard than, "Do as you please." What is my duty? What are my natural capabilities? What is best for me? Am I or can I become qualified for the work which seems most inviting? These and similar questions must be considered. Many times there is left no choice to do as one pleases, or, in other words, to gratify individual preferences.

Persons who seek pleasant occupation are usually not long content with any situation. They are frequently changing—never satisfied. He who always considers personal likes and dislikes, physical discomforts, unpleasant features of his vacation, will not accomplish great results.

The all-important question is not whether one likes his work, but can he perform it satisfactorily? Not, is it pleasant, but is it profitable? Does the work allow the worker to progress? Is he gaining skill, experience, knowledge? Does it incite him to study to improve his mind, his manners, his social standing? Does it develop strength, confidence and other desirable qualities? If so, the unpleasant or disagreeable features may be tolerated.

One point worthy of serious consideration is: Is the occupation healthful or unhealthful, no matter whether it be the work itself or the unsanitary conditions which employers will not strive to remedy? Poorly-lighted, illy-ventilated, cold or overheated rooms might furnish justification for strikes among employes in many cases; still those who desire to benefit the working people in such respect usually find better methods to secure their ends.

It is a question if it would not be far better in the majority of cases if parents or others of mature years and of good judgment should choose for the young man or young woman an occupation. The instances where parents or others force or influence youth into occupations to which they never were or can be adapted, we believe, are small in comparison to the number who fail because allowed, unadvised, to choose for themselves.

A worthy aim in life may lead one through a long, hard, disagreeable course. The final achievement may be possible only when one has struggled hard to overcome obstacles. The ability necessary in the desired position may not be acquired in any other way except by unpleasant experience. Development of great value may not be possible in any easy vocation.

Every one should have a noble purpose, a definite aim in life. It should be in harmony with one's natural abilities. It should be the center around which all his plans revolve. Health, physical comfort, social enjoyments, recreation and all such considerations have their proper place. They should be auxiliary to the central purpose of life. Not every pleasant experience is helpful to success.

The individual must shape his course accordingly as his environments seem to dicate, as from his standpoint he sees most advisable, not blindly follow the dictates of a popular theory.

Love of home, family, country, humanity and right; regard for one's duties and obligations; submission to Divine Providence; endeavor to follow manifest destiny, cause people to press forward regardless of unpleasant, disagreeable conditions, formidable obstacles and even sorrow and suffering.

Life is a battle. Only soldiers and heroes win. Pleasure seekers miss the true purpose of life.

Much may be said in favor of love for one's work, but reason and common sense should guide. To be so engrossed in one's chosen occupation that other worthy objects are entirely lost sight of is not desirable.

It is usually greed or unworthy ambition which leads people to work beyond their strength and endurance. Sometimes it is necessity. Sometimes it is a habit, a form of dissipation, which allows the worker no vacation, no respite, no easing up of the strain, no time for social enjoyment or mental culture. Such love of work is undesirable.

The reader may continue investigation of this subject according to his own experience and observation, and may conclude that popular theories in this as well as other matters are not always practicable or desirable.

E. E. Whitney.

Must Accept More Regulation of Our Personal Habits.

Those who have benefited most through the abolition of the saloon are the motion-picture owners, the automobile producers, the building trades, the radio manufacturers and concerns providing sundry sports and recreations. The consumption of milk, root beer and ginger ale has shown a remarkable increase. There has been no similar gain in the consumption of tobacco, tea or coffee. The large increase in cigarette consumption is accounted for by factors unconnected with prohibition.

The majority opinion of several thousand corporations that submitted reports set forth a number of interesting facts: "Blue Mondays" are less in evidence, and the discharges for drunkenness have decreased. Industrial accident rates have been reduced. The farmer's only important loss from the enforcement of the law has been in the restriction of his market for hops and barley. In 1914, only 1 per cent. of the country's production of wheat, oats and corn went into the production of alcoholic beverages, and 9 per cent. of the rye was so used. But the total loss to agriculture has been offset by substantial gains in other directions, the most striking being a larger demand for milk and an enormous increase in grape consumption, partly perhaps, for home-made wine. All of which helps to explain why the farmer is an ardent supporter of prohibition.

No matter what his personal preferences may be, the impartial investigator cannot avoid the conclusion that, from a purely economic standpoint, the advantages are largely with prohibition. The future is uncertain. Considering the question from its purely ethical and political aspects, we must recognize the truth that some of the evils resulting from prohibtion are now showing an upward trend. There has been a steady, uninterrupted growth in violent crime since 1919. Governmental costs have increased and political leadership has not improved The experiment has not been completed. The next few years challenge us to prove that our increased economic power, which in considerable part has resulted from prohibition, has been purchased at a cost that leaves the credit balance on the side of National progress.

The fact is we must prepare to accept more regulation of our personal habits and business methods in the future than we have had in the past. All activities that in any way touch public welfare will be subjected to restrictions. New motor laws will force us to utilize our streets and highways for the full 24 hours of the day. Trucking traffic will be compelled to adjust itself to night hours, and there will be penalties for drivers who increase congestion by moving too slowly Automobiles engaged in through travel will be forced to use by-pass roads, thereby avoiding the towns and cities that lie along their routes.

Says Merchants Cut Stock Too Far.

Hand-to-mouth buying by merchants has been overdone, declares a woman reader who has been trying to shop in New York. She visited a number of stores, including two carrying higher-priced goods. She was in search of a coat. Her experience was the same in every store. They were able show only two or three samples along the lines desired, covering only one or two sizes and one or two colors. In each instance it was explained that a selection could be made from the samples and that a garment could be furnished in the color and size wanted—in two weeks. A visit to a wholesaler, a friend, brought the information that even high-grade stores were insisting upon having orders for one or two coats filled immediately from his samples. This shopper decided that, if she could not get immediate delivery of what she wanted, she had better go to a custom tailor and be measured for exactly the kind of coat she had in mind.

All of which suggests that inventories can be cut too far for the good of a business.

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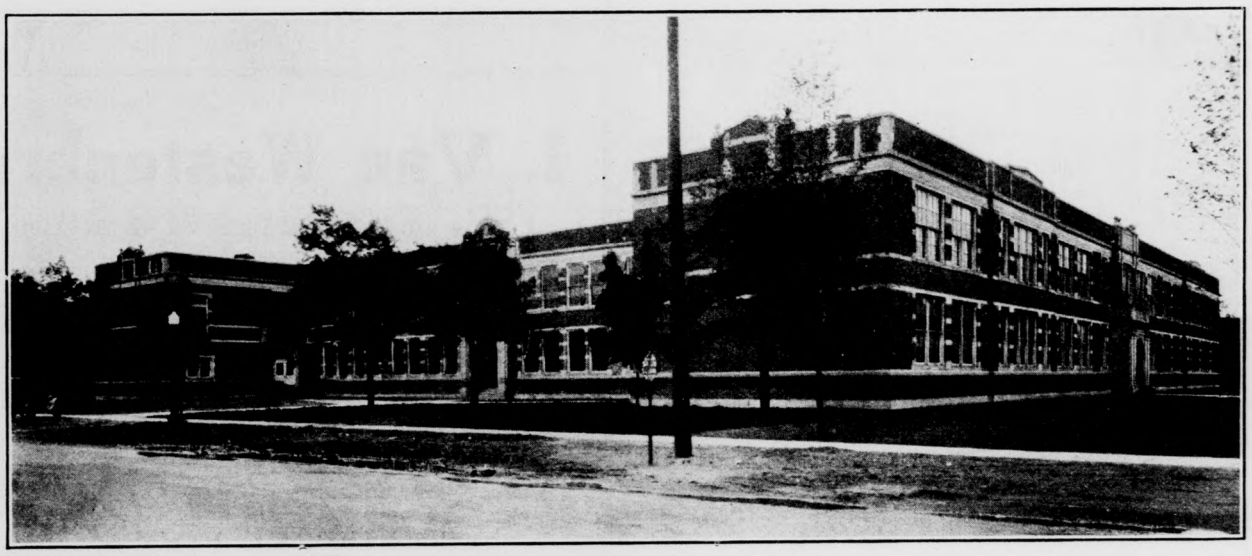

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LOOKING AHEAD.

It Lights Life's Road For the Younger Men.

I think if there is anything in the world that an aspiring, ambitious and reasonably honest young man needs it is to be told by someone who has been over the road something of what the road looks like. I know if, when I was twenty-five or thirty or thirty-five or even forty, somebody in whom I had confidence and who I believed was honest and frank had told me some of the essential things of their experience it would have been helpful to me.

I am going to discuss this subject on the assumption that most of my readers are men young in spirit, many of you young in years and perhaps young in experience, who are looking ahead to the time when some of the things which are with you now by hopes, by dreams, shall in that day be actualities. I want you to know a little how I think you will be looking at life when that time comes, and so I have no apologies to offer because I shall be rather personal in some things and I shall speak a good deal as if I thought I knew what I was talking about. Whether I am right or wrong is not the point. The point is, I am going to be honest with you and I am going to tell you what I think of the opportunities in life.

It will soon be thirty-six years since I started teaching in a public school. In that school. which was in a prosperous farm community, there were four boys, and two of whom could have taken me on their shoulders and thrown me through the windows, so teacher had to be good. No doubt about it. Any of you who have attended country school know what I mean.

As a part of being good and getting the interest of the young people I had roll call in the morning answered by quotations. One of the boys was an orphan living with a tenant farmer under very unfavorable conditions. I found out later that he was brought from an orphanage near Boston when he was three years of age and given to the farmer. He knew nothing about his father and mother or where his brother was.

One morning in roll call Allie Sawyer's name (the orphan boy) was called. He responded with this quotation: "The world offers to every young person a choice from all the desirable things of life, provided he will pay the price." I was startled by this response. By that time I knew Allie's surroundings and circumstances, and while only a youngster of 17 I had visions and was dreaming dreams and having hopes and the phrasing of that quotation caught me, and I said, "What is that, Allie?" And he recited again, "The world offers to every young person a choice from all the desirable things of life, provided he will pay the price."

"I said, 'Do you believe that?' He said, 'Yes, sir.' 'Well,' I said, 'I do.' And I am saying to you to-day, thirty-six years after, years that have been full of discouragement and disappointment and heartache and fight and drive and all that, I tell you that more than ever I believe that the statement is absolutely true.

"The world offers"—all right. Has the world these things in its giving? Yes, because if you will stop to think everything outside of the little family circle where you live is known as the world, and that is where you are going out to give your effort and to obtain your return. So whatever we get comes from that indefinable, indistinguishable thing outside of that little life that we live, which we call the world, and it is in its keeping. "The world offers"—I don't know who wrote this statement, but he knew how to use English; "the world offers"—it doesn't give it, it doesn't force it, but it offers it. "The world offers to every young person"—every, every young person. Thank God it doesn't make any difference under the Stars and Stripes, at least, who you are or what you are, you are in that group to which the world offers.

"Every young person"—That is well put. Who is young? Well, I hope to live the allotted span. I am past fifty now and I am rather young. I find it out to my sorrow every once in a while. I wonder if I ever will harden up and season up. I wonder—oh, I have got gray hair, got a lot of experience of one kind or another, but thank God I am young, and I am going to keep so, and it is in that determination or in that consideration of it, that this man had it in mind, and so I say to you men who have come along to forty, forty-five, fifty, fifty-five, who have not yet realized the things you started out for, don't lose heart. The game isn't played yet. We aren't through with it. We are still young.

What does youth have? Youth has strength, vitality, very little of experience. It has ambition. It has a willingness to go to the problem and solve it. So I say I am young. I am going to keep so. So are many of you, and as long as we are young in heart and in spirit and in thought that statement applies to us.

"The world offers to every young person a choice from all the desirable things of life" — a choice. Whose choice? Why, my choice for me, your choice for you, and nobody else has anything to do with it at all. I am not losing sight of environment. I am not losing sight of these many influences which we all meet, but it is a matter of free choice, a choice from all the desirable things of life—all of them. Why, it is all out there. Go get what you want.

Desirable? Who is going to say? Why, I am going to say for myself, and I am going to make lots of mistakes, and I have lots and lots of mistakes, and I have, lots and lots of mis- I did. When I got it in my hand it was nothing but tinsel, a bauble. I said, "Well, Will, your judgment isn't really good, is it? Take another chance." And so you will do, and so every man has done. Why, that is a little of what adds to the joy of living. Is it in having it in your hands? No. No. Not at all. It is in the fight and in the onward reach for it.

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The world offers to every young person a choice, his choice of all the desirable things of life, absolutely free, and you may have it provided you pay the price. Something for nothing? No, sir, that is not good business. It is not sound business, and if you ever got anything you really, honestly to yourself, know that you didn't pay for, bid it good-bye. It is not going to stay with you. It ought uot to stay with you. And if you have something that somebody else says you got for nothing, forget the fact of his statement, because he doesn't know. Nothing that you get stays with you except you pay the price.

Well, what is the price? I would like to know. I am not going to try to tell you. I don't know. You can't know. You must take the chance. Do you say, I am not going to do this thing unless I am sure what I am going to get and know what I am going to pay for it? All right. The price tag isn't given there. The price tag isn't there so that you can know. The value of it isn't there so that you can know. You have got to take some things on faith. You have got to believe in some general principles of life. The price isn't marked on it. Yet you will get it when you have paid the price. Oh, yes. When? When am I going to get it? You are going to get it at the instant, and not until, you have paid to the last degree the invisible price mark which God Almighty has set on it.

Now I know what I am talking about. That statement the little orphan boy gave me back there is true. Do you say to me that it is not true, and that this man yonder has not been amenable to those laws? I tell you, if you say that, you don't know. For one case which, with all the facts before us, we could say was an exception to the rule, I can bring you out of my own acquaintance 999 to prove the rule. If there be such cases, and I doubt it, they are only the exception that prove the rule.

I believe in having a fixed yet pliable plan that contemplates action in the future. Fixed? Yes. My mind is made up. I see where I am going. Oh, yes, and it is green fields and running brooks and singing birds and friends; oh, it is a beautiful picture, and I am going to go in a straight line to the goal? No, I have not gone by a straight road yet, but I am going to arrive. That is why, in the light of my experiences in having to shift and change my plans, taking the facts as they are and having my feet right flat on the ground and doing a day's work each day, one day following another, that is the reason why I say that, and the plan may, as it has in the past, weave around a little bit and change, but it is all heading in to the final goal. A fixed yet pliable plan, because, gentlemen, you have got to take life as it is and your ideal and your real are not twins. They don't look alike a bit, and yet you must have your ideal, and life forces on you your real, and that is the joy of it.

Do we want somebody to hand us something free? There is only one thing I want from the world. I want that and I get it. What do I want? I want a smile, a pleasant word. I have my troubles, so have you, but we will not come very far until we can cover the backache, the headache, the heartache, all of it, and realize that it is a part of our business to carry it alone. Knowing that fact we will smile and be appreciative of the other fellow.

I want the smiles. I want to give them. I am entitled to them from you, whoever you are, whether we are introduced or not. That is all I want. It is all you ought to want, because when the time comes that you are succeeding well you won't say, "Got a nice position here. See what they handed me." No, you will have your head up and your shoulders back, and if somebody says to you, "Tell me, how does it happen you are here?" Oh, you wouldn't be interested in the story. It is not so much of a place after all." "Well, but tell me about it." Oh, well, if you insist on knowing, it is rather a long story. It covers all my waking hours since the day I first realized I had to look out for myself. I don't believe I can tell you very much about it other than that I am here. Yonder is where I am going, but I am here, and I have come along through alone, except for encouragement from friends. Whatever there is, I bought it and it is mine—mine to use to help others and to be encouraged with.

But unless you are taking a forward look and seeing some place that you are going to, then you will swing and drift and circle and everything else, but you never will get anywhere and the first thing you know you will hear the great roll called. The curtain will drop. You will be on the other side. That's life.

I like the phrase, "That's life," because I don't ask any odds of you and you don't of me. To you I am the world, and to me you are the world. That is the spirit we have got to have. Why shouldn't we have it? God Almighty sent us in here different from the rest. Well, let us be different, and continue to be different, but be all that we can.

The impulses, the possibilities, multiplied by well-directed effort, by physical forces held in leash, and directed by emotions, by passion, will bring the desired results. I wouldn't give much for a fellow who couldn't get mad and when he was mad give an account of himself, but I feel as the Virginian felt --there is another good book to read. The Virginian—who said that he realized that temper was such an awfully good thing a man couldn't afford to lose it. Don't lose your temper; keep it. Learn control.

Sometimes I get blue. I get discouraged. I get so heartsick sometimes that it does seem as if I couldn't smile. Oh, I have smiled to some of the fellows when the tears were trickling down my throat. You have got to swallow your tears while you smile on the outside. In the old days of button mottoes, some sixteen or seventeen

(Continued on page 94)

For more than Fifty Years Woolson's unexcelled coffees, teas, and spices have told the story of satisfaction in countless thousands of Michigan homes. These products reached the consumer under the private brands and names of Michigan's leading wholesale grocers.

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EXACTING CUSTOMERS.

Story of Grocer Who Became a Delivery Boy.

The grocer stood on the sidewalk in front of the store, looking anxiously up and down the street. The delivery boy had been gone a long time on a short route, and the grocer was angry. There had been a rush of trade that morning, and the buyers would want their goods in time for dinner. Presently the delivery boy rounded out of a cross street and whirled up in front of the store.

"What's the trouble?" asked the grocer, as soon as the boy landed on the walk.

The boy looked at his employer with wide open eyes.

"Trouble?" he repeated. "Nothin'."

"You ought to have been back here an hour ago," growled the grocer.

"Hour nothin'," said the boy, shortly. "If I hadn't got me little brudder to take a bundle over to Howard street I wouldn't be here now."

"Well, you'll be late with all these other orders," said the grocer, "and I want to know the why of it. If the routes are too long I'll have to get another wagon."

"Say," grinned the boy, "youse tells me to be 'commodain' to t'e customers?"

"Certainly."

"An' handle t'e goods careful, an' put 'em w'ere t'ey wants 'em?"

"Of course. I can't spend my money building up a trade and then have it ruined by a careless or impudent delivery boy."

"And' I'm to be nice an' polite w'en I goes into t'e houses?"

"Yes, yes. What are you getting into your head?"

"You just come out wit' me on t'e nex' trip," grinned the boy, "an' see wa't a lot of lobsters you've got for customers."

"Nice people all of them, I take it," said the grocer, "although I haven't been here long enough to meet many of them personally. I really would like to go out on a trip with you so as to see where they live."

The boy began lugging the parcels out to the wagon. The grocer began packing them in, thinking over the idea suggested by the boy.

"All right," he said, when the goods were all in the wagon, "I think I'll ride around with you for a short time. The morning rush is over in the store, and there are goods in the load which ought to be delivered at once. Perhaps I can hurry the thing through by going along."

The boy looked his employer over, grinning.

"Say," he said, "t'ey don't know youse. Put on a little flat cap an' a ragged coat an' help me carry t'e goods into t'e houses. They'll t'ink you're a new delivery boy. T'en you'll see!"

The grocer laughed at the notion. He was young and ambitious. He had bought the store only a week before and was anxious to become personally acquainted with his customers as soon as possible. Originally his idea in making the trip with the boy had been to make polite enquiries concerning the service, but he now saw that it might be well to do as the boy suggested. So he put on a little flat cap and one of the boy's old coats and mounted the seat. His face was smooth and ruddy, and he looked the typical delivery boy in his new rig. The boy laughed as they started away.

"T'e orders is to be polite to customers," the boy said, with a wink, "no matter w'at t'y says to youse. You'll see!"

"That's what I'm here for," replied the merchant, who rather admired the easy independence of the boy.

Presently the wagon turned into an alley and stopped at the rear of a fine house facing a fashionable street.

"T'ere's a lot of stuff for t'is point," said the boy. "I'll t'row out t'e weight an' we'll both go in. See?"

The grocer got out of the wagon and took a baske on one arm and a sack of flour in the other. The boy was moving along with a smaller load.

"Here," said the grocer, "put that on the basket. There's no use of us both going in. Get the stuff in order for the next delivery. It took too long to get this out of the wagon."

The boy opened the alley gate and the grocer went on into the yard. Reaching the top of the back steps he set down the basket and knocked on the door. There was no response, and he knocked again. Still no response. He could hear some one moving about on the inside. but no one came to open the door. He was becoming slightly ruffled in feelings, and wondered how often such delays occurred.

He rapped again, louder than before. Then came a voice from the inside:

"Don't break the door down! Wait a minute, can't you?"

The grocer thought he had waited a minute too long already, but he made another draft on his stock of patience and waited. Presently the door was opened a crack and he caught sight of about an inch, lengthwise, of a pale, aristocratic face, the nose of which was red at the end.

"The servant is away," said the woman, "and you'll have to wait until I get this floor mopped up and then carry the goods down into the basement for me."

The grocer was about to urge haste, but he remembered his directions to he boy and simply said, "All right, Miss."

And he waited and waited. He heard the woman moving chairs and hauling things about the room. Then the swish of water. Then the shrill cries of a child. It was quite evident to the waiting man that the lady of the house was giving little Johnny or little Susie a bath in the kitchen. He could have stood the waiting fairly well, only the face of the delivery boy kept obtruding itself at the alley gate! The boy was evidently having the time of his life.

After a long time the door was opened and the grocer stepped into the kitchen with the packages. The woman looked cross and vicious.

"Carry them into the basement," she said. "There, through that door."

The grocer started along with his load. Then the woman came again:

"Wait," she said. "I may as well sort out some of the stuff."

He set the basket on the table and she bent over it. She didn't know what she wanted to sort out, and she hesitated and loitered over the job until the grocer was ready to go through the roof. He was glad the delivery boy was not there to see! In a moment the woman broke out:

"It seems to me that there're awful short weights here. I guess that new man is a skin! I've been warned against him already. I'll just see if some of these things are full weight before I accept them."

She took down an old pair of steelyards and leisurely weighed the bundles. They all stood the test, but the grocer did not. He turned toward the door to hide his angry eyes. The boy was sitting on the wagon rolling a cigarette.

"Well," said the woman, "you may as well carry the stuff down into the basement. I guess it's as near right as we are likely to get of that new man. What has he done with that other delivery boy? He was a monkey for mischief, and you look just like him. Don't stumble over the things on the stairs. There! You have dropped that package of ham on the dirty floor. You can just take it back and bring some more. No, sir. I know it is not clean! I don't care if the paper is still whole. There, I hope I'll get rid of you now. You tell that new boss that he must get his stuff here earlier. This is not in time for dinner."

"It was when I got here wih it," said the grocer. He had held in too long, and spoke almost involuntarily.

"None of your impudence!" said the woman. "I let you in as soon as I could. "I'll report you for your impudence. Now, get out."

The grocer got out and went back to the wagon with his basket. The boy looked at him curiously, but did not say a word. The grocer was not doing much talking himself about that time. The boy urged the horse into what seemed a violation of the city ordinance concerning speed, but the grocer did not object. Finally the boy turned down a side street.

"T'ere's a lot of orders here," he said. "We can get 'em all in if we cuts out t'e other end of the route. Can't get 'em all in by noon now."

"All right," said the grocer.

At the next place the grocer entered the woman of the house kept him waiting while she added up the memorandum of account and counted out the money. She was about a dollar shy in her payment, and it took the grocer a long time to convince her of the fact. Farther down the street he got into a tangle with a bulldog, and had to wait about ten minutes before his owner came and called him off. By this time the grocer was too disgusted to proceed on the trip. He left the wagon and footed it half a mile back to the store. It provoked him to see the grin on the boy's face as he turned away.

"If customers would only have a little sense in dealing with delivery boys," he thought, as he turned into his place of business, "they would not have as much trouble in getting things on time. I guess that boy is all right, after all."

Alfred B. Tozer.

How Six Men Failed to Restore a Fainting Woman.

The woman fainted, and these are some of the things that the half-dozen men in the room with her did, says the Baltimore News:

Two of them made a dash for the dining room to get water, and fell over each other at the door of that apartment.

One hastened to a neighboring drug store for a mixture of vichy and ammonia.

One appeared suddenly with a glass of whisky, obtained no one knows where.

In endeavoring to raise the gas two able-bodied and excited masculines put it out and left the party in total darkness for at least a minute, while every one of them fumbled in his pockets for a match.

Four men fanned the invalid with music, handkerchiefs or whatever was at hand.

One held a pot-pourri jar under her nose under the mistaken impression it would be reviving in its effects, although it was not.

Another said, "Here, dear,' and tried to wipe her brow with the fan he held, instead of the handkerchief that was in his other hand.

Four of the men called her "little woman" and entreated her to be calm.

Two said, "There, there" and looked at each other and asked, haggardly, if she were quite dead.

One put his arm around her tentatively, not sure that the corpse would not sit up suddenly and smite him for his temerity.

Another called the servant man who had appeared in answer to his urgent calls a "blundering idiot" because he did not understand what was wanted when he was told to "Run for the nearest hat without any doctor."

This sounds like quite an army of men, but in reality it was only six active ones who did all these things. And just as they were in despair a woman came into the room. She took in the situation at a glance, and gave her orders coolly. "Let her lie down," said she, "and stand from around her, so that she may get some air. She'll be all right in a minute. Take away that whisky and let me have the water. There you are."

And there she was, sitting up and blinking.

The Bossy Woman.

"Have you ever driven a car?" the lady applicant for a license was asked.

"One hundred and twenty thousand miles," put in her husband, who was standing near-by, "and never had a hand on the wheel."

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LOOKING AHEAD.

(Continued from page 91)

years ago, I saw a fellow with a great big button to attract attention. The type was big and the words were these: "Don't tell me your troubles; I've got some of my own." Now, then, I have got to hold true to my plan. I must be true to my ideal, and I am blue, discouraged, disheartened. The fellows I was counting on have turned me to the wall. That's life. If you haven't got it yet you will get it some time, for the most of us have had it, and we will get it again. That's life.

But there are sources of inspiration. What excuse or justification is there for me to talk to you people in this very frank, open, heart-to-heart way? Believe me, it takes a little moral courage to do it. Well maybe after the curtain is dropped for me some of you will be still plugging along and you will say, "I heard a fellow, I have forgotten his name, but he said something I have remembered?"

There are sources of inspiration. Where are they? From the lives of other men—living, you get it from association; dead, you get it from their biographies, and the greatest book of them all is the Bible. Get acquainted with it. There you will read, "Eyes have they but see not, ears have they but hear not."

Some of you fellows are going to say, some of you who know me, "Well, Bill is certainly opening out his heart to-day." You will know that the things I am telling you are the things which I have lived, and you know that you and I are more nearly kin than you ever dreamed of before, but there are ears here that don't hear. So when you turn to biographies there are eyes that read and don't see very much. We can go into certain circles in life and use languages and communicate with each other and those that are there don't know what we are saying. "Eyes have they but see not, ears have they but hear not."

Then I get inspiration from poetry. Poetry! Men are not going to be ashamed to let it be known that they are men of ideals, men of sentiment, men of vision, men who believe there are things worth while, and men who know that they can be a success in their business, that they can do all the job requires, that they can live in and meet the conditions of life absolutely as they are, and yet be true to the ideal. Unless that were true where would civilization be now and where would it be in the future? I appeal to you who are young according to the definition which I gave, I appeal to you to remember what I am saying as the honest words from one who knows what he is talking about.

My father was brought into the woods when he was three years of age. My grandfather went across the ice on the Detroit river with his ponies in the year 1840 or 1841. Father did not have much chance, but he was rather observing and rather retentive. He went to a circus in the very early days and a painted beauty came out and sang (they called it singing). Her voice proclaimed the life she had led and the words were thus:

This world is a world of deception,
Th's world is an outside show;
This world is a world of corruption.
I've tried it and I know.

I tell you the story as emphasizing some of these things that I have been saying to you to-day. I've tried it and I know. If you don't believe it you can try it and you will know.

Am I interested in your habits, personal habits? Not directly. Will it be a better world for me if other men are as decent as they can be? Yes, and in that indirect way I am interested. But you go and be just as big a fool as you want to. That is your right; that is your privilege. That is what the rest of us who have been over the road have done. The only difference is we didn't want to be the same kind of fool that you may want to be.

Having all that in mind, what is it that is going to bring you these things in life? What did God Almighty give you to start out with? Why, he gave you heredity, manifesting itself perhaps in brain power, certainly a physique and probably in nervous energy. What has the young fellow got to start out with? He has three things, and he accumulates the fourth, and the product of them is the eventual answer of success or failure. Heredity give him perhaps his mentality—certainly he has a mentality, he has a nervous organism, he has a physical organism—and after a while and from day to day he begins to have experience and judgment. Whatever you do your physical possibilities are largely fixed, your nervous energies are largely fixed, your original store of intellectual power and possibiliy is largely, not entirely but largely, fixed, the results of additions or multiplication between them can't be changed very much.

Now, then, if you have got a physique represented by ten, and you take six points and use them in business and the other points going out and raising merry hell because young fellows do do that sometimes, you are not going to get your six points of efficiency because you have not only wasted four points of your effectiveness, but you have used them in such a way that they will detract from the power of the six.

Go on and do it if you want to. That is your business, because the world offers you your choice and it is your choice and you do just as you please, but I say that from the standpoint of economics it does not pay to go out and indulge in riotous living. Now you go and do it if you want to. It is nobody's business but your own. Oh, yes, your folly will hurt your family and friends, but what young man thinks about that? The same way as to the use of certain stimulants of one form or another, not so easily got now, some of them, but still available old habits, those are your business. God gives you the big back of your head that furnishes the drive and force and passion and all those things that stimulate and urge us on. All right. Take them and go down to the red light district if you want to and pay that terrible price, but before you do it very many times go into some of the insane asylums and some of the special clinics and see the price some other fellows have paid. Then remember your loved ones.

Learn to control your temper, learn to control your passion, learn to have them so that when the job is there you can stay on the job eighteen, twenty hours a day, day after day and week after week, if necessary, as a part of the price. That is what the other fellows have done. They won't admit it. They are not interested. They are too busy about something else to stop and take the time to tell you those things but it is true.

So I say among the desirable things of life, first is health; second, a job well done, the consciousness at night when you leave your desk that the day's work is done. It is a job well done. You have got to sleep with yourself. You sometimes wake up and look yourself right square in the face and perhaps you lie to yourself a few times. Then you stop and say, "What is the use? I am not lying to the other fellow. I am lying to myself." When you come to that point nothing that anybody else can say or do will offer you the return and the comfort that a job well done will give.

Next, time and a developing mind. These young fellows we are talking about are going to be on the job when the hammer drops and the voice of the Almighty says. "You are through. Come on over." And their minds are going to develop right along through to the end.

An increasing circle of friends. I can talk at length on the two things that life has to offer and the only two things. One, a home and friends. two, a job that you may have money enough to have that home and spend a little time with those friends, an increasing circle of friends and helpful work for others. Thereby you will prove yourself out of the ordinary, out of the common run, a consciousness of unselfish service for the common good. The Bible says, "There is that scattereth and yet increaseth and there is that witholdeth more than is mete but it tendetht to poverty." Now I am not preaching, for a minute: I am trying to tell you what is in my heart as a result of over forty years of being out where I had to answer for myself.

Now, then, you can't live unto yourself alone, and you can't get anything worth while for yourself if you are looking all the while to see what is there in it for you. Life doesn't hand things out that way, fellows. You do your daily job and then find something that you can do with your spare time other than smoking cigarettes and strutting around the streets—oh, you know better than I do. Now do as you like about it, fellows, and I bring this all to you under the caption of "Looking ahead." I hope that you will go out ready to do your part and believe that only death can stop you from getting your desires.

William R. Moss.

Negroes Cling to Life.

"Men are inclined to marvel at the scarcity of suicides among members of the negro race," said an observant man, "but when you come to think of it there is nothing strange about the matter. The negro is a happy-go-lucky sort of a creature. He is not as quick to feel the pricks of pride as the white man and life's little reverses do not affect him in the same way. But lately the increase in suicides among the negroes has been a matter of serious comment. The observation has been made that a few years ago a negro suicide was unknown. The negro simply lived out his natural span in a natural sort of way. Suicide is a departure due to the abnormal and superficial conditions which environ the individual.

"The negro lives awfully close to nature. Such departures as he may make are due to his imitativeness and they are often grotesque and extravagant. Living naturally, he dies naturally, as a rule. Mainly, the scarcity of suicides among negroes is due to this love of nature and this natural way of doing things. It may not be inapt to remark in this connection the absence of anything approaching pessimism in the philosophy of the black man and an unfaltering devotion to a religion of some sort. Did you ever hear of a negro infidel?

"Did you ever hear of a negro agnostic, negro atheist or a negro who was the least bit skeptical about the hereafter, the immortality of the soul and the other things which go with faith? I dare say you have not. I have not and I have been a pretty close student of the race, and living in the black belt of the South, have had a splendid chance to become acquainted with the traits of the race. All these facts may, in some measure, explain the negro's antipathy for any violent interference with the natural course of things. So, after all, there is nothing particularly strange about the fact that the negro does not take kindly to the suicidal impulse. Life may be hard with him at times, but he is easily cheered up and so he goes laughing his way, allowing life to wear itself out in nature's way."

Sentiment.

The Mistress: Mary, what is that old paint pot doing on the corner shelf?

The Cook: It belongs to the man who worked here last spring.

The Mistress: You may throw it away.

The Cook: I'll do nothing of the sort, mum. It's all I have to remember him by.

Uncle Reuben Says

A man's integrity should be such as to place him above suspicion, but when you' meet a pusson in an alley on a dark night wid fo' chickens in a bag it does seem dat he orter observe dat he has bin out huntin' rabbits an' had good luck.

The great Roman historian Tacitus wrote many centuries ago: "The worse the state, the more abundant the laws."

A million-dollar tribute.... and what it means to Michigan tradesmen.

Since the Company's announcement of its new Preferred Shares a few weeks ago, the people of Michigan have proved the popularity of this partnership by purchases in excess of $1,250,000.

This tribute adds evidence to the popularity of this public partnership, instituted in 1920, since which time the public has through investment acquired an interest in this business valued at more than $40,000,000.

This vast investment is at work right here in Michigan communities in light, heat and power facilities for store, industry and home.

Michigan's forward march must not be stopped. One essential to commercial and industrial business is the assurance of an adequate, reliable and economical electric and gas supply. Hence the mutual benefits of customer-ownership—the placing at work of invested funds in your public service by your fellow citizens and an income repayment to these same partners, whose investment works for the common good.

To the merchant, the character and quality of the public service rendered can constitute a direct benefit as a selling asset in his business; and an indirect benefit through contribution to the development of the territory.

This Company's progress and yours are related.

Serving
344 Cities and Towns
411,000 Electric and Gas Customers
3,000 Industries
1,500,000 People

CONSUMERS POWER COMPANY

BRASS AND INDEPENDENCE.

They Are Not Always Sterling Business Qualities.

There were two traveling men, each something over twenty, Marston being the elder by at least five years Residents of the same town, they had long known each other and when they met on he train that morning they naturally got into the same seat. After the few usual personal statistics, following the immediate "How are ye," Marston put out his hand with a rather peremptory, "Le' see your order book, Bartlett. I'll bet I double on you."

There not being any movement toward the pocket containing the said volume, the speaker looked at his acquaintance a moment. "Don't want to let me see it? I thought as much. The fact is, Bartlett, you'll have to give up that dumb-as-a-clam policy that you've always had. It'll do in the high school, as it will in most places, but when you get into business up to your eyes, you'll find it don't pay. No business man's going to pry your mouth open to get you to talk and that reserve of yours that you still pride yourself on is going to play the dickens with your order book. See here;" and, suiting the action to the word, Marston offered his open order book to his fellow traveling man.

Bartlett drew back. "I beg your pardon; but there is nothing there to interest me. You may have 'doubled on' me, as you call it, a dozen times over. That's no affair of mine. I'm not as old as you are in business and am not supposed to have learned how; but your way is not my way and I shall have to get there on my own feet at my own gait. I'm not complaining. The house seems to be satisfied with me, my list of customers is constantly increasing and they belong to the class the house like. 'Rome wasn't built in a day,' and the trade I'm building up has got a good, broad, firm foundation. So I'm satisfied."

"All right as far as it goes, old man; but what's the use of being satisfied with laying one brick when you can lay two? You are too conservative. That's something you'll have to get over. Of course, I've not been in busi- it, but I've gone far enough to know it, but Ive gone far enough to know that modesty isn't a business quality. Why, Bartlett,, without bragging, I can go all around you and you'd never know it and I'll bet you five dollars that I'll go into the same town with you and give you the inside track and the next day I'll have more orders than you do, two to one. Take me?"

"Humph!"

"Shocked you, haven't I? All right; here's at you again. What in thunder, if you're going to be a traveling man, do you dress for all the world like a la-de-da? Two-dollar-and-a-half ties and things to match don't cut any ice in a business office. It smacks too much of tan-colored kids and take-off-your-hat style for the average business man. They don't like it. What they want is somebody they can't put off; and nothing pleases me more than to load up a man with a lot of goods he doesn't want. I've got a lot of men on my list that give up everything the minute they see me. They say I'm the worst man on the road. It's a matter of training. I've schooled 'em to it. Take Hawkins, of Grand River. He was a cantankerous cuss. Couldn't touch him with a ten-foot pole when I went for him first. Now, I've only to put my head in at his window with a 'What is it?' and the order is ready for me.

"Now you never could do anything with a man like that. I don't like to talk about myself, but the fact is, I made a study of Hawkins and at last I landed him. I found that he leaned toward the unusual and I gave it to him. I used to dress on the subdued order. Necktie, shirt pattern, hand-me-downs all had to be of the—well not too loud order, but striking, you know. That's what made me say what I did just now. You're coming to it! Then I simply insisted on being waited on when I came—not when he got ready. That hurt but, man alive! he had to give in, and now the other fellow may be deep with him in samples and what not; but I give him the nod and there we are. Hello Is this Grand River? Sure as guns! Well, so long. I sha'n't charge you anything for any advice, but you'll find it's good's gold. I've practiced what I've been preaching now for ten years and you don't find any flies on me, do you?"

"No, I can't say that I do; but if you'll let me be half as candid as you've been with me I must say that in my opinion they have left you pretty well specked up!"

If there had been any reply, the stopping of the train and the rush to leave it put an end to the talk and each traveling man in his own way found himself on the platform and so, ready for the business before him.

Grand River was one of Bartlett's favorite towns. Early in his traveling career he had liked it and the business men he found there. There seemed to be between them and him something of that touch of human—their—nature which at once made them kin. They liked the quiet, gentlemanly young man who looked them in the face when he was talking to them. His handsome figure in its quiet, well-fitting, good clothes appealed to them and without knowing why hardly a man of them but found something so satisfactory in the rich, subdued colors of that young fellow's costly necktie that they insisted on knowing where such toggery could be found and bought it. Then, too, they liked his unobtrusive ways. He never seemed to forget that they were gentlemen. A business office seemed in his estimation to have the —well, sanctity is a pretty strong word, but that is the idea his manner conveyed, and the way his hat would come off the moment he came intensified that thought. Of course, there could be but one reception for such a man like that and the nod and the smile and the "Have a seat for a moment, Mr. Bartlett," were usually the prelude of the coming order.

So in spite of the advice which he had just received from the experienced Marston, young Bartlett with his grip started for his hotel, where he took his usual time in getting ready for his round of work. He washed and he brushed and changed his collar and gave Marston a pleasant thought as he put on an aggressively offensive tie and after a number of profitable business calls stood hat in hand in a little back office of Hawkins & Co., where the senior partner of the firm, with nervously beating fingers was sitting at a table covered with little trays containing samples of all sorts of merchandise and on the other side of it was Marston with one leg over the arm of his chair, his hat pushed back from his forehead and a dead, half-smoked cigar between his fingers, in a "don't you forget it" voice and manner insisting that certain articles would have to go down on his rder list if he had to talk all night.

"I beg your pardon, gentlemen, but the boy told me to come in. I—"

"It's all right, Mr. Bartlett. Step into my office.

In response to the pressure of an electric bell the "boy" appeared. "Tell Judkins to come here at once," and when that underclerk came in he found Hawkins standing by his just-vacated chair. "Sit down here, Charley, and hear what Marston has to say about these goods. I'll see you later, but don't interrupt me. Good day, Mr. Marston. Judkins and I will talk over your samples later."

A few minutes afterward there was a hearty handshake in the private office, a pointing to an easy chair by Mr. Hawkins, who taking his choicest brand of cigars from his desk remarked, as the blue from botn curled skyward: "The coarse-grained, half-trained drummer who bores me and who insists upon selling me stuff I do not want will never get any of my trade. Here's your list, Mr. Bartlett. You see, I've kept it for you. Take it along with you. I have a duplicate. What I can't understand and don't want to understand is why these fellows who come in here, as that Marston does, can't see that every time they do what he's been doing for the last seventeen hours and a half they drive a nail in their commercial coffin every time they do it? Oh, well, he'll learn in time. It's so near the time for luncheon you'd better go home with me. Mrs. Hawkins is always glad to see you. It'll rest me to walk."

As they turned the corner the smoke from those cigars, blue as the noonday sky overhead, was wafted by the lucky air right across Ben Marston's nose. He turned and loked and saw the smokers and said something which sounded very much like "D—n it!" and I am satisfied that's exactly what he said.

Richard Malcolm Strong.

What Does the Woman Look For?

I think the first thing a woman looks for is attractive surroundings and especially is this true where food is being purchased. She is impressed by surroundings kept clean and in order. It makes a very poor impression for a woman to go into a store and to look around and see dust on the woodwork, and to look at the display window, if there is one, and to see soiled papers in the bottom of the window and the display there having the appearance of not having been changed in months, shelves showing goods badly placed and confusion everywhere.

She might go into this store and she might purchase once, but she would certainly look around in your neighborhood and find a grocer whose stock was kept in an attractive manner so that it would appear to her in an appetizing way and give her a little inspiration to supply her family with something different or perhaps a little bit more elaborate than she had come into your store with the intention of purchasing in the first place.

You know beauty is of paramount importance to-day as we take it for granted that utility has been considered. Henry ford lost a lot of business when he refused to recognize this demand for appearance by the American public. To-day he is making his appeal along beauty lines along with other manufacturers.

A great deal depends also on the friendly manner and the painstaking of a clerk and the lack of impatience. An impatient or surly manner will drive away many a customer who will seek a store where there is a cheery welcome and a smile and a little personal interest taken in the requirements of the purchaser. I imagine a good many orders to a grocery come over the telephone and if the voice is pleasant and the "Good Morning" a cheery one, the salt and vinegar order may be increased to sugar, peaches and cream.

The clever grocer will learn the names of his customers and be able to call them by name when they come into the store and have a little pleasant word for them. In other words, what I mean is to make your customers feel that your store is their store and that your greatest ambition in life is to serve them and look out for their interest and to make them happy.

In other words, make them believe in your integrity by giving them a just and honest weight and fair treatment and convince them of your desire and ability to serve by promptness and cordiality in your dealings with them.

I think that people in general are very apt to get into a rut when they are interested in one particular line and to pay very little attention to the rest of the world. It is a good thing every once in a while to jog us up and get us out of that rut and force us o look around to see what the rest of the world is doing.

Florence H. Stone.

Comb Again.

Josiah Brush, a traveling man
Who sailed the briny main,
Was "Mr. Brush' in England,
And "Senor Brush" in Spain;
The Frenchmen called him "Monsieur Brush,"
But the Germans were his bane,
For they always called him "Herr Brush,"
Which filled his soul with pain.

Grocers, *this is* Your New Baby

[The advertisement below is adapted from the two-thirds page Good Housekeeping advertisement in November announcing Gerber's Strained Vegetable Products. Other advertising is appearing in Children, Child Life, Junior Home, and publications reaching the medical profession. Many months of preparation have preceded the announcement on these products. They are new! They meet a demand that exists everywhere!]

Vegetables for baby

Specially Prepared Strained and Ready-to-Serve

OF vital importance to mothers of young children are these new strained vegetable products. With *absolute safety* they meet the daily problem of baby's vegetable feedings. And they save the many, many tedious hours spent in cleaning, cooking and straining vegetables for baby. With Gerber's Strained Vegetable Products the wholesome vegetable supplement to the milk diet becomes as accurate and simple as A-B-C.

Approved by Leading Authorities

Steam pressure cooked and sealed—sterilized at high temperature—Gerber's Strained Vegetable Products retain most of the valuable mineral salts and vitamin elements lost when vegetables are cooked at home in open vessels. Particularly they conserve the important Vitamin 'C' in which milk is so deficient. All have been tested and approved by Good Housekeeping's Bureau of Foods, Sanitation and Health; the Institutes of The Delineator, Modern Priscilla, Child Life and Junior Home; and leading pediatric authorities. Gerber's Strained Vegetable Soup is based on a famous professional formula.

A Balanced Diet Rich In Vitamins

Gerber's Products are conveniently and economically packed for two full size feedings. Vegetable Soup—Strained Spinach—Carrots—Peas—and Prunes afford the variety required for a balanced vegetable feeding schedule—rich in tooth, bone and body building vitamins. With the normal baby, feedings should begin at from 6 to 8 months. Consult your Doctor for the best feeding schedule for the individual problem of your own baby.

Special Introductory Offer

You must try Gerber's Products yourself to appreciate how good and how convenient they are. The entire Gerber line will be available at leading grocers—25¢ for the 10¼ Ounce can of Soup—15¢ for the 4½ Ounce can of Strained Vegetables. If your grocer is not yet able to supply you—send us today the attached special offer coupon. For your grocer's name and $1.00, we will send postpaid our introductory package containing 2 cans of Soup—and 1 can each of Strained Spinach, Carrots, Prunes, and Peas—enough for a week's supply. Clip and mail the coupon today!

Gerber's ★
STRAINED VEGETABLES

Free samples gladly sent on request to physicians or hospitals.

[*A New Product of the* FREMONT CANNING COMPANY]

Your New Market

Gerber's Strained Vegetable Soup—Strained Spinach, Carrots, Peas and Prunes open up for you a specialized market you are missing today. They give you new business—and compete with nothing in your store at present. They are specially prepared for babies—and give you a steady daily market in approximately 1/10th of all the homes in your city. Children started on these products by mothers on the doctor's order **get fed every day.** The new Gerber's Products equip you with a new product scientifically planned and produced to meet the problem of these daily vegetable feedings for young children.

Your New Profit

Gerber's Strained Vegetable Products are packed 24 cans to the container. The strained Vegetable Soup is packed in 10¼ oz. cans that retail for 25c a can. Gerber's Strained Spinach, Carrots, Peas and Prunes are packed 24-4½ oz. cans to the case. Each can retails for 15c.

Gerber's Strained Vegetable Soup per case costs you $4.00. You sell it for $6.00, making $2.00 profit, or 33⅓% on the selling price.

The Strained Vegetables cost you $2.40 and their selling price is $3.60, making you a profit of $1.20, or 33⅓%.

Send Order Today

GERBER PRODUCTS DIVISION, Fremont Canning Company, Fremont, Michigan.

Gentlemen: I can see the opportunity in the new Gerber Baby as a high grade, profitable specialty. Send me

CASES		PER CASE
_____	Gerber's Strained Vegetable Soup @	$4.00
_____	Gerber's Strained Spinach @	2.40
_____	Gerber's Strained Carrots @	2.40
_____	Gerber's Strained Peas @	2.40
_____	Gerber's Strained Prunes @	2.40

My Jobber is _____

Name _____

Address _____

City _____ State _____

We will also send you suitable display material and leaflets.

FINEST CITY IN THE WORLD.

Graphic Account of Transition of Washington From Wilderness.

To me there has always seemed something heroic about the early beginning of Washington. When we remember that at that time the entire country had a population of less than six million; that communication was difficult and the Government almost without financial resources, we marvel at the courage and vision of men who proceeded to build a city in a wilderness and to project it along lines so magnificent that even to-day we do not find it easy to carry their plans to completion.

The new capital was established in accordance with a provision inserted in the Constitution; and it thus became one of the first duties of the newly formed Government to carry this provision into effect. You remember how both the Northern and the Southern states desired that the Federal Capital should be located in their territory. The final decision was made in a way that settled another question than agitating the public mind.

Alexander Hamilton, as Secretary of the Treasury, had succeeded in having the Federal Government assume the payment of all debts incurred by that Government in the prosecution of the Revolutionary War. But the assumption of the debts incurred by the states was another matter. The states with small debts felt that it was unfair to ask them to help discharge the larger debts incurred by other states, and opposed assumption by the Federal Government. As it happened, the states with small debts were mostly in the South, where it was ardently desired the capital should be located.

Hamilton felt that assumption of the debts was a vital part not only of his financial policy for establishing the public credit, but of that larger purpose involved in tying the states together in a firm and indestructible union. He determined, as someone has remarked, to resort to the expedient of "giving a civility in exchange for a loaf of bread." He asked Jefferson, who represented the Southern party, to give a dinner. At this dinner party, it was arranged that the capital city should be located in the South and in return the South agreed to support assumption of the State debts by the Federal Government.

Subsequently Congress authorized the capital to be established on the Potomac River and that President Washington be allowed to select the exact spot. He did so, with the aid of Jefferson and Madison; and these two, with the three commissioners appointed to prepare the new seat of government, gave to the city the name of Washington and to the district the name of Columbia. Washington, himself, throughout his life always modestly referred to the new capital as The Federal City.

The President's next step was to secure the services of a man who should design the city. He chose Major Pierre Charles L'Enfant, a young French engineer officer, who had served in the army during the Revolutionary War. L'Enfant was eminently suited for the task. He knew Europe and was undoubtedly familiar with landscape architecture as practiced there by that greatest of all landscape architects, Le Notre, whose designs at Versailles and elsewhere have been followed throughout the civilized world.

L'Enfant threw himself into the work with enthusiasm. With Washington and Jefferson he worked out a plan for a splendid city, with a system of streets running from North to South and from East to West. Superimposed upon this rectilinear arrangement were those diagonal avenues radiating from the Capitol and the White House, as do the spokes from the hub of a wheel. He sought to locate all public buildings in appropriate landscape settings and with especial regard to preserving the avial treatment, which is an outstanding feature of Le Notre's work.

These buildings were to be grouped along a beautiful park a mile long, connecting the Capitol building with the President's park South of the White House. A great avenue was to border this park, flanked on one side by public buildings, and, at the point where the axis of the White House intersected the axis of the Capitol, was to arise the monument to Washington already voted by the Congress. It was a noble plan; and, if carried out will give to the City of Washington that sense of unity and grandeur which so impresses one in Paris to-day.

During its first hundred years, the City of Washington suffered many vicissitudes. It struggled into existence as best it could with little regard for the plan of L'Enfant or any other plan. On the removal of the Federal Government from Philadelphia in 1800, the new city was almost as much of a wilderness as it had been a little earlier when the Indians of the Powhatan tribe held their councils at the foot of Capitol Hill.

Fortunately, the Capitol building and the White House had been started before the death of Washington, and so the main axes of the new city had been fixed. Both buildings were badly burned during the British raid on Washington in 1814, but were soon restored in accordance with the original designs; and, in the case of the Capitol, the wings and dome were added a few years later. During this same period of good taste, the Patent Office was built and also the present Treasury Building, two of the architectural glories of Washington.

The building in which the Treasury was originally housed was destroyed by the British in 1814. The new building, erected in its place was destroyed by fire in 1833; and finally, in 1836, the present building was begun on the site designated by President Jackson. It was commonly reported that, becoming wearied of the delay in selecting the location, General Jackson planted his cane one morning at the Northwest corner of the present site and said "Here, right here, I want the cornerstone laid." And it was laid there, notwithstanding the fact that, when finally completed in 1869, the South wing was interposed between the Capitol and the White House, and shut off the vista at that end of Pennsylvania avenue.

The White House is so perfect in proportion and design that it merits special comment. But what has seemed to me remarkable is that a building which was planned for a small and struggling nation and situated in what was at that time a backwoods capital, should have proved adequate for the needs of one of the greatest and most powerful nations in the world to-day.

Such things do not come about by accident. It was surely due to the extraordinary foresight of someone, and that person was Washington himself. Following the adoption of Hoban's plan for the White House, Washington directed that the size of the building be enlarged one-fifth over the original plan, notwithstanding the difficulty of meeting the increased cost involved. The President's reason shows his intensely practical mind. He said: "I was led to this idea by considering that a house which would be very proper for a President of the United States for some years to come, might not be considered as corresponding with other circumstances at a more distant period, and, therefore, to avoid the inconvenience which might arise hereafter on that subject, I wished the building to be upon the plan I have mentioned."

Washington's views were carried out, and so we owe one more debt to that great man, who, more than any other single individual, gave us not only our country but our National capital as well.

Unfortunately, after his death there was no driving force, either in Congress or elsewhere, which could carry out his plans for the city's development. The end of the Civil war found it a badly built, struggling town, largely unpaved, with a few streets lighted by oil lamps, and the areas reserved for parks overgrown and neglected. Later President Grant induced Congress to give the city a territorial form of government, and under Alexander R. Shepherd, a man of extraordinary energy, courage and vision, who became Commissioner of Public Works, the city was transformed. He succeeded in grading, paving and lighting the streets; the old Tiber Creek was enclosed in a sewer, and thousands of trees were planted, thus laying the foundation for that growth of trees which is now one of the glories of Washington. During this period one great work, the half-built Washington Monument, was carried to completion in 1884. But the Mall on which it was placed had never been properly developed, and throughout the entire city the effect for which Washington and L'Enfant strove was entirely lacking.

Such was the condition of the Nation's capital in 1900, when the one hundredth anniversary of the establishment of the seat of government in the District of Columbia was celebrated. At the invitation of President McKinley a meeting was held in the White House, attended by many high officials of the Government and by the members of the American Institute of Architects then meeting in Washington. Interest in the L'Enfant plan was revived, and shortly afterward Senator McMillan secured authority from Congress for the appointment of a special commission of experts, who should recommend a plan for the beautification and development of Washington.

That commission included Daniel H. Burnham and Charles F. McKim, architects; Augustus Saint Gaudens, sculptor, and Frederick Law Olmstead, landscape architect. After a careful study of Washington and its possibilities, these men presented a report, known as the Plan of 1901. In it they recommended a return to the original plan of Washington and L'Enfant, with such extension of it as might be required to meet modern conditions and the city's growth. After submitting their report, the commission passed out of existence, but its members were consulted unofficially by Presidents Roosevelt and Taft with regard to the location of public buildings and memorials.

Later Mr. Burnham and Mr. Olmsted, who were the only members then living, were made members of the Commission of Fine Arts, a body created by Congress in 1910, to serve in an expert and advisory capacity regarding questions affecting the development of Washington. This commission is now doing splendid work for Washington and the country.

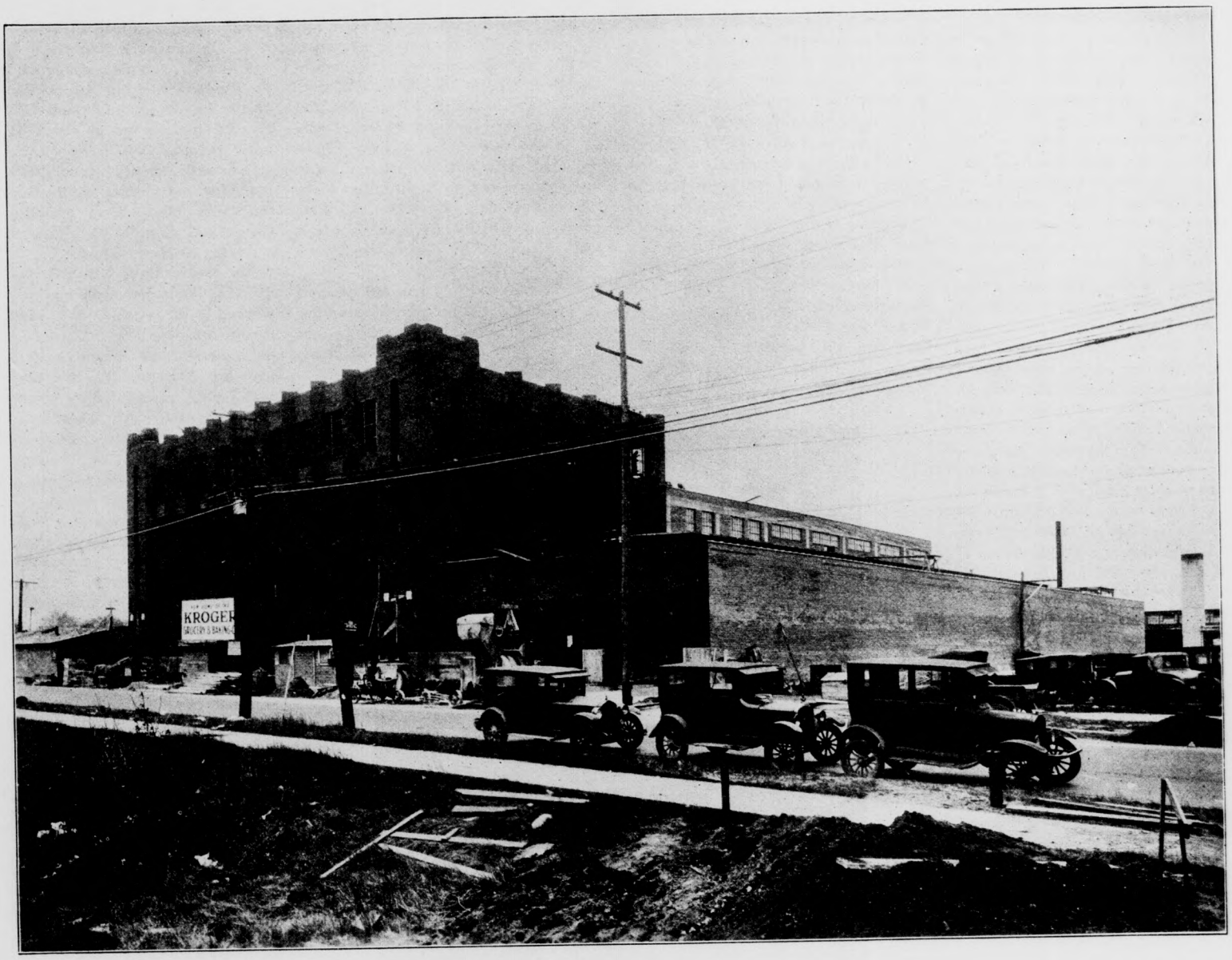
The commission has adhered to the Plan of 1901 as a restatement of the authority of the L'Enfant Plan and has insisted that this plan must continue as fundamental in the development of Washington. In more than a quarter of a century since the Plan of 1901 was presented, much has been accomplished. The unsightly railroad tracks have been removed from the Mall; and a great Union Station has been built.

The station and also the beautiful city postoffice adjoining it have been placed in a position subordinate to the buildings on Capitol Hill, but in a harmonious and vital relation to them. In this way a traveler arriving in Washington gazes first across a beautiful plaza to the great dome of the Capitol and to the Library of Congress beyond. To-day this station stands like a great city gate at the entrance to the city, and, while much remains to be done in clearing off the space intervening between it and the Capitol, the Union Station, itself, in its architectural and landscape treatment, has already helped to establish a precedent by which railroad stations in this country have come to be recognized as public buildings of the first importance.

The Plan of 1901 considered the Capitol as the dominating feature to which all structures in the legislative group must be subordinated. The Library of Congress, facing the Capitol, had been built in 1897, but in the later structures, such as the white marble office buildings for the use of Senators and Congressmen, the principle of subordination in grouping has been observed. It will be carried out in the erection of a building for the Supreme Court in the vacant space facing the East front of the Capitol and flanking the Library of Congress.

At the foot of Capitol Hill, looking toward the Treasury and the White

(Continued on page 106)



New Warehouse being built for

Kroger Grocer and Baking Company

by

OWEN-AMES-KIMBALL COMPANY

General Contractors

GRAND RAPIDS - - - MICHIGAN

THE MILLING OF WHEAT.

How Ancient Practices Lead To Modern Methods.

The milling of wheat into flour is the oldest known manufacturing industry; an industry older than known civilization, if at that time it might have been termed an industry, with apologies to the term in its present day interpretation. Certainly it was not the result of organized effort, but of individual enterprise solely; and hardly enterprise but rather a preference for the pestle and mortar in conjunction with jaw bone effort in breaking up the kernels of grain to ensure better and more thorough mastication. In those days teeth were used for the purpose of chewing food, rather than "chewing the rag," or for improvement of personal appearance or providing an occupation for the ultra modern orthodontist and dentist, who, coupled with the beauty doctor, the tailor and shoemaker, are the bane of existence of the average modern man with a family of half a dozen lively, hungry, growing youngsters, possessing social and various other ambitions, the greatest of which is to have dad foot the bills.

There were no charge accounts in those days. They were fortunate in that respect, those pre-humans, who went forth with the stone axe or stone spear or bow with flint-pointed arrow to provide meat for the evening meal, raiment to adorn the ladies and bone-made toys to amuse the children.

The table conversation was limited in those days of earliest "milling;" there was no "kicking" on the part of His Majesty about his steak being too rare or too well done or because the bread was dark and heavy or otherwise. For two reasons there was no verbal complaint, at least about the cooking.

The first reason was because humans lived for centuries (that is what scientists tell us) before verbal conversation came into existence. If somebody didn't like the way somebody acted with their hands or facial expression, somebody hit somebody else over the head with a stone axe without conversation or hesitation, and that was that. A motion with the finger or an inarticulate grunt might cause a murder but it wouldn't precipitate an argument; chronic kicking was certainly taboo. That was another advantage of the early day.

The second reason there was no complaint about the baking is because there was no baking, except by the heat of the sun; fire was not discovered for hundreds of years after the first operation of "milling" wheat was performed by pre-historic man, consequently most everything was eaten "as is," as they say when they sell us a second-hand automobile, with more satisfaction derived from the term then than now; far more.

The milling implements of eight thousand years ago consisted of wooden pestles and wooden mortars, also of stone or copper or iron, shapened somewhat after the modern druggist's pestle and mortar, in which he mixes those abominable concoctions our family physician calls prescriptions, the taking of which will cause any intelligent life insurance company to reject the recipient's application for insurance. Yet, likely, wheat was first ground by pounding between two sticks or between stones, a crushing process, and later a rubbing action was developed between two surfaces, probably of stone, to break up the stock more evenly and to better advantage.

It was about the dawn of civilization, nearly six thousand years ago, that the twisting motion in pounding was found to produce better results than a down right blow; this caused less and less pounding and more and more twisting or rubbing of surfaces together to reduce the kernels of wheat to a pulp. From this idea the saddle stone was developed, this equipment being com-

Lloyd E. Smith.

posed of two stones, the lower one having a flat or slightly concave upper surface, generally inclined slightly away from the grinder, while the upper stone was in the form of a roller, somewhat longer than the extreme width of the lower stone. Whether this upper stone was rolled or pushed back and forth over the surface of the lower stone has never been definitely determined, but probably both motions were used. Anyway the upper stone had a backward and forward movement which produced more of a rubbing action than pounding action, the grain thereby being reduced to flour or, rather, a coarse meal by attrition.

The saddle stone was used in Egypt during the period of the third dynasty, about 2300 B. C. Its first use is thought to have been about 3500 B. C. and apparently continued until well into the Christian era. Nothing, of course, but hand power had been employed up to that time in the operation of this milling equipment. Generally speaking, fellows like King Solomon, King Nebuchadnezzar, King Tut and the Pharaohs possessed enough slaves to operate their mills, so were amply provided with suitable materials, the times considered, to bountifully supply the "staff of life." They also had their bakery, which, by the way, is not a modern institution, but one of very long standing.

This slave question had not reached a point in civilization where it was the least objectionable, but was a two-fold blessing to King Solomon, at least, who possessed six hundred wives; his wives didn't have to run themselves "ragged" doing the baking, but could spend the time keeping "prettied up" to keep His Majesty interested (there must have been some competition among 600 queens all under one roof or thereabouts), while he by not doing the milling personally could lavish some attention on his family, at least when he wasn't bossing his subjects or getting his Son Absolom out of trouble or entertaining the Queen of Sheba. Yes, there were social activities those days; they had not up to that time discovered the game of golf.

Up until 116 B. C. or thereabouts the saddle stone had been the most efficient type of mill. However, at the date mentioned, the Greeks developed a revolving mill of the two-stone type. The lower stone was stationary and the upper stone revolving, having a circular action instead of a thrust action. It had been difficult to obtain anything like rapid production from the saddle stone, but the development of the revolving mill materially increased the output of the mill, and mills in those days, it must be understood, were operated generally by an individual. In other words, some of the large estates had as many as twelve sets of mills, each operated by a servant or slave.

For two or three hundred years the thrust mill and the revolving mill were worked side by side, and while the thrust mill appears to have been in quite general use by householders well into the Christian era, the revolving mill rapidly replaced it in commercial activities, particularly where grain was ground in reasonably large quantities.

The earliest form of revolving mill or quern, as it was subsequently called, consisted of a cup-shaped lower stone which was stationary and a globularly shaped upper stone, large enough to nearly fill the lower cup-shaped one, and fitted (the upper stone) with wooden handles with which to revolve it.

The revolving type of mill was improved from time to time until the efficient, rather modern two-stone mill with corrugations on practically flat surfaces came into general use, the general principle of which was not materially changed for over 1700 years or until the advent of the steel roll within the past century and within the past fifty years in the United States. In fact, the first good-sized flour mill to equipped with steel rolls in the United States was put in operation in Minneapolis about 1878. Such a type of mill had been operated about a hundred years before in London, England, with marked success, the London mill having been the first one to operate by steam power and thus was placed in a position to use the steel roll with other refining machinery, because of the added power efficiency.

Human power had been used almost exclusively in operating the primitive wheat grinding equipment up until about the Christian era, either slaves, prisoners or servants, depending on whether the operation was conducted by estates, communities or householders, and then some lazy but ingenious Grecian or Roman conceived the idea it would be easier to harness a donkey to the mill-stone handle and let him do the pulling and walking; thus began the power development phase of milling, making possible another method of increasing the output and of further refining the operation and improving the quality of the product.

Animal power, better known as horsepower in our day, was followed where practicable by water power, about which we hear so much to-day. This was developed, as nearly every man and woman, boy and girl, knows, by flowing a stream of water over or through a large wheel with fins, the water striking these fins in such a manner as to force the wheel to turn.

The origin of the water wheel is quite unknown. It began to be used

Stop - - *guessing about* a mayonnaise - - *sell* IVANHOE

It represents a nice profit and such a volume that you can, if you like, eliminate a couple of poor sellers. Ivanhoe is backed by a large and **consistent** advertising campaign in local papers. You can **bank** on the certainty of an A-No. 1 product and sure sales. In all conventional sizes—quarts, pints, 8 and 4 ounce jars. That's briefly the story of Ivanhoe—**the mayonnaise that won't** stay on your shelves. Ivanhoe is Rich and Creamy because of more eggs and faster beating. All the flavor and taste that the most critical housewife insists upon—plus all the convenience she demands in today's food.

LEE & CADY

Grand Rapids, Michigan

about 100 B. C. and the first authentic reference to a water-driven mill is in an epigram by Antipater of Thesalonica, a Greek poet, who flourished about 85 B. C. He bids "the maids who labored at the mill" to cease their toil, for "Ceres has commanded the water nymphs to perform your task, and these now throw themselves against the wheel, forcing round the axle and with it the heavy millstone."

The early American grist mill, generally speaking, was a water power mill, and much romance and poetry, and even civic life, has been woven into and associated with the earliest history of American water power flour milling.

Greek and Roman history indicated flour of various qualities had been produced by them. It is a fact that from the days of the Roman emperor, in the first century or two of the Christian era, to the commercial development of roller milling, 1700 years or more later, there was no fundamental change in the actual milling process. The principle of the revolving stone, the use of flat, grooved stones and the separation of the products of milling into fine flour, coarse flour and bran were perfectly well known to the Romans of Nero's time, and thereafter the mechanical growth of flour milling was almost exclusively concerned with the application of the different forms of power applied to turning the mill stone. In fact, bolting of flour was a very early development used not only to produce a fine flour, but still more to separate the flour from the particles of stone chipped off from the mill stone, and also from the sand which was frequently mixed with the grain to facilitate the grinding process.

At this point is also an interesting phase of ancient milling, for the practice of flour adulteration was by no means uncommon at that time. The millers of Campania made a special point of mixing chalk with their "meal" to give it an added whiteness, a fact attested not only by Pliny, but by a decree of the Emperor Augustus, authorizing an annual payment for the lease of a certain hill where "this particular kind of chalk is obtained."

Thus, in addition to proving the antiquity of supposedly modern flour grades, it is plainly shown that the demand for white flour and a custom analogous to bleaching existed nearly 2000 years ago.

The developing of the revolving flour mill, driven either by human labor or by beasts, opened the way for many operations on a scale previously impossible and in Rome at the beginning of the Christian era we find three main types of mill: the public mill, managed by the authorities and operated by slaves or criminal labor; the household mill, likewise generally operated by slaves, but maintained by the wealthy owners of large private establishments, and, finally, the commercial mill, run as a business enterprise and employing at any rate a portion of free laborers; hired laborers.

As already suggested, milling operations were limited somewhat, due to the power problem, and until the development of steam power along in the latter part of the Eighteenth century and early part of the Nineteenth century, mills, generally speaking, were of small capacity, but with the development of steam power a flour mill of almost any size could be built, and operated most anywhere, particularly with the development of rail transportation, making it possible to merchandise and deliver flour to the trade in rather wide areas, extending considerable distances from the manufacturing plant or the mill.

Thus we see the development of the milling industry and refinement of the product manufactured keeping pace with the development and organization of society. In other words, the advance in milling methods kept pace with the advance of civilization.

The reason for the rather late development of the roller process for milling was not, as it is generally assumed, the failure of milling engineers to recognize the superiority of rolls over mill stones, but rather the mechanical one of inadequate power transmission and power development.

Even though water power were available, rope and belt drives, very well understood in principle for centuries, were really not developed in a practical way until the Nineteenth century, so that the development of transmission equipment together with improved water wheels and steam power made possible the developmnet of the roller mill, which replaced quite rapidly the revolving stone mill during the last quarter of the Nineteenth century.

As stated, the steel roller mill was not a new thought in the last quarter or half of the Nineteenth century; in fact, as far back as 1588 or thereabouts Augustino Ramelli, a military engineer in the service of Henry III ,of France, published a design for a flour mill employing a corrugated iron roller. Hazlitt describes a sort of roller mill in his book on husbandry, published in 1651, and Isaac Wilkinson actually took out a patent for a roller mill, using "a new sort of cast metallic rolls," in 1753; however, as applied to practical flour milling, nothing was done with the roller process until the second quarter of the Nineteenth century. One of the first large mills in the United States to be equipped with the patent roller process, steel rolls, was a plant located in Minneapolis, the date of installation being 1878.

The demand for an improved product in flour of whiter color and higher quality all the way around, together with increased opportunity for wider distribution on account of increased population, improved transportation facilities, etc., resulted in commercializing the flour business of the United States on a large scale.

Thoroughly efficient cleaning machinery began to be installed in the various plants throughout the country, as well as improved methods of bolting, purifying and bleaching.

Competition was keen in this commercial enterprise, as in other lines, which resulted in continued improvement in milling equipment, power equipment and distributive methods; also continued improvement in the quality of the product, until to-day the white flour produced by the standard mill in America has no superior in the whole wide world; in fact, the flours of to-day, both the hard wheat flours and the soft wheat flours, are better and more efficiently milled than ever before. The American public is obtaining when purchasing the product of a modern mill more for their money than was ever obtained before from this particular product.

Out of the one-man-power saddle stone mill of 2500 years ago, has come the 15,000 barrel patent roller process flour mill of to-day, but the change from the primitive equipment of twenty-five centuries ago to the superb machinery of the modern mill is less remarkable than the transformation of the household slave into the head of a vast corporation, extending his company's business into every land where bread is the "staff of life."

From the first crude mills in operation in America, one hundred years ago, Americans have developed the world's greatest flour producing equipment, turning out in excess of 125,000,000 barrels of flour per annum, the retail value of which exceeds one billion dollars per year. This production is spread over a total number of about five thousand mills, whose product is shipped to all corners of the world, to the United Kingdom, Europe, West Indies, Central America, South America, China and other Asiatic countries, and even Japan, besides feeding the people of the U. S. A.

Most of us, probably thoughtlessly, bestow less value upon the advantages we possess than those advantages yet to be obtained; few of us appreciate the important place in the life of the average American occupied by the milling industry of the country; few of us ever stop to visualize the calamity which would follow the destruction of the milling industry. It would, indeed, be a calamity, of tremendous proportions to deprive the civilized world of its daily bread, for wherever we find a high state of civilization there also we find wheat bread eaters.

In fact, the discovery of wheat itself is coeval with the knowledge of civilization; the Chinese of the stone age attributed the origin of wheat to a direct gift from heaven. The ancient Egyptians and Greeks, who cultivated wheat five thousand years ago, believed it originated from some of their Deities among them being Demeter, the Goddess of Agriculture.

Franz Unger, an Austrian botonist, discovered kernels of wheat in a brick taken from the pyramid of Dasher, the date of the construction of which is placed 3,359 years before Christ. The wheat taken from this brick bore marked resemblance to that found in the debris of the lake hut dwellers, the aboriginal Swiss, who also cultivated this grain during the stone age.

The importance played by the milling industry of the country, the principal raw material used by which is wheat, can be best understood when it is known that a sum of money equaling 90 per cent. of the market value of wheat may be borrowed from any substantial financial institution in the country. As, against this, ordinarily 50 per cent. of the value of real estate, and very, very seldom over 60 per cent. of its value, may be borrowed. Hence, the importance of bread, a product of wheat, which continues to be the most nutritious and valuable of human food, is greatly under appreciated and undervalued as the foundation stone of human existence.

It will be seen from a resume of this short story of the milling industry, that while equipment and product have been greatly mproved, wheat bread in one form or another was as essential to the existence of human kind ten thousand years ago as it is to-day, and, in consequence of the importance of bread to both ancient and modern humans, we salute the farmer, the baker, the miller. May their prosperity increase in proportion to their expenditure of honest effort and diligent enterprise.

Lloyd E. Smith.

Twice Zero Is Zero.

Three men were in the office, a buyer, the advertising man and the owner.

The buyer had complained about the advertising department. During the preceding month he had been given more than his usual quota of advertising. The new month had seen a reduction in this expenditure.

The chief listened attentively, as the buyer stated his case, and with equal courtesy to the advertising man in justifying his action.

Suddenly the buyer sated, that during the period he had received more than his advertising quota, the business had doubled over that of the preceding year.

The owner, who is an expert in mental arithmetic, asked the buyer to repeat his remark. Then he drew from his desk the figures of that buyer's department. He asked the buyer if he was sure. The buyer reiterated his statement. With a quizzical look the chief said, "So you say your business during the last month was double what it was in the same month a year ago?"

The buyer gleefully admitted this. Then once more noting the figures, the chief calmly, with a note of sarcasm, said, "Mr. Black, twice nothing is nothing. I feel that we can support the procedure of our advertising department."

Optimistic salesmen have the habit of registering their value by quoting "gains." Until you know positively the relation of figures, they are of little or no value. John Fletcher.

Cooking Requires Accurate Measures.

Correct measurements are absolutely essential to assure successful cookery, and inexperienced cooks must follow certain definite rules to have their cookery results please them. The measures in recipes found in the new standard cook books, woman's magazines and most newspapers are level. Careless measuring makes waste. Half-pint measured cup, pint and quart measures, and teaspoons and tablespoons of regulation size should always be used.

If you are a self-starter, the boss won't have to be a crank.

This Is the Big Season *for* NUKRAFT

Your customers have been reading the remarkable story of Nukraft in the Saturday Evening Post, Ladies Home Journal, Good Housekeeping, Modern Priscilla, Forecast, etc.—magazines of national circulation, and right now is the season of greatest sales for this product.

Nukraft is the successful new Kraft food that tastes like cheese, looks like cheese, but because of added valuable whole-milk ingredients—milk-sugar and milk minerals—it has much greater food value than cheese. Mothers buy Nukraft for their children. It builds sturdy bones, strong teeth, healthy bodies.

Keep Nukraft displayed. The beautiful display carton will sell Nukraft for you. Just tell your customers about Nukraft.

KRAFT-PHENIX CHEESE COMPANY, CHICAGO

Makers of "Philadelphia" Cream Cheese

NO SIGN OF EXHAUSTION.

Ever-Increasing Appreciation of Work of Creation.

There is no sign of exhaustion of new, raw materials, nor of scientific and constructive principles. If there is anywhere failure to continue the advance in general welfare, whether in a material or in a purely spiritual sense, it will certainly be due to inappreciation or lassitude on our part, rather than any deficiency in the limitless possibilities of nature.

If we control our fears and taboos, as now seems possible through more educated inquisitiveness, we may look forward to interesting occupations for every one, mechanical work everywhere, but only for machines, and perhaps permanent world peace.

As babies, we start right. The normal child begins life intensely inquisitive and appreciative. Whoever knew a healthy baby that did not taste everything it could get into its mouth? They seem to know that the world is particularly theirs to test and develop new tastes. Every one has wondered how man learned that raw oysters were edible. Certainly an inquisitive baby showed them. Man never needed food seriously enough to investigate such things; they have to be discovered first and then found worth while.

Encouraging men in every field to devote effort to material investigation is productive beyond measure or contemporary comprehension, because what is learned in any one field always and forever forms part of the foundation on which all the following work in that field has to be built. Beyond that is the immeasurably great effect which one branch of science exerts upon all the others, because each builds with reference to the rest.

I feel quite powerless to explain adequately this point, but I will digress just enough for an illustration. At this moment, science knows very little about the two most fundamental things in life, the chlorophyl of plants and the protoplasm of animals.

The chemist is getting excited over a few facts which we might call his present ignorance of these chemical compounds. He is almost frightened at the consequences of what a clear understanding of this subject might involve. What is it to understand the life process? The physicist and the astronomer, looking at the subject as a radiation problem, contribute new knowledge of specific radiation, wave lengths, whether they be ultra-violet light, the ever-present radium emanation, radio itself, or the newest cosmic rays. The biologist makes his corresponding experiments, and the expert on heredity takes the contributions of these diverse fields and applies them to his researches. Finally. his conclusions are tentatively extended to heredity in man. In this way our progress becomes exponential. It rises as the nth power of the number of even widely remote investigators.

This may be expressed in another way. With our shortsightedness, we cannot see the paths along which we shall finally proceed in any particular progression. Take, for example, artificial illumination. If we knew nothing more about it than we see in the present systems of lighting, we would probably confine our attempts to improve artificial illumination to what I call the contiguous areas—those that call for no great external scientific contributions nor surprising disclosure—such as hotter gases, or more refractory metals. But when we draw from comparisons of radiations the fact that light should be capable of much more perfect and economical production, we begin to look at our present lamps as devices which only feebly punctuate the darkness—small spots which no one could possibly mistake for real daylight.

Radio broadcasting, a radiation phenomenon, has been developed in a different field, but now we wonder whether light, being but a very short-wave radio, could not be benefited by contributions from the radio art. We turn to astronomy and there find a wonderful analysis of the production of light which might also direct the next steps in artificial illumination. Through the correlated investigations of modern astronomy and atomic physics, then, we are rapidly acquiring a new conception of light and its generation. This could not have come to us through any extension of ordinary incandescent lighting studies.

All light, in its infinite wave lengths or colors, is apparently generated in accord with partially understood electro-mechanical laws. In some way, most wonderfully pictured as the readjustment of electrical charges in orbits of atoms, light waves are sent through space, just as are radio waves when suitable motion of more massive electric charges is produced by some sending station. We supply energy to our broadcasting stations, whether they produce radio or light waves, but modern astronomy is showing that the light energy for the sun and stars is taken directly from matter itself; that is, probably from the potential energy of the electrical charges of the atoms themselves. Thus our daylight is due to the partial neutralization of positive and negative charges which in their proper orbits constitute atoms, but which, by their occasional neutralization, emit their electrical energy as the radiant energy we call light.

Here, then, atoms become light, and matter is changed to radiant energy. It has been estimated by Jeans that the light from a 50 horsepower searchlight, if it burned like the sun (i. e., was not supplied from a power station). would turn matter into radiant energy at a rate which would cause it to lose about 1¼ grams in weight per century. As the sun radiates about that much energy per square inch, it is decaying from the electrical state which we call matter into the immaterial thing we call radiant energy at the rate of 360 million tons daily! If the sun were not built on rather a generous scale, this rate of loss might be quite serious to mankind. Fortunately its rate of loss is still quite low compared to its stock in hand.

If astronomy had no other wonders to expand the mind, it would still be our greatest scientific field, because the one thing which seems to delay or impede progress is our failure to appreciate magnitudes. We have long been used to million dollar Congressional appropriations, but in very recent years we had our first billion-dollar Congress. Slowly, but surely, our understanding of numbers grows, but astronomical numbers (values) rise always beyond our grasp. Thousands and tens of thousands were once the peak, myriads were later an upper limit; a light-year was once almost inconceivable, but now universes a hundred million light-years away are things of nigtly observation.

What is more interesting than that the laws of celestial affairs are directly applicable to, and adequate in explaining, the general properties of matter, the structure, so-called, of the elementary atoms? It will be surprising, indeed, since matter is electrical and light is attributable to certain defined motions or changes of electrons obeying electrical laws, if the final efficient artificial light process is not traceable to astronomical studies.

Willis R. Whitney.

Sulphur Insecticides.

Sulphur has long been recognized as a valuable agent for the control of many pests and diseases of plants. It has generally been used as a dust, composed either of pure sulphur or combined with various inert, additive or extending materials, or in the form of various liquid combinations, such as lime-sulphur and polysulphides. Special interest, therefore, centers in the development of commercial collodial sulphur, which gives in effect solutions of sulphur without caustic action, and of activity many times in excess of the powdered sulphur preparations hitherto available. This colloidal sulphur is marketed as a concentrate to be used by diluting with relatively large volumes of water and applied by means of sprays or dips. It has been prepared in the form of pastes and powders which, when dispersed in most ordinary waters, produce milk-like solutions that persist almost indefinitely. For horticultural use these colloidal sulphur concentrates are activated by special means so as to give greatly enhanced bactericidal, fungicidal and insecticidal properties. The dilutions used vary over a wide range. Highly promising results have been obtained for the control of various moulds, rusts, smuts and mildews, red spider, various mites (colloidal sulphur seems to have definite specific action against acari of many species) nematodes, root worms and many varieties of insects. These preparations have been developed by a British manufacturer, and the following particulars are of interest: Concentrated colloidal sulphur jelly contains an average of 24 per cent. pure sulphur. At ordinary temperatures this preparation is a jelly and will not disperse in cold water except with difficulty, therefore it should be first thoroughly mixed with 3.5 volumes of warm water (not hotter than the hand will bear) and then with the necessary additional amount of cold water to give the final dilution required. Colloidal sulphur contact insecticide is a jelly or thick paste at ordinary temperatures, and if the diluting water to be used is cold it will not disperse; therefore, the preparation should first be diluted with 5-10 volumes of warm water (not hotter than the hand will bear) stirred thoroughly, and then the necessary cold water added to give the final dilution required. The extent of dilution will depend upon the insect or other pest to be treated. For many uses it will be found that no spreader or wetter is required with either of these preparations. If, however, the diluted material does not wet satisfactorily certain types of waxy leaves, a small quantity of neutral soft soap will remedy the difficulty.

To What One Man Attributes His Rise.

Readers sometimes ask us to tell of what they call "moderate successes," rather than confine stories of achievement to super-giants of the Rockefeller, ford type. Here, in brief, is a story of one man's advancement to a position of responsibility—and his own version of the reasons for his promotion. D. Murray Stewart, a Scottish accountant, arriving in this country in 1913. first joined an accounting firm in New York, later became comptroller of a large steamship company and here earned his way to the position of secretary and treasurer. In 1922 he joined the Reuben H. Donnelley Corporation of Chicago as comptroller. He did so well that he was sent to New York to manage that office. Now he has just been called back to the head office in Chicago to look after all the finances of this large corporation, with the title of treasurer.

When asked why he had been able to climb the ladder so satisfactorily, Mr. Stewart summed it up thus tersely: "I attribute such advancement as has come to me to, first loyalty; second, devotion to duty; third, thorough accumulation and mastery of statistical detail; fourth, strict accounting methods, and finally—most important of all—to trying always to see the other man's side."

In other words, no extraordinary qualities are stipulated as necessary to rising to a position of responsibility. Growth is so common in this virile, young country that it is within the reach of almost every capable, industrious, ambitious man to make creditable headway. Super-men are few, but only the diligent exercise of a normal amount of brains is essential to winning at least a comfortable measure of success.

Well Stated.

Angry Customer: These eggs aren't fresh.

Indignant Grocer: Not fresh? Why, the boy brought them from the country this morning.

Customer: What country?

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FINEST CITY IN THE WORLD.

(Continued from page 98)

House, the Plan of 1901 contemplates that there shall be a great open plaza with monuments and fountains somewhat like the Place de la Concorde in Paris. It was intended that this space should provide a dignified entrance to Pennsylvania avenue and also into the Mall leading Westward to the Washington Monument a mile away. The memorial to General Grant has been located in this space in accordance with these plans, but there progress has stopped.

The development of the plaza and the Mall has been delayed until arrangements could be made for the removal of the Botanic Gardens to larger and more suitable quarters on land to be acquired on the West front of the Capitol. The State of Pennsylvania has erected a memorial to General George Gordon Meade, as a companion to the Grant Memorial, and in doing so has also provided for suitable landscape setting in accordance with the Mall plan. Thus these two memorials will stand in the great Union Plaza at the head of the Mall and the way will be open at last to complete the developments required to make the Mall into a beautiful park.

First, it will be necessary to demolish the temporary buildings and the smokestacks erected during the war. Then a great avenue of greensward, bordered by drives and lines with four rows of stately trees, will be projected through the Mall, leading Westward from the Capitol and the Union Plaza to the Washington Monument and the Lincoln Memorial beyond. Along this avenue, at intervals, will be such buildings as the Agricultural Department, the Freer Gallery, the National Museum, and the Smithsonian Institution. This avenue will end at the Washington Monument, and, beyond the monument, at the point where the new axis meets the Potomac, has been placed that beautiful white marble structure, the memorial to Abraham Lincoln.

From the foot of the Lincoln Memorial a great bridge, commemorating the Union of the North and South, is now in process of building. When completed it will lead across the Potomac to the slopes of Arlington, where, surrounding a mansion once the home of General Robert E. Lee, are the graves of those who died in their country's service, including that newly erected National shrine, the Tomb of the Unknown Soldier. From Arlington a boulevard will stretch to Mount Vernon, the home of Washington; and all of this region and the section known as Potomac Park, with its river drives and famed cherry trees, will be joined, under plans now being carried out, with Rock Creek Park and that section of the city where the great Gothic Cathedral is rising on the wooded heights of Mount St. Alban.

All of this will take time, of course. But Rome was not built in a day, nor, for that matter, was Paris. Paris has passed through many stages, each distinct from the other. The Gothic Paris is as different from the Paris of the Renaissance as the Paris of Louis XIV differs from that of Napoleon III. Go about in modern Paris and it is with difficulty that one can trace the landmarks of the past. Yet somehow, in spite of her vicissitudes and of having no fundamental plan from the beginning, as Washington had, Paris possesses that sense of unity and completeness so rare in any great and growing city. All its principal buildings seem to fit into the landscape and to be part of a general plan so magnificent in conception and execution that it makes one wonder whether an effect equally satisfactory and on a scale and design suited to our needs can ever be produced in Washington.

And yet Washington has many advantages in so far as its future development is concerned. Its life centers around the Government, as those who planned the city intended it should do. There is no manufacturing; and the engineering and industrial problems, which have to be met at such expense and effort in great industrial centers like Pittsburg and Chicago, are entirely absent. Washington is still a city of moderate size, notwithstanding the fact that its population has grown from 75,000 at the time of the Civil War to about half a million to-day. But so long as it remains chiefly a seat of government, it will retain its unique character among the cities of the country. More and more it will be visited by people who will go to Washington because of its beauty and their feeling of pride and personal ownership in the Nation's Capitol. As it becomes more beautiful and its fame grows, people will visit it from all parts of the world and Washington will find, as Paris has done, that architectural and landscape beauty can be a source of profit, as well as pride and satisfaction, to a city.

But there are weightier reasons than that why we should give our support to the effort to rebuild our National capital. Until recently America has been in the frontier stage as nations go. We were too busy about the hard realities of existence to have much time for the amenities. But now we have the opportunity and we have also the resources to raise the standard of taste in this country; and the extent to which this is being done has no parallel at present in any country in the world. Nowhere are the arts of architecture and landscape being practiced more extensiyelv and successfully than in America.

It has been said that in evolving the skyscraper we have made the only original contribution to architecture since the Gothic. Certainly, in adapting architecture to the needs of modern conditions and crowded spaces, we have produced something that is expressive of human aspiration and human need. Judged by that standard, the Woolworth building is a work of art, both because it is beautiful in itself and because it expresses the needs and aspirations of a great people. If we can give to our office buildings something of the beauty of Gothiic cathedrals or model our banks and railroad stations after Greek temples, we shall, in time, provide a magnificent setting for the requirements of modern civilization.

Andrew W. Mellon.

LEISURE AND VARIETY.

They Constitute the Essential of Correct Living.

Ours is a reckless, purposeful, dynamic age. It is ceaselessly exploring, challenging, discovering, conquering, developing.

At no period in history have changes been so rapid, so decisive and so far-reaching, of such vital effect upon the ways of living, the manners and concepts of the people, as they have in the last fifty years, and more particularly in the last twenty-five in this country.

One of the most characteristic changes and one of the most far-reaching in its effect upon the race is the increased amount of leisure which, of late years, has come into the life of a large portion of our population, especially that of working men The significance of that development is accentuated by the abolishment of the saloon.

I need not point out the very great importance of the use which we make of our leisure hours. Dean Inge, the famous "gloomy dean" of England, did not exaggerate when he said recently: "The right use of leisure is, no doubt, a harder problem than the right use of our working hours. The soul is dyed the color of its leisure thoughts. As a man thinketh in his heart so is he." Apart from those lessons which we learn from our daily experience in the routine affairs of our existence and in our regular occupations, it is not too much to say that our individual development, the very contents of our lives, are largely influenced, if not determined, by the uses to which we devote that part of our time which is not absorbed by the demands of what government statistics term "gainful occupations."

As a matter of fact, I know no occupations more "ganful" in the truest sense of the word than those having no relation to mere monetary returns. To quote Dean Inge once more: "Every impersonal interest has a universal quality about it. It makes life as a whole worth more to us, and opens avenues which enlarge our minds."

Being given reasonably good health —and the use of our leisure hours has much to do, of course, with the making or marring of our health—I doubt whether the world has ever known a time when such bountiful opportunities were available as there are now for making the life of the average man in the leading countries full and rich and interesting and stimulating, more especially in our own country.

I have been quoted in the press, recently, as saying that my "recipe for keeping young is overwork." That is not quite what I meant to express in the casual interview from which that sentence was culled. What I intended to advise is: intensity of work, multiplicity of interests, diversity of occupations. It is astonishing how much we can crowd into the waking hours of our day, without fatigue and overstrain, if we but vary our activities.

The one thing to avoid is to make machines of ourselves, to permit ourselves to sink into a state of sluggish, incurious, unimpressionable routine. The one thing that causes deadening fatigue is to use continuously one set of the "muscles" of our brain, and to use not at all or altogether too little the "muscles" of our soul. The thing to strive for is to keep keen our zest, broad our interests, warm our sympathies, responsive our sentiments for life and humankind.

Of course, there must be one chief occupation which commands our primary activity and principal energy. To scatter oneself over too many things, without concentrating pre-eminently on one or two, is to be a dilettante in everything one does, and proficient and effective in nothing. But, nevertheless, the old Latin saying uttered 2,000 years ago, "Nihil humani a me alienum puto" (Nothing human is foreign to me)—which means: don't narrow your field of thought, feeling and action, meet all sorts and conditions of people, touch life in many aspects—is still a maxim of both truth and practical wisdom.

It is open to everyone, however humble his circumstances, to enrich his life by partaking of its inner contents, by grasping, even though it be merely vicariously, its thrill, romance and adventure.

To be sophisticated is not to be superior. To be blase or cynical is not to be a philosopher. To be level-headed, even hard-headed, does not mean being hard-boiled. To be a snob, vis-a-vis of life, indicates—like being a social snob—lack of right feeling, of robustness, self-assurance, poise. To put all the eggs of your aims, interests and occupations in one basket is not to be a good manager. To see life merely photographically is not to see it whole, because it does contain certain essential "imponderables" which no lens, other than that of our inner sight and understanding, can reproduce.

It has been said that variety is "the spice of life." But it is much more than that. It is one of the very essentials of a correct diet of living, just as variety of food is an essential of a correct diet of nourishment.

As the soil of agricultural land requires rotation of crops in order to produce the best results, so does the soil of our inner being require variety of treatment in order to remain elastic and fertile, and to enable us to produce the best of which we are capable.

Otto H. Kahn.

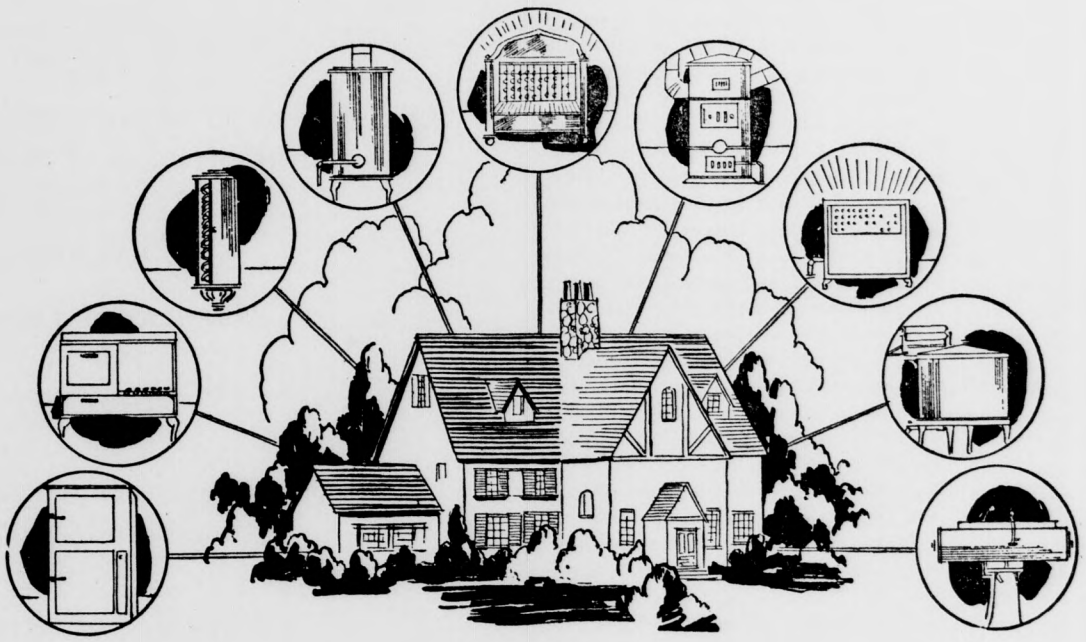
England Passed Out of Coffee Cups.

Eighteen century England practically grew out of a coffee cup. Each class, trade and profession had its own coffee house, where every member went daily for his indispensable refreshment. So thoroughly did the coffee houses become part of the town life that not even King Charles' proclamation, suppressing them in 1675 because they "nourished sedition and spread lies,' could keep them closed for more than a few days.

Misinterpreted His Meaning.

"Did I ever tell you what a fright I got on my wedding day?"

"Tut, tut, man; you should not speak that way of your wife.



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JOHN BUNYAN AS A SAINT.

He Means Much To the Christian World.

John Bunyan means a great deal to the world of Christendom to-day as a saint. He has received the rank of sainthood through the common approval of all who have studied the burning fervor and devotion of his life and read the record of his message as he has left it to us in his books. He was not always a saint. When we first see him as youth he is far from sainthood. He was the leader of the village gang of boys, somewhat of a rowdy, given to mischievous pranks. He cursed and swore and distressed the good people. But he was essentially healthy minded and with his tremendous gift of imagination he could hardly have avoided a turbulent adolescent period.

His sainthood was a growth, a quality of life that he found only by successive stages. The first change came with his marriage. We do not know his wife's name or where she came from. We know only that she had a profound influence upon his wild and restless nature and that soon after his marriage he gave himself, as he worked among his pots and pans, to the search for a satisfying experience of Divine Power. He was twenty-one when he married and for the next four years he passed through an agonizing spiritual crisis. Outwardly he was a respectable citizen. Inwardly he was full of troubled questionings. The next change came when Bunyan fell in with a small group of dissenters who worshipped in Bedford. They were poor and without influence and suffered social ostracism. But in their company Bunyan found a sense of the Divine presence which he found nowhere else. The next change came when he read Luther's "Commentary on Galatians." It lighted up the dark places of his soul and gave him a confidence which never left him. He was twenty-six when he read this book. More than one-third of his remaining years were spent in prison for conscience sake. He toiled without ceasing to proclaim his message. He lived nobly for the sake of his ideal. He gave himself generously to all in need. His death, at sixty, was caused by over-exertion as he journed on a long ride in a rainstorm to effect the reconciliation between a father and son.

John Bunyan means a great deal to us to-day as a preacher. There still survives a seventeenth century etching of him preaching in front of the Mote hall at Bedford. It is a rather crude work, but exceedingly vivid. The streets are deserted and a crowd of about a hundred men and women are listening to the gospeler as he stands, erect and commanding, his right arm uplifted in gesture, his face aglow with eagerness. It is probably a faithful portrait. If the villages and lanes about Bedford could speak to-day they would tell of many such gatherings. From 1672 to 1688 Bunyan was pastor of the dissenting group to whom he owed his own spiritual deliverance. But that was not the only scene of his pastoral endeavor. He founded more than a score of such fellowships in the nearby districts. Once a year he rode up to visit London and at seven o'clock on a winter morning twelve hundred people would gather to hear him preach.

It was by his preaching that Bunyan helped to win for us of to-day the right of religious freedom. When he began to preach at the age of twenty-seven it was illegal to hold any public religious gathering in England outside the authority of the state church. One had to worship in public as an Angelican or not at all. It was ecclesiastical tyranny and Bunyan resented it. With his overwhelming spiritual experience and with his gift of speech it was inevitable that he should preach. His sense of deliverance meant too much to him to keep still. And so he preached and people listened to him gladly. The authorities arrested him because he preached. For twelve years he lay in prison because he refused to surrender his right to preach. Then came the Declaration of Indugence in 1672. Bunyan belonged to the small group who were ready to die for the ideal of religious freedom. He means much to us to-day because he dared to be a preacher.

John Bunyan has a message for us to-day as a writer. He had no more schooling than Lincoln, but, like him, he became a master of prose. He wrote some sixty books and pamphlets of which at least three burn with the pure flame of genius. The greatest of the three is "Pilgrim's Progress." It is a classic in the world's literature. It has been translated into a hundred different languages. For more than two hundred years it has been a "best seller" outstripped only by the Bible. It is a book of perfect spontaneity, marked by the simple freedom of life, its characters drawn with power. It is a book of humor and humanness without a coarse or unclean page. But its chief appeal is not its literary style or its imaginative coloring. The secret of its charm and meaning lies in its message. It is the simple and clear expression of one man's soul as he has found in the revelation of Christ the answer to the problems of his experience. As such it is an immortal, dateless, timeless book, a prose poem of the Christian faith. Dealing with the fundamental reality of living in frank and fearless fashion "The Pilgrim's Progress" will never become antiquated. It will always have a message for the time. It has a message for our time.

This great allegory represents the most important phrase of Bunyan's teaching. In this book and in his quaint autobiography, to which he gave the title "Grace Abounding," he expounds the meaning of Christian salvation for the individual. But Bunyan also had a well developed conception of the meaning of Christian salvation for society. The books in which he expresses this conception do not rise to the same level of genius as the two already mentioned, but they are well worth reading to-day for the timeliness of their message.

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and "The Holy City" contain paragraph after paragraph dealing directly with the economic injustice and municipal graft of his day. Bunyan was not merely a specialist in the approach of the individual to God. He was a prophet of social righteousness as well. He believed that Christianity dealt with a man's relationship to his Creator and also with a man's adjustments to his fellows in the whole round of his daily experience. In the scope and balance of his conception Bunyan has a profound meaning for all earnest Christians to-day.

A saint who won his sainthood by the desperate searching of his soul and the rigid discipline of his conduct, a preacher who uttered his message with passion and suffered imprisonment for so doing, a writer whom George Bernard Shaw has ranked with Shakespeare in style and who dealt with heights and depths of spiritual experience that lay beyond Shakespeare's ken—that is why we gladly honor John Bunyan in tercentenary month of November, 1928. Rev. Frank Fitt,

Pastor Presbyterian Church, Highland Park, Ill.

The Appearance of Evil.

It is strange how small a thing can give a fellow a black eye· Of course, there is always a chance to get down on your knees and creep into a door knob, but it's hard to make such a story stick when you have a "shiner," and it takes just as much raw beef to take the color out of an accident as it does to remove rainbow tints created by a bunch of fives.

Circumstantial evidence hangs its quota regularly. Vindication after the necktie party may be very pleasing to those who are left behind, but it doesn't reach the dear departed.

The old prophets told their people to avoid the appearance of evil and that was before silk hosiery was the rage. Naturally, they weren't referring to the flappers who are heading back to the fig leaf. They had other "appearances" in mind.

Possibly they were thinking of some merchant who promised a customer chariot windshields on the "Ides of March" and didn't deliver them until "Yom Kipper."

They might have referred to some farmer whose big apples or potatoes accidently happened to be all on the top of the basket, or the prophet's wife might have started the idea by cracking a bad one in a dozen of "strictly fresh." Whatever the cause, storm warnings were issued, and the statement has never been retracted·

I once knew a fellow whose wife divorced him because he was seen coming from a house of ill fame, and her lawyer was clever enough to remind the jury that men didn't seek such places to pray. The appearance of evil has a kick like a mule.

There are a few wild-eyed independents who don't give a whoop what the neighbors think, but most of us realize that a good name is worth guarding. We like to eat in restaurants that have a reputation of cleanliness. We put our money in banks that are solid and we trade at stores that always come well over the half way mark to make good.

It takes years of right living to build a good reputation. It's like a bull market when prices are going up, or an airplane headed skyward. They go up slowly, but they come down in a hurry if anything goes wrong.

It doesn't pay to let a little thing like appearances jeopardize a big thing like a good reputation· If Nero hadn't fiddled while Rome was burning, he could have collected his insurance and bought more strings for his 'cello.

If Your Friends Are Too Attentive·

Nothing else will start a clerk's sales to climbibng like a growing circle of the right kind of friends, the friends who come to your store and to you in particular, for merchandise. Friends who are glad to listen to your recommendation concerning this thing and that thing. The more friends you make of this order, the better.

There is another kind of friend, though—the friend who so cares for your company that he insists on "visiting" with you in store hours. He hangs around after making a small purchase. He gets into the habit of dropping in when there is nothing he wishes to buy. He brings along a friend or two. If you don't look out, you'll have a gang on your hands·

The way to handle this problem is to grasp it firmly the moment it begins to develop.

Don't take the time to gossip and swap stories with the friend who shows indications of growing into a store loafer. Find something to do—even if it is dusting where no longer is any dust, or putting to rights a shelf which is already well to rights.

"Smoke 'em out," is a plan I've used. I'd insist on trying to sell them something. Conversation along this line quickly palls—they leave.

When the Woman Prospect Wavers.

High pressure salesmanship has its limits when it comes to selling women," said an Eastern hardware dealer the other day· "Whenever I notice one of my sales clerks having a difficult time trying to close a female prospect and when I see that she is dubious about making the purchase, I take the liberty of intervening."

"'Now, I wouldn't buy that article myself if I wasn't sure that I'd be thoroughly satisfied with the purchase,' I'll tell the wavering prospect and in almost every case a smile is my reward. The strained, perplexed features become placid again because the pressure has been removed and the woman can once more do her own thinking and arrive at her own conclusions without further sales urging."

"And it's a funny thing," concluded this hardware dealer, "most of the time these women make better 'buys' for the house without another sales suggestion from anyone. The human mind is a queer thing and too much salesmanship is worse than too little at times."

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IN A SHOE STORE.

What Happened in the Course of an Hour.

Mr. Fitem had packed up and gone away for a little vacation and before he went he said to me, "Hi," he says, "I wish you'd write something while I'm gone."

Im not much used to writing for magazines and I don't know just how to go at it and so I asked Mr. Fitem what to write and he said, "Why, just take an hour in the store and write just exactly what happens. The people who come in, what they say and how they look and what you say and what you think and the fellows will understand it all right and maybe like it. We all have about the same experiences and human nature is about the same the world over."

So I got a large sheet of paper and put it back by the do-up counter and I'm going to write down everything that occurs here for a while and call it An Hour in a Shoe Store.

Now I'm starting the story. It is just ten minutes past nine o'clock and there have been no customers to speak of yet. The scene is calm and beautiful. The beaming morning sun is rising higher and higher. I cannot see it, but I know it is because it is begining to shine in on the window trim and I must go and let down the awning, for if Mr. Laster comes in here and sees the nice kid goods in the window stewing the oil out of themselves in the hot sun I shall certainly get hell. Now I'm back from letting the awning down.

I am all alone. Mr. Fitem has gone tripping, Mr. Laster is not down yet this morning and little Sizer has gone out collecting with the batch of bills which Mr. Fitem made out for him to collect while he is gone.

The sun is shining on the glass in the front doors, although it doesn't strike the window trim and, my gracious, how dirty it shows that window up to be. The glass looks all clean and nice when the sun does not shine on it, but now it looks as streaked as the surface of the Allegheney river below Oil City. I hope the sun gets high enough so that it don't shine through when Mr. Laster comes in, or it's shoe laces to button hooks that he tells me to wash them and wouldn't that be a nice note on me with little Sizer safely out of it?

If there's one thing I hate o do it's to wash—Hello, there comes a customer. I must describe her, I suppose. She is an over-grown little girl and is standing timidly in the doorway. She toes in a good deal, but while that is usually an indication of meanness in a man it may be only bashfulness in an over-grown girl. Her mother has given her three dollars and twenty-five cents to come down here and get herself a pair of shoes. She probably wears a 2½ and I will have a deuce of a time trying to fit her at the price. She will be awkward in trying it on and her stockings will bunch all up at the heel where it has been darned so many times and—but I must go up and wait on her, I suppose.

I'm back now. All she wanted was: "Got any o' them fans yer givin' away?"

I'm not so much of a mind reader as I thought I was. While I was getting the fan for the girl a colored man came in. A fellow that works in a garage. He said he wanted a pair o' shoes powerful bad to wear to the dance to-night and he's sure pay us on Saturday as soon as the boss gave him his wages, 'fore God he would, but I wouldn't let him have them and he said all right with an emphasis on the all as though he intended to go right out and ruin our trade with the fellows who work in the garages all over the county.

A nice sweet, modest little girl came in while I was talking with the colored man, and came in so quietly that I didn't see her or hear her. When I looked around to come back here she was sitting as snug and nice on the settee as could be. She was dressed as neat as could be, but her clothes were too heavy for this time of the year and she carried a pretty little cloth muff. Just think of that? Some one must have given it to her and she carried it because it was pretty and she was dressed up. I should think it would make her hands sweat to-day. She said just as quiet and business like as could be:

"I would like some shoes for my little brother. He is almost 5 years old and the number on the lining of his old ones is ten, but they seem a little tight and I think you had better give me elevens. I would like some that will do for nice and every day both and will wear well, for he is very hard on his shoes. Mamma gave me a dollar and ninety cents to get them with. I would like the best ones you can afford for the price."

Wasn't that nice? I didn't do a thing but give her a pair of shoes worth a good two dollars and fifty cents of anybody's money only they are a little damaged because I used them too long one time in a window trim and the sun blistered them and the flies put a few of their kind of blisters on them, too, but they'll wear little brother all right and they'll look better than anything that I can give her for $1.90. I wish all of our customers were as good as the nice little girl.

Now I've been alone for almost ten minutes and it got so still in here that the little mouse that lives in the wall back of the rubber rack came out and sat up on his hind legs on the ledge, looking all around and then scampered back when I stirred. There is a big thumping at the back door.

It was the truckman with a load of goods. The freight was $2.90 and the cartage was 75 cents. We have an arrangement with a truckman that he is to charge 75 cents a load, no matter whether it's one box or all he can get on the truck. This time we made well out of him because he had a pretty solid load. If I wasn't writing this story I would go out and open some of those boxes, for we are short of goods that I know are coming in that order.

Here's old Judge Gouty coming across the street. He's an old crony of the boss and he's a nice old fellow but it's a tough proposition to try to sell him anything. I hope he won't come in here. If he does I hope he won't want to buy anything to wear himself. No one in here can handle him but the boss. Oh! goodness! Here he comes. Good bye, boys, I'm n for it.

Just twenty minutes later. Well, the judge is gone and Im glad of it. He was all right but he's certainly a tenderfoot if there ever was one. Here is the way the dialogue went—about:

Me—Good morning, judge.

The Judge — Good morning boy. Where's Laster?

Me—Not down yet, sir.

The Judge—Time he was. Time he was. Fitem in?

Me—No, Judge, he's on a little trip.

The Judge—Young business men trip too much now-a-days. Where's that little scamp—Kizer—or Heizer—

Me—Little Sizer?

The Judge—That's the rascal. He in?

Me—No, sir; he's out collecting bills.

The Judge—He won't get 'em. I've told Laster a hundred times not to trust out so much. he'll ruin himself.

Me—Is there something I can do for you, Judge?

The Judge — Don't suppose you know anything about shoes, do you?

Me—Well, I work here and sell a good many. Something for your own wear?

The Judge—(Sinking on a settee with a grunt and a groan and raising one foot on to the fitting stool with a grimace.) Yes, I've got to have something. Take that damn shoe off, boy, if you can; it's murdering me.

The shoe that was "murdering" him was about two sizes too large, of soft kid and was slit down the upper in three or four places, besides.

The Judge—O-o-w-wow Ge-go-wow-reuch-ow. Glam! se-wup! Grover Cleve-LAND! boy, but you near killed me.

Me—Feet rather tender, aren't they?

The Judge—Tender! Well, you better believe they're tender. Now I want something comfortable.

Me—Here's a nice kid shoe with a turned sole. Low cut, you see, and very broad across the ball of the foot. Now, I'll just slip this on and you'll say—

The Judge—Hell and damnation—hold on there — Jeupghk-wow-zilp! Good heavens, boy, I can't wear a great coarse shoe like that. Ain't you got nothing else?

Me—Well, these are about as soft and comfortable as anything I can think of.

The Judge—There's something up there on that paper box. Now, there is the very thing.

Me—I had no idea you would care to go so high as $15 for a pair of shoes.

The Judge—I don't care what a pair of shoes cost if they give me the satisfaction I know these shoes will.

I learned something from this sale which I have never forgotten. It has been worth much to me and contributed greatly to my success.

Cheerfulness As An Asset.

If to be gloomy, irritable, and grouchy is an often under-estimated liability to business workers, a resolute cheerfulness is an asset few workers are in danger of over-estimating.

Few, for that matter, really appreciate its value, especially its value in times of business crisis and depression.

Yet it is precisely then that the cultivation of cheerfulness is most to be desired.

When anxiety is permitted to grip the mind certain untoward physical and mental consequences inevitably follow. There is a general enfeebling of all the bodily processes—digestion, nutrition, circulation, and the rest—with resultant ill effects on the mentality as well.

This because of the dependence of the brain, the mind's supreme organ, on the quality of the blood supplied to it. When the blood is laden with the toxic products of indigestion and constipation, necessarily the brain functions below normal. Then thinking, likewise becomes difficult, less vigorous, less effective than usual.

But let the worker, no matter what his business circumstances, cleave to a cheerful attitude, and behold what happens:

The whole organism pulsates with new life. And in proportion as the vital powers are raised, thinking becomes easier and increasingly effective.

No matter what the problems to be solved, the obstacles to be surmounted, cheerfulness contributes measurably to a successful outcome. Or, to phrase the situation psychologically, cheerfulness is dynamogenic, both stimulating to greater effort and releasing energy in the one it stimulates.

How to be cheerful in anxious times. One aid is deliberately to smile. As a noted psychologist has explained:

"It makes a great difference for the mental state whether a man has the corners of his mouth up or down. If the corners of the mouth are allowed to droop, the glumness and depression are likely to grow deeper."

"If the lips are curved upward in a smile, even though it be a forced smile, the inner feeling will soon yield to it."

And, of course, there should be a simultaneous refusal to dwell on thoughts that depress.

Else it may be found impossible to keep the lips from drooping the moment conscious effort to look cheerful ceases. The best way to avoid this is by acquiring a habit of sidetracking unpleasant thoughts as soon as they intrude.

Which may be done by various methods. Especially would I recommend the method outlined by Charles C. Peters, incidental to a discussion of the psychology of moods:

"One may set oneself to counting one's blessings instead of one's misfortunes, or one may prove his power to succeed by turning from gloomy forebodings to vigorous work."

H. Addington Bruce.

INSURE

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Mutual Building Lansing, Michigan

PROFIT INSTEAD OF VOLUME.

Concentration Produces the Highest Economic Return.

Profitable business rather than volume now becomes the measure of achievement in American business. Evidence abounds to testify to both the theoretical soundness and the practical profitableness of this principle out of which the idea of simplification was born. The idea means nothing more than concentration of effort where it produces the highest economic returns.

The experimental census of distribution taken in eleven cities last year collected the inventory and distribution totals for all wholesale and retail establishments in those eleven cities. It revealed that approximately two-thirds of the business was done by about 5 per cent. of the number of establishments. It revealed that 33 per cent. of the retail establishments in one of the cities were doing less than $5,000 worth of business a year. We did not enumerate any store doing less than $500 worth of business a year—and passed some up for this reason. One of the medium sized cities had 11,000 retail establishments 33 per cent. of 11,000 is 3,630.

Let us review the analysis of an industry and see if we find the same principle at work.

The paving brick industry, after analyzing the demand for sixty-eight sizes found that approximately 80 per cent. of the demand could be satisfied with eleven sizes, to-day even that number has been reduced to six, less than 10 per cent. of the original number.

Bedsteads, springs and mattresses were reduced from seventy-eight sizes and varieties to four, after a similar analysis to reveal where effort could be most economically applied. The average for twenty-five industries, after an analysis of the demand in each case shows that approximately 29 per cent. of the varieties and sizes accounted for approximately 80 per cent. of the business.

Let us now review an analysis by a manufacturer of his customers' accounts and see if the same principle holds true. A manufacturer of leather products who sells directly to consumers analyzed the accounts of his 10,000 customers and found that 6,600 purchased less than $100 worth of his products annually; 1,400 accounts ranged from $100 to $300 and the remaining 2,000 purchased over $300 worth annually.

The 2,000 customers, or 20 per cent. of the total number, accounted for 90 per cent. of the sales. A worth while saving resulted from discontinuing direct contact with the 80 per cent. that accounted for only 10 per cent. of the sales and diverting this business to wholesale houses handling their line.

Let us take next a wholesaler. A hardware merchant analyzed his inventory in 1919 and found he was carrying 12,000 items which represented the products of more than 700 manufacturers. Analysis revealed that 71 per cent. of the total business was done in products from only sixty-two manufacturers. The remaining 29 per cent. were scattered over 600 manufacturers' lines. To-day with the inventory reduced to 6,500 items from 450 manufacturers, 60 per cent. of the sales are on the products of only 60 manufacturers. This principle held true not only in the distribution of his commodities, but also in the division of business among his customers. When the volume of business done with each of his 1,432 customers was measured against the volume determined upon as necessary to produce a satisfactory profit, he found that only half of the accounts came up to this measure. Approximately 700 of the accounts were unprofitable. The unprofitable accounts were dropped, shrinking his volume of sales 33 per cent., and reducing the size of his sales total also 33 per cent. He found, however, that after a three year operating period in the restricted area, with the reduced line. that his dollar volume of net profits had increased 35 per cent. Hsi cost of distribution was reduced from 20 per cent. to 16 per cent. of his gross sales.

I recently examined the sales records of a wholesale sash and door company covering a year's receipts, shipments and stock on hand of two-panel fir doors. They carried twenty-two sizes. Analysis revealed that five sizes or 22 per cent. of the line produced 75.2 per cent. of the income from the entire line. These five sizes represented 70.1 per cent. of the total inventory value and 75.2 per cent. of the gross profit. It was found that these five sizes turned over on an average of 3.36 orders per day. Contrast this turn-over with thirteen sizes, or 59 per cent. of the line, which accounted for only 11.5 per cent. of the sales income. The average turnover of these thirteen sizes was one order every twenty-seven days.

In a wholesale grocery analysis prepared by the department of commerce it was diccovered that the wholesaler in question carried 2,100 items in his inventory. Representative grocery chain-store warehouses handling an even larger volume of business carried as few as 700 items in their inventories. Why this difference? Let us see. The chain store warehouse secured stock turns of twenty times annually, while the wholesale grocer secured a stock turn of only seven times annually. What is that but concentration where it produces the highest returns? In the wholesale grocery the four items, tobacco, sugar, provisions, and flour, supplied 49 per cent. of the total sales, but required only 17 per cent. of the inventory investment and 15 per cent. of the total warehouse space. Four additional groups, canned vegetables, canned fruits, condiments and spices, and canned meats, added only 14 per cent. to total sales, but required 42 per cent. of the inventory investment and more than 50 per cent. of the warehouse space. From these facts it is obvious that a mark-up based on the average expense of doing business causes certain items to bear a disproportionate share of the operating expense.

Let us turn now to the retailing field. Again we find the same tendencies and the same need.

An analysis of toilet goods sales over a period of six months in a well-managed city drug store of the residential type reveals that 74 per cent. of the total sales were made on 159 items of 474 carried.

An independent retail grocer's business is now being analyzed. The figures show that 50 per cent. of his trade is in five classes of merchandise; butter, bread, coffee, eggs, and sugar. These five classes require just 10 per cent. of his inventory. Nine other classes of merchandsie require nearly 50 per cent. of the inventory and bring in only 14 per cent. of the sales.

Studying individual commodities shows, for example, that the grocer has on his shelves forty-two items of tea. Six of these forty-two items have nearly 50 per cent. of the total tea sales, leaving the other thirty-six items to compete for the remaining half of the tea business.

It is possible that idle merchandise stocks on the shelves of retailers constitute one of the outstanding wastes in retail distribution. Merchandise which sleeps on the shelves gradually accumulates costs, such as storage, interest. insurance, taxes, shrinkage, depreciation, and obsolescence. Furthermore, it ties up a retailer's capital and depreciates his credit, making it difficult or impossible for him to take advantage of cash discounts.

The problem confronting the retailer is to buy in such quantities and varieties as to provide a steady, even flow of merchandise to the consumer without building up unnecessary surplus stocks. In the light of the foregoing, can't the same be said for the wholesaler, or the manufacturer? While this means increasing the number of stock turns, it must be remembered that too great an acceleration in stock turns will cause the merchant to run out of items—also an undesirable situation. Therefore, the merchant seeks for a method which will enable him to operate with a minimum amount of capital and carry a rapidly moving stock of merchandise, yet be protected by a factor of safety which prevent him from being out of stock. The exigencies of business call for a method which is easily understood, simple in operation, and requires little if any additional help.

The general manager of distribution for a well known manufacturer of electrical products who found after analyzing several thousands of orders, that 40 per cent. of his orders accounted for 91 per cent. of the total sales income, and that on the 60 per cent. of his orders which represented only 9 per cent. of his sales income he incurred a net loss averaging $1.63 on each order, is quoted as follows: "When we know the production and the distribution cost of each thing we market, when we know the profitableness of the account of each jobber we serve, and when the jobbers and wholesalers know the profitableness of the account of each retailer they deal with, then and not until then, will there be fewer factories in which the same thing is made, fewer distributors who vend their articles in the wholesale mart, and fewer dealers who pretend to serve the buying public. Then and not until then, shall we have solved the question as to why production and distribution costs are high."

Whether or not his assumption is correct the evidence does seem to lead to the conclusion that analysis and control pays. Doesnt' it also lead to the conclusion that successful merchandising whether by a manufacturer, wholesaler, or retailer depends largely on his keeping in step with constantly changing conditions of competition and markets—upon being conscious of the fact that ingenuity and resourcefulness are his principal competitors and that progress is a moving thing, not a stationary condition—that this is a changing world not as between one age and another, nor one year and another, but day by day. H. C. Dunn.

Constructive Salesmanship.

"Why don't you write an editorial for the boys on the road?" asked a traveling salesman who dropped into our office one day last week.

We accepted the suggestion with enthusiasm for a number of reasons, one being that we always get a real thrill out of swapping ideas with the salesmen. A good many of them drop in to see us in the course of the week. They always bring a fresh viewpoint, a new angle on some phase of the complicated business of merchandising footwear. And that suggests the keynote thought for this little message to the Boys on the Road.

The business of the traveling salesman, like that of the retail merchant, has undergone a transformation that seems almost incredible in the past ten years. The salesmen, to-day, have their problems, even as the retailer has his, It is infinitely more difficult to sell goods on the road to-day than it was a decade ago. So hard, in fact, that many of the "old timers" have dropped out of the game.

But selling goods, nevertheless, still offers to the man of ambition and ability an occupation that is interesting, dignified and remunerative. With the traveler as with the retailer, it is mainly a question of adapting one's self and one's methods to new conditions. In one respect, the profession of the traveling salesman hasn't changed. In the old days, the traveler was the friend and trusted adviser of the merchants upon whom he called. He should continue to be that, as well as a seller of shoes. Indeed, the most successful travelers still are the confidential advisers and counsellors of their customers on questions of style, merchandising, sales promotion and what not. They recognize that now, as never before, the retailers need their advice. their counsel and the fresh viewpoint they can bring to retail problems. This is constructive salesmanship, and success and prosperity still come to the salesman—and the merchant — whose business is built along constructive, well-planned lines.

John L. Wright, confectioner at Onaway, says: "The Tradesman is one of the few periodicals that we cannot afford to be without."

MORTON'S SALT

WHEN IT RAINS-IT POURS

Over 80 years of experience in the manufacture and distribution of Salt has enabled our chemists to determine the best grades for each separate purpose.

If you are a manufacturer and use Salt in your product, the experience of our chemists is of value to you. You can secure prompt service on the product most suitable for your use.

If you are a merchant and buy Salt for resale, you will find additional value in the continuous advertising we have been giving our product for years. Your trade prefers to buy products that they know are packed by reliable manufacturers.

MORTON SALT COMPANY

Chicago

A KINDER HUMANITY.

Will Bring a Little More of Heaven on Earth.

Every one is born with equal rights to life, liberty and the pursuit of happiness. This is not a mere sweet sounding phrase, it is the basis of the Government of our United States.

Now the question arises, why does it appear that everyone has not had an equal chance in life? Is it any concern of ours if our brother has hard sledding? Are we "our brother's keeper?" I think we are. I do not mean by this that our charity should encourage indolence. The only the real charity is that which helps one to help himself. That ancient question might have caused less controversy had it been worded differently. "Are we our brother's helper?" might have been better understood.

Most of the sorrows in the world are caused by unkindness. Many failures may be traced to discouragement and bitterness caused by unkindness and thoughtlessness. A kind word of encouragement and a helping hand just at the critical time might have resulted in success and a more useful career.

What the world needs is a kinder humanity. We can overcome big troubles. There is a courage in us all that rises to meet a calamity; but the little irritations of life. the indifference and lack of interest in the welfare of each other, wears us down, just as constant dropping wears a rock away.

Since the women have attained greater freedom in entering the various professions, humanitarian movements have received a great impulse. The women have struggled valiantly for their freedom and they are winning their way, inch by inch, not because we men have helped them, for we have not, but because they have seen that the world needed their point of view as wives and mothers and have persisted courageously, in spite of opposition from men who feared they would lose some of their power to dictate.

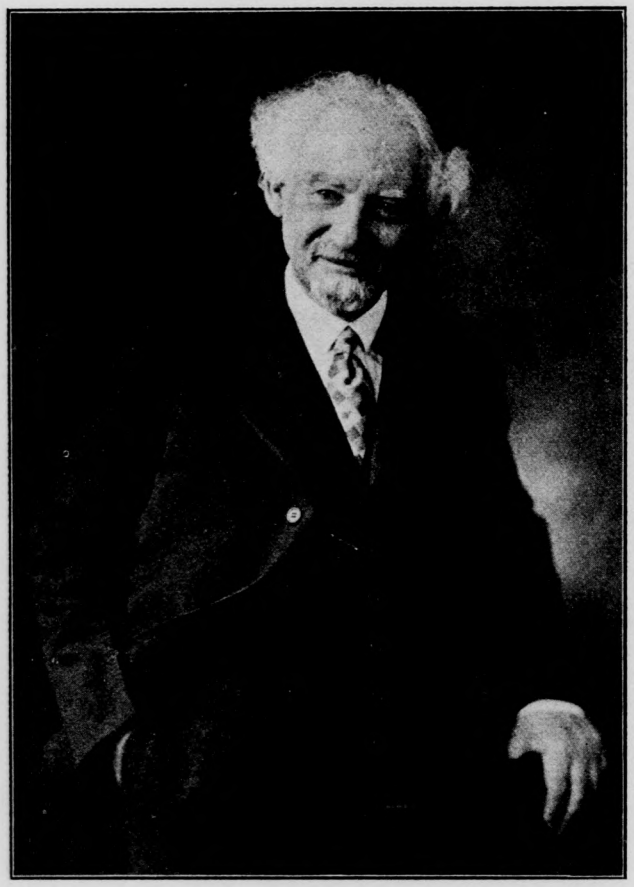
But right persisted in always wins in the end and we men have found that we have lost nothing by sharing the vote with the women or by sharing places in industry with them. Just because the women have not cleaned up politics since they have had the vote is no reason for claiming they have failed. In the first place, they have not had a very good example set them by their predecessors; and in the second place, if we are so anxious to reform politics, why do we leave all the cleaning jobs for the women? We might lend a hand and together we might accomplish results we could be proud of.

When we men help the women, it is not only the women who are benefited. The men themselves are better when they take a stand for justice and a square deal for women. Women have always had the heaviest end of the load to carry, and the men have seemed quite satisfied to let them continue to carry it. "Man's work is from sun to sun, a woman's work is never done." A man's character is best judged by the way he treats his family.

Kind consideration of one another, doing as we would be done by, will prolong life, make everyone more successful, and will bring a little more of heaven on earth. It is all right to look forward to a future heaven; but unless we have a little of heaven here, we won't know how to act when we get there. Solomon Levitan.

A Jewish immigrant from Russia has worked his way up from the wearying toils of an itinerant pack peddler to the point where he is an outstanding figure in Wisconsin's politics.

This man, Solomon Levitan, has just been re-elected to the office of State Treasurer by a majority of more than two to one over his opponent. He has held the office since 1922, and has risen in popularity each year.



Solomon Levitan.

Few men in politics to-day have a more colorful past.

Levitan came to the United States in 1880, penniless and friendless, unable to speak English. He worked on a street paving gang in Baltimore for a time, picking up the language and saving what he could out of his wages of 60 cents per day. Then he became a peddler at the age of 18, shouldering a pack and trudging through the small towns of Pennsylvania, Maryland and Virginia.

His migrations landed him in Wisconsin, where he settled down and opened a store. This venture prospered and became a chain; then Levitan interested himself in a bank.

In the '90s he entered politics, helping nominate La Follette for governor in 1898, and remaining affiliated with the progressive wing of the party throughout his career. He did not seek to hold office himself, however, until after the kaiser's war, when he became State Treasurer.

His regime, friends say, has given Wisconsin one of the most economical governments in the country, the State's entire business of more than $64,000,000 being handled at an annual expense of only $35,000.

Taking the Joy Out of Life.

It is not true that the American people never lived so well, as the Republican machine wants to put over. They never lived so shabbily nor worse. This sounds like a lie, but it is not. We have neither horses, carriages nor even oxen as we used to have for conveyance, and the majority of us have no automobiles. We have de luxe steamships and railroad trains, but we cannot afford to patronize them. The modernists have taken away our religious faith. We may not go to Heaven when we die, nor to hell, but must take tickets to some nearer, cheaper place.

My great-great-great-grandfather — "ye wheelwright of Ipswich"—soldier in King Philip's war, lived like a fighting cock in comparison to his luckless descendant, who manages to keep body and soul together. We used to have beefsteak for breakfast besides the porridge or chops or ham and eggs and top off with buckwheat cakes. What now? Why, some miserable synthetic cereal with skim milk and a possible drop of cream from the top of the bottle. Coffee at 55 cents is prohibitory except on Sunday—and bread. This used to be prison fare. Turkey and duck are out of the question. A single chicken at Christmas or Thanksgiving is all we can afford. We used to have wines, which we couldn't buy now even at the pre-war prices, and they were pure, which they are not now. There are no good middle-class restaurants any more. The food is often unwholesome and the cooking execrable. They have artificial ways of serving and quick eating to ruin the digestion. We cannot go to the real theater, but must choose the counterfeit pictures instead.

We used to have a house designed by an architect at a cost not exceeding $5,000. Now we have to put up with any kind of domicile. A new house would cost $15,000. We have no radio. Do you know what it costs to keep one running? We have no orthophonic victrola. We have a furnace, but cannot afford to run it except during the blizzards to keep the plumbing from freezing. We huddle in two rooms; the rest of the house is a frigidaire. We have electric lights but dare not use them except in our two rooms. Every winter we fear we shall not survive it.

We used to have several suits of clothes. Now we have but one which is presentable—one pair of shoes and one hat. We used to be able to entertain occasionally—not now. If Europe or other parts of the world think we are a very prosperous nation that is because they "mistake the throbbing of an abscess for the beating of a heart." John T. Stanton.

Early Suggestions For New Year Resolutions.

To be so strong that nothing can disturb your peace of mind.

To talk health, happiness and prosperity to every person you meet.

To make all your friends feel that there is something in them.

To look on the sunny side of everything and make your optimisim come true.

To think only of the best, to work only for the best and to expect only the best.

To be just as enthusiastic about the success of others as you are about your own.

To wear a cheerful countenance at all times and to have a smile ready for every living creature you meet.

To give so much time to the improvement of yourself that you have no time to criticise others.

To be too big to worry, too noble for anger and too strong for fear.

To think well of yourself and to proclaim this fact to the world—not in loud words but in great deeds.

To live in the faith that the world is on your side so long as you are true to the best that is in you.

To render the best service, a road must have good foundations and a good surface. So with the individual.

Getting up in the world isn't made easier by staying up all night.

A NEW IDEA
for the Christmas Tree

Putnam's
SANITARY HANDY PACKAGE

OVER 25 VARIETIES
OF HIGH GRADE CANDIES

EACH KIND PACKED
ONE DOZEN TO THE BOX

They make a beautiful appearance on the Christmas Tree. The assortment contains all the popular favorites of the family.

A display stand with special Christmas card and tree fasteners given FREE with each 12 box order.

Mr. Candy Dealer, DON'T MISS OUT ON THIS BIG SELLER. Sample and price on request.

NATIONAL CANDY CO., INC.

PUTNAM FACTORY

Grand Rapids, Michigan

THE NEW COMPETITION.

Meet It With Vision, Initiative and Ingenuity.

Since the war, American business has feasted its full. Concede the fact or not, records disclose the most generous period of prosperity which has ever fallen to the lot of American business. Generally speaking, any business which has been unable to make money during the past ten years is so manifestly inefficient that it should close its doors. I am speaking of business as a whole, for even in times of great prosperity there are certain industries and certain classes which do not share in the general conditions, as witness the coal, textile and woolen industry or perhaps agriculture.

This past quarter of a century has witnessed the overthrow of many pet economic theories. General panics, which we felt were bound to re-occur with the regularity of a census are now passe. The fact is, that general panics and our Federal Reserve Systems are incompatible. Business cycles no longer seem to function with mathematical precision. Prosperity is now acknowledged to hinge on consumption rather than production. There was a time when we felt that peak production spelled prosperity, but this is not true in this day of hand-to-mouth buying. It is as much the executive's job today to figure out ways and means to fatten the pay envelope of his employes as it was labor's plea a quarter of a century ago. Good sized pay envelopes means high consumption and high consumption with our productive organization at its peak spells prosperity. Executives are figuring on more leisure hours for men rather than longer hours of work—more leisure hours in order that workmen may be afforded an opportunity to do more buying. The old order is passing, business is rapidly changing and the changes were never so frequent as in the past few years. Tradition which stands in the way of real progress has been broken down by American industry, and it is this thought throughout industry which has caused these rapid changes. And during this time management, generally speaking, was never more efficient. There have been exceptions, of course, and in such cases inefficient management too often has drifted with the tide of prosperity. But drifting days are over; individual alertness and competency are going to be prime requisites of management in the years ahead of us. Management, let me repeat, in the past quarter century has been ingenious, resourceful, its judgment has been unerring; it has revolutionized business during this period of time; but skilled and adaptible as it has been, when compared to the ingenuity and resourcefulness that will be demanded of it in the next decade. the task it performed seems child's play.

Why, you ask, are conditions fundamentally unsound? Dismiss the thought. Every factor on the business horizon save the temporary flurry in the money market, which situation undoubtedly will be corrected, points to a continuance of prosperity. Fundamentally the footing is unusually solid and the fall of 1928 will find a large measure of prosperity—make no mistake about that. Is it because of a Presidential year? No. That bugaboo has long since been exploded. Then why? It is because of the arrival of a new era of competition. A competition not of price, nor yet of commodities, but a competition brought on by the changes and ingenuities that follow in the train of scientific knowledge applied to business tasks and problems. The future prosperity will be more selective, the rewards going to the scientifically alert while those who slumber along in the old way are headed for certain extinction. The business man of to-day and tomorrow must keep his eyes peeled and his ears open to the new order of things which is dissecting, analyzing, changing, destroying and creating business.

First of all, something of this new development may be attributed to the impatience of science toward rusty and cumbersome means and methods in business. Scientific method is abroad in the business world of to-day, suggesting, enlightening, devising; if taken as an ally it will lead to new heights of prosperity; if unheeded, it will scrap ruthlessly. At no time has the scientific laboratory and research department been so essential to sound business. That management is aware of this fact is evidenced by our expenditures of over two hundred million for research by private business during 1927. And science moves fast; a business seemingly sound and solidly entrenched may go to bed at night in unruffled confidence, only to wake in the morning to find its foundations shifting and the superstructure in imminent peril. A new discovery has been made overnight or a new invention devised, and that which yesterday seemed firmly based as the Rock of Gibralter is obsolete and valueless.

Let me illustrate: Some few years ago few businesses had the stability of the ice industry; failures were rare; profits reasonable but certain. The ice dealer, handling a staple commodity, seemed to be riding the calmest of seas. The trade winds filled his sails. Then, almost overnight, electrical refrigeration appeared and the old-fashioned ice business started its descent; volume was reduced and operating costs went up, consequent upon smaller sales. The ice business had hit the toboggan.

With electric refrigeration pushing the old natural ice business off the map, few things seemed more certain than that the new method was here to stay—almost a final method—but science had not said her last word on the subject. As a matter of fact, she never does. Now she has come forward with dry ice, which is compressed at 110 below Fahrenheit into blocks of solidified carbon-dioxide. So compressed is this dry ice and such are its refrigerating properties that one pound of it will take the place of fifteen pounds of old-style ice. Already it is being used in refrigeration of freight cars, where shipments are made across the Continent, eliminating the former re-icing en route.

The manufacture of small cubes of ice which will last as long as two weeks for ordinary household ice supis quite within the range of practical possibility. What housewife will put up with the nuisance of the daily ice delivery when a small block will last two weeks?

Furthermore, the dry ice does not drip—it evaporates; what chance has electrical refrigeration against this? Just as electrical refrigeration cast the old iceman into the discard, so it would seem the newcomer will have to yield to this latest arrival, which in its turn one day will become obsolete. When Stephenson, the inventor of the locomotive engine, was asked by a skeptical critic what would happen should his steam engine collide with a cow, he replied, "It'll be bad for the cow," and much the same may be prophesied of those that stand in the way of speeding science in business. Safety and success lie in alert alliance with the conqueror.

Had you been in the textile business some years ago, when rayon was first discovered, do you not think it would have paid to spend time and money seeking out its possibilities? And if you were in the rayon business to-day, would you not consider the possibilities of its manufacture from corn stalks? There are problems, however, not so easy of solution. In the examples quoted there is constant and increasing demand, the question being as to the scientifically best way of meeting that demand; some there are in which the crux of the situation lies in the decreased demand, owing to changes in habits and fashions; even in such cases it is well to grasp the truth as to the situation, since then compensation may be sought in other directions.

Let me give a few illustrations. The bobbed hair nearly ruined the hairpin industry for a time, then the industry got busy and introduced the hairpin that is now used in the bobbed hair. Cigarette lighters substantially decreased the use of matches. On the other hand, short skirts have doubled the sale of stockings, but what did it do to woolens?

Perhaps when the directors of the American Woolen Company first glimpsed the dresses which have since become the general fashion, they were amused rather than appalled, supposing that extreme brevity was but the mode of the passing hour, borrowed temporarily from actress and chorus girl in their warpaint and described as short enough to be interesting, yet long enough to cover the subject. Had one of their number suggested that short dresses and changes in habit would seriously curtail the demand for woolens, he would have been deemed eligible for the asylum, and the prophet who intimated that the consumption of wool would fall from 741 million pounds in 1918 to 626 million in 1926 would have been viewed as having gone "plum loco." Yet recently the American Woolen Company was forced to pass its preferred stock dividends for the first time in a quarter of a century, because of the severe curtailment in the demands for woolens, due to the shortening of women's dresses and their changing mode of dress, using as they did more rayon. Whether the old fashions will ever return or not is on the knees of the Gods, but the possibility is so remote and intangible that the opposite may be assumed and its grim fact allowed for. Here the personal human equation has entered the problem with all its characteristic whimful changeableness and has perforce to be reckoned with in all intelligent calculations.

Just a few years ago, phonographs were all the rage. Along came the radio and practically cut the sales of phonograps in half. Several people in the phonograph industry, however, called on science to assist them, and by bringing out a better phonograph or a combination of phonograph and radio were able to keep in step with the times. If you were in this industry now, either phonograph or radio, would you not find it profitable to make a thorough study of television?

Just as science has introduced better and more expeditious methods and means and just as fashion has interfered with a demand which seemed constant as the atmosphere we breathe, so changing phases of business campaigning have altered basic conditions. About a year ago an association of credit men, whose past president I happen to be, took over an assignment of a wholesale grocery business. It had assets of over $300,000 and at one time had been a flourishing concern, its dividends secured, its bonds gilt edged, but along came the chain store era and one by one the customers of the old firm went over to the rival. The directors of the established business did not appreciate the necessity of putting their house in order, meeting the new competition intelligently, adapting new means to a changed end. Soon persistence in the old ways led to figures in red on the books and the assignment followed as a matter of course. The business was shortly disposed of to a group of men who were alert and on their toes. They immediately met this new competition by organizing the independent stores in such a way as to give them the benefit of the chain system of advertising and general purchasing. The business, as a result of this move on the part of the new management, is again on a profitable basis.

Chain stores are here to stay. All the laws in the world directed against them will be of no avail, for aside from its unconstitutionality there has never yet been any legislation which will defeat an economic law. Chain stores last year did six billion of business or about one-sixth of the total retail business of the country. In larger cities grocery chain stores do one-half of the total grocery business, while chain drug stores do one-fifth. The chain store development brings about a shift in trade financing from country banks to investment houses, thus affecting the business of both of these institutions.

These are cases in point, chosen more or less at random from many others in the realm of business, which urge the necessity of watching science and following its lead. The wise busi-

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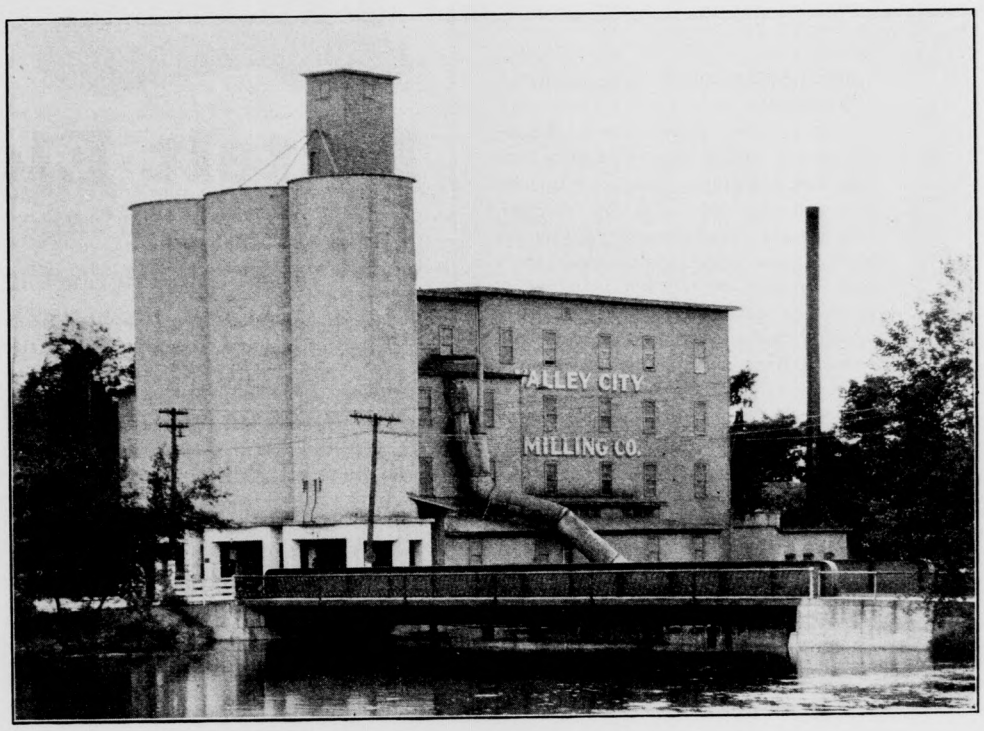

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ness concern will give larger appropriations, rather than smaller, for research work, realizing that in this age of restlessly inventive science and natural evolution nothing but taxes is sure where business is involved.

But it is not only new scientific methods which are bringing on this new competitive era in which the lagger is lost. Business of its own volition, in its casting about for results, is getting out its yearly models, and whether these are good or bad you have to keep up with the Joneses or be out of the procession; you and your goods have to be kept in the limelight if dividends are to be paid and in the dividend is the crux of the business problem.

Last month I looked over some figures for a retail furniture business; reviewing sales and earnings I found that the former totalled $12,000 for the month, a little over $800 of this amount being in cash, while the remainder had been in the form of installment sales. The figures were impressive and suggest their own interpretation. I recognize there has been a great deal of criticism of installment selling and I do not deny that in some instances, such as for instance the sale of clothing on credit, installment sales may be poor economy. However, any fair minded man must admit that a great many of the abuses which crept into installment selling in its early days have largely been corrected with the industry. Neither can it be denied that installment selling has contributed largely to distribution and consumption and with overproduction in this Nation the questions of distribution and consumption become your real problems. I am firmly convinced that installment sales have added materially to prosperity.

Does this installment method strike your business? If it does, it simply puts force into my original statement as to the necessity of meeting the new competition, whatever its form may be, with vision, initiative and practical ingenuity; as the strife becomes keener the greater will be the necessity for scientific vigilance and executive activity. The problem is not by any means insoluable, while it is harder to solve.

Let us presume for a moment that you have adopted the installment system of selling. Wouldn't it behoove you to check carefully into the present high money rates and weigh seriously the effect it might have on installment sales? There is no doubt that if money rates were to continue at present levels, it would have serious effect on installment selling and, as a consequence, slow up consumption of goods and, of necessity, production.

Then social evolution must be watched if you are to keep abreast of the times. All of us recall the time when Sears, Roebuck, Montgomery Ward and others of the same school were regarded as family stores down on the farm and their catalogues as family Bibles. While these firms have held their own the rate of their progress has been checked, for the growth of the chain store has recently been much faster than that of the mail order house. Improved highways, cheap automobiles and higher standard of living have each cut into the mail order business.

Any family can grab its ford and within an hour or two be in a central market. The old convenience of putting a mail order in the rural free delivery box and getting a package back five or six days after does not loom so large on the farmer's horizon, when he can by expending an hour or two on the road, see the goods displayed in the nearby city and make his selection with the rival allurements before him.

The management of these large mail order houses, as you know, were alert and immediately begin introducing retail stores, with a result that they have met this situation. About six months ago a manufacturer of a line of women's articles complained to me that his market was being stolen away from him almost over night. Individual stores, he said, were being absorbed by the chain systems and the chain systems were eliminating not only the jobber but manufacturer as well, choosing to do their own manufacturing. How was he to meet the situation? His company was prosperous and reported an investment of two million dollars. Fortunately it had a cash reserve of $50,000. I recommended one of two things: Either that he form an alliance by way of an exchange of stock with some of his new competitors or that he take this cash reserve and invest it in chain store stocks, which at the time looked like bargains. He adopted the latter plan, which, incidently, I thought was perhaps the poorer plan, because it only looked like a temporary solution. Nevertheless, by adpting this plan, he has realized out of these investments the equivalent of three years earnings in his own business. This, of course, is unusual and his realization was really beyond the realm of expectation at the time the investment was made. He now, however, has three years to try and carry out the first plan I recommended.

Still another matter bearing upon the general problem in 1920: When deflation arrived, you recall the large inventories that were on hand and were the cause of a lot of the suffering. Most of you know what has occurred since then, how a fundamental understanding of economics and the progress of transportation has brought on an era of hand-to-mouth buying, with consequent low inventories. Take the case of transportation: Suppose you had been in the rail equipment industry with indications showing that the railroads would be unusually prosperous round about 1926 and 1927. Would you not have gotten your shop in order, in anticipation of the influx of business? That is what some of the railroad equipment companies did. Yet during past few years shops of Baldwin Locomotive Works, and American Corn Foundry Co. have been on part-time schedules and it is only in recent months that there is an increased activity in these lines.

Fortunately the railroads have been officered by executives able to put their

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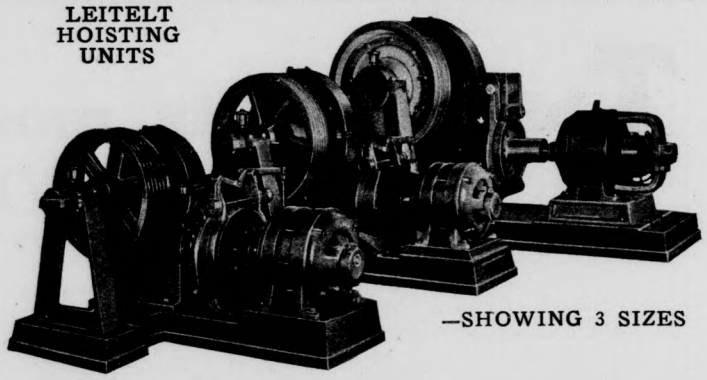

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own houses in order. After the roads were turned back by the Government, an era of railroad economy was brought in, the like of which railroad history has never paralleled. Although the roads are hauling tremendously more freight and many more passengers than at any time in their history, they not only have a larger supply of empty cars and reserve locomotives, but have actually placed fewer orders for new equipment during this period of intense activity than when they were in the throes of financial difficulties and were hauling much smaller tonnage and fewer passengers. Much of the prosperity of the Nation during the past seven years is due to the economic efficiency with which the roads have been operated.

The result was that the railroad equipment companies have had to sit on their haunches and wait for business, unless they looked towards other fields.

But this new and keen competition is not wholly explained by the advent of science, the making of inventions and more efficient methods. New features appear in the problem and strange antagonists meet you in the squared circle of your business. Brick competes with lumber—beef with sugar—rayon with textile—woolen with silk—cement with steel and so on all down the line. A quarter of a century ago the average consumption of beef in this Nation, per capita, was nine-tenths of a steer, this year it is but one-half. How do you account for it? By the change which has taken place in the problem's human factor. When the strict emigration law was put through, ingenuity had to work and devise labor saving appliances — make machinery take the place of hard physical labor. So satisfactory have been results that we have been effecting record production with hardly any shortage of labor.

Comparatively speaking, there is but little hard physical labor done in the country to-day. It is plain that the man who works physically needs meat, while the man whose tasks are mental has less craving for meat and more for sugar. One of the best illustrations of the increasing use of machinery in place of manual labor may be seen in the fact that four and one-half horse-power to every wage earner was used in industry in 1926, compared with three and one-quarter horse-power in 1919 and two in 1899.

In meeting these new problems some of the less alert industries are fighting a losing battle, while others are going about the matter scientifically, discovering new uses for their productive power and thereby are succeedinv. The use of cement has increased over 350 per cent. as against a 60 per cent. increase in the use of oil and a 25 per cent. increase in lumber. Science, the great magician, waves its wand and new objects appear and new uses for the old ones emerge.

Who would have thought five years afo, that hand-to-mouth buying would become the common business practice. We may or may not agree with those who claim that it eliminates high and low extremes in production, promotes more frequent turnovers with less capital employed, takes the business mind from speculation in raw material and focuses it on specialization; or we may side with those who claim that in the handling of seasonable products and many small orders larger inventories were required. The fact remains that the lessons learned in 1920 and more recently from the spectacle of the new efficiency of transportation have put us on a hand-to-mouth schedule which from all indications is here to stay. Changing practices in business call for the exercise of keener judgment, since the old landmarks and guide posts no longer direct efficiently and have lost significance of time past. The unfilled tonnage of steel, for example, which appears in the records of the United States Steel Corporation, means nothing except as indicating hand-to-mouth buying. Falling commodity prices have always been known to bring about lower earnings and, consequently, lower prices for stocks, and also lower wages, but here we see almost continuously falling commodity prices, with the stock market at an all-time peak and wages holding fast or actually advancing. How has this seeming anomaly been possible of accomplishment? To begin with, it was impossible to reduce wage levels, and Big Business, contrary to the general belief, does not want to see wages reduced since this implies an all-round impairing of purchasing power. Then it was impossible to raise prices materially without hurting volume of trade. Under these conditions industry had to find some way out of the dilemma and to its credit, through efficient operation, it was able to effect the most impressive reduction in unit cost that history records, while maintaining wages at high level and producing, generally speaking, satisfactory earnings. Machinery took the place of labor, stepping up production to such purpose that on a dollar and cents basis the products manufactured in 1925 were slightly higher than those of 1919, despite the fact that the 1925 values are based on commodity prices carrying a decline of from 20 to 25 per cent. in commodity prices current in 1919. Furthermore, this higher production was accomplished by 7 per cent. fewer wage earners. While this was effected factory workers were given 10 per cent. larger returns for their labor in 1925 than in 1919.

Horse-power employed in factories in 1925 was 22 per cent. larger than in 1919. Electrical energy generated has increased thirty-two fold in the past quarter of a century. Cost of unit production and labor in a great many instances under machine methods is only a fraction of what it used to be. Despite falling commodity prices, business attacked the problem so efficiently and kept its inventories so low, thus insuring a rapid turn over, that it was able to produce satisfactory earnings.

There is no real comparison between the efficiency of business in 1928 and 1920, and I venture the opinion that there will be no comparison between the efficiency and economy of business

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¶Started in 1921 . . . Copied another Company's policy for a start and has seven times since then made changes to the advantage of the insurance purchaser

¶Our business has grown from $1,800 in 1921 to $400,000 in 11 months of 1928.

Must be some reason? ***Why not let us confer with you?***

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when 1924 is placed side by side with 1928.

The effect of overproduction in the country, coupled with easy money, has been inevitably to bring about consolidations. Already the cry is heard that the poorer individual will never again have the opportunity to enter business, since business is getting to be a gigantic combination. Muckrakers, socialists, bolshevists alike decry this consolidation movement. Undoubtedly consolidation may be abused, and perhaps an alignment such as was proposed by General Motors and United States Steel would be going too far. But, on the whole, combinations and consolidations mean economy in business, prosperity for the wage earner, and so far from preventing the individual from entering business, actually provide him with surer opportunities. Of this we may be certain, consolidations will continue to take place just so long as they are economically desirable. Generally speaking, they are practical and economical in businesses which have rapid growth. Wherever much duplicating effort may be eliminated, as in such businesses as relate to the automobile, radio, refrigeration and home equipment, they serve an excellent purpose. Then their economic utility is apparent where a business has decayed with age. where there is tremendous overproduction, as in the boot and shoe business and coal mining, for example; where business has become unbalanced by reason of consolidations in closely allied fields and is practically forced to combine or suffer—instances of this necessity being seen in the textile trade, wholesale department store; where a business is big by its essential nature and requires large capital.

You may expect increased consolidation in the motor industry to such an extent and purpose that every single price that goes into a car will be made in the company's own plant; that every company will be able to offer a style and price range of automobile to meet the needs of every class and purse; that every company will finance its own installment paper. Consolidations have been going on for quite some time, but it is only recently that they have been unusually numerous, so much so as to compel attention. If we look over the records we will find that there was a decrease in industries in this country from 213,000 in 1919 to 187,000 in 1925, indicating the extent of this consolidation movement; one of the most remarkable facts disclosed by the records is that while there was a decrease in wage earners there was an increase in the volume of production. What better evidence could be found of the economy effected through consolidation?

But what about the opportunity of the small business man? Are young folks to be able to enter business if consolidations are the order of the day? In answer, let me say that there are some businesses which cannot consolidate economically. There will always be opportunities in these lines. In addition to this, the very consolidation movement will make opportunities for men who seek to enter business. As to the businesses that cannot consolidate—the woolen industry is a case in point in that it does not lend itself to consolidation, because the style factor largely individualizes it. In other words, a highly successful concern today must choose between mass production of a standardized article or it must make a specialized product; there can be no straddling the two products if the business is to make progress; the first lends itself to consolidation, the other will always remain an individual business. In the first named the ambitious young man will find one of the alternative opportunities; in the second lies the other opportunity—furnished by consolidation. Who owns the corporations in the last analysis? Consolidation, instead of preventing the young man from getting into business, actually makes a partner of him. In this country there are three million holders of stock in corporations, most of whom are parts of the big consolidations, working for their interests and profiting by their success.

Just to illustrate by using one concern and not the largest one at that. Back in 1900 there were only 13,000 shareholders in the United States Steel Corporation. At the present time there are over 100,000 shareholders, and if I had used the American Telephone and Telegraph, the comparison would have been even greater.

Big Business has been the life saver of this Nation, for it and not the sword, has driven barbarism into the wilds and developed civilization. It has been accused—and especially consolidated business—of being a mere machine, ruthless and soulless and as such developing of its slaves a materialistic Nation, lacking culture and refinement; yet there are more young people attending colleges and universities in this country to-day than at any time in its hstory, and I would remind you that our colleges and universities could not exist were it not for their financial endowments supplied by business. On the broader matter, it should be kept in mind that about 80 per cent. of the total taxes paid in the country come from business. So it comes to pass that where you find business in prosperous condition, you will find education, culture, and the refinements flourishing nearby. It is something of a paradox that where business is small and comparatively insignificant, the people laud it, but wherever it is found operating greatly it is made the target for political and social marksmanship. Has there ever been a period in our history when workers, as a whole, whether union or non-union, were better off than they are to-day? Considering actual buying power, they are much better off than before the war, and we have had fewer strikes during the past year than in any year during the last quarter century. This is the record of big business times and achievements. True, Big Business in its wage advance to the worker has demanded that there be corresponding increase in the worker's productivity, but that is soundest doctrine within

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which lies the secret of prosperity for employer and employed alike.

There is still another factor that the business man of to-morrow must regard, and that is the matter of savings standardization will effect; some claim an annual saving of twenty billions; think of it—twenty billions of dollars, practically the value of the railroads, more than the total of our National debt! Who can doubt that a quarter centure from now parts of various machines will be interchangeable? That it will be possible to take a small part from your automobile and find it serviceable in a locomotive.

Not only will machine parts be interchangeable, but there will be a sane regulation, through trade practices, of the number of items produced. From the standpoint of lower inventories alone, the savings possible through standardization are incalculable. On the general question an automobile company has reduced the number of boxes and crates required for shipments, through standardization from 600 to forty-five. A tool company brought down its number of varied tools from 850 to thirty-two. Then standardization will benefit the consumer since it will give to him better quality and fitness; it will lower production cost and this, in turn, will reduce distribution cost. It is estimated that the Bureau of Standards of the Government saved no less than a hundred million annually by purchasing to standard rather than by name.

Why standardization can be applied to some things which for me to even mention might destroy your confidence in what I am telling you unless I explained. Take the matter, for instance, of train whistling for crossings. Trains use to whistle with two long toots and then as they got close to the crossing, they gave two short whistles. Now they changed this, giving the two short ones at some distance from the crossing and two long ones immediately before they get to the crossing. The railroads are going to standardize this. Seems ridiculous, doesn't it? Well, let me tell you how ridiculous it is. The first railroad which adopted it had twenty-eight fewer accidents at crossings the very first year it was put into effect.

During the past quarter century a great deal of the selling in business has been unscientific and advertising has been a loaded expense, with a flow of persuasive words as to the merits of the article, rather than practical efforts to produce a manifestly better item of goods. Selling will have to undergo a change; advertising will have to stick to facts rather than soar into the real or wordy fancy; the consumer is going to learn to purchase according to standards rather than by names. Trademarks will still have great value, providing the goods are marketed at reasonable price and have quality. In selling we have scattered shot far too much and have overlooked our best hunting grounds. In the future there will be close concentration and a more scientific analysis made of sales possibilities. The old idea of volume business to insure profits will have a thorough airing.

A maker of children's toys recently discovered while he was advertising Nationally, 90 per cent. of his business came from sections around New York, Chicago and few other metropolitan areas. He was manufacturing a toy which was very high priced and he aroused to the fact that the purchasing power for such a toy was not in the small and scattered communities. Investigation showed that he was spending more on advertising in these districts than the total receipts from his sales in the territory.

He revamped his sales program, concentrating his advertising and was able to maintain his production while increasing his profits 50 per cent. The entire plan of distribution will have to undergo scientific treatment, with economy as its objective. Selling is in for analysis and dissection.

Nor must the matter of foreign competition be left out of the discussion. I do not believe this to be the bugaboo which many dealers affirm. As Europe gets to its feet its standard of living will rise, with the result that a tremendous market will be opened to the manufacturers of the United States. Our exports are small when compared with our domestic business—one might say almost infinitesimal, despite the large dollar and cents balances.

Twenty-five years from now it would not surprise me to see 25 per cent. of our manufactured goods going into foreign markets. The old idea that we are isolated and have nothing to do with Europe strikes me as being on a par with the thought of the Indian when the white seller arrived here. He felt he was isolated and self-sustaining and drew back more and more from contacts; so the Indian has long since degenerated as an individual and dwindled as a race. We do not wish to be involved in European politics, but in business we are tied hand and foot now and the relationship is bound to grow rather than diminish. We are financing the countries of Europe and while helping them to their feet we are making valuable customers. True, we will buy more of their goods, but we will sell in larger quantity, since there will be a vast increase in consumption of world goods, due to Europe's betterment in every way—not least in its standard of living.

If European standard of living even closely approached that of ours the greatest potential field for sales expansion the American manufacturer has ever known will be found in Europe. You remember how a few years ago facts and figures were presented to prove that America would soon be overwhelmed by competition in all foreign markets? Well, six years have passed since then and our export business has increased by more than one billion.

When our army was in Europe and we transported our equipment, France saw the air-brakes on our locomotives. This year our manufacturers of air-brakes have exported extensively to France, and so it will be with other products as foreign trade comes in for

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a larger share of our recognition and attention than formerly.

You hear a great deal to-day about the trouble the farmer is in. It is my opinion that the farmer is simply going through a period of revolution. Migration from the farms will continue and, as a matter of fact, if all farming was on a scientific basis and modern machinery were utilized you would need only one-half of the farmers to produce the same amount of crops we now produce. Farming is facing the worknigs of the law of the survival of the fittest. The average farmer is losing money. The exceptional farmer, working side by side with the average farmer, is making money. Legislation is powerless to help the farmer unless it helps by appropriations to try and expand his market, and by this I mean, try and find industrial uses for products. We can only eat so much food, but we can use as many material things as our purse can purchase. Industry expands its market by raising the standard of living. I really think the higher the standard of living, the less food consumed. At least food the farmer is interested in. The only kind of legislation which will help the farmer is an appropriation for research work to find new uses for farm products, so that the farmer can go out and cultivate his acreage for industrial consumption, rather than for stomach consumption. Neither political party can do anything for the farmer. This farm situation is a talk in itself which requires fully an hour, so I am not going to say anything further about it.

In conclusion, let me in a brief summary, emphasize the fact that business is in a period of reveolution brought on by science, invention, the changing character of markets, standardization, and foreign competition. What our situation will be depends on our vision, ability and energy. Forty per cent. of the corporations have failed to make money during this great period of prosperity, showing the selectivity of business, and how it depends upon individual competency. Several years ago when I was down on my farm in El Dorado, Arkansas, a tenant of mine, who was about as lazy as an Arkansas tenant can be, was lounging beside a tree when his wife came by carrying a bundle of clothes. She had gone to the spring to do her washing, although there was an abundance of water right next to the house if the husband would have taken the trouble to drive down a pipe which I had agreed to furnish. She was about to drop the wash, when within a few feet of the house, and she called pleadingly to her husband for help.

"Hamp, cain't you all help me tote this wash? I'm about to drop it."

With great effort he replied without stirring from his comfortable position, "Ah, Mirandy, cain't you make it? I'm sittin' mighty comfortable now."

Many business men who think they are sitting mighty comfortable now will wake up one morning to find their trade vanish and their business obsolescent unless they keep their eyes open, their energies alert, and take time to think. The thinker was never at so high a premium as to-day, and it is thinking that issues in action, that is going to cash in heavily during the next quarter century.

Henry Heimann.

An Aerial Marvel.

Every one familiar with aviation knows that what is called the ground speed of an airplane flying into the wind is less than the speed indicated by the number of revolutions of the engine. A steamship running against a river current or an ocean wind is likewise retarded. The result of an experiment made by an airplane pilot in Chicago gives an impressive idea of the effect of the wind.

The pilot rose from the landing field and discovered a sixty-mile gale in the upper air. He turned his plane to face the wind, throttled the engine down to a sixty-mile speed and, according to the dispatches, remained well-nigh stationary for an hour. The force of the wind and the power of the engine balanced each other, and the pressure of the wind on the wings of the plane kept it afloat as though it were moving through the air.

It is this deterrent effect of the wind that has made flying across the Atlantic from east to west so difficult. The prevailing winds are from the west. A plane capable of 100 miles an hour is slowed down to fifty miles ground speed when it encounters a fifty-mile head wind. Likewise, when it has a tail wind, as in flying from west to east, its ground speed is increased above that indicated by the engine. While these facts are well known, the ability of a pilot to pit his engine against the wind and remain "stationary" for an hour strains credulity.

This Will Never Do.

Much is being said these days about the effect of modern scientific inventions on human happiness. Some think they promote happiness, others think they hinder it. Be that as it may, there is one new invention, at least, that promises to be anything but a harbinger of joy. It is called the "spectrophotometer."

As explained by its sponsor, Professor Arthur T. Hardy, of the Massachusetts Institute of Technology, it "takes all the gueswork out of matching colors." Indeed, so marvelous is this device that "by its aid a wife may cable from Paris asking her husband to match in the home town a shade of color which strikes her fancy."

Did the husbands get that last? And can they imagine the state of affairs when wives would be able to slip a spectrophotometer in their husbands' pockets as they started for the office in the morning with orders to buy silk that matches an evening gown, braid to match a dress, ribbon to match a hat, stockings to match certain shoes and heaven knows what else?

If the wives ever get on to the possibilities of this newest scientific gadget, what will become of their husbands' lunch hour and afternoon golf?

Have a heart, professor!

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MISTAKES IN SELLING.

When Misquotations Can Be Collected By Law.

Here is an interesting enquiry from Indiana:

North Liberty, Ind., Oct. 16—On September 10, 1928, a customer of ours came into our store and purchased six ensilage cutter knives (two sets of three each). Our clerk in looking up the price made a mistake in quoting a price of $5 per set instead of $5 per knife. Our customer asked several times relative to the price and our clerk maintained that $5 per set was correct.

Shortly the writer arrived and our clerk made enquiry with reference to the quotation and upon learning that he was wrong, immediately wrote the customer, explaining to him his mistake and notified him that his account was charged with the balance of $20.

Our customer made the following comment by letter upon receipt of a statement sent him Nov. 1:

I can't see how I owe you $20. I paid just what you said was the price of those knives. I asked the third time. If you had told me they were $5 apiece I'd not have bought any, as I had talked with a man from another company of trade, and when I found I could repair my cutter at a reasonable price, I didn't trade. If the price on those knives were more than you charged me, why that is your loss. I can't look after everyone's interests, my own is all I can take care of.

J. W. M.

Should we demand the balance? Any information on this particular situation would be appreciated.

North Liberty Silo and Concrete Co.

In my legal practice I have heard of many cases like this. They look like careless merchandising, of course, but everybody is liable to get hold of a clerk who isn't posted on prices. I have noticed, however, that these errors don't happen with merchants who clearly display their prices. I did know of an old-fashioned merchant who used code selling prices, and who accidentally learned one day that one of his clerks had been for two weeks selling on the wrong code, one that made the retail selling price somewhat less than cost.

Usually when mistakes in selling price are discovered, the retailer charges it up to profit or loss and lets it go, on the theory that the mistake being his, he must suffer for it. Sometimes that is so, but not always. I had a case submitted to me a few weeks ago along this line. A woman went into a hardware store to buy a vacuum cleaner, the price of which was $37.50. A brother of the proprietor waited on her. He knew nothing about the stock, being there only on an emergency, and prices were not clearly marked. Somehow he got the idea that the price was $27.50 and sold it for that. When the proprietor found it out he demanded the other $10—the woman had paid cash—but she refused saying that she didn't know the price and depended on the representation that it was $27.50. The case was referred to me for an opinion and I advised the dealer that unless he could show the woman was aware of the mistake and took advantage of it, he could not recover.

It is very hard to show this knowledge on the buyer's part in these cases. In fact, it is almost impossible. Nevertheless that is what you must show in order to collect the additional sum which you claim is due you. Take the case submitted to me above. Can you prove that the buyer knew the price was wrong? To be sure, he asked three times—why did he do that if he didn't have a doubt? I do not believe, however, that this would be enough to convict him of knowledge. It is very strongly persuasive, however. The thing to do in this case would be to sue him, and at the trial call him for cross examination. Ask him point blank whether he had any knowledge of the price of these goods. Whether he had asked the price of anybody else, whether he had been quoted by anybody else, and so on. The chance is that unless he wants to commit perjury you may smoke him out and get a verdist.

The rule in cases where mistakes in quoting prices have occurred, is this: If both buyer and seller are ignorant that the price asked and paid was wrong, the seller cannot recover from the buyer. As one text book says: "If the offerer makes a mistake in stating the price and the offeree is aware of it, there is no contract." (And if the offeree (buyer) keeps the goods, he must pay the full price.) "But if the mistake of the one is not known to the other, it has no effect on the contract."

Elton J. Buckley.

[Copyrighted, 1928.]

Only 50,000 Years Old.

The world is a billion years old. Mankind has been doing business on it for only 50,000 years at most, but can probably count on occupying it for another billion. This is the rather terrifying prospect which is held out to us by Dr. Robert A. Millikan.

It is terrifying because of mankind's relative youth and the long old age which stretches ahead of us, Dr. Millikan points out it was only about a minute ago, if we reduce these millions of years to more understandable terms, that man began to peer out through the slats of his crib to wonder about the external world around him. Carrying on his simile and having mankind gradually grow up, he declares that in the next million years we should learn to live a million times more wisely than we live now.

But the trouble is that, while man in his individual life may learn to live more wisely as he grows older, he does not necessarily live more happily. In fact, there is a tradition that the carefree days of youth are more stimulating and exciting than old age, however contented it may be. If this is to be paralleled in the growth of the human race, those millions upon millions of years after we have passed piddle age do not sound too inviting.

Fortunately, we do not need to worry about it. That is a problem for descendants so remote that we somehow can't quite visualize them. Dr. Millikan's lesson simply teaches us that we're pretty lucky to live in an age when mankind is not too old and wise but still young enough to have something of the wonder and curiosity of a child.

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FUTURE OF THE RETAILER

Discussion of Situation By a Noted Authority.

What is the future of the independent retailer?

The same old story,
The same old song
and we wait for results
O, Lord, how long?

Yes I know this is old stuff. We have read it in trade papers, in the dailies and in the local weeklies, heard it sounded by high powered speakers at so much per, by convention leaders, at group meetings until it haunts us in our dreams, and in most instances that is about all.

When I refer to the retailer I do not mean the owner or operator of a big department or chain store in our large cities, or branch catalogue houses, which sell everything from tooth picks to ox yokes or garden hoes to threshing machines, but to the honest-to-goodness independent retailers located in our smaller cities, towns and villages who do not attempt to dictate the retail price but who now have such prices dictated to them by the big fellows in every line.

I am aware that this question has been asked a great many times and is being asked oftener as the years go by. Many dealers are asking this question outwardly and nearly if not all of us are asking it inwardly. Those who are not asking this question are either most fortunately situated, have oodles of money or are not fully awake to the situation as it exists.

There are two classes directly interested in the answer to this question and two others who ought to be but apparently are not.

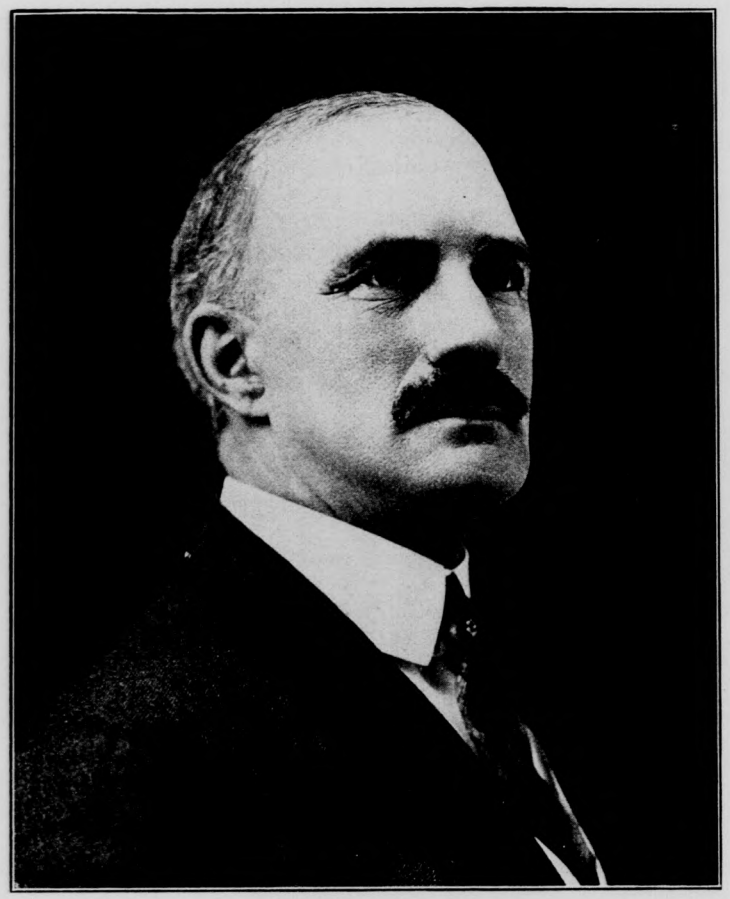
The two who are vitally interested are the retailers themselves and the jobber whose agents and distributors they are.

The other two are, first, the manufacturer who is willing to sell anybody who can buy in large quantities or in original packages and who claims he is not dependent on the retailer, for if the retailer goes out of business he will sell to his successor, whoever or whatever he may be. Some manufacturers will not yet do this, but are true to the jobber and retailer, but many manufacturers are now and have been supplying catalogue houses and chain stores in direct competition with the jobber and retailers. Second, the retailer's customers also care little about the retailer and many of them use him when they want their purchases charged (at the same price asked by the stores who demand cash) and when they do have cash to spare they trade at the chain store or send it to the catalogue house. The retailer to them is too often a matter of convenience when they are out of money.

It would be useless here to repeat all that has been said or written on this subject, but suffice it to state that it is one that is engaging the attention of expert merchandisers who are proceeding on the theory that something must be done and that promptly.

Some business men do a sufficiently large business to enable them to purchase in large quantities and enjoy quantity discounts, have plenty of capital to enable them to take advantage of all discounts offered. Own their own places of business (although this should not be material, as a charge equal to what it would rent for should be made), but I appreciate that in case of a pinch it is easy to overlook this expense item.

Years ago several lines of business I am advised were able to yield or produce a net profit of 25 per cent., but increased competition, larger salary list, more expensive store equipment, increased taxes and other added expenses all along the line have reduced this net profit so that there are few lines of retail business to-day but what, if the investment was in tax free bonds, would earn a better net profit than results from using the same amount in retail businses.



Hon. C. L. Glasgow.

When the retailer finds a large number of his customers (those whom he has been furnishing merchandise to and carrying their accounts through the year) sending the money they owe to one of the catalogue houses (who contribute not one cent in taxes or to buy any other need of his home community), thus reducing his volume of business and correspondingly his profit and yet is asked to meet the reasonable demands of the community in which he lives and contribute to the needs of the unfortunate, which appeals to every good citizen, he begins to believe that the limit has been reached, but he is mistaken, for along comes a branch of the catalogue house and opens up right beside him and as close to his customers as he is. The catalogue house does a spot cash business, granting no favors and making no contributions to public need. If these conditions are not enough to discourage him, along come the chain stores in flocks, also doing a spot cash business, making no deliveries, furnishing no telephone, carrying no accounts, sustaining no losses, and yet the independent retailer under a decreased volume and lower margin continues to conduct his business, pay his bills, help support schools, churches, lodges, clubs, etc., which make up the society of his community. If he continues to do a credit business, careful though he may be, there are losses in accounts and expense in carrying charges that cannot be avoided and the question is how long will this combined competition (sustained, in part, by his customers and friends) allow him to live honestly and decently? These are not theoretical questions or conditions, but real live experiences in every day business life. Yet we retailers drift along, apparently depending on luck or fate to relieve us, wondering if we can hold out until they do (and they never do).

It is always easy to give advice, but in too many instances the wisest suggestions born of experience fall on deaf ears.

The older men are in a business rut, which they hesitate to leave. The younger men lack the courage to adopt advanced methods. There are exceptions to both of these and the exceptions are the successes.

The local branch of the big catalogue house and the chain stores are operated on a less expense per sale than the average retail store and in view of their reported success I believe it would be well for retailers to study their manner of doing business and try and improve upon it, for it is certain that we cannot continue to extend the accommodations we have in the past, render the service we have, stand the losses we do and hope to successfully meet such competitive conditions. It should take no argument to convince one of this, for all that is necessary is to continue to conduct our business in the old way and the results will supply the necessary evidence.

Catalogue and chain stores are nicely painted in some attractive if not startling color. The stores are brilliantly lighted. Goods are clean and attractively displayed. A goodly portion of their stock is in fancy pasteboard or paper cartons, requiring no wrapping. The business is a cash and carry proposition. In other words, they exchange their merchandise for their customer's cash with the very least expense possible. They spend no money for statements, postage or time preparing same, no drives into the city or country making collections. No trading for wood, potatoes or honey. When the day ends they have two things on hand—stock for to-morrow and the cash for to-day.

Well this is the old, old story that every business man knows, the story that the Tradesman (the most faithful ally of the retailer) has told again and again, year after year, yet how many have believed or, believing, have acted upon it to their advantage?

We have, as I have previously stated, hung on, hoping something would turn up to bring health again to the retail business. We are like the old lady who knew there was something wrong, but did not know what. She began taking patent medicines, first one kind and then another, to find one that would fit her case, but before she got around to all of them she died. I do not believe in a multitude of remedies, but I do believe we have made some discoveries that will lead to the adoption of better business methods and greater success.

Now I have said not a new thing and there is nothing new to say. It has all been said in many different ways, varied enough, it appears to me, to fit any ordinary case. I am impressed with the idea that we retailers must wake up, analyze our business, find and stop the leaks in our business, carry a better assortment rather than a larger stock, display our goods more attractively, add a few lines carrying a better profit, study the science of buying and buy wisely and carefully, study where to reduce overhead. If you make the attempt you will be surprised at results. Reduce our line of credits and cut out the long and lazy ones entirely, try and make collections oftener and study again to make more profitable sales by giving our employes an opportunity to exhibit their salesmanship.

It is pretty generally admitted that the competition of to-day establishes the retail price, especially on standard goods. This being true we must look elsewhere for relief or assistance. Our overhead, our store policy, our advertising expense, our handling of credits, etc., are in no way under the influence

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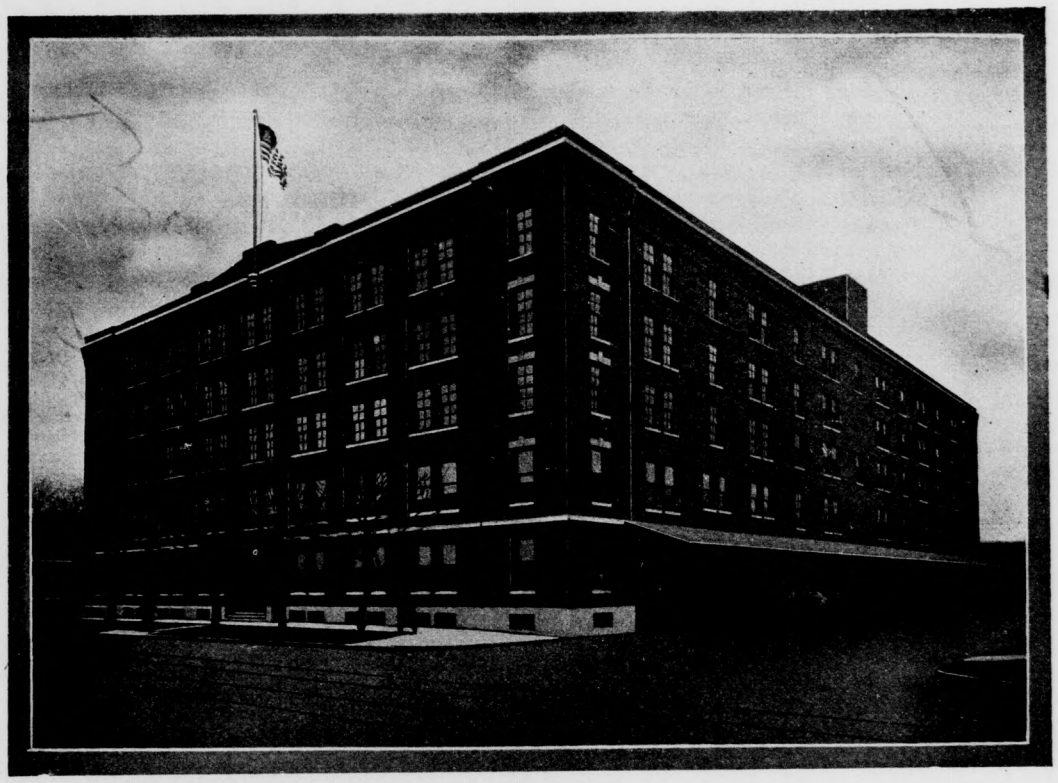

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ALMA SAGINAW

of or subject to the dictation of competition, therefore it is in these that we must exercise our merchandising skill.

In the matter of expense—and I should have referred to it earlier in this article—I question if the average retailer who does a credit business has ever figured his loss on charge sales, that is, the loss due to tieing up so much capital in charges which are never again of as much value as when made. Some debtors move away, some get sick and die, some get hard up and compromise, others offer security which entails considerable expense to keep track of and collect. Some dealers try to offset this expense by charging interest on overdue accounts. This is better than nothing, but it has its drawbacks, for it weakens the debtor's moral obligation and he feels that because he is paying interest he is entitled to a little more consideration and he takes it at our expense. If we mark our goods so that the cash and time or (charge it) customer pay the same, it is plainly an injustice to the cash customer, we have realized no profit from the charged sale until it is paid and placed on the same basis as the cash sale. There comes what might be termed a "profit vanishing point" in accounts, a point where the carrying charge becomes a liability and eats into the profit on the sale, where the sale has remained as an account so long that the interest on the same unpaid reduces the value of the charge and subjects it to a large percentage of business accident.

The cash customer furnishes the funds with which to do business, at least in part, and pays the expense of collecting from the other fellow, I believe if we were to determine the amount of interest that the sum total of charge accounts would yield, had the money represented been invested wisely, it would prove a most pleasant contribution to our profit and could be used to pay taxes, rent, fuel, light, etc.

I look upon the tendency to lengthen credits such as "a dollar down and a dollar a week," or "your terms are our terms," etc., as a menace to sound retail business and has only been justified on the ground that it increases volume. It has been demonstrated many times, however, that it is possible by such methods to increase volume without a corresponding increase in profit.

Now the average retailer who reads this (if he has the patience to do so) will say: "This is all bunk, for we have all tried to observe all these rules and regulations for some time." But that dear reader, is where you are all wrong we are not all doing that now, nor have we been in the past, and it is to the "not doer" that this article is addressed. That we are not all doing this, or have been, was evidenced by numerous questions put to retailers at the several meetings held by organizations representing various lines of trade during the last six months; in fact, many retailers admit that they have been observing but few of the accepted good principles of merchandising which are to-day believed to be positively necessary if we expect to be able to meet the present and ever new competition that live business men will originate, and it is with the earnest hope that altogether these suggestions which I have simply repeated may prove of benefit to some.

Cassius L. Glasgow.

Production Rather Than Big Margins Bring Largest Returns.

Narrow profit margins in competitive industry and trade have come o stay because they are an inevitable characteristic of the trend toward large scale enterprise and mass production which has grown out of the progress and gradual mechanization of industry. This is the conclusion of the National Industrial Conference board of New York. This organization bases its conclusions on the comprehensive analysis of profit ratios to sales and capital investment of more than 4,000 large and successful industrial, mercantile and other corporations over a period of post-war years, 1918-25, made as a requisite to the study of the possibility of shifting the corporation income tax onto the customer.

The results of the study go to emphasize not only the hazard inccurred to-day by all competitive business, large and small, because of narrow profit margins, but also the potential profitableness of efficient large-scale production. Sales at prices closely approximating cost of production, the analysis discloses, are the dominant factor in determining commodity prices, forcing producers and merchants to seek profit by volume rather than profit by individual sale.

Approximately half the sales of the large and successful corporations selected for analysis annually was made at less than 5 per cent. profit in most of the manufacturing industries; in trade, particularly the wholesale trade, more than half of the sales were made at a profit of less than 5 per cent. or at a loss. The average amount of sales at low profit rates or at a loss for all corporations is estimated to be even greater.

This condition, however, it is pointed out, does not necessarily result in a low return on capital invested, but rather tends to accelerate turnover of capital and thus may result in high returns, although half the output is disposed of at prices very close to production costs and a portion even at a loss. Corporations operating at the lowest ratio of profits on sales were found to have ordinarily the highest turnover of capital and often therefore are among those enjoying the highest return on capital.

The exact proportionate amount of the total business of all corporations transacted at a loss cannot be determined with the at present available statistical data. Almost every corporation, however, the board finds, makes a portion of its sales at a loss even though a net profit is realized on the grand total.

Although the more than 4,000 selected corporations, whose transactions were specifically studied by the conference board, include almost all of

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the large successful corporations in the country, every year during the period considered the total operations of some of them resulted in a loss; on an average corporations operating at a loss handled about 5 per cent. of the total sales of all of the selected corporations under scrutiny. When all manufacturing corporations in the country are considered as one group, it is found that those operating at a loss transacted about 13 per cent. of the business of the group; trading corporations operating at a loss transacted about 18 per cent. of the total business of all trading corporations.

The study contains a graphic summing up of modern industrial production methods and their relation and effect upon competitive market conditions.

"Production and the amount offered for sale increase under competitive conditions until the price set for the output is equal to the cost of production. Producers will increase the volume of their output as long as market prices hold forth a promise of any profit at all. The volume offered for sale which results from this process will tend to lower prices. When prices become so low as to yield no profit, production will be curtailed. The market price is normally one about which the last additions (of increase in output) to the market are offered at a bare minimum of profit, or at no profit, or at a small loss.

"In some plants the volume of production may be so large in relation to capacity that these final additions tendered to the market may be produced only at an increasing cost per unit of output. In other plants the volume relative to capacity may allow production of additional amounts at constant or decreasing costs. If all the plants were in the former situation, a growing demand would cause a higher market price, whereas, if all were situated as the latter, the enlarged demand would be likely to result in a constant or falling price. The actual situation in the case of most commodities, most of the time, is that these expansive and contractile portions tendered on the market came from both types of plants. In the case of manufacturers since the war, the capacity of plants, equipment and organization has generally exceeded what the market could absorb—that is, the manufacturers have operated at less than capacity, and additions to output could be produced at decreasing costs per unit.

"Obviously, whether operating under increasing, constant or decreasing costs, the producers whose profits are lowest or non-existent are the least efficient, the high-cost producers. If the market price falls, these producers feel the pinch most, for it may spell their ruin, whereas the more efficient producers may find their total profits lowered, or unaffected, or even increased by the fall of price. The lower price may give to these more efficient producers the sales formerly made by the less efficient, and, furthermore, at the lower price, their total volume of sales may expand so much that, even at a lower profit per unit, their total profits may be further augmented, if through the greater volume of output production costs fall faster than market price.

"Through the large volumes of a commodity thrown on the market, the competition of producers tends, therefore, to lower the price, and to eliminate the highest cost producers stratum by stratum. The depression of the price by the additions tendered at cost, or at a loss, is furthered by the amounts offered by the profitmakers who are struggling for the economies of mass production, and for a more prominent position in the market. Under competitive conditions, therefore, one may expect a large proportion of sales to be made at a very low profit, at cost, or at a loss."

The American Language.

Some one hundred dignified members of the faculty of Columbia University, listening to the phonographic records of twenty renditions of the now famous story of Grip, the baby rat, have decided that the version of a gentleman from Missouri represented the well of Americanese pure and undefiled. They reached the weighty decision that the speech of St. Louis was the typical language of the United States.

We are not told how this decision was reached or why the tone and pronunciation of Missouri deserve this high honor. And while we hold no brief for the Yankee twang, the Southern drawl or New Yorkese, we are skeptical. Is there such a thing as a manner of speech which could be described as standard in a country the size of the United States?

It might be proved that this was the language of that average American whom research and mathematics finally located some months ago in the Middle West, but even this seems doubtful.

More Jobs For Workers.

Reports to President Coolidge from the Department of Labor convince him that seasonal unemployment will not be so large throughout the country during the coming winter as in recent years. Secretary Davis has noted an increased demand for labor during the last six weeks. This improvement has taken place in a number of leading industries.

The brighter outlook for labor was predicted, in effect, by reports from the Department of Commerce, the National Association of Manufacturers and other sources a few weeks ago concerning the general improvement in business and industry. In many lines of manufacture new records for production were being made. Naturally, more workers will be required. The building industry also is less affected by the cold weather than formerly and numerous new construction projects are announced. All of which is good news for the country as mid-November awaits winter's early arrival.

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Some Features Which Tended To Make America Great.

Every necessity, every comfort, every luxury and convenience enjoyed by the favored few of the world's population who live in this country represents the hard labor and applied thought of our remote predecessors.

Those who laid the country's foundation, those who built on that foundation and those who smoothed out and furnished the superstructure were all apostles and practitioners of hard work. They labored not only that they might enjoy the material fruits of their labor, but that they might also enjoy its spiritual fruits, for the founders of this country, the great builders of industry and business organization, were believers in the philosophy, which says that "man finds his greatest and most sustained pleasure and spiritual satisfaction in the contemplation of work well done."

It was from this conception of life that the Nation drew its hardiness and its vigor, and it is only by adhering to that conception that it can hope to preserve and develop those qualities which have made our Nation great in the eyes of the world. Too many of us easily accept and attempt to live by the standards of others.

Nearly every nation has contributed something to the progress of the world and nearly every custom and standard of life found in the world to-day is either the expression or the survival of qualities that were developed in the course of making those contributions. No age in all history has contributed more to human progress and material welfare, than our own, and no nation has had a greater part in that contribution than ours.

It can be easily discerned that the above statements refer to the period of time in our country, from the Revolutionary War closely up to the beginning of the 19th century. About fifty years now pass over the experiences of our Nation, in which there are slow and mature developments along the lines of American citizenship, together with industry, agriculture, etc., through what might be called "slow and sure processes."

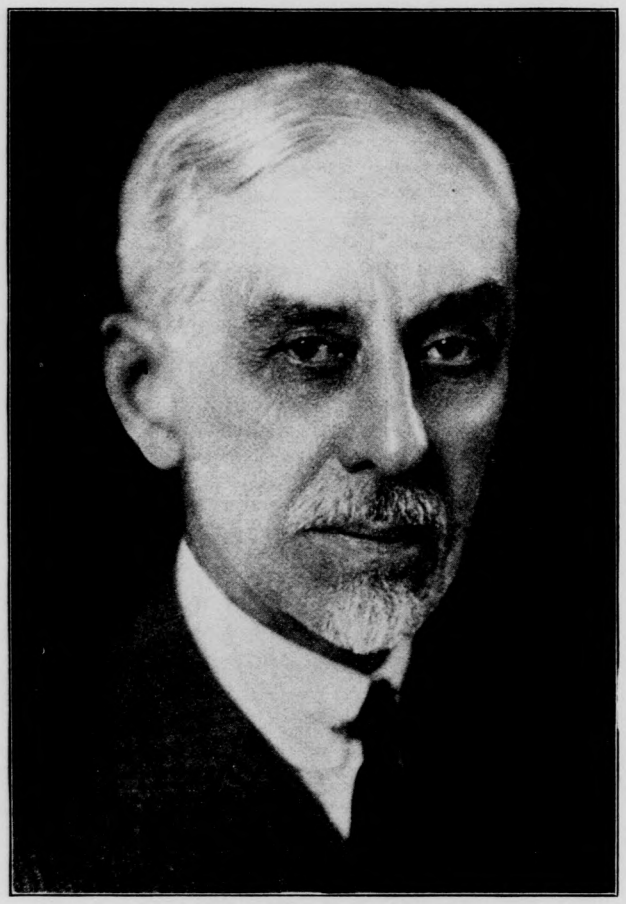
The question of slavery becomes uppermost. Some of the leading men of the Nation take decided issues with each other upon this question and conditions surrounding the colored people of our country.

The clock strikes twelve and America must act. Shall we divide ourselves into small units or shall the intent of the constitution and the plans laid out for a unity of states without secession of any kind be preserved?

The clock strikes again and the question is settled through years of bloodshed and strife. This had its effect, not only upon our own country, but upon the question of slavery in many nations of the world, and we at once become international. Since the revolutionary war, the civil war proved itself to be the greatest force in the forward step towards a democracy, with liberty and opportunity branded upon every undertaking.

In the beginning of this 20th century the kaiser's war takes place. The issue as regards the nations involved is practically none of our business. The only right we have to discuss and propose is from the standpoint of peace and good will, not only among men, but among nations, but while war has always existed, yet it has had in all instances a depressing and degenerating influence. Our Nation stands free and clear without any real responsibility from a financial or material standpoint.

The clock strikes again and we offer our assistance to several of the leading nations of the world. That sturdiness of character, imbred amongst our forefathers with principles so fundamental



Lee M. Hutchins.

that they cannot be easily disturbed, that desire on our part that all the civilized and leading nations of the world should cease war, and that we were practically the only nation of influence, wealth and ability to enter the conflict, we extended the right hand of fellowship at the right time and war ceased.

The average reader knows just as much about this as the writer and we have this to say, that previous to this act, our international movements and our diplomats when they went abroad, were discredited, but after we had become, bankers of the world, after we had shown our ability to accomplish in less time an important thing than any other nation could accomplish, the nations, especially which were engaged in this conflict, readily became interested in what our diplomats, together with our houses of Congress, had to say in regard to international matters, and to-day they are not only reading but signing those things, which are worth while.

The reader may ask, why repeat all this? The reply is, that the positions which we assumed, the task which we undertook and accomplished and our ability to not only do the work, but to finance the same is a proof that we are a nation of workers, both mentally, morally, physically and financially. If we had not been diligent during the last one hundred years, especially, if we had not realized that we must work if we desire to win, we would not occupy to-day the position which we do, not only nationally, but internationally.

Into the welding of the great hammer that drove the foundation stakes of this country went something of the spirit of every age. We have just cause for pride in our own National qualities, and nothing is more important to our future welfare than the preservation of the conceptions which developed them.

Idling sons of industrious fathers represent a first step toward degeneration. Wealth is not an open sesame to a life of gentle ease—it is a badge of responsibility.

The idea of the leisure class is foreign to our National conceptions; every man and woman who inherits the responsibilities of wealth must either adhere to the foundation concepts, which are the Nation's life, or be a party to the decay of the qualities, which were the pride and the boast of his or her forebears.

The youth of the Nation should be trained to look forward with eagerness and impatience to the day when they must take up the tasks of their fathers. This country cannot tolerate laziness and laxness and live. It was created and developed by hard work and it is only through labor and constant application of thought that it can be preserved and further developed.

Lee M. Hutchins.

New Scarfs For Evening Wear.

Fur scarfs for evening wear, according to some authorities, go well with the present mode. This is especially true of the double white fox scarfs, which may be worn with an ermine wrap or one of Bombay lamb and even wraps of brocaded metallic cloths. Silver fox scarfs are to be seen this season, it is predicted, with evening wraps of velvet in ivory, red and pastel shades. Sables have been used by some designers on evening coats of rich gold lame or metallic cloth, particularly where gold is the predominating color.

An unusual model in the shawl scarfs is one of metallic cloth brocaded with large flowers and leaves in tones of rose, blue, mauve and green. The scarf is in two pieces, joined with a wide section of mauve chiffon, and is worn like a cape across the back and divided in front. Metallic fabrics, which because of their lightness and sheer texture are now called tinsel, are very fashionable. Scarfs in large squares and oblongs of net in colors and black are traced with all-over patterns and finished with borders of gilt or silver thread.

Transparent scarfs for wear with the new evening wraps, whether they be of fur or the rich brocades, are noted in new hand-embroidered, metallic thread and hand-painted designs in striking colors. Although the triangular shapes seem to predominate at the moment, designers expect the large squares to be popular later on because of the greater possibilities offered in the draping of a square scarf. These scarfs are lined with chiffon and sometimes bound with silk or a fine cording.

Combs for evening wear are shown in new lengths. Rhinestones and fine marcasite work are noted on the tops in simple and elaborate designs. These combs are made for those who are allowing their hair to grow and need a comb long enough to hold all the short ends in place. For those with long hair there are some short and deeper combs with fine stone settings in various color combinations.

The Wife Balked.

Hubby broke the news that he was going hunting the next morning at 3 o'clock and would like breakfast before going out.

Wife replied: "If you can go hunting at that hour of the morning, you can 'hunt' some breakfast, too!"

Do your best and you will succeed in happiness even if you fail in all else.

Confidence

A priceless Asset to any business—

Our many customers feel that our Investment Services merit it—

They are given a conscientious and reliable personal Service. It is this which has inspired their CONFIDENCE in the ability of our Company to capably handle their Investments.—

This is largely responsible for our ever increasing volume of business, and to it we attribute our SUCCESS.

In connection with the personal Service which we offer our customers and friends of the Michigan Tradesman, the following direct Wire connections enable us to get for them the latest markets or any statistical information which they might desire on any securities which they hold or propose to buy.

Private WIRES *to*

Albany - - - New York	Indianapolis - - Indiana
Atlanta - - - - Georgia	Jacksonville - - Florida
Baltimore - - Maryland	Kansas City - - Missouri
Boston - - Massachusetts	Louisville - - - Kentucky
Buffalo - - - New York	Milwaukee - - Wisconsin
Chattanooga - Tennessee	Minneapolis - Minnesota
Chicago - - - - Illinois	Omaha - - - - Nebraska
Cincinnati - - - - Ohio	Philadelphia - Pennsylvania
Cleveland - - - - Ohio	Pittsburgh - Pennsylvania
Detroit - - - - Michigan	St. Louis - - - Missouri
New York - - New York	

LINK, PETTER & COMPANY

7th floor Michigan Trust Building

Grand Rapids, Michigan

THE WHOLESALE GROCER.

He Is a Necessary Factor in Economical Distribution.

There have been columns upon columns written and published in trade and other magazines relative to the necessity of retail dealers and the manner in which they operate, but there has been very little, if anything, written concerning the work and the value of a jobber of merchandise.

As long as twenty years ago the general public, and many retailers, not understanding the position which the jobber occupies in the economic distribution of merchandise, set up a hue and cry that the jobber or, as he might be termed, the middleman, should be eliminated. This propaganda reached its peak during the kaiser's war, but since the signing of the armistice it has gradually dwindled until at the present time it is very seldom that you hear any person making the assertion that the jobber of merchandise should be eliminated. It was asserted by the general public that the wholesale grocer particularly could be eliminated, and the consumer would thereby be able to purchase merchandise from the retailer at a considerable saving. This, however, with the thinking public and the well informed retailer, is conceded to be a wrong theory.

The buying public has not in the past and does not now fully appreciate the methods of production and the methods of distribution. The average consumer has a vague idea of the manner in which a manufacturer or producer purchases his raw products, for which he must pay a fair market price, and that he must carry on hand the raw products until they can be put through the manufacturing process. They know that in order to obtain the finished product it is necessary for the producer to maintain an establishment equipped to turn out his product, and that he has a certain amount of labor expense and other overhead. They also know that the cost of transportation must be added to the finished product.

The wholesale grocer having borne the brunt of the hue and cry to eliminate the middleman, it might be well to state the place that he occupies in the distribution to the retailer and his place in the economic distribution to the ultimate consumer. There is no doubt that, if the general public were fully informed concerning the work done by the wholesale grocer, that the ideas which now are held by many consumers would be radically changed and they would appreciate the value of the wholesale grocer, and would realize that there is no possibility of eliminating the wholesale grocer as one of the factors in the economic distribution of the articles required daily in the home.

The public and, unfortunately, many retailers have not yet learned that it is absolutely impossible for a manufacturer or a producer to sell his products either direct to the retailer or to the consumer, economically. There are a few isolated cases where a producer of certain items handled by a retail grocer which are not perishable, can sell direct to the retailer or consumer. I know of several soap manufacturers who are sellling direct to the retail trade and not selling through jobbers and also I know of several other soap manufacturers who are selling direct to the consumer, eliminating both the jobber and the retailer, but so far as I know, the soap manufacturers who have attempted to sell direct to the consumer have found that the cost of distribution is so high that they cannot make a profit. The proposition seemed without a flaw in theory, but when put to the actual test in practice, it has not worked out to advantage, either to the consumer or to the manufacturer.

The majority of people do not realize the economic service performed by the wholesale grocer. Many overlook

W. A. Gilleland.

the fact that the wholesale grocer assembles merchandise from all parts of the world, carries in his warehouse a large stock of merchandise of all varieties in order to properly serve the retailer with any of the numerous items which he may need. The retailer expects—and rightly so—the jobber to have on hand the merchandise he requires, as he demands immediate delivery, in order that he may in turn promptly supply the consumer. The wholesale grocer purchases the large majority of the merchandise he handles in carload lots and, in turn, distributes this merchandise to the retailer in case lots. The jobber must also anticipate the demand for seasonable items and purchase same prior to the season at which the items will be in demand and have such items on hand in order to supply the retailer when the demand for seasonable items is made by the consumer.

In addition to maintaining a warehouse, an operating force, a sales force and a fast operating delivery department, the jobber also extends credit to the retailer, and this alone is a heavy burden. It is common practice for the wholesale grocer to extend credit to retailers without, as would be done by a bank or financial institution, requiring the retailer to deposit collateral to cover his purchases, and yet the merchandise delivered by a whole grocer to a retailer represents to the wholesale grocer the actual amount of money, which the merchandise is valued at. Retailers could not go to any bank or financial institution and get the same amount without collateral or good endorsement on their paper. This simply means that, in addition to carrying a large stock of merchandise on hand, the wholesale grocer has advanced on time to his trade a large amount of money without securing interest on same.

A few years ago the big meat packers decided that they would combine the functions of manufacturing, wholesaling and distributing many items which were foreign to their lines as meat packers and were from an economic standpoint handled by wholesale and retail grocers. The United States Government stepped in, however, and by the Consent Decree excluded them from commerce and dealing in the commodities unrelated to the meat packing business. The chain stores, which have in recent years become a factor in the distribution of food stuffs, particularly to the consumer, combine both the functions of retailing and wholesaling, but merely combining these functions under one ownership does not eliminate any of them.

The report of a committee composed of both manufacturers and wholesalers presented to the National Distribution Conference, held in Washington in 1925 under the auspices of the United States Chamber of Commerce, had this to say in regard to the middleman:

"In general, the functions performed by these intermediaries are necessary; and even should distribution be effected under single ownership, the functions would still have to be performed. Confusion of the functions performed with ownership of the agencies performing them leads to loose thinking and to unwarranted conclusions.

"Indeed, it is just here that the confusion does arise and the unsound conclusions are formed."

Some years ago, the American Wholesale Grocers Association, through the services of an able advertising man, made a survey of the misconceptions existing as to the functions of the wholesale grocer. The survey showed that ignorance of the wholesale grocery business and resulting hostility to the wholesaler was widespread among consumers, newspapers and magazines, and among the representatives of city, state and National governments. In general, the survey disclosed that the wholesale grocer was regarded as a parasite, performing no necessary work, but merely adding to the costs of the food of the people.

The net profit of the wholesale grocer is small. It ranges around 2 per cent. of net sales. A review made a year or so ago by Niles & Niles, certified public accountants of New York City, revealed that the consumer's dollar spent for groceries is as follows: Producer or manufacturer, $.729; wholesaler, $.088; retailer, $.183, and the wholesale grocer's part of the dollar is the lowest of wholesalers in coal, dairy products, drugs, fruits and vegetables, hardware, meats, shoes and groceries.

It is evident from the above that the middleman cannot be eliminated or, rather, should he be eliminated, the work he does cannot be. Distribution, of course, is not perfect—far from it. It is subject to many wastes which should be and are now in the process of being corrected, but these wastes do not come from the parasitic greed of middlemen or from any dark and crooked manipulation by them to the robbery of the public.

There has been no concerted effort by the wholesale grocers of the United States made to enlighten the general public as to the necessity of having a middleman, who is in reality only the assembler of the various items required by the retailer, and I feel certain that if the general public were better informed as to the work done, the suggestion made, not by an ignorant public, but by an uninformed public, that the jobbers be eliminated would be forever quieted. Then the public would

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Established 1860.

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A. D. CRIMMINS ---------- Vice President and Cashier

The Grand Rapids National Company is owned and controlled by the stockholders of the Grand Rapids National Bank, and is operated to give investment counsel, guided by the experience of the Bank.

Morton H. Luce, Manager

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realize that the wholesale grocer is a necessary factor in an economic distribution of food stuffs. Although survey after survey has been made by National organizations, colleges and statisticians, no one has been able to propose a plan which is more economical to the ultimate consumer than the distribution through the channels of: manufacturer and producer to the wholesale grocer, in turn, to the retail grocer and distributed by him to the consumer. There is no short cut to this most economical avenue of distribution.

The successful wholesale grocer of to-day has been compelled to keep pace with the times, to analyze his business, and to establish the least possible overhead operating costs. The methods of operating a wholesale grocery house are entirely different to-day than they were twenty years ago and, although there are not as many jobbers to-day as there were in the past, the wholesale grocer of to-day is in a position, better equipped and better fortified, to place the merchandise he sells in the hands of the retailer than at any time heretofore. Were the general public fully informed as to the vast amount of work done by the wholesale grocer, I feel certain that the general expression would be that the wholesale grocer is well entitled to the small remuneration he receives on his investment and for the service he renders.

W. A. Gilleland.

Pitfalls To Watch When Buying a Business.

When a retail merchant buys an established business, there are certain outstanding points that he should for his after protection have in mind, and see that they are properly checked up before the deal is closed. Points which if not gone into and clearly settled, may cause him serious trouble thereafter and perhaps substantial loss.

To begin, if the business purchased is located in rented or leased premises the question of the term and period of the time of the lease should be a first consideration. And, in obtaining this information, it is usually a good plan to interview the landlord and have him verify the statements of the seller, in respect to the provisions of the lease if it is oral, and of course the lease itself should be examined if it is in writing.

Following this, the buyer should look carefully to the title of the seller in any and all fixtures that are to go with the place; ascertain whether or not they are fully paid for, and if not the balance due upon them, and if necessary the seller of the fixtures should be communicated with on this point, so that there may not be any after difficulties over the payment of any balance due. And, needless to say, while on this phase of the deal, it should be definitely ascertained whether or not there is a mortgage, or any other incumbrance, against the fixtures.

So far so good, and now we come to one of the most vital points in the sale of any going business, i. e., the extent and nature of the debts and obligations of the seller, that may be a lien upon the business. In this connection, the buyer should have a care and see to it that the bulk sales law of the state, if there is one, is complied with. These laws have been enacted in many states, and require certain acts to be performed when a sale of a going business is made. And if such provisions are not complied with the buyer of the business may be held liable, to the extent of the value of the business, to the seller's creditors.

In brief, bulk sales laws usually require that the creditors of the seller of a business must be notified of the contemplated sale, and thus be given an opportunity to protect their accounts. These statutes vary somewhat in their terms, but generally state how the notice shall be given, and the time within which it shall be given before the sale is made. And if these terms are complied with, the creditors of the seller will have no after recourse upon the buyer of the business.

On the other hand, as noted heretofore, if the state in which the business is located has a bulk sale law, and it is not complied with the buyer of the business may be held liable for the debts of his seller, to the extent of the business. This is true because, statutes of this kind usually provide that a sale of a business, which is not made as required by the statute, is void in so far as the seller's creditors are concerned.

When buying an established business, don't be in too great a hurry to close the deal, and take whatever time is necessary to deal properly and safely with the important points connected therewith. And especially does this apply when one is dealing with a stranger, and is, as the law puts it, at arm's length.

Make sure that the lease to the premises is as represented. See that the fixtures and other equipment is free from liens of incumbrances, and the seller can pass good title thereto. Have a care that the bulk sales law of the state wherein the business is located is complied with according to its provisions, and, if the business is being bought with the understanding that it is free from debt, it's usually well to have the seller make an affidavit to that effect when the transaction is closed.

The foregoing are salient pitfalls in the buying of an established business, the overlooking of which may easily prove a source of after dispute and perhaps substantial loss to a buyer. In fact, it is believed, the majority of lawsuits, growing out of the purchase of growing concerns, arise through failure to attend to one or more of these points. It follows, that the time and attention required to dispose of them in a businesslike manner, will usually pay good dividends in the form of insurance against subsequent controversy that may easily arise through their neglect. Leslie Childs.

If you wish your influence to be permanent, restrict yourself to fundamentals.

Without logical connection, ideas are dangerous.

"... View it *from any angle* MR. GROCER ..

You are ahead of the game when you sell Henkel's Velvet.

First look at your margin of profit! You can meet price competition with this quality product and net a profit that's worth your while. There's no finer Cake and Pastry Flour milled than Velvet. Once you get your customers to try it—they come back for more.

Push this advertised product—every day of every week—you'll build a nice volume that will pay you a handsome profit.

For prompt deliveries call the nearest Commercial Milling warehouse or jobber.

Sell them Henkel's Pancake Flour for delicious pancakes.

Henkel's EXTRA FANCY VELVET cake & pastry flour

WE MAKE GUN CUT Leather Palm Gloves for the jobbing trade only. Calf-skin palm sewed with heavy shoe thread; no seams in the back to rip; no seams in the front to wear out.

Some are protected with tips and patches as cuts illustrate. Some are made plain.

We also make Leather Palm Gun Cut Jerseys. Be sure to write us for catalog.

PEERLESS GLOVE COMPANY

Grand Haven Michigan

MICHIGAN TRADESMAN.

The Logical Reason For Its Great Success.

In this edition, marking its forty-fifth anniversary, it is a fitting thing to analyze somewhat the achievements of the Tradesman, and to enquire, Why has it attained its notable success? Another question may also be asked, Why was it a happy and fortunate day for the business men of Michigan and the surrounding states when in 1883 the Tradesman launched out on its career as their helper, instructor, adviser and the fearless champion of their rights?

At first glance these enquiries may appear entirely distinct, but that they are closely related is shown by the fact that one answer covers both, that answer being: During all its long term of publication, the Tradesman has given to its clientele a service unusually large in amount and admirably high in quality.

Ever since its beginning it has functioned, not in an abridged and stinted manner, but fully and completely as a trade paper, giving each week dependable information regarding markets, prices, buying, practical methods of displaying and selling goods, together with constructive criticism and friendly hints—matter that has greatly aided its readers in conducting their merchandising ventures so that their yearly balances would show on the right side of the ledger. In short it has helped its constituents make money.

Moreover, by its stern and indefatigable efforts in the exposure of frauds of all kinds, it has saved great numbers of honest persons from losses which would have aggregated huge sums. So much for its showing in things which relate primarily to dollars and cents.

But the Tradesman has not restricted its endeavors to the promotion of financial gain alone. To prove this we have only to cite the fact that by its untiring labors for good highways, community development, the beautifying of cities, towns, and country landscapes, co-operation among merchants and getting-together movements it has exercised a powerful influence in that middle ground of thought and action which has economic bearings on one hand and social and educational features on the other.

Here no attempt will be made even to name over the many interesting and valuable features which go to make up each issue of the Tradesman, nor will many of its salient characteristics be described, however briefly. But the writer cannot refrain from a word of commendation for the elevated moral tone which always has pervaded its columns. By its clean aims and high principles, by the honesty and integrity shown in its example, as well as in the precepts it has advocated, it has been a strong force of uplift. Because of its teachings its readers have been more loyal as friends, more genial as neighbors, more conscientious as citizens, more considerate as employers, more faithful as workers, more unselfish in their homes.

Besides being an unusually successful trade journal, the Tradesman has been much more. To this the wide scope of its activities and its accomplishment bears abundant witness. And all has helped in filling up and rounding out the measure of service it has given its readers.

As has been said, its service explains the success of the Tradesman. But if we go farther and ask the reason for the reason, if we want to know why this service is all that it is, we soon come to the man who founded the Tradesman forty-five years ago and who always has guided its destinies.

It has been aptly said that a great publication is the lengthened shadow of a great man. In a peculiar sense this is true of the Tradesman. It would be hard to imagine how any periodical could be a more accurate reflection of a human personality. When Mr. Stowe is mentioned, one thinks of the Tradesman. When the Tradesman is spoken of, one thinks of Mr. Stowe.

He always has liked to keep in close personal touch with his subscribers—to make their interests his interests. He never has been too busy to give them of his time and attention and to do them any favors which lay in his power. During these later years a man of different type would have dropped off these kindly offices, devoting himself to concerns of a more public and conspicuous nature. Mr. Stowe has preferred to continue in his old way, going out and mingling freely with the people whose cause he so long ago espoused.

Inseparable as he seems from the Tradesman, still with his great and varied abilities, Mr. Stowe doubtless would have achieved a signal success in some other field of effort. But one can hardly believe that he would have found such great pleasure, or that he could have gone on with anything else for so long a time with such undiminished enthusiasm.

If it was a happy day for the business men when he started the Tradesman, so was it a happy day for Mr. Stowe when he found his life work—one of the kind that is the only life work that is really worth while; one that furnishes an opportunity for doing real service to humanity.

May there be many happy returns of the Tradesman anniversary!

Ella M. Rogers.

Muskegon—The Rodgers Boiler and Burner Co. has completed its new plant on Southern avenue at the Pennsylvania Railroad tracks, Muskegon. The company has increased its capital from $10,000 to $100,000 and changed its name to the Steel Fabricating Co., of Muskegon. The new plant replaces the structure which burned last June. The new building is 65 by 150 feet and cost with equipment about $25,000. Brick, glass and steel were used in construction, making it as nearly fireproof as possible.

When you profit by the experience of others you save drudgery for yourself.

Exquisite lingerie fashioned from a new, improved rayon fabric and identified for your protection by the name Fleuray Undersheens. Fleuray Undersheens, designed by a noted fashion expert, are soft in texture and beautifully finished in every detail. Each garment is knit to full size on a separate cylinder and not stretched to fit as is the case with many other rayons. This assures correct fit, satisfactory laundering and longer wear.

Fleuray UNDERSHEENS
REG. U.S. PAT. OFF.

Some Pouplar Numbers For

HOLIDAY SELLING

Style 5601 Vest. Shoulder straps of self-fabric with top hem, Picot edged. Reg. sizes 36 to 42, per dozen ____$8.00
Ex. sizes 44 to 46, per dozen _____ 9.25

Style 5614 Bloomer. Extra seat room, reinforced gusset of special design; best quality elastic; beautifully finished in every detail. Reg. sizes 36 to 42, per doz. _____$12.00
Ex. sizes 44 to 50, per doz. _____ 13.75

Style 5643 Cuff Bloomer. Yoke top, with elastic in black; cuff knees. Reinforced Gusset in seat; full size. Reg. sizes 36 to 42, per doz. _____$12.00
Ex. sizes 44 to 50, per doz. _____ 13.75

Style 5677 Panel Suit. Tailored garment with crotch well reinforced and leg opening, shoulder strap of self-fabric and top hem pecot edge. Reg. sizes 36 to 42, per doz. __$16.50
Ex. sizes 44 to 46, per doz. _____ 18.00

No. 5624 Bandeaux Bloomer Suit. Bandeaux top, double cloth, elastic bloomer knee, with opening on one side. Reg. sizes 36 to 42, per doz. _____$21.00

Style 5610 Gown. V-neck with little rose bud at point of V, sleeveless. Neck and arm pecot edge. Reg. sizes 36 to 44, per doz. _____$24.00

Style 5612 Pajama. Tailored V-neck, satin rose bud at point of V, neck and arm finished pecot edge, pocket in coat. Reg. sizes 36 to 44, per doz. _____$30.00

EDSON, MOORE & COMPANY
1702-1722 West Fort Street
DETROIT

DAVID HENRY DAY.

Deserved Tribute To a Pioneer and Patriot.

In the passing of D. H. Day the State of Michigan, and especially the Northwestern part, has suffered an irreparable loss. He was possessed of vision and foresight in a marked degree. Long before any organized effort had been made to call attention to the agricultural and resort possibilities of Western Michigan, Mr. Day's was the voice crying in the wilderness. He realized that some concerted effort on the part of our citizens should be made in order to give Michigan her rightful place in the sun.

Back in the seventies and the early eighties he was deploring the conditions which existed in the Northern part of our State. He saw that our citizens, especially the farmers, were leaving for Canada and the Northwestern states in large numbers, being lured away by the effective publicity and specious promises of the railroad agents and real estate dealers. In season and out of season he preached the necessity of close co-operation and united effort on the part of Michiganders, in order to stem the tide and develop the latent possibilities of Western Michigan. Mr. Day was largely responsible for the establishing of the Western Michigan Development Bureau, in the operating of which I was closely associated with him for nearly ten years, as Secretary-Manager.

The Bureau originated at Ludington, Mich., March 26, 1909, and was incorporated under the law sof the State May 1, 1912, as a corporation not for pecuniary profit. Its purpose, as stated in its by-laws, was, "The encouragement of agriculture, horticulture and the mechanic arts in Western Michigan." This included the bringing of settlers and investors from the outside into Western Michigan, to the end that the latent agricultural and industrial wealth of the region might be fully developed. The founders of the Bureau realized that the soil is our greatest resource and that its conservation and improvement is our most important duty. The slogan adopted by the Bureau was "Every possible acre working all the time at that for which it is best adapted."

Mr. Day gave freely of his time and money to the work of the Western Michigan Development Bureau. He was its President from its inception, in March, 1909, to the time of his death.

A brief synopsis of some of the activities of the Bureau during the ten years in which I was closely associated with Mr. Day as its head, will furnish a fairly accurate picture of the works of this citizen which should, and will live after him.

When this child of Mr. Day's entered actively on its work in the fall of 1909 the agencies for agricultural betterment, in the State, were few and far between; there was little efficient organization, no co-operation to speak of, and the knocker was abroad in the land with very few to say him nay. Worst of all the farmers in the Northern part of the State were leaving in large numbers for Canada and the Northwest. There were no county agricultural agents or demonstration farms, no farmers' co-operative marketing associations and no good roads or good roads organizations such as the West Michigan Pike Association and the Mackinaw Trail Association.

The Western Michigan Development Bureau was the first organization of its kind in the State. It was actively behind nearly every betterment movement in Western Michigan during the ten year period referred to above, rendering service to all the people freely and without stint.

Mr. Day had in mind that one of the first and most important things to be done was the carrying out of an intensive campaign of home missionary work among the farmers, showing the advantages possessed by Western Michigan, so that they might not fall an easy prey to those who were holding forth such high sounding allurements for them to leave Michigan, for alleged greener pastures.

The first big job was the putting on of an exhibit of Western Michigan agricultural products, with special emphasis on apples, at the Land and Irrigation Exhibition which was staged by the Chicago Tribune at the Coliseum, Nov. 20 to Dec. 4, 1909. This was a great success, especially from an advertising standpoint. It was the first time that such a large and comprehensive exhibit of Michigan farm products had ever been made to such a large number of people. The attendance ran over 300,000. The first edition of the Western Michigan Booklet, consisting of 250,000 copies, was printed and distributed on this occasion.

This was followed by another exhibit in November, 1910, at the Second Land and Irrigation Exposition put on by the Chicago Tribune at the same place. This second effort was even more successful than the first one, in the size and variety of the farm products shown, and the much larger attendance of visitors to the Land Show. A second edition of the Western Michigan Booklet, 150,000 copies were printed and distributed on this occasion.

For the purpose of bringing home to the people of Grand Rapids and Western Michigan, the great possibilities of the fruit growing industry in this region, two apple shows, on an extensive scale, were held at the Coliseum in Grand Rapids, the first one in November, 1911, and the second one a year later. Both of these shows were successful, as to attendance, interest and advertising value.

These four exhibits, together with the lectures, illustrated and otherwise, and the large number of local exhibits, made at county fairs, farmers' institutes and other places in Michigan, resulted in the planting of thousands of acres in Northwestern Michigan to apples, cherries and other fruits.

The next move on the part of Mr. Day was to send the Manager of the Bureau on an extensive publicity campaign consisting of lectures, moving pictures and agricultural exhibits. This campaign lasted more than three years and covered a wide range of territory in Ohio, Indiana, Illinois, Iowa, Wis-

BUTTER JUMBLES made with FRESH EGGS MILK creamery BUTTER

THE SCHUST COMPANY

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WHITE HOUSE COFFEE

Make This Test Yourself!

Your own home is representative. The tastes of other families are pretty much like yours. Try out White House Coffee on your own table. You will find it so good that you'll feel enthusiastic about selling it to others.

Then you will appreciate the real selling punch that lies in this flavor that is "roasted in." Then you will know why White House is BETTER coffee—and a mighty profitable coffee for you to get behind and push.

The Flavor is Roasted In!

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

consin, Missouri, Arkansas and Massachusetts and Great Britain and Ireland. As a result, many new settlers came to Western Michigan.

Time would fail me to tell of all the activities for the betterment of Western Michigan, in which Mr. Day was interested, and in the furtherance of which he gave freely of his time, and his wise counsel, such as the "Stay in Michigan" and "Remain on the Farm" campaigns, Alfalfa, Sweet Clover and Good Roads campaigns, efforts to convince people at home and abroad that Western Michigan was a good cattle country and that it was well adapted to sheep raising. He urged the importance of maintaining permanent exhibits of the farm products of Western Michigan at Chicago, Detroit and also Grand Rapids.

Mr. Day was deeply interested in the establishing of state parks. He gave the first park to the State and was one of the first State Park Commissioners.

In addition to the foregoing activities, Mr. Day managed his own extensive business and farm, and set a good example by establishing a Friesian-Holstein Dairy, by planting alfalfa and sweet clover and by caring for his large orchard in a scientific way.

One of the outstanding accomplishments of Mr. Day was his foresight in allowing and encouraging nature to produce on the shores of Glen Lake, the best stand of second growth timber in the State, which now is a beautiful forest covering about two thousand acres.

The foregoing, in brief, are some of the things which go to show what a useful citizen Mr. Day was. Then, too, he was sincere and a loyal friend. "Take from a man every gift but sincerity; let him be blind and deaf and lame; let him stammer in his speech, lack education and good manners; handicap him as you please, so you leave him sincerity, and he will command respect and attention. His work will endure. The world which is always looking for the real thing will gladly overlook all his infirmities."

John I. Gibson.

When Is a Steak Tough?

In going through the wholesale meat markets daily we hear a great many things of interest about meat. There are many opinions expressed and vital things discussed. Some things we hear are new and many are dressed up in new clothes to make them appealing. To-day we heard something that sounded indeed unusual and inconsistent. A retailer sold two customers steaks from the same loin and cut right next to each other. He knew both purchasers personally and received a report from each. One said the steak was excellent, tender and luscious. The other said it was tough and unsatisfactory. It seems to us it would require wisdom, surpassing Solomon, to thoroughly understand such a situation. The retailer was frankly perplexed, and said he couldn't figure how he is to please his patrons when such reports come to him. Whether one had sharper knives or sharper teeth than the other he didn't know, nor did he know which one possesses the keener sense of taste. His own opinion was that the meat was choice and should be tender, but when it left his shop he no longer had supervision over it or its treatment. It seems highly probable to us that one housewife is a better cook than the other. When the meat was found so satisfactory by one consumer it must have followed proper cooking; but we feel like questioning the method used by the other in its preparation for the table. Being a very unusual condition and not readily explainable, there is little more than that can be said with respect to the personal satisfaction derived in the instance. But there is a a great deal that may be said about cooking meat. Cooking in its highest degree is art, and one that should be learned by those who expect to get the most out of what they spend their money for. A steak may be pan broiled or fire broiled and still be tough when the meat has high quality. If it is cooked too long and then left for some time before serving, the same tenderness will not be present as when served piping hot from the pan or broiler. When broiled or fried it becomes somewhat hot and tough. This fact has caused steak and other meat served to large numbers of people less appetizing than when cooked and served immediately to a few. For this reason steak is not a popular meat dish for large banquets unless special facilities are provided.

Nothing Wrong With Her Nerve.

Into a store came a woman with a bottle, which she handed to the proprietor.

"Is this all right to take?" she asked.

The chemist carefully inspected the bottle.

"You didn't buy it here," he said politely.

"Oh, no. It's a nerve tonic I saw advertised, but I thought you'd ell me whether I ought to take it."

The chemist handed the bottle back.

"I don't think," he replied, "there is any necessity for you to take it. There is nothing wrong with your nerve."

No Time For Celebration.

She was crossing the Atlantic from Europe for the first time and she was quite aged, too. Midway on the ocean the ship encountered a severe storm which buffeted the ship for days. Finally it sprang a leak and the captain ordered some rockets sent up as S. O. S. calls. The old lady looked at this proceeding with growing alarm and trepidation. Finally she mustered up her courage to approach the captain, and in a voice tinged with a mild reprimand said:

"See here, Captain, this ship is about to sink and here you are shooting skyrockets up in the air. This is no time for celebration!"

Blessed be the man who thinks and talks with facts! He is needed in the world to-day, where more is being wasted and more money spent by doing things wrong than by not doing them at all. To the man with facts life offers greater resources, greater responsibilities and more satisfactory achievements than at any period in history.

MILLER PEANUT PRODUCTS CO.
Michigan's Greatest Exclusive Peanut Products
Manufacurers and distributors to the Jobbing Trade
OUR LEADING BRAND — PLAYERS PEANUTS
1996 GRATIOT AVENUE DETROIT, MICHIGAN

DETROIT SUSPENDER & BELT CO.
Manufacturers of Suspenders, Belts, Garters and Arm Bands
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Nearly Fifty Years of Experience in Match Making has Produced
THE DIAMOND BRAND

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

✠

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

✠

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

THE DIAMOND MATCH COMPANY

CHILDREN'S DRESSES CHILDREN'S DRESSES

We are enjoying the largest business in our history—Let us help you do the same!

Children's dresses—we specialize in them—for the holiday trade, a big showing of the 1929 models in silks and velvets to retail at $5.95. A trial order will explain our rapidly growing business.

23 West Jefferson Ave. **ALEXANDER LICHT CO.** Detroit, Michigan
CHILDREN'S DRESS SPECIALIST

THE MEASURE OF A MAN.

Was Professor Blumenthal Wrong in His Diagnosis?

What is the measure of a man? Is it the length of his coat or trouser seam or his circumference at the waist line or the size of his collar, his shoes or his hat? Or will calipers applied to his cranium determine it?

Has humanity developed a science that by casual, or even definite application will enable another person to just off-hand determine and declare this measure?

Can it sound the depths of human emotions, determine their relations to heart throbs or mental reactions and state the measure?

Is it possible that the soul and spirit of a man can be analyzed, except as he reveals himself in the work of his life over a long period of years?

Can another person pronounce such measure, except by long association and thus reading through the lens of understanding truly state it?

The above enquiries relate to a recent occurrence, the settings for which the writer will attempt to establish if the reader will kindly follow.

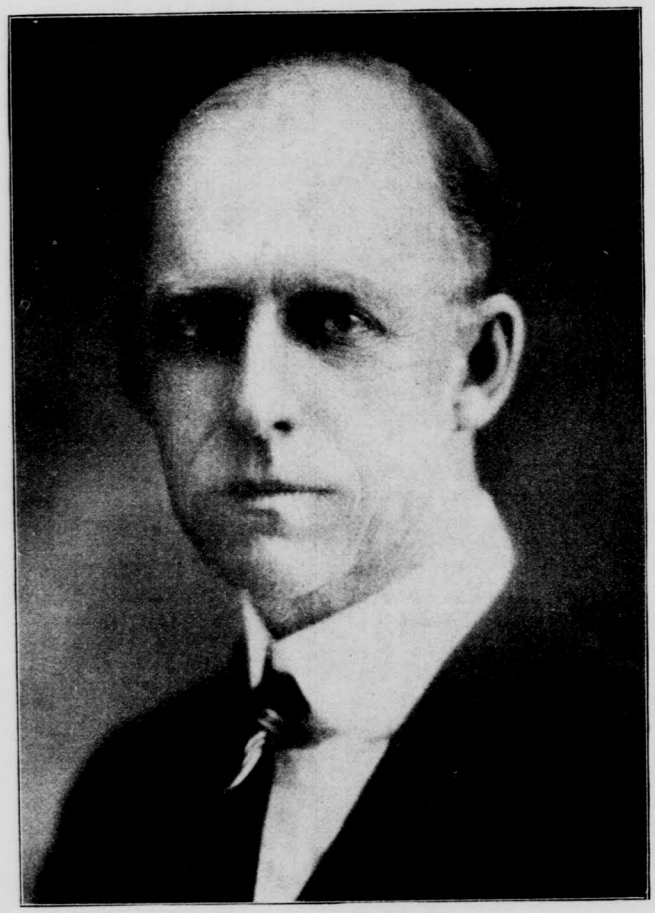
During October this writer enjoyed the appreciated privilege of being a guest at two house parties at the summer home of the Tradesman editor and his delightful co-partner and helpmeet. This home is, let us recall in passing, the realization of a boyhood dream, the fruition of an ideal and hope carried through three score years. (The writer refers to it here because it is one of the settings of evidence by which he expects to prove to the reader his final conclusion and statement.)

The last of the two parties was a gathering of the Tradesman operating force, the men and women who carry to productive completion the initiative, purpose and ideas of the Tradesman idealist. It was the Tradesman clan in happy social association, where there was a complete disassociation of social caste, where neither creed, color nor condition of servitude entered in. It effected for the day and hour the long sung plea, "Backward, Turn Backward oh Time in thy flight." And the head of the institution, senior of the gathering and host of the occasion, was but mid-way among the brae lads and bonnie lasses assembled on the hillside. (I have said "institution," rather than organization, because the Tradesman is, to its family and force, an institution above a mere organization rating.)

On the greensward to the West of the beautiful Swiss chalet, which was home for the party, an exciting game of baseball was played, participated in by all in some capacity—and some without much. The Tradesman editor, among the most enthusiastic of the participants, performed prodigious feats with bat and feet, leading his team to victory—as usual—without questioning the decisions of the self-appointed umpire—not quite so usual. (I cite this, too, as one of the settings of evidence essential to the case.)

The quiet and quaint village of Lamont seemed quite undisturbed by the discordance of noise produced by Howig's celebrated and celebrating Sheep Skin Band, which simply tore the harmonious atmosphere into harmonic and detonic shreds. (This evidenced the confidence of the staid townspeople in their neighbor, as vouching for his guests, which is another stone in the foundation of contributing evidence.)

We returned to the home overlooking the beautiful Grand River and the charming countryside for long distances. Up and down its placid surface we could see its waters moving steadily to their destination in the sea. On the plateau across and above are fertile fields and farm houses of prosperous appearance, indicating industry and plenty. It was a bright, late October day, when nature gives to Michigan an atmosphere and color fit to make the gods envy the seasonal glories which we enjoy. And here a home, a quiet spot for communion of heart and soul, where inspiration comes and fancy springs, where to contemplate the labor of life and man's duty to his God and to his fellowman.



Harry M. Royal.

And then to dinner, served in the commodious basement club room. A feast fit for—I might use the hackneyed expression "the gods," whirh would be true, but I will say, rather, the people for whom it was prepared, and also true. No one seated on a pedestal, nor even set apart from his fellows by a "speakers' table." At my right was the secretary of the exchequer and directly across was "Henry," the colored man of general efficiency. There were three colored people at the tables, all, apparently, as much at home at the board of their host—and working associates—as were the Germans, Bohemians, Irish and Dutch. Each appeared to have an equal acquaintance with the forks and spoons, knives, dishes and the half of a chicken. Where else on earth could be found a finer example of true democracy. (Kindly remember this as a part of my evidence.)

After dinner there was a short pause in the program to take stock of gastronomic conditions and to prepare for the finale of a perfect day. Under the direction of "Dear Teacher" little Charlie and Flossie, Billy and Bess, Ernie and Harry and all the rest were back in "School days, good old golden rule days," with accomplishments that would surprise the unfortunate victims of present day devitalized three R's for the now over emphasized three P's—powder, paste and parade. The melodious voices of Henry and his wife furnished the classic feature of the program, but everybody contributed something and all were equally joyous in this epocal event, the recollection of which will ever remain a fragrant spot in the garden of memories.

One of the company and a participant in the program, pleasingly and modestly, is a professor of one of the modern sciences, and when, after the merrymaking, the male members of the party, as is their wont, mostly gravitated to the association of their gender, this gentleman of eagle eye made a statement which prompted this article.

Our psychoanalyst friend, with a characteristic abruptness, which seems to be a sort of formula in keeping with that of the family doctor who commands, "Stick out your tongue," said to our host, "You are a nut, you all the time want to fight with somebody; you abuse peoples in your newspaper!" I took this to be a "reading"—a professional verdict—of our host's inherent temperament and professional practice, and so reacted to the point of discussing the statement with the profound and interesting professor.

I should have left the matter there and not carried it into the printed page had the thought not occurred that other people might be equally in error in their estimate of the man whose life work has been written large in his home city and in the journalism of the State and Nation. If the practicing professor of a science supposed to correctly analyze men and their motives, impulses and reactions, makes so grave an error—as I assert this statement to have been—it is likely that other persons, superficially reading the Tradesman, may entertain a similar delusion. And, if so, I want to correct it.

From a personal contact for several years at a highly impressionable age, followed by an association of interest and understanding for many more years, the writer feels a qualification for positive declaration on the matter.

The Tradesman editor hates fraud and sham, deceit and false pretense. This has been fundamental in his editorial expression always. From the initial issue it has been the Tradesman's policy to fight them. But it is always, first of all, the principle involved and not the person.

This writer will challenge anyone to find in it during all the years of its existence an unprovoked personal attack by the editor of the Tradesman. Always a principle is involved which overshadows the personal element. I do not believe that he ever deliverately picked a fight with anyone, nor, by the same token, ever ducked one. He does not side-step issues nor individuals. He simply hews to the line and if someone gets a chip in the eye it is that someone's fault in being in blameable proximity to the hewing.

Critics of the Tradesman editor—and they are not many—simply do not read him understandingly. One must know the charitable and sympathetic heart; the kindly impulses; the careful consideration; the never failing loyalty to friends and worthy causes; the integrity of mind, which would not permit him to do an intentional injustice; the fervant desire for usefulness; the demand for truth; the regard for high professional ethics; yea, one must understand all of the things here related to surely say, this is the measure of a man.

Harry M. Royal.

Things taken for granted are very apt to act up and do what we least expect.

Prejudice is the weed in the garden of industry.

Thanking You
for your Patronage and
Co-operation in
1928
and
Wishing You a Happy
and Prosperous
1929

HOLSUM BAKERY, Grand Rapids, Mich.
MUSKEGON BAKING CO., Muskegon, Mich.
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MULLER BAKERIES, INC., Jackson, Mich.
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Has Your Investing Been Successful

The facts and conditions which make one bond safe and another susceptible to weaknesses are complex. All investment literature for selling purposes, by its nature, tells a plausible story. Naturally, unfavorable points are not underlined or written in red ink to attract attention.

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As a source of sound investments, the Grand Rapids Trust Company deserves your confidence because the fundamental purpose of its business is the wise management of money. Both in supplying securities to individuals and investing funds left in trust, this institution must exercise principles of conservatism which will assure its good reputation for generations to come. It is concerned with continuing relationships rather than immediate gain.

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