

A Prayer for the New Year

God, make the New Year colorful! Though it holds fear
and dread,
Though, through the darkness of the night, I dare not look
ahead,
I will not mind, if I may glimpse a thread of scarlet thrown
Across the dusty, rocky path that I must walk alone.
I will not mind the fright, the tears—if only I may see
A hint of silver in the hills, to tinge their mystery!
I will not mourn for broken dreams, if I may build again
A little house of vivid tile, from fragments of my pain.
God, when the skies are overcast, as if all nature grieves,
Let me find flowers hiding in the shadows of brown leaves.
And when the evening crowds upon the sparkle of the day,
Let me see shades of lavender in every shadow's gray!
When throngs push by upon the street and stranger faces
frown,
May I enjoy the fabric of some passing lady's gown
That swirls against my somber dress. God, may I learn
to look
Beyond the dingy covers of Life's great, enchanted book!
Oh, make the New Year colorful, dear God, this is my
prayer,
Despite all weariness may I see beauty everywhere;
Despite all sorrow may I watch to see the flames mount
high,
As dawn sweeps like a splendid smile across the waiting
sky!

Margaret E. Sangster.

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Fruits



Quality

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On The Can**

W. R. ROACH & CO.

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Grand Rapids, Michigan

Special Reservation Service — "Wire Collect"



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700 Large Rooms with bath—
85% are priced from \$3.00 to \$5.00

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

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WORDEN GROCER COMPANY
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Quaker Evaporated Milk

It's An Important Item

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OTTAWA at WESTON GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

THE NEIGHBORS DECIDE . .

Thumbs up or thumbs down for the grocer is decided by folks in the neighborhood. The Beech-Nut Brand establishes friendly relations between seller and buyer. Beech-Nut Peanut Butter, Prepared Spaghetti, Pork-and-Beans, Catsup and Chili Sauce, all have the fine character that attracts trade. And women know when they receive exceptional values at moderate prices.

Beech-Nut
"FOODS OF FINEST FLAVOR"

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

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 26, 1928

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

THE BANK MERGER.

The announcement that the Old National and Kent State banks would consolidate under the name of the Old Kent Bank came to the general public very unexpectedly. Few were aware of the negotiations which had been in progress for several days. Of the underlying causes which actuated the directors in entering into the negotiations and recommending the amalgamation to their stockholders it is not necessary to speak. They are plainly evident to the apprehension of men of vision and discernment.

At the inception of the negotiations the Old National insisted that the two banks should go into the merger on an even basis; that is, that the Old National be permitted to declare and pay a 25 per cent. stock dividend, making the capital stock of that institution \$1,000,000; that the two banks then go into the merger on an even basis. The Kent Bank countered with a proposition which the Old National declined to consider. These propositions appear to have represented the ultra extreme of thought on the part of the two boards. As neither institution would consent to the proposition presented by the other, a compromise which would be fair to all concerned appeared to be the only way by which the negotiations could be completed and carried into effect. A generous disposition on both sides to give and take resulted in the decision finally agreed upon—that the stockholders of each bank receive one share of stock in the new bank for each share he holds in the old bank. On the face of this it would appear that the Old National got the better of the deal, because it went into the new institution on the surrender of stock which has a market value of \$2,400,000, while the Kent bank receives an equal amount of stock for its holdings, which have a market value of \$4,000,000. Probably there were other conditions which might have affected the situation to such an extent that the directors felt inclined to give the Old

National this apparent advantage.

In reaching a conclusion in this matter it should be stated that the capital stock, surplus and undivided profits of the two banks are practically the same and that the earnings capacity of both banks is about equal. On the other hand, the deposits of the Kent Bank are \$7,000,000 greater than the deposits of the Old National.

The new alignment gives the new bank a capital stock of \$1,800,000 and surplus and undivided profits of \$3,000,000, making it the largest and strongest bank in the State, outside of Detroit.

The amalgamation will give Grand Rapids the strongest banking institution it has ever had. In this respect, it will fill a long-felt want, because large borrowers in the past have been compelled to divide their business among two or three banks in order to obtain necessary accommodations. The larger bank, with increased capital and greatly augmented surplus, will render this procedure entirely unnecessary in most cases.

There are many other reasons why a large bank can serve a growing community like Grand Rapids better than two smaller financial institutions.

Of course, much yet remains to be done in ironing out differences of opinion which will arise as the negotiations proceed to the final consummation. In the nature of things a merger of this kind cannot be accomplished without creating many disappointments and more or less bitterness. Some of the men who have devoted years of faithful service to the building up of both institutions must, of necessity, be disappointed in the positions which will be provided for them by reason of the amalgamation. In the work of reducing overhead, which is one of the primary objects of the amalgamation, there will naturally be more or less elimination. This will not be so serious for the young men who are retired, because they can accommodate themselves to circumstance. With the older men it will be a matter of general regret.

Consolidation and centralization are the order of the day and the banking business appears to be leading factors in this general tendency.

The Old National was the first bank in Western Michigan to secure a Federal charter when the National banking system was enacted by Congress in 1863. It has maintained this contact with the Government for sixty-five years. The fact that, in going into the merger, it is willing to sever this relation and go under State supervision is the finest tribute which could be paid to the Michigan banking department.

The high character of the men at the head of both banks it is proposed to

create and the fact that they will all continue in their present managerial positions—with, perhaps, slight changes of title in some cases—furnishes the strongest possible guaranty that the new institution will be conducted along broad and generous lines, in keeping in the trend of the times and the best traditions of the banking business. The Tradesman confidently expects to see the new institution reflect great credit on the city and everyone connected with it in any capacity.

PROMISE OF THE NEW YEAR.

The brightest signs in the New Year sky are those visible on the international horizon. Their promise is the greater by contrast with what has gone before. This is so marked that we read even in a periodical sworn to pessimism and ordinarily refusing to be comforted, that "the outlook on Jan. 1, 1929, for a sensible and healing conduct of world politics is substantially better than it was on Jan. 1, 1928." The harbingers of peace and stability are too numerous to be ignored. Locarno was but a final step in the long progress toward appeasement and security. It is impossible to-day to imagine a serious war in Europe. That any nation now hard at work and seeing the fruits of labor accumulate would deliberately turn back to the huge waste and devastation of war is unthinkable. Instead of forging new arms the impulse is to lay down old ones. The entire international outlook is thus one in which the whole world on this approach to the New Year may well rejoice and be glad.

At home flattering forecasts are heaped upon the American people. All the predictions are of continuous prosperity even more unbounded. Such warning notes as are sounded, for example, by President-elect Hoover relate to the dangers of straining credit by excessive speculation. Should this rise to new and reckless extremes, the fall would be severe in proportion. It will not do for even fortunate Americans to live in a fool's paradise. Business cycles will not break off their relentless march just to oblige us. Economic laws and forces cannot be suspended at the sole behest of the richest nation on earth. What is to be hoped is that the harmful tendencies which conscientious observers detect in our financial and industrial methods may be checked gradually so that the cure may come without violent remedies.

Divisions of time are arbitrary. The years really overlap each other, and slip into each other, just as do the generations of men. The New Year cannot of itself mark any abrupt or important change from what has been. Yet the customary surveys of the day are full of hope, so far as it is given

to fallible men to read the future. Thus there is plenty of outside warrant, in addition to the kindly prompting of the hearts of men, for wishing every man his neighbor a Happy New Year.

THE ORIGINAL AMERICANS.

Major General Hugh L. Scott, whose authority on Indian matters cannot be questioned, has joined with those who are protesting against our official neglect of the welfare of the Indians. The Nation cannot repay its debt to the first citizens of America, he declares, unless the Indian service is taken out of politics.

In the East particularly we tend to forget that these wards of the Government are not necessarily sharing in the prosperity which has come upon those who originally deprived them of their lands. In reading of the Indians of Oklahoma who have become millionaires overnight through the discovery of oil on their property, we are too ready to ignore those who have found no place in our modern civilization and represent the tragic remnants of a race without a country.

One proposal which was approved by the Friends of Indians conference, which General Scott recently addressed on this topic, was a recommendation made by the Institute for Government Research as a result of its survey of Indian affairs. This was for an appropriation of \$25,000,000 annually for a number of years to carry on Indian work. It does not seem an exorbitant request when we consider the role the Indian has played in American history and the position he occupies to-day in the flood tide of our prosperity.

BILLIONS IN INSURANCE.

The savings banks deposits of more than \$20,000,000,000, which are about twice as great as they were eight years ago, constitute a kind of insurance for the future. The rapid increase in the amount of formal life insurance is even more striking.

At the recent meeting of presidents of life insurance companies it was reported that \$18,500,000,000 of insurance has been written this year and that the total amount in force is \$95,000,000,000. In 1922 the amount outstanding was \$50,000,000,000, while in 1916 it was only \$25,000,000,000. So to-day the lives of the people of the United States are protected by almost four times as much insurance as twelve years ago.

Even though people had appreciated the value of this form of protection, they could not have provided it for themselves if they had not had the money to pay for it. It is evident that they are not living from hand to mouth, but have a surplus above their immediate needs with which to guard against disaster to themselves and their families.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Big Rapids, Dec. 19—Knowing your willingness to show up schemers who seek to entrap the unwary merchant, I am sending you a letter received this morning from an adjustment company which is undertaking to enforce collection for unordered merchandise. Am enclosing a copy of my letter to the hosiery manufacturers, which is self-explanatory. I did not receive any answer to this letter. If you care to razz this collection firm it is O. K. with us.

This merchandise, you notice, was sent in our father's name (he has been dead almost two years). We are the successors to our father and do business under the name of Young Shoe Shop. We continue to take your paper in our father's name.

E. B. Young.

Big Rapids, Nov. 23—Your invoice for 2½ dozen hose has been received.

Will say if you will send us \$1 for our trouble we will return them to you, otherwise dispose of them in 30 days. No need for further correspondence on your part. Merely send us the \$1 for our inconvenience if you want us to return them. Young Shoe Shop.

On receipt of the above correspondence the architect of this department wrote the Westcott Hosiery Mills as follows:

Grand Rapids, Dec. 20—The Young Shoe Shop at Big Rapids, sends me a copy of a letter they mailed to you on Nov. 23, also a form letter on Snow-Church stationery you sent to A. V. Young on Dec. 17.

A. V. Young died nearly two years ago and his estate has been closed. The son bought the business from the administrator and is continuing the business under a different name.

Your goods, evidently, went out from your factory without any authority from Mr. Young, because so far as I know there is no way by which a man in the other world can order goods in this world.

Because the sending out of unauthorized goods is unbusinesslike, unethical and dishonest, I advise all my readers to hold the goods in a basement or attic and return them only when properly compensated for the trouble they have been put to by the house which resorts to such nefarious methods to secure business. This young man offered to return the shipment to you for \$1. I am enclosing herewith a ruling I obtained from the postoffice department in July stating that the recipient of unordered goods is under no obligation to return them. The cheapest and only honorable way for you to pursue is to send the Young Shoe Shop \$1 and get your goods back. No court on earth would give you a judgment for a shipment sent out under such conditions, and the reference of such alleged claims to questionable collection agencies is an outrage which ought to be punished by penal servitude.

I have every reason to believe that the coming Congress will enact a law prohibiting the sending out of goods unauthorized. Certainly no one will resort to such methods who has any regard for common law, common decency and common sense.

E. A. Stowe.

The following letter was sent to the Snow-Church Adjustment Co., St. Louis, Missouri:

Grand Rapids, Dec. 20—I see you are up to your old tricks again. You are furnishing blanks to the Westcott Hosiery Mills, at Dalton, Ga., by means of which they make demand for the payment of goods sent out without any authority from the recipient.

In this case I find they are making

demand for goods recently shipped to a man in Big Rapids who has been dead nearly two years and whose estate is entirely closed up.

I used to have a very high regard for your organization, but when I see how you lend your name and your yellow literature to shysters who undertake to enforce illegal claims, I wonder.

E. A. Stowe.

From time to time, the Better Business Bureau has had word of pet shops in New York and other cities which were said to obtain abnormal prices for inferior dogs because these animals were alleged to be registered and of fine pedigree.

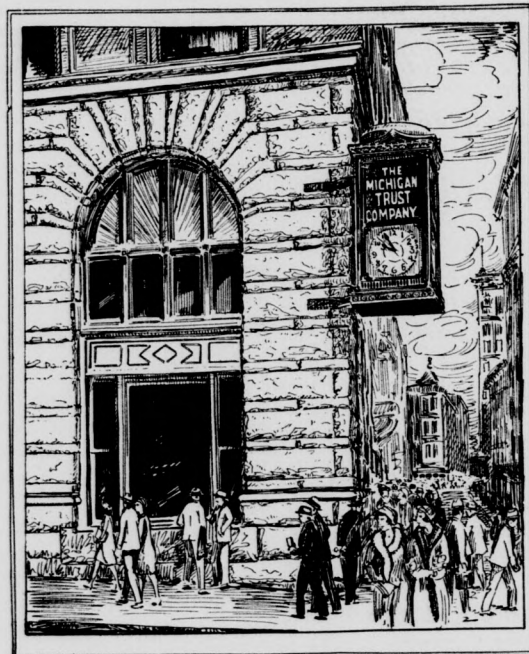
How such registration may have been obtained, is disclosed in a recent bulletin of the National Better Business Bureau which deals with the United Kennel Club of Kalamazoo, Mich. (This organization should not be confused with the American Kennel Club, a legitimate organization well known to dog fanciers.)

Having been informed that the United Kennel Club was registering dogs without reference to pedigree, the National Bureau had two fictitious pedigrees prepared for "Gannon's Grand," a Boston Terrier, and "Lane-side Bliss," a Sealyham Terrier, both excellent dogs which, however, never existed. These pedigrees were submitted as a test case to the United Kennel Club together with the usual fee for registration. Results were immediate. Both dogs were promptly registered and imposing pedigree certificates were furnished.

It is a good plan in buying a pedigreed dog to make sure that the pedigree is certified by a recognized organization.

Slow Selling.

After the physical inventory has been listed, extended, etc., the items for prior seasons should be recorded on slow selling sheets for each department. This listing can be arranged by classification, season, or in any manner most convenient for the individual store. However, the quantity and present retail must be shown in addition to adequate identification for future reference. At the end of each month, or at stated periods, the quantity on hand of the respective items will be counted and recorded on the slow selling sheets to indicate the movement. Any markdowns taken will be recorded on the sheets so that this complete history is available for reference. The monthly counts should continue until the articles are sold or until the next regular inventory. It is also a good practice to compare your physical inventory with your slow selling sheets for the prior period as a check on the accuracy of the monthly counts. By carefully following up the slow merchandise the buyer should show greatly improved results and reduce subsequent markdowns. This plan keeps him constantly advised of his old stock and the efforts expended toward its disposal. Old merchandise retards the buyer in doing a good job, as it prevents his purchasing fresh wanted merchandise that could be turned over at a profit; therefore, he cannot be too alert in following it up.



Taking Soundings

At this time of year it is the custom of prudent men to give thought to the financial accomplishments of the past twelve months, and to plan for the next.

¶ What has been the family income? And how much of it is left? Are the investments secure? What is being done to protect these possessions?

¶ Before Trust Companies existed, accumulated wealth, the investment of surplus funds, and the protection of Estates by Executors was entrusted to individuals. This involved large personal responsibility, with all its attendant risk.

¶ Today a man may safeguard the financial future of his family. He can secure the service of a Trust Company as Executor of his Will and thus be assured of business ability, seasoned judgment, and financial responsibility in the management of his Estate.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

Timber Tax Laws of Michigan.

Our State has two laws enacted with the intention of encouraging timber production. In connection with farm properties the present plan is to record the farm wood lot under that law and value the land so used at one dollar per acre for tax assessment purposes and when the timber is cut for sale it will be subject to a cutting tax of 5 per cent. on the value on the stump.

Other lands recorded as forest properties are subject to a yearly tax of ten cents per acre and a cutting tax of 25 per cent. of stumpage value.

As an aid to study of timber taxation we should first analyze tree growth. We find that when the little seedling becomes established there is each year a layer of new substance formed under the bark. To grow good timber that process must go on for many years. In any forest a multitude of trees must be taking on that yearly ring of growth in order that in time there will be a steadily maturing series of trees that will be fit to cut and sell for utilization of the timber products. The control of the forest by means of good forestry practice tends naturally toward a regulated yield, taking advantage of the characteristic composite make-up of the various age classes and in that way bringing on as near as may be an annually maturing series of well developed trees. Each tree must go through the period of formative growth and be steadily storing an annual increment in order to reach the size for which there is a market demand.

The forest as a whole, with its mass of trees, can be managed so that as one tree is cut there shall be regular series of all younger ages to furnish one mature in each following year. If it is planned to cut timber at age of sixty years there would need to be standing fifty-nine trees of all ages, taking on the annual increments of growth.

A forest so regulated would then be on an annual production basis. The younger trees will probably not be near each other. They are a vital part of the forest if we want to develop a permanently producing area. They are the growing or capital stock necessary to put the forest on a producing basis. Whoever undertakes to reforest has before him the task of building up that capital stock. The investment is not complete until the forest growth is brought up to the point where production begins. When a forest stands ready for production the owner can begin to draw interest on his investment and henceforth the conduct of the enterprise will be under two phases; the most vital one being the constant effort for efficient renewal of the oncoming growth or capital stock and the other being the satisfactory removal of the needed saw timber. From the Michigan Commission of Enquiry, 1908, I quote: "Taxation which piles itself up during the entire period that forest growth must stand stored and idle (i. e. in the formative stage) is clearly irrational and unjust."

From the analysis that we have made it can be seen that when brought to the productive stage there will be a proper basis for annual returns through a stumpage tax when cut.

According to the findings of that Commission of Enquiry we can logically deduce that it will be the most equitable, just and definite form of forest tax. When land is set apart for growing trees, that will necessarily be its sole use. The land and trees are one, the forest. From the intricate nature of forest development and the natural characteristics of tree growth, we can understand that, once having allowed the destruction of established forests, we face a difficult problem in getting the forests again on a producing basis. No one can reap another harvest of good saw logs for many years. We are getting very few people to undertake proper efforts at reforestation. That Commission of Enquiry points out that when such work is undertaken the results for many years will be more beneficial to the general public from having forest areas. It is sure that there must be constant effort on the owner's part to establish sufficient growing stock and meanwhile the known benefits inure to the general welfare, therefore it might be well for the State to assume a little of the burden ensuing from the work of reforestation by private owners.

Under the present Forest Reserve Act, ten cents per acre is paid by the State to the local government.

When cutting can begin, the value of the stumpage taken off each year is not entirely interest on the investment. A part must be set aside and used in cultural operations to keep the growing stock up to the desired standard and free from disease and insect damage. In the case of white pine there will hereafter be needed proper control measures against the blister rust. The State and owner are alike interested in keeping the forest well equipped for continuous production. The Pennsylvania and New York forest tax laws

definitely provide for State supervision of the cutting of timber and the renewal of the growing stock, with the intention of keeping the forest in a producing condition. It is evident that, when brought to an annual production basis, there would be constant State advisory supervision to encourage careful and efficient development work by the owner. Thoughtful consideration of the possibilities in better development of well cared for timber in all new forests during the formative stage will lead to the idea that State supervision at five or ten years intervals during all of that formative period would be a good investment.

A study of good forestry practice shows that timely thinning and other effectual cultural operations bring on a better grade and earlier maturing timber. As that results in larger and earlier tax returns, competent State supervision will pay for itself. We have thought of the forest in the light of many instructive ideas.

We will now consider a tax so imposed as to be a reasonable burden; or, recklessly, to tax a forest out of existence.

The wood lot law allows free cutting for all farm uses. Taking that into consideration the 5 per cent. charged on the amount sold means that the total imposed cutting tax is much less than 5 per cent. of the total stumpage.

The favorable conditions under which the wood lot will be handled places it much ahead of the burden taken up by the person reforesting cut over land. It will be well to try out a stumpage tax of 3 per cent. if the owner undertakes to keep the forest steadily producing. He will be at continual expense to provide for renewal and maintenance.

Three per cent. stumpage tax would

amount to much more than 3 per cent. of the returns above expenses.

With the vast amount of cut over land slowly being abandoned it is imperative that we try for something that will provide a reasonable return. Much of that land is not now growing enough stuff to pay 1 cent per acre in tax. Some people from year to year scrape up enough to pay present taxes, hoping that something will turn up. The oil gamble will help some, but in a few short years the oil will be gone. The land surface will with us forever and must be thought of with continual careful consideration by the State. We will go on seeding forests. The lack of good timber forests will be felt more and more. They never will be conjured or be built on paper. Work must be done and now, as always, the workman wants to see a fair chance before he tackles a problem with pay so long deferred.

"The welfare of the people is the paramount law."

And so, as a public duty, we should make a law to fit the need.

Frederick Wheeler,

Pres. Michigan Forestry Association.

Organizes New Grocery Corporation.

The formation of a new grocery products corporation by the merger of the Toddy Corporation and the Foulds Macaroni Co., was revealed Saturday. The new company will probably adopt Grocery Products Corp. as its name.

George K. Morrow, president of the Gold Dust Corporation, is a large stockholder in the Toddy Corporation, and one of the principal organizers of the new corporation, which he expects will earn a million dollars a year. Mr. Morrow denied reports that there will be any direct connection between the Grocery Products Corporation and the Gold Dust Corporation.

HEKMAN'S

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

Good Health
to you
and yours
for
1929

364

Hekman Biscuit Co.
Grand Rapids, Mich.

MOVEMENTS OF MERCHANTS.

Flint—The William Finke Stores Co., 505 South Saginaw street, has changed its name to the Mode Shoppe.

Blissfield—The Forsyth Lumber & Coal Co. has been incorporated with an authorized capital stock of \$15,000.

Detroit—The Herbert Hall Investment Co., 1466 Penobscot Bldg., has changed its name to the Detroit Bond & Share Co.

Kalamazoo—Charles R. Greene has opened his fourth retail drug store. The latest one is located in the Scheid building, 1311 Portage street.

Harbor Springs—Ed. H. Hildebrandt, North State street, has sold his grocery stock to Stanley Allen, who will continue the business under the same style, the Hill Grocery.

Muskegon Heights—L. B. Grover, 805 Seventh street, has purchased the Hickey drug store and will operate it as the Broadway pharmacy. He was an employe of the Hickey store.

Grand Rapids—The E. K. S. Equipment Co., 18 Ellsworth avenue, S. W., has been incorporated with an authorized capital stock of \$5,000, of which amount \$2,610 has been subscribed and paid in.

Harbor Springs—A. J. Ayers, who recently purchased the leather stock of C. E. Reynolds, has removed it to its new location on State street and added shoes, heavy winter footwear and clothing to the stock.

Jackson—The H. J. Tinney Co., 146 South Jackson street, has been incorporated to deal in tires and other accessories, with an authorized capital stock of \$25,000, \$6,000 of which has been subscribed and paid in cash.

Hamtramck—The Newton Cornbein Furniture Co., 9324 Joseph Campau avenue, retail furniture and house furnishings, has been incorporated with an authorized capital stock of \$25,000, \$12,500 of which has been subscribed and paid in cash.

Grand Rapids—Encouraging reports come from the home of Capt. Chas. E. Belknap regarding the improved condition of the doughty warrior and perennial good citizen. It is expected that he will be able to sit up in a chair before the end of the week.

Kalamazoo—Frank H. Clay has merged his auto and radio accessory business into a stock company with a capital stock of \$50,000. The name of the corporation will be the Frank H. Clay Co. The business will be continued at 322 North Rose street.

Chesaning—The Swartzmiller & Stuart Co. has dissolved partnership Fred Swartzmiller taking over the interest of Charles Stuart and admitting to partnership, Allen Swartzmiller, his son and continuing the business under the style of the F. G. Swartzmiller Lumber Co.

Grand Rapids—The Miller-Erhardt Clothes Shop, 135 Pearl street, N. W., has merged its business into a stock company under the same style, with an authorized capital stock of \$19,000 common and \$6,000 preferred, of which amount \$10,010 has been subscribed and paid in cash.

Kalamazoo—The H. M. Hooker Glass & Paint Co., 229 East Main street, has been incorporated to con-

duct a wholesale and retail business in paints, oils, varnishes, glass, etc., with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed and paid in cash.

Muskegon—Francis Xavier Groleau, 62 years old, 137 E. Grand avenue, died Dec. 21 at Mercy hospital after a brief illness. He was born in Province of Quebec, County of Beauce, Canada, Aug. 19, 1866, where he grew to manhood. He came to the United States in 1887, settling in Muskegon where he lived until his death. Mr. Groleau was married to Miss Corinne Oulette in Muskegon in 1888. He was employed for many years at the Lambert grocery store and thirty-two years ago he became proprietor of a grocery store and for the last eleven years conducted a grocery store at Grand avenue and John street.

Detroit—Jacob S. Farrand, Jr., vice-president and secretary of Farrand, Williams & Clark, wholesale druggists, died in Harper Hospital Dec. 19 as the result of a brief illness. Mr. Farrand was born in Detroit in 1857, and his residence at 2733 Woodward avenue, which he had occupied all his life, is a conspicuous landmark. Mr. Farrand received his education in the Detroit public schools and entered the drug business at an early age. He was an active member of the Presbyterian Church and was interested in the organization of young men's Bible classes. Mr. Farrand is survived by a brother, W. R. Farrand, a sister, Mrs. Richard P. Williams, and several nieces and nephews. He was 71 years of age.

Bay City—George A. Fuller, who for years has conducted a grocery store at 403 Eleventh street, died suddenly last Tuesday at his home, 208 North Jefferson street of heart disease. Mr. Fuller had been ill for about the past ten days. Mr. Fuller, who was born Dec. 13, 1865, at Tecumseh, had been a resident of this city for the past thirty-three years, coming here from Huntington, Ore. Fraternally he was a member of Joppa lodge, No. 315, F. & A. M., and the Bay City Retail Grocers and Meat Dealers' Association, and was a past officer of that Association. His church affiliation were with Trinity Episcopal church. Funeral services were held Friday afternoon at the home, and at Trinity Episcopal church, with Rev. Harold McCausland officiating. Burial was in Elm Lawn cemetery, with services at the grave under the auspices of Joppa lodge.

Ishpeming—Winfield Scott Nelson, a pioneer of this section, passed from life Thursday at the home of his son-in-law, George R. Jackson, North Main street, following a brief illness. He was taken ill with influenza and this developed into bronchial pneumonia. Mr. Nelson was a splendid citizen, a loyal friend and a kindly neighbor. He had a large number of friends throughout Marquette country who mourn his passing. Born in Alliance, Ohio, Sept. 11, 1852, Mr. Nelson came to Ishpeming in 1864 to make his home with his uncle, the late Robert Nelson, who is known as the founder of this city. At an early age he obtained employment in the Rock store, owned by Bigelow & Myers, and he later was associated

with T. E. Donohoe, Joseph Sellwood and Frederick Braastad. When the town of Gwinn was established Mr. Nelson went there to become associated with the Koski store and he later was manager for Richard Quayle at the same place. He served as the first postmaster of Gwinn. In 1921, following the death of his wife, Mr. Nelson returned to Ishpeming, going to the store of the Skud estate, where he remained for a few years, and then accepted the management of the dry goods department of the Myers' store. He was connected with the latter firm at the time of his death.

Manufacturing Matters.

Detroit—The American Metal Products Co., 6431 Epworth boulevard, has changed its name to Tubeweld, Inc.

Detroit—Lube-Serva-Tories, Inc., 1909 Book building, has changed its name to the Cadillac Petroleum Corporation.

Ypsilanti—The Fox Textile Products Co., 603 West Michigan avenue, has changed its name to the Fox Tent & Awning Co.

Detroit—H. J. Somers, Inc., 1984 West Lafayette Blvd., has been incorporated to manufacture and sell radiator shields, etc., with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in, \$1,000 in cash and \$9,000 in property.

Detroit—The Bumper Corporation of America, General Motors Building, has been incorporated to manufacture and deal in automotive bumpers, materials and machinery, with an authorized capital stock of 200,000 shares at \$1 per share, \$20,000 being subscribed and paid in cash.

Dowagiac—Edgar L. Paxson, manufacturer of saws and dealer in tools, machinery, etc., has merged the business into a stock company under the style of The Paxson Co., East Railroad street, with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in cash.

Plans For Better Merchandising Conference.

The Better Merchandising Conference Committee, through C. L. Glasgow, President of the Association, announces that an attendance trophy similar to the one awarded at the previous conferences and donated by W. C. Noack & Sons, of Detroit, will be awarded to the town or city sending the largest number of registrants, based on population and the mileage covered. Last year the trophy was awarded to Cadillac, and a previous year to South Lyons.

According to Mr. Glasgow, "On to Detroit" committees will be formed in practically all cities and towns in Michigan, Ohio and Indiana. Any merchant, regardless of his line of business, is welcome to register.

Fred H. Nissly, well-known merchant of Ypsilanti, who is chairman of the Program Committee, reports several interesting changes in the program arrangement. Two days of general sessions with outstanding merchants and authorities as the speakers will feature these programs, allowing plenty of time for discussion following each.

On Thursday, March 14, the middle day of the Conference, there will be a half day devoted to employes' sessions, and a half day devoted to trade departmentals including druggists, dry goods, hardware, grocers, clothiers, plumbing and heating contractors, bakers and such other groups as there is demand for.

The Fashion Show will again be a feature, and will be under the direction of Harry Thill, of the Annis Fur Co., assisted by J. Burrows, of the J. Burrows Co., and Simon Shetzer, of I. Shetzer Co.

A series of window trimming demonstrations showing actual displays set up and dismantled, including windows for dry goods, drugs, hardware, groceries, plumbing and heating contractors, etc. This will be under the direction of the Detroit Displaymen's Club through a special committee of which H. W. Weaver, of the F. G. Clayton Co., of Detroit, is chairman.

The annual banquet will be staged in the crystal ballroom at the Masonic Temple, Thursday evening, March 14. It will be one of the outstanding features of the conference.

The exposition will be larger and more interesting than in any previous year, according to A. W. Lind, chairman of the Exposition Committee. There will be sections for each trade represented. A particular effort will be made to have these exhibits educational, and of particular interest to merchants in different lines.

Special trips to industrial establishments and other places of interest are being planned.

Readers of the Michigan Tradesman will be kept informed as plans progress through the news columns as well as the advertising section. We are urging now that merchants arrange their time so that they can attend this very important conference and exposition, which the committee feels will be an open forum of ideas for the retail trade.

Charles W. Collier,
Manager-Secretary.

The Real Man.

A real man never talks about what the world owes him, the happiness he deserves and the chances he ought by right to have, and all that.

A real man is just as honest in the dark in his own room as he is in public.

A real man does not want pulls and favors. He wants work and honest wages.

A real man does not want something for nothing, so the get-rich-quick people cannot use him.

A real man does a little more than he promises.

A real man is loyal to his friends, and guards their reputation as his own.

A real man minds his own business. He does not judge other persons beyond sure knowledge, not presuming to "search hearts."

A real man has excuses for others, never for himself. He is patient and charitable to others; to himself he is strict.

Extravagance oft is the parent of unhappiness.

Essential Features of the Grocery Staples.

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

Tea—Continued strength is manifested on the local tea market, with prices very firm, but the same quotably. Cable advices received from London, Colombo, Java and Calcutta all indicated great strength, with quotable rises in the prices of almost all teas.

Canned Vegetables — The general firmness of prices on canned corn in spite of the usual pre-inventory dullness is caused largely by unusually small canners' stocks. With a pack about normal, low stocks, and a steady consuming demand, greater activity is looked for after the turn of the year. Lima beans have been quiet, but there has been some trading among canners, some of whom have not yet covered on future sales. The market is strong, with a rising tendency. Peas are rather quiet as to buying. Buyers believe that with the large pack they can get what they want later on, with the exception of fancy grades, which are short. The grades of peas that most packers now want to sell are extra standard No. 3 sweets and Alaskas. The strength shown by string beans is surprising in view of the large pack. The market was bare at the start of the season, Southern pack was short, there was a shortage of tomatoes and, in fact, it seems as though everything favored the bean market this year, resulting in unusually early and large future sales for next year.

Canned Fish—Salmon has been uninteresting but prices have held firm on pinks and reds on a basis of \$1.80 to \$1.85 for No. 1 pink talls and \$2.50 to \$2.75 for tall reds. Stocks of pinks on the Coast are said to be lighter than last year's, with approximately 440,000 cases unsold there. Since there are still eight months before new pack comes in this is not considered an overabundant supply and with the big consuming months ahead a fair cleanup is anticipated. Salmon usually starts moving in volume in the spring and early summer. The easiness in chums is said not to have affected pinks in any way, contrary to the fears of some in the trade. Maine sardines have been in normal December demand and have maintained a strong price tone. An advance is expected to go into effect about the middle of January. A rise in the price of tin will naturally not affect this year's pack as some may believe. Can companies are not naming prices until along in January.

Dried Fruits—No appreciable changes have taken place recently in the local dried fruits market, where a strong tone prevails in spite of little trading activity. Prunes are firm. Large-sized Santa Claras are still quite scarce. On the Coast prunes are practically out of growers' hands, buying is slow, with some packers out of the field entirely. Apricots are quiet, but the market is strong. Packers on the Coast are closely sold up. Production of this article in California this year was only 169,000 fresh tons, compared 208,000 tons in 1927 and 176,000 tons in 1926. It is said that the real value of Hal-lowee dates is 8c or higher, and sev-

eral large holders are withholding from the market until it reaches this point. It now appears that a scarcity will develop after the turn of the year and that there will be a general price advance. The market on peaches and raisins is steady and without much change in price. Pears are rather scarce and are firmly quoted.

Nuts—The spot market for nuts in the shell continues rather well maintained owing to the smallness of stocks on hand. The French walnut market has shown some weakness recently, although French exporters are offering very sparingly. Heavy arrivals of European exotic walnuts in Marseilles are said to be of very poor quality. First arrivals of Turkish and Roumanian shelled walnuts were said to have been of fair quality. The almond situation continues practically unchanged, although there is a somewhat stronger undertone in Spain due to small stocks. If requirements after the turn of the year should be heavy prices here, it is believed, would advance a few cents a pound because of small stocks and firm undertones in primary markets abroad. In New York recent purchases have been conservative, and many re-orders are being entered for the last-minute holiday trade. Turkish filberts, for import, are strong, but stocks are fairly abundant. Barcelonas are unchanged, with a firm undertone. The demand for futures has been moderately good recently.

Olive Oil—The local market for edible olive oil is seasonably quiet, and there have been no recent price fluctuations. In the primary market in Spain, holders are stubborn in their asking prices, and, in spite of the seeming absurdity of such prices, have actually made some sales. In Italy and Greece the markets are easier, but fairly steady.

Salt Fish—There is little to report on activities in the local market for salt fish. Stocks are still very light, due to a small catch, and what prices are quoted here were steadily maintained.

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; Balwins, \$1.25@1.50; Tallman Sweets, \$1@1.25. Hubbards-ton, \$1.75. Snow, \$1.75; Idaho Delicious, \$2.75 per bu. basket.

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

Bananas—7½@8c per lb.

Beets—\$1.25 per bu.

Brussel Sprouts—30c per qt.

Butter—The market has declined 1c per lb. since a week ago. Jobbers hold prints at 50c; fresh packed in 65 lb. tubs, 49c; fresh packed in 33 lb. tubs, 49½c; June packed in tubs, 45c.

Butter Beans — \$5 per hamper for Florida.

Carrots—Home grown, \$1.25 per bu.; new from Calif., \$4 per crate of 5 doz.

Cabbage—Home grown, \$1.20 per bu.

Cauliflower—\$1.85 per doz.

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

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

Cranberries—Late Howes, \$5 per ¼

bbl. box, \$9.50 per ½ bbl. box.

Cucumbers—\$3.50 per doz. for Illinois hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$9.15
Light Red Kidney	-----	9.00
Dark Red Kidney	-----	9.00

Eggs—Fresh eggs have declined 3c per doz. Jobbers now pay 37c. Cold storage supplies are now being offered on the following basis:

XX Standards	-----	33c
X Standards	-----	29c
Checks	-----	27c

Garlick—23c per lb.

Grapes—Calif. Emperor, \$2 per lug.

Grape Fruit — Florida, \$4@4.50 per crate.

Green Onions—Chalotts, 50c per doz.

Green Peppers—90c per doz.

Lemons—The market has declined \$1 per box since last report. Ruling prices this week are as follows:

360 Sunkist	-----	\$10.00
300 Sunkist	-----	10.00
360 Red Ball	-----	10.00
300 Red Ball	-----	10.00

Lettuce—In good demand on the following basis:

Arizona Iceberg, per crate ----- \$4.50

Hot house leaf, per lb. ----- 12c

Limes—\$1.25 per box.

Mushrooms—65c per lb.

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

126	-----	\$5.00
150	-----	5.50
176	-----	5.75
200	-----	5.75
216	-----	5.75
252	-----	5.75

Florida, \$5 per crate for all sizes.

Onions — Spanish, \$2.25 per crate; home grown, \$4.50 per 100 lb. bag.

Pears—\$2.50 per bu. for Anjou.

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

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	26c
Light fowls	-----	20c
Heavy Roaster	-----	27c
W. L. Broilers	-----	18c

Radishes—40c per doz. bunches.

Spinach—\$1.50 per bu.

Sweet Potatoes—\$2.25 per hamper for Jerseys.

Tangerines—\$3.75 per box.

Tomatoes — \$1.25 for 6 lb. basket from California.

Veal Calves — Wilson & Company pay as follows:

Fancy	-----	19c
Good	-----	17c
Medium	-----	14c
Poor	-----	11c

Survey of Grocers' Cost Is Interesting.

The committee on business research of the Nebraska State University College of Business Administration has just issued the results of a study of the operating expenses of 202 groceries, 82 located in Omaha and Lincoln and 121 elsewhere. It finds that grocery merchants are more alert now to the needs of making use of better merchandising methods, with particular stress on expense cutting, brought about by the great development of the chain store in the state. The report stresses as of

primary importance the keeping of adequate records.

The summary shows that the average grocer in Nebraska, after being allowed a normal wage for his own services and interest at 5 per cent. on his investment made a profit of 1.27 per cent. on his sales in 1927. It cost on an average approximately 16¼c to sell a dollar's worth of merchandise, and the average turnover was 9¼c. The average net profit of stores outside the two big cities was over 1 per cent. higher than in them. The expenses of Lincoln and Omaha stores average more than 3 per cent. higher than outside; they have a gross margin 2 per cent. higher and a stock turnover more than three and one-half times faster.

Stores with annual sales under \$30,000, taking the average, have a total expense cost of 19.45 per cent., a slow rate of stock turn, a gross margin lower than total expenses and consequently a loss. Medium sized stores with sales running from \$40,000 to \$90,000 annually tend to have the lowest expenses, the lowest gross margin and profits above the average. The report says that it is a safe generalization to make that the small grocery is unprofitable to the owner and an inefficient medium of distributing merchandise, in spite of exceptions to the rule.

Of the small ones under \$30,000 annual sales 58.7 per cent. operated at a loss, of the ones between \$30,000 and \$60,000 39.5 per cent. operated at a loss, while in the larger class 26.5 per cent. made no profit and 21.7 per cent. lost money. Of 101 having the highest net profit it was found the operating expenses were: Selling, 6.70 per cent.; delivery, 2.40; management, 2.22; fixed expense, 3.46; bad debt losses, .30; miscellaneous expenses, .55; total expense, 15.63; gross margin, 20.56; net profit, 4.93; stock turn, 9.52.

For the entire group examined the percentages were: Selling, 7.17; delivery, 2.58; management, 2.29; fixed expenses, 3.71; bad debts, .45; miscellaneous, .53; total, 16.73; gross margin, 18; net, 1.27; stock turn, 9.35.

Essential Achievements of Christianity.

Christ has given the world its most significant idea of God.

He has immeasurably heightened man's estimate of his own worth and possibilities.

He has made men believe in the possibility of moral reclamation and renewal.

He has given the world its loftiest ethical ideals.

He has given the world its most appealing and effective exhibition of vicarious sacrifice—a perfect and convincing illustration of the power of boundless love.

He has supplied an object of loyalty for the noblest devotions of the generations since He came—the embodiment of the divine purpose that runs through the universe.

Charles Emerson Fosdick.

Next to making a sale the most pleasant experience is collecting the money.

No idea is worth much unless a first class man is back of it.

ANOTHER SOLDIER GONE.

Doctor Who Gave His Life To Others.

The life and experiences of a physician are similar in many respects to that of a soldier. He enlists for life in a warfare against disease and suffering. After years of study and preparation he goes to a battle area equipped with the latest and most approved weapons. An invasion, an attack, a siege, combat, repel, defense, fortify, guard and reserve forces are frequent but not figurative terms.

Then the hardships of a doctor's life demand endurance, patience and utmost vigilance. The interrupted sleep, the breakfastless journeys, irregular meals, night vigils, braving rain, wind, storms, cold and other discomforts when others can abide in their homes. Fifty miles a day was not unusual for the country doctor to make with his horse and buggy. Even to-day with autos and every modern convenience the doctor often is driven with work.

Only a few days ago in Lansing a physician was called by a former patient in behalf of a sick tenant. All day they watched for the doctor and would have called in another if one could have been found at liberty. At 4 o'clock the doctor arrived. After he had ministered to the sick one he stopped a moment to visit with the family who had been out of the State four years.

"I got here as soon as I could," he said. "I was called out at 3 o'clock this morning, got a cup of coffee at a restaurant, and at noon found a restaurant again. Look at that," and he handed over his memorandum. He had helped two babies into the world and taken care of the mothers and made thirteen other visits. "I wish I could drop down and sleep two hours somewhere no one could know where I am." But his wife, as liason officer, must keep up communication with him so as to inform him of other calls for help. Thirteen hours on duty and possibly six or seven more.

In the year 1881 that portion of Michigan known as the Thumb was devastated in part by forest fires. A young doctor, A. Burton Harris, had located somewhere in the region about Port Austin. Many families lost their homes and some practically all their possessions and had to return to other parts of the State to get a new start. During that time of peril and suffering, the young doctor was worked to the limit of human endurance, besides running the barrages of forest fires. When it was all over the doctor returned to his mother's home in Lansing and for two years he was an invalid. Day by day he lay on a couch by the window or out on the porch and when sometimes relatives and friends looked at him and passed by with a despairing shake of the head, the doctor would say: "Oh, I'm not going to die yet; I'll outlive you all."

After a while he felt able to do a little and formed a partnership with another doctor and had charge of the office practice. Later he opened an office down town. His father had been dead some years, his brothers were all

gone from home and his only sister married and living "Down East." For thirty years he cared for his mother. Another family had part of the house, so she was never really alone when her son was out. During the last years of her life the doctor was her housekeeper, cook, physician and companion. He never married and when she passed away at 86 years of age the doctor was alone. This continued for ten years, then the sister came and persuaded him to sell the old homestead, which

daughter who had been bereft of a little daughter. Four days later she fell at the turn of the stairs, and in five more days she had passed away. Then came true the doctor's prophesy, "I'll outlive you all."

Two years passed with the unvarying routine of three trips to a restaurant two blocks away, reading, smoking, sleeping and occasionally a call on a relative or a trip down town. One evening he couldn't eat; next morning he did not appear at the restaurant as

the funeral of their relative in Williamston—a veteran of the civil war, aged 88 years.

Others of the doctor's graduating class gained nationwide recognition in their profession. Whatever might have been Dr. Harris's future as to public service or fame it was sacrificed in his devotion to those early settlers and their children up in the Thumb. I never knew or heard of his ever complaining or being downhearted. And hospitable—before he sold the old place when his finances were low, he would have paid his last cent for carfare or a meal for his guest.

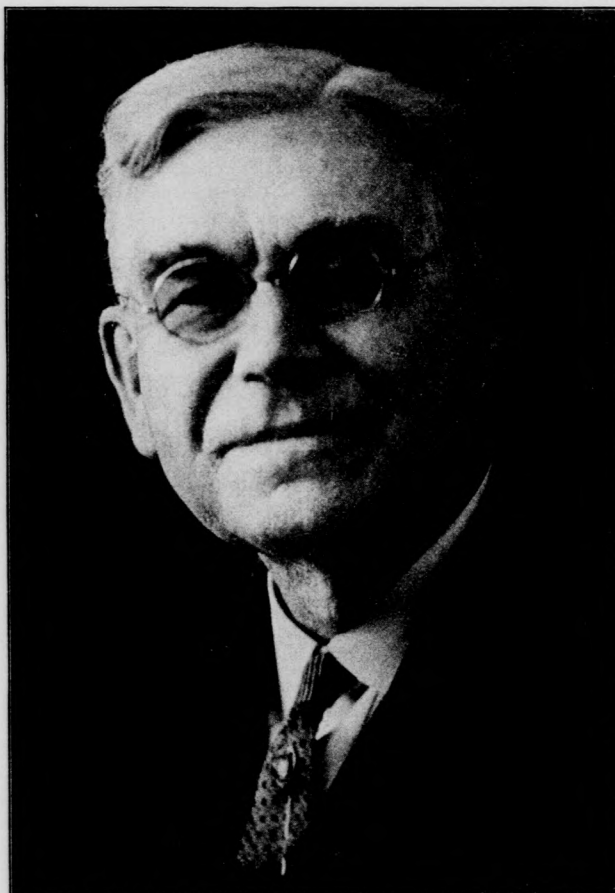
We wonder if any of those people who went through that fire in 1881 have kept track of the doctor. We wonder, also, if those who visit Lansing and enjoy the park just South of the Capitol know that it was his father, John S. Harris, when a city alderman, who had foresight and energy to carry through this project and saved that land from being built upon—reserved it for a park.

One morning in August, 1927, when I sat in the doctor's office and he was not up, although we had exchanged a few words, he evidently dozed off again, and uttered several exclamations: "Yes, yes, don't worry; I'll be right over," was one of them. In his dreams he was bearing the burdens and trying to comfort some anxious one. Could any mother ask for greater devotion than he gave his?

E. E. Whitney.

Inventory Cut-Off.

One of the most important factors in taking a physical inventory is the cut-off. In other words, to definitely determine that all merchandise for which invoices have been passed to the accounting office and recorded on the statistical records, is included in the physical count and vice versa, to see that for all the merchandise included in the physical count, invoices are passed and recorded on the departmental records. Care should also be exercised in handling debit memos for merchandise returned to manufacturers. If practical, the receiving room should be closed from three days to a week prior to the date of inventory to allow for all merchandise received up to that time to be checked, marked and placed in stock for the physical count and merchandise received subsequent to the date specified will positively remain in the receiving room until after inventory and thus not be included in the physical count. This is a very important factor and it could be worked with very little difficulty, provided each department would co-operate towards its successful operation. As an illustration let us assume that the date of inventory is Monday, Dec. 31, and it is desired to close the receiving room on the night of the 26th. Buyers desiring merchandise for the intervening days should prepare in advance to see that it is in the house by the 26th, thereby relieving them of any merchandising difficulties or loss of sales through very little effort on their part in advancing their delivery dates.



CHARLES W. GARFIELD

To thee, strong scion of a noble race,
So brave of stature, so benevolent of face,
A kindly greeting from a friendly pen
Not often tendered to the best of men.
To subtle eloquence I tribute pay,
To one whose modesty would bid me nay!
Happy, though honors sought he not, nor fame;
Yet both are his possession, writ in gold his name;
In many states and many lands
He's known, their high respect commands.
So manly, so imbued with sense of right,
He holds the key of Life up to the light.
A most companionable man, forceful, yet mild,
Master of business lore but simple as a child.

had been owned fifty years, and go with her to Connecticut to live. This was in October, 1925, and the next May the doctor must needs come back to his lifelong surroundings. He rented rooms and opened an office out on South Cedar street, not far from where the old farm was which they left in 1875. The Grand Trunk freight yards are on the old farm lands.

Four months passed, his sister in her 80th year journeyed alone from Connecticut to California to be with her

usual. The proprietor went at 10 o'clock to his rooms. No answer to his calls, and he got the landlord with his keys. The doctor lay on the floor with hands clasped behind his head, a familiar posture. The physician who was called pronounced it cerebral hemorrhage and said death had occurred about six hours before.

Another soldier gone? Yes, two; for while I attended the funeral of my cousin in Lansing, my wife, her brother and his wife were attending

SEASONABLE SUGGESTIONS.

With Special Reference To the Meat Business.

Most retailers celebrate the Happy New Year by taking an inventory of goods on hand. An inventory is necessary to determine the profits for the year. The first part of the new year also is an ideal time for a retail meat dealer to take an inventory of his merchandising and operating methods. Such an inventory will have a very definite bearing on his profits for the new year.

Every dealer who failed to make a satisfactory profit during the past year should make it his business to find out without loss of time where he fell down and why. Unless he does so, he is pretty sure to meet with the same experience in the months to come.

At first thought it might be assumed that the dealer lost money because his prices were not high enough, but that often is not the case. Few dealers, especially in the meat business, can hope to charge more than their competitors, unless their service is distinctly superior or unless they are handling meats of a higher quality. It often is the case that the dealer who has lost money got all he should have gotten for his meats, but lost money because he failed to buy to best advantage or failed to attract enough trade to his store. No matter how favorable his prices may be, the dealer must sell a sufficient volume of product to pay for his overhead and sales expenses.

If the trouble can be blamed on lack of patronage, immediate steps should be taken to attract more customers and thus build up a bigger volume. The following suggestions may be helpful.

1. Every dealer should do everything possible to make sure that his customers will find it pleasant to trade with him. The proprietor must make sure that he himself and his clerks and other employees are courteous and helpful at all times; that his store is clean and attractively decorated, and that all employees are neatly dressed.

2. All appearances of fraud or deception must be eliminated. No dealer can make money for very long by means of short-weight or misrepresentation or substitution. The dealer who always tells the truth about the products he is selling and always gives the customer exactly what he wants and pays for and who always sells at a fair price, quality and service considered, will be able to build up a list of permanent and satisfactory customers. Deceit does not pay. That is not sentiment; it is good business. Any dealer who cannot make a profit by doing business in a fair and square way is going to fail some day.

3. Every dealer owes it to himself to advertise. If his prices and quality and service are right, advertising will increase his sales and his profits—if the advertising itself is right. Many huge businesses have been built up by means of advertising alone. In the mail order business, the customer never sees the man she is buying from. She does not see the goods before she buys.

The average dealer gets very little permanent business because of the fact

that he has a good location. By advertising effectively, a dealer can draw business from other neighborhoods, and, in some cases, from other towns. Good advertising is not hard to get. There are experts in every town who can produce far better advertisements than the average dealer. Advertising builds confidence and creates prestige. No business man can afford to neglect giving it a trial, at least.

4. Particular attention should be paid to the conduct of employees. Many dealers who were successful at running a one-man store have failed to show good results after their business expanded because their employees failed to reflect the good business methods and sales ability of the proprietor. An incapable or unpleasant employee can very easily ruin a small business. Customers who have a real liking for the proprietor may avoid the store because of their dislike for an employee. It usually is an easy matter to find men who know their job and have the proper attitude toward customers. Such men are worth far more than those who don't know their business.

5. Do you show the prices of your goods? Some dealers still refuse to let their customers know what the different meat cuts cost. That is a mistake for two reasons: First, because meat prices change frequently and your customers often will refrain from buying cuts which have been high in price until they know that the price has been reduced; and second, because failure to display prices leads consumers to feel either that the price is high or that the products are not worth what you are asking. Unless the dealer is catering to the sort of trade which doesn't care what the price is, it usually will help his sales if he includes price cards with his window and counter displays. The idea is well worth a trial.

In addition to analyzing his business from the standpoint of sales volume, a progressive dealer will find these suggestions worth following:

1. The dealer must keep adequate records of his finances. Many retailers have failed because they did not know they were losing money. Complicated sets of books are not necessary, but the dealer must keep his accounts in such a way that he can tell whether or not he is running behind.

Waiting until the end of the year to find out whether the store is making a profit is bad practice. Once a month is not too often to prepare a profit and loss statement.

2. It is worth while for every dealer to keep well posted on what his competitors and men in other lines of business are doing. Every dealer should subscribe for at least one good trade paper, and more, if possible. Trade papers contain hundreds of money-making ideas or money-saving ideas in a year's time, any one of which may be worth many times the subscription price. Trade papers are important sources of information and should be read carefully.

3. Every dealer should take time to learn all he needs to know about the products he is selling, so that he can improve his sales talk and be able to answer questions from customers. The

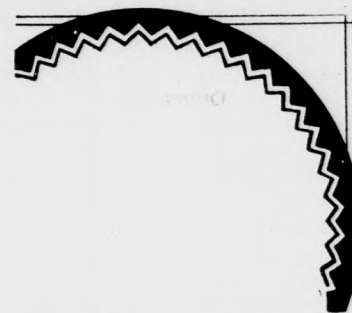
dealer who knows his products and can talk about them soon will find that his customers respect him for his knowledge and will be more anxious to deal with him.

These suggestions are merely a resume of the methods followed by practically all up-to-date and successful dealers. Make an inventory of your merchandising methods and see if they are sufficiently up-to-date. If they are not, it isn't too late for a few more good New Year's resolutions.

Everett B. Wilson.

Markdowns Before Inventory.

All markdowns on stock should be taken and the merchandise remarked for sale prior to the listing of the physical inventory. Buyers should go through their stocks, taking out the merchandise which they have previously neglected to markdown, and send it to the marking room for the proper retail price. All markdowns for all classes of merchandise should be made, so that the merchandise when ready for listing in the inventory, reflects the actual market value. The markdown report should be prepared, approved and forwarded to the controllers' office properly noted "Before Inventory" so that it will be correctly recorded on the statistical records. This is one of the mistakes often made by the stores. Buyers fail to analyze their stocks to uncover shopworn, aged or damaged merchandise, with the result that on taking inventory they find considerable stock priced too high, and immediately following inventory they take drastic reductions. It is also a practice of some buyers, when listing their stock, to automatically reduce the price, thereby creating a stock shortage. Another bad effect of such practice is that the stock is not properly marked.



FAST-GROWING CLUB...

Such is the Old National Christmas Club...

Started only two years ago a lusty infant!

Many prominent people have joined — because the idea is sound and the service excellent.



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CHOOSING JUDGES.

How can the admitted evils in our system of partisan nomination and election of judges be minimized?

Addressing himself to this question in the December Panel, Edward A. Alexander, a member of the New York bar, makes an interesting suggestion. He proposes that there should be a period of some months prior to nomination in which the voters might familiarize themselves—or be familiarized—with the merits and the shortcomings of those from whom the parties were going to select their nominees for judicial office.

In order to insure the success of this plan Mr. Alexander would create a nonpartisan commission whose duty it would be to investigate the records of the candidates and make its findings public well in advance of the conventions, so that public sentiment might have ample opportunity to express itself in time to influence the nominations.

This plan, in effect, is a separation of judicial nominations from those of other candidates, since it aims to compel special consideration of possible nominees for the bench, even to the extent of a public report upon them. In all probability it would prevent not only the nomination but the mention of an unfit candidate, since no such person could afford to have a strong light turned upon him and no party could afford to sponsor his ambition.

But unfit candidates are less of a menace to the bench, as things stand, than mediocre candidates. A nonpartisan report which told the truth would often have to say of the bulk of men who are nominated for judicial office by either party that they are not clearly worthy of the position. Such a report would be accepted by most voters as meaning that they might as well vote for the nominees of their own party and thus the selection of judges would be left in the hands of the political organizations.

If, however, the public can be roused to demand not merely the nomination of the better men whose names are suggested but also the suggesting of still better men we shall have taken a long step in the direction of an improved bench. Mr. Alexander's plan would undoubtedly contribute to this result.

It would also facilitate the promotion of the abler and more efficient men on the bench. This is a most important consideration. Once we adopt the practice of promoting judges on the basis of demonstrated merit we shall automatically raise the caliber of the upper courts, and that improvement, in turn, will encourage the nomination of better men for the lower positions.

There are difficulties in any attempt to introduce the principle of nonpartisanship into a partisan procedure. It will not be easy, for instance, to set up a nonpartisan body to pass upon the qualifications of the men from whom their parties are to choose candidates for the bench—a nonpartisan body, that is, which will command the confidence of the public sufficiently to determine its action at the polls.

But it is high time that we were choosing judges on a more intelligent basis than that of the appearance of the word "Democrat" or "Republican" over their names. Mr. Alexander's plan will be more than justified if its presentation gives impetus to the movement for a more appropriate method of selecting men for the bench.

SAFETY IN THE AIR.

Aviation experts everywhere are stressing the approach of a time when flying will be virtually as safe as motor travel. The fourteenth annual report of the National Advisory Committee for Aeronautics, submitted to Congress by President Coolidge, says that "the unskilled pilot-owner who now drives his own car" will presently be found flying his plane. According to one of the experts who addressed the airplane division of the American Society of Mechanical Engineers in this city, flying will soon be "as safe as other forms of travel through the development of fool-proof planes." Similar predictions are heard in other quarters.

There are frequent accidents in the air. But an analysis of these accidents shows that an overwhelming majority of them is preventable. Beginners insist on doing solo flying against the better judgment of their instructors. Others try stunts before they have thoroughly mastered the mechanics of flying. And a certain proportion of accidents occur among expert pilots who are making legitimate experiments. The number of fatalities occurring on regularly operated airways is few, and it grows fewer each year.

It is important to the advance of commercial aviation in the United States that these facts be understood by the public. Thousand of Americans are flying their own planes to-day. But there would be many more if it were better understood that aviation is not exceptionally dangerous where ordinary caution is exercised. Similarly, a wider realization of that fact would result in a great increase in patronage of the passenger airways now in operation.

Many of the Western cities which have been building municipal airports have taken into account the greater air-mindedness of the American public in the near future. Some of these airports are equipped with more hangars than are immediately needed. But a time will come when they will all be used. A great field, equipped with several runways and hangar accommodations for several scores of planes, may be more than the immediate demand requires. Within two or three years these accommodations may not be nearly sufficient to meet the demand. Every airport must be built with an eye to the future developments of aviation.

NOGUCHI'S DISCOVERIES.

In this world of hustle-bustle science, as ever, takes its time. It is unhurried and exact. The other day Einstein was quoted as saying that he wouldn't make any announcement of his new discoveries until he was good and ready, and that was the end of it. He made his position clear through a simile: He

wouldn't count his eggs until they were laid.

Now, more than six months after Noguchi's death, comes a report from his associates concerning his researches in yellow fever. Again slow—and precise. Dr. Hideyo Noguchi had spent several years before he finally succeeded in isolating and cultivating the micro-organism which caused yellow fever and in the subsequent development of preventive vaccine and curative serum. He began his experiments after a long and notable career, in the course of which he contributed a method for obtaining pure vaccine for smallpox and did distinguished work in the microscopy of infantile paralysis, etc.

As might have been expected, the present report (which appears in the current issue of *Science*) indicates that in that period those making the report were able to glean many facts in the gathered data which were elusive before. Science, obviously, not only takes time but profits by it. Indeed, generations may pass before some of the findings of to-day will be made use of. Meantime the data will remain invaluable, ready to serve the mind penetrating enough to capture their meaning.

It is so in medicine. It is so in other fields of science.

There had been calculus, trigonometry and plain arithmetic long before Steinmetz began to play with alternating currents in electricity. But the behavior of alternating currents remained a taunting enigma until he sought out amid the available means in mathematics the symbols by which these currents could be made explainable, almost articulately familiar. And then they came out like the strains of a melody whose notes have been deciphered from musty records.

To take another instance, it had long been known that a certain approximate periodicity existed among the chemical elements of given atomic weights, but it took the clairvoyance of the thirty-two-year-old Mendeleev to glean this relationship clearly and to formulate it in the now famous periodic law.

Noguchi's findings, in the totality of his researches, are not exhausted. Many years may go by before some one will pick up some of the threads he left and make them a clue to the secret of other medical mysteries.

A YEAR OF CENTENARIES.

The year which is now drawing to a close has been a notable one for its centenary celebrations of the birth of famous writers. The gods of literature must have been in a propitious mood in 1828. In Russia we note that Tolstoy was born, in Norway an iconoclastic dramatist named Ibsen, in France two such diverse literary figures as Jules Verne and Taine and in England George Meredith and Dante Gabriel Rossetti.

If we should hunt further back for bicentenaries and other multiples of the hundred-year period there are even more eminent figures. Oliver Goldsmith was born in 1728, John Bunyan in 1628 and Geoffrey Chaucer in 1328. There would almost seem to be some

mystic significance in a date ending in "28."

The stars must have been in some strange conjunction one hundred years ago, for there is nothing else about 1828 which is particularly significant. If we seek out memorable dates there are only three events for which this year has outstanding credit. It marked the readmission of Catholics to the British Parliament, the Russo-Turkish war and the opening of the first passenger railroad in this country.

One hundred years from now there will also be the celebration of centenaries. One wonders whether 1928 will compare in significance with 1828. Have the past twelve months brought births which will be held to be such landmarks in literature as those of Chaucer, Bunyan, Goldsmith, Meredith, Rossetti, Ibsen, Tolstoy, Verne and Taine?

GOOD HOLIDAY TRADE.

With the close of the holiday season Monday evening, the retail stores of America wound up with what should prove to be in the aggregate a record holiday business. In some sections of the country trade has been below par, due to particular handicaps such as the influenza epidemic, warm weather or subnormal employment, but the gains reported from most districts indicate that a fair increase will be the average showing. The variation by stores is also likely to prove quite wide, since it is known that progressive concerns have been in a better position this year to press their advantages.

As the peak retail season closes, attention turns quite naturally to what lies ahead. From plans for the new year announced in the last two or three weeks, there is every indication that chain-store expansion will have the foreground. Few days pass without mention of numerous new units that are to be added to existing systems or of other enterprises being launched. Increased competition is therefore an easy thing to predict for the field of distribution during 1929. But with proper control of operations and emphasis upon meeting the real needs and desires of customers, the independent merchant is more than ever convinced that he can best his competitors.

GARRISON FOR GRAFTERS.

A man who had recovered a judgment for some money which he had loaned but, owing to the impecuniousness of the debtor, was unable to recover any of the money is reported in the last issue of the *Docket* to have written his lawyers in language which indicates that he was not too angry to be alliterative: "His apparent security and seeming exemption from just liability is another piece of evidence in verification of what I have always contended: That tethered by technicalities, and torporized by the tarnish of tradition, American 'jurisprudence' is but a fountain of fungus, a volcano of vacuum, a cloak for croaks and a garrison for grafters."

Each of us is a survivor of the fittest of many generations.

Keep your friendships afloat or you will end on the rocks.

MEN OF MARK.

George A. Rumsey Eighty Years Old To-day.

George A. Rumsey was born near the old plaster mills Dec. 26, 1848. His father came to Grand Rapids in 1837. He was a miller and cooper by trade and manufactured the first barrels ever made in Grand Rapids. He worked as miller in the old Sweet mill and afterwards in the old stone mill conducted by John W. Squires. When his son, George, was born he was foreman for Henry R. Williams, the first Mayor of Grand Rapids and also the first man to open a plaster quarry here in 1842.

When George was 2 years old his family moved to what was then known as the Rumsey farm, comprising seventy acres on Grandville avenue, now well covered with residences and stores. He first attended school at the old stone schoolhouse on Lyon street hill, afterwards attending the South Division street school. He attended high school one year as the associate and companion of Charles W. Garfield and also studied at Prof. Franklin Everett's academy one year. He then entered the business college of Swensburg & Robbins, being one of the first pupils of that institution and occupying a desk with the late Heman G. Barlow. On the completion of his business course, he resumed work on the farm and also worked in the mill his father had erected in the meantime at the corner of Grandville and Clyde Park avenues. The mill was driven by water power obtained by damming Silver Creek. They ground grain during the summer and plaster stone during the winter. The output of the latter was about 2,000 tons per year. They obtained the rock from plaster miners and sold the ground product to farmers for fertilizer. Mr. Rumsey well remembers how careful he had to be in those days regarding the money he accepted in payment for fertilizer and feed. Every bill had to be looked up in Preston's Bank Reporter and even then a wild cat bank bill frequently "went bad" over night.

In 1870 Mr. Rumsey removed to Big Rapids, where he took the management of the iron manufacturing business conducted by LeRoy & Clements. He subsequently purchased the interest of Mr. LeRoy, when the business was conducted under the style of Clements & Rumsey. The name was subsequently changed to the Peninsula Hardware Co. After four years of hard work, with very meager returns of a financial nature, Mr. Rumsey relinquished the iron business and joined hands with his brother-in-law, Harvey P. Wyman, who was then operating a sawmill at Wyman Station. Here he laid the foundation of a subsequent successful career as a lumberman by working in nearly every capacity in and around the mill and office. Three years later he and Mr. Wyman purchased a tract of pine near Edmore, which was cut into shingles, shipping mostly to Detroit. At the completion of this cut, Mr. Rumsey organized the Rumsey Lumber Co., in association with William Widdicomb, Henry

Idema, Walter Winchester, A. J. Daniels and H. P. Wyman. The company purchased 35,000,000 feet of pine Northeast of Big Rapids, cutting the timber and hauling the finished product to Upper Paris. This consumed three years, from 1883 to 1886, and they were not years of profit, because piece stuff at that time was selling for \$7 per thousand.

The next six years were spent in Knoxville, Tenn., where he formed a co-partnership with the late Henry B. Wetzel under the style of H. B. Wetzel & Co. The firm dealt in timber lands. A railway accident which resulted in the death of Mr. Wetzel terminated the copartnership and Mr. Rumsey returned to Michigan, taking the management of the Mecosta Lumber Co.,

him to undertake the management of the Rumsey estate, which he has since handled with credit to himself and with satisfaction to all concerned.

Mr. Rumsey was married in about 1880 to Miss Clara Winchester, who died in 1890, leaving two children, one of whom has since died. The remaining child, James R. Rumsey, is the well-known civil engineer. Mr. Rumsey was married again in 1900 to his present wife, Mrs. Lillian N. Holmes. They reside in their own home at 1572 Lake Drive.

Mr. Rumsey is an attendant at the Fountain Street Baptist church, of which his wife is a member. He served on the Park and Cemetery Commission for six years, having been President the last year. He has been a

forms his opinions deliberately, but with accuracy and precision, and thus he has become a valued counselor among his friends and associates in business.

Mr. Rumsey is interested in all matters concerning the welfare and progress of our city and his name is generally found in connection with altruistic enterprises, requiring sacrifices of time and energy. The best tribute of respect that anyone can pay to him is to refer to him as a good neighbor and public spirited citizen. To-day he is in the prime of his usefulness to the city and the enterprises with which he is connected and we expect him to continue his increasing value to the community, with which he has been closely identified during his life for so many years.

Style Rules Selling.

It did not need Dr. Paul Nystrom's excellent book on style, "The Economics of Fashion," to remind us that to-day style rules the world of selling as never before, having scored a decisive victory over its ancient enemy, price.

In the industrial world, where utility and mechanical perfection, combined with economy in production, formerly were considered of paramount importance, style is now playing a leading role. James H. McGraw, chairman of the board of the McGraw-Hill Publishing Co., in a recent address before a street car manufacturing company, extended the style idea to the present very homely, but very useful trolleys, declaring that details of style should be considered as much in the building of street cars as in the manufacture of automobiles.

However, it is not necessary to go farther than one's own kitchen to note the effects of this ever-increasing influence. Ice boxes which ten years ago were rather hideous wooden affairs whose sole mission was the holding of ice have become infinitely more attractive with their gleaming expanses of white porcelain. It is interesting to note that, with the increased attention to style, utility and sanitation have made remarkable strides.

Style, color, beauty, line are now paramount sales considerations throughout industry and every day this fact is coming home to manufacturers who hitherto have refused to heed their growing importance.

All of which has brought about a thorough re-designing of products and advertising campaigns which stress the idea of beauty as well as those of utility and economy.

Ma-Ma Dolls Don't Say "Ma-Ma."

Substitution of the monotone crying voice for the voice which says "Ma-ma" is being complained of by domestic voice device makers. They allege it is a deception on children and state that 2,000,000 ostensible "ma-ma" dolls sold this year will be unable to utter that word. The crying voices are cheaper and simpler in construction, a factor toward lower costs influencing doll manufacturers. The Federal Trade Commission will be asked to investigate.



George A. Rumsey.

which was then owned by Walter Winchester and the late A. J. Daniels and was located at Winchester. He continued in this capacity from 1893 to 1900, utilizing the knowledge and experience previously obtained to such good advantage that he had a comfortable balance to his credit when the cut was completed. This accumulation was invested in stock in the Foster-Winchester Lumber Co., which purchased the timber on the Elliot T. Slocum land at Slocum's Grove, which proved to be a three-to-one proposition. Mr. Rumsey served the corporation in the capacity of manager and remained at the mill for six years. On the completion of the cut, he returned to Grand Rapids. His father and mother had both died in the meantime and his brother and two sisters wished

member of the Jury Commission. He was instrumental in the organization of the Michigan Exchange Private Bank, eighteen years ago, having been elected a Director and Vice-President at the time of the organization. He subsequently served the Bank as President and on the consolidation of the Bank with the Grand Rapids Savings Bank, in 1917, he was elected a Director of the larger institution, which position he still retains.

Mr. Rumsey is a companionable man and with his wide experience has a great fund of interesting information to impart. He is not fulsome in expression and gives one the impression that he is a man with reserve power and a growing familiarity with the processes of his mind confirms the impression. He is a man of balance and

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 5.—We have to-day received the schedules, reference and adjudication in the matter of Edna M. Griffen, Bankrupt No. 3614. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and her occupation is that of a merchandise buyer. The schedules show assets of \$100 with liabilities of \$3,142.22. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Hillvale Costume Co., New York \$ 70.00
Rosen Bros., New York 447.00
Soiffer Bros. & Cutler, New York 44.50
Schwartz Bros., Cleveland 285.50
Barsco Corp., New York 45.72
A. Shapiro, New York 252.00
Bernie Stern Lesowitz, New York 364.00
A. Scardapane & Co., New York 65.00
Westheiw-Rosenthal, New York 158.00
Blau & Hirsch, New York City 173.89
Cohen & Wheeler, New York 123.75
Carl Fels, Inc., New York City 330.96
I. Frank & Sons, New York City 663.90
Govertz Mfg. Co., New York 116.90

Dec. 5. We have to-day received the schedules, reference and adjudication in the matter of John DeLange, Bankrupt No. 3615. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$100 of which the full interest is claimed as exempt, with liabilities of \$1,467.27. 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:

Klaas Beukema, Grand Rapids \$800.00
Ackerman Elec. Supply Co., G. R. 667.27
Dec. 12. We have received the schedules, reference and adjudication in the matter of Dorr M. Scott, Bankrupt No. 3609. The matter has been referred to Charles B. Blair as referee in bankruptcy. This is an involuntary case. The bankrupt is a resident of Grand Rapids, and his occupation is that of an operator of an ice cream shop. The schedules show assets of \$695 of which \$100 is claimed as exempt, with liabilities of \$6,916.90. The first meeting will be called promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows:

The full caption of this case is Dorr M. Scott, doing business as Chocolate Cabin, Bankrupt No. 3609.
City of Grand Rapids \$ 12.21
Carrie A. Scott, Grand Rapids 2,300.00
Kelley Ice Cream Co., Grand Rapids 334.86
G. R. National Bank, Grand Rapids 240.00
Great West Life Assurance Co., Detroit 450.00

Collins Ice & Coal Co., Grand R. 18.76
Folger's Grand Rapids 21.00
Heyboer Co., Grand Rapids 12.74
National Slide Co., Detroit 30.00
Bartlett & Co., Chicago 20.00
Dr. Ed. Chamberlain, Grand Rapids 63.00
Dr. George Broodman, Grand Rapids 16.30
G. R. Electric Co., Grand Rapids 12.33
Consumers Power Co., Grand R. 39.09
Gas Light Co., Grand Rapids 6.60
Hammer & Cortenof, Grand Rapids 7.05
Baxter Bros., Grand Rapids 9.50
Leonard & Sons, Grand Rapids 30.36
Reliable Nurseries, Rochester, N. Y. 4.00
Freyling & Mendels, Grand Rapids 11.13
Mich. Bell Tel. Co., Grand Rapids 10.71
Hermitage Battery Co., Grand R. 5.50
Lettie Patterson, Ada 35.00

Hazeltine & Perkins, Grand Rapids 6.69
Cody & Barnhart, Grand Rapids 120.00
Sanitary Milk Co., Grand Rapids 108.03
Morhardt Co., Grand Rapids 13.65
Spade Tire Co., Grand Rapids 9.50
Churchill Fruit Syrup Co., Grand R. 15.85
Brooks Candy Co., Grand Rapids 4.20
John Gilbert Chocolate Co., Jackson 90.46
Anderson Pub. Co., Grand Rapids 50.00
Norwood Market, Grand Rapids 10.00
C. B. K. Battery Co., Grand Rapids 7.00
Shattuck Auto Laundry, Grand R. 6.25
C. J. Appel, Grand Rapids 34.71
Charles Scribner & Sons, Cleveland 14.00
Franklin Fuel Co., Grand Rapids 31.50
Century Fuel Co., Grand Rapids 31.50
Universal Car & Service, G. R. unknown
Jurgens & Holtzhuwer, Grand R. 37.05
Guarantee Bond & Mfg., Grand R. 4.50
Boyland & Co., Grand Rapids 158.32

Dec. 8. We have received the schedules, reference and adjudication in the matter of Charles S. Owen, Bankrupt No. 3618. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Niles, and his occupation is that of a laborer. The schedules show assets of \$831.06 with liabilities of \$1,807.47. The court has written for funds and upon receipt of same first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Reo Motor Co., South Bend, Ind. \$750.00
Charles Smith, Niles 55.55
Dr. Ingelwright, Niles 130.00
Platt Grocery Co., Niles 79.80
Niles City Bank, Niles 115.00
Newman & Snell Bank, Niles 100.00
General Garage, Niles 9.81
Hendelman Clo. Co., Niles 60.00
Niles Community Finance Co., Niles 181.00
Walter Noble Shoe Store, Niles 17.40
Berrill Clothing Co., Niles 4.91
Dr. Perry Hanson, Niles 34.06

Mrs. L. J. Skalla, Niles 60.00
Paul Skalla, Niles 200.00
Forlor Meat Market, Niles 10.00

Dec. 11. We have to-day received the schedules, reference and adjudication in the matter of Frank F. Feury, Bankrupt No. 3619. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of New Richmond, and his occupation is that of a merchant and section hand. The schedules show assets of \$615.24 with liabilities of \$1,139.29. 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:

T. S. Updyke, Allegan \$375.00
L. A. Seymour, Glenn 39.97
Dystra, Holland 250.00
Dr. Kilgore, Fennville 150.00
Arnold Bros., Chicago 35.14
Central West Products Co., G. R. 17.10
Chicago Tribune, Chicago 11.30
Hekman Biscuit Co., Grand Rapids 76.44
Literary Digest, New York 3.00
Standard Grocer & Milling Co., Holland 9.02
Taylor Produce Co., Kalamazoo 19.75
Western Allegan Tel. Co., Ganges 20.02
West Mch. Oil Co., Grand R. unknown

Dec. 11. We have to-day received the schedules, reference and adjudication in the matter of Chester R. Richey, Bankrupt No. 3620. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a mechanic. The schedules show assets of \$488.29 with liabilities of \$2,430.92. The court has written for funds, upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Household Finance Co., Kalamazoo \$280.00
Sturgis Grain Co., Sturgis 22.00
R. S. Donaldson, Sturgis 4.10
Tobey & Jackson, Sturgis 6.40
Economy Dyers & Cleaners, Sturgis 3.30
Vogt's Flowers, Sturgis 2.50
Osborne Co., Newark, N. J. 18.61
Deitz Dye Works, Sturgis 13.00
Howard Cranfill Co., South Bend 247.43
Drs. Wade & Wade, Howe 53.50
Homer B. Jacobs, Sturgis 8.75
Kelso Sales Co., Fort Wayne 56.45
Vacuum Oil Co., Grand Rapids 179.00
Westinghouse Elec. Co., Detroit 102.09
Standard Oil Co., Grand Rapids 70.00
Walde Pinarisky, Sturgis 71.40
Fred Asmus, Sturgis 85.00
Henderson Tire Co., Columbus, O. 240.00
A. R. Walker Candy Co., Owosso 78.47
Migra, Oil & Grease Co., Cleveland 34.10
Ft. Wayne Iron Store, Ft. Wayne 140.00
Standard Fuel Co., Kalamazoo 4.50
Brown & Kirby, Sturgis 25.66
Simmons Candy Co., Goshen 78.00
Jack Caswell, Three Rivers 500.00
Carson Map Co., Sturgis 8.00
Grover Watkins, Sturgis 3.75
Louis Loetz, Sturgis 95.00

Dec. 11. We have to-day received the schedules, reference and adjudication in the matter of Leo J. Byrne, sometimes called Leo Burns, Bankrupt No. 3621. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$1,437 of which the full interest is claimed as exempt, with liabilities of \$3,738.52. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

National Disc. Corp., Grand Rap. \$140.00
Youn & Chaffee Furn. Co., G. R. 590.00
Ralph E. Brande, Grand Rapids 2,411.59
Old National Bank, Grand Rapids 65.00
Consumers Power Co., Grand Rapids 12.04
Comstock Lbr. Co., Comstock Pk. 87.00
Drs. Vyn and Campbell, Grand R. 112.25
Dr. Frank Doran, Parnell 25.00
Dr. Geo. L. Reilly, Grand Rapids 60.00
Lamoureux Dairy, Comstock Park 34.00
Ernest Bush, Grand Rapids 44.59
Charles Helmer, Grand Rapids 15.75
Mrs. Jessie Dreher, Grand Rapids 29.50
Rosenhall Bros., Grand Rapids 5.00
Mills Real Est. Grand Rapids 11.00
Shipman Coal Co., Grand Rapids 6.00
Radio Shop, Grand Rapids 8.50
Sears, Roebuck Co., Chicago 15.80
Don E. Stezman, Grand Rapids 8.00

Dec. 13. We have to-day received the schedules, reference and adjudication in the matter of Albert Smagliniski, Bankrupt No. 3623. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$819.75 with liabilities of \$1,387.52. The first meeting of creditors will be called promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Riverview Furn. Store, Grand Rap. \$ 75.75
Pantorium Dry Cleaners, Grand R. 20.00
Jos. Westlawik, Grand Rapids 75.00
J. T. Westcott, Lexington, Ky. 15.00
Madison Cleaners, Grand Rapids 4.20
Eastern Woolen Co., St. Paul 241.12
Famous Tailor'ng Co., Milwaukee 135.19
Mullen & Co., Chicago 246.03
Elvin Lester Woolen Co., Chicago 78.46
Republic Coal Co., Grand Rapids 102.50
Detmer, Bruner & Mason, Inc. 89.10
Goldman Bros., Pittsburgh 96.95
Klein Stein Co., Cleveland 40.72
J. Levin, Detroit 100.00
Scoby Coal Co., Grand Rapids 17.50

L. Fishman, Grand Rapids 50.00
Dec. 12. We have to-day received the schedules, reference and adjudication in the matter of Walter Ashburn, Bankrupt No. 3624. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedules show assets of none with liabilities of \$456.60. 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:

Sol Cohen, Muskegon \$ 14.00
Mrs. Marian Tueder, Muskegon 29.40
Mrs. Alice Knowles, Fremont 60.00
Hackley Hospital, Muskegon 105.00
A. J. Hartman, Muskegon 2.00
Lee Funeral Home, Muskegon Hts. 23.60
Kaf Stove or Furn. Co., Muskegon 170.00
O. M. LaCore, Muskegon Hts. 15.00
Muskegon Hts. Dairy, Muskegon 5.25
Neil & Alwynne Coal Co., Muskegon 2.55
Edwards Lumber Co., Muskegon 12.08
Highland Park Dairy Co., Muskegon 9.03
Walter Vian, Muskegon 6.00

Dec. 13. We have to-day received the schedules, reference and adjudication in the matter of Robert A. Ford, Bankrupt No. 3625. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$2,468.62. 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:

Young & Chaffee Furn. Co., G. R. \$ 12.00
Holland Malt Co., Holland 115.70
Spear & Co., Pittsburgh, Pa. 48.95
Personal Finance Co., Grand Rap. 285.00
Alto State Bank, Alto 106.00
W. H. Murphy, Grand Rapids 243.55
G. R. Clinic, Grand Rapids 18.00
Botsford, Ernest & Co., Grand R. 3.50
Kiefers Garage, Grand Rapids 15.75
Fred & Rose Biensstead, Grand R. 250.00
F. B. Jones Grocery, Grand Rap. 4.00
Gerritt VandeHooning, Grand R. 62.36
G. R. Creamery Co., Grand Rapids 33.24
Lowell Ledger, Lowell 10.45
Lowell State Bank, Lowell 500.00
Rodgett Hospital, Grand Rapids 108.00
Dr. W. E. Allen, Grand Rapids 8.00
Butterworth Hospital, Grand Rap. 47.00
Dr. F. C. Warnshuis, Grand Rap. 35.00
Lafayette, Phelps & Norris, G. R. 400.00
R. Shivel, Grand Rapids 18.75
John O'Harrow, Grand Rapids 117.90
Goudzwaaard Bros., Grand Rapids 3.20
Spiegel-May-Stern Co., Chicago 3.80
Christensen Ice & Coal Co., G. R. 2.95
VandenBerg Bros., Grand Rapids 14.50
Harmony Fuel & Supply Co., G. R. 1.65
Hill Plumbing Co., Grand Rapids 4.90

Dec. 13. We have to-day received the schedules, reference and adjudication in the matter of Ray E. Backart, individually and doing business under the assumed name of Kent Hardware Co., Bankrupt No. 3626. 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 salesman. 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:

American Steel & Wire Co., Chi. \$ 5.90
Alford Polk Tool Co., Millersburg, Pa. 13.28
Athletic Shoe Co., Chicago 29.80
Alabastine Co., Grand Rapids 9.42
Armour Mfg. Co., Zanesville 70.80
American Turpentine & Tar Co., St. Clair 29.34
Albion Mfg. Co., St. Clair 78.50
Alum num Goods Mfg. Co., Manitowoc, Wis. 29.34
American Can Co., New York 137.54
American Alum. Mfg. Co., Lemont, Ill. 39.16
Am. Steel Prod. & Imp. Co., Chi. 131.20
Ackerman Elec. Sup., Grand Rap. 198.72
Burton Heights Record, Grand R. 225.00
Boydell Bros., Grand Rapids 555.94
Buhl Sons Co., Detroit 899.88
Belding Basket Co., Belding 10.14
B. C. Dog Food Co., Battle Creek 35.13
George H. Bowman Co., Cleveland 15.50
Brillo Mfg. Co., Brooklyn 22.80
B. & J. Mfg. Co., Springfield 4.01
Basic Mfg. Co., Chicago 36.00
Bersted Mfg. Co., Chicago 40.25
Butler Bros., Chicago 38.99
Butterworth Hospital, Grand Rap. 124.00
Commercial Credit Co., Grand Rap. 4.73
A. F. Crabb, Grand Rapids 2.50
Consumers Power Co., Grand Rap. 5.68
Cambridge Tile Mfg. Co., Covington, Ky. 13.84
Clausse Shear Co., Grand Rapids 35.98
Chicago Flexible Shaft Co., Chicago 15.49
Craftsman Leather Specialty Co., Dayton 52.29
Carborundum Co., Niagara Falls 11.47
Chantrell Hdwe. & Tool Co., Reading, Pa. 27.50
Crossman Arms Co., Rochester, N. Y. 46.03
Consolidated Tool Works, New York 26.06
Connor Foundry Co., Grand Rapids 70.20
R. D. Carstens, Grand Rapids 15.00
W. J. Dennis Co., Chicago 33.92
Davis Tool & Eng. Co., Detroit 7.97
Dishbrow Cordage Co., New York 51.17
Eugene Dietzgen Co., Chicago 8.52
A. F. Denemark, Chicago 140.00
W. J. Dancer Co., Stockbridge 19.50

H. Eikenhout & Sons, Grand Rapids 41.43
Lon J. Eppenger, Detroit 6.41
Evansville Tool Works, Evansville 102.07
Billett Service Co., New York 5.55
Enterprise Elec. Co., Grand Rapids 2.82
Kedgers Sons & Co., Guttentberg, Ia. 1.27
Dr. J. C. Foshee, Grand Rapids 192.00
Marshall Field & Co., Chicago 4.84
Alfred Field & Co., New York 3.00
Foster Stems & Co., Grand Rapids 79.51
Favorite Stove & Range Co., Piqua, Ohio 277.75
Forsberg Mfg. Co., Bridgeport, Conn. 68.55
Flex-O-Glass Co., Chicago 20.00
S. O. Fillion, Inc., N. Y. 15.95
G. R. Directory Co., Grand Rapids 4.00
Press, Grand Rapids 22.00
General Paint Co., Chicago 343.88
Goodell Pratt Co., Greenfield, Mass. 64.08
Gold Star Products Co., Detroit 26.22
G. R. Wire Prod. Co., Grand Rapids 21.75
G. R. Steel & Supply, Grand Rapids 5.00
Guth, Stern & Co., New York 5.10
Drs. Grant & Huizenga, Grand R. 29.00
Hornung Sales Co., Fond Du Lac, Wis. 8.20
S. Ward Hamilton, Harvey, Ill. 2.15
Hillsdale Screw Co., Hillsdale 6.60
Holland Ladder Co., Holland 54.75
Hibbard Spencer, Chicago 53.39
Heyboer Co., Grand Rapids 37.03
W. C. Hopson Co., Grand Rapids 68.58
Hamburg Broom Works, Hamburg, Pa. 23.58
Hood Rubber Products Co., Detroit 24.65
Hayden Supply Co., Grand Rapids 63.00
Hollinger Cutlery Co., Fremont 101.82
Homecraft Specialty Mfg. Co., Matton, Ill. 50.70
Dr. R. J. Hutchinson, Grand Rapids 5.00
Iowa Hardwood Basket Co., Burlington, Iowa 26.75
Indiana Roll Mill Co., New Castle 102.33
W. A. Ives Co., Wallingford, Conn. 2.36
S. C. Johnson & Son, Racine 15.00
W. B. Jones Spring Co., Cincinnati 37.99
Great Western Oil Co., Grand Rap. 9.88
Kent Awning & Tent Co., G. R. 29.00
Keuffel & Esser Co., Chicago 10.04
Kant-Fall Mfg. Co., Sturgis 12.64
Thomas K. Kelley, Grand Rapids 256.62
C. M. King Co., Racine 42.25
Keystone Brass & Rubber Co., Philadelphia 71.57
Kova Brush & Broom Mfg. Co., Greensburg, Ind. 29.25
Letellier Laboratories, Rochester 12.00
Leyse Aluminum Co., Kewaunee, Ill. 12.64
Leonard Metal Works, Kankakee, Ill. 71.25
David T. Latter, Leslie 20.30
Laetz Foundry Co., Ixay City 68.31
Larimer Co., Aurora, Ill. 7.29
Lasting Broom & Mop Co., Evansville 14.00
H. Leonard & Sons, Grand Rapids 16.00
Joseph Lewis Co., Boston, Mass. 18.22
John Lucas & Co., Chicago 152.79
Merchant Service Ass'n., Grand R. 44.71
Merchant Storage & Transfer Co., Grand Rapids 114.56
Meyer Transfer Co., Grand Rapids 51.50
C. W. Mills Paper Co., Grand Rap. 129.00
Monarch Printing Co., Grand Rap. 23.75
Mich. Bell Tel. Co., Grand Rapids 4.09
Munro Metal Products Co., G. R. 40.90
Master Rule Co., New York 36.40
Mich. Institution for Blind, Saginaw 97.50
Mantle Lamp Co., Chicago 16.10
Metallcraft Corp., St. Louis, Mo. 56.39
Maleri Tool Box Mfg. Co., Detroit 28.75
Mich. Ladder Co., Ypsilanti 108.57
Macklanburg-Duncan Co., Oklahoma City 228.44
Morley Bros., Saginaw 178.81
North Bros. Mfg. Co., Philadelphia 1.19
New Jer. Wire Cloth Co., Trenton 185.69
National Brass Co., Grand Rapids 125.41
North Stove Repair Co., Chicago 8.35
National Consumers Co., Newark 17.10
National Sign Stencil Co., St. Paul 38.00
New Brit. Mach. Co., New Britain 33.75
Oakes Mfg. Co., Tipton 33.38
Dr. E. N. Nesbitt, Grand Rapids 38.00
Dr. John Pedden, Grand Rapids 21.00
Pittsburg Plate Glass Co., G. R. 346.66
Prairie Du Chem Tool Co., Prairie Du Chem, Wis. 5.70
Perfection Stove Co., Cleveland 2.00
Peerless Mfg. Co., Louisville, Ky. 7.64
Pioneer Mfg. Co., Sidney, Ohio 9.75
Polar Ware Co., Sheboygan, Wis. 77.17
Penberth Injector Co., Detroit 12.20
F. W. Prentice Co., Adrian 41.35
Perfection Weatherstrip Co., Springfield 81.00
Pressed Metal Prod. Co., Cleveland 34.19
Reynolds & Garlock, Grand Rapids 20.26
Red Stores Co., Grand Rapids 217.00
Rich & France, Chicago 1.05
Rexhouse Mfg. Co., Poughkeepsie 111.54
Ramsey Bros. Mfg. Co., Toledo 45.50
Red Sun Products Co., Chicago 28.50
Reese Padlock Co., Lancaster, Pa. 22.38
Racine Truck Co., Racine 2.90
Robeson Rochester Corp., Rochester 40.58
J. F. Rittenhouse Mfg. Co., Akron 14.00
Rochester Can Co., Rochester 64.87
Reps Heater Co., Clyde, Ohio 66.45
Roseberry-Henry Elec. Co., G. R. 15.62
Speich Co., Milwaukee 132.62
Schroeder & Tremayne, Inc., St. Louis 46.93
P. Steketee & Sons, Grand Rapids 72.27
Standard Bros. Hdwe. Co., Detroit 97.54
Star Transfer Line, Grand Rapids 2.62
Standard Oil Co., Grand Rapids 8.10
Superior Saw Mfg. Co., Brooklyn 13.07
Sterling Wheelbarrow Co., West Allis, Wis. 5.44
Segal Lock & Hdwe. Co., N. Y. 37.04
Stewart Specialty Co., Minneapolis 2.10
Sandusky Tool Corp., Sandusky, O. 4.19
Sullivan Brush Co., Sullivan, Ind. 19.84
Steelco Mfg. Co., St. Louis 112.68
Claude Sintz, Detroit 4.68
Syracuse Twist Drill Co., Syracuse 8.73

Shelby Salesbrook Co., Shelby, O.	10.00
Star Brush Mfg. Co., Long Island	109.68
Simplex Weatherstrip Co., Chicago	7.21
Sharon Hdwe. Mfg. Co., Sharon	96.00
Saco Merc. Co., Milan	70.20
Standard Builders Supply Co., G. R.	26.25
Sellstrom Mfg. Co., Chicago	64.84
Sun Glow Mfg. Co., Mansfield	122.46
Frank Taylor Co., Cincinnati	19.44
Timmer & Tepper, Grand Rapids	5.09
Tungsol Sales Co., Detroit	30.00
Edward K. Tyron Co., Philadelphia	198.81
U. S. Rubber Co., Detroit	60.18
Ullman Aluminum, Inc., New Y.	16.67
United Hdwe. Co., Chicago	138.76
Union Steel Products Co., Albion	15.22
Vaughan & Bushnell Mfg. Co., Chi.	14.20
Vaughan Novelty Mfg. Co., Chicago	61.87
VanderWerf Printing Co., Grand R.	37.67
Wurzburg Dry Goods Co., Grand R.	82.00
Hempelshelher Co., Grand Rapids	30.89
Wolverine Barrel & Bag Co., G. R.	8.50
White enamel Specialty Co., Brooklyn	43.69
Weil Ransom Co., Chicago	3.82
J. T. Wing Co., Detroit	3.79
Witt Cornice Co., Cincinnati	32.27
Wagner Mfg. Co., Sidney	3.18
Warner Hammer Co., Cromwell, Conn.	34.63
P. Wall Mfg. Supply Co., Pittsburgh	45.28
Wizard, Inc., Chicago	1.00
Western Wrench Co., Chicago	15.00
Edwin L. Wiegand Co., Pittsburgh	1.46
D. P. Winne Co., New York	12.00
Western Cartridge Co., East Alton, Ill.	63.55
Winchester-Simmons Co., Chicago	52.54
Yankauer Corp., New York	35.55
Continental Jewelry Co., Cleveland	86.89
Winegar Furn. Co., Grand Rapids	185.00
Citizens Industrial Bank, Grand R.	88.00

Dec. 13. We have to-day received the schedules, reference and adjudication in the matter of James J. Winney, Bankrupt No. 3627. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a retail merchant. The schedules show assets of \$2,274.68 of which \$250 is claimed as exempt, with liabilities of \$18,099.94. The court has written for funds and upon receipt of same the first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

John Lucas Co., Chicago	\$5,000.00
Sprague Hdwe. Co., Kalamazoo	25.00
Vogel Bros., Grand Rapids	90.00
Union Coal Co., Kalamazoo	65.00
Kal. Labor News, Kalamazoo	1.55
J. B. Winters Co., Chicago	36.00
Wayne Tent & Awning Co., Kala.	44.39
Western Paper Makers Co., Kala.	202.04
National Card Board Co., Chicago	20.04
Biddle Co., St. Louis, Mo.	8.65
Dalm Printing Co., Kalamazoo	12.15
Tammis Silica, Tammis, Ill.	14.00
M. H. Fairchild & Bros., Chicago	14.00
M. Grumbacher Co., New York	64.98
Peter Koertz, Kalamazoo	41.90
Gazette, Kalamazoo	107.71
Ridgely Primmer Co., Springfield	20.12
Chamberlin Weather Strip, So. Be.	125.00
R. W. Ostrander, Kalamazoo	50.00
Blink Bros., Marne	150.00
G. P. Truesdale, Kalamazoo	384.00
Baer Bros., New York City	90.90
Boston Varnish Co., Boston	24.00
Carter White Lead, Peor'a	93.48
E. Clinton Co., Philadelphia	122.21
A. L. Lakey Co., Kalamazoo	1.34
Great Western Oil Co., Grand R.	306.72
Greek American Sponge, Chicago	90.17
Imperial Campbell Co., Chicago	5,110.59
S. C. Johnson Co., Racine, Wis.	350.00
Milham Mercantile Agency, Kala.	27.00
S. A. Maxwell Co., Chicago	296.51
Nicholas McNamara Co., Detroit	139.96
Jonah Williams & Sons, Milwau.	1,307.59
Wadsworth Howland Co., Chicago	577.67
Kal. Retail Credit Co., Kalamazoo	54.00
Associated Credit Co., Kalamazoo	23.48
Kal. Publishing Co., Kalamazoo	14.77
Reardon Co., Chicago	221.00
Home Savings Bank, Kalamazoo	300.00
South Side Lumber Co., Kalamazoo	180.00
Peoples Savings Bank, Coopersville	103.50
John Lucas Co., Chicago	500.00
Wm. Disher Estate, Bva City	400.00
Mrs. Horace Fuller, Kalamazoo	200.00
Smith-Alsop Co., Chicago	998.52
R. E. Fair, Kalamazoo	90.00

Dec. 13. We have to-day received the schedules, reference and adjudication in the matter of Harry A. Ettwein, Bankrupt No. 3628. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$125 of which the full interest is claimed as exempt, with liabilities of \$1,125.50. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Hoover Bond Co., Kalamazoo	\$ 25.00
Knowles Music Studio, Kalamazoo	5.00
Mrs. Jas. Neeson, Williams	300.00
D. F. A. Pratt, Kalamazoo	70.00
E. Osborn, Kalamazoo	10.00
City Tire Co., Kalamazoo	8.00
Borgess Hospital, Kalamazoo	35.00
Dr. A. E. Pullon, Kalamazoo	35.00
Frank Cummings, Centerville	100.00
J. Borner, Kalamazoo	35.00
Hickey Grocery, L'Anse	50.00
Dr. Winler, L'Anse	35.00
Dr. C. E. Boys, Kalamazoo	150.00
Bronson Hospital, Kalamazoo	75.00
Kindy Optical Co., Kalamazoo	9.00
W. Andre Grocery, Kalamazoo	6.00
Vern Armintundt Gro., Kalamazoo	6.00
Speigel, May Stern Co., Chicago	15.00
Chas. Giddings Auto Co., Paw Paw	25.00

Stephen Mangan Estate, Kalamazoo	8.00
Kelly Radiator Shop, Kalamazoo	1.50
Harry Rose, Kalamazoo	1.00
Garrett Bushouse, Kalamazoo	5.00
Philip Shaw, Kalamazoo	25.00
Albert Summers, Kalamazoo	121.00

Business Philosophy.

For years we have been reading articles dealing with minimum family budgets, minimum wages, typical workers, and so on.

Sociologists define a typical or standard family as one in which there is an employed husband with wife and three children dependent upon him and with no other members.

An English professor visited 4,000 families in five industrial towns and discovered that only 5 per cent. conformed to the "standard."

In some families both the husband and wife worked; in others there were no children; some had dependent old folk.

The variations were so infinite as to make the calculations of the budget experts worthless.

Another set of figures that has become an irritation concerns the "life experiences of 100 average men."

These statistics purport to tell how men who start off even at twenty-five fare economically at ten-year intervals. Hundreds of banks and insurance companies have quoted these figures in advertisements. If true they point a powerful moral.

But what is an "average man"? What decides

We should like to know how these figures were compiled. If trailed to their source, we suspect the author would have to acknowledge he "just guessed."

William Feather.

Without a Doubt.

How meaningless was Time
Unpurposed yet by man
Save that he choose his clime
By trail or caravan;
Or drifted to some Isle,
Upon enchanted seas,
A habitat erstwhile
For bread and plantain trees.
If morning suns were fair
Or sheltering caves were sought
He had no pressing care
Beyond what hunger brought.
Nor place appeared as yet
For that impelling need
To live the hours which let
A world become his creed.

Great God of all that is
That was, or yet shall be
What awful destinies
Shape human history
For man to-day is found
Around this old young earth
Awaking at the sound
When love besneaks his worth.
And with the love came cheer
Upon the face of men
Far plainer too each year
Than ever it had been;
We see it by the way
In shops, with'n, without
Growing with Christmas day—
Of this there's not a doubt.
Charles. A. Heath.

Vivid Color Trend For Spring.

Early indications that the color trend for Spring would be toward vivid shades are being definitely confirmed in the wide use of these tones by dress designers in their new models. The use of color is held to be the most daring in several seasons and involves the featuring of both matching and contrasting shades. Solid colors are coming in for much more attention, owing to the effectiveness with which they can be used in combination or as trimming touches. This development of favor for solid colors in such goods as flat and pebble crepes and failles may cut into printed silk volume to some extent.

Uncle Jake says-

"A hair-trigger talker is usually a slow-fire thinker"

When we talk to you about the merits of

K V P DELICATESSEN PAPER

for the protection of all moist and greasy foods, we are not "hair triggering". We have not only thought it out but we have carefully worked it out.



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

MOST DELIGHTFUL PLACE TO SPEND THE WINTER



SUNSET HILLS HOTEL TARPON SPRINGS, FLORIDA

The Sunset Hills Hotel is a fireproof building with all outside rooms over-looking either the Gulf of Mexico or the enchanting Anclote River where its guests may enjoy the full benefit of the soft salt breezes so invigorating and beneficial to the human system.

Fishing in and about Tarpon Springs holds every joy to an Angler's heart. Every variety of the finny tribes of both fresh and salt water are in abundance here.

The most ardent devotee of the great open air game will find the Sunset Hills eighteen hole golf course unusually sporty. Its rolling upland and low hills lying between the Gulf of Mexico, the Anclote River and Lake Avoca, gives it a very picturesque setting. Here every day is "Golf Day." The long and successful experiences in operation of clubs and hotels by the Holden Brothers is your guarantee of genuine comfort and complete satisfaction.

Col. Ho'den managed the University Club of Chicago for over five years. He also served as manager of the South Shore Country Club and is at the present time manager of the Olympia Fields Country Club. During all this time C. L. Holden has been active in the hotel business in the middle-west and has been closely associated with the Colonel.

Correspondence Solicited.

COLONEL C. G. HOLDEN and C. L. HOLDEN
Tarpon Springs, Florida

DRUG STORES AND DEPARTMENT STORES—

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

The Seely Manufacturing Co.

Quality products for more than 60 years
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Water Systems That Furnish Water. Water
Softeners. Septic Tanks. Cellar Drainers.

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FINANCIAL

Danger To Business in Unexcelled Prosperity.

While impressed by the prospect for some ease in money after the year's turn a few authorities in the financial district find themselves still more impressed with the fundamentally firm money structure that prevails for early 1929.

In its monthly bulletin the National Bank of Commerce in New York comes out frankly with a doubt that the ease in January and early February "will attain the full degree normally expected." This bank says: "The information now available, while suggesting some easing of money rates soon after the turn of the year, indicates that this period may be short-lived and that firm conditions probably will be maintained throughout the early spring."

This conclusion is based on the reasonable assumption that the underlying forces at work on the supply of credit continue to be Federal Reserve policy, gold and the attitude of member banks. Certainly there has been no indication of a change in Reserve policy. Different economists take different views on the outlook for gold shipments but when account is taken of the desire of foreign countries to keep possession of their metal it at least seems doubtful whether this country may expect any flood of gold imports early next year. What the attitude of member banks will be nobody can say but the National Bank of Commerce professes to see an increasing caution.

This bank in forecasting conditions in 1929 makes the interesting comment that the danger that now looms is "from business that is too good rather than too poor—from the active demand, rising prices and high profits that tempt an overjudgment of the market, leading to increased output and enlarged capacity that in the end mean its undoing." What it means is of course that this country is starting 1929 with business already on a high and prosperous level. The problem will be not to accelerate the pace in industry but so to guide the business machine that the present pace may be maintained.

Frequently in situations like these the country's optimism has led business men to overestimate possibilities.

That production in all of the key industries is running at a high level everybody knows. Presumably enough momentum will be carried over from 1928 to keep things going nicely for at least the first quarter of the new year.

Time alone will tell the reaction of the market and business to each other. Perhaps the very presence of high money rates will inspire the cautionary attitude necessary to restrain unwarranted enthusiasm, but there is still the possibility that business itself in the new year will feel the pinch of tightening money. Paul Willard Garrett.

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Bonus System Finds Favor in Wall Street.

Whether or not a system of profit-sharing and bonus distribution is advantageous is a question on which in-

dustrialists have divided in recent years, but its wider adoption would seem to indicate an increased number of supporters.

Distribution of a part of the profits encourages extra effort on the part of employes and larger earnings for employers, in the opinion of those who favor the system. This is the season of the year when Wall Street gives its attention to bonuses, for the practice has come to be generally recognized among brokerage and banking firms.

This year especially bonus distributions promise to be large because of the unusually heavy burdens imposed on workers by the large volume of market trading. Much of the cash thus distributed will quickly find its way into trade channels and doubtlessly will have quite a little effect in enlarging store sales.

Although estimates of the total extra distributions of this kind vary greatly, because amounts often are not revealed and some payments are never publicly announced, it is generally believed a new high record may be established this year.

An indication of this is seen in the recent announcement that Hornblower & Weeks would distribute a bonus of more than \$1,000,000 to employes, numbering upward of 900. This probably will be the largest distribution by a Stock Exchange house. The firm has nine offices and twenty correspondents. The firm's previous high record for a bonus was in 1926, it was said, when about \$600,000 was distributed among employes of all ranks.

The firm, founded in 1888 by Henry Hornblower and the late John W. Weeks, celebrated its fortieth anniversary in August. The New York office was established in 1901. The first Western office was opened in Chicago in 1907.

Increased production per man, by means of greater efficiency, improved methods and closer co-ordination, has been the chief cause of enlarged earnings in many industries, according to industrialists. High wages, it is contended, have raised employes' morale and stimulated productivity.

Higher earnings, of course, mean larger dividends for stockholders, who may be expected to approve any profit-sharing plan that keeps workers ambitious and satisfied with their employers.

William Russell White.

[Copyrighted, 1928.]

In Harmony.

The maid was leaving, and her mistress said to her, "Mary, I should like to give you a good reference, but my conscience compels me to state that you never got the meals ready at the proper time. Now I wonder how I can put it in a nice way."

"Well, ma'am," said Mary, "you can say I got the meals the same as I got my pay."

Tit For Tat.

Liza, the Negro cook, answered the telephone one morning, and a cheerful voice enquired, "What number is this?"

Liza was in no mood for trifling and, said, with some asperity, "You-all ought to know. You done called it."

Fenton Davis & Boyle

Investment Bankers

Chicago

First National Bank Building

GRAND RAPIDS

Grand Rapids National Bank Building
Phone 4212

Detroit

2056 Buhl Building

ODIN CIGAR COMPANY

Common Stock

The stock of this company earned \$3.12 a share in 1927 and has been placed on a dividend basis equal to \$1.40 a share annually to yield 7.35% on the present selling price.

CIRCULAR ON REQUEST

A. G. GHYSELS & CO.

INVESTMENT SECURITIES

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Peninsular Club Bldg., Grand Rapids

Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.

Investment Securities

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Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

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Denver

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Chicago
Los Angeles



EIFERT, GEISTERT & CO.

Investment Securities

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Telephone 9-3395

New Production Pace Is Set.

A new high pace of industrial production was set for that month in November. With only one week left in December it now is all but certain that a record will likewise be established this month and this year.

Specifically Standard Statistics index of industrial productivity reached 124.1 in November as against 11.5 a year ago. It takes no very great stretch of the imagination to see the possibility of 123 for December, and that would compare with 110.5 for the same month in 1927.

While these statistics on industrial production are interesting in themselves the significant thing is of course what they indicate of the pronounced reversal in conditions through 1928. At this time last year the trend in industrial activity was sharply downward. This fall it has been upward.

Usually the peak of production in this country is reached in March, although October frequently is a high month also. In the present year the trend has been impressively forward so that the autumn months have done better than their seasonal performance. It means that the momentum of industry in this country will start at a rate sufficiently high at the new year to keep business good for the early part of 1929. What will happen later remains a question to which different authorities supply different answers.

Marked improvement in the key industries always carries the index of general production upward even when certain less important groups have fallen behind the procession. It is a striking commentary on the recent acceleration in the industrial pace that the improvement has been shared by most groups. Only four that figure in Standard's production index reveal a production rate smaller than last year: (1) chemicals, (2) cotton consumption, (3) lumber, (4) silk.

Whether the high rate of production in the automobile, copper and steel industries that has so materially contributed to the country's prosperity in 1928 can be maintained through 1929 remains a question. Fortunately to date inflation in commodity prices has been conspicuous by its absence. The outlook for 1929 is distinctly improved by the sound position in commodities.

No doubt remains that 1928 will go down in history as a more active year than 1927, and it will be surprising if it does not likewise go on records as a better year than 1926.

Instead of the relatively low level of industrial production prevailing at the beginning of 1928 the new year will start out from a position comparatively high. The problem will be to maintain business at a high level rather than one of speeding it up again.

Paul Willard Garrett.

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Prices Hold on an Even Keel.

Further recessions in the commodity price level reveal a position in business that is conspicuously free from such inflationary tendencies as have brought prosperity waves to a quick end in times past.

Whatever may be said on the infla-

tion in credits for speculative use in the last year, not even the most severe critic can point to an inflation in commodity values. Deviations in the last year from the present stabilized level of wholesale prices have been slight. Taking 1926 as 100, the Bureau of Labor Statistics weighted index of 550 commodities at wholesale fell slightly in November to 96.7. That is precisely what it was in November, 1927.

From the recent peak in commodities reached during September at 100.1 prices for two months have been falling. Chief among the groups that have contributed to this decline are farm products, foods and hides and leather products—principally, it will be noted, agricultural commodities.

And when the movement in prices for the last month is examined more minutely we find that of 550 commodities 262 last month showed no change in price, 148 declined and 140 advanced. Declines came in grains, live stock, meats, leather, boots and shoes, silk and rayon, wool goods, coal, coke, petroleum, paint materials, furniture, paper and pulp, rubber and tire prices.

At this season of year those who make it their business to forecast the trend in industry for the new year usually give particular attention to prospects for a change in commodity prices. On the basis of the 1928 performance it is difficult to find ground for an expectation of either rapidly rising or falling prices in 1929. On the side of rising prices is the argument that inventories remain relatively low, and that the tide of prosperity continues high. On the side of receding prices is the argument that money is dear and probably will remain so into the new year.

In the absence of a radical reversal in Reserve policy the presumption might therefore be that commodities in 1929 as in 1928 will hold relatively stable. Adjustments within different groups there will be. Yet if the business men of the country can continue to make plans on the basis of a stabilized price level, that will enable them to build for the future on a foundation more solid than in the face of marked fluctuations.

Certainly the approach of 1929 brings no threat of the inflationary evil that always encourages corporations to mark up their inventories—only to mark them down again when the painful adjustment to normal levels comes.

Paul Willard Garrett.

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A Bachelor's Notes on Woman.

A woman in the heart is worth two in the hand.

An idle woman is the devil's workshop.

Woman's waste makes woman's want.

All is not woman that glitters.

Woman is the best policy.

Woman is a good servant, but a bad master.

A woman's wrath spoils the best broth.

Women brighten as they take their flight.

A rolling woman gathers no husband.

The heart will sometimes run with the woman that is past.



"The Bank on the Square"

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

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Only When Helpful

THE "GRAND RAPIDS SAVINGS BANK" feels it is "SERVING" only when the things it does for its customers are helpful to them in their financial affairs-- business or personal.

Rendering banking service along broad and constructive lines for 56 years has established this institution in the confidence and esteem of business houses and individuals throughout all Grand Rapids.

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

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.

MUTUAL FIRE INSURANCE

Fallacies in the Payment of Insurance Premiums.

The payment of the premium on a policy of insurance to an insurance broker is not a payment of the premium. There is no difference whether the policy insures against fire, burglary, liability or any of the numerous casualties from which the insurance companies offer protection. This rule of law, in many instances, results in severe hardship and loss, and in even more instances its existence is unknown.

The ordinary merchant and business man desires to protect himself from risks that threaten his business. The problem of obtaining the right protection is referred by him to some insurance broker with whom he is acquainted, or to whom he has been recommended. The selection of proper insurance may, of course, be sometimes first submitted to the insurance company itself. The question, nevertheless, is invariably referred by the company to some broker, with the result that the man who wants the insurance always deals, not with the insurance company itself, but with an intermediary.

After the character and amount of the insurance is determined, the broker sends in the application for this insurance to the various companies, the policies are forwarded by the companies to the broker, and the broker, in turn, delivers them to the business man whose property is to be insured. The policy is ordinarily either accompanied or followed by the bill of the broker for the premium, and the business man who has thus insured his property pays the premium for the insurance to the broker who has acted for him. After the bill for the premium is paid the question of insurance is dismissed from the mind of the average man until the time when the policy will expire.

The broker, except in very rare instances, is always the agent of the man who is insured, and not the agent of the insurance company. For this reason when a loss occurs that is covered by the policy and the policy itself has not been delivered to the insured, but has been delivered to the broker, the insurance company must pay that loss. Again, when a loss occurs, the proof of the loss is ordinarily made out by the broker, or with his aid, and submitted to the company.

In all of these various transactions there is a very general impression on the part of business men that, in dealing with an insurance broker, they are dealing with the company itself or at least the representative of the company. This impression may very well be described by the words of Bret Harte, "it is but it hadn't ought to be." The man who is insured is no more dealing with the company, when he gives any instructions or notices regarding his insurance to the broker, who takes care of such matters for him than he has delivered goods simply by loading them onto his own truck. The broker is the employee of the man who is insured, and neither the representa-

tive nor agent of the insurance company. The fact that the broker receives his pay or commission from the company makes no difference.

In the large majority of cases this distinction does not affect the result, but in the instance where the distinction is important it is vitally so. That the insurance company has the right to cancel a policy for the non-payment of a premium is too well known for even comment. If, by chance, the broker fails to properly remit to the insurance company the money he has received from the assured, for the premiums, the premiums have not been paid and the policy may be canceled at the option of the company.

Notices of cancellation that the company will cancel the policy, unless the premium is paid by the date stated in the notice, are ordinarily sent to the assured. The ordinary man, however, does not realize that, if the broker has failed to forward the premium to the insurance company, it is immaterial as far as the company is concerned whether the premium has been paid to the broker or not.

The situation has arisen in the courts many times and worked untold hardships, where, by reason of neglect or in some cases dishonesty, the broker has not paid insurance premiums for which he has received the money, and that should have been paid, and a severe loss occurs shortly after the policy is canceled by the insurance company. In such cases, unfortunately, the assured must bear the loss as best he can.

More often than not the bills for insurance premiums are not paid immediately upon their receipt by the assured, but laid aside until a more convenient time. Later, when notice is received that the policy will be canceled unless the premium is paid, the average business man hastens to forward the money to his broker. A slight delay on the part of the broker and the company fails to get the premium within the prescribed time. When the fire occurs a day or so later, the business man is without insurance and the check he hastened to send his broker, in response to the company's notice, is as useless as payment, so far as the policy of insurance is concerned, as it would be if the check had never been written.

There may be some inconvenience in paying premiums directly to the insurance company, but it is the one way of being certain that your insurance premiums are paid and the policies in force in the event of a loss.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Grasselli Powder Co., Detroit. Seward Investment Co., Detroit. Safety Devices Corporation, Grand Rapids. National Spring & Wire Co., Grand Rapids. Genesee Development Co., Mt. Morris. A. Heller Sawdust Co., Boyne City. Camel Cleaners and Dyers, Detroit. View Point Land Co., Saginaw. Hurd Lumber and Woodwork Co., Detroit. W. F. Hurd Co., Detroit. Ferdinand Palma, Incorporated, Detroit.

STRENGTH
ECONOMY

THE MILL MUTUALS Lansing AGENCY Michigan

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


Combined Assets of Group
\$45,267,808.24
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FIRE INSURANCE—ALL BRANCHES
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OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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The Net Cost is **30% Less**

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WILLIAM N. SENE, SECRETARY-TREASURER

Affiliated with

**The Michigan
Retail Dry Goods Association**

*Insuring Mercantile property and dwellings
Present rate of dividend to policy holders 30%*

**THE GRAND RAPIDS MERCHANTS MUTUAL
FIRE INSURANCE COMPANY**

320 Houseman Bldg.
Grand Rapids, Mich.

The Senate Has a Grave Duty To Perform.

Grandville, Dec. 24—It was to be hoped that haggling over that absurd treaty outlawing war which the American Secretary of State put forth had died abornin'. Not so, however. No sooner does Congress convene than the whole loathsome mess is again dished up for public nostrils.

What to do with the treaty and how? A question that should never have been raised. America was free and independent from all entangling alliances with foreign nations and will remain so to the end of the chapter unless Congress goes out of its way to put this country in a hole.

Because the American Secretary made a blunder why must we endorse it? Now that we are out let us stay out. In any event no treaty purporting to outlaw war will be worth the paper on which it is written. Wars do not come any the less because of bargains entered into between nations. Look at the kaiser's war. Was not every agreement between nations smashed by the bloody kaiser when he ordered his soldiers to invade Belgium, raping every woman and castrating every male child whom they could put their hands on? The name of the United States was also signed to the treaty which was aimed to protect the integrity of Belgium, but the cowardice of President Wilson permitted our pledged word to be trailed in the dust and became a byword for all time to come, because, as he stated it, "Americans are too proud to fight."

Imagined statesmen are saying that treaties must have interpreters in order to get the full meaning of their statements. Now how silly for us to sign a paper which cannot be understood until someone supposed wiser than the rest interprets its meaning. Out upon such balderdash.

This latest treaty is said to outlaw war. How foolish to imagine that such a thing is possible. There are sometimes necessary wars and when the time comes for such to occur all the treaties in the world will have no power to prevent them.

Much ado is made by the public press over this latest fad and it is barely possible the solons at Washington may be made to see green and assent to the bargain and sale of American independence. Why not join the league of nations and be done with it? One is as sensible as the other.

Peace is here to-day. It will remain until our rights are trodden upon, when, of course, the eagle will scream and, treaty or no treaty, the cannons will begin to boom.

It is a puzzle to an ordinary American to understand why we here in America are not satisfied to let well enough alone and go on pursuing the even tenor of our way. What is this treaty making business all about? Is it put forward for the purpose of making places of emolument for political friends at the public trough?

America is safe and satisfied as she is, without any treaties with regard to war with any foreign nations under the sun.

For a century and a half the United States has managed to exist and fairly prosper without the aid of Kellogg anti-war treaty. What new danger has come to the fore which calls for such stalwart legislation?

The U. S. Senate will do well to disown the whole abomination which is being so persistently urged by many well meaning people who do not seem to realize the damage they are doing the prestige of their country by their acts.

Keep the flag afloat, the stars and stripes, unsullied by any bargain and sale agreements which endanger the liberties of the American people. Newspapers of first-class caliber have opened their batteries in defense of this anti-war treaty. Strange that so many

good citizens think it will be of advantage to Uncle Sam to sit in council with a score of foreigners and sign a paper agreeing to do as he is told in a matter which concerns himself alone.

What has become of the old-time independence of our people? How senseless to imagine that the old world has any more tender feelings for the American giant across the water than it had in the long ago.

Every effort has been made to entice the Yankees into a sort of league with foreigners in which the real independence won at Bunker Hill and Yorktown may be traded in for a seat at the feet of foreign snobs.

We cannot believe that this treaty is the real sense of our people, still hope the Senate will see its way clear to smash the whole proceeding. Uncle Sam is a mild-mannered gentleman; never has had a chip on his shoulder as one might suppose, judging from this persistent effort to make him promise to keep the peace.

A treaty such as the one proposed would be far more likely to lead to war than no treaty at all. The idea of the United States having to sign a compact declaring for world peace, when in no instance of her long national life has she gone out of the way to excite war with another nation.

These nations that seek to bring about war have no scruples where a signed paper is concerned. It is the merest nonsense to expect any good result from all this outburst of anxiety for peace. We are at peace, gentlemen. Let that rest your souls. Or, if any member of other nations care to go through the farce of signing a treaty outlawing war let them do so, but in the name of all that is grand and glorious in our history let not this Nation sully her past record by going into a thing that at some time will lead to war and a breaking of a paper signed treaty.

It is to be hoped the U. S. has the foresight and stamina to see through the meshes of the cunningly devised trap and will see that our people be not blindly led into committing a grave indiscretion. Old Timer.

Probably Out of Matches.

A merchant took out a fire insurance policy, and the same day his store was destroyed by fire.

The insurance company tried in vain to find sufficient proof to refuse him payment, but was unsuccessful. Finally they sent him a check and wrote the following letter:

"We note that your policy was issued at 10 o'clock Tuesday morning and that the fire took place at 3 o'clock. Why the delay?"

Some years ago Dr. Louis Barth purchased the Godfrey homestead adjoining the Park Congregational church on Park street. For several years he leased the property to the Women's City Club, which occupied it as headquarters until it opened its new club house on the corner of East Fulton street and South Lafayette avenue. Dr. Barth paid \$43,000 for the property, which is easily worth \$100,000 at the present time. Dr. Barth recently tendered the property as a gift to Temple Emanuel for use as a home for old men of the Jewish race. The offer is under consideration by the members of the Temple and a decision will probably be reached in the near future. Pending the decision, the property has been temporarily leased to Drs. Ferguson and Droste for a rectal institute for \$250 per month.

The Man Who Knows

Experience has taught the man capable of accumulating wealth the difficulty of conserving it. This man, unfortunately, cannot bequeath his business judgment to his heirs.

However, he can come nearest to it by leaving the guidance and management of his estate with an institution of experience and responsibility.

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

WHITE HOUSE COFFEE

The Package of "Repeats"

The way to test the selling value of coffee is to take it home and try it, yourself. See how your own family likes it. That is what we ask you to do with White House.

Give it a thorough test in your own home, in comparison with any other brand at any price. Then we are sure you will push it in your store.

White House makes good customers because it makes good coffee. Every package is filled with proof of this statement.



The Flavor is Roasted In!

DWINELL-WRIGHT CO.,

Boston, Mass., Chicago, Ill., Portsmouth, Va.

CROOKS OF PRESENT DAY.

Regarded With Scorn By Real Old Timers.

"The pea, the pea, the little green pea! Now which shell is the little green pea under? Your eyes are sharp, my friend. You're right. Try it again. The pea, the pea, the little green pea. Now I'll bet you can't tell which shell the little green pea is under. This one? Right again. You have mighty quick eyes. Try again. Bet you two bucks you can't tell which shell the little green pea is under this time. You take me? All right here goes. The pea, the pea, the little green pea! Watch it closely! You've got two dollars invested you know. The pea, the pea, the little green pea! Now which shell is the little green pea under? This one? Sure are you? Remember, you've got two dollars invested. This one? Ah. Too bad. That time you made a mistake. Better luck next time."

All this happened many years ago when as a boy back in Maine I watched a fine looking, well dressed young man shuffling the shells around on the end of an upturned trunk at the railroad depot. Watching him were a half dozen or so farmers and others who happened to be at the depot. When no money was at stake, the crowd always guessed correctly, but when a few dollars had been bet, they always lost. Kid like, I moved around behind the man. I noticed that each time the farmers lost they actually had guessed correctly, but that with a deft move of the trained fingers of the stranger that pea was slipped from under one shell and as deftly slipped under another. From my position behind the man, I could see the little green pea between the third and fourth fingers. Kid like, I spoke up once and informed the man he had made a mistake, that the pea had been under the shell the farmer had picked. "Young man," he said, "you're supposed to be out there in front of me."

A few days ago I was visiting Jackson prison. There I met a man now 75 years old. "What are you in for," I asked him. "Picking pockets, but I'm an expert shell game man," was the reply. My thoughts went back immediately to that day when as a boy I saw a younger man taking the money from those farmers down in Maine. I wonder if this old man in Jackson is the shell game artist of my youth. The old man takes great pride in his ability to shuffle the shells. Because of his expertness at this and his ability to slip his nimble fingers into the pockets of another and extract therefrom whatever there might be there of value, he has spent a good share of his life behind prison bars. His blue eyes twinkled as he told of his prowess, of the degeneracy of the present day along these lines and of the experiences he had had in his life.

"The graft ain't what it used to be," he said. "There's one certain nationality got a monopoly on the pickpocket business and they don't give us good people a chance to make an honest living. They go out with the whole family, papa, mamma, and the kids. Mamma takes a market basket on her arm and while they all crowd onto the

street car, papa does his work. While mamma and the kids ride, papa picks up a living from the rest of the customers. Then they go and put the money in the bank. That's what makes me sick! We always used to go out and spend the money, but these folks put it in the bank and when one of them happens to get pinched, they have the money to buy the fixer and the lawyers and everybody else necessary and the whole Nation of them stand together. You never find any of them in here.

"I'll never forget the first time I tried to pick a pocket. I got into the crowd getting on a street car and reached for a man's pocket. I trembled so he felt me and turned round and said: 'What's the matter with you? You got the ague?' 'No I ain't got the ague,' I said, but I guess I ain't cut out for a pickpocket."

But the graft ain't what it used to be. This monopoly has killed it for us honest American citizens, and these kids running round with a flask on the hip and a gat in their hands is putting us good people out of business."

Then the old man sighed at the degeneracy of the times, for he was one of the kind who had educated his fingers to make him an easy living and he didn't need nor want a "gat."

The "pete" men also complain of the degeneracy of the times. One with whom I talked had spent a good share of his life doing time because he preferred to use his genius in the blowing of safes rather than in making safes secure against blowers.

"It took real ability to get away with my trade," he said. "We used to go out and spot a job where the dough was plentiful. Then we had to figure out how it could be done, and more than all else how to make a getaway. The getaway is the all important thing, you know. Sometimes it took weeks to plan a job in all its details and make it reasonably safe to try. When all was ready, we used to drop quietly into town in the night. All we would have would be a couple of drills and a bottle of black powder. We usually had to break into the blacksmith shop to get the rest of the tools we needed. Then we would go about the job, drill patiently into the safe door, pour in the black powder, hook on a fuse, cover the thing over with the blankets we had perhaps taken from the dry goods store, touch her off and then make our getaway. Sometimes we had to plan it so we could be all ready when a freight train was going through.

"To-day it doesn't take any skill. To-day they blow into a town in a fast automobile, take an acetelyn torch to burn a hole, fill it with nitro, jump into the car and before the police know it has happened they are outside the county and perhaps outside the state.

"Just imagine these chaps riding into town with a horse and buggy, driving up alongside the curb, sticking up a bank and driving away in their rig. It couldn't be done. To-day with the automobile and in a crowded city, it's easy and doesn't take any skill or brains. But it doesn't pay. You can't beat the game whether you do it the way we used to or by the more mod-

ern means. You're bound to get caught and made to pay."

Women start a lot of these boys on their way to Jackson and some of them owe their present condition directly to a falling out over a woman or with a woman. One young man pulled what seemed to be the long sought "perfect crime." Yet he is paying the penalty for it because a woman, his wife, peached on him.

This man laughs as he tells the story of his crime, so perfect that the officials of the bank he swindled were made to assist in the job without knowing it. This man had forged a check for a large amount on one of the biggest banks in Michigan. He had so worked himself into the good opinion of the bank officials that when he presented himself with his bag and asked for nearly \$50,000 in money on a forged check, the officials of the bank called the porter to carry the bag to the waiting automobile for him. The teller who had hesitated about cashing the check for so large a sum was bawled out by a higher official because he had hesitated. It was a month before the bank discovered it had been swindled. The man had had a chance to get out of the country, but he had trouble with his wife who peached on him because he wouldn't spend his money on her fast enough.

"It wasn't through any fault of mine," he said with a laugh. "It wasn't on account of any heroic exertions of the police department. They couldn't catch a cold. It was just a part of my storm and stress, which in this case was a woman, that resulted in my getting caught."

There are various strata of society in the criminal world. The Four Hundred are those who pull the big jobs. It doesn't matter whether they do it by boldly walking into a bank and sticking up the cashier, whether they do as did the lad who was referred to above, whether it is a big mail robbery, or walking off with a safe, or what not. The Four Hundred live in luxurious apartments, in hotels, in fine homes, have their cars and their servants and perhaps pull a job only once a year or so. When they work, the world hears of it because the job is big enough to attract wide attention.

Then there is the next lower stratum, whose members pick pockets, forge checks, steal diamonds, crack safes, commit daylight burglaries, etc. They live quietly and because their incomes are smaller, they must work more frequently and so are more likely to be apprehended.

Next on the list are the jungle bums, as the upper crust calls them. They pull small jobs of various kinds, get a store of food and all the liquor they can find and go out into the woods to live until the money, food and liquor are exhausted. Then they pull another job. They usually spend the greater portion of their time in prison.

Next come the bootleggers. The old timers haven't much use for them, although they declare the liquor business has plenty of the upper crust of those "outside" in the ranks.

Lowest in the scale, from the standpoint of the professional, is the big

class of youngsters, boys who spend their time hanging around the pool rooms, who load up with moonshine, get a gun and go out and hold up a gas station, a small store or a school teacher. "These kids are nothing but a lot of dirty little cowards," say the old timers. "Take the gat away from them and they would drop dead, if you pointed your finger at them. They don't play square either. With us, our word to each other is as good as a Government bond. With these kids, honor is nothing. They double cross each other. They even steal from each other here in Jackson. They're no good. They are a lot of little cowards and nothing more. They wouldn't dare do a job unless they were armed and were sure the other fellow was not."

All these chaps have a wonderful vein of humor. The professionals never whimper when caught. They take their medicine like men and once inside the prison walls, make no effort to claim innocence. They are willing enough to talk about the things they have formerly done provided names are not used. One who possessed a liberal allowance of humor was a big diamond thief who served a trick in Jackson some years ago. This man won his way into the confidence of the prison officials. So thoroughly did he establish himself that the warden applied the honor system to him. He allowed the man to go around to the county fairs to exhibit the products of the industries in Jackson. He was practically a free man. For a long time his conduct was so exemplary that the warden used his case as an illustration of what the honor system would do. One night the warden was delivering a paper on his honor system at a big prison conference and in that paper he took this man as his illustration. The man knew all about the paper and when it was to be read. He carefully took that night and, as nearly as he could judge, the hour when the warden would be reading his paper to make his escape. His escape was perfect, too. It was years before he was finally picked up in the South.

But all during the time he was at liberty he was writing letters to the warden. He sent the warden his picture with a mustache he had grown. He even notified the warden what city he would be in next and finally even wrote to the warden that he would be in a certain hotel in a certain city on a certain day. The warden wired the local authorities. They went to the hotel. Sure enough, the man had been there, but had just left. Later the warden received a letter telling him all about how the man had timed his appearance and disappearance so as to avoid the officers.

Several diamond robberies were committed. The warden would receive a clipping from a newspaper and on the margin of it would be written: "I did this alone." Finally Christmas rolled around and the mails brought a present of jewelry for both the warden and his wife from the "honor" man. That the jewelry had been stolen, the warden never doubted. It was humor, but of a sort not at all appreciated by the officials.—Frank M. Sparks in Detroit Saturday Night.

My New Year's Creed

I BELIEVE that God is in every man and every woman; that we are all gods in the making; that we are in the current which runs Godward, and that ultimately we will all arrive at perfection.

I BELIEVE in the oneness of all life; that "in Him we live and move and have our being," "the Father in me and I in the Father." I hold these to be strictly scientific truths, for we could not live or move or have any being apart from the Power that made us, that sustains and supports us. The consciousness of this gives me a steadying, buttressing sense of security and safety that nothing else could give.

I BELIEVE that there is something besides brain force needed to make a man a real constructive power in the world, and that is consciousness of his divine connection with the creative power of the universe. Without this essential, notwithstanding all that the mind and the body can do, even though we have the most complete physical and mental equipment, we are like a new electric car, ready for service, thoroughly equipped in every detail, except the motor which supplies the vital force—the electric current.

I BELIEVE that I must tap the infinite Source of Power, keep in constant connection with my Supply, or else, so far as true progress, real growth, is concerned, remain in the position of the car that is not connected with the motor that alone gives it power to move forward. I must tap the divine electric-current through contemplation, through prayer, through noble deeds, unselfish service, an honest endeavor to live up to my best each day through the coming year.

I BELIEVE that I can be what I will to be; that I was made for success, not failure. I feel surging within me divine possibilities, infinite force, which will enable me to ride triumphant over anything which can possibly hinder the progress of my growth, or block the attainment of my great life purpose. I must answer the call that runs in my blood, for I know that my Father has entrusted me with a message for the race. I will deliver it with power and effectiveness. This is my life work and I will do it in the spirit of a master, as one divinely commissioned.

I BELIEVE that I am one with God. Hence I affirm and reaffirm that I am stronger, bigger, than any so-called evil fate or destiny outside of me. Conscious of my divine origin, I "dare assert the I," and say: "I am my own fate, I make my own destiny." I am free to choose my course. My life is what I make it. It is the sum of my thoughts, my ideas, my feelings, my ambitions, my motives, my efforts, my mental attitude toward myself and others. There is nothing outside of myself that can keep me back. I fear no evil, I fear nothing from within or without but the loss of consciousness of my connection with Omnipotence, Omniscience. While I hold this consciousness nothing can down me, no one can check my career. Every effort to injure me in a boom-crang which injures only the one who makes it.

I BELIEVE that I am made in the image and likeness of God. Therefore, I deny that I have inherited inferiority from my ancestors or any source whatever. I know that I have inherited from the Divine Author of my being, a power infinitely greater than any earthly power and more than equal to any handicap which may have come to me from my parents. I have inherited a mighty power from Omnipotence and Omniscience which will enable me to cope victoriously with any defects or deficiencies which come from my earthly

heredity or from my environment. I know that I was not intended to be the victim of unfortunate conditions; of poverty, of worry, of anxiety, of fear, of ill health, of timidity, of bashfulness or oversensitiveness, or of any evil passion, habit or tendency.

I BELIEVE in the uplifting, vitalizing, energizing power of love and kindness; in the message of life which teaches that the "love of life is a single heart beating through God and you and me." I believe that "one life runs through all Creation's veins;" that all men are my brothers, and that I am kin to every living thing. Therefore, I pledge myself this year, not alone not to injure anyone, but to do my best to help my brother—be he white, black, brown or yellow—to "row his boat across the stream;" to lend a helping hand wherever and whenever I can. I will be kind to all dumb animals, to every living creature, for they, too, are, as Saint Francis called them, "my little brothers and sisters."

I BELIEVE in the healthful, rejuvenating, reinvigorating, life-renewing power of cheerfulness, gaiety, laughter, fun; in the gospel of relaxation—after hard work, well done. This year, I will work harder than ever before to realize my ambitions, but I will also get plenty of play and sunshine into my life. No matter if my plans miscarry; if I meet defeat where I planned for victory, I will have nothing to do with gloom or discouragement. That would hinder instead of help me. Whatever happens, I will keep sweet and hold the victorious attitude. I will clean my mental slate clean of all the black, miserable pictures which have haunted and worried me in the past. I will wipe off everything that is gloomy and depressing, all vain regrets, all disagreeable memories of blunders and mistakes from which I have already learned whatever lesson they had for me. I will start the New Year with a clean slate. I will put on the new man, with his new thought, his new philosophy of optimism, his religion of good cheer and gladness, or indomitable faith, courage and hopefulness. I will be courteous, kindly, considerate toward all. I will go through life leaving a trail of sunshine, of helpfulness, of gladness, of good will wherever I go.

I BELIEVE that, being one with God, I partake of all His divine qualities. I believe that I manifest them in my life in the degree in which I am conscious of this oneness with Omnipotence. Therefore, I will constantly claim as already mine the qualities I desire to manifest. I will daily assert the "I am" of conscious power and possession:

"I am Courage." "I am Truth." "I am Faith." "I am Love." "I am Self-Confidence." "I am Success." "I am Prosperity." "I am heir to the King of kings, and inherit the riches of the universe."

"Henceforth I will have nothing to do with failure, with poverty, with self-depreciation, with timidity, with vacillation, with cowardice, with pessimism—with anything that shuts me out from my divine inheritance. It is not what I am now, but what I long to be, what I am capable of becoming, that is important. I will be what I long to be; and, to that end, I will use, from now on, one hundred per cent. of my real ability instead of the fraction I have hitherto been using. I can not fail because I am working in partnership with God."

"This is my creed. I will live it NOW."

Orison Swett Marden.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The last Saturday before Christmas did not seem to be a good time to call on out-of-town merchants. Furthermore, the slippery condition of the cement pavements presented a menace I did not dare to face, because a Christmas in a hospital did not appeal to me. Because of those two conditions, my readers will have to be content this week with some animadversions I am disposed to make on local topics.

The Grand Rapids Sunday Herald says the local play houses have "planned splendid programmes for holiday week." This statement caused me to glance over the list so glowingly praised. Here is what I found:

Keiths—The Mysterious Lady.

Majestic—Synthetic Sin.

Regent—The Terror.

Strand—The Docks of New York.

Temple—The Scarlet Lady.

All of these movies, with the possible exception of the Terror, deals with the underworld; with women who have crossed the path of virtue or who seek a life of ease or excitement through the occupation of prostitution.

And this is what a leading daily paper of Grand Rapids describes as a "splendid programme for holiday week."

So long as the tendency to portray sin and transgressions of the moral law on the screen continues to increase, is it any wonder that decent people—people with moral temperaments and clean minds—refuse to patronize these movie houses which cater to filth and suggestiveness and confine their patronage to houses which put on wholesome portrayals of human life? I have witnessed many fine moral lessons portrayed on the screen, but candor compels the statement that nine out of ten—I could almost write ninety-nine out of 100 with equal truth—of the productions which come to us on screen are false in sentiment, vile in suggestiveness and utterly devoid of any educational or moral value. So long as the people who support the movies gloat over these violations of decency and cleanliness I suppose the number of nasty presentations will continue to increase.

When Will Hayes was made czar of the movies it was thought he would improve the moral tone of the business. As an ardent churchman of the Presbyterian faith, it was hoped he would clean the slate. Instead of an improvement, we have had a decadence into the nastiest mess of foulness and obscenity imaginable.

Perhaps reform in this respect will come in a very short time now through the supplanting of the present form of movie by pictures broadcasted by television. Since writing these lines I have had my attention called to an editorial on that subject in a recent issue of the New York Evening Post, as follows:

Invasion of the amusement field by banks and other large financial interests, as exemplified in the acquisition of the Victor Talking Machine Company by the Radio Corporation of America, may frighten the motion picture producer, but it should make the "movie" patron rejoice. It is certain

to bring fundamental changes which will make for better pictures.

In this country, where frankly commercial show business gives artistic endeavor only incidental opportunities, especially in the movies, there has been altogether too much rawness. The idea, for instance, that all prospective customers are "suckers," often defended as a necessity by those who cater to masses they despise, is poisonous to progress as well as to artistic efforts. This "sucker" idea was introduced, in the movies at any rate, by the gambling element which early stamped itself on the industry.

This element, long in control, is responsible for standardization of plots, characters and acting, substitution of huge expenditures for ideas and tremendous waste. It buys fifty-thousand-dollar stories from authors and then forgets them; it pays a person \$300 a week to wander in the studio lots as an "expert on what a woman would do" and it builds ten-thousand-dollar electro-magnetic machines to pick tacks from roads toured by its precious overnight stars. And daily it furnishes a dozen jokes about its ignorance and its banality.

It would be hard to imagine such a condition under a regime of bankers.

Already it is indicated that the pictures eventually to be broadcast by television by the electrical interests will be of a high order, designed not to offend even the best taste. And these same interests operating in the motion picture field are sure to improve the present product, which dominates the world market.

One of the most outrageous accompaniments of the Christmas season is the noisy and offensive manner in which money is filched from pedestrians on the main street on the assumption that the funds so obtained are to be used in furnishing Christmas dinners to the poor by the salvation army. Not content with handling the situation quietly, as the volunteers of America undertake to conduct its campaign for the same ostensible purpose, the army enlisted the assistance of men who are members of a local dining club, who stationed themselves at congested corners, rang cow bells in the ears of passers by, yelled like Comanche Indians and actually grabbed hold of people roughly who showed no intention of contributing to such an unholly cause.

For many years I have made a personal contribution to the Evangeline Home, because I candidly believe it handles the unmarried mother proposition better than any other similar organization in the field, but I would as soon think of making a contribution to the devil as the salvation army, because of the questionable degree of honor maintained by the officers of that organization. I have in my safe a subscription paper for the salvation army on which my name was forged by an officer who was sent here from the New York office to raise money for a new barracks. By mistake, he handed me a paper with my name at the top. He also showed me other papers headed with forged signatures. When I found he was a forger and accused him of the crime, he admitted the truth of my allegation and stated that he was pursuing such a course in accordance with instructions received from the headquarters in New York; that the forging of the names of certain citizens expedited the work of raising money in each locality and that

the salvation army officials justified their action by the old Jesuit subterfuge—that the end justified the means. I retained the paper on which my name was forged and proceeded to the office of the prosecuting attorney to swear out a warrant for the arrest of the self-confessed criminal. Before he could be apprehended, he had eliminated himself from the city. I brought the circumstance to the attention of the officials at the headquarters of the office in this country in the thought that perhaps they would offer me an apology or at least an explanation of the circumstance. Instead of doing this, their legal adviser wrote me the most abusive and unchristian letter I ever received in my life, threatening me with prosecution if I ever divulged the particulars of the incident in the Tradesman. I immediately played up the details of the crime in my paper and this is the second time I have repeated the exposure in the columns of the Tradesman. Up to date the sinister threats of the legal gentleman have not been carried into execution, nor have I received any apology, so I think I have every reason to infer that the management of the salvation army in America is essentially unchristian and immoral.

Because I think as I do I hold that it is a shame that the sidewalks of Grand Rapids should be monopolized by noisy individuals who manhandle passers by to contribute to an alleged charity organization which is based on falsehood and forgery.

I have also concluded, after mature deliberation, that if the salvation army is included in the list of participants in the funds raised next year by the Welfare Union, I will discontinue my annual subscription to that organization hereafter.

I hope none of my friends undertake to make the trip from Grand Rapids to Traverse City via the Pennsylvania System. If they do, they will regret it to the end of their days. After leaving the main line at Walton Junction. Traverse City passengers are transferred to a mixed train composed of a very poor day coach, a few freight cars and an engine. More or less switching is done at each way station, during which time the engine is detached from the train. During cold weather the passenger coach becomes about as cold as the weather outside, much to the annoyance and suffering of the passengers—if there are any. Why the State authorities permit the great Pennsylvania System to collect fares for this kind of service is one of the things I am unable to explain. The twenty-six mile stretch from Walton to Traverse City is seldom covered in less than two hours and a half. I am told it is not unusual for this train to be four hours in making the trip. One train a day is scheduled for this service. It leave Traverse City about 9 a. m. and reaches Walton anywhere between 10:30 and noon. Returning it is scheduled to leave Walton at 12:40 and usually reaches Traverse City in time for dinner. As the Pere Marquette has two trains a day between Grand Rapids and Traverse City,

the poor service given by the Pennsylvania can be avoided by using the competing line.

In meandering around the country I find dozens—perhaps a might say hundreds and still be within the bounds of truth—of churches which are not used except for funerals, because the members are so reduced in number or resources that they think they cannot afford to employ a regular pastor. Whenever I get a chance to offer a suggestion in cases of this kind, I say: "Why don't you buy a radio for the church at a cost of about \$200 and hold an afternoon meeting each Sunday? From 3 to 4 o'clock you can hear the finest kind of devotional music from the choir of the cathedral of St. John the Divine in New York. From 4:30 to 5:30 you can listen to a wonderful sermon by Harry Emerson Fosdick. Those who have cows to milk can then go home, while the women and children enjoy a picnic luncheon served in the church. From 7:30 to 9:30 you can listen to the remarkable service of the Sunday Evening Club of Chicago. These services will give you all a spiritual uplift which you will never forget and topics to think about for a week to come." I don't know that my suggestions have ever been carried into execution, but I believe that if they were to be generally adopted, the problem of the rural church would be solved. The people who listen in on such programmes would hear things they could not possibly acquire in any other way. The two hours between the afternoon and evening programmes could largely be devoted to social intercourse and the exchange of neighborhood news which means much to people who live far apart and are as isolated as many farmers are six days a week. The farmer is naturally a social animal and needs such an opportunity to ward off the effects of hard labor, close attention to details and lack of contact with one another.

I hope when George A. Rumsey receives his mail Wednesday morning he will have 100 letters congratulating him on having reaching his 80th birthday. Four score years are accepted as a lengthy term of existence in the company of men, but into that span of life Mr. Rumsey has crowded so much that we deeply admire, so much that has been written into the long past and so much that will still bear fruit for decade upon decade that we must regard him as a man who is vitally young in the reckoning of years. His success in the affairs of the business world removes him from the category of emotional sociologists. He knew how, where and exactly why he did the things he has done. He was not automatic in his sympathies. He was not reversely cold. Let it not be misunderstood. George Rumsey, the man of 80, is much more than merely the middle-aged man who tried and achieved. His is still the kind-spirited, clean thinking, observing spirit which marched upward to the horizon of his career. Eighty years may have mellowed his strength, but his enthusiasm will not be mellowed until the very last.

E. A. Stowe.

SHOE MARKET

How One Store Gets the Young Men's Trade.

The Bostonian Shoe Store in Kansas City has prospered much more than the average men's shoe store, mainly because it has managed to find the way to the genuine interest of the average young fellow; hence it might be called a young man's shoe store, although it serves men of every age and class.

The Bostonian not only appeals to young men in particular, but to many of the most smartly dressed of the young fellows of Kansas City, those thousands who are identified with the high schools, colleges and intermediate schools, normally sons of the finest class of people and themselves the future leaders of Kansas City's industrial, intellectual and civic life.

According to the Bostonian philosophy of making the correct and psychological appeal to this fine class of customers, the most profitable for any store which has the intelligence, merchandise and facilities to reach them, the "atmosphere" of the store is considered one of the first essentials in winning and holding this trade. By atmosphere this store refers to that impression the store gives to the young college or high school fellow who enters the store for the first time—or tenth.

When such a customer, whether he be an old one or a new one, enters the Bostonian store, at 11th and Main streets, he may feel for all the world as if he were entering his own room, the room of a college chum, the den of his frat house or his Y. M. C. A. That very spirit is there, the spirit of college or school, of athletics, of striving, intelligent young manhood; everything is there to attract his loyalty, his interest, and the spirit in which he is living.

No matter what school or college he is attending, as a rule he will see upon the walls some reminder of the school, and especially of its athletic activities. Here he will see photos or clipped illustrations, perhaps from rotogravure sections, of football teams, basket ball teams, individual athletes in various lines, cups won as trophies by teams from one school or another, everything which reminds him not only of his own school, but of schools and colleges in general, in or in the vicinity of Kansas City.

College banners decorate the walls in and among athletic photographs of groups, events or throngs attending these institutions. Whether he is affiliated with William Jewell College, Kansas University, Missouri University or some local high school, he is most apt to discover among the numerous photographs, illustrations, banners or trophy cups, something connected with his own school. Truly, the effect is unusual and even to one who has long since left college, as is the case with the writer, and many of the middle-aged customers of this great shoe store with the appeal to youth, and especially to the cream of youth, the high school and college lad, the impression

given is fine and satisfying. So far as the writer knows, no other men's shoe store in Kansas City makes such a definite and well directed appeal to the spirit of the youngster of school years.

This is the atmosphere, and to back it up the spirit of the store personnel is right in harmony with the carefully created atmosphere. While of course all of these shoe salesmen, managers, etc., are not youths, yet they all seem to radiate the spirit of youth, and understanding of youth, and a complete knowledge of all that interests youth, especially in the matter of athletic activities of all the schools in a large radius of Kansas City.

Every salesman keeps up on all of this information, and talks it with his young customers with the same relish and intelligence of activities, as these fellows do to each other in the course of conversation.

Another thing the salesman keeps abreast of, even in advance of the average college youth, is what is modish in each one of these schools. Many first rate schools might be almost said to create styles of their own, within limitations, in the matter of footwear. Of course they do not create the models which prove popular, but the matter of leadership will incline the bulk of the students to certain lines, shapes, styles, models, colors, etc.

It is the business of the salesmen here to keep informed of these matters, so they can correctly advise young fellows who contemplate entering such schools, but have not yet done so, what will be considered modish on such-and-such a campus. All of this definite knowledge is a genuine asset to these salesmen, and this store, in holding the patronage of the sons of well-to-do people who are attending or expect to attend one school or another.

Not only a genuine sympathy with all these persons, things and activities, but, better yet, an exact knowledge of what is being worn in these schools, what, for the moment, is the style par excellence, gives this store a grip upon the loyalty and patronage of the youth of Kansas City which is probably the extreme example of this high form of sales intelligence.

First, winning the interest, then the sympathy of youth, then supplying the exact knowledge, the exact wares which discriminating youth demands, has won for this store the cream of the trade of this class in the whole city.

Both the gorgeous window displays and the clever interior displays, reflect, and therefore entice the spirit of youth, and many shoe stores right in towns which are nothing else but college towns, would do well to study these and create displays with the same knock-out appeal to youth.

Another thing, the Bostonian makes a most intelligent appeal to the spirit of youth and its loyalty to its own by extensive advertising in school and college periodicals. All have their own really high-class publications and periodicals and most students judge a store to a considerable extent by its

willingness to patronize these publications which represent the spirit of the schools, and which fight continuously for the interests of the schools, of their athletics, and every worth-while endeavor of the school.

Diamond Find Exaggerated.

Sensational reports of the discovery and sale at low prices of large quantities of diamonds in the Namaqualand (South Africa) fields are contradicted by cables received in this market from Sol B. Joel, head of the London diamond syndicate, which controls a very large part of the world's output. Mr. Joel is authority for the statement that hand-picking at the Namaqualand fields is practically finished and the gems extracted. Those left can only be recovered by washing, he adds, and they are anticipated to be about 15 per cent. of the quantity already recovered. He further says that the price of diamonds is higher than a year ago, and that the stability of the market is well maintained.

Lingerie Turnover Shows Gain.

An expansion of 10 per cent. in lingerie sales is reported in a survey conducted by Alexis Sommaripa for the National Retail Dry Goods Association in conjunction with the Du Pont Rayon Co. A greater increase is noted in the number of garments than in value, according to the survey which covered 100 stores in sixty-six cities. Rayon underwear led with a gain of 26 per cent. and accounted for 40 per cent. of the value of sales. Silk gar-

ments showed only a slight gain and had about a third of the total value. Cotton garment sales dropped 9 per cent. and represented only a fourth of the value of all sales.

Prepare Glass and Pottery Lines.

New lines of glassware and pottery are being assembled in New York and will receive their initial presentation to the Pittsburg show of the Associated Glass and Pottery Manufacturers to be held from Jan. 7 to 20. In glassware stress is indicated on novelty colored types. Favor for rose and green is again expected, with ruby and old royal blue also to be played up. Competition between pressed and blown wares is very keen, and the lower price of the former is counted on to further solidify its position in 1929. A feature of the pottery business has been the extensive replacement business coming from hotels, steamships, restaurants and clubs.

See Fancy Shirt Vogue in Spring.

Indications are that fancy covered ground shirts will give white shirts much stronger competition during the Spring. Road salesmen representing the more exclusive houses report that retailers are giving increased attention to colored shirts, in which madras collar attached types are doing well. Pastel shades are in the lead, particularly blue and tan grounds. The Spring volume is described as somewhat better than last year at this time, although much business remains to be booked.

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Retail Grocers and General Merchants Association.

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

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

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

Collateral Effects of Old Stores Made Into New.

What benefits accrue from rearrangement of a grocery store in line with modern ideas?

Because what happens so generally differs from what is expected, I have derived much satisfaction from a recent trip of investigation among grocers who have remodeled their interiors.

Incidentally, we have here another illustration of how slow all humans are to change. For the first grocery store I knew in which there were no counters, except the one in the order room, was conducted in my old home town of Madison, Wisconsin, in 1890. That was nearly forty years ago.

The first grocer I visited was an excellent subject, because his store had been about as poorly arranged and badly kept as any I knew of. He was enthusiastic over the change, total cost of which had been only \$90. He reported increased business, especially in advertised goods. He estimated the increase at 25 per cent. Expense ratio was reduced because "folks help us to an extent I should not have thought possible by waiting on themselves; and I notice they naturally select advertised goods."

Perhaps goods so advertised are sold on a close margin, but if credit is allowed for the tremendous expense saved us as sellers, we shall probably find they are the most profitable goods we can handle.

Men hesitate to make improvements which cost a little money because they can see the money going out, but cannot visualize the benefits and profits which will result. The next grocer I saw began his comment thus:

"This was a big job; cost me \$750. At that much of it was on the building and will stand to the permanent benefit of the landlord; but I feel that I will get it all back, plus interest and a good profit, within my six year lease period, for in that way it figures only \$10 per month. The boys don't see that point, but it is important and any of them would be better off if he were to do likewise."

This man was wrong, of course, in his calculations, because the charge begins at about \$17 per month and gradually decreases until it is wiped out at the end of six years; and that is the right way for him to figure. But at that, considering how the benefit accumulates through the years, the investment is a paying one.

From one angle his comment is worth noting. That is, that in handling advertised goods he is prepared to serve strangers—newcomers to town—with goods with which they are already familiar. Thus business is further facilitated. Even if this consideration is not universally applicable, it holds strongly in towns to which strangers

come and it has its important influence everywhere, because everybody reads nationally circulated magazines.

Yet this store labors under the severe handicap that its proprietor is not a neat storekeeper. He has no innate faculty to be neat. Tidying up is always a big, special job in his mind, instead of a running succession of little touches which keep neatness everywhere. His disposition is to put off until he "gets time" to do certain things. That makes every job a double job. A man with naturally neat habits is putting things where they belong as a matter of constant practice, not permitting things to get out of order, hence not requiring to be put in order. But there is not much to discuss here. Either a man is habitually neat and his store reflects such characteristic or he is not and his store shows that he is not.

The fact that remodeling pays such a man so well shows what it is certain to do for the better merchant.

A striking instance of collateral benefit is reflected in the comment of a very old grocer, long in the same location, surrounded by a district which has completely changed from single homes to apartment houses. He indicates that benefits have been all that I have so far noted, plus his own strengthened ability to select credit.

This man says he can now say no with additional assurance and insist on proper preliminaries before he grants credit. Experiences a general bracing up, a stiffening of his backbone and enhanced pride in his calling; that his trade is a dignified pursuit.

A woman cliff dweller recently switched in on him and demanded credit. He presented her with the customary merchants' association credit blank, saying he was a member and such was their system. She bridled at that and demurred. "She was wearing the finest—was dressed to kill—and as I waited for her to fill the blank, I thought of my own wife and how she had not bought a new dress for six months.

"I found myself thinking that I'd rather buy my own wife a new dress this time than pay for this woman's clothes, and I stuck out for my credit requirements. She finally walked out, indignant; but I was not sorry. I now feel that folks who will not come to me on regular terms are not desirable and can go elsewhere."

Does not such a change in mental attitude justify any reasonable expenditure for improvements? I'll say so. But this man is a humble student of better ways. He is frank to say that as yet he feels he is not doing justice to his new environment—which, by the way, involved merely alterations in arrangement, not a dollar of new fixtures or equipment purchases—but he is busy every minute of the day.

He is so busy that he maybe should hire another man, but gets along because his force is now steadily busy all day, so occupied that he and his chief clerk, who has been with him many years, cannot get time to read even the headlines in the daily papers.

Re-arrangement of one store enables

(Continued on page 31)

Don't Say Bread

— Say

HOLSUM

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Direct carload receivers of

UNIFRUIT BANANAS

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I FEEL LIKE A NEW MAN

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

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

FLEISCHMANN'S YEAST

Service

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GENUINE

GOLDEN FLAKE

THE MOST POPULAR CANDY OF ITS KIND

Now Ready to Ship. Order Early.

20 Lbs. to Case.

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GRAND RAPIDS, MICH.

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

The age of Specialists—and Specialties

This is acknowledged to be an age of specialists, and it can be said with equal truth that it is an age of specialties in the meat business. The aim of every manufacturer of meat food products seems to be to increase the number of specialties he is making by adding new products having somewhat different characteristics from those well known and which nearly all other manufacturers are making. While this complicates manufacturing it tends to give consumers something new and different for their tables. Everybody who has prepared meals day after day knows there is considerable satisfaction derived from serving something new and different after the better-known dishes have been used again and again. The kinds of meats used in the manufacturing of all food products are chiefly pork, beef and veal, with the edible organs of the animals from which the meat comes. With respect to the products that are fine-chopped the differences are mostly in spicing, proportions of the different kinds of meats and methods of preparations. The combinations seem to be almost unlimited when we consider the difference in some stable products made nearly the same. We might take a well-known product like pork sausage to illustrate this point. The basis for pork sausage manufacture is always nearly the same, but all of us know from experience that the finished products do not taste the same in all instances. In some cases the difference between two lots of pork sausage is so distinctly different that they seem to be almost as wide apart as different products. Such delicate flavors as are imparted by the use of livers and hearts make it possible to vary formulae considerably, and the effect of curing and smoking produces changes that develop eating qualities that are pleasing and varying. A growing demand for meats ready to serve or that can be prepared for the table with little trouble or time encourages meat product manufacturers to meet the present demand and encourage future development. Experimental kitchens are becoming more prevalent in connection with meat manufacturing places, and in many instances competent dietitians are employed so that consumers will get the best and most appetizing products possible to prepare. The skill and inventive genius of the trained women in charge of these seem in some cases to indicate a trend towards more general use of their knowledge, intuition and skill in the future, and consequently better products.

Liver Praised as a New Valuable Food.

Livers from meat animals have become very popular during the past few months, and much of this popularity is undoubtedly due to their use in the treatment of disease. There never was a time in the history of this country

when livers sold so well for domestic consumption. It is not so very long ago that part of the National supply of livers was wasted, and what was sold brought only a very moderate price. One of the diseases that has been treated with a great deal of success, according to doctors and dietitians, is pernicious anemia. Some people say things never come singly, and right on top of the crest of the wave of popularity given to liver because of its value to patients suffering from this dread disease is an official statement made public in the annual report of the British Medical Research Council. It has been found, according to the report, that livers from animals such as cattle and sheep yield vitamin A in liberal quantities. This fact naturally increases the value of livers in the diet, and when served under proper conditions great benefits are expected to come from their use. It is good to know that livers contribute so generously to the benefits of mankind, and when we consider that they are very good for their flavor and satisfying properties as food in addition we should be doubly thankful. There are many ways in which liver can be served that were not so well known until their medicinal value became universally broadcast. While this talk is not intended to be a treatise on methods of cooking and serving liver, it may properly be said that excessive cooking tends to make them less desirable to those being treated. Liver may be enjoyed when not over-done, especially if the slices are not thick. This applies to liver served with bacon or as an independent meat dish. Liver cocktails have come into vogue lately, and this means of serving makes it possible to have the liver appetizing and at the same time not cooked at all. Those interested in the various dishes that can be prepared with liver should consult the dietetical departments of hospitals through their family doctors. It will be found that other of the animal organs, such as kidneys and hearts are recommended also. None of these, however, is as valuable as liver.

Foods Fads Blamed For Nervous Indigestion.

The purveyors of new systems of eating designed to improve the public health are attacked from an unusual angle by the editor of a Maine newspaper, who maintains that the widespread concern they have caused about diet may actually cause nervous indigestion. Many impressionable people, says this commentator, who are caught in the net of specialists who invent a new theory of eating over each week-end, begin to worry about their food, and "of that worry is born nervous gastritis, one of the most distressing diseases that affect humanity. If people would resolutely push aside all fads, decide what they want to eat and eat it, they would be much healthier, they would sleep better and they would not spend a portion of each day trying to trace symptoms of general discomfort to what they ate yesterday or the day before.

Never let fear of failure prevent your making the effort.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

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Rowena Yes Ma'am Graham Rowena Pancake Flour
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"Vinke Brand" Onions, Potatoes, Sweet Potatoes, Oranges, Lemons, "Yellow Kid" Bananas, Vegetables, etc.

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N. FREEMAN, Mgr.

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We extend to all
our customers and
the trade in gen-
eral our heartiest
wishes for a
Merry Christmas
and a
Happy New Year

C. F. MUELLER CO.



HARDWARE

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

Getting the Best Results From the Annual Inventory.

To many hardware dealers, taking stock is an unpleasant after-Christmas chore whose sole purpose is to determine how much they have made or lost in the course of the year.

It is such dealers who usually put the most work into stock-taking and get the least out of it in the way of results. For, properly viewed, stock-taking is more than a mere determination of where the hardware dealer stands to-day. Stock-taking discloses past mistakes, and helps the alert merchant to guard against a repetition of such mistakes in the future. It is a guide in shaping future plans, and a help in developing future business.

The wide awake hardware dealer is usually planning for his annual inventory while he is still in the last throes of the Christmas campaign. This is as it should be. A marked characteristic of the successful business man is that he constantly looks ahead.

Among hardware dealers, opinions as to the best time to take stock differ widely. The majority, however, appear to favor early January—as soon after the Christmas rush, and as early in the new year, as possible.

The necessity of taking stock every modern hardware dealer realizes. He realizes, too, that stock-taking involves a great deal of hard work. It is one of those disagreeable but necessary tasks which must be done, and, more than that, must be done carefully and intelligently. For careless stock taking quite often means, that in the effort to save perhaps ten per cent. of the time and labor, the remaining 90 per cent. are rendered futile and resultless.

Take stock carefully, thoroughly and accurately.

A question to settle beforehand is whether or not a special stock-reduction sale should be held before taking stock. This is largely a matter of individual policy for the dealer to settle in the light of his own circumstances and preferences. No set rule can be laid down to cover all cases. What is sound policy for one store may be poor policy for another.

Some merchants say, "Reduce your stock by a stock-taking or pre-inventory sale, and you thereby reduce the work of stock-taking." Others urge the argument, "It is only by taking stock that I can definitely locate the slow selling goods, and it is to clear out these 'stickers' that I hold my special sale."

It is up to the individual hardware dealer to settle this question for himself.

A point to remember always about stock-taking is that it gives the hardware dealer an intimate grasp of his business. It helps him to get his immediate bearings and to chart his future course. So it is not a mere formality, or a tedious and disagreeable task, to be rushed through as quickly as possible; but an important part of

the year's work from which the hardware dealer can learn much.

The big idea behind stock-taking is to get close to your business and examine its details with a keenly critical eye.

To be really beneficial, an inventory must be thorough and complete. Every item in stock must be listed, with exact quantities and prices. Then make your comparison with last year's figures, and from the result draw your lessons to guide you in the coming year's buying and selling.

Before you start your stock-taking, plan definitely how the work is to be done. Some dealers put certain members of the staff to work on the stock-taking, and leave others free to handle customers. Other dealers carry on their stock-taking before and after hours, with the doors locked. Determine which method suits you best, and work accordingly.

Determine, also, the order in which the various departments will be taken up. In a certain hardware store which is what I might term semi-departmentized, each member of the sales staff has certain lines specially assigned to him. He gives these lines particular attention, is supposed to be familiar with all sizes and prices, and is responsible for seeing that goods are always in stock. When the annual inventory comes round, stock is invariably taken in that particular store by the dealer himself and the helper in specific charge of the department. Every clerk gets his fair share of the work and the responsibility, while the hardware dealer himself goes over every department of the store "like a fine-tooth comb."

Stock-taking isn't a job to be entrusted to inexperienced clerks, or even to the most experienced clerks. Proper pricing of the stock is all important; and this work ought to be done by the hardware dealer himself. He knows, or should know, the markets, and should have a pretty accurate idea of values. Each article in stock must be judged by itself; and each item should be priced at actual value as it now stands, not at the invoice price of six months or six years ago.

The policy of carrying on the stock priced according to original invoice is easy. In fact, it's too easy. In a period of declining prices, or of sharply fluctuating prices, it is dangerous. "Don't kid yourself," is a good motto when it comes to pricing your stock. If for any reason an article has depreciated in value during the year, take account of that depreciation when making up your stock sheets.

Remember, always, that the purpose of stocktaking is, not to josh yourself into the belief that conditions are better than you think, but to discover the actual conditions. The cold blooded facts of the situation are your objective.

So, in pricing, be cautious and conservative. Normally, depreciation is a relatively unimportant factor in the hardware stock. Nevertheless, price fluctuations must be watched, and particularly price declines; since the invoice price to-day rather than the high-

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er invoice price of six months ago will inevitably dominate the selling situation.

Some lines, too, will inevitably lose value through being kept too long on the shelves. Actual depreciation may not exist; the article may be as good as it ever was; but new models, improvements, new inventions, may all reduce the selling value of a line. The right kind of stock-taking will allow for not merely actual but potential depreciation.

It does not pay to pile up paper profits that cannot be turned into cash.

Depreciated and slow-selling lines should not, however, be returned to the shelves to await chance demand. Rather, they should be set apart for slaughter in the annual stock-taking sale. Right now is a better time to turn such lines into cash than six months from now. One of the rarest things in the world is for a line which has lost its popularity with the public to regain its original demand.

If it is important to carefully price your stock, care in valuing your fixtures is even more important.

Some years ago an enterprising young merchant showed a remarkable succession of profits. Year after year the inventory increased. Despite growing liabilities, the balance on the right side of the ledger continued to pile up.

There was, however, an increasing scarcity of ready money, and an increasing inability to meet the drafts as they fell due. I had to come in and size up the situation. The formal stock-taking showed a substantial excess of assets over liabilities. The assets, however, were largely fixtures put in at the same price year after year; and slow selling or unsaleable stocks carried over (in steadily increasing quantities) year after year. The actual saleable stock represented only a very small proportion of the inventory.

When it comes to valuing store fixtures, depreciate steadily, regularly and systematically. Don't fall into the dangerous habit of omitting the annual depreciation allowance in order to make a favorable showing on paper. I know one merchant who, in stock-taking, ignores his fixtures entirely. He concerns himself solely with the things he sells—the stock itself. New fixtures he treats the same as advertising, as a part of the running expense of the business. It's a drastic method, of course, but it's better than allowing your fixtures to more than absorb your nominal profits, and thereby to conceal, until too late, your real position.

Sound practice rather demands depreciation of fixtures, delivery outfits and similar items from year to year. The percentage of depreciation should be ample to insure safety. Some merchants write off as much as 25 per cent. per annum. One man went so far as to write off 50 per cent. He justified himself by saying:

"Once a silent salesman or a cash register or a delivery truck has been put into use, it is worth only half the original price. You may think differently, but you will discover the truth if you have to sell. After a few years'

use, few items are worth as much as half price. Why not face the issue right at the beginning, that even the most modern fixtures, at a forced sale, will realize only a fraction of what they cost? My paper profits are less than they might be, but they are not in excess of my real profits. Because my profit appears small, I figure closely and do business carefully. If my books showed a big profit, I might become careless, and awaken some day to discover I'd really been losing money. Figuring closely, I'm safe."

A lot of money laid out in fixtures might more legitimately be classed as advertising. The chief function of modern lighting, modern fixtures and an attractive interior is to draw business to the store; and once you have paid for them, they cannot be counted on as a source of cash in themselves. Like newspaper advertising, they create the permanent and intangible but constantly growing asset of good will; but you can't cash in on them unless you dispose of your business as a going concern. If, through too great reliance on them as nominal assets, your business ceases to be a going concern, your fixtures are pretty much on a par with your past newspaper advertising, so far as converting them into cash is concerned.

In any event, a proper relation between stock values and fixture values should be preserved; and careful watch should also be kept on the relation between stock and turnover. It is on the turnover that the retailer makes his money. It is cash sales, and cash sales only, that make the real profits of the store.

In listing accounts and bills receivable, an equally conservative policy should be followed. An account is not an asset unless it can be collected. It should not be carried on your books from year to year, but should be collected as promptly as possible. Ask yourself, "What of these accounts are good, what doubtful, and what absolutely bad?" The hopeless accounts should be charged against profit and loss. It is no advantage to carry them in your inventory in an effort to persuade yourself that you are making money when you are not. Better write them off, and know to a certainty just where you stand. And better still to hustle and collect the money due you, instead of patting yourself comfortably on the back while your good customers turn into slow pays and your slow pays into dead beats.

To the alert hardware dealer, stock-taking is a helpful guide; but to the careless dealer whose sole desire is to make a favorable showing it is a snare and a pitfall. Victor Lauriston.

Question Fancy Vests For Boys.

While Tattersall vests are receiving considerable exploitation as a novelty feature in boys' Spring clothing, doubt is expressed as to the outlook for the fad in popular price suits. This type of vest requires considerable tailoring to make its strongest appeal, hence its logical market is in better-grade merchandise. It is pointed out that double-breasted vests in the popular price category have been on the wane. In coats, the trend is toward two and

three-button single-breasted styles. Shades on the order of heather brown and dark tans and the medium grays are favored.

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HOTEL DEPARTMENT

Salesmen of To-morrow Will Be Business Counselors.

Even though to-morrow is just around the corner, it seems like years and years in the distance so far as it concerns the average so-called "high-powered" salesman of to-day.

Lack of vision, however, will be his doom. For each succeeding day brings us nearer to that new era of salesmanship—a period when the present-day salesman will pass on out forever and in his place, to-morrow, will come the "business counselor," an expert in the arts of retail merchandising—advertising, display, accounting, selling and buying—with secondary thought to the merchandise he is selling.

For after all, sales on the lines of the salesman's promotion will largely depend on his ability to create better business methods for his customer. Simply working on the single idea of signed orders (as most salesmen do to-day) with the only advantage being that of newness, better price or better make, is a method that will gradually fade out of the picture. The business counselor with his wealth of suggestions of "how and when," will soon dominate the field. In him we have the man of the future—the salesman of to-morrow.

As you think it over, go back to the methods of the great majority of the salesmen of your knowledge. Isn't it true that in the larger percentage they have but one thought—the signed order? Think over the line of procedure of your own salesman, also those who call on you, and I'm sure you'll thoroughly appreciate the big thought that underlies the salesman of to-morrow.

Please do not understand this to mean that all salesmen are of the old-school type. That would not and could not be true. Yet it will surprise you to know that but a very few of the salesmen to-day really practice this newer art of selling. And in almost every instance they are the volume business men of their respective firms.

Just as a merchant from Iowa expressed himself a short time ago: "Salesmen of to-day all seem to work on one plan only—a game of 'crowd.' They 'crowd' me to buy and 'crowd' me for quantities and, while booking the order, they 'crowd' me to get through so that they can 'crowd' on to the next town. Their only interest seems to be to get the order. If the order is not large enough they frequently show their disgust. But in any event, so far as I am personally concerned, they apparently care nothing.

"They're out to get the order, that's what they are after. My welfare does not enter into the game—I'm forgotten until the next time around and then we'll have the same old story of 'crowd'."

And in this town the merchant stated the plan was without a single exception—it was the practice of the whole.

The salesman of to-morrow, or business counselor, is the answer to it all—a man of initiative avoids everything of the stereotype form. His mere entrance invites the enthusiastic greeting

of the merchant, for his coming is always the bringing of new ideas, new suggestions and new plans for business betterment.

Unlike the old-school type seeking only the order, the new type has a fund of things to talk about, all of which the customer has learned to expect and is all attention. For instance, the salesman mentions how one of his customers put on the stunt of "What three dozen eggs will buy," relating the wonderful business it developed. Then he probably tells of some other successful plan of selling put on by some other merchant and, while telling his story, glancing around the store, he finds that merchant, who is long on underwear, has it hidden away in a corner. Suggesting taking items now prominently displayed to another part of the store and replacing with underwear, he peels off his coat and jumps right in the work. He even goes further and helps on other displays, writes needed show cards, gives a sales talk to the clerks, makes suggestions on advertising and creates a general spirit of optimism which the merchant can never forget.

And through it all no mention has been made regarding "what's on the want book." Really not necessary—for the merchant, in appreciation for all this unusual personal co-operation, could hardly do other than give this "up and doing" type of salesman all of his business. Contrast, if you please, the effect of the business counselor and the old type—realize the attitude of the merchant toward the salesman who peels off his coat and jumps in and helps. To him, of course, go the plums. And in that you'll find the real picture of the results that await the salesman of to-morrow. No longer will there be need for the salesman to remind the merchant that he has with him his dress goods, his underwear, his ladies' wear or any other line; the merchant will himself stress that fact—and whether he buys from the salesman or goes to market, he will naturally buy his requirements as completely as possible from the jobber who, through that salesman, has stepped away from the old methods of salesmanship to the business counselor and the salesman of to-morrow—his personal representative and the futurist in the realm of intensive salesmanship.

H. V. Schumacher.

Would Reduce "Drop Patterns."

The losses now sustained in many lines from the manufacture of style merchandise that must be discontinued for lack of buyer demand can be reduced considerably. The idea would be not to make up any pattern or style until it has been found acceptable by buyers through a preliminary test. This test might take the form of submission of proposed designs or styles to a jury of 50 or 100 representative buyers, rating them by a point system, that would determine whether they should be put into the line. With 100 buyers passing on them, it was suggested, no pattern which rated under 50 should be touched. The quantity made up in each pattern would depend on the point rating above 50.

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Shaking Hands With the Stone Age.

Los Angeles, Dec. 21—Phoenix, Arizona, with a population of approximately 30,000, is worthy of more than passing notice, not particularly on account of any especial commercial activities, though it is located in the very midst of the citrus industry of that state, but because of the fact that it is the great outdoors sanitarium of the world for the treatment of tuberculosis.

Phoenix, clean, modern and progressive, is set in the center of the fertile Salt River Valley, watered from giant artificial lakes impounding along the famous Apache Trail Highway. It has hotels of the highest degree of efficiency, in great numbers, and extends hospitality to guests the year round.

Architecturally it is more modern than most of the Arizona cities we had the pleasure of visiting, which is, naturally, accounted for by its rapid growth. Besides being the state capital, its stock-raising and agricultural environment, as well as its health giving features, have given it an abundance of promotional publicity throughout the entire Nation. In the territory surrounding this desert city, are to be seen the adobe houses of the pioneers, who took up homestead claims among the patches of mesquite with a faith which would put Moses to shame when he struck the rock for a spring of water. They had to bore down sixty feet or more to find water and then adapted it to irrigation purposes by methods which to say the least were exceedingly crude. But now they are served by Government projects and the most prosperous of them have as substantial improvements as you will find in the agricultural communities of the Middle West.

It is the ideal land for such as suffer from tuberculosis, especially if they come here before the disease has laid too strong a hold upon their vitality, and have a heart action sufficiently strong to tackle an altitude in excess of 4,000 feet. They have worked out a most wonderful system for the treatment of such patients. Hospitals and sanitariums they surely have, but patients are not restricted to stuffy modern enclosures. They can live in tents or portable houses. Floored and boarded half way up, with cloth curtains for windows, and a small heater in each tent. There are central dining halls and efficient medical supervision.

If someone should tell you of a second Grand Canyon gashed through wine-colored rocks where lived a race of little men not three feet tall, where you could find all these antiquities we have heretofore spoken of, within a half day's drive of some other place, where you already are, wouldn't you consider yourself shortsighted if you turned down a reasonable proposition? Well, that's just exactly how we felt when we discovered that we could take a back-track via Roosevelt Dam, and spend a couple of days increasing our store of knowledge.

Yet there is a second Grand Canyon not stone's throw from a well-traveled highway, with prehistoric caves on its precipice walls where sleep a race of mummied pygmies behind doors and windows barely large enough to admit a half-grown white child. Who were they? When did they live? So long ago that they were cave men, stone age men; so long ago that neither history nor tradition has the faintest echo of their existence. It was in the Gila Canyon that relics of this race were discovered. The Gila is a typical box canyon, walled as a tunnel, colored in fire tints like the Grand Canyon, literally terraced and honeycombed with the cave dwellings of a prehistoric race. It is Northeast of Silver City, New Mexico, and now officially known as Gila Cliff Dwellings National Monument. It was not until a very few years ago that any authentic explorations were made of Gila Canyon, but eventually it was heralded

to the world that a race of pygmies had been "unearthed," as it were.

Anyhow, discovered here, were mummies of a lilliputian race, well preserved, wrapped in cerements of fine woven cloth, with feet encased in sandals of yucca fiber and matting. Many specimens have been found in this area, and they were all dwarfs. They have averaged from twenty-four to forty inches in height, sufficient of them to indicate that they were not freaks of their day and age, and experts tell us that the windows and doors of their dwellings would not admit anything but a dwarf race. No specimens of larger remains have been found in this particular canyon. Learned men tell us that you have only to look at these mummies to know that they were not, as we understand the word, Indians. Was he the ancestor of the Aztecs?

One is apt to change his scientific conclusions quite frequently out here. To-day you see one thing; hear what the natives and guides have to say about it and feel that you know it all. But get over into the next county and you will be disillusioned. Why they disappeared is the query of the age? They certainly could not have been driven out as the result of warfare, for the box-canyons are so narrow that half a dozen pigmy boys with a sling and stones could keep out an army of enemies. The houses are so built that a child could defend its doorways with a club, and, like at Casa Grande, the passages are so narrow that if the inmates were half awake they could keep out all intruders.

The bottoms of these box-canyons must have afforded ideal fields for the raising of agricultural products, a central stream permitting easy irrigation on either side by tapping a waterfall higher up. What did they eat, if not grains and vegetables, and how did they live, when they were wearing the fine raiment attributed to them? You find remains of game in their caves but these are more in the shape of decorations, with occasional tools made of bone. On the other hand there are specimens of dried corn in the caves; of gourds and squash seeds, and every cave has its grinding stone. In many of these caves, there are alcoves in the solid walls where meal was stored, and water jars galore. It is thought these people used not only yucca fiber for weaving, but some species of hemp and cotton, for there are tatters and strips of what might have been cotton or linen. It has been found wrapped around these mummies and in volcanic ash as well.

Near many of these ruins is a huge empty basin or pit, which must have been used as a reservoir for impounding water during a siege of war. Like those in modern skyscrapers these people lived. The most of the mummies have been found sealed up in chambers at the backs of the houses, but these could hardly have been general burial places, for comparatively few of them have been found. Perhaps these may have been the remains of nobility, or some who perished during a siege and could not be interred in a general burying ground.

Picture to yourself a precipice face from 300 to 700 feet high, literally punctured with tiny porthole windows and doll house open cave doors. The rocks of the box-canyons are of a peculiar wine-colored red and golden ochre, or else dead gray and gypsum white. Owing to the great altitude—some of the ruins are 9,000 feet above sea level and 1,000 above the valley bottom—the atmosphere has that peculiar quality of splitting the sunlight into rainbow hues.

But while the Canyon is still here, there is much left to indicate to the satisfaction of savants that life ten thousand years ago, was not so different from that of to-day—"just one darned thing after another."

Modern Pueblo Indians claim to be descendants of these dwarf prehistoric

races. So are we descendants of Adam, but if we are to inherit any of his worldly goods, the probate judge will undoubtedly ask for better evidence than Indian tradition.

One of our party suggests that in making this trip we are literally "shaking hands with the Stone Age." Which might be putting it a little strong, but where in the whole world, including Egypt, will you find relics as old as some of these? To be sure the presence of the fabrics we have spoken of might suggest a later date than the fig-leaf period, yet we almost know that they antedated the textile industry.

Recently I spoke of the average American's lack of interest in his country. He will go to Egypt and submit to the wallet vacuum-cleaning process, and come back home knowing little more than he did before he started. He has viewed a lot of man-made architecture, the details of which have been fully covered in modern histories. His school books have already told him just how it happened. But out here! Every day they are making discoveries which make the civilized world sit up and take notice.

And besides all that think of the scenery! The snowy mountains, the painted landscape, the darksome, cavernous gulches, and the fertile valleys blossoming forth from the very midst of arid wastes. And all of these convenient to comfortable means of transportation; hotel accommodations unequaled in any foreign cities, with moderate charges and, above all, intelligent human being who speak the English language and—read it.

I have written this series of articles in the hope that some of my friends who have never made the trip, will be encouraged to do so. It is something in a lifetime to be able to say that, at least, I have seen most of the sights of my own United States.

If you think the railroad fare is oppressive, there are the auto busses which render a delightful service at about one-half rail rates. To be sure it takes longer, but you are out to see the sights anyhow, and when you consider Pullman charges, and expense of dining car meals en route, you will, if you do not place too high a value on your time, be money ahead by taking it easy, and living by the way. Or, you have the last resort—the flivver—which will take you anywhere out here, with its cost of operation ceasing when you rest.

For instance on a flying trip, you may see, at a distance, if you are not being broiled in a Pullman berth at the time, visions of the Painted Desert. Whereas if you go at it leisurely and painstakingly, you will find you are equipped with a wonderful asset in the form of knowledge you might not otherwise have acquired.

We are headed for a return trip to Los Angeles, expecting to make it in two days. We are crossing what used to be known in our boyhood days, as the Great American Desert, and we could have kept right on until doomsday believing that the geographers were final, were it not that almost everywhere we see groves of citrus fruits of every kind, the grape fruit predominating, with field after field of head lettuce—the Iceberg kind—melons, tomatoes, celery and what not.

The soil, fortunately for our comfort, having had the benefit of a recent rain, otherwise is dry as dust and fine as flour, and there is an all pervading odor of burning rosin, or pine sap heated to evaporation, but it is not what you would call hot. But of course there are seasons of the year when you will want to do your autoing early in the morning or late in the evening. Sometimes you are at an altitude of thousands of feet, when the sensation is not dissimilar to what you will feel after you have consumed the smoke of an over-strong cigar. The air is buoyant, and the action of the heart will be accelerated, but at the same operation you are dusting the

cobwebs from your brain. And you need a fairly keen brain to encompass the panorama of scenery which presents a constantly changing view. But you feel ambitious and energetic, make surpassing tests of same when you leave your car and make a casual inspection of some seemingly nearby object which you discover to be hundreds of rods distant. But you do not seem to tire. You stand on the top of some of these mesas which in some localities would be called mountains, and wave your arms above the top of the world. The mesas rise and fall. Part of the time you are above the timber line altogether, and in another short period you are looking upward to same and wondering how it all happened.

There are sheep galore, enormous flocks of them. Out here they tell us this is the only way they can be raised profitably, and laugh at the efforts of Congress to protect the innocent lambs by a high pressure tariff. Your sheep raiser out here will tell you that the only way to make money out of sheep is to forget the item of wool and sell mutton. A very few ranchers raise the bulk of the domestic wool produced in this country, by methods which are the embodiment of the strictest economy.

Cattle raisers do not do so well. Sheep may be transported for vast distances on the hoof, but cattle must be entrained at the nearest station and—what the transportation companies do to you, is good and plenty.

My return trip to Los Angeles through the world famous Imperial Valley of California, will be the text for a subsequent article.

Owosso is beyond doubt to have a much needed hotel, not that she is suffering for lack of excellence in her hotel accommodations, but the city has been growing rapidly for the past few years, and has for some time needed more hotel rooms.

A couple of weeks ago work was begun in tearing down the old National Hotel, on one of the best corners in Owosso, for the purpose of erecting the new community-owned James Oliver Curwood Tavern. The new structure will be five stories in height and will contain ninety-six guest

(Continued on page 31)

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

That is why LEADERS of Business and Society make their headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

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.

Face Powder—Cold Cream Type.

The following are said to be satisfactory powders which can be treated as indicated below to afford excellent adhering qualities.

- | | |
|--------------------|---------|
| 1. Talcum, powder | 10 ozs. |
| Starch | 1 oz. |
| Orris root | 1 oz. |
| Oil of bergamot | 8 dps. |
| 2. Talcum, powder | 16 ozs. |
| Bismuth oxid | 1 oz. |
| Zinc oxid | 1 oz. |
| Perfume to suit. | |
| Perfume to suit. | |
| 3. Rice powder | 14 ozs. |
| Zinc oxid | 4 ozs. |
| Precipitated chalk | 4 ozs. |
| Talcum powder | 2 ozs. |
| Orris root, powder | 2 ozs. |
| Perfume to suit. | |
| Perfume to suit. | |
| Fatty Face Powder. | |

Fat in the form of wool-fat is introduced into some face powders, owing to dryness of the skin or to prevent the latter from becoming dry and scaly. The fat imparts to the powder a desirable smoothness, increases the power of adherence to the skin, and helps to preserve the latter in a smooth and supple condition.

To prepare such a powder anhydrous wool-fat is dissolved in some volatile solvent like ether or chloroform, this solution is rapidly and intimately mixed with the powdery ingredients, the mixture is spread out and exposed to the air until all the solvent vaporized, and the residue triturated with the remaining ingredients of the face powder. Anhydrous wool-fat is soluble in two parts of ether and it has been suggested that this solution be mixed intimately with enough magnesium carbonate to make up three times the weight of the wool-fat originally employed. After exposure to the air the other ingredients are to be added. The mixture may be perfum-

ed and colored in the usual manner. Instead of magnesium carbonate, any other absorbent powder may be employed. If there be no anhydrous wool-fat on hand, the hydrous kind may be used by shaking it with the requisite amount of ether and allowing the mixture to stand for several days so that the ethereal and aqueous portions may separate. The ethereal portion may then be used in the regular manner.

Quinine and Cinchona Hair Tonics.

These preparations are usually dispensed under the titles "quinine hair wash," "Quinine hair tonic," and "eau de quinine."

They may be colored red, if desired, by means of red saunders or other red coloring.

- | | |
|----------------------------|---------|
| 1. Quinine sulphate | 20 grs. |
| Bay rum | 4 drs. |
| Glycerin | 4 drs. |
| Tincture of cantharides | 2 drs. |
| Tincture of capsicum | 2 drs. |
| Water, to make | 16 ozs. |
| Mix, dissolve and filter. | |
| 2. Quinine sulphate | 20 grs. |
| Glycerin | 1 oz. |
| Cologne water | 2 oz. |
| Cologne water | 2 ozs. |
| Bay rum | 2 ozs. |
| Rose water | 11 ozs. |
| Mix, dissolve, and filter. | |
| 3. Quinine sulphate | 1 dr. |
| Glycerin | 1 oz. |
| Tincture of cantharides | 3 drs. |
| Rose extract | 6 drs. |
| Jamaica rum | 3 ozs. |
| Alcohol | 5 ozs. |
| Water | 5 ozs. |
| Mix, dissolve, and filter. | |

Brilliantines.

These consist of a mixture of alcohol, fixed oils of glycerine (or both together), and some perfuming agent. There are two varieties, the separating and the non-separating, the former separating on standing into two layers. The cause of the separation is the presence of fixed oil other than castor oil which is not soluble in alcohol or alcoholic liquids; the presence of glycerine and possibly of water also contribute to the separation. The non-separating kind consists of castor oil or glycerine in alcoholic solution.

- | | |
|------------------|--------|
| 1. Castor Oil | 1 oz. |
| Sweet Almond Oil | 7 ozs. |
| Glycerine | 3 drs. |

- | | |
|----------------------|---------|
| Jockey Club Extract | 6 drs. |
| Alcohol, to make | 16 ozs. |
| 2. Sweet Almond Oil | 9 ozs. |
| Alcohol | 5 ozs. |
| Glycerine | 2 ozs. |
| Oil of Rose Geranium | 15 dps. |

Antikink Pomade.

The following has been recommended as giving satisfaction.

- | | |
|--------------|---------|
| Beef Suet | 16 ozs. |
| Yellow Wax | 2 ozs. |
| Castor Oil | 2 ozs. |
| Acid Benzoic | 10 grs. |
| Oil Lemon | 1 dr. |
| Oil Cassia | 15 dps. |

Mix the suet and wax add the castor oil and acid, allow to cool and incorporate the other oils.

This is used for taking the kinks out of and straightening the hair. It is especially adapted for use by colored people.

Lilac Water.

Try the following:

- | | |
|---------------------------|---------|
| 1. Terpeneol | 1½ ozs. |
| Essence of rose | 6 drs. |
| Essence of orange flowers | 1½ ozs. |
| Water | 10 ozs. |
| Alcohol | 48 ozs. |
| 2. Oil of bergamot | 6 drs. |
| Oil of lemon | 3 drs. |
| Oil of orange | 1 dr. |
| Oil of rosemary | 1 dr. |
| Terpeneol | 2 drs. |
| Tincture of Siam benzoin | 1 oz. |
| Water | 6 ozs. |
| Alcohol, to make | 64 ozs. |

Strongly Adhesive Paste.

Four parts glue are soaked a few hours in 15 parts cold water, and moderately heated until the solution becomes perfectly clear, when 65 parts boiling water are added, while stirring. In another vessel 30 parts boiled starch are previously stirred together with 20 parts cold water, so that a thin, milky liquid without lumps results. The boiling glue solution is poured into this while stirring constantly, and the whole is kept boiling another 10 minutes.

Window Display Allowances.

Manufacturers appreciate the value of a display their goods in a retailer's window.

So much is this the fact, that many of the largest factories have turned their specialty men into service men. The duties of a service man are to inform the retailer of new uses for the

product, discuss the profit of the product with him and trim his windows.

This is in accord with the theory that a sale is not completed until the article is in the consumer's hands.

Windows are used as a means of calling a prospect's attention to this particular brand.

So keen has become the competition between manufacturers, that they are willing to go to any length to secure predominant prominence for their products.

And so it became a custom to pay the chain stores a dollar a window for a display.

This sounds simple enough, but when a concession or rebate is given to one certain group and not to all retailers, that concession becomes discrimination, and no matter how it is disguised, it is a rebate, allowing one to acquire similar goods at a lower cost than others.

Let's see how it works out: A popular salt costs the wholesaler \$2 per case, less 2 per cent. cash discount, or \$1.96 net. At a retail price of 10 cents, the retailer is securing a fair return on his money, 12½ per cent.

A chain store secures a \$1 a store window allowance. It advertises this salt for 8c, or 4c less than the supposed cost.

He can secure the wonderful advertising value of a well-known brand at a cut-throat price, and sell a case of it on a Saturday and yet not lose any money.

But the chains are not satisfied with one allowance, but they divide their windows up and book four for a week.

Now suppose you have a chain of 165 stores; you have a weekly revenue of \$660 or \$34,320 per year.

And \$34,000 will cover many a "loss leader."

Any manufacturer who gives window allowances to the chains knows that he is discriminating in favor of the chains and against the independent.

Any manufacturer who gives window allowances to the chains knows that it is going to be used to cut the price on his product, thereby establishing in the consuming public's mind a false standard of value.

He is allowing the chains to tell the people that this manufacturer's product is worth less than the manufacturer claims.



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

Succeeding
**GRAND RAPIDS
SHOWCASE CO.**  **WELCH-WILMARTH
CORPORATION**

**DRUG
STORE
PLANNING**
*Recommendations to fit
individual conditions.*

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

Window allowances enable the chains to give a semblance of cheapness to themselves, and a thought of profiteering on the part of the retailer.

Window allowances given the chains are of no permanent value to the manufacturer.

He sees his product featured this week and that of his most intense rival in the same position next week.

If a railroad rebates a freight bill it is prosecuted; if an insurance agent rebates a portion of his commission he is locked up.

Then why should a manufacturer be allowed to rebate a chain store?

For that is what a window allowance is; allowing one class of customers to buy at a lower price than others.

Rebating is illegal; window display allowances are only a thinly disguised rebate, and nothing else.

Then why should manufacturers who claim to play fairly in distribution give a rebate, and—

Why should they be allowed to do it?

Conservation for the Welfare of All.

Our Michigan State Forester, p. 402, Biennial Report 1925-6, states a definite conclusion, thus: "Michigan should be thinking of State forests in terms of millions of acres instead of thousands", and on p. 404 adds this, "For Michigan cannot long maintain her supremacy as a summer playground without building a broad and abiding foundation of forests." From the Ontario Provincial Forester we quote: "Aside from the character of its population nothing contributes so much to the material progress and happiness of a state as an abundant supply of timber at reasonable prices."

Our state has in its possession over 1,000,000 acres. That land can produce timber. Continued use, according to

the rules of good forestry makes possible better adaptation to the growth of better timber species.

Good timber forests will serve a double purpose — as a source of needed timber at hand without great freight costs and as a source of scenic, recreational and healthful benefits as attractive features forming the bed rock of expanding tourist traffic.

To begin reforesting a million acres will set in motion a process of accumulating a vast growing stock of timber that will be counted among the live assets and betterments highly regarded and cherished by all. It will touch the interest of old and young men, women and children; blind or deaf or in any way crippled. All will feel the beneficial influence of the goodly supply of timber in whatever form it may be used.

There will be: More reasonable prices for many grades of lumber, more of healthful work for an increasing number of forest workers, more beautiful scenic views, more of healthful recreational resources, longer drives through the invigorating atmosphere of the enlarged woody places, more steady flow of streams that ripple along under the shade of the inspiring new forest growth, and not the least of all will be the consciousness of the ability to thus enlarge the natural surroundings that influence our aspirations and inspirations in a pervasive way for the welfare of all mankind.

Frederick Wheeler,

Pres. Michigan Forestry Association.

Every wife seems to think her husband should be able to combine the qualities of an adventurer and a saint.

No man can go completely to the dogs without a good deal of determination.



WE SUBMIT WITH PLEASURE, THIS NEW
BALANCE SHEET WE HAVE DRAWN UP
FOR YOU.

Crediting You: *Pleasant Relationships
Friendliness and Generosity
Confidence and Loyalty*

Debiting You: 365 Days in which to be
Happy and Prosperous

Leaving a Surplus: *Our appreciation and Best Wishes*

We Also Wish You A Happy New Year

Hazletine & Perkins Drug Company

Grand Rapids

Michigan

Manistee

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed	1 35@1 50	Belladonna	-----	@1 44
Boric (Powd.)	10 @	20	Cubeb	5 00@5 25	Benzoin	-----	@2 28
Boric (Xtal)	15 @	25	Eigeron	6 00@6 25	Benzoin Comp'd.	-----	@2 40
Carbolic	38 @	44	Eucalyptus	1 25@1 50	Buchu	-----	@2 16
Citric	53 @	70	Hemlock, pure	2 00@2 25	Cantharides	-----	@2 52
Muriatic	3½ @	8	Juniper Berries	4 50@4 75	Capsicum	-----	@2 28
Nitric	9 @	15	Juniper Wood	1 50@1 75	Catechu	-----	@1 44
Oxalic	15 @	25	Lard, extra	1 55@1 65	Cinchona	-----	@2 16
Sulphuric	3½ @	8	Lard, No. 1	1 25@1 40	Colchicum	-----	@1 80
Tartaric	52 @	60	Lavender Flow	6 00@6 25	Cubeb	-----	@2 76
			Lavender Gar'n	85@1 20	Digitalis	-----	@2 04
			Lemon	6 00@6 25	Gentian	-----	@1 35
Ammonia			Linseed, raw, bbl.	@ 86	Guaiaac	-----	@2 28
Water, 26 deg.	07 @	13	Linseed, boiled, bbl.	@ 89	Guaiaac, Ammon.	-----	@2 04
Water, 18 deg.	06 @	15	Linseed, bld. less	96@1 09	Iodine	-----	@1 25
Water, 14 deg.	5½ @	13	Linseed, raw, less	93@1 06	Iodine, Colorless	-----	@1 50
Carbonate	20 @	25	Mustard, artil. oz.	@ 35	Iron, Clo	-----	@1 56
Chloride (Gran.)	09 @	30	Neatsfoot	1 25@1 35	Kino	-----	@1 44
			Olive, pure	4 00@5 00	Myrrh	-----	@2 52
			Olive, Malaga,		Nux Vomica	-----	@1 80
			yellow	2 85@3 25	Opium	-----	@5 40
			Olive, Malaga,		Opium, Camp.	-----	@1 40
			green	2 85@3 25	Opium, Deodor'z'd	-----	@5 40
			Orange, Sweet	12 00@12 25	Rhubarb	-----	@1 92
			Origanum, pure	@2 50	Paints		
			Origanum, com'l	1 00@1 20	Lead, red dry	13% @13%	
			Pennyroyal	3 50@3 75	Lead, white dry	13% @13%	
			Peppermint	5 50@5 70	Lead, white oil	13% @13%	
			Rose, pure	13 50@14 00	Ochre, yellow bbl.	@ 2½	
			Rosemary Flows	1 25@1 50	Ochre, yellow less	3@ 6	
			Sandelwood, E.		Red Venet'n Am.	3½ @ 7	
			Sassafras, true	1 75@2 00	Red Venet'n Eng.	4@ 8	
			Sassafras, arti'l	75@1 00	Putty	-----	@ 5@ 8
			Spearmint	7 00@7 25	Whiting, bbl	-----	@ 4½
			Sperm	1 50@1 75	Whiting	5½ @10	
			Tany	7 00@7 25	L. H. P. Prep.	2 55@2 70	
			Tar USP	65@ 75	Rogers Prep.	2 55@2 70	
			Turpentine, bbl.	@ 67			
			Turpentine, less	74@ 87			
			Wintergreen,				
			leaf	6 00@6 25	Miscellaneous		
			Wintergreen, sweet		Acetanalid	57@ 75	
			birch	3 00@3 25	Alum	08@ 12	
			Wintergreen, art	75@1 00	Alum. powd and		
			Worm Seed	5 50@5 75	ground	09@ 15	
			Wormwood	20 00@20 25	Bismuth, Subni-		
					trate	2 25@2 52	
					Borax xtal or		
					powdered	05@ 13	
					Cantharides, po.	1 50@2 02	
					Calomel	2 72@2 80	
					Capsicum, pow'd	62@ 75	
					Carminc	7 50@8 00	
					Cassia Buds	30@ 35	
					Cloves	40@ 50	
					Chalk Prepared	14@ 16	
					Chloroform	53@ 60	
					Chloral Hydrate	1 20@1 50	
					Cocaine	12 85@13 50	
					Cocoa Butter	65@ 90	
					Corks, list, less	30-10 to	
						40-10%	
					Copperas	03@ 10	
					Copperas, Powd.	4@ 10	
					Corrosive Sublim	2 25@2 30	
					Cream Tartar	35@ 45	
					Cuttle bone	40@ 50	
					Dextrine	6@ 15	
					Dover's Powder	4 00@4 50	
					Emery, All Nos.	10@ 15	
					Emery, Powdered	@ 15	
					Epsom Salts, bbls.	@ 03	
					Epsom Salts, less	3% @ 10	
					Ergot, powdered	@ 4 00	
					Flake, White	15@ 20	
					Formaldehyde, lb.	14½ @35	
					Gelatine	80@ 90	
					Glassware, less 55%		
					Glassware, full case 60%.		
					Glauber Salts, bbl.	@02½	
					Glauber Salts less 04@	10	
					Glue, Brown	20@ 30	
					Glue, Brown Grd	16@ 22	
					Glue, White	27½ @ 35	
					Glue, white grd.	25@ 35	
					Glycerine	20@ 40	
					Hops	75@ 95	
					Iodine	6 45@7 00	
					Iodoform	8 00@8 30	
					Lead Acetate	20@ 30	
					Lace	@1 50	
					Lace, powdered	@1 60	
					Menthol	8 50@9 50	
					Morphine	12 83@13 98	
					Nux Vomica	@ 30	
					Nux Vomica, pow.	15@ 25	
					Pepper, black, pow	57@ 70	
					Pepper, White, pw.	75@ 85	
					Pitch, Burgudry	20@ 25	
					Quassia	12@ 15	
					Quinine, 5 oz. cans	@ 53	
					Rochelle Salts	28@ 40	
					Sacharine	2 60@2 75	
					Salt Peter	11@ 22	
					Seidlitz Mixture	30@ 40	
					Soap, green	15@ 30	
					Soap mott cast	@ 25	
					Soap, white Castile,		
					case	@15 00	
					Soap, white Castile		
					less, per bar	@1 60	
					Soda Ash	3@ 10	
					Soda Bicarbonate	3½ @ 10	
					Soda, Sal	02½ @ 08	
					Spirits Camphor	@1 20	
					Sulphur, roll	3½ @ 10	
					Sulphur, Subl.	4½ @ 10	
					Tamarinds	20@ 25	
					Tartar Emetic	70@ 75	
					Turpentine, Ven.	50@ 75	
					Vanilla Ex. pure	1 50@2 00	
					Vanilla Ex. pure	2 25@2 50	
					Zinc Sulphate	06@ 17	

Almonds, Bitter,			Almonds, Bitter,	7 50@7 75	
Almonds, Bitter,			Almonds, Bitter,	3 00@3 25	
Almonds, Sweet,			Almonds, Sweet,	1 50@1 80	
Almonds, Sweet,			Almonds, Sweet,	1 00@1 25	
Amber, crude			Amber, crude	1 25@1 50	
Amber, rectified			Amber, rectified	1 50@1 75	
Anise			Anise	1 25@1 50	
Bergamont			Bergamont	9 00@9 25	
Cajenut			Cajenut	2 00@2 25	
Cassia			Cassia	4 00@4 25	
Castor			Castor	1 55@1 80	
Cedar Leaf			Cedar Leaf	2 00@2 25	
Citronella			Citronella	1 00@1 20	
Cloves			Cloves	3 50@3 75	
Cococanut			Cococanut	27¼ @ 35	
Cod Lievr			Cod Lievr	2 00@2 45	
Croton			Croton	2 00@2 25	

Leaves			Buchu	@1 05	
Buchu			Buchu, powdered	@1 10	
Sage, Bulk			Sage, Bulk	25@ 30	
Sage, ¼ loose			Sage, ¼ loose	@ 40	
Sage, powdered			Sage, powdered	@ 35	
Senna, Alex.			Senna, Alex.	50@ 75	
Senna, Tinn. pow.			Senna, Tinn. pow.	30@ 35	
Uva Ursi			Uva Ursi	20@ 25	

Seeds			Anise	@ 35	
Anise			Anise, powdered	35@ 40	
Bird, ls			Bird, ls	13@ 17	
Canary			Canary	10@ 16	
Caraway, Po.			Caraway, Po.	25@ 30	
Cardamon			Cardamon	2 50@3 00	
Coriander pow.			Coriander pow.	40 30@25	
Dill			Dill	15@ 20	
Fennell			Fennell	35@ 50	
Flax			Flax	7@ 15	
Flax, ground			Flax, ground	7@ 15	
Foenugreek, pwd.			Foenugreek, pwd.	15@ 25	
Hemp			Hemp	8@ 15	
Lobelia, powd.			Lobelia, powd.	@1 60	
Mustard, yellow			Mustard, yellow	17@ 25	
Mustard, black			Mustard, black	20@ 25	
Poppy			Poppy	15@ 30	
Quince			Quince	1 00@1 25	
Sabadilla			Sabadilla	45@ 50	
Sunflower			Sunflower	12@ 18	
Worm, American			Worm, American	30@ 40	
Worm, Levant			Worm, Levant	6 50@7 00	

Roots			Alkanet	30@ 35	
Alkanet			Blood, powdered	40@ 45	
Calamus			Calamus	35@ 75	
Elecampane, pwd.			Elecampane, pwd.	25@ 30	
Gentian, powd.			Gentian, powd.	20@ 30	
Ginger, African,			Ginger, African,		
powdered			powdered	30@ 35	
Ginger, Jamaica.			Ginger, Jamaica.	60@ 65	
Ginger, Jamaica,			Ginger, Jamaica,		
powdered			powdered	45@ 60	
Goldenseal, pow.			Goldenseal, pow.	7 50@8 00	
Ipecac, powd.			Ipecac, powd.	@5 00	
Licorice			Licorice	35@ 40	
Licorice, powd.			Licorice, powd.	20@ 30	
Orris, powdered			Orris, powdered	30@ 40	
Poke, powdered			Poke, powdered	35@ 40	
Rhubarb, powd.			Rhubarb, powd.	@1 00	
Rosinwood, powd.			Rosinwood, powd.	@ 50	
Sarsaparilla, Hond.			Sarsaparilla, Hond.	@1 10	
Sarsaparilla, Mexic.			Sarsaparilla, Mexic.	@ 60	
Squills			Squills	35@ 40	
Squills, powdered			Squills, powdered	70@ 80	
Tumeric, powd.			Tumeric, powd.	20@ 25	
Valerian, powd.			Valerian, powd.	@1 00	

Oil			Almonds, Bitter,	7 50@7 75	
Almonds, Bitter,			Almonds, Bitter,	3 00@3 25	
Almonds, Sweet,			Almonds, Sweet,	1 50@1 80	
Almonds, Sweet,			Almonds, Sweet,	1 00@1 25	
Amber, crude			Amber, crude	1 25@1 50	
Amber, rectified			Amber, rectified	1 50@1 75	
Anise			Anise	1 25@1 50	
Bergamont			Bergamont	9 00@9 25	
Cajenut			Cajenut	2 00@2 25	
Cassia			Cassia	4 00@4 25	
Castor			Castor	1 55@1 80	
Cedar Leaf			Cedar Leaf	2 00@2 25	
Citronella			Citronella	1 00@1 20	
Cloves			Cloves	3 50@3 75	
Cococanut			Cococanut	27¼ @ 35	
Cod Lievr			Cod Lievr	2 00@2 45	
Croton			Croton	2 00@2 25	

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Beef
Pork

AMMONIA

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

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

BLUING



JENNINGS

The Original

Condensed

2 oz., 4 dz. cs. 3 00
1/2 oz., 3 dz. cs. 3 75
Am. Ball, 36-1 oz., cart. 1 00
Quaker, 1 1/2 oz., Non-freeze, dozen 85
Boy Blue, 36s. per cs. 2 70

BEANS and PEAS

100 lb. bag
Brown Swedish Beans 9 00
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 Lacquer, 1 gross pkg., per gross 16
Dbl. Lacquer, 1 gross pkg., per gross 16 1/2

BREAKFAST FOODS

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

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

Post Brands.
Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 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, 13 3 90
Cream Barley, 13 3 40
Ralston Food, 13 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 Oats, 24 2 70
Ralston New Oats, 12 2 70
Shred. Wheat Bis., 36s 3 85
Shred. Wheat Bis., 72s 1 55
Triscuit, 24s 1 70
Wheatena, 18s 3 70

BROOMS

Jewell, doz. 5 25
Standard Parlor, 23 lb. 8 25
Fancy Parlor, 23 lb. 9 25
Ex. Fancy Parlor 25 lb. 9 75
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 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

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

CANNED FISH

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

Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. 1 75
Lobster, No. 1, Star 2 00
Shrimp, 1, wet 2 25
Sard's, 1/4 Oil, Key 6 10
Sard's, 1/4 Oil, Key 5 75
Sardines, 1/4 Oil, kless 5 25
Salmon, Med. Alaska 3 00
Salmon, Pink Alaska 2 25
Sardines, 1m, 1/4, ea. 10 25
Sardines, Cal. 1 35
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/2, Curtis, doz. 3 30
Tuna, 1/2 Blue Fin 2 25
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sil. 1 60
Beef, 3 1/2, Qua. sil. 2 25
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, s 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/2 2 20
Deviled Ham, 1/2 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 1/2 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 25

Baked Beans

Campbells 1 15
Quaker, 18 oz. 95
Fremont, No. 2 1 25
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 90
Van Camp, med. 1 15

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 3 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 65
W. Beans, 10 7 50
Green Beans, 2s 1 65
Green Beans, 10s 97 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, soaked 1 15
Red Kid, No. 2 1 35
Beets, No. 2, wh. 1 75
Beets, No. 2, cut 1 10
Beets, No. 2, cut 1 25
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 2 1 35
Corn, No. 2, Fan. 1 30
Corn, No. 10 8 00
Hominy, No. 3 1 00
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. 1 85
June 2 25
Peas, No. 2, Ex. Sift. 2 25
E. J. 2 25
Pumpkin, No. 3 1 45
Pumpkin, No. 10 5 00
Pimientos, 1/4, each 12 14
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 45
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 35
Spinach, No. 2 1 60
Spinach, No. 3 2 35
Spinach, No. 10 6 50
Tomatoes, No. 2 1 20
Tomatoes, No. 3 1 00
Tomatoes, No. 10 7 00

CATSUP.

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 8s 1 35
Paramount, 24, 16s 2 25
Sniders, 8 oz. 1 65
Sniders, 16 oz. 2 35
Quaker, 8 oz. 1 30
Quaker, 10 oz. 1 45
Quaker, 14 oz. 1 90
Quaker, Gallon Glass 12 50
Quaker, Gallon Tin 8 00

CHILI SAUCE

Snider, 16 oz. 2 30
Snider, 8 oz. 2 20
Lilly Valley, 8 oz. 2 35
Lilly Valley, 14 oz. 2 35

OYSTER COCKTAIL.

Sniders, 16 oz. 2 30
Sniders, 8 oz. 2 00

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
New York June 33
Sap Sago 42
Brick 32

CHEWING GUM.

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

CLEANER

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

COCOA.



Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 25
Droste's Dutch, 5 lb. 40 00
Chocolate Apples 4 50
Pastilles, No. 1 12 60
Pastilles, 1/2 lb. 6 60
Falls De Cafe 2 00
Droste's Bars, 1 doz. 2 00
Delft Pastilles 2 15

1 lb. Rose Tin Bon 13 00
Bons 13 00
7 oz. Rose Tin Bon 9 00
Bons 9 00
13 oz. Creme De Cara-que 13 80
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastilles 3 40
Langues De Chats 4 80

CHOCOLATE.

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

CLOTHES LINE.

Hemp, 50 ft. 2 00
Twisted Cotton, 50 ft. 3 50
Bralded, 50 ft. 2 25
Sash Cord 3 50



HUME GROCER CO.

COFFEE ROASTED

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

McLaughlin's Kept-Fresh

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

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40
Caroline, Tall, 4 doz. 3 80
Caroline, Baby 2 50

EVAPORATED MILK

Quaker, Tall, 4 doz. 4 75
Quaker, Baby, 8 doz. 4 65
Quaker, Gallon, 1/2 doz. 4 65
Carnation, Tall, 4 doz. 5 10
Carnation, Baby, 8 doz. 5 00
Oatman's Dundee, Tall 5 10
Oatman's D'dee, Baby 5 00
Every Day, Tall 4 80
Every Day, Baby 4 70
Pet, Tall 5 10
Pet, Baby, 8 oz. 5 00
Borden's Tall 5 10
Borden's Baby 5 00

CIGARS

G. J. Johnson's Brand

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 Knickerbocker 95 00
Webster Albany Foil 95 00
Bering Apollo 95 00
Bering Palmitas 115 00
Bering Diplomatica 115 00
Bering Delosios 120 00
Bering Favorita 125 00
Bering Albas 150 00

CONFECTIONERY

Stick Candy Pails

Standard 18
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

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 dpa. 18
Anise Squares 18
Peanut Squares 17
Horehound Tablets 18

Cough Drops Bxs

Putnam's 1 25
Smith Bros. 1 50

Package Goods

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

Specialties

Pineapple Fudge 23
Italian Bon Bons 17
Banquet Cream Mints 25
Silver King M. Malloes 25
Handy Packages, 12-10c 80

Bar Goods

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

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 43

DRIED FRUITS

Apples

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

Apricots

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

Citron

10 lb. box 40

Currents

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

Dates

Dromedary, 36s 6 75

Peaches

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

Peel

Lemon, American 30
Orange, American 30

Raisins

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

California Prunes

60@70, 25 lb. boxes @10
50@60, 25 lb. boxes @11
40@50, 25 lb. boxes @12
30@40, 25 lb. boxes @13
20@30, 25 lb. boxes @16
18@24, 25 lb. boxes @18

Hominy

Pearl, 100 lb. sacks 2 50

Macaroni

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

Bulk Goods

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

Pearl Barley

Chester 4 25
4000 7 00
Barley Grits 5 30

Sage

East India 16

Tapoca

Pearl, 100 lb. sacks

GELATINE

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

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 box	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
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MOLASSES

Molasses in Cans

Dove, 26, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 26, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 75

NUTS—Whole

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

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	70
Peanuts, Spanish,	12
135 lb. bags	
Filberte	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 16
Quart Jars, Plain, doz.	5 50
1 Gal. Glass Jugs, Pla.	2 10
5 Gal. Kegs, each	8 00
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuff., doz.	2 25
9 1/4 oz. Jar, Stuff., doz.	3 50
1 Gal. Jugs, Stuff., dz.	2 75

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand

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

PETROLEUM PRODUCTS.

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

In Iron Barrels

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

ISO-VIS MOTOR OILS

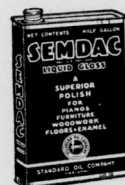
In Iron Barrels

Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



Iron Barrels

Light	65.1
Medium	65.1
Heavy	65.1
Special heavy	65.1
Extra heavy	65.1
Polarine "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 35
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
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Sweet Small

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

Dill Pickles

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

PIPES

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

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef

Top Steers & Heif.	24
Good Strs & Hf. 15 1/2@22	
Med. Steers & Heif.	20
Com. Steers & Heif. 15@16	

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.	17
Butts	16
Shoulders	14
Spareribs	15
Neck bones	06
Trimnings	12

PROVISIONS

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

Lard

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

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb. @27	
Hams, Cert., Skinned	
16-18 lb. @27	
Ham, dried beef	
Knuckles	@44
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@45
Minced Hams	@21
Bacon 4/6 Cert.	24 @32

Beef

Boneless, rump 23 00@33 00	
Rump, new	29 00@32 00

Liver

Beef	20
Calf	65
Pork	13

RICE

Fancy Blue Rose	05 1/4
Fancy Head	07

ROLLED OATS

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

RUSKS

Dutch Tea Rusk Co.

Brand	
36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

SALERATUS

Arm and Hammer

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

COD FISH

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

HERRING

Holland Herring

Mixed, Keys	90
Mixed, half bbls.	8 75
Mixed, bbls.	16 50
Milkers, Kegs	1 00
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
K K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	17

Lake Herring

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

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

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

STOVE POLISH

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

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

SALT

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



Per case, 24, 2 lbs.	3 40
Five case lots	2 30
Iodized, 24, 2 lbs.	3 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, 1/2 lb. packages	4 00

SOAP

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

On New Year's Day—Try Again

The gist of New Year's Day is—Try again.

That's why it rolls round once a year. That's why we hang a new calendar on the wall and lay a fresh diary on the desk.

The markings of time have their spiritual significance.

Every clock-tick means that life is not one big rush, one grand gamble, where our all is taken upon some one issue, but it is a step-by-step process, and there are as many opportunities every twenty-four hours as there are seconds; that is to say that the situation changes daily 86,400 times.

Every clock-stroke says another hour is gone, a new hour is mine, and it may be better than the last. At any rate, whatever we have to do, it's only one hour at a time.

Life as a lump is too much for any of us. It is a burden to break any man's back. But one hour—we can stand that—and that is all we have to stand. So come on, boys, we'll go through one hour of it, and we will not tackle the second hour until it comes to meet us.

Every day is a new life. Every evening is a Day of Judgment. Every morning is a resurrection. One day is all there is to it, and that isn't so much.

We don't have to eat a whole beef—just a slice. Nor to drink up the river—just a glassful. Nor to jump a mile—just a step at a time.

And all these minor markings are lumped and emphasized by New Year's Day.

The past year is gone. It is dead. We are living. The past is God's. The future is ours.

All our mistakes, humiliations, our failures, follies and stupidities; jealousies and heart-breaks, our wounds and bruises; all the whole league of miseries that make life lame and weary: all, all are gone, swallowed up in that big, black hole we call the past, submerged in the same dark waters where lie Caesar and his legions, Abelard and Heloise, Solomon and Tubal Cain.

On New Year's Day let us put on our "morning faces." Let us begin again with all things new—babies and chicks, furry kittens and cubs, youth and adventure!

The sun is climbing. The wind's right from heaven. Love is new born daily while hate grows old.

Come, kiss and make up! Drop the past, as your night garment, and put on the fresh clothing of hope. Wash your face in the cool waters of faith—it's ever running, runs out from under the Great White Throne, and runs through the city streets.

Come! No more tears and regrets. Take your hat, old friend, and come with me. We'll go to meet the adventurous future.

Undismayed and unafraid we'll greet the New Year.

FRANK CRANE.

(Copyright, 1917)

Shaking Hands With the Stone Age.

(Continued from page 25)

rooms, as well as ample lobby, dining room and ballroom facilities. The structure will be of pressed brick and steel, with terre cotta trim. The building, including the site and furnishings, will represent an investment of \$405,000 and will be ready for occupancy, according to present plans, July 1, 1929. As to who will conduct the new hotel, I am unadvised. When the project was first talked of the announcement was made that the Holdens, who had been interested in running Hotel Rowe, Grand Rapids, Four Flags Hotel, Niles and the New Gary, at Gary, Indiana, would take charge of it, but I am informed that these gentlemen have recently taken over on lease the Sunset Hills Country Club, at Tarpon Springs, Florida, and will devote their attention to operating same, at least C. L. Holden, more personally known to Michigan hotel operators, will be resident manager of same. The Holdens have been very prominent in hotel affairs in the Middle West for a good while and they are thorough hotel men, with a knowledge of just what the public requires in hotel service, but they have been most unfortunate in their selection of fields for operation. I sincerely hope that their latest is a live one, as they deserve a full measure of success in their undertaking.

The Greater Detroit Committee, organized a year ago to raise and administer a large advertising city fund, has begun a campaign of advertising in upstate newspapers, with the idea of encouraging week-end business for Detroit hotels. A most excellent program and ought to result in pretty effectually "selling" Detroit to Michiganders.

The Diamond Hotel, at Thompsonville, which was destroyed by fire a few weeks ago, was in its day a credit to that town, but it was like thousands of other similar institutions which never should have been built. However, it will be in order for some poor sucker to look over the map and discover that there is a vacancy in the hotel field, whereby he will be enabled to arrange an itinerary which contemplates his spending his remaining days in an alms house.

Hotel Greeters of Western Michigan, Charter 22, are arranging for a "field day" January 28 next, when they will be entertained at Hotel Mertens, Grand Rapids. There will be an address by C. L. Corpening, Palmer House, Chicago, National President, besides Chas. T. Gratz, President Chicago Charter, manager Morrison Hotel, Louis F. Geib, Hotel Warner, and Fred Miner, of National Hotel Review, New York.

The Grand Central Hotel, at Lake City, built by Malone Bros., fifty years ago, when Lake City was teeming with lumber interests, has been purchased by Chas. C. Thomas, of Houghton Lake, and will be entirely rehabilitated. It is built of brick and well preserved. Being located on the shore of Missaukee Lake ought to make it attractive to tourists.

California legislators are strong for compulsory auto insurance, and it will be the principal business to see that the proper laws are passed at the forthcoming session of the California body.

Michigan and, in fact, every other state is vitally interested in some such provisions backed up by law. Some people oppose this form of regulation on the ground that it is "taking" property without due process; but it has been repeatedly held by Federal and state courts that the police power amply extends to the health and welfare of the people and since the states have the right to license the driver of an auto, certainly it would have the

additional right under police power to make the granting of a license contingent upon the showing that the licensee has ample real or personal property to indemnify any possible victim of their careless driving. Hence, in the absence of such assets, the licensee should be required to keep in force at all times, during the life of such license, an ample indemnity insurance policy.

It is claimed that seventy-five per cent. of judgment debtors in automobile cases are execution proof and many victims are permanently injured without any form of redress. It has been brought out in an investigation here that four out of five careless drivers are either color blind, blind in one eye, halt or lame in one arm or leg, mentally deficient, and in some cases, deaf and dumb. Many operators do not seem to understand the difference between right and left, which has accounted for many serious accidents. With the insurance requirement, and the necessity for great care on the part of the companies supplying same, it is a cinch that these deficiencies would be discovered, with the result that the applicant could not secure a policy, and as a consequence no license could be issued.

Frank S. Verbeck.

Collateral Effects of Old Stores Made Into New.

(Continued from page 20)

two men to sell, handle and deliver goods to the value of \$38,000 to \$40,000 with the help only of the wife of one of them, alternately employed, on Saturday. Yet even at that the man who reported this fine condition to me stressed the investment of \$600 in the job.

"The trouble with Blankson," he told me, "is that he does not know the value of a dollar when he makes an estimate. He said, for example that it would take a carpenter so long to do thus and so and altogether he estimated the cost very light; but it ran us to all of \$600. We'd have been in a heluva pickle if we had not had the money."

Asked whether he was not satisfied with his investment, he acknowledged that he was. "O, yes; I have nothing against Blankson. His ideas are good and his system is worth while." Then he got philosophical, as men are apt to do when they feel secure and are satisfied with life, and continued:

"Maybe one reason why Blankson figures so low as a starter is that he knows grocers. He maybe knows that if he were always to tell them the full cost in advance many would back out before they got started."

Anyway, the convenience and orderly arrangement of this store, the improved display, particularly of perishables, enables these men to maintain their trade in good shape, although they are surrounded on every hand by chain units. One delivers all goods not carried while the other tends store; and on Saturday a wife comes in to help.

Seems to me that improved arrangement has finally justified all claims made for it, regardless of where the improvement originated.

Paul Findlay.

Sheep raising has been extended to unutilized pastures of the Eastern States and wool clip estimates indicate that the highest record formerly established will be reached again this season.

First Oil Well Gusher in Isabella County.

The first oil producing well in Isabella county became active early Sunday morning. It is situated in Section 12, Chippewa township, just off M 20, close to the Isabella Midland line. It will be known as Joslin No. one.

This is the first well to be drilled by the Chippewa Oil Co., in which several local parties are interested.

The expected production of the well is between 300 and 400 barrels of oil per day, and more gas is coming from it than from any other producing oil well in this region. Six hours after it was tapped Joslin No. 1 started flowing when drillers were down in "pay dirt" only two feet. It was necessary to stop drilling at this stage for lack of facilities to care for such a large quantity of oil. At the present time, the well is running about 150 barrels per day.

The company is not as yet equipped to handle so large a production as this well promises, and it is reported that arrangements have been made with the Pure Oil Co. to connect the present production of this well with their pipe line, running into Mt. Pleasant. When this connection is made the drillers will resume operations and a large flow of oil is expected.

The news of this fine flow of "black gold" is conclusive proof that Isabella county is a rich oil field. It is a "dream come true" to local owners of the one hundred and twenty acres who hold contracts calling for twelve more wells.

The first well drilled on the Root farm and owned by the Pure Oil Co., was a producer and is running ninety barrels a day.

Each succeeding well has produced better than the former one. The Isabella county well lies two miles North and west of the discovery well.

Quoting interested local parties, "Another well in Section twelve is being drilled and is now 2600 feet down. It is expected that this well will be completed early in January.

Four oil wells in all are now producing, known as the Root No. 1, running about 90 barrels per day, Lily No. 1, which is still in the experimental stage, Raynor No. 1, running about 200 barrels a day, all in Midland county. The fourth in Isabella, is the most promising of any, it is said.—Mt. Pleasant News.

Salmon and "Stone-Age" Merchandising.

Action of a Seattle food broker the other day in accusing the salmon packers of merchandising their goods by stone-age methods appears to have born results which may shortly materialize in the form of an educational advertising campaign.

At present the Chum salmon fishers are busily engaged in circulating a petition to secure 85 per cent. of the fishers in an agreement to back the campaign. Chum salmon is one of five varieties of this species, but is not "salmon" in color. Glowing reports on its food value have been issued by Government food experts and there is

no reason, of course, why it should not be valued for what it is.

The average housewife, however, would not be expected to know the truth about "Chum" salmon unless it

Not in That Direction.

A Mississippi river steamboat was stopped in the mouth of the tributary stream, owing to a dense fog. An old lady passenger enquired of the captain the cause of the delay.

"Can't see up the river," was the laconic reply.

"But I can see the stars overhead," she replied sharply.

"Yes, ma'am," came back the captain, "but unless the boilers bust, we ain't going that way."

were brought forcefully to her attention. "Salmon" is now associated with a specific color, as every user of colored bond paper knows, and nothing in the world but good advertising will convince women that a white salmon is not an inferior or a spurious salmon.

Business Wants Department

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

For Sale—Grocery and meat market in city of 6,000, Southern Michigan. Bargain. For particulars, address No. 990, c/o Michigan Tradesman. 990

THE PRICE IS DOWN — Merchants take notice. My new plan will save you nearly one-half on a store wide or clearance sale. Expert advertising, signs, and cards. Get the best, for less. Booking mid-winter and spring sales now. Investigate. B. L. Reamdes, 322 No. Miami, St. Louis, Mich. 991

FURNITURE MANUFACTURERS ATTENTION—If your product is a high or medium grade line and on a competitive price basis, I can increase your business in the Metropolitan district. I have a fifteen years efficient and successful sales record in the furniture and carpet business and desire a connection on a strictly commission arrangement. Address No. 992 c/o Michigan Tradesman. 992

FOR SALE—Stock of dry goods and men's furnishings, underwear, etc. Will sacrifice for quick sale. Owner has good reasons for selling. Address No. 988, c/o Michigan Tradesman. 988

FOR SALE—Furniture Store—Population 1600 big drawing area. Best town in Michigan. Only exclusive furniture store here. Established over ten years. Good, clean stock, good building. Steam heat. Low rent. Owner going into undertaking business wishes to dispose of quickly. \$2,000 will handle. Investigate quick. You can make money on this deal. Address No. 989 care Michigan Tradesman. 989

FOR SALE OR LEASE—A store building and fixtures at Boyne City, Michigan. Best location. With or without some dry goods. Very reasonable. Could be used for any kind of store. I. Nurko, Boyne City, Mich. 987

CASH FOR MERCHANDISE

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

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

CASH For Your Merchandise!

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

LOUIS LEVINSOHN, Saginaw, Mich.

Consult someone that knows Merchandise Value.

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

ABE DEMBINSKY

Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.
Buyers inquiring everyday—

A Happy New Year To All.

Grandville, Dec. 24—We are at the end of another year and, no doubt, ready to make good resolutions for another twelvemonth. Usually such resolutions come to nought before the year is gone.

Three youths in antebellum days met in a back room of the country store and solemnly resolved on New Years eve to turn over a new leaf. Like most of the young men of the period these enjoyed pipe and tobacco, to say nothing of indulgence in the glass which intoxicates.

The young store clerk drew up a paper to the effect that the signers were from that hour to cease the use of the Indian leaf and become total abstainers from the narcotic. It was late in the evening. Midnight would usher in the New Year.

"After twelve-to-night I cease the use of the weed," said Jimmy the clerk. Tommy said the same and Bill, the third of the party, nodded his assent. No agreement would be worth anything, however, without a penalty attached, and it was mutually agreed that should one break the compact he should buy each of the others a new hat.

A few weeks later in Muskegon village Jimmy stepped from a door on Western avenue with a fine Havana between his teeth. He had not the least doubt but what Tommy and Bill were twenty miles away and would never catch him in the act of breaking the agreement.

"Ah, ha! I caught you!"

Jimmy jumped a foot off the walk. There stood Tommy with his hand clutching the other's shoulder. "I'll take the best silk hat in town, old man. Come on now, let's look it up."

"That's so, Tommy, you win," gurgled the other flinging his cigar into the gutter.

The twain passed along the street until they faced a clothing store. Just before entering around a corner swept another youth, head high, puffing at a cigar. It was no less a person than their friend Bill.

"By gob, another hat!" exclaimed Jimmy.

And then the three of them laughed. Neither imagined that any of them was in town that day until they unexpectedly met, and two of them had forfeited the price of a hat for their deception where smoking was concerned.

Tommy stood on his dignity and delivered a very fine lecture on the sin of breaking contracts.

"I had no idea," said he, "that I had two such careless friends as you, Jimmy and Bill. I am positively shocked." Even while the serious Tommy was becoming eloquent over the sin of deception, the hand of suspicious Bill grabbed his arm and whirled him violently about. A half burned cigar was revealed between the fingers of his left hand which, up to now, he had kept closely behind him.

A burst of laughter followed and the trio moved on to a convenient saloon and took liquid refreshment, instead of patronizing a hat store.

New Year resolutions are often forgotten. In old times it was the custom for young men to make New Year calls during the first day of the year and at these wine and cider were set out freely. Ten chances to one when night fell these callers were half seas over and quite hilarious over their potatoes.

We are reminded that better habits rule to-day. Sixty-five years ago the present New Years was known all over the country as the "cold New Years." It was cold at that, although the previous day had been very mild. Just sufficiently cold to snow, which it did in clouds, covering the earth to the depth of a foot.

At midnight, Dec. 31, the wind changed and a howling blizzard covered the greater part of the Nation. New Years morning the snow was heaped

in drifts which rendered the roads almost impassible.

A soldier boy home on furlough from his regiment quartered at Grand Rapids was ordered to join his regiment, even though the mercury had dropped to nearly thirty below.

That young soldier for Uncle Sam was driven to the State road by one of his father's mill teams, where he connected with the stage from Newaygo to the Valley City, reaching that town some time after nightfall of New Years day. It was on this night that the office of the Grand Rapids Eagle burned to the ground.

The Tenth Cavalry had started South shortly before this date and our young soldier followed after, joining it somewhere in Kentucky or Tennessee. That boy performed faithful service thereafter and left his bones in a Southern field.

One of the greatest battles of the civil war was fought around New Years, no less a battle than that of Stone River. Rosekrans commanded the Union army and won a great victory. The battle lasted from Dec. 31 to the night of Jan. 3.

It is good to plan for better things this New Years and we believe most of our people, young and old, will do so. Christmas and New Years in camp were heartily enjoyed by the boys in blue around their camp fires, oft times receiving many good things from their relatives and friends back of the firing line.

Let each and every boy and girl resolve this year to be a better little citizen of this great republic, by doing which they will more surely partake of the good things the Most High has prepared for those who serve.

Old Timer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 24—Sunday night we had to put our clocks ahead one hour, putting us on Eastern Standard time. This is the result of the last election on the subject. Heretofore we had Standard time during the winter and Eastern Standard time during the summer, which seemed very satisfactory, but like many other parts of the country we have decreed more speed and less sleep in the morning. There are to be no more changes of time here until we have another vote on the matter. As it now stands, we are to have local time summer and winter. This change at this time hit some of us who enjoyed the extra hour of darkness for rest, but the fact that Detroit and some of the larger cities are getting away with it and prospering, there is no excuse for our hanging out longer.

Glen Smart, traveling salesman for Swift & Co., has returned from South St. Paul, where he received a three weeks' course in salesmanship at the Swift & Co. plant.

D. Booth, the well-known produce man, who has been a patient at the war memorial hospital here for the past few weeks with a broken hip, is getting along nicely, but will be laid up for several months yet. He is receiving many callers and is wishing them all a Happy New Year.

David Beacon, the well-known banker at Pickford, died last Tuesday at his home. He was well known throughout the Upper Peninsula and was prominent in business as well as socially. He will be missed by many friends. The remains were laid to rest at the Bethel cemetery, at Pickford.

Nicholas Moutsatson left last Thursday for Benton Harbor, where he had been called by the death of his brother, Andrew Moutsatson. The deceased was well known here, having been a resident here for a number of years. He was engaged in the confectionery business with his brother.

The supply of turkeys for Christmas was ample for all. Geese, chickens and ducks were sufficient to supply the

demand and very little outside poultry was shipped in. The merchants have none to carry over for the New Year and will have to send out for their supplies.

D. K. Moses and family, of New York, are spending the holidays here. Mr. Moses is assisting Mr. Esisoff, the manager of the Leader store, in selling out the remainder of the stock, after which they will return to their home in New York, while Mr. Esisoff will engage in business in Texas.

We wish the Tradesman and its readers a Happy New Year.

When On Your Way, See Onaway.

Onaway, Dec. 24—And to see it now would be a pleasing sight; the holiday trims, evergreens and brilliant decorations; then the big community tree outlined against the snow—white snow, mind you—not grimy and dirty, but sparkling like diamonds and the radiant light from the many colored globes on the tree, sets the children's hearts tingling with joy and anticipation.

The Santa Claus committee of the Community Council has worked wonders in providing gifts for all the children, as well as the needy in the city. It will be a joyful event for everyone, with none left out.

John Isbister, manager of the Electric Light Co., has kindly provided and lighted the big tree and when he says "let there be light" he commands the situation; equally so when he performs the miracle of putting a total eclipse on the city and darkness prevails to such an extent that "let your foot-lights be burning."

Real sleighbells announce the Yuletide, turkeys, Christmas trees, smiles, greetings and happiness. Combined with the homecoming and re-union of families, all contribute toward the celebration of an annual event which will always live and the children will be the principal actors in the great drama. What would Christmas be without children to help make it? There would be none. And the children at this time of the year are all good children. It would be impossible to find a bad one.

The letters written to Santa by the children make interesting reading and, although their wants are numerous, it is nice to realize that the children of good old U. S. A. are pretty well provided for, as compared with other countries. The Home of the Brave and the Land of the Free is a mighty hard to beat.

Squire Signal.

Tribute To Ogden Wells.

Mishawaka, Ind., Dec. 26—No doubt you have heard of the death of my friend, Ogden Wells. St. Joe lost the best public spirited citizen it ever had or will have for a long time. I lost my best friend, as we have been good friends for many years. Our friendship dates back to 1898, when Mr. Wells came from Harvard and enlisted in my regiment in Roosevelt's Rough Riders as a plain private. Mr. Wells did not want to have a shoulder strap as a present from anyone. As a business man Southern Michigan has lost one of its leading factors. He was honest, straightforward, fearless and good hearted to anyone in need.

Charles Renner.

Hides and Pelts.

Green, No. 1	10
Green, No. 2	09
Cured, No. 1	11
Cured, No. 2	10
Calfskin, Green, No. 1	17
Calfskin, Green, No. 2	15½
Calfskin, Cured, No. 1	18
Calfskin, Cured, No. 2	16½
Horse, No. 1	4.00
Horse, No. 2	3.00
Pelts	
Lambs	75@1.25
Shearlings	25@1.00
Tallow.	
Prime	06
No. 1	06
No. 2	05
Wool.	
Unwashed, medium	@40
Unwashed, rejects	@30
Unwashed, fine	@30

Late Automobile News From Detroit.

Distributors and dealers in the Detroit territory are putting the finishing touches on their business for 1928. The approach of the end of the year finds the great majority of them with low inventories in new cars—and high inventories in used cars, in spite of the unusual activity in this branch of their business recently. Where the 1929 models are already available sales have been brisk. The retail men are apparently facing 1929 with the fullest confidence that the year will make new sales history.

Sales of cars for Christmas gifts have been rather larger than usual, and this has been the chief factor in holding December registrations up to a fairly satisfactory mark. The usual falling off at the end of a calendar year has perhaps been somewhat less marked, but it has been noticeable.

There is every reason to expect volume, within reason, in 1929. Manufacturing facilities have been brought to a new high point, extension of distribution centers will permit delivery in less than has hitherto been possible, the country is generally prosperous and likely to remain so, the export field appears as a larger potential market than ever, and the demand for new cars caused by the junking of old ones is seen as the largest in the industry's history. Because the new lines already shown are actually more car for the money, there will probably be earlier trade-ins, but the absorbability of the market ought not to be regarded as without limits. In 1928 there has been danger in the piling up of used car inventories, with accompanying congealing of cash assets. If this condition continues to grow, there will be dealer difficulty, if not a higher percentage of mortality.

Just before the show the factories are calling their distributors and dealers to the factories here to exhibit the new lines and map out the campaign for 1929. Large groups are visiting the plants almost daily. The Hudson-Essex men are being shown the new lines, which will be given public display shortly after Christmas, and Graham-Paige is staging a monster gathering, the first National meeting of the dealers of the United States and Canada, immediately after the first of the year. The new and bigger Pontiac is on private view to the dealer body and Oldsmobile men are looking over the 1929 line.

Completion of the cables supporting the new Ambassador Bridge, connecting Detroit and Canada, has been accomplished in the record-breaking time of seventy-eight working days. Present outlook is that the completed bridge will be opened July 1, 1929, more than a year sooner than was contemplated in the original plans.

Walter Boynton.

An overdraft on your nervous strength is worse than an overdraft on your bank balance.

Most wives hope their daughters will marry more wisely than their mothers did.

Cool, Snappy, Invigorating **WINTER DAYS** are Business Stimulators

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

Fire Insurance

The heating plant is one year older and unseen defects may have developed which later on might spell disaster.

It is better to be safe first than sorry afterwards.

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

MUTUAL Insurance

is Better Protection at Lower Cost

An investigation will prove it

ROYAL BAKING POWDER

Absolutely Pure

is made with cream of tartar, derived from grapes, and for this reason you can offer it to your customers as a product of highest quality and purity. Royal is the only nationally distributed cream of tartar baking powder.

You can make a very attractive window display with Royal Baking Powder cans, and it will not only sell Royal, but all the other baking ingredients as well.



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



BUTTER JUMBLES

made
with

FRESH
EGGS

MILK

creamery
BUTTER

THE SCHUST COMPANY

DISTRIBUTING POINTS

Grand Rapids — Detroit — Lansing — Saginaw

Increased Demand

for a product depends upon HIGH QUALITY — full satisfaction guaranteed.

RIGHT PRICE — to the consumer.

PROTECTION — to the dealer's profit.

All three have been vital factors in the ever increasing demand for

K C Baking Powder

No better at any price

25 ounces for 25¢
(more than a pound and a half for a quarter)

Same price for over 38 years

The price is established—it is plainly shown on the label.

That Protects Your Profits

*Millions of Pounds Used by Our
Government*