

The World's Bible

Christ has no hands but our hands
To do His work to-day;
He has no feet but our feet
To lead men in His way.
He has no tongues but our tongues
To tell men how He died;
He has no help but our help
To bring them to His side.

We are the only Bible
The careless world will read;
We are the sinner's gospel;
We are the scoffer's creed.
We are the Lord's last message,
Given in deed and word.
What if the type is crooked?
What if the print is blurred?

What if our hands are busy
With other work than His?
What if our feet are walking
Where sin's allurements is?
What if our tongues are speaking
Of things His lips would spurn?
How can we hope to help Him
And hasten His return?

Annie Johnson Flint.

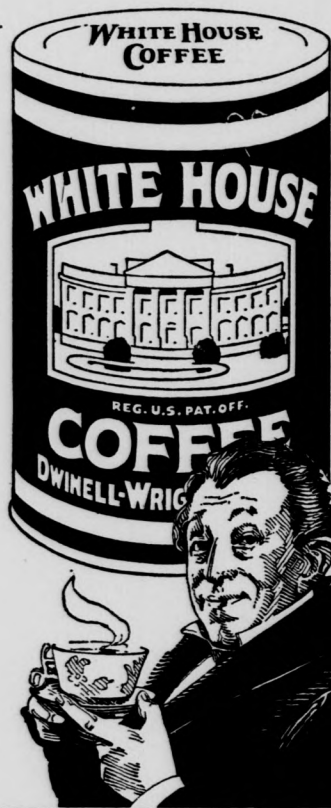
WHITE HOUSE COFFEE

Make This Test Yourself!

Your own home is representative. The tastes of other families are pretty much like yours. Try out White House Coffee on your own table. You will find it so good that you'll feel enthusiastic about selling it to others.

Then you will appreciate the real selling punch that lies in this flavor that is "roasted in." Then you will know why White House is BETTER coffee—and a mighty profitable coffee for you to get behind and push.

*The
Flavor is
Roasted In!*



DWINELL-WRIGHT CO.,

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

HEKMAN'S

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

Cookie-Cakes and Crackers

*MASTERPIECES
OF THE BAKER'S ART*



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

Special Reservation Service — "Wire Collect"



In Detroit—the Detroit-Leland Hotel

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

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

DETROIT-LELAND HOTEL

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

WM. J. CHITTENDEN, Jr., Manager

Direction Continental-Leland Corporation

BUTTER JUMBLES

made
with

FRESH
EGGS

MILK

creamery
BUTTER



THE SCHUST COMPANY

DISTRIBUTING POINTS

Grand Rapids — Detroit — Lansing — Saginaw

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 2, 1929

Number 2363

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 1—B. A. Moore, who has represented the Hood Rubber Products Co. as local sales manager for twenty-one years, left Jan. 1 for Western, Ill., to enter the employ of Mishawaka Rubber & Woolen Mfg. Co.

Chas. T. Kimball, the Crystal merchant, was in the city Monday en route to Florida via auto. He is accompanied by Mrs. Kimball.

Mrs. E. G. Hamel died at her home in Maywood, Ill., Christmas day, two years after the death of her sister, Mrs. Harvey Gish, who resided in this city. Besides her husband, she leaves two daughters, 6 and 7 years of age. The funeral was held at the residence of the deceased. The interment was in Waukesha. Mrs. Hamel was a friendly woman, kind, thoughtful and helpful at all times, drawing friends to her and holding those friendships as cherished possessions. She was an ideal mother. Her principal thought was for her children, their welfare and comfort; she gave unstintingly of her time and strength for them. Everyone who has ever known Mrs. Hamel was impressed with her sweetness of character. She was never too busy to help someone in distress, never so much absorbed in her own affairs that she could not listen to those of another and offer wise counsel. When sorrow and care came into her life in larger proportion than they are meted out to most people, she bore her burdens triumphantly and "carried on" as only a strong and gentle nature could.

If John H. Millar lives until April 4 he will have rounded out fifty years with the National Candy Co. and its predecessors. He entered the employ of the house in a minor capacity in 1879. He worked in the store for five years and has been on the road forty-five years. He has witnessed two changes in ownership—Putnam & Brooks to Putnam Candy Co. and Putnam Candy Co. to National Candy Co. He now retires from the road to take the position of city salesman, covering the larger stores only. His successor on the road will be Will McCarty, who was with the same house for twenty years from 1898 to 1918, four years in the factory and sixteen years on the road. For ten years he was away from the city, part of the time in Florida. He is a nephew of Charley McCarty, who was for many years the Poo Bah of Lowell—banker, flour miller, merchant, produce dealer and all round good fellow.

William B. Holden, formerly manager of the Grand Rapids Dry Goods Co., is now acting as one of the city salesmen for the Silent Automatic Oil Burner Co., in Detroit. He recently received a gold watch for the best salesmanship from the house during 1928.

Albert B. Rye has joined the sales organization of the Durand, McNeill & Horner Company, of Chicago. Mr. Rye will represent the firm in Northern Michigan. He was formerly connected with the Messcher Brokerage Company, of Chicago.

The Schust Company, of Saginaw, manufacturer of cakes and candies, has awarded to the Owen-Ames-Kimball Company, of Grand Rapids, the contract for an office, warehouse and garage building. The building, which will be of mill type construction, 50 x 132 feet, is to be erected on the Southwest corner of Jefferson avenue and Cottage Grove street. The Schust Company has plants in Saginaw and Detroit with warehouses in various cities. Edward J. Rohring is manager in the Grand Rapids district.

William T. Borst, of Grand Rapids, salesman for the Hekman Biscuit Co., is in McPherson Memorial hospital, at Howell, suffering from injuries sustained when his car skidded on the ice on U S 16 about a half mile West of there last Thursday morning. Mr. Borst was thrown to the pavement when the car skidded. The car turned over in the ditch and burned. Mr. Borst, covering territory for a man who was on his vacation, was on his way to Pinckney, followed by J. L. Groesbeck, another salesman of the Hekman company who was on his way to Howell. Mr. Borst was taken to the Howell hospital by Groesbeck. Physicians there believe that he is suffering from a skull fracture. The Hekman Biscuit Co. sent a trained nurse from this city to care for the patient.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 1—The year just closed has been a healthy one in most every line of business in Cloverland and the new year starts with bright prospects. The election was just right and every indication points to our having a banner year; at least, that is what we are all looking forward to and working for. Many good resolutions are being made, as usual, but as the traveling men did not send us a copy of their resolutions this year, we are not able to offer same, as we did in years past. It may be they fell down on the past year's programme.

Harvey Morris, with the branch house department of Swift & Co., Chicago, is spending the holidays with his parents and friends here. This was Harvey's first year direct with the Chicago office. He seems to enjoy his position, which takes him all over the country. He says it is a great experience for a young man. We also are pleased at his promotion, as he started his career in the packing business here several years ago and worked up by attending to business and grasping the golden opportunity as soon as it was offered.

The many friends of Herbert J. Taylor, son of Frank Taylor, of Pickford, and one of our high school graduates, were pleased to note that Herbert has been elected Vice-President of the Jewel Tea Co., of New York. Prior to his election to the Vice-Presidency, Mr. Taylor was assistant to the Presi-

dent, in charge of administration. Another Soo product made good.

There is also another Soo product that we are proud of his record—that of Dr. Wesley France, now Professor of Chemistry at the Ohio State University. The doctor was born in Detroit and moved to the Soo with his parents when about five years of age. He attended our public schools until he graduated from the high school. After that he took up chemistry, working for the Union Carbide Co. here for a year. He then attended the University at Ann Arbor, where he graduated and later kept on working up until he had his doctor's degree, which completes all he can get at the college. He has spent a portion of his time abroad and is one of the best authorities on chemistry at the present time.

H. P. Hossac, the well-known merchant at Cedarville, was a caller here last week, taking in the holiday festivities. He was accompanied by Mrs. Hossac. The roads to Cedarville are in excellent condition and many are taking advantage of this fact.

The unusual mild weather so far this winter has held up the lumber operations around this part of the country, making it impossible to operate in the woods without snow.

Let's try to get our thrills out of creative accomplishments, instead of seeking them through the popular shortcuts.

We note with pleasure the nice tribute paid to Mr. and Mrs. N. C. Morgan in the Lansing paper last week, when they celebrated their golden wedding anniversary. The Morgans were residents of the Soo for many years, where Mr. Morgan conducted a grocery store on Ashmun street. He was one of our prominent business men and has a host of friends here who extend congratulations. Mr. Morgan has an office in the Department of State. Mr. Morgan and his wife are still doing much missionary work and are what we call a Grand Old Couple.

A smile is the greatest thing in life. There is nothing like a smile to bring cheerfulness and the world would be worth but little if there were no smiles. I always like to see anyone smile. A smile makes any face attractive.

John Fehner, one of Raber's leading merchants, was a business visitor last week, taking back a large load of supplies. He said the past year has been one of prosperity with him.

Ian Cameron and Mike Hotton are again in charge of the meat market for the Atlantic & Pacific Tea Co., on Ashmun street, succeeding Mr. Anderson, who has been transferred.

A good thought, well expressed, is often a source of inspiration to thousands whom the author never sees.

Wishing you all a Happy and Prosperous New Year.

William G. Tapert.

Late News From Michigan's Metropolis.

Detroit, Jan. 1—The natural growth of land values and rentals in the outlying business districts of this city where merchants are doing a creditable business is such that a room leased on a percentage basis three years ago to a tenant who could not see the value in the location, is to-day paying 50 per cent. more in rent than he could have leased the room for three years back on definite rental payments.

Several old landmarks have given way to new buildings, such as the 38

story Stott building, now nearing completion on the site of the old Hodges building.

The Miles theater is now replaced by the Griswold building—a twelve story store and office building.

The old Moffat building is now replaced by the beautiful 47 story Penobscot building.

Many of the chain stores have located in these new buildings, such as Walgreen Drugs of Chicago, Chisholm Shoe Co., Shapero Drug Co., etc.

The John D. Mabley Co. retired from business and the building has been leased by Finsterwald Clothing Co., at a rental thrice that of Mabley's.

If the widening of Woodward avenue is decided one way or the other, a great many more buildings should be erected on this street, and I look for this section of Detroit to show a steady growth in the near future.

The sales departments of the automobile factories are fully aware that the coming year will be a severe test of their abilities, for certainly competition will be on a scale that will surpass any previous year. There will be a fight and the factories know it. Economies of manufacture will have to be matched by economies in merchandising, if the dealers are to profit and continue in business. This has been the keynote of the conventions of dealers in the district and it will continue to be emphasized throughout the selling season. The usual first-of-the-year rush will have to have plenty of momentum behind it to carry the volume looked for.

At the annual luncheon of the Detroit Convention Bureau some totals of tourist business for the year were announced. A total of 2,750,000 visitors to the city is recorded, of whom 452,541 were delegates and guests at the 392 conventions. The latter spent \$128,206,041 in town—not a very extravagant per capita.

Dedication of the new General Motors research building will be made in the near future. It is ten stories high and will be largely occupied by the research department, now housed in the basement of the annex to the main building, across the street. It occupies half a city block and contains what are probably the most modern and extensive research facilities under roof. A garage is a feature of the building. The Richards-Oakland Co., largest distributor of Oakland and Pontiac cars, will occupy a salesroom that fronts on the entire block, and large quarters will also be occupied by United Motors Service.

Detroit will have a \$3,000,000 oil refinery by the middle of next summer, built by the White Star Refining Co. The site, which lies to the West of the city, contains sixty acres and the refinery will have a capacity of 90,000,000 gallons of crude oil annually. It is the only one in Detroit, and one of two in the State.

Detroit—The Autopulse Corporation, with \$200,000 capital, has been formed to manufacture an automatic electric fuel pump. It has purchased machinery and good will from Ireland & Matthews, Detroit, and has started operations in its new plant at 2821 Brooklyn avenue. "The Autopulse," says P. A. Kempt, president of the new company, "enters one of the industry's most promising fields."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Albion, Dec. 31—Please advise me what you think of the claims made in the enclosed literature for the Magnetic Health Pad, an electrical device to magnetize or polarize the iron in the blood.

D. F.
If the announcement of this "Magnetic Health Pad" is, as the president of the company offering it for sale says, "The best news that I have been able to offer in a long time," one may be thankful that he has escaped other news and offers from the same source. To be the "Dear Friend" of someone who wishes to relieve you of \$42.50 in exchange for what appears to be a coil of insulated wire protected by a cover and fitted with attachments for connecting with an electric light socket is a doubtful honor. It would also prove an expensive friendship if one's credulity allowed him to invest in the health pad in the belief that it, or any other electrical device, could magnetize the iron in the blood and cause it to absorb more oxygen from the air breathed. Despite the statements in the advertising literature of this device, the iron in the blood cannot be magnetized and it is not this iron that absorbs the oxygen from the inspired air. This latter function belongs to the hemoglobin of the blood, of which iron forms but a small part. A coil of wire, or a straight wire, through which an electrical current is passing does produce what is called a magnetic field in its vicinity. This magnetic field is made important use of in electrical mechanics, but it has no known curative influence upon disease. One is constantly within such fields when engaged in the ordinary affairs of life. If he wishes to be deliberately exposed to an artificial magnetic field he may stand under a light or power wire upon the street. The iron in his blood will not be magnetized and he will not absorb more oxygen from the air he breathes, but being out of doors may benefit him and he will, at least, be saved the \$42.50 that he might otherwise be tempted to spend for a magnetic pad, and he will have no occasion to be an agent in helping to delude some trusting friend through the sale to him of another pad and the pocketing of a \$20 commission upon it.

Monroe, Dec. 29—Again I am turning to you in my perplexity, and am sure I'm going to get honest help and advice. My trouble is simply this: Last April my husband gave the Universe Motor Service \$25 to insure himself and car against accident to the amount of \$5,000 in case of a claim for damages. They also gave him some small books of coupons allowing for discount on gas, oil and grease for two years at any garage authorized by them. This past week my husband bought gas at one of these garages and the dealer laughed at him and told him he might as well go home and put those books in the stove. I am enclosing their membership certificate and receipt for \$29.75. I find instead of \$25. What I want to know is this: Can he recover this money or part of it? When you have to count the pennies these things make quite a loss. I didn't want him to invest in this when we have reliable agents in town, but they sent agents around with their gift of gab and this is the result. Could you get this for him?
Mrs. O. H.

It is regrettable that many of our readers do not heed our warnings with regard to such easy-money schemes until after their signatures have been secured to orders and have made payments. In such an event, there is of course nothing that we can do to help them.

George B. Sanborn, Detroit's notorious advance fee collector, is now an inmate of the Federal penitentiary at Leavenworth, Kansas. His scheme was to collect advance payments from victims on his promise to obtain mortgages on their properties. He was tried in the United States District Court at Detroit, found guilty and sentenced to a term of two years.

Scores of complaints reached the Federal authorities that although he collected large sums, not a single instance was found where he had actually negotiated a mortgage.

Cecil L. Snyder, the visionary and bombastic president of the so-called Automobile Abstract & Title Co., is to spend a year in the Detroit House of Correction. He was recently sentenced by Recorder's Court Judge W. McKay Skillman. Snyder's conviction, his second for violation of Michigan's Blue Sky Law, was for selling stock which had not been duly accepted for filing by the Michigan Securities Commission. Snyder obtained thousands of dollars from persons who believed his fantastic story that the company would make millions by suing the governors of practically every state in the Union for alleged infringement of a patent title form which Snyder claimed to have invented. The Automobile Abstract & Title Co. was formed as a common law trust and, by this subterfuge, Snyder sought to evade the securities law and the protection afforded investors by it. Snyder and his associates several times threatened the Bureau with suit and members of its staff with bodily violence, for daring to interfere with criminal activities, which eventually evoked the full penalty of the law.

"Free lots," the old "bait" of disreputable real estate operators, are now under the official ban of the Michigan Securities Commission. The stand of the Commission was unequivocally announced in the case of the Johnson Organization, one of the chief exponents of this trick method of selling. In addition to the "free lot" trickery, customers complained that they were experiencing difficulty in obtaining deeds to properties on which payment had been completed.

Three disreputable bucket shops, posing as legitimate brokers and preying not only upon the investing public, but upon the good reputation of well-known brokerage houses, have recently been uncovered.

For several months Peter N. Prins & Company has been under surveillance by the Bureau and the Michigan Securities Commission. Still more recently, under the direction of Assistant Prosecutor Duncan C. McCrea, warrants were issued for Peter N. Prins, McKee Marshall and a number of

Capacity

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

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

Howe Snow & Co.

Incorporated

Investment Securities Grand Rapids

Fourth Floor, Grand Rapids Savings Bank Building

New York
Minneapolis

Detroit
San Francisco

Chicago
Philadelphia

others employed by the Prins organization.

Prins recently surrendered, after saying that he had been employed at a nominal salary by his principal, McKee Marshall, and that upwards of \$150,000 had been shipped by him to Chicago, ostensibly for the purpose of buying stock ordered by investors. McKee Marshall has been apprehended and is being held in Chicago on a fugitive warrant, awaiting extradition. He is a paroled prisoner from the Illinois state penitentiary, having been committed to that institution on a charge of operating a confidence game.

Meanwhile, investors are vainly clamoring for the stock which they purchased and on which thousands of dollars have been paid.

Richman Phipps, of Richman Phipps & Company, with elaborate offices in the Penobscot Building, and a battery of one hundred telephones, has recently been arrested on a Federal charge of using the mails to defraud. Phipps was formerly connected with two other outfits which crashed with heavy losses to investors—Phipps, Beeson & Company, of Saginaw, and H. A. Benjamin & Company, of Detroit.

Auditors placed on his books by the trustees in bankruptcy and by the Better Business Bureau disclosed a shortage due customers and said to aggregate \$285,000. As in the case of Prins, customers gave orders that stock be bought, but failed to obtain delivery, except in a few cases where the Bureau, by communicating with Phipps, forced such action. Phipps' office was equipped with "boiler-room" facilities, and, as is true with Prins & Company, apparently garnered most of the victims by use of the telephone. Phipps has been held to the Federal Grand Jury after preliminary examination before United States Commissioner J. Stanley Hurd.

Investigation by the Better Business Bureau and Michigan Securities Commission established bucketing practices by the firm of Handler & Company. Examination of the books disclosed that many orders placed with this concern by unsuspecting customers had never been executed.

Under the direction of Assistant Prosecutor Duncan C. McCrea a warrant charging violation of the Michigan Securities Act was issued. At the time of Handler's arrest all books and records were seized and subsequently submitted to the Commission's auditors. The case is now pending.

The Bureau warns uninitiated investors against dealing, by telephone or otherwise, with brokerage houses of doubtful reputation.—Detroit Better Business Bureau Bulletin.

Most Happy Event of the Year.

Saginaw, Dec. 29—Friday evening, Dec. 28, Saginaw Council, No. 43, U. C. T., held its annual children's party at the Masonic Temple. Nearly 200 children of councilors enjoyed the affair, while their elders looked on with delight. After a program given by the youngsters, Santa Claus appeared to lead the grand March, preceding the distribution of gifts to every child present.

Until 10 o'clock the floor was reserved for the children who danced and played to their hearts' delight. After 10 older people danced as they wished.

E. H. Knoop, from the Council, and Mrs. E. O. Weineke, from the Ladies Auxiliary, had charge of the event.

This party, given annually by the Council and Ladies Auxiliary, is looked forward to by the youngsters and by most of us is considered the most happy event of the year.

Saginaw's building programme goes on apace and a ride about town should convince anyone that the future of our city looks bright. Two large school buildings, at least five down town places where side walks are blocked on account of building, the big increase of facilities at the Chevrolet plant, a big addition to the Schust Co. building are just a few of the improvements in progress. New dwellings are scattered all over the town. Saginaw believes in her future. G. A. Pitts, Sec'y.

Late News From Grand Traverse Bay.

Traverse City, Dec. 31—The Milliken department store has placed a well selected stock of furniture on sale in connection with its rug and linoleum section. Manager James T. Milliken attended the exposition in Grand Rapids, held last month, and his purchases of furniture were discriminating and adaptable to this market.

The fisheries report unusually large shipments of white fish and trout during the holiday season. Many small packages were transported by parcel post and express.

John Wanser, a local merchant, considers the advent of chain stores as an advantage to Traverse City. He says the big stores of Ward, Sears, Kresge, Penney and others induce many residents of towns located from fifty to a hundred miles distant to come to Traverse Bay to purchase things needed, and that all business houses, the hotels and kindred institutions are benefitted by their presence.

Arthur Scott White.

Wants the Tradesman Right Along.

Elsie, Dec. 31—Enclosed find my check for the Tradesman for another year per your statement.

I would as soon think of getting along with one less clerk than your paper.

I personally want to thank you for the wonderful work you are doing for us independent grocers. It makes us feel we are not alone in our fight against price cutting stores.

O. L. Brainard.

Glad When He Sees Tradesman Coming.

Lansing (R.F.D. No. 1) Dec. 31—Enclosed find \$3 for another year. It is the best paper I ever read. Glad when I see the mail man coming with your paper. J. J. Dunnigan.

We Can Sympathize.

I've had the grip, the pip, the gout, Lumpjaw, lockjaw, and phlebitis, But never suffered like I do With backseatdriveritis.

It has been computed after a Nationwide survey that \$2,219,700,000 was contributed in the United States for philanthropy, education and religion in 1927. The sums spent for chewing gum and cosmetics become trifling in comparison with this magnificent total.

The contributions of New York, Chicago and Philadelphia corresponded roughly to their relative population. New York was first with \$343,000,000, Chicago second with \$155,000,000 and Philadelphia third with \$99,000,000.

These figures ought to give pause to the pessimists who are saying that the country is going to the demnation howlows. A people that spends so generously for the support of religion, education and general philanthropy is not suffering from moral decay.



Announcing THE CHANGE IN NAME of EIFERT, GEISTERT & Co. to L. A. GEISTERT & CO.

Investment Bankers
GRAND RAPIDS, MICHIGAN
506-511 GRAND RAPIDS TRUST BUILDING
Telephone 9-3395

For 1929 L. A. Geistert & Co. announce a program of enlarged service to Grand Rapids and Western Michigan investors.

We specialize in originating and distributing conservative investment securities. Our Direct Wire service affords us connections, through our New York correspondent, Samuel Ungerleider & Co., with the principal stock and bond markets of the United States and Canada, and enables us to obtain the latest accurate quotations of listed and unlisted securities for clients, and promptly execute all orders.

The L. A. Geistert & Co. organization is composed of men of long experience in the buying and marketing of investment securities.

MOVEMENTS OF MERCHANTS.

Detroit—The Roosevelt Boot Shop, 9505 Gratiot avenue, has filed a petition in bankruptcy.

Royal Oak—Marcel B. Fisher, dealer in boots and shoes, has filed a petition in bankruptcy.

Muskegon—The Peoples State Bank of Savings has increased its capital stock from \$100,000 to \$200,000.

Ludington—Greenwald & Reiss, 927 South Washington avenue, have sold their stock of shoes to L. Levinson, of Saginaw.

Benton Harbor—The Nelson-Chandler Co., has been incorporated to deal in boots, shoes, etc., with an authorized capital stock of \$5,000.

Royal Oak—Burr & Mitchell, Inc., 118 East 4th street, and 922 North Main street, has changed its name to the Mitchell Shoe Stores, Inc.

Grand Rapids — Eifert-Geistert & Co., 507 Grand Rapids Trust building, has changed its name to L. A. Geistert & Co.

Port Huron—L. Blumeneau, 2404 Connor street, has sold his stock of boots and shoes to L. Levinson, of Saginaw.

Detroit—The I. X. L. Glass Corporation, 401 Equity building, has increased its capital stock from \$25,000 to \$125,000.

River Rouge — The River Rouge Savings Bank has changed its name to the Peoples Wayne County Bank of River Rouge.

Holland—J. C. Blare and Sam Seiwald, of Grand Rapids, have purchased the boot and shoe stock of John E. Benjamin, 67 East 8th street.

Ludington—P. M. Roehrig is closing out at special sale the stock of the Roehrig Jewelry Co. and will devote his entire attention to other business.

Lansing—The Taft Drug Store at 214 East Grand River avenue, has been completely remodeled, new counters, lighting fixtures, show cases and a modern front installed.

Muskegon—The extensive remodeling at the Grossman dry goods store, 203 West Western avenue, has been completed. The floor space of the store has been doubled.

Negunee—The J. C. Maki Bros. Bakery, which was partially destroyed by fire some weeks ago, has been remodeled, new fixtures and furniture installed and opened for business.

Jackson—The Peoples National Co., 101 East Michigan avenue, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Grand Rapids—The Superior Fuel & Materials Co., 1200 Burton street, S. E., has been incorporated with an authorized capital stock of \$10,000, of which amount \$8,500 has been subscribed and paid in in cash.

Detroit—The Independent Creamery Co., 404 Artillery avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Outlet Co., 8819 Van Dyke avenue, has been incorporated to deal in furniture, household appliances, etc., at retail, with an authorized capital stock of \$15,000, all of which has

been subscribed and paid in in property.

Flint—The Eddy Lumber Co. has been incorporated to deal in lumber and mill products for building, at wholesale and retail, with an authorized capital stock of \$200,000, all of which has been subscribed and paid in in cash.

Howard City — Albert O'Donald, who has been continuously in business here since 1875, died during the night, Dec. 21, while sleeping. Mr. O'Donald was a stockholder and director in the O'Donald State Bank at the time of his death.

Grand Rapids—The Newton Shoe Co., 319 Powers building, has been incorporated to deal in shoes and leather as manufacturers' agent, with an authorized capital stock of 50,000 shares at \$1 per share, \$25,000 being subscribed and paid in in property.

Detroit—The Regan Alexander Baking Co., 533 Rivard street, has been incorporated to manufacture and wholesale baked goods, with an authorized capital stock of \$15,000, \$10,500 of which has been subscribed and paid in, \$2,000 in cash and \$8,500 in property.

Detroit — J. Schnaar, furrier, 2966 Woodward avenue, has merged his business into a stock company under the style of J. Schnaar, Inc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$1,200 in cash and \$8,800 in property.

Detroit—The F. J. Robinson Lumber Co., 2346 West Warren avenue, has been incorporated to deal in lumber, sash and doors, with an authorized capital stock of \$750,000 preferred and 50,000 shares at \$1 per share, of which amount \$5,500 has been subscribed and paid in in cash.

Lansing—The Lansing Auto & Electric Co., 104 East Lenawee street, has been incorporated to deal in radios, musical instruments and auto accessories, with an authorized capital stock of \$4,000, all of which has been subscribed, \$1,000 being paid in in cash and \$2,600 in property.

Kalamazoo — The H. M. Hooker Glass & Paint Co., 229 East Main street, has been incorporated to conduct a wholesale and retail business in paints, oils, varnishes, glass, mirrors, etc., with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Dearborn—The Lowrie & Robinson Lumber Co., has merged its business into a stock company under the style of the Lowrie & Webb Lumber Co., 10630 West Vernor Highway, with an authorized capital stock of \$600,000 preferred and 40,000 shares at \$1 per share, \$4,500 being subscribed and paid in in cash.

Niles—The chain of lumber yards conducted and owned by the Niles Lumber Co. has been extended by the purchase of the Free Lumber Yards at Paw Paw and at Lawton. The company now has a chain of nine yards. Ernest Hayworth, of Niles, will be general manager of the yards at Paw Paw and at Lawton.

Detroit—Marcus M. Day, 202 Basso building, 7338 Woodward avenue,

manufacturers' agent for mechanical equipment, steel and castings, has merged the business into a stock company under the style of M. M. Day, Inc., with an authorized capital stock of 100 shares at \$100 a share, of which amount \$10,000 has been subscribed and \$5,000 paid in in cash.

Detroit—With no reason given for the step, notices announcing that the commissary store at the Fordson plant of the Ford Motor Co. will be closed were posted in that store recently. The discontinuance is understood to be intended as permanent. The Fordson store, opened about two years ago, is the largest of three similar establishments maintained by the company at its plans in the Detroit territory. The next largest is operated at the Highland Park plant, while another is at the Lincoln factory. Originally the store at the River Rouge plant was designed on a bigger scale than the other two stores, but, according to reports, the Highland Park store has been doing the larger business. Recently much of the stock in the Fordson store was reported to have been transferred to the Highland Park establishment, and it is expected that the remainder of the stock likewise will be added to that in the Highland Park store. The Ford stores formerly were open to the public, but this policy subsequently was discontinued. Sales since have been restricted to employees of the Ford Motor Co. and their families.

Manufacturing Matters.

Manistique — The Inland Lime & Stone Co., has been incorporated with an authorized capital stock of 100,000 shares no par value.

Detroit — The U. S. Commercial Body Co., 7530 Jos. Campau avenue, has changed its name to the Joseph Campau Corporation.

Grand Rapids—The Graf-Dodge Co., 417 North Front avenue, has been incorporated to manufacture special tools and parts, with an authorized capital stock of \$50,000, of which amount \$7,690 has been subscribed and paid in in cash.

Grand Rapids—The Advance Sign & Advertising Corporation, 320 Powers building, has been incorporated to manufacture and sell signs, etc., with an authorized capital stock of 20,000 shares at \$1 per share, \$4,000 being subscribed and paid in in cash.

Ann Arbor—Two building units have been added to the Hoover Steel Ball Co. plant here. Each of the new manufacturing units is 40 by 160 feet. The additional floor space and growth of the business is accompanied by an increase in employees, the number being 500 now.

Lansing — The Capitol Battery & Electric Co., 400 North Washington avenue, has been incorporated to deal in electrical equipment, radios, musical equipment and auto accessories at wholesale and retail, with an authorized capital stock of \$50,000, \$33,000 of which has been subscribed and \$27,500 paid in in property.

Muskegon Heights—Manufacture of cabinets for electrical refrigerators now represents more than 25 per cent. of the production of the Alaska Refrigerator Co.

An addition was built to the plant during the past year to house the electrical cabinet department bringing the total to over 300,000 square feet devoted to manufacturing and storage.

Kalamazoo—The Fairchild Manufacturing Co., Virginia avenue, R. F. D. 12, manufacturer and dealer in spraying machines, signs, auto accessories, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000 common and \$20,000 preferred, of which amount \$21,000 has been subscribed, \$4,000 paid in in cash and \$16,000 in property.

When On Your Way, See Onaway.

Onaway, Jan. 1—To the hundreds who have visited Onaway in the past we extend the season's greetings. And to the hundreds who expect to visit Onaway during 1929 we extend a hearty welcome and assure courtesy and abundant hospitality.

The latching of the city is out: our parks, the shady woods, our numerous lakes, beautiful streams of pure water, furnishing bathing, boating and fishing. The fine atmosphere and cool nights for sleeping; the glorious sunsets. The hills and valleys producing a profusion of flowers in many varieties. The birds of many climes come North to nest and rear their young. An abundance of wild and game animals. All of these are for you to enjoy. Freedom and lots of it. Splendid roads varied with by-roads which lead to places of interest, places that are very much different and uncommon because of their wild and natural state; for instance, read James McGillivray's article, "Micky the Beaver" in the December Geographic Magazine and you get that very same opportunity to see and study the workings of that ambitious little engineer in numerous places on nearly every stream in this vicinity. The novelty of seclusion and far-away camping in the wilds or the comforts of close-by recreation furnished by resort cottages at reasonable cost or free tenting grounds.

Yes, even now while the winter blasts blow, Onaway is planning and the work is not premature, though Summer may seem quite far away. There are many winter sports and recreations enjoyed by the home people and some visitors and the seasons are blending a little more each year because of these. Some Northern towns are commercializing these winter outings, but we cannot all play the year around and summer is the vacation and pleasant season we all look forward to and it is just around the corner as we enter January, 1929.

More than one family will soon be planning and asking, "Where shall we go this summer?" There will be many replies like, "Of all our trips, we have never had more enjoyable, all-round good times than at Onaway. The stores furnish good groceries, the bakery good baked goods, the dairies pure rich guernsey milk, cream and butter, and the markets plenty of meats, fresh vegetables, eggs, etc."

The Secretary of the Board of Commerce stands ready to reply to all enquiries and the Information Bureau will do the rest. We greet you.

Squire Signal.

Eight New Readers of the Tradesman.

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

Mark N. Watson, Grand Rapids.

Elsa B. Hoertz, Grand Rapids.

Geo. F. Bow, Kalkaska.

W. G. VerSluis, Kalamazoo.

A. F. Anderson & Co., Omena.

Milo A. White, Fremont.

Joseph J. Topirka, Traverse City.

State Bank of Caledonia, Caledonia.

Essential Features of the Grocery Staples.

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

Tea—Owing to the holiday season the tea market is practically at a standstill. Prices are firm and about the same as last week. Purchases are being made only for immediate requirements. This applies to all teas including Japanese and Formosas. Considering the slight movement, prices remain strong.

Coffee—The future coffee market of greens is very quiet on Rios and Santos. The undertone is firm with prices ranging a little higher. Spot coffee market shows the usual holiday dullness and was without any new features. Quotations unchanged. Milds are about the same as they were a week ago, with light demand. The jobbing market for roasted coffee shows no change from last week.

Canned Fruits—In the fruits line only peaches are in what might be termed excess supply. If the huge consumer movement that this fruit has enjoyed continues, however, there may be a good clean-up before the next pack comes in.

Canned Vegetables—In the canned vegetable list there is not one weak item. Some articles were short of pack, notably tomatoes and pumpkin. These are very strong in price tone and have favorably affected other vegetables. The influence of the small tomato pack is also shown by the high prices now ruling on all tomato products, domestic or imported, from puree to tomato paste.

Canned Fish—Fish packs are all steady here. Salmon and tuna have shown some weakness on the Coast in most grades, but whether or not that will mean anything to the local market in January cannot be now ascertained.

Dried Fruits—There have been no startling developments the past week and prices are practically what they were in the week previous. The Christmas trade was quite successfully handled and reports are to the effect that a satisfactory movement of all holiday specialties was enjoyed. Most of these specialties were closely cleaned up and many shortages of certain grades of figs, dates and citron peels developed as a result. On the Coast there was little change in the situation of most of the dried fruits. Peaches showed some weakness and it is considered by some as likely that this will be reflected in the local market before long. There were few other developments on the Coast and in general the feeling on most fruits is now strong, and packers there are firm holders, looking to a somewhat higher market in a few weeks to come. Stocks here are pretty light and if a good demand develops in the near future on any of the fruits it may be distinctly a seller's market, with California packers holding an enviable position. Rasins are the only dried fruit in large supply, but they have been so well handled that the large pack has gone out into consumption rapidly, popular prices making for large retail sales.

Beans and Peas—California limas are firm, due to short crop and high primary markets with prices extremely

high and trade only fair. The other varieties are moving slowly, with prices generally unchanged. The pea market is quiet with prices unchanged.

Cheese—Cheese market rules steady, with no trade activity and with small supply. Situation is practically unchanged from last week.

Nuts—Trading is at a standstill in the local market for nuts, shelled or unshelled, as inventory-time approaches, and all that can be said is that a few pick-up and fill-in orders are going through which are not of sufficient volume to have an effect on the market. There has been no price change of worthwhile consequence in some time because of the recent light trading activity, and quotations are within the same ranges on the whole as they were two weeks ago. Dealers are going into inventories with relatively light stocks, which augurs well for an active market during the first quarter of the year. The foreign primary markets, generally speaking, are steady, although in France walnuts are inclined to easiness. The Chinese walnut markets are also a trifle easy on both shelled and unshelled nuts, owing to large stocks on hand. The almond situation promises a higher market in the near future, since supplies in all primary markets are light. Local stocks of this nut were well cleaned up the holiday trade and some severe shortages are reported.

Salt Fish—The situation remains unimproved in the local market for salt fish. Mackerel continue very scarce and are limited in variety. Because of the extreme shortage of all salt fish in this market there is very little basis for accurate quotations.

Sauerkraut—Demand for sauerkraut is very slow in the local market, but prices are fairly steadily maintained at the levels quoted last week.

Syrup and Molasses—Sugar syrup continues strong, with prices firm. It is still scarce and there is a greater demand than supply. Compound syrup is about the same as last week, with sales only in a routine way. Prices are firm. Demand for molasses is strong with normal supply and prices probably likely to advance.

Vinegar—A seasonal quiet prevails in the local vinegar market and no trading of sufficient volume to affect prices is being done.

Review of the Produce Market.

Apples—Northern Spy, \$2.50 for No. 1 and \$1.75 for No. 2; Baldwins, \$1.75; Idaho Delicious, \$2.75 per bu. basket; Idaho Spitzenberg, \$2.75 per bu. basket.

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

Bananas—7@7½¢ per lb.

Beets—\$1.35 per bu.

Brussel Sprouts—30¢ per qt.

Butter—Butter is still coming forward in good supply, with a decline of 2¢ per lb. due to a light demand. Jobbers hold prints at 48¢; fresh packed in 65 lb. tubs, 47¢; fresh packed in 33 lb. tubs, 47½¢; June packed in tubs, 43¢.

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, \$3 per 100 lbs.

Cauliflower—\$1.85 per doz.

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

Cocoanuts—90¢ 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 ----- \$9.00

Light Red Kidney ----- 8.90

Dark Red Kidney ----- 9.00

Eggs—Fresh eggs have declined 4¢ per doz. Jobbers now pay 33¢. Cold storage supplies are now being offered on the following basis:

XX Standards ----- 31¢

X Standards ----- 28¢

Checks ----- 26¢

Garlick—23¢ per lb.

Grapes—Calif. Emperor in sawdust, \$2.75 per lug.

Grape Fruit—Florida, \$3.75@4.25 per crate.

Green Onions—Chalotts, 50¢ per doz.

Green Peppers—90¢ per doz.

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

360 Sunkist ----- \$9.00

300 Sunkist ----- 9.00

360 Red Ball ----- 9.00

300 Red Ball ----- 9.00

Lettuce—In good demand on the following basis:

Arizona Iceberg, per crate ----- \$4

Hot house leaf, per lb. ----- 12¢

Limes—\$1.25 per box.

Mushrooms—65¢ per lb.

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

126 ----- \$5.50

150 ----- 6.00

176 ----- 6.00

200 ----- 6.00

216 ----- 6.00

252 ----- 6.00

Florida, \$4.50 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@60¢ per bu., according to quality.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 28¢

Light fowls ----- 20¢

Heavy Roaster ----- 29¢

W. L. Broilers ----- 18¢

Radishes—40¢ per doz. bunches.

Spinach—\$1.40 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 ----- 19¢

Good ----- 17¢

Medium ----- 14¢

Poor ----- 11¢

Items of Interest To Grand Rapids Council.

The humble scribe has been on a business trip through the East and as there has been no substitute in his place, many people we hope have mis-

ed the U. C. T. notes, which we aim to make of some interest to some of the readers of the Tradesman some of the time. The epidemic of the flu has had so many of our members ill and off the beaten path that it would be positively depressing to record all of them. It is with pleasure and hopefulness that we report many of those that have been under the care of a physician have regained their former strength and health and finished the old year in quite a normal state.

Mrs. E. G. Hamel, wife of Brother Hamel, living at Maywood, Ill., passed on to her eternal rest on Christmas morning. The immediate cause of her death was a serious attack of the flu. Mr. and Mrs. Hamel left Grand Rapids about six years ago. Many of our members will remember them as being quite active in the affairs of Grand Rapids Council, when living in this city. The funeral and interment were at Waukesha, Wis., which had been their home before moving to Maywood. Mr. Hamel is district sales manager of the Crescent Manufacturing Co. She leaves, besides her husband, two daughters, Mary Alice and Shirley Lucia, aged six and seven years.

Our genial secretary-treasurer and wife, Mr. and Mrs. Allen F. Rockwell, spent Christmas with their son, Bertron and wife, at Lancaster, Ohio. While en route they called at U. C. T. Headquarters, Columbus, Ohio, and were splendidly entertained by the brothers at headquarters. They also visited the magnificent Harding memorial and former president Harding's birthplace in the suburbs of Marion, Ohio.

Member of the Executive Committee, J. Clyde Larroway, who is now residing at the Herkimer Hotel, has been quite ill with the flu, but expects to be on the job immediately after the first of January.

A few days ago Roy Blair was unfortunate in wrecking his Chrysler "70" near Grand Rapids, but fortunate in that he escaped with a few bruises, which were painful but not serious.

Plans are rapidly maturing for the twenty-seventh annual banquet of Council No. 131. Brother William Zylstra, residing at 2145 Horton avenue, has accepted the responsibility of the chairmanship of the committee in charge of the banquet, and from the progress already made there will be some original features at this banquet which will be thoroughly enjoyed and long remembered by those present. The banquet will be held Saturday evening March 2. L. L. L.

Detroit—The Animated Advertising Display, 5-209 General Motors building, has been incorporated to manufacture and deal in advertising devices, toys, etc., with an authorized capital stock of \$30,000, of which amount \$19,450 has been subscribed and paid in, \$1,140.68 in cash and \$18,309.32 in property.

TRUST MORTGAGE SALE

Stock of R. Crofoot at Sturgis, Mich., Monday, Jan. 7 at 2 p. m. Central Standard Time. Notions, Crockery, Toys, Glassware and variety goods.

H. W. DANCER, Trustee.

DISAPPOINTED, BUT NOT DISMAYED

American Wholesale Grocers' Association Reverses Itself.

Some months ago I took steps to obtain legislation by Congress prohibiting manufacturers of products handled by merchants from selling same at discriminating prices. Under existing conditions the larger chain combinations are buying goods from first hands lower than the wholesalers are able to obtain. Prices are not lower on the face of things, but special concessions are made to the chain store buyers for selling expense, window displays and advertising expense, which frequently amount to 15 per cent. of the net purchase price. These concessions are refused to the jobbing trade, which places both jobber and retail customer at a disadvantage in undertaking to compete with the chain stores.

I was getting my machinery lined up in fine shape, when I received a letter from an officer of the American Wholesale Grocers' Association, stating that that organization was planning to accomplish the same result in a little different manner—by an amendment to the Clayton law—which would be easier to accomplish than to secure direct legislation such as I had started out to secure. The gentleman who had the matter in hand stated that he was very sure that my action would possibly complicate the situation and that if I would join the American Grocers' Association in supporting the plan it presented, success would probably be assured. Realizing how necessary it was that vital assistance be secured for the retailer in this emergency and not caring who got the credit for the legislation, so long as the remedy was assured, I cheerfully held off and have held myself and friends in readiness to give the American Wholesale Grocers' Association the best effort possible in support of this undertaking. My readers will understand my surprise when I received a day or two ago a copy of a letter written by the general counsel of the corporation to the President of the American Wholesale Grocers' Association. The letter verbatim is as follows:

Washington, D. C., Dec. 26—Some time ago, Mr. True submitted to me the proposition of E. A. Stowe, of Grand Rapids, Michigan, concerning the possible amendment of Section II of the Clayton Act, so as to prevent price discrimination by manufacturers as between chain stores and wholesale grocers. I suggested to Mr. True that, instead of attempting to amend the Clayton Act, it probably would be a simpler and more straightforward procedure to amend the Federal Trade Commission Act, making a price discrimination an unfair method of competition, which the Commission would control. Mr. True assented and I drafted out in preliminary form an amendment of this character.

Having done so, I endeavored to find out what impression would be made upon the Federal Trade Commission by the

proposal of such an amendment, and how such an amendment would be received and what support it would gather from other lines of industry.

It becomes apparent that the proposition would be opposed by a very considerable number of industries, for the reason that the disposition of price discrimination as between chain stores and wholesalers would have to take the form of a general regulation requiring manufacturers to base their prices upon quantity, and consequently to sell at the same price to every buyer of the same quantity. This would mean that not only would the chain store then be put upon a parity with the wholesaler when the two buy the same quantity, but that the same quantity price would be open to a buying agency, a combination of retailers, a single retailer or a large consumer. Therefore, as an effort to protect the wholesaling function, the result would be worse than the condition which now exists. In a number of lines, the effort is being made among manufacturers to base their selling price upon the function of the distributor and the service rendered, rather than upon the quantity purchased, and this effort is being shared by the distributors in those lines. The proposed legislation would defeat this effort, and would therefore encounter the resistance of these elements in the industries outside the grocery field.

As it does not seem possible to draw an act which will simply provide against discrimination between wholesalers and chain stores, it seems to me that the wiser course is to refrain from legislation on this subject, and to endeavor by education and argument to lead the manufacturer to see that he should base his selling price upon the function performed by the distributor, rather than upon the quantity purchased.

Nelson B. Gaskill.

Of course, I am greatly disappointed over this backdown on the part of the American Wholesale Grocers' Association, which at intervals has shown what I thought at the time was a friendly interest in the retail dealer. I have always regarded the National Wholesale Grocers' Association as the greatest enemy the retail grocer ever had—greater even than the chain stores—because it treats the retail dealer in a patronizing way and has never stood up and fought for the rights of the retailer—or the rights of the jobber, for that matter—in the face of the menace presented by the chain stores.

While I am sorry to be betrayed by an organization which I had reason to regard as being friendly to the retail dealer, I am far from dismayed to such an extent as to cause any abandonment of my plans to curtail the unfair advantage the chains now enjoy in the purchase of goods in competition with the independent merchant. I have accordingly backed off and started in along the lines I originally intended to follow until either victory or defeat result from my action. I shall soon have the old organization machinery in working order, when I will sound the clarion note to my readers in the retail line to come to my assistance. I hope they will respond in the words of Sir Walter Scott:

Come as the winds come
When forests are rended
Come as the waves come
When navies are stranded.

E. A. Stowe.

MEN OF MARK.

Simon Shetzer, Treasurer of the I. Shetzer Co., Detroit.

Of the numerous elements which enter into the making of a successful business man none are more vitally important than enthusiasm and confidence in his own undertakings. Particularly is this true of the man whose success depends upon his salesmanship. There may be isolated cases where the salesman's confidence in his wares is not reflected in the results he produces, but, as a rule, it is impossible to inspire in another that which one does not possess. As for enthusiasm, frequently it is difficult to tell whether it is a product of energy or whether energy is developed from it, but certain it is that the two are so closely linked together as to make it undesirable to attempt separating them. Moreover, it is doubtful whether any substitute can be found in theoretical salesmanship for these two attributes; neither can they be supplied to a man who lacks them. In fact, the core of the argument is that salesmen are naturally endowed with their ability rather than made able by any artificial process. On the other hand, it is equally true that the man who has these natural endowments, but who neglects the practical education which enables him to apply them to the best advantage, may fail utterly.

Probably the most valuable natural endowment is a happy combination of these qualities, combined with enough conservatism to prevent the taking of any false steps. When a man is found to be possessed of these things it is usually possible to trace them to some hereditary source, and such is the case with the subject of this sketch.

Simon Shetzer, treasurer and credit manager for the I. Shetzer Co., wholesale distributor of men's furnishing goods, was elected President of the Detroit Wholesale Merchants Association for the ensuing year at the annual meeting held Dec. 10.

Mr. Shetzer was a University of Michigan and Harvard Law School graduate previous to joining the firm headed by his father. He practiced law in Detroit for several years. He gave up his practice about three years ago and has since been a native figure among Detroit wholesalers.

Belonging to the new school of merchandising thought, he never ceases the study of the profession he has chosen. His record during the brief time he has been engaged in wholesale trade reveals him as an executive of unusual ability and his election to the head of the Wholesalers Association is but a reflection of their confidence in him.

Mr. Shetzer is a director in the Wholesale Merchants Bureau of the Detroit Board of Commerce and vice-chairman of the exposition committee of the Better Merchandising Conference and Exposition, the third annual affair which will be held in Detroit, March 13, 14, 15. Besides his activities in local business affairs, Mr. Shetzer displays considerable interest in many National organizations in the

textile field, which gives him an opportunity for broader interpretation of business principles as applied in other sections of the country. He seldom fails to attend the more important National meetings and conferences.

The Detroit Wholesale Merchants Association is composed of twenty-two firms selling textiles and allied lines. Other officers elected were: Wilton W. Minto, George F. Minto Co., Vice-President; A. M. LeBaron, Carhardt Overall Co. Secretary and Jacob Burrows, Treasurer.

Wash Apples and Pears for Market.

The washing of apples and pears in preparing them for market in the Pacific Northwest is a recent development in fruit packing. This practice, begun about two years ago, is designed to re-

according to experiments conducted by the Bureau of Plant Industry and corroborated by results obtained by shippers of washed fruit in 1927 and by a general survey of washed and unwashed apples in commercial storage in February, 1928.

Sells Pineapples in Big Lots Only.

A short time ago, J. D. Schlabach, a retailer at Walnut Creek, Ohio, decided to conduct a drive on canned pineapple. He prepared an attractive mimeographed letter, and enclosed it with copies of his store paper, which he sends out to the entire surrounding territory.

In his windows he installed a fine display, and on a special table inside the store he displayed pineapple. He took large glass bowls and poured

with rayon and cotton mixtures. It was whether the public any longer wants real quality in its textiles. It was pointed out that the quality which marked the old-time silks disappeared when the style factor was emphasized at the expense of intrinsic worth, and it was argued that it is only logical to believe the same thing has taken place in cottons. Attempts to cut fine-yarn goods costs, it was further argued, would result in similar action on competing cloths, which would continue the vicious circle.

Shoe Men Are Looking Ahead.

Although 1928 did not treat them very much better than 1927, on the whole, shoe wholesalers generally are turning to 1929 with every evidence of optimism. Unseasonable weather when good weather was needed to mark the difference between profit and loss has been the rule through much of the year. Further unsettlement has been given the trade by fluctuations in raw materials and uncertainty in regard to prices on finished goods. The style in element again has been a factor in the cautious buying of retailers, although hardly to the extent it was before the acceptance of a multiplicity of vagaries in women's footwear as a trade necessity. Failure of protective footwear to sell to any extent helped complete the picture.

Shows Value of Larger Sizes.

An interesting price, contents and cost-per-ounce analysis of the various sizes in which a certain chemical company puts out its products is now being printed on the container to influence consumers to buy the larger sizes and save money. This is believed to be the first time that any maker of an advertised medicinal preparation has gone into details in showing the savings that can thus be effected. The analysis shows, for example, that for slightly more than four times the price of the smallest size the consumer can buy six times as much of the preparation in the largest. The lower cost of quantity production accounts for the manufacturer's evident desire to sell the larger sizes.

Formal Styles Regain Favor.

Not for several seasons past has the call for more formal styles been as strong as it is to-day, garment manufacturers say. This is held particularly true of the dress trade, in which during the last ten days the orders placed for formal afternoon and evening frocks have constituted a very large percentage of the business. The manufacturers interpret the situation as showing a noteworthy trend toward "fitting the frock to the occasion." This is a marked change from even a short while ago, when there was a tendency to allow the sports influence to dominate even in formal apparel.

A Thought for the Day.

Ashes to Ashes
Dust to Dust,
If Diabetes gets you
Then Insulin must.

If a man is satisfied with one meal a day, he can afford to write poetry.



Simon Shetzer

move from the fruit the excess spray residue considered objectionable in some markets.

The process of washing is discussed in detail in a mimeographed circular, "Studies on the Removal of Spray Residue From Apples and Pears," which may be procured from the Bureau of Plant Industry, United States Department of Agriculture.

The washing consists of first passing the fruit on conveyors through sprays of dilute hydrochloric acid, then rinsing thoroughly in clear water and drying either with an air blast or with towels. A dilute alkali is used sometimes in place of the hydrochloric acid. When properly applied this treatment does not injure either the appearance or keeping quality of the fruit in storage,

samples of pineapple into these. Beside each display he placed paper spoons and plates.

Instead of quoting prices on one, two or three cans, large price cards, quoted prices on cases and dozen lots only. And most of sales, we are told, were for large quantities. Every person entering the store was told about the special, and during the sale more than sixty-seven cases of pineapple were sold.

Are Quality Fabrics Wanted?

An interesting point has been brought up in connection with the specialization plan which is to be tried out in the fine-yarn goods mills of New Bedford to bring these fabrics back to price bases at which they can compete

CONTROL BROUGHT RESULTS.

A year ago the leading stores of the country had completed a rather unsettled twelve months during which ways and means were devised for improved merchandising control principally along fashion lines. Having adopted these new systems, retail executives felt that they might look forward to better results during 1928.

The year just past has not realized all these hopes, but it has furnished striking illustrations of how scientific store management can better average results by wide margins. One word, control, comes very nearly giving the entire answer for such success. Control that is applied to each merchandising function so that the utmost in efficiency is attained.

All things being equal, perhaps the merchant who counts on 1929 being a good year because industrial, crop or other conditions in community are favorable may see his forecast fulfilled. On the other hand, if one of his competitors uses "price lining" to promote turnover, has stylists to prevent buying mistakes, a laboratory service to test goods for wear and other adjuncts of modern retailing, then he may not get his share of the prosperity in his district. This is just another way of saying that those who merely drift with the tide of conditions no longer may be sure of reaching the sea.

Some of the more glowing accounts soon to appear of how business has thrived in the year just ending will not jibe so well, it is feared, with the real facts. Business leaders too often feel called upon to see only the bright side of the picture. Not so with the statisticians of industry who stick to the actual figures. A newly organized group of these experts representing thirty major industries put their facts together during the past week and declared that "industrial and commercial activity in 1928 was slightly higher than in the preceding year, but, except for a few months in the last half, was little above the normal expansion of general business."

As in trade, the course of industry during the year was below par in the first half and only caught up with the 1927 level in the fall. It closes the year somewhat above normal.

The key industries of steel, automobile manufacture and building still supply the principal stimulant to progress. Other lines have gained, but not enough to bring the average in industry much above last year despite the fact that twelve months ago the reaction was obvious and complaints of widespread unemployment were beginning to be heard. It is felt as the year closed, however, that the momentum attained in industry will carry well into the new year and that present activities augur a brisk spring.

VANISHING HOMES.

The National Homemakers Council declares that at least in our cities the old-fashioned kitchen is doomed. It is not referring to its transformation into closet kitchenettes or to the use of electricity for everything from cooking to making ice. The possibilities go much farther. The council prophesies that

stoves will soon be entirely extinct and that we shall be ordering our meals from community kitchens which will deliver our soups and our roasts and our vegetables at the door.

This is not an inviting prospect, but it is in keeping with the dwindling size of apartments, which can no longer afford space for anything but the barest suggestion of a kitchen. We are paying the price of prosperity in New York by finding it harder and harder to obtain the space in which to enjoy the products of modern ingenuity.

First we reconciled ourselves to small kitchens by having the convenience of electric refrigerators, electric dish washers, electric grills and a hundred and one other neat and compact devices. Now we can still buy all these products of mass production at a moderate figure, but having done so we can't afford to rent the space in which to house them.

And having done away with kitchens, that next? Obviously the dining room. Then it is an easy step to give up living rooms, whereupon we shall be left with apartments — or apartmentettes — in which we may possibly have room to sleep and keep a few clothes. The evolutionary process is clear, simple and comprehensive.

The only defect in this transformation from houses to rooms is that in the process the home is eliminated. It is sometimes hard to recognize what has so often been called the foundation of American life in city apartments, and, with community kitchens supplying our meals, it would just about have reached the vanishing point.

The National Homemakers Council is losing sight of the purpose for which it was supposedly organized if it does not realize that unless something is done, and done soon, its program of home economics will soon be all economics and no home.

THE NEW RURAL DOCTOR.

The campaign for an endowment of \$2,000,000 for the Albany Medical College has as its chief aim the creation of facilities which will enable practicing physicians, and especially rural doctors, to keep abreast of the progress of medical science through graduate work. The old-fashioned country practitioner is disappearing and it is the hope of the medical authorities to supply in his place well-trained physicians who will have in such centers as Albany the opportunities for continued study which are at present available only in the metropolitan areas.

This development in country medical practice may mark the passing of a romantic figure, but it will also bring to those on isolated farms more effective aid than they have ever before had within reach. The automobile from the county seat can answer calls far more quickly than the buggy from the neighboring village. And for all the admirable qualities which characterized the country doctor, his inability to keep in touch with what medicine had discovered since he left his training school caused him to rely upon old remedies to an extent which would horrify his successor.

In time we shall undoubtedly see

country medical practice closely approximating city medical practice. The county seats will have their hospitals and specialists serving a community which modern communications have made far larger than was ever before possible. Both doctors and patients will have the advantage of the new facilities, for it will no longer seem impossible for a distant patient to reach a hospital. And with the development of graduate work the country physician can be as well trained as the city doctor.

THE TREND IN TRADE.

The trend in trade has been toward a multiplication of units as the chains press their expansion. In industry, the trend is in the other direction with a contraction of units as merger after merger takes place. Actually, the same force appears to be working in each case. Control in merchandising ushers in a period when large scale operations are not only practical but feasible. Control in industry simplifies the manufacturing processes and permits single management to direct widespread industrial enterprise. At the same time, the research, purchasing and merchandising divisions of the consolidated companies are provided with adequate resources for their proper functioning.

The year has seen the exceptional growth of trade institutes which are, after all, only another means adopted to attain control of production, selling, marketing or merchandising as the case may be. In industry the complaint is more frequently heard that buying groups are allowed perfect legal freedom while selling combinations are forbidden. The demand for equal freedom by which sellers may control their selling as buyers control their purchases is apt to become more insistent.

It is not likely that trade units will expand and industrial units tend to contract indefinitely. Mass distribution is rapidly forging independent stores into chains, and once the chains begin testing each other's strength there may soon be witnessed the same concentration as in industry. On the other hand, some reaction to standardized products may cause slowing down of industrial combinations.

DESERVES WIDER THOUGHT.

Before the Senate Committee on Education and Labor, which is studying employment conditions, the head of a large railroad system during the week brought out the new attitude which is taken toward labor. He explained that if it is for the benefit of society that we have mass production and reduced costs, then society must assume the responsibility of furnishing work for the men displaced under the new program. This problem has only come to the fore in the past year, but it was declared by the leader of union labor recently to be one of the most important questions affecting labor today. "Organized labor," he said, "will oppose with everything in its power the turning adrift of men replaced by machinery and for whom no provision is made. It will never allow a human scrap heap to be built up in this country."

The inclination in labor's ranks is to

push the five-day week as a means of solution, but when it is noted that industry to-day is quite able to supply a year's wants in nine months of regular operation, this does not seem to measure up quite to the task. What appears more probable is that as the technique of developing new desires becomes more fully understood and applied, there will come an expansion of present industry and the creation of new activities.

Coincident with the spread of education and the growth of industry to supply new wants there is apt to be, from all indications, a realignment of wage scales as backward industries find ways of paying more adequate remuneration although cutting costs through improved processes. The newly revised kilo-man-hour method of rating industry points this way.

Whatever the solution, no human scrap heap is likely to be seen. Some method is bound to be devised for utilizing labor if it is available. However, the question is certainly one that deserves wider consideration than it appears to be receiving. The merchant, for instance, may be disposed to leave the matter to industrial interests, and yet he has a great deal at stake in it, since the purchasing power of his community is directly involved.

Out of the hearings at Washington may come measures to afford relief. The major plan, however, aims more at stabilization of employment through having building programs start when business lacks otherwise. This is designed merely to relieve a temporary condition and not one that has a more permanent aspect.

Whether the growth of domestic demands will be altogether equal to the task of taking up the labor surplus caused by the introduction of automatic machinery remains to be seen. England turned to foreign markets when the same problem arose there many years ago and, despite growing obstacles, this may prove again to be the answer in our own case.

WHAT OF THE FUTURE?

What are some of the possibilities of the new year in a business way? Chain-store growth and further mergers are accepted as certain. The outcome of security speculation arouses wide interest. The release of the funds now tied up in the stock market and lower money rates might mean commodity inflation or a considerable expansion in new enterprise. It seems evident, however, that the old standards of stock investment have gone by the board. Appreciation rather than earnings are accepted as the measure of desirability.

Few doubt that the new year will see competition even keener in most lines. Steps being taken to reduce unprofitable business, paradoxically as it may seem, indicate that competition will be even strong for the profitable business. Able management has widened its advantage over average management. Since the war we have seen certain shortages completely satisfied. In turn, railroad rehabilitation, new building, automobile manufacture, installment selling and radio have been props for business progress.

MEN OF MARK.

Wm. F. Turner, the Morley Banker and Merchant.

A considerable part of America's male population has acquired the major part of its education from contact with the world. It not infrequently happened that this form of schooling began when the student was comparatively young. On the theory that the embryo mind is a substance susceptible of receiving and retaining whatever impressions may be made upon it is based the supposition that an early education in business methods will be an advantage in future years to the individual who from choice or necessity shall begin life alone, while young, on his own account. It would be interesting to know how many of the great factors in the up-building of the country began their life's work without the advantage of a college education and how many were so equipped. While a percentage of those who occupy prominent positions in the arts and industries of the country are what are termed self educated men, any attempt to classify such individuals must be of a speculative character.

Whether or not the principle regarding dogs and fleas laid down by the redoubtable David Harum is correct, it undoubtedly is not far from the mark to say that a certain amount of work—hard manual labor—is good for any boy. It makes him forget he is a boy and that as such he is supposed to be entitled to a careens, irresponsible existence with ample opportunity to indulge the innate destructive tendencies of the typical boyish mind.

To those who rear their own social and industrial structures comes the time when they are able to appreciate necessity's rude but effective teaching. Not everyone has the hardy temperamental constitution that thrives on difficulty, but those so endowed prosper under the somewhat harsh, unyielding tutorship of this fear inspiring master. In after years the early environment and the restrictions imposed become a source of help and consolation, a reliance and a standard of value in adjusting one's relations with his fellow men and of judging possibilities of opportunities as they present themselves.

William F. Turner was born in Morley Dec. 6, 1878. His father and mother were both of Holland descent. He attended the public schools in Morley, finishing off his education with a short course at the Ferris Institute. When he was 17 years old he opened a small store in Morley, selling groceries and soft drinks. He gradually expanded his business to include the lines carried in a general store. In 1905 he sold his stock and engaged in the banking business under the style of the Bank of Morley. In 1916 he merged his banking business into an organized bank under the style of the Morley State Bank, with a capital stock of \$20,000. He also bought the general stock of C. W. Crimmins and organized a stock company under the style of the Morley Mercantile Co. to continue the business. He became general manager of the company, which

is still conducted under the name of the Michigan Mercantile Co.

In 1917 Mr. Turner built a garage and took on the agency of the Ford car. This business has since been expanded into the Triangle Auto Sales Co., with a capital stock of \$100,000. The company conducts the Ford agencies in Morley, Big Rapids and Lakeview.

Mr. Turner subsequently purchased the O'Donnell interests in the O'Donnell State Bank of Howard City. This bank has a capital stock of \$25,000 and assets in excess of a half million. Mr. Turner acts as president and C. L. Crimmins as cashier.

In 1917 he took over a mercantile business at Howard City, which he conducts under the name of the Michigan Mercantile Co.

Gelder has taught in the Morley High school for three years. The youngest child, Dolores, is attending the Morley public school. The family live in their own home at Morley.

Mr. Turner attends the Methodist church and is affiliated with the Masonic fraternity, having taken all of the Scottish Rite degrees up to the 32nd. He is also a member of the Shrine. He is a member of the Knights of Pythias and Odd Fellows, and is going through the chairs of the Grand Lodge. At present he is Grand Conductor. He has been secretary of the Morley School Board for many years and was instrumental in creating the new high school building at Morley, which is conceded to be one of the finest school buildings in the State for a town the size of Morley.



William F. Turner.

Sept. 1, 1928, he purchased 130 shares of stock in the Big Rapids Savings Bank, half of the shares held by the Ferris estate. He immediately took charge of the Bank as president and cashier and undertakes to spend a portion of each working day with this institution.

Mr. Turner was elected to the House of Representatives in 1924 and again in 1926. Last fall he was elected to the Senate from the 25th Senatorial district which includes Ionia, Gratiot, Montcalm, and Mecosta counties.

Mr. Turner was married in 1900 to Miss Edna Hoover. They have three children. Kenneth, the oldest child, is manager of the Morley State Bank. The oldest daughter is married to Ray Gelder, who is connected with the State Highway Department. Mrs.

Mr. Turner owns up to no hobby and attributes his success to hard work.

Did Butler Brothers Wait Too Long?

In a letter to the stockholders of Butler Brothers, President Cunningham of that company announces the formation of Scott Stores, Inc., a subsidiary corporation formed to operate a chain of retail nickel-to-a-dollar stores. Until this announcement by President Cunningham, his company has been standing still, because it failed to use the advertising medium which appeals to the class of merchants the house aimed to interest in its lines. It shot over the heads of merchants who handle goods such as Butler Bros. job. Profits have been woefully inadequate. As late as three months ago

officials of the company other than Mr. Cunningham denied reports that Butler Brothers were contemplating a chain. They laughed at the idea. So far as we can ascertain, Mr. Cunningham said nothing. But that is beside the point. Now that Butler Brothers have finally stopped issuing optimistic statements about the important position of the wholesaler and have begun to face the music, they must remember that two years ago when the idea was suggested to the house there were virtually no Montgomery Ward retail stores, far fewer Penney stores, considerably fewer Grant stores and fewer Woolworth, Kresge and other stores, particularly in the smaller towns. With Penney out after 500 new stores, Grant expanding rapidly, Schulte opening five-cent-to-a-dollar stores on every hand, competition will be keener, store managers higher priced and less numerous, rents considerably higher. And on top of that must be remembered the fact that neither Butler Brothers nor Scott Stores, Inc., have identity with the vast consuming public. Montgomery Ward and Sears Roebuck not only have established identities, but millions of dollars' worth of good will. Coming behind all the huge developments of the past two years, Mr. Cunningham will face a heartbreaking task in putting Scott Stores, Inc., on a profitable basis. He may be equal to it. But the fact remains that probably it would have been far easier had he begun when the idea was suggested to him, rather than two years later; also if he had continued in close connection with trade journals which built the business up when he was acting as stenographer for the founder of the establishment.

Hints For the Man Who Drives Himself..

When leaving the car parked in a snow or ice storm, place a sheet of heavy paper, or light cardboard, between the windshield and the wiper. Removing the sheet when starting leaves the important part of the windshield clear.

If the engine has a tendency to use gas faster than the vacuum system supplies it when running uphill, step off the accelerator for an instant. The vacuum system will speed up accordingly.

Snow and ice covered streets are apt to be as rough as country roads. This calls for consideration of the car's springs.

Don't complain if the engine stalls a few times when starting on a cold morning. It compensates for what is known as "oil lag."

Why get out to see if you have parked close enough to the curb when you can see from the driver's seat whether the left side of your car is in line with the left sides of the cars ahead?

A broken shock-absorber strap may cause dangerous sideway on curves.

Parking spaces are often found at the beginning of a block because a majority of drivers pass an early opportunity thinking there are other spaces up the street. Frederick C. Russell.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The main topic of conversation in Grand Rapids the past week has been the proposed merger of the Old National and Kent State banks. However much the circumstance may be regretted by patrons of both institutions who are entirely satisfied with things as they are, on one point all are agreed, and that is the advantage a big bank will be to large borrowers who have heretofore been compelled to divide their accounts among several banks in order to meet their requirements for funds at certain seasons of the year.

Another interesting feature which will necessarily result from the merger is the probable creation of a new bank building adapted to the needs and necessities of so large an institution. Neither of the bank locations now occupied can be expanded, owing to the peculiar conditions which prevail at both locations. Neither of the heads of the new institution will long be content to remain isolated from each other, as would be the case under existing conditions. This clearly indicates the abandonment of both locations and the creation of a new banking center nearer the future financial center of the city. With the growth of the city East and South, Campau Square will soon cease to meet this requirement. The practical solution of the problem will be the erection of a sixteen story building in keeping with the trend of business on the present location of the Porter building. This property has 84 feet frontage on Monroe avenue, 120 on North Division, 210 on West Fulton and 228 on Commerce. It is admirably adapted for a building of this character, because of its location on four streets, affording opportunity for more light and ventilation than is usually the case in buildings of this kind. The real estate in question comprises 22,000 square feet and is valued at \$700,000, which is probably a fairly conservative estimate. A building suitable to that location and adapted to the banking business could be erected at a cost of from two to three million dollars. Edward Lowe, the owner of the property, is willing to lease the land for ninety-nine years, at least he so expressed himself when it was proposed to utilize the property as a hotel site before the present Pantlind Hotel proposition was adopted. It has always been understood that he would rather dispose of the property on a ninety-nine year lease than by absolute sale. It is also understood that he would probably be willing to erect the building if a sufficient rental income could be assured him. Mr. Lowe and his wife have 1770 shares in the Kent Bank, more than three times as much as is held by the head of the Bank and nearly three times as much as is held by Joseph Brewer, who owns 600 shares. If this plan is carried into execution—and it seems to be the only logical way in which the present problem can be solved—the locations in the Pantlind and Morton hotels can be abandoned, leaving the present branch

of the Kent State in the Pantlind building to function for the down town trade. There has been no bank construction in Grand Rapids since the Grand Rapids National completed its beautiful building, barring the ornate structure of the Grand Rapids Trust Co. The city will certainly welcome the creation of a new building in keeping with the spirit of the times and the dignity and magnitude of the proposed new bank, with five million of resources and forty millions of business on its books.

The negotiations which Messrs. Hompe, Sligh and others undertook many years ago to create a new hotel on the Porter block site are still fresh in the minds of living people, although most of the active promoters of that undertaking have gone to their reward. The negotiations for the sale of the property were conducted by Sam Fletcher. The plan was to take over the land on a ninety-nine year lease, conditional on Mr. Lowe erecting a hotel suitable for the needs of the city at that time. The plan proceeded so far that Mr. Beifield, of Chicago, was secured to take the management of the new hotel. As soon as it was thought the deal was a "go", the late Charles Sligh quickly secured options on all the available property in the vicinity, including the Cody Hotel. When it came time to close the deal, Mr. Lowe decided that he did not care to have a hotel on that location. The promoters then transferred their activities to the present Pantlind Hotel location, which they worked out quickly and effectively. It required much persuasion to induce the late Boyd Pantlind to take the management of the new hotel, but he finally consented, creating a beautiful atmosphere which has been to the lasting glory of Grand Rapids.

Friends of mine who have recently visited Germany tell me that the loudly paraded statement that Germany is reconciled to her defeat by the allies is all bosh; that the talk of a war of retaliation is heard in every gathering, large or small, all over Germany; that the song "Deutschland oeber alles" is heard dozens of times daily in churches, schools, hotels, saloons and in private and public places. I dislike very much to accept these statements from Americans, but when they are fully confirmed from German sources I have to admit their truth. During the week the following dispatch from Berlin came to this country over the Associated Press:

At the unveiling of a monument to the thirteen employees of the Krupp works at Essen who were killed in a riot on the day before Easter, 1923, by the French occupation troops, Baron Krupp von Bohlen, husband of Bertha Krupp, called on his hearers to keep green the memory of the occurrence.

"Every German should think daily and hourly of this miserable French sanguinary act," the baron declared. "What the French did to the Germans cries for vengeance and revenge. How fervently we must hate has been taught us by the French. This hate should be holy to us. It should be handed down as a legacy from generation to generation until that hour when freedom and the fulfillment of the Fatherland's aims have been attained."

The Preussische Kreutz Zeitung, reactionary organ, expressed regret that the Burgomaster of Essen was not present to hear these words.

For several years the union printers of the country have been clamoring for a five day work week. Owing to the present depression in the printing trade they are getting all they ask for—and more. Several offices in the city are giving their married employees three days work a week and their unmarried men two days per week. Owing to the pernicious activity of the union during the kaiser's war, the wages of skilled workmen in the printing line were forced up to a point which practically amounts to confiscation; in other words, no employer can pay the present wage scale for pressmen, linotype operators and stone men and retain his standing with his customers, because of the exorbitant prices he has to place on his output. A re-adjustment along reasonable lines must come before the job printing business of the country will be in a prosperous condition.

During the recent political campaign I considered it an outrage that the old ironmonger who conducts a radio station at Shreveport should have been permitted to send out every night such a quantity of abusive language concerning one of the candidates for the presidency. It seems to me that such an abuse is entirely out of place and should not be tolerated by the Federal Radio Commission.

I feel the same way about station W-G-N, which is owned by the Chicago Tribune. It furnishes some news of the day before, but uses the name of the Tribune so constantly as to be positively annoying and nauseating. Other newspapers which own radio stations handle this matter in an exceedingly diplomatic manner. I feel the same way about the Tribune itself. Its pompous assumption that it is the "world's greatest newspaper" has not a single ground on which to base such a claim. It is not in the same class with the New York Times and a dozen other American newspapers with which I happen to be familiar. The Tribune is the foe of good government and appears to be the ally of the 100,000 fiends who walk the streets of Chicago with murder in their hearts and guns in their pockets. I have never seen a word of protest against the element in the Tribune. I have never seen the paper urge the officers of the law to do their duty and clean up this deplorable situation. On the other hand, the Tribune undertakes to shape the legal policy toward criminals in every other state except its own. Just now it is undertaking to induce Governor Green to recommend the repeal of his habitual criminal act, which in my opinion is one of the best pieces of legislation Michigan ever undertook. I hope our sturdy Governor stands firm and refuses to be swayed from the path of duty by a newspaper which has no settled policy except to inject its pernicious influence into other people's business and deliberately shuts its eyes to the monster crime condition which stalks abroad in Chicago twenty-four hours every day. In view of the many

fine things Chicago has done it is exceedingly unfortunate that the Second City of America should not have a really great newspaper like the New York Times. E. A. Stowe.

The Inspection of Christmas Trees.

We have a law requiring inspection of the trees with the object of preventing the spread of injurious plant diseases. At present the work is in charge of the Office of Orchard and Nursery Inspection.

The trees handled are really forest trees. Our Conservation Department finds it necessary to watch for theft of the evergreens from forests on State lands.

To lessen the total expense to the State and at the same time to more effectually prevent depredations on State lands it will be wise to place that inspection service in charge of the Conservation Department.

Parties intending to cut trees must notify the Inspector and state where they are to be cut, in order that the Inspector can ascertain whether the trees come from a disease free area. With this inspection service placed in charge of the Conservation Department, any contemplated theft from State land would be nipped in the bud. And, moreover the principle of conservation could be carried into greater service for the protection of evergreen forests on private lands and their better development through use of the rules of good forestry.

Our State Forest Service is a part of the Conservation Department. Conservation of all forests is fundamentally in line with the motive and design in founding that Department. When the tree inspectors go for examination of places where the Christmas trees will be cut they could be prepared to furnish the land owner with printed matter explaining the principles of forestry practice and the way in which the trees can be taken as a thinning without damage to the future usefulness of the forest area. These inspections furnish valuable opportunities for a forest extension service sure to be of great usefulness in the conservation of forest resources, therefore the Conservation Department will be doing the work it ought to do.

We have a "blue sky law" to protect honest people from wasteful forms of investment.

The principle underlying that law can well be followed in making this tree inspection law a source of educative effort protecting the forest resources of our State and putting into the hands of the land owners sufficient information so that cutting of Christmas trees shall not result in reckless damage to the final stand of needed timber.

Frederick Wheeler,
President Michigan Forestry Ass'n.

Proof of Quietness.

Prospective Guest: Is this a quiet room?

Landlady: Sure, and it's that quiet ye can hear thim blasting fer an apartment house next door.

A woman takes quite as much pride in looking young as a man does in feeling young.

Why the Iroquois Changed Their Warlike Attitude.

When the victorious Iroquois and their allies crossed Mackinac Straits after their victories of 1649 they left behind them only a trail of bloody massacres. Not only were the French attempts at settlements around Georgian Bay and the North end of Lake Huron utterly destroyed, but their Indian allies were annihilated as well. The Iroquois next turned their attention to the neutral Indians who occupied a territory mostly along the South side of Lake Erie and the war of annihilation swept up into what is now the Southern Peninsula of Michigan, from which all the resident Indians made a wild race to get away. When it was all over for the fourth time Michigan was practically depopulated. The Iroquois had an ambition to hold all Michigan as one great hunting ground.

By 1654 a small band of Huron refugees from Mackinac were trying to establish a settlement on St. Michael's island in the mouth of Green Bay. A small party of Ottawas were making a similar attempt on Washington Island, not far away. On the main land to the North there was a settlement of Pottawamies which was being gradually built up and strengthened by numerous bands which gathered at what promised to become a stronghold. Quite a pretentious fort was built and every precaution taken, although everyone believed they were beyond the Iroquois and all danger from that source.

Near what is now the Soo another settlement was started with Chippawees as its moving spirits, but wanderers from several other tribes were included. While this was going on in the Northland developments of interest were happening along the St. Lawrence, where the French settlements were located.

When the Iroquois completed their destruction of the neutrals they decided to clean up the job by the complete destruction of the French in America. To that end they gradually surrounded all the French settlements and commenced a siege which had every promise of complete success. Gradually food became scarcer and the lines were drawn closer until 1655, when all of a sudden the French were utterly surprised by the visit of an Iroquois messenger who sued for peace. The bewildered Frenchmen hardly knew what to make of the situation, nor could they understand how when they were utterly desperate themselves, their enemies should ask peace of them. It was a complete mystery and it was several months before they could find the reason for its solution.

To know the reason we shall have to come back to Michigan.

Just why they were making the trip we do not know, but in the early summer of 1654 a scouting party from the Pottawamie settlement on Green Bay was near enough to Mackinac Island to learn that a strong war party of Iroquois were in camp there. The badly scared Pottawamies lost no time in getting back home with the

news and preparations were made to give the invaders as warm a reception as possible. The two settlements on the islands were called to the main land. The Hurons never were worth anything for a fight after their defeat in 1649 and their whole party made as swift a get away as possible toward the Menominee River. The rest of the allied forces prepared to make a stand.

The force of Iroquois at Mackinac Island was divided into two war parties one of which was sent to destroy the settlement at the Soo and the other to Green Bay. Just how the Pottawamies did it or exactly what they did has not been kept of record, but in some way they managed to get poison into the food of their approaching enemies until when they arrived in front of the fort on Green Bay so many of the Iroquois were sick that they put up only a feeble attack and allowed themselves to be driven away. They drifted into the country of the Illinois, whom they had never known until this and by whom they were destroyed until only a very few sickly Iroquois succeeded in getting back to their home country.

The Iroquois war party which went North from Mackinac Island had little difficulty in destroying the settlement and taking many prisoners. During the following night friends of the unfortunate prisoners saw them tortured as they watched the Iroquois camp all during the night. In the early morning hours the victorious Iroquois became careless, probably flushed with their victory and all unaware that their late enemies were watching. When the whole camp became quiet the Chippawees and their allies who had organized themselves for that time as they saw it approaching, rushed in and made their defeat a complete victory. Only two Iroquois were spared. They were mutilated and then sent home to tell the story.

The report of these two defeats took all the heart from the Iroquois. That was the secret which caused them to surprise the French settlements with overtures for peace.

Some months after the peace was declared, but before it was known in the Northwest, Joliet and others arrived at the Soo, where he found that an Iroquois had been taken as a prisoner and upon whom the local Indians there were preparing to inflict tortures. Realizing that should this be done and word of it get back to the Iroquois, it might lead to hostilities again, Joliet set himself to prevent it. He succeeded in getting the Iroquois man turned over to him and proposed restoring him to his people. Up to this time the French had no knowledge of Lake Erie or the direct route by water up the St. Lawrence. While they were arranging to start the journey by the route they knew, the man asked Joliet why they did not go direct. This led to an explanation and the trip being undertaken by the direct route. This was the first trip over that route and much of it was entirely new to white men who saw it for the first time.

A. Riley Crittenden.

A little apple sauce every day keeps the divorce lawyer away.

Tips Given To Help Your Business.

1. By displaying goods where they show up to the best advantage you secure the greatest number of sales with the least amount of effort.
2. Without courtesy (even though you have wise store policies and careful buying methods) you build up good will slowly. With courtesy you build it rapidly and permanently.
3. Watch for the silent customer—she may have come to look. But if you handle her courteously she may turn out to be a good customer.
4. Children are great talebearers. They are either your best or your worst advertisement, depending on whether your salespeople treat them decently or not.
5. There are better and more satisfactory ways of keeping customers'

good will than to keep them waiting for change and packages.

6. Not all merchandise you carry deserves to be up front, but make sure that the merchandise that sells best when people see it gets "preferred" position.

7. There may be times when it goes against the grain to make adjustments in the customer's favor (the times when the customer is dead wrong), but remember it is good business.

A Hairdressing Aid.

A novel head band is now to be found in the leading shops for wear when cream and make-up are being applied. It is made of a rubberized silk in a skin tone, which is very becoming. This band may be worn by those with either long or short hair.

MILLER PEANUT PRODUCTS CO.

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



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

The Demands of the Times

In these times of sharp competition, a business or a brand of goods must sell itself with more than general claims of excellence. It must offer some desirable thing which is distinctive and specific. So must a trade journal.

The Michigan Tradesman offers the aid of a native Michigan institution—which has sent its roots into Michigan soil for forty-six years—collecting experience and contacts—growing with local industry—giving to customers throughout the United States the fruit of this close relationship in credits, collections, trade information and other financial and mercantile services.

There is real advantage in your keeping in touch with existing conditions and future prospects through this unfailing source of information and advancement.

Why not try it out for the coming year?

FINANCIAL

Big Drop in Bond Flotations.

While the country's speculative fever in the last year has been a pronounced bullish influence on stocks it has been bearish on bonds.

New bond flotations in 1928 will fall roughly \$2,000,000,000 short of those in 1927 although about a billion dollars more in stocks were offered to the public than a year ago. The contrast is all the more impressive when reduced to ratios. The 1928 bond flotations total about \$4,500,000,000 to date, against \$6,500,000,000 for the same period last year, whereas new stock offerings total \$1,700,000,000, against \$700,000,000 last year. That makes a 31 per cent. reduction in bonds and a 140 per cent. expansion in stock offerings to the public.

That the volume of bond trading on the New York Stock Exchange should have fallen to \$5,662,000 on Monday—the lowest total in recent records—is an interesting commentary on the public's attitude with the approach of the January reinvestment period. It is the season of year when the reinvestment funds reach their peak. In ordinary times the last week of the year should stimulate additional demands for fixed interest bearing obligations.

In a sense these Stock Exchange bond figures are misleading for in recent months the Exchange's facilities have been so heavily taxed with the stock trading that an increasing proportion of the bond transactions have been handled directly between the investment houses. Consequently the full volume of trading in bonds is nowhere nearly all reflected in the listed transactions on the Exchange.

In a year that has lifted industrial stock prices persistently higher until these stocks now yield less than 4 per cent., the value of bonds has drifted gradually lower. The steady climb in ninety-day time money from $4\frac{1}{4}$ per cent. at the beginning of 1928 to $7\frac{3}{4}$ per cent. now has not affected stock quotations. It has very greatly affected bond prices—the average yield on bonds has consequently risen substantially during the year with this drop in prices.

A difference of opinion exists in Wall Street with regard to the outlook for bond prices in the new year. Some contend that the high interest rates and speculative tendencies of the public will continue to depress bond values. Some point out that a very large class of conservative investors in this country will always prefer bonds and that the decline in prices has ushered in an attractive yield basis.

Doubtless the future of the bond market is contingent in part on the stock market itself. So long as stocks continue their rapid rise, the bond market cannot hope to receive its full proportion of attention. On any change in public sentiment it is in position to improve. Paul Willard Garrett.

[Copyrighted, 1928.]

Money Flurry Is No Surprise.

After stabilizing around 9 per cent. in the week before Christmas call money yesterday jumped to 12 per

cent. and bore out the predictions of bankers in the financial district that the approaching year-end settlements would bring a money squeeze.

That the pinch did not come until this week was a surprise to close students of money. Its arrival nearly a full week after its scheduled time is interpreted as an indication that bankers were pretty thoroughly prepared for the event. How high money will go in the few days that remain of the old year is a question to which the financial district seeks an answer, but it is not so disturbing a question as another.

What prophets want to know now is whether the turn of the year will bring the full measure of money relaxation that has been so confidently predicted. It will disappoint the stock market if early January does not usher in a period of pronounced easier funds. The money agnostics yesterday began to emphasize the possibility that many may awaken early in 1929 to find the money market has not turned so perceptibly easy after all.

Perhaps events will fail to bear out the anticipations both of those who expect downright ease in money after the year's turn and those who fear a continuation of dear rates. Forces making for tightness at this season center around the heavy currency withdrawals in connection with holiday demands, and the heavy year-end settlements. These pressures will relax quickly in early January, and will remove dangers of money flurries such as the market faces in the current week.

While it is an almost invariable rule that January ushers in a period of relative comfort in the money market nobody can ignore the peculiar conditions that underlie the present position. Consequently while January will bring the usual seasonal forces for ease the market will go wrong if in failing to note fundamental conditions it overestimates the effect of this seasonal relaxation.

Knowing that the Federal Reserve system stands committed to a firm money policy the financial district will watch with increased interest the trend of brokers' loans in the next six weeks. A continued expansion in private lendings has greatly benefited the stock market this fall. In a measure the trend of brokers' loans bears on the trend of the market. Heavy withdrawals of private lendings might conceivably tighten money still more early in the new year whereas additional lendings would work the opposite result.

Paul Willard Garrett.

[Copyrighted, 1928.]

Sell Five Million More Stems of Bananas.

United Fruit handled about 43,000,000 stems of bananas in the first nine months of 1928 or about 5,000,000 more than the same period of 1927. This astonishing increase with satisfactory profits was not anticipated in view of the large domestic fruit crop, but is explained by company officials on the ground that the banana is now a staple food, which adds variety to the domestic fruits, and that the American people are eating much more fruit.

KK

The Oldest Bond House in Western Michigan

A.E. KUSTERER & Co.

Investment Securities

303-307 Michigan Trust Building

A MICHIGAN CORPORATION

Capital and Surplus
More Than \$450,000

ARTHUR E. KUSTERER
President

GEO. L. O'BRIEN
Vice President

ROGER VERSEPUT, JR.
Sec'y and Treas.

KK

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit
2066 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

Buhl Building, Detroit

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

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

Era of the Chain Store.

The announcement which was recently made of a country-wide department store chain might have been expected. It is characteristic of the present-day era in the retail trade. The new chain will have a sales aggregate of a billion dollars. It is an imposing figure. Yet it is only one-fifth of the annual sales total of smaller chain stores.

The department stores were the last to join in the now popular chain store idea; to join, that is, to an appreciable extent. Cigars, dry goods, shoes, candy, groceries and five-and-ten-cent articles long ago succumbed to the idea and found it profitable. Yet on a large scale this method of merchandising is new; its growth began after the close of the war.

At present more than a dime of each of our dollars expended outside of department and mail-order houses goes to one or another of the chain stores. In the larger cities it is twice as much, the chain store taking 20 per cent. of the total volume of retail trade; more in some lines and less in others. In New York and Philadelphia the chain grocers, for instance, receive 70 cents of each dollar spent on groceries.

That the chain store idea presents certain advantages and also certain dangers is quite apparent. Chain stores can buy in vast quantities directly from the manufacturer or the producer at lower prices than individual stores. They eliminate the middleman or the jobber and with him his profit. Groceries, on the whole, are cheaper in the chain stores than elsewhere. And the things which can be bought in these stores for five or ten cents make one marvel. So with chain stores in other lines.

The danger is obviously in the opportunity for monopoly which the idea, if carried to the extreme, may present. This danger is not illusory nor, on the other hand is it immediate. Last spring a resolution was adopted by the Senate, at the instance of Senator Brookhart, directing an investigation by the Federal Trade Commission of any monopolistic tendencies which may have developed. This vigilance ought to check abuses.

Despite its proportions this development is still in the incipient stage. There are many other lines which potentially lend themselves to "chainization."

A New Shipping War.

By assigning one of its transatlantic liners to the New York-Havana service the United States Shipping Board meets the challenge of the British Cunard Line, which has lately placed one of its vessels on this run, previously monopolized by American steamships. The board takes the position that since the American lines maintain a year-round service between these ports it is unfair for foreign ships to compete with them in the winter months, the time when the losses for the rest of the year are usually overcome by the large tourist trade.

Foreign ships may not, under American laws, engage in our coastwise trade. Technically, Havana is a foreign port,

but Chairman O'Connor contends that this run is virtually an American trade route, which has hitherto been respected by foreign shipping interests.

The outcome of this new competition will be interesting. Obviously the Cunard Line has a right to provide fast, luxurious service between New York and Havana, and the action of the Shipping Board is a confession that the service hitherto has not been up to the highest standard. One result of this competition will be the furnishing of much better facilities for travel to Cuba, so that patrons will have no reason to regret this shipping "war." Few citizens will carry their patriotism to the point of traveling exclusively on American ships if those craft are inferior to their foreign competitors. On the sea, as elsewhere, the natural laws of trade prevail.

It would be pleasant to know that the largest and festest and most comfortable ships afloat ply to foreign ports under the American flag. There was a time when they were unexcelled on the Seven Seas.

Business Philosophy.

As we have said before, life is amusing and colorful if you have a sense of humor.

For twenty years one man has been editor of a noted newspaper. Scores of brilliant men have been on his pay roll. They have come and gone, but the editor has remained.

Through his long service the usual comment on this editor has been: "Not a bad fellow but dumb. What an opportunity he misses to create a great newspaper!"

Meanwhile the circulation of the newspaper has more than kept pace with the growth of the city. Mostly through merit it has eliminated competition, until now it is the sole survivor in the morning field.

One therefore wonders whether this editor would be better off if he had more ability. The chances are he would use his talents to raise hell. Instead, he steers a safe course, pleases almost everybody, offends nobody and makes a lot of money for himself and his employers. William Feather.

Business Philosophy.

If a man goes into business and wishes to protect his creditors and his investment in the event of his death, term insurance meets his needs ideally. The difference between the cost of term and other forms of insurance can be used to advantage in the business. If a man buys a house and wishes to clear the property of the mortgage in case he dies, term insurance is a good buy. He can use the difference between the cost of term and more expensive forms to reduce the principal of the mortgage.

Every young man who has others dependent on him should buy all the insurance he can afford. Since he can buy from three to ten times more term insurance with his dollar than of other forms, let him make sure that he has analyzed his situation before he bargains for the more expensive policies.

William Feather.

AUDITS-SYSTEMS-TAX SERVICE

LAWRENCE SCUDDER & CO.

ACCOUNTANTS AND AUDITORS

924-927 GRAND RAPIDS NAT'L BANK BUILDING, GRAND RAPIDS, MICH.
313 PECK BUILDING, KALAMAZOO, MICHIGAN
452 W. WESTERN AVE., MUSKEGON, MICH.
New York - Chicago - Detroit - Washington - Hammond - Boston

The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS MICHIGAN

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.



"The Bank on the Square"

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

MUTUAL FIRE INSURANCE

Co-operate For Better Insurance.

During the past year the Hartford Insurance Company, which is one of the largest and most successful operating in the United States, decided to cancel every policy they carried on farm property in Michigan. This action on their part set insurance men thinking.

The Hartford Company know their business from A to Z. They know what insurance costs are and the conditions as fully as well as any company operating anywhere in the U. S. They cancelled more insurance in Michigan in a very short space of time early in 1928 than many farm mutual companies carried.

Now why did they do it? Simply because their records showed that the loss ratio on farm risks in that state was so large that they were carrying their business at a loss, and they are too good a business company to continue to do business when they have to pay out more money for losses than is paid for insurance.

Their attitude in Michigan should certainly send cold chills up the spines of those whose companies are composed entirely of farm risks. When the old substantial companies can't stand the gaff, what is in front of the farm mutual companies?

It resolves itself simply to this, that if the farmers of Michigan fail to use greater care in the prevention of fires, they will find themselves paying a much higher rate than they are now paying, with the possibility that they may not be able to get any insurance from any company. Such a condition would not be a precedent. It has occurred before in some states, and Michigan may get hit the same old way if the farmers are not more careful along fire prevention lines.

It is true that the majority of farmers are careful and will do anything to save their property from destruction, appreciating that the insurance they carry would not reimburse them for their loss. On the other hand, there is the minority who are insured for full value, and wouldn't feel at all bad if they sold their buildings to the insurance company. The latter class is the one which is raising havoc with insurance. They are the ones who are giving insurance in the rural districts a black eye. It is this class which is responsible for the withdrawal from the state of such big companies as the Hartford.

The careless, don't-give-a-darn fellow, while largely responsible for the unfortunate condition existing, is not entirely at fault. The better class, the real fire preventionist, careful and honorable, is the last man to inform his company of hazardous conditions, even though he may do so without becoming mixed up in the affairs. He is furnishing more than his share of money to operate the company and pay losses, because he is safe, and the over-amount he is paying beyond what it would cost if all were careful, is to pay for the other fellow's gross carelessness.

Are you, who have a safe risk, doing your share to prevent fires, going to sit

idly by and allow farm insurance to become degraded, increased in cost, or entirely eliminated from your reach? If so, you are doing wrong. Come out in the open and refuse to carry your insurance in a company where some of the members you know are blood-suckers—draining the very vitality of the company, impoverishing the treasury of the money which belongs to you and other honest, dependable men.

It is within your power to raise the plane of farm insurance, if you will do your duty. If you do not want to come out flatfooted and tell your company of the hazardous risks which they are carrying, you at least can write a note to the company, not signing your name, to investigate certain conditions, and you may rest assured that any live, wide-awake insurance company will see to it at once that such risks are carefully investigated, and no doubt cancellation will follow, and the loss ratio of the company will diminish.

There is another instance where co-operation is sadly lacking, more especially where mutual insurance is involved. When a fire occurs, the members of the same company in that community will gather at the scene of the fire and concoct every possible scheme to "wallop" the insurance company in the settlement. They urge the inflation of loss claims and suggest every known kind of trickery, so that the insured may get more than he is justly and lawfully entitled to in the settlement. They forget that the money with which to pay such losses comes from them and hundreds of others comprising the company, who are required to furnish the money with which to pay the losses. Such tactics, common as they are, dishonest and unfair to the company of which they are a part, if practiced for enough will eventually wreck a good company.

It is the intention and desire of any well regulated insurance company to pay in full its honest losses, and if an effort to take undue advantage on the part of the insured is not made, the company may be depended upon to do the right thing. On the other hand, when an adjuster finds that the insured member is trying to take undue advantage of the company by securing pay for articles not destroyed and excessive amounts on property burned, then he is on the defensive, and must, for the protection of the funds of the company, combat unjust claims with all means at his command.

A greater degree of co-operation will result in the upbuilding of insurance companies, lessening of losses and lower cost insurance. Without it, dependable insurance is uncertain. Failure to obtain insurance on farm property would mean the immediate foreclosure of all farm mortgages, and new mortgages would be impossible to negotiate. No concern will loan money on property which cannot be insured. Do your share to purify farm insurance conditions. Aid the company in which you are insured in cleaning out the undesirable.

The greatness that is thrust upon a man always goes to his head.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

Michigan Bankers and Merchants Mutual Fire Insurance Co.
of Fremont, Michigan

WILLIAM N. SENE, SECRETARY-TREASURER

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

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



Combined Assets of Group

\$45,267,808.24

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

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.

HOTEL DEPARTMENT

Incidents of Trip From Phoenix To Los Angeles.

Los Angeles, Dec. 28—The trip from Phoenix to Los Angeles represents a motor drive of approximately 450 miles, over an excellent highway. Many people make it in a day, but they are only making an endurance test and not trying to look at much of anything en route.

That portion of the trip as far as Yuma—where we cross the Colorado was uneventful, with the same old desert effect in scenery, but it was made after a delightful stay in Arizona's capital, and we were peculiarly fit for a day of hard work. Californians seem to have a special obsession to spend a liberal portion of their lives in desert fastnesses. They are regularly served with a wealth of comfort and enjoyment at home, what with sunshine, fruits and roses, at all times, but they combine their itineraries with trips to snow capped mountains, and when the snow fields are inaccessible, they go to the other extreme and shift to the sands of the desert. Of course this applies particularly to the winter months. The seashore, with its promise of cool breezes may lure thousands during the summer season, but the chilly days drive them to the interior, a fact I cannot understand, as the weather reports at this season of the year, consistently show that the nearer you approach salt water, the more temperate one finds the climate.

At the hotels and along the road the trend of traffic seemed to be Eastward—not to the Eastern or even Mid-west states—but to Arizona and New Mexico. We are heading in to the famous Imperial Valley, and after a strenuous day we make a night's stop at El Centro, which is, one might say within a stone's throw of Calexico and Mexicali—a conglomeration of California and Mexico—squatting on the border line separating two great nations. Close enough to Mexico for all practical purposes and to get the benefit of the "spiritual" aroma provided by recent immigration.

Most everybody back East has heard and read much about the Imperial Valley of California. Much has been written of it, but there is still left much food for thought and some silent contemplation. We all know that of all the early fruits and vegetables displayed on the Eastern markets, the very finest and perfect specimens are from this particular Valley, reclaimed from the Colorado Desert.

Imperial Valley has been rescued by the hand of man from vast sand wastes. Through the pioneering of earnest human workers assisted by a smiling Providence, this great Valley is blooming with an unparalleled degree of fertility and production. Back of it all, however, is the matter of irrigation, an indispensable prerequisite to the reclamation of arid areas. It might be said that this claim would apply to nearly one-half of the producing lands of the Nation. In Imperial Valley the system in use is the most complete possible under Government regulation, supplemented by a strict supervision by state authorities.

It was one thing for Uncle Sam to prepare reservoirs for the storage of water, but quite another and more perplexing proposition to make the delivery of same to the point where it was most needed. In California this was accomplished by the formation of mutual associations, which took over the work and responsibility of financing this gigantic enterprise. Here were 500,000 acres of land which properly equipped with irrigation facilities would keep 100,000 individuals out of mischief for a lifetime, and the descendants forever. But the seemingly impossible was accomplished and today there are to be more nearly exact, 538,000 acres under the Imperial canal system, with a million more awaiting

to produce milk and honey after the Boulder Dam proposition has been finally ironed out.

The Imperial Valley lies between the Coast Range of mountains and the Colorado River, a section long known as before stated, as the Colorado Desert, and for years considered worthless and irreclaimable. North of this great desert is the Eastern extension of the San Bernardino mountain range, dry and barren and worthless. On the West the Coast Range rises to a height of 3,000 to 5,000 feet, which on the desert side, is also dry and barren. Through the Eastern part of this desert is a range of sand dunes which extends down across the international boundary line, terminating just below it. Between these sand dunes on the East and the Coast Range on the West there is a vast level plain which before its reclamation, was as dry and barren as the dunes and hills themselves. Most of this plain is below sea level and was originally an extension of the California Gulf.

Some sixty miles below the Mexican line the Colorado River empties into the Gulf. It is a very muddy stream, which has poured into the Gulf for untold ages. When the Gulf reached as far North as Indio, or at least the present site of that prosperous city, the Colorado River emptied into it some 150 miles Southeast. It was then fifty miles wide opposite its ancient mouth and gradually formed a bar across the Gulf. After a time this bar was raised fifty feet above high water mark and this cut off the upper portion from the main body, forming an inland sea some forty miles in width by 125 in length. The result then was that the flow of the river was changed, divided, as it were, flowing both into the Gulf and this inland sea. Finally when the permanent flow Northward ceased, this inland sea gradually dried up, leaving what is now known as the Salton Sea. This vast basin was all below sea level, and finally long continued rains so augmented the water supply it virtually became a great lake, though never of any great depth, not more than ten feet at any stage. All around this sea were millions of acres of land below sea level, arable when irrigated and wonderfully fertile. In addition to this, there is a vast expanse of country South of the international boundary, which extends to the Gulf of California on the East. Most of this is the most productive and fertile land in the world and it also covers about 800,000 acres in area. Much of this is irrigable and is occasionally flooded by the outshoot of the river.

The real story of the Imperial Valley sounds like a fairy tale. California is much given to speaking of her resources, some of which are on paper and much more in the minds of real estate operators, but the Imperial Valley is certainly the real goods. In the brief space of twenty-five years it has been transformed from a harsh and uninviting desert to a veritable Garden of Eden. Where only cactus and sage brush were, now lie broad fields of wonderful vegetation, with a wealth of fruit and fodder. Everything imaginable may be seen growing here contemporaneously. Two score of years ago scarcely a white man found habitation here, while now there are 100,000 of them, prosperous and happy. The turbulent Colorado River has been subdued to the arts of peace and plenty. Human beings have virtually led the waters of this mighty stream, sweeping down the slopes and valleys of seven states, through hundreds of miles of canals and distributed on a fertile soil the silt resulting from years of erosion.

These deserts slept so long, were so long considered a waste and even a menace to mankind that the completeness of their awakening becomes all the more wonderful. Thirty years ago this storehouse was locked. To-day it

Continued on Page 25



Warm Friend Tavern Holland, Mich.

Is truly a friend to all travelers. All room and meal rates very reasonable. Free private parking space.

E. L. LELAND, Mgr.



Luxurious
Comfort,
Appetizing
Meals,
Reasonable
Rates,

and Finest Mineral Bath Department in the country, are just a few of the reasons for the popularity of West Michigan's finest hotel.

We invite the patronage of business men and pleasure-seekers.

Hotel Whitcomb
and Mineral Baths
St. Joseph, Michigan

"We are always mindful of our responsibility to the public and are in full appreciation of the esteem its generous patronage implies."

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

CHARLES RENNER HOTELS

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

Mishawaka Hotel, Mishawaka, Indiana

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

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

HOTEL CHIPPEWA

HENRY M. NELSON, Manager
European Plan
MANISTEE, MICH.

Up-to-date Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms
Dining Room Service
Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up
60 Rooms with Bath \$2.50 and \$3

PARK-AMERICAN HOTEL KALAMAZOO

A First Class Tourist and Commercial Hotel

Also Tea Room, Golf Course and Riding Academy located on U.S. No. 12 West operated in connection with Hotel.

ERNEST McLEAN
Manager

Park Place Hotel Traverse City

Rates Reasonable—Service Superb—Location Admirable.

W. O. HOLDEN, Mgr.

HOTEL KERNS

LARGEST HOTEL IN LANSING
300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.
Beginning Jan. 1st European Plan and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. American plan. Rates reasonable.

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.

Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT HOTEL. American Plan, \$4.00 and up; European Plan, \$1.50 and up. Open the year around.

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

SCARED OF THE CHAINS,

Real Reason For the Hahn Dry Goods Merger.

Most of the readers of Sales Management have known for several months that Lew Hahn, formerly secretary of the National Retail Dry Goods Association and before that, retail editor of Women's Wear, was organizing a chain of department stores. However, it had been taken for granted that only second-rate, financially-impoorished stores would enter the Hahn combine. Imagine the surprise, then, of the business world when the list of stores that have joined the affiliation was announced a few days ago and it was seen that it included many of the largest and finest department stores in the United States!

It will be noted that in every case, the unit that has been purchased is either the largest or second largest store in its community. At least the first nine institutions in the list enjoy a National reputation. The Jordan Marsh Co. is the largest store in New England. L. S. Donaldson Co. is the biggest mercantile establishment between Milwaukee and the Pacific Coast. The Bon Marche does the largest cash business of any store on the Coast and next to R. H. Macy & Co., of New York City, and the Boston Store, of Chicago, is the most conspicuous advocate of the cash system of doing business.

Practically all of these stores have been in existence many years. Jordan Marsh Co. was established in 1841; Rollman & Sons Co., in 1867; Herpolzheimer, in 1870; Quackenbush Co., in 1878; L. H. Field Co., in 1869. The others average about forty years of age.

The present sales volume of these stores is in excess of \$108,000,000 annually. The net profits of the establishments for the last three years have been as follows:

1925 -----	\$6,086,626.02
1926 -----	6,234,406.30
1927 -----	6,130,637.75

No store was taken in the merger that had not been showing a net profit of at least 5 per cent. on capitalization.

The most interesting thing, however, about this consolidation is the design behind it. What is that design? What new development in retailing makes it possible for a man with nothing but an idea and a reputation for ability and integrity to go out and organize such a gigantic combination of stores in a few months?

To get the answer to these questions, I sought Mr. Hahn and his immediate associates, Arthur Weisenberger and Eugene Greenhut. Questioning these men was very much like interviewing a football team that had just finished a game with Carnegie Tech. They had put in a year of the most arduous sort of promotion work. Following the announcement of the merger, they witnessed a storm of their offices by hundreds of persons looking for jobs, brokers trying to sell stores, investors aiming to buy stock and newspaper men who wanted "inside" stories.

I had the good fortune to be catapulted through this melee into the

private office of Mr. Weisenberger, who acted as spokesman for Mr. Hahn. I asked twenty-one prepared questions, all of which were answered comprehensively. I was told that I could place my own interpretation on the information that was furnished.

There appear to be three motivating ideas back of the Hahn combine:

1. Department stores are suffering from the competition of the chains. Entering this merger gives an isolated store a chance to become a unit, itself, in a strong chain system.

2. The individual department store needs larger purchasing power. It tried to attain this by associating itself with resident buying offices or by joining co-operative buying associations. Both methods have accomplished much but have not been entirely satisfactory.

3. Department store management prides itself on the individualism of its methods, particularly its merchandising. A group of department stores has a better chance to use special ideas, to feature own brands and to control exclusive agencies than has a single store.

I do not know what arguments Mr. Hahn employed to get these twenty-two stores to come under the protecting wing of his organization, but I do know why many of these stores accepted his advances. The average department store owner is as scared of the chains as is the corner druggist or the middle-of-the-block grocer. We hear much about the giant department store and how the small retailer is menaced by their size. As a matter of fact, the average department store is not large, as measured by present retailing standards. The average store of this type does an annual business of one, two, three or four million dollars. Comparatively few of them run past five millions, and the number of single stores that do more than fifty millions could be counted on the fingers of one's hands. To be sure, these are large figures as contrasted with the sales of the independent specialty retailer. On the other hand, these figures are most unimpressive when we set them beside the sales of the chains.

Chain store sales have been quoted frequently in Sales Management of late. Suffice it to say now that the sales of even the small, local chains usually attain a volume of at least five million dollars. The sales of the National chains run up into the hundreds of millions. The Atlantic and Pacific Tea Company leads the list with an approximate annual volume of three quarters of a billion dollars.

Until recent years chain store growth did not bother the department stores. Up to that time, nearly all the outstanding successes in chain merchandising were in the grocery, drug, tobacco, five-and-ten-and-variety goods and restaurant fields—lines that composed only on insignificant proportion of department store stocks. Recently though, chain store expansion has been largely in the direction of general merchandise and apparel stores.

The J. C. Penney Company, which operates a specialty department store chain, has really become a National factor only since the war Penney

competition is being severely felt by small department stores in a thousand towns in the United States. Penney rivalry was enough, but on top of it along came Montgomery Ward with a program to open 1500 mail-order-stocks' stores. The small department stores were able to hold their own against catalogue competition, but they are not so sure that they will be able to contend so well against an actual stock of catalogue goods set up in their towns. What Montgomery Ward will be able to do remains to be seen, but in the meantime department store men, operating in the smaller communities, are worried. They see what the chains have done to the independent grocer and what they are doing to the druggist. You cannot blame them for being on the anxious seat.

And there have been many other developments to annoy department store owners. There are the Schulte-United five cent to dollar stores. These units promise to take a nice slice of department store business. The newer type of drug store chain, such as Walgreen is running, is going in rather heavily for department store merchandise. Apparel chains are sprouting up everywhere. Some of them are meeting with amazing success. The Lerner Shops is an example. The department stores are feeling the pinch of the enterprise of these organizations. And so are they smarting under the competition of the department stores which both Sears, Roebuck and Montgomery Ward are operating in the outlying districts of an ever-increasing number of cities.

Many of these developments came to pass during the last year or two. Department store men had just begun to take serious cognizance of them. Lew Hahn and his associates came along at the psychological moment. The plan that they proposed appeared to offer a way out of the predicament into which competition had crowded department store owners. This scheme would enable the department stores at Paterson, New Jersey, Waterloo, Iowa, Lincoln, Nebraska, Greensboro, North Carolina, Malden, Massachusetts, Lake Charles, Louisiana, Connellsville, Pennsylvania and other small cities to join forces with the largest stores in Boston, Cincinnati, St Paul, Minneapolis, Seattle and other big cities. The advantages of such a union are obvious. So the owners signed up.

Not so much need be said about the second principal idea behind the merger—buying power. It is generally conceded that a store can operate to better advantage, if it has buying power. Perhaps the phrase "buying ability," would be better. A department store does not necessarily have to purchase its goods at a lower price in order to compete, but it does have to put brains and good taste and sound judgment into its buying or it will be hopelessly lost.

Seventy-five per cent. of the merchandise in a department store to-day is sold on a fashion appeal. Such a stock must be bought cautiously. It has to be bought in small quantities, on a day-to-day basis. To buy in this way a store must keep its buyers in

the principal markets all the time, or else use services of a resident buying office. Both independent resident buyers, such as Weill & Hartman, and co-operative buying offices, such as that of the Associated Merchandising Corporation, are used.

Both these types of buying offices have done a good job. Nevertheless many merchants are dissatisfied with this method of buying, particularly the co-operative method. The objection to it is the objection that may be lodged against any association activity. Jealousy inevitably springs up between certain members. Also, there is frequently found jealousy between a buyer of the group and a buyer of an individual store. The result is that the store's buyer, where she is also department manager, does not push the goods that the association purchases.

We find no such condition as this existing in a chain store organization. There the buyer has supreme authority in his bailiwick. His commands are executed as he wishes. Companies of the ilk of the F. W. Woolworth Co. and J. C. Penney Co., attribute their success as much to the efficiency of their buying as to the effectiveness of their selling.

The Hahn Department Stores, Inc., does not intend to engage in central buying at the outset. It will eventually get around to it, however. The group merchandising that will be carried on from the first, will, in my humble opinion, lead inevitably to some centralized buying almost immediately.

There appears to be widespread misunderstanding as to Mr. Hahn's attitude toward advertising. He is supposed to be against national advertising and manufacturers' brands. His attitude on this question is no different from that of the average department store owner. Department store men are not opposed to manufacturers' trade-marked goods per se. It is their attitude toward merchandising that influences their stand on advertising. They believe that it is the merchant's province to buy the goods that he thinks suits his trade and that after he buys them he has to push them, advertise them and sell them according to his own methods and at prices that suit his own ideas. He does not believe in selling at prices dictated by the manufacturer.

Department store men believe that since it is necessary to put so much energy behind goods, that they might as well be pushing their own merchandise. They do not like to build a reputation for a manufacturer's line and then have the manufacturer withdraw the representation from the store. This has happened time and time again.

Department stores do not object to handling and featuring small trade-marked wares or even bulky goods, provided this merchandise does not attain major proportions in the store's sales. Minor merchandise of this character is sold in every kind of a store. There is little danger of a department store losing the line and even if it did no great loss of prestige would result. However, if a store had been featuring a line of women's apparel or men's clothing and suddenly

lost the agency, the establishment might be harmed irretrievably.

Whether or not we, on the manufacturers' side of the fence, agree with the department store's attitude on trade-marked goods, we must admit that the department stores have the power to carry out their ideas on the question. Almost without exception, big stores are handling minor trade-marked products of every nature. Almost as unanimously are they blocking manufacturers' brands in major articles of merchandise. Men's clothing is a conspicuous example. Most of the chains are doing the same thing.

This explains why manufacturers in a number of fields, finding their best retail outlets closed, are forced to open their own stores. That is what is behind the proposed Fashion Park-Stein-Bloch-Weber & Heilbroner merger, which was announced on December 15. Fashion Park and Stein-Bloch undoubtedly thought it advisable to link up with such a live distributor as Weber & Heilbroner, Inc. Undoubtedly other small apparel chains will be drawn into this combine.

Anyway, it is the intention of the Hahn Department Stores, Inc., to conform to the usual department store custom with respect to advertised goods. For the present, there will be no change in the practices of the constituent stores in this or any other respect. However, there need be no change as most of these stores are already in agreement with Mr. Hahn's ideas.

Eventually this chain will feature company brands in major lines and it is not unlikely that at some time its brands and its stores will be advertised Nationally and institutionally. Immediately central merchandising and group sales promotion will be undertaken under the direction of a national merchandise manager and a national sales manager. These men will work in conjunction with similar officials in each store.

It is the intention of Mr. Hahn to expand the chain until its sales reach one billion dollars. Sales will be increased at the rate of approximately \$200,000,000 annually. This will necessitate the opening of about one store a week.

George W. Mitton, president of Jordan Marsh Co., will be chairman of the board of directors, and Lew Hahn will be president. Presumably these officers will be subject to the approval of the stockholders.—John A. Murphy in Sales Management.

Business Machines and Man Power.

As business grows bigger there is constant evidence of a tendency to minimize the importance of individuals and stress the importance of mere size, organization and financial power. In one recent reorganization a group of "behind the scenes executives" went over lists of employees and eliminated men by the simple process of crossing names from the payrolls. They did not even bother to interview the men whose fate was thus decided. It is impossible to underestimate the loss of morale in this organization as a result of such a wholesale elimination of men. Virtually every man among those left

is watching for the axe to fall on his neck. Many of the very best men, unwilling to trust their future to a company committed to such tactics, sent in their resignation immediately after the result of the payroll slashing was announced. Business may be able to get along and even do fairly well in good times in spite of such short-sighted policies, but when rough weather comes the lack of good men is pitifully in evidence. There is a lesson to business in the Vestris sinking, and an editorial writer on the New

York Herald Tribune has aptly expressed it when he wrote, "The chief lesson of the Vestris, so far as the record thus far discloses, is the supreme importance, not of machines, but of men." Some day, we are afraid, some editorial writer will use similar terms in commenting on the failure of some of our business giants.

American Soda Habit Has Circled Globe.

The American soda fountain habit, which has been spreading over Europe

since the world war, has finally circled the globe. The first soft drink shop has just been opened at Calcutta, India, and natives are coming from miles around to sample the queer non-intoxicating concoctions.

But the American soda fountain addict would never recognize some of the mixtures that come over the marble counter in Calcutta. Native fruits are substituted for those we use here, and mango splits, teparry berry sundaes and leech sodas are coming among the most popular orders.

A Sound Policy



To continue to furnish the best possible telephone service at the lowest cost consistent with financial safety.

This is the policy of the Michigan Bell Telephone Company.

Burch Forester
President



General Headquarters Building
Michigan Bell Telephone Co.
• Detroit

MICHIGAN BELL TELEPHONE COMPANY

DRY GOODS

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

The Season's Hats in Engaging Styles.

One of the most engaging styles of hats that has appeared for many a day is simple of shape, close and round, with a graceful drapery of lace or net. The hat itself is of the skull cap shape, fitted in some models with a seam along the top of the crown. Most of these are brimless, but others have an apology for a brim at least part way around, sometimes at the side, sometimes resembling a little bonnet "curtain" at the back. This may be made of the same material as the hat, say panne, soleil or a fine felt or hatter's plush.

A number of different arrangements of trimming are shown. In one hat of panne velvet a band of ivory lace trims the edge all around, and across the back extends a pleated piece of the velvet. Another model of black panne is embroidered along the edge with small pearls, and a piece of sheer black lace is pleated to fall at each side after the fashion of an aviator's cap. This is one of the most chic and most flattering among all these late styles.

In the all-black hats the luster of the fabric is often enhanced by lace and thus made into a dressy model, delightfully suited for afternoon costumes. A youthful hat of this type is draped with lace, which is turned back across the front and falls in a soft frill at the sides to resemble the picturesque Dutch caps.

Lacing on the crown is shown on several of the latest models in color. It is especially effective when black is laced with white, silver or gilt. Another manner of varying hats of colored felt is by introducing felt of another shade in insets and bands in the brim. Some charming color combinations are effected in this way, illustrated in some late models of blue with mauve, green with a lighter shade and beige with brown.

Completing the Sports Costume.

With any of the sports suits various sets of accessories may be worn at different times. The red and white knitted scarf, cap, mitten and sock sets are especially appropriate for wear with the navy blue gabardines. All-white sets in brushed wool are also very flattering and quite "the thing" to start the season with. But for the real sportswoman the more practical sets in beige, gray, bright red and plaids are desired. These dry without showing spots or signs of hard wear.

The stocking hat with medium-length point is returning in lighter weaves and new bushy tassels. Solid colors, such as red, white, blue, green, brown and gray, are noted. Black is seen with a border effect about the face and a two-tone tassel. Another hat that is quite practical and yet very becoming is made in one with the sweater. The neck is finished with a long double scarf, which takes the

place of a collar, and the free end, which is open, serves as a cap. To avoid an ugly line, the back of the cap is pinned in to fit the shape of the head.

Other caps are made for simply pulling on, some having fluffy pom-poms on top, others being perfectly plain. Checked and border designs are used to match the scarf ends and cuffs on the gloves and mittens. Helmet-shaped caps are coming in quite strong and are made after the manner of the bathing caps with straps under the chin.

Berets in felt, velvet and suede are very chic and still the choice of a great many women. They too are made to fit the head with just a suggestion of a slight drape at one side. Although colors are occasionally used, black seems to be the most popular shade, with red following.

For Those Headed South.

New parasols are made of linen and other fabrics to match both bathing and beach ensembles. They are made with a view to withstanding the strong sun rays. Many of them are very daring and quite flattering to those who carry them. Their designs favor modernistic treatments.

The handles are made in new shapes and of various compositions, which lend themselves well to color treatment. Wooden shanks and brightly painted frames are used exclusively. Some of the handles are made of odd-shaped animal heads, others with square and round motifs combined in unusual effects. Clear and transparent compositions are used to encase clever little animals or figures of girls playing golf, tennis, or swimming, boating or riding.

New Hand Bag Lines Prepared.

Following an excellent holiday demand for handbags, manufacturers are rounding out spring lines for early showing. The new offerings will largely stress leather merchandise, with possible attention given silk types later on. Both novelty and staple leathers will be played, the indications favoring more of a balance between the two types than in former seasons. In the fancies antelope continues outstanding, while calf retains leadership in the staples. The pouch style dominates.

Boudoir Novelties.

There are a number of novelties in combs and brushes and the smaller items for dressing tables that are most attractive and serviceable. A few gilt brushes, combs, manicure articles and cosmetic boxes are presented for the fancy of women of means who go in for the more elaborate sort. Some of these are very handsome, being set with colored stones and traced in the delicate lines of color. These are gorgeous in their way, although a lighter kind is considered preferable for general service.

To Please Buyer Is Chief Aim.

Merchants should study to please customers. The following lists include ten things people like and ten they don't like in a store:

Things They Like.

A good assortment of well arranged stock.

Exchange and money back without question.

Truthfulness about merchandise.

Prices in plain sight.

Quick, courteous, active service.

Chairs for rest when selecting goods that take a little time to choose.

Careful attention to children or servants.

Accurate filling of telephone orders.

The same price to everybody.

Really clean toilet conveniences.

Things They Don't Like.

Too much pressure to buy.

False promises about deliveries.

Long waits for service, change or parcels.

Carelessly wrapped parcels.

Flippant store mottoes, like "No Trust," "Don't Park Here," "If you don't see what you want, ask for it."

Being told they are hard to fit or hard to please.

Careless or unnecessary reference to other customers.

Overheated, underheated and poorly ventilated stores.

Shaky floors and elevators, firetrap stairways.

Idlers inside or outside the store.

Good Salesmen Keep All These At Work.

After you have finished waiting on your next customer ask yourself these questions:

Was your manner pleasing and courteous?

Did your appearance please the customer?

Did you find the articles called for readily?

In describing merchandise did you tell enough?

Did you make your sales points convincing?

If you did not have what was asked for, did you suggest something else?

Did you show personal interest during sale?

Did you repeat the amount of money the customer gave you?

Did you deliver the package to the customer promptly?

Did you count the change back?

Did you thank the customer?

Meet on Pattern Standardization.

A joint meeting aimed at the standardization of dress patterns will be held on Feb. 7 under the auspices of the National Retail Dry Goods Association and the Bureau of Standards. A survey of pattern sizes has been made by the Department of Commerce, and this will be made the basis for the recommendations to be considered at the forthcoming meeting, which will be held at the Hotel Pennsylvania, New York. Manufacturers, jobbers and retailers engaged in the production or distribution of the patterns have been invited to attend, as well as representatives of trade associations.

More Profit in Resort Wear.

Reports indicate that resort wear garment trade this season is apt to be more profitable than for several years past. More interest is being shown in the new offerings, which manufacturers

are credited with having designed to meet resort needs more exactly. Retailers likewise are said to be featuring the garments more effectively. Also said to be a factor this year is some improvement in tourist travel to the South, portending a gain in business following the slump of recent years. Comment is also made on the increase in winter travel to Cuba and South and Central America.

Delivery Involves Telephone Selling.

Delivery by grocers almost invariably involves the telephone method of selling and credit in payment. Whether it pays to deliver depends, therefore, on customers' desires. People accustomed to service are not going to be satisfied with anything else. One store which went over to cash and carry found that 90 per cent. of its customers quit and ten months later went back to delivery and credit. The point is: Find out what your customers want and what they will pay for it, in comparison with the cost of such service.

Testing Him Out.

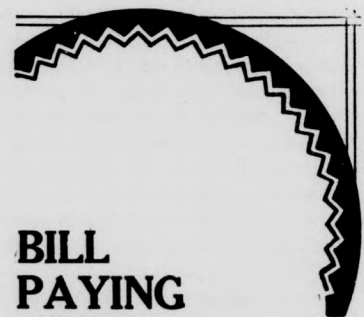
Husband (seeing wife off in train)—Now, dear, just as soon as you arrive you must telegraph.

Wife—All right. How much shall I telegraph for?

Small Measures Now.

Hardware Clerk—I'd like to borrow a yardstick.

Dry Goods Ditto—We've nothing but a foot rule. We sell dress goods now by the inch.



BILL PAYING WEEK

That's the idea many people have of this week.

But Old National Christmas Club members are not worrying. Theirs was a cash Christmas.

You still can join for the next year!



SHOE MARKET

Style Report Gives Prominent Place To Black Kid.

A noteworthy observation in the report of the Joint Styles Conference, recently made at the Hotel Astor, New York, was the prominence given black kid for women's shoes for spring and summer, 1929. Under the heading of Styleful Types for Street and Afternoon Wear for January, February, March selling, black, glazed and mat kid were placed in first position. For April, May and June selling, black kid was put in second position.

Black kid was again placed in second position under the heading of, "Types for General Use," giving way to brown kid and calf.

Black kid for years has been recognized as the logical leather for comfort and remedial footwear, but its close identification with this type of footwear has retarded its acceptance by the style creators. When some of the original advocates of black kid for styleful footwear first presented their claims a few seasons ago, they only met with jeers and ridicule from the style authorities. The merit and soundness of the claims made for black kid were such as to justify recognition in the realms of styleful footwear when education and enlightenment broke down the barriers encountered.

It is predicted now by some stylists that if black kid enjoys the prominence during the coming seasons as appears in the forecast, it will continue as a dominant factor in styleful footwear due to an unquestioned satisfaction on the part of the consumer.

A Man Is a Success—

When he refuses to slander even his enemies.

When he does not expect to get good pay for poor service.

When he does not wait until tomorrow to do the things that should be done to-day.

When he is loyal to his employer and not false to the ones with whom he works.

When he intelligently co-operates with the other members of the organization.

When he is studying and preparing himself for a higher position with better pay.

Each Bundle Says Its Own "Thank You."

Two "thank you's" are better than one. With this idea in mind a local grocer instructs his clerks never to forget to thank customers for their purchases, and he goes one step further, too. In each bundle leaving the store he has inserted a little slip stating that the purchase is appreciated and expresses a hope that the store may continue to enjoy the patronage of that particular customer. It also invites suggestions for improvements in the store's service.

He Could Be Helped.

On a terribly crowded street car a man was hanging by a strap. You could see he wasn't used to strap-hanging. He swayed to and fro, and

he'd certainly have gone down if there had been any room for that sort of thing.

"Fare, mister," said the conductor, passing through; and then the conductor added, as he saw the man's vain effort to reach an inside pocket, "Can I help you?"

"Yes, you can," said the man gratefully. "Just hold on to this strap while I get my wallet out."

Too Bad.

He—You say that woman who moved into the next apartment is a widow?

She—Yes, but I haven't been able to discover yet whether she is living on life insurance money or alimony.

The reputation of Chief Justice William Howard Taft, of the United States Supreme Court, will rest upon his last few years of service on the bench rather than upon his career as President or his work as Governor General of the Philippines. He is one of the very few Presidents whose chief title to fame is based on the years after leaving the White House. John Quincy Adams, who served in Congress after leaving the Presidency, is another. It may be said that if John Marshall as Chief Justice established the Supreme Court in the important place which it occupies in the American Constitution, Mr. Taft has made it the practical judicial organization that it is to-day. He found it a court buried in work, far behind on its calendar, and he has turned it into a court in which legal delays are probably fewer than in any other high court in the land.

It was through Chief Justice Taft that appeals to the Supreme Court were so limited by law that the Justices are able to keep up with the cases that come before them, so that the calendar is always reasonably clear and prompt action may always be expected on certain classes of motions and writs that come up from below. The court was restricted to its real functions, which are, virtually, passing on constitutional questions and finally interpreting Federal statutes. What he accomplished was a great legal reform.

And lawyers tell me that another thing has happened in Mr. Taft's time as Chief Justice, and that is an improvement in the harmony of relations among the Judges that make up the bench, a frictionless operation of the court. By this it is not meant to imply that there used to be squabbles among the members of the court. But after all, nine Judges are nine human beings, differing in temperament and character and holding different views in the interpretation of the laws. There is plenty of chance for getting mildly, at least, on each other's nerves. Now, never, so lawyers say, have nine men worked together better than they have under Chief Justice Taft's administration of the Supreme Court. The Chief Justice radiates good humor and kindness. His example is contagious. His own habitual attitude is one of cheerful give and take. And work, thanks to the change in the law with regard to appeals, does not press so hard upon the members of the court as it formerly did.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

Merchants Life Insurance Company

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.

GREEN & MORRISON—Michigan State Agents

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

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

Wise Chain Grocers Foresee Drastic Readjustments.

I have just interviewed an old-time chain grocer for the fourth time in ten years. I knew him when he ran sixty-five stores. He then said his field was not scratched. Next time he had 165 stores, and still the field was not scratched. Next time he had some 400 stores and he said: "O, we are treading on each other's heels." That was in 1924. Now he has 667 stores; but, though consistently successful, so far as making money goes, he told me some things that should make any grocer stop, look and listen carefully to get their ultimate significance.

This merchant is quietly withdrawing his resources from his business. He is piling up his own personal competence and placing it as nearly as possible where thieves do not break through and steal against the change which he sees coming over the business of the chain grocer. He was quietly frank to tell me that within a few years he expects to see four great companies operating most of the chain grocery stores in the country. His selection may interest you. It certainly is worth thinking about, for this man is on top of the country's watchtower from which he has a clear view of developments.

The list as he sees it is Atlantic & Pacific, Kroger, Safeway. He himself owns a block of Safeway stock and regards it as the organization which holds greatest promise of future stability and development of all the chains. He's not a piker, either. That block of stock now shows him a market profit of \$120,000. "And I would not sell it," he remarks.

He has just moved to sell a large portion of his company's capital stock to the public. It is, I believe, on the market now. That is, as we all know, a nice, familiar, comfortable way of eating our cake and having it, too; for thus—as per Kroger example—he gets his own money out, plus big earnings thereon, yet retains control of the business. He showed me one certificate covering 2,500 shares of one stock. That he had only recently purchased. Its market value to-day is \$61. So that bit of paper was evidence of property worth \$152,500. Here, then, is part of the possessions of a quiet, simple-appearing man, who began with nothing and, taking opportunity as he found it in a calling commonly regarded as sadly overworked, has stuck to his knitting for only the years during which it is proper and normal for any man to work.

"In view of such staggering combines as you foresee in the immediate future," I said to him, "what is the chance hereafter for the small, individual grocer?"

"He can make a living," was his quiet answer. It is his habit to speak quietly and answer as inside the facts. So I followed up: "Is that all he can make—or what do you call a living?"

"He can make \$5,000 a year," he answered. "Well," I said, "that's not so bad. Few of them make much more than that now. The vast majority make no such money."

"The incompetents will be weeded out, of course," he remarked. "The business is sound, just the same as the jobbers' business, whether of groceries or perishables; but there will be fewer jobbers—and better ones—and there will be fewer individual grocers—and much better ones."

"Just what are the elements that promise continuance of the individual grocers' opportunity?" I asked.

"Credit, his personal contact and friendship with his customers. He must have capital enough to discount his bills and carry his customers. But if he has those and is a skillful merchant, his chance is as good now as it ever was—better, I think."

"Credit is a big help?" I queried. "O, yes; there are no credit losses now." "What?" I asked, anxious to get exactly what he meant by such a statement, "you say there are no credit losses? You mean that any man who runs his credit intelligently need not suffer losses?" "Yes, that is what I mean. Folks all have money to-day and they have been educated to the idea that nobody can get goods without payment; so there need be no credit losses in any properly regulated business."

"Grocers can let such plain facts sink in. They can be taken as plain, simple facts, too; because here is a man not given to imagining things. He does not let imagination guide him in his business. For example:

We all know what a great part perishables play in the success of the grocery store of 1929. We know, in fact, that a store may be said to succeed to the utmost of its opportunities in direct proportion to the competency with which its perishables are handled and the extent to which they are sold. Nobody is more thoroughly posted on this fact than the man whom I quote, but he has plain facts and figures to guide him in reaching any decision.

He handles fruits in all his 667 stores "because there are no losses on fruits." But he handles vegetables in only 100 of his stores—say a store in six or seven. Why?

"Because vegetables do not sell well unless you have a big display. There must be large quantities to be attractive. Therefore, they can only be handled where there is large business. If vegetables are not moved in twenty-four hours, losses are heavy—we cannot check them out and play even. So we handle them only where we have big sales."

It is an outstanding characteristic of chain grocers that they are guided by facts. Having facts, they shape their policy in conformity therewith. Where they can handle any line with profit, they handle it. Where profits are not forthcoming, they quit the line. The grocer of the future will know the facts of his business as intimately and accurately. His success will be in increased proportion because of that.

It is unquestionably true, too, that

(Continued on page 31)

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

TELL THE WORLD YOU SELL IT!

Practically all your own customers read about Yeast-for-Health in Fleischmann's great national advertising in the magazines and newspapers every month. Yet, when they come in your store they don't see Fleischmann's Yeast on your shelves, as they do most of the other merchandise you sell . . . it is kept in the ice box.

Therefore, have your Fleischmann man put up a transparency on your door or window and a package display over your counter. It is more important to do this with Fleischmann's Yeast than with any other product you sell.

FLEISCHMANN'S YEAST
Service

Putnam's

GENUINE

GOLDEN FLAKE

THE MOST POPULAR CANDY OF ITS KIND

Now Ready to Ship. Order Early.
20 Lbs. to Case.

Made only by
PUTNAM FACTORY
NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICH.

Don't Say Bread

— Say

HOLSUM

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.

Now the "Milk-Fed" Rabbit.

For many years the rabbit has had his nest in the barnyard. His place there, however, was of little economic importance until recently. Even the farmer who raised him, hereabouts at least, was inclined to shoulder his gun and go out after the wild cottontail, rather than draw on his own hutch, if he wanted a rabbit stew. Domesticated rabbits were kept largely for show or for pets. But lately the tame rabbit has proved a considerable source of wealth. His production has developed into a promising industry.

"Milk-fed rabbit" has made its appearance on hotel and restaurant menus, rivaling milk-fed chicken on the table of the epicure. In Southern California, where the business of raising rabbits for their meat has made the most progress, a rabbit farm with as many as 5,000 animals is not a rarity; and there are slaughter houses near Los Angeles where from 25,000 to 50,000 monthly are killed, dressed and dispatched to market.

Great trucks from these establishments made a weekly round of the rabbitries within their territory and take away all the live animals they can collect, and from them the meat is shipped many miles. More than \$1,000,000 worth of dressed rabbit meat was sold in Los Angeles in 1926. Large quantities come also to New York, Chicago, Pittsburg and Philadelphia. Still, it is said, the demand keeps considerably ahead of the supply.

The development of this expanding market for rabbit meat is a salvage business, in a sense, for the demand for rabbit fur came first. Soon after the desire was established in every woman's heart for a coat of fur, it became evident that the fine-pelted animals alone could not satisfy them. They were both too scarce and too expensive. Thus it came about that rabbit is used more extensively in the fur trade than any other kind. For its purposes the wild cottontail and the common jack-rabbit are of no account, having pelts that are thin and poor in quality.

But not a single domestic rabbit is without commercial fur value, except the Angora, the long, silky wool of which is little wanted in the United States. If the skin is large and the fur good in quality and texture, and if the pelt has been properly removed and cared for, it may be used in place of many a finer fur in a handsome wrap or coat. Even if the pelts are classed as thirds they are still worth their price to the manufacturer of felt, used mostly for hats and for fur-lined gloves. The shredded skins are of value to the manufacturer of glue.

Industry in America uses more than 100,000,000 rabbit skins a year. Approximately half of these, dressed and dyed, are made up into fur garments and trimmings. Most of the skins are imported from Australia, New Zealand,

Belgium and France, but the American rabbit farm is assuming a larger share of the demand every year.

The growing importance of the rabbit-raising industry has been recognized by the United States Department of Agriculture in the establishment at Fontana, Cal., little more than a year ago, of a rabbit experiment station.

Rabbit Sausage To Be Made By New Factory.

Rabbit sausage, muskrat sandwich spread, and other such delicacies will be produced in a canning factory at Outagamie, Wis., according to announcement of C. H. Kremer, dairy and food commissioner.

Rabbit hides will be tanned and made into coats on the same premises, while other portions of the animals will be ground and canned for fox and mink feed.

"The industry is not in full swing yet and the 'great rabbit spread,' 'the croquette meat,' and 'the sandwich spread' are not on the market," Kremer stated, announcing that he had issued a canning factory permit to the concern after an inspection of their premises. "We may expect them to appear, however, together with rabbit sausage and a cook book prepared by a famous French chef for various dishes in which the delicacies are to be used."

Kosher Meat Racket Exposed in Chicago.

One of the 163 rackets which will soon be investigated by the new State's Attorney of Illinois is alleged to affect Kosher meat dealers of Chicago. William G. Walker, who has been engaged in collecting facts concerning this racket as attorney for the Employers' Association, declares it to be one of the worst in the city. The Schochten union, according to Walker, operates with disastrous results among Jewish poultry and meat dealers, numbering among its business policies intimidation, price fixing and bodily violence with fist and gun. The racketeers, it is further intimated, are operating with the protection of the rabbis.

Attractive Package Induces More Sales

The sales of a commodity can be greatly increased by the use of a colorful and attractive package. In a city of the Middle West, noodles had always been marketed in bulk until an enterprising salesman took a quarter pound and had them done up in transparent and highly attractive packages. In the first week, these outsold the old kind by 300 per cent. and the sales of noodles in the store where it was tried out were increased 400 per cent.

Good Salesman Lets Customer Do Talking.

Any salesman who in cultivating orders or customers, elects to occupy the center of the conversational stage must be prepared to supply an exceptionally high brand of entertainment. Otherwise he runs counter to one of the first facts of human nature. People prefer to talk.

WORDEN GROCER COMPANY

The Prompt Shippers

You Have To Sell

Morton House COFFEE

Only Once—It's a Sure Repeater

WORDEN GROCER COMPANY

Wholesalers for Sixty Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham	Rowena Pancake Flour
Rowena Golden G. Meal	Rowena Buckwheat Compound
Rowena Whole Wheat Flour	

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

VINKEMULDER COMPANY

Grand Rapids, Michigan

Distributors Fresh Fruit and Vegetables

"Vinke Brand" Onions, Potatoes, Sweet Potatoes, Oranges, Lemons, "Yellow Kid" Bananas, Vegetables, etc.

GRAND RAPIDS PAPER BOX Co.

Manufacturers of SET UP and FOLDING PAPER BOXES
SPECIAL DIE CUTTING & MOUNTING.

G R A N D R A P I D S M I C H I G A N

NEW AND USED STORE FIXTURES

Show cases, wall cases, restaurant supplies, scales, cash registers, and office furniture.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Call 67143 or write

N. FREEMAN, Mgr.

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.

Profiting From the Experience of 1928.

The advent of a new year is always the occasion for making new resolutions; and 1929 will probably be no exception with most people, hardware dealers included.

While it does not pay the individual, or the enterprise, to dwell too insistently on the past, it is always worth while, in the last days of an old year or the first days of a new one, to hark back a little and to examine the experiences of the year just closed, with a view to drawing lessons from those experiences.

You may do this now, quite profitably; or you may wait a little while, until your stock-taking is finished. In the latter event, your data on which to base your inferences will unquestionably be more accurate, and the consequent inferences more beneficial.

In looking backward, not merely can you draw added profit from your gains, but you can draw profit also from your mistakes and your losses. Furthermore, in the light of your 1928 experiences, you can shape practical and intelligent plans to guide you in 1929. What you have done or have failed to do in the past year will point the way to what you should do, and what you should avoid doing, in the coming year.

A word here as to your mental attitude toward your business. While over-confidence is dangerous to a business man, a reasonable degree of self-confidence is a great asset. Fear of making mistakes has ruined quite as many businesses as the making of mistakes. It is possible for the go-ahead, wide-awake, alert hardware dealer to make quite a few mistakes and still come out on the right side of the ledger. On the other hand, the dealer who allows the dread of making mistakes to paralyze his initiative and sap his energies, is on the down-hill road in a business way. It takes energy and initiative to enable the hardware dealer, or any other business man, to hold his own in such times as these.

The great thing is not to make the same mistake more than once.

So, when you look back over 1928 and discover that your superabundant energies and your natural aggressiveness have led you into more pitfalls than you imagined, don't draw too pronounced a lesson from these things. Don't swing too far in the direction of caution and conservatism. If your mistakes remind you that your judgment is not infallible, well and good; if they teach you to study every situation more thoroughly well and good; but if they develop in you a habit of over-caution and hesitation, that is not so good.

You may have been going ahead too fast. If so, it is desirable to slow down somewhat. But if you have been pushing along at reasonable speed, a careful and thoughtful retrospect of the bumps you have experienced will merely fit you to continue at the same speed and avoid similar bumps in the future.

In short, don't allow the realization of your mistakes to develop in you an "inferiority complex"; rather use them to sharpen your wits.

Look carefully back over the handling of your own business during the past year. You have, perhaps, fallen short of what you hoped to do; on the other hand, you may have done better than you anticipated a year ago. In the latter event, don't let the good results accomplished develop in you a spirit of self-complacency. Rather, the fact that you have done so well should encourage you in the coming year to be even more vigilant and diligent in your efforts, and to watch at all times for opportunities to effect savings and improve your business methods.

Buying is, today more than ever, a vital and important factor in hardware retailing. To sell right, you must first buy right.

It will pay you, in reviewing your past year's business, to carefully scrutinize your buying methods.

What are the main points to be considered in buying? Price is of course important. This necessitates a careful and systematic watch on market prices, with especial regard to possible upward and downward trends.

A certain classic instance of interpreting world events and their possible effect on trade came to my attention more than thirty years ago. A rather obscure druggist had a more than usually intimate knowledge of the Far East, gained chiefly from reading. Immediately at the close of the war between China and Japan he commenced to buy camphor in large quantities. For some months he kept on buying, at what were then normal prices, until he had on his hands more camphor than his own trade could absorb in his life-time.

Then came a sudden jump in camphor prices. The explanation was simple. Under the Jap-Chinese peace pact, Formosa had been ceded to Japan; the Formosan natives rebelled against their new masters; and what was in those days the world's great source of camphor supply was automatically cut off. In due time the druggist-speculator unloaded his surplus stocks of camphor at a substantial profit.

"It was perfectly simple," he explained. "I knew Formosa was the chief producer of camphor. My reading regarding the East told me that the Formosans and the Japanese were psychologically incompatible. Consequently, there would be bloody rebellion when the Japs took over the island; and as a further consequence, there would be a camphor shortage. So I played my hunch."

That was speculation, based on a fairly shrewd interpretation of world events. I do not recommend hardware dealers to speculate to a like degree. But it is worth while to give a little thought to happenings and prospective happenings in industry, in the light of their possible influence on the prices you will have to pay for what you buy for your own retail trade. Often the alert dealer can make or save a lot of money by studying the trend of the market, and learning to interpret that

trend before it reveals itself in specific price quotations.

This, however, is incidental. It is far more important to know exactly what a line is worth at the current market prices, rather than to depend on the mere say-so of the enterprising traveling salesman. I know a hardware dealer who four years ago stocked heavily in a certain line on the strength of an assurance of this kind that it was a bargain. The quotation was slightly lower than when he last bought, months before. But when, after his purchase, he checked up on current prices, he found he had paid more than he needed to pay anywhere else; and incidentally it was far more than he would have had to pay at any time since then.

So, in buying, don't rely on your recollection as to what you paid last time, perhaps months before; but know or look up the latest price quotations.

Price, however, is only one item in buying. Salableness is even more important. To know whether an article is salable, and to what extent, you must know your customers, their preferences and prejudices. You can't rely entirely on your own salesmanship to put across the goods. I have known a merchants stock a line on the strength of low price and wide profit margins. "Sure, I can put that across," the merchant would say. "It's merely a matter of salesmanship, of pushing the goods." Yet the utmost pushfulness would find his public entirely unresponsive—simply because the goods were of a type

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
 Goods and
 Fishing Tackle

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



PHONE 94121

ASSOCIATED TRUCK LINES

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

ASSOCIATED TRUCK LINES

108 MARKET AVE.

GRAND RAPIDS, MICH.

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

that did not interest his customers.

So it pays also to know what sort of goods your customers will absorb, and in what quantities. To buy successfully in this respect, you must know the people to whom you have to sell.

This does not mean that the dealer should refuse to stock untried lines, but it does mean that he should observe a reasonable degree of caution, and keep one eye always on the ultimate consumer.

Sit down and turn over in your own mind your buying experiences of the past year. How could you have done better on this occasion? What else could you have done? Can you, right now, improve your method of keeping tab on market prices? Can you watch the stock more closely, keep tab on it more accurately, provide more efficient methods of keeping popular lines and popular sizes and models in stock, and gauge more accurately the probable demand for certain lines?

The intelligent merchant is always striving to improve his methods. What is true in the buying department is just as true in selling. This applies, not merely to salesmanship behind the counter, but to the widespread publicity that paves the way for sales.

For instance, consider your advertising.

One of the most successful merchants in my town once asked me if I couldn't suggest something to improve his advertising. "Why," I told him, "what can I, or anyone else tell you? You're the best advertiser in town right now. Doesn't your advertising pay?"

"Of course it pays," he returned. "But I want to improve it still further, so it will bring still better results. I'm always trying to think up ways to turn out better copy, and sometimes it fairly seems as if I'm making no progress whatever."

That is the right mental attitude for the hardware dealer — an attitude of constant alertness to achieve still further advances where, to the casual observer, there might seem no possible room for improvement.

Take time, with the advent of the new year, to carefully study your advertising methods. Can you prepare better advertising copy? Do you make the best possible use of trade paper suggestions? Do you invite the regular and systematic co-operation of your salespeople, and get their ideas? Have you any systematic method of noting down and collecting for future use bright ideas that occur to you? See if you can't use such questions as these as a basis for improved methods.

The same thing applies to window displays and interior arrangement, both of which are immensely helpful factors in retail advertising.

How can you effect savings of time and effort in this work? In some stores the writing of the tri-weekly advertisement for the local paper is a job done hurriedly at the last moment, and producing unsatisfactory results. In other stores this advertising copy is prepared at a certain set time, when it will interfere the least with the regular store work, and the schedule is so arranged that ample time is allowed the

printer to set up the advertisement properly. Which of these methods is your method? If your method is the second—the efficient—method, is there still room for added efficiency?

The same thing holds true with regard to window display. Look back over the past year, and see if you can't devise some easier and better method of arranging your displays—some way that will spell improvement, even if at first glance you consider your present methods A-I.

Take your salespeople. Yes, and your own work behind the counter. Are these up to the mark? Are you allowing yourself to get rusty in the selling end? Are your helpers developing in selling capacity? Have you worked out any systematic method of training them in salesmanship, encouraging them to study the goods and guiding them in the proper methods of handling difficult customers?

These are questions in regard to which your retrospect of the past year will enlighten you. Look back, and see if there is room for improvement. And, if there is, find out how to effect that improvement.

It will pay any hardware dealer to look back over 1928, reckon up the year, its achievements and its mistakes, its gains and its losses, and from the resulting survey to plot and plan for the year 1929 which is now opening.

Victor Lauriston.

What You Waste May Come in Handy

In these days of high costs, says the Pick-Up, great care against extravagance and waste should be exercised in every department throughout a store.

Don't use a large sheet of wrapping paper when a small one will do.

Don't drop wrapping paper on the floor to be ruined under foot.

Don't wind three turns of string about a bundle when two, or even one, will do just as well.

Don't throw away cord or string which might be profitably used for tying bundles.

Don't pick up a billhead to figure on, when a small sheet of scrap of paper will do just as well.

Don't throw away slightly soiled cartons which could be used to pack goods for delivery.

Don't throw away, or drop on the floor, pins, rubber bands, pin tickets or tags, to be trampled under foot, swept up and finally counted as dead loss.

Ingenious Plan Gets Interest of Public.

A Maryland merchant used an ingenious plan to interest the passing public in certain special priced articles he wanted to feature. He placed a box in his window in such a position that the contents could be inspected only by coming close to the window glass. Each day he placed in the box a different item of stock with its bargain price, and at the back of the box where any one passing could see it and read it, was a large card lettered, "What's in the Bargain Box Today?" Newspaper advertisements made reference to the box, but only by looking into it could one learn what was offered.

Double Flavor
that only mocha imparts
LIGHT HOUSE COFFEE
NATIONAL GROCER COMPANY

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structure Beautiful
No Painting
No Cost for Repairs
Fire Proof Weather Proof
Warm in Winter—Cool in Summer

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.

COCOA

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

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

Link, Petter & Company

(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICHIGAN

**The Brand You Know
by HART**



Look for the Red Heart
on the Can

LEE & CADY

Distributor

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

**Henry Smith
FLORAL Co., Inc.**

52 Monroe Avenue
GRAND RAPIDS

Phone 9-3281

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and
Homes

Does an extra mans work

No more putting up ice

A small down payment puts this
equipment in for you

**F. C. MATTHEWS
& CO.**

111 PEARL ST. N. W.]

Phone 9-3249

ASK FOR

KRAFT CHEESE

A Variety for Every Taste

I. Van Westenbrugge
Grand Rapids - Muskegon
(SERVICE DISTRIBUTOR)

Nucoa

KRAFT K CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and
MUSTARD

OTHER SPECIALTIES

MEN OF MARK.

Louis E. Anderson, Omena Merchant and Legislator.

Louis E. Anderson, representative from the Charlevoix-Leelanau district, was born at Omena, Michigan, Sept. 18, 1884. He has lived practically his entire life in the district he now represents in the State Legislature.

His father, Hon. Andrew F. Anderson, who was born in Blekinge, Sweden, Oct. 3, 1857, crossed the Atlantic at the age of twelve, and landing at Castle Garden, New York, without funds, went about to make his way in the new world. He was able to get but three months of schooling after coming to America, but his natural ability, plus splendid character, enabled him to overcome this educational handicap and to succeed, not only in business, but in securing the respect of his neighbors and acquaintances. And while "Louie," as the subject of this story is known far and near, is now addressed as "The Honorable," he has nothing on his dad for he, too, represented the Leelanau district at Lansing some years ago.

Maret Bahle (mother of Mr. Anderson and sister of L. E. Bahle, pioneer merchant of Suttons Bay), was born at Christiansund, Norway, Jan. 1, 1857, and coming to America at the age of twelve landed in Quebec. She, too, is a person of strong character and is highly respected. Thus it is seen that Mr. Anderson comes from real Viking stock.

Mr. Anderson has four brothers, all younger than he: George C., manager of the Cedar Lodge Hotel, at Northport Point, summers, and of the Venetian Hotel at Miami, Florida, winters; Frank J., Superintendent of the W. R. Roach & Co. canning factory, at Yale; Oscar M., proprietor of the Northern Automotive Supply Co., wholesalers, of Bay City and Saginaw; and Carl F., merchant at Northport Point.

Mr. Anderson is a man highly educated. Finishing the Omena district school, he graduated from the Northport high school. From there he went to Alma College, where he graduated from the commercial school in 1904 and from the Academy in 1906. He then continued his education at Alma College and the University of Wisconsin. He was at the head of the commercial department of the Manistique high school from 1907 to 1909. In 1910 he associated himself with his father at Omena in the mercantile business under the firm name of A. F. Anderson & Co. And this firm has long been one of the leading mercantile companies of Northwestern Michigan.

Mr. Anderson is a man who stands four-square for everything that is right. He is a member of the Presbyterian church at Omena and is elder and clerk of the Sessions. He is a splendid living example for the young people of the neighborhood.

Since 1921 he has been supervisor of the largest township in the county, and is chairman of the committee on Finance, Ways and Means.

Mr. Anderson stands high as a fraternalist. He holds membership in the I. O. O. F. lodge at Northport and the

Traverse City Aerie, No. 383, F. O. E. He is a member and Past Master of Northport Lodge No. 265, F. & A. M., also Past Worthy Patron of Northport Chapter No. 406, Order of Eastern Star. He also holds membership in the following lodges, Manistique Chapter, No. 127, Royal Arch Masons; Traverse City Council, No. 61 R. & S. M.; Traverse City Commandery, No. 41, Knight Templars; and Saladin Temple A. A. C. Nobles Mystic Shrine of Grand Rapids.

In May, 1926, he was a candidate at the Grand Lodge F. & A. M., held at Kalamazoo for the office of Grand Marshal, the first stepping stone to the office of Grand Master. He succeeded over a field of four other candidates. He has since regularly been advanced in line of promotion, passing through

only consented to let his petitions for the nomination be circulated the last afternoon before the final day for filing. His friends thereupon secured the number of names required and drove all night to get to Lansing in time to file them with the Secretary of State. After the nomination he conducted the cleanest, most kindly kind of campaign. Although there was some factional feeling in Charlevoix county, Mr. Anderson treated his opponent with extreme courtesy and was rewarded by carrying both counties by splendid majorities.

His colleagues in the Legislature will find him a dependable, as well as willing and hard worker.

Mr. Anderson was married in 1912 to Miss Elizabeth Holton, daughter of John Holton, of Northport, who died in



Louis E. Anderson.

the office of Worshipful Grand Junior Deacon, and is now Worshipful Grand Senior Deacon of the Michigan Grand Lodge. Following precedent, he will be elected Most Worshipful Grand Master of Michigan's one hundred sixty thousand Masons in 1932. He is also a charter member of the Traverse City Kiwanians.

Mr. Anderson's friends feel that he has but started to climb the ladder of fame and usefulness. That because of his splendid ability, good sense and integrity of character, he is one of Michigan's most promising men of the future. This belief was strengthened last fall when, without seeking in the least the nomination, he was nominated and elected State Representative from the Charlevoix-Leelanau District. He

1922. A son and daughter were born to this union: Louis E., Jr., now 15 years old, and Virginia E., 12 years old. Mr. Anderson was again married in 1927, to Miss Muriel Wrisley, daughter of Charles I. Wrisley, of the firm of Kehl & Wrisley, merchants, of Northport, and to them has come a little daughter, Muriel Eloise.

Think Fast, Mr. Sales Executive.

"It looks as if all of State street were branching out to the suburbs," writes a reader from Chicago. What does this mean? If Mandel Brothers, the Fair, Carson, Pirie, Scott and Company, the Boston Store and other giant department stores follow the lead of Marshall Field & Company, what will happen to the Loren Millers, the Lords,

the Becker & Ryans and other neighborhood department stores? Caught between the millstones of mail order house department store and giant State street store competition, can they survive? What will happen to the manufacturer who has been selling his goods at cost, or nearly cost, to the giant department stores, depending on these neighborhood stores for Chicago profits? On top of the expansion of State street stores comes the announcement of the Hahn stores—twenty-eight important department stores in one combine, headed by Jordan Marsh of Boston. What does this mean to the advertiser? Everybody knows that Lew Hahn thinks the merchant should buy for the community; that sales should result from the merchant's recommendation to the consumer, rather than as a result of the manufacturer popularizing his brand to the point where the consumer shows a decided preference for certain dominant brands. Just how far Mr. Hahn will be able to go in transmitting this idea to the buyers and to the management of the group of stores he heads no one knows. But in any event it means that there may be a decidedly less friendly welcome for advertised products in these stores than ever before. And everybody knows that advertised goods have been none too popular in these stores in the past. Who knows what will happen to them in the future? It is something every sales executive must think about and act upon as quickly as possible. It will mean a new type of salesman to cope with buyers for this giant. It may mean new sales policies; it may even mean, for some manufacturers, new financial structures, new manufacturing processes, less overhead and perhaps more mergers to keep pace with the rapidly expanding size, and more drastic demands of this retailing colossus. It is a time when we must all follow the advice of Sergeant Quirt when, in "What Price Glory," he said, "Think fast, Captain Flagg, think fast."

Success of Service Store Accounted For.

A man who operates successfully both a service and a self-served store in a small Iowa town attributes success of the service store to: Rapidly scheduled deliveries; telephone selling, which accounts for 65 per cent. of the total business; strictly enforced credit terms; plain price marks; giving statement of account with each order, which facilitates check-up by the customer and induces prompt payment; consistent advertising which is tied up with daily newspaper and national magazine advertising.

Special Glass Jar Used for Displays.

A glass display jar has been invented in which the contents of a can may be placed and thus displayed to consumers so that they may see exactly what is in the cans offered for sale under particular labels. The contents of this display jar are to be treated chemically and used for display only. Orders are being taken for canners to furnish such display jars to their retail outlets.

pours forth a volume of products to astonish the world.

In meats they excel. Particularly are they proud of their turkeys and chickens. All during the year beef cattle by the thousands are brought into the reclaimed "waste" lands for fattening. Hogs and sheep make the deserts their permanent home, and the latter are shipped in vast numbers to wind up their feeding days on desert country diet. They profit by the marvelous sunshine of the inland empire and when they leave for market they are in the best of condition. California young mutton is the best I ever tasted anywhere. In Honolulu, where the mutton was all brought from New Zealand, I used to think this particular article had the world beaten, but the Imperial Valley brand has my loyalty wavering.

But after all, the meat product is of secondary consideration, for there is a special distinctiveness to be found in its fruits and vegetables. There is, for instance, that most delectable of all fruits for cocktails, the desert grapefruit. Halved, it adds both color and zest to any meal, but at the beginning of a feast it is unexcelled. Some 250 cars have already been shipped from the valley this season, and its production is still in its very earliest stages. With increasing demand and consumption, this industry will of itself prove a wonderful asset.

Just at this particular season of the year fall melons, the honey dew and honey ball varieties, are much in evidence. A frost in early November checked their growth, but they are recovering, and hundreds of carloads have gone East. Though begun only as an experiment only two years ago, the so-called fall melon has been discovered as a wonderful asset here. I might add, (sotto voce, as it were) that here we purchased three very good specimens at three-for-a-quarter, that would compel an ungulfing of a simoleon each from my Eastern connections.

Nowhere else, that I ever heard of, can you pick up the unusual and dainty asparagus, at Christmas time. Here we have it at fifteen or two-for-a-quarter per pound, exceptionally fine and free from mildew, which is unusual at this season of the year. The same may be said of green peas. The Laxtonian which is universally planted at this time of year, makes a small growth so that the fields do not look as imposing as in the spring, but these lowly bushes produce surprisingly for their size. The peas are particularly delicious and while they are most highly prized on account of their "unseasonableness," you have them passed out to you at the roadside markets at three pounds for 25 cents. String beans are also offered freely. Peas and beans are the more susceptible to frost than any vegetable I know of, and they have these frosts down in the Valley, but when one does happen, they don't wait to hold an inquest, but proceed to an-

other planting, turn on the water and—well the first thing you know they are being shelled for the master's dinner.

New potatoes are now coming in, but spinach, rutabagas, cabbage, carrots and cauliflower are just in their prime. Thousands of acres of the latter, we passed en route, snow-white fields. All these articles are being shipped out in vast quantities.

Preparation for fall activities begins in June and July when the land is plowed and made ready. August finds squash and melon seeds in, while September usually brings to an end this sort of planting, though there are the gamblers who take chances and get results in planting a month or two later. If a frost happens the loss is not considerable, and if it doesn't, why there you are, with a pocket-full of pin money. Just now one finds in California markets almost every variety of vegetable offered in Michigan in June. And some fruits, more especially strawberries and grapes. Apples are not so wonderful, but Washington orchards ship them here in large quantities, and they are quite reasonable in price. Oranges! It is better to say little about them. A most competent organization superintends their every stage of development, and when they are ready for market California forgets about the choice ones and buys the "culls" at about Chicago prices for the best. But oranges are the exception. Everything else is plentiful and cheap.

Here grains, fruits and vegetables grow in such luxuriance as to be the constant marvel of those who see understandingly. And the seasons are so fixed by a profligate nature that there is a constant succession of crops. While the vast areas of agricultural lands in America are locked in snow and ice, here is perpetual spring in all its beauties.

The Imperial Valley lettuce industry has reached stupendous figures. It is confined exclusively to the "head" or what is known as the "iceberg" variety. It was started in a small way about a dozen years ago, but it is estimated that this year's shipments will amount to at least 25,000 carloads. More than half the lettuce shipments from the entire state come from Imperial county alone. We saw fields containing at least 400 acres, many of them. Everybody, however, raises some of this toothsome relish. It retails here in the markets at six to seven heads for a dime.

With the almost complete extinction of the boll weevil, there has been quite a stride in the cotton industry. Los Angeles harbor gets the benefit of cotton shipments which are mostly by water.

Frank S. Verbeck.

Heard in Court.

"What is your gross income?"

"No gross income. I have a net income. I'm a fish dealer."



HOTEL BROWNING
150 Fireproof Rooms
GRAND RAPIDS, Cor. Sheldon & Oakes
Facing Union Depot; Three Blocks Away.



CODY HOTEL

IN THE HEART OF THE
CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath

\$2.50 up with bath

**CODY CAFETERIA IN
CONNECTION**



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

**That's
DUTCH
TEA
RUSK**

THE TOAST SUPREME
MADE BY
THE DUTCH TEA RUSK CO.
HOLLAND MICHIGAN



The Pantlind Hotel

The center of Social
and Business Activities in Grand Rapids.

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

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



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL

ARTHUR A. FROST

Manager

A MARK OF DISTINCTIVE BEDDING



THE MARSHALL CO.

Marshall

BED SPRINGS

MATTRESSES

PILLOWS

Comfortable.... Durable

GRAND RAPIDS

DRUGS

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

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

Obesity and Metabolism.

If you still get fat regardless of how little you eat that is because you do not consume enough oxygen in relation to your body surface. And if you consume too little, then goiter may result. At the University of Illinois a basal metabolism machine has been built that will measure this factor accurately. After many tests on several hundred individuals the correct oxygen consumption for any body surface has been found. "So to-day," say the experts, "with the height, age and weight of an individual given we can compute how much oxygen that person should use. If the individual consumes too little oxygen we know that he is suffering from some form of goiter. The amount of variation from the normal being known, we can estimate the severity of the diseased condition."

The Action of Narcotics.

Narcotics with a stimulant action improve the association of ideas in the brain. Indian hemp produces a narcotic effect on the central nervous system. People crave for something which will exert a mild narcotic action and relieve the strain of civil life. In Northern India the resin exuded is mixed with tobacco and smoked, or taken in the form of bhang as a drink. The native then passes into a state of languid ease, accompanied by an elated sense of superiority. There is also induced an altered relationship in time and space, so that minutes become hours and feet furlongs. The essential oils in plants, used in perfumery and flavoring, are sometimes narcotic in nature. Oil of nutmeg is stimulant, but to eat a whole nutmeg would probably result in convulsions. With tobacco the leaves must first be dried and cured before the flavor comes out. Nicotine has a calming effect on the super-sensitive, because it blunts the higher faculties of the mind, while on the other hand the dull and apathetic are stimulated by it. The pleasure of smoking is due to the narcotic action, although it is in a sense a ritual. The carbon dioxide and carbon monoxide inhaled in smoking have, however, the effect of reducing the efficiency of the red corpuscles of the blood. The Indians of South America, by chewing coca leaves, can perform tasks without fatigue; but experiments with cocaine in the Alps have not led to results of the same kind. Drugs as they occur in plants are comparatively harmless, but when the chemist isolates the chief constituents, some very potent substances are obtained. Mescal, a cactus in South America, not only intoxicates, but induces the most brilliant color visions when chewed. There are three methods in which opium is used: (1)

mastication; (2) smoking, which is not a vicious habit and is only indulged in by people living under squalid conditions; (3) injection. In England the habit is not at all of serious dimensions, as it is estimated that about 1 gr. per head per annum is the consumption. In America, however, it is as high as 40 gr. per head, which would indicate that it is here indulged in to satisfy vicious tastes and not simply in a legitimate way. Neurotics frequent resort to drugs and become addicts in order to make themselves normal. In conclusion, Professor Dixon dealt with the methods that should be followed in curing drug addicts: treatment was the one way. In the old days lunatics were treated as criminals.

Milk Products.

It is no longer news that from milk can be made many articles such as substitutes for horn, ivory, ebony, pearl, amber and tortise shell, or that many articles such as beads, buckles, buttons, combs, cigarette holders, cuff links, dominoes, dice, contain casein products. It is news, however, to learn from Professor H. C. Jackson, of the Wisconsin College of Agriculture, that many dairies still pour thousands of pounds of skin milk down their drains. Such antique management of a dairy ranks as gross incompetence. In addition to such products as mentioned above dried skim milk is used by bakers, candy makers and for animal food.

Astringent Face Lotion.

Alum	10 grains
Zinc sulphate	5 grains
Glycerin	1 dram
Tincture of benzoin	1 dram
Distilled water to make	1 pint
Perfume	enough

Dissolve the salts in a little water. Mix the glycerin with the bulk of the water, add the tincture and mix the two.

A suitable perfume, which should be dissolved in the tincture, is a concentrated essence of cologne water.

Paraffin Hair Oil.

Alkanet root	1/2 oz.
1. Paraffin oil	32 ozs.
Oil bergamot	1 dr.
Oil clove	15 dps.
Oil rose	2 dps.
Digest the paraffin oil with the alkanet root, strain, and add the volatile oils.	
2. Paraffin oil	16 ozs.
Cottonseed oil	8 ozs.
Oil nutmeg	30 dps.
Oil clove	15 dps.
Oil cassia	10 dps.

Bright Future For the New Administration.

Grandville, Jan. 1.—The dawn of New Years brings to mind the fact that time is moving to the culmination of the National election of last fall and that within seventy days a new administration will be at the helm in the United States.

One authority says it will be merely a repetition of the Coolidge regime and nothing new may be expected. The President-elect is merely a reflect of Coolidgeism.

Those who take this view are likely to be let down with a considerable jar when the new administration takes up its work. There are no counterparts

of Hoover in the country. He is certainly original, just and a man of power and originality.

No radical change is required to make the country happy. President-elect Hoover has been on a voyage of discovery in the countries lying to the South and he has made friends by the million. No doubt his friendly trip has worked for the good and peace of the Western hemisphere and we may as a people congratulate ourselves over the fact.

The whole American people may begin girding up their loins to enjoy at least four years of undisguised prosperity such as never before visited our country.

There is considerable interest aroused with regard to the new cabinet which Hoover will place in charge of the various departments of state. One thing is certain, he has not a range of large brains to select from as Abraham Lincoln had when he first entered the executive office at Washington.

The rail splitter chose for Secretary of State his main political rival for the nomination, William H. Seward, of New York, and this choice was, apparently, well taken. Other able men filled the first cabinet of Lincoln, enabling him to make a success of his administration.

With Hoover the situation isn't so easy. Doubtless the pre-eminent figure for the head of the cabinet is that of Charles Evans Hughes. Will the new President offer the state portfolio to the great statesman? Age alone can be the only drawback and doubtless this may serve to prevent the appointment of Hughes.

There can be no harm in speculating on the course President Hoover will pursue. The pre-eminent figure which stands four square to all the winds that blow for Secretary of War is that of

the commander of the A. E. F. forces in France, General John Pershing.

Our people have found him equal to every trust so far given him and it is now meet that he take up the war portfolio in the cabinet of the new President.

Andrew Mellon will, doubtless, retain his present place at the head of the Treasury Department. He is recognized as one of the best financiers ever holding that position. There will be no need for change.

With the three mentioned as splendid cabinet timber the remainder of the President's advisers may easily be picked. Suggestions on this point are, perhaps, in order, yet the dearth of great names gives a chance for some commonplace party to get in.

The American people are to be congratulated on having such a strong man at the head of the Government. Foreign nations know Hoover more intimately than they know any other American. Because of this there will be a more respectful attention paid to the wishes of our people hereafter.

As regards treaties, compacts and the like, Europe may well take notice that there will be no more Kellogg blunders and that should another Secretary insist on making a monkey of the United States the strong hand of a Hoover will quickly relegate the offender to private life.

Two months more of Coolidge, the silent man from Vermont. That gentleman is almost as conspicuous for his negative side as was General U. S. Grant in the days of the civil war and a decade thereafter.

President Coolidge has a fund of homely common sense which has endeared him to the common people and when he lays down the cares of state he will do so knowing that his work as a statesman has been well performed.

NOW

as in the past 50 years,
when a customer asks for
"HONEY and TAR"
every dealer in Michigan
knows he wants
FOLEY'S Honey and
Tar Compound,
and no other.

Satisfy your customer by
selling him the Original and
Genuine
FOLEY'S Honey and
Tar Compound.

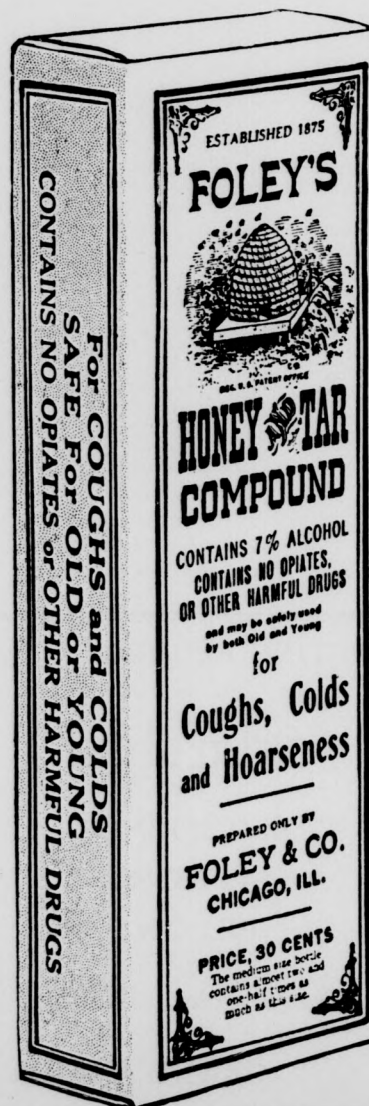
50 years of satisfied customers attest its worth.

Effective alike for Children
and Grown Persons.

30c-60c-\$1.20 sizes.

Prepared only by

FOLEY & CO.
945-947 George St.
Chicago, Ill.



ed, and that he will go down in history as a faithful public servant whose fund of common sense saved his country from many bad breaks.

Business certainly never had better cause to feel secure in its future than it has to-day with the incoming of a new President. No radical change need be expected in business affairs. Panics and slow downs are a thing of the past. It remains for business to adjust itself to the new regime and all will be well.

Never did a President come into office more fully trusted than Herbert Hoover. Even his political enemies concede his honesty of purpose and there was never less bitter partisan feeling than at the present time.

An era of good feeling has certainly invested the masses and no ill wishes accompanied the new President on his voyage to meet South American nations in friendly confab.

Trade with the Latin nations will, doubtless, be exhilarated by this friendly visit of a friendly representative of the Great Nation to the North. Bolivia and Paraguay have signalled their assent to a compromise of their misunderstandings and what promised to be an arbitrament by arms seems to have met with friendly settlement.

The new administration has certainly made a wonderful start and we believe will carry on as one of America's most successful undertakings.

Old Timer.

New Battles For Supremacy in Drugs.

With McKesson and Robbins, Inc., and the country-wide chain of drug wholesalers in their group planning a vast tie-up between a large group of manufacturers and advertisers it looks as if some of the drug chains are at last in for a battle that will shake the industry to its very foundations. When the McKesson and Robbins announcement appears those who are not on either the chain store or the independent bandwagon may find it difficult to straddle the two. There are those who have been successful in riding two horses in the past and are patting themselves on the back for their agility who may be riding for a fall. Sales

executives—we mean everybody from the president down to district managers—ought to put more tacks in their nice office chairs and get out and see what is going on in these days, when industry is being revolutionized with giant gestures. Many sales executives must build higher and tighter fences. The consumer must be taught to demand their products. Consumer acceptance is no longer enough. We must go back to consumer demand with a capital "D."

Prayer For Health.

Give me a good digestion, Lord,
And also something to digest.
Give me a healthy body, Lord,
And sense to keep it at its best.

Give me a healthy mind, good Lord,
To keep the good and pure in sight
Which seeing sin is not appalled
But finds a way to set it right.

Give me a mind that is not bored,
That does not whimper, whine or sigh,
Don't let me worry overmuch
About the fussy thing called I.

Give me a sense of humor, Lord,
Give me the grace to see a joke.
To get some happiness from life
And pass it on to other folk.

Way To a Happy New Year.

To leave the old with a burst of song,
To recall the right and forgive the wrong;
To forget the thing that binds you fast
To the vain regrets of the year that's past;

To have the strength to let go your hold
Of the not worth while of the days grown old;

To dare go forth with a purpose true
To the unknown task of the year that's new;

To help your brother along the road
To do his work and lift his load;
To add your gift to the world's good cheer,

Is to have and to give a happy New Year.
Robert Brewster Beattie.

Possibly every man has his price,
but it doesn't always accord with his market value.

1862 - - 1929
SEELY'S FLAVORING EXTRACTS
SEELY'S PARISIAN BALM
Standard of quality for nearly 70 years
SEELY MANUFACTURING CO.
1900 East Jefferson. Detroit, Mich.



**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	Cubebs	5 00@5 25	Benzoin	-----	@2 23
Boric (Xtal)	15 @	25	Eligeron	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	3 1/2 @	8	Juniper Berries	4 50@4 75	Capsicum	-----	@2 23
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	3 1/2 @	8	Lard, No. 1	1 25@1 40	Colchicum	-----	@1 80
Tartaric	52 @	60	Lavender Flow	6 00@6 25	Cubebs	-----	@2 76
			Lavender Gar'n.	85@1 20	Digitalis	-----	@2 04
			Lemon	6 00@6 25	Gentian	-----	@1 35
Ammonia			Linseed, raw, bbl.	@ 86	Gualiac	-----	@2 23
Water, 26 deg.	07 @	18	Linseed, boiled, bbl.	@ 89	Gualiac, Ammon.	-----	@2 04
Water, 18 deg.	06 @	15	Linseed, bld. less	96@1 09	Iodine	-----	@1 25
Water, 14 deg.	5 1/2 @	13	Linseed, raw, less	93@1 06	Iodine, Colorless	-----	@1 50
Carbonate	20 @	25	Mustard, arifil. oz.	@ 35	Iron, Clo	-----	@1 56
Chloride (Gran.)	09 @	20	Neatsfoot	1 25@1 35	Kino	-----	@1 44
			Olive, pure	4 00@5 00	Myrrh	-----	@2 52
			Olive, Malaga,	2 85@3 25	Nux Vomica	-----	@1 80
			yellow	2 85@3 25	Opium	-----	@1 40
			Olive, Malaga,	2 85@3 25	Opium, Camp.	-----	@1 44
			green	2 85@3 25	Opium, Deodor'd	-----	@5 40
			Orange, Sweet	12 00@12 25	Rhubarb	-----	@1 92
			Origanum, pure	@2 50			
			Origanum, com'l	1 00@1 20			
			Pennyroyal	3 50@3 75	Paints		
			Peppermint	5 50@5 70	Lead, red dry	-- 13 1/4 @13 1/4	
			Rose, pure	13 50@14 00	Lead, white dry	13 1/4 @13 1/4	
			Rosemary Flows	1 25@1 50	Lead, white oil	13 1/4 @13 1/4	
			Sandelwood, E.	@ 10	Ochre, yellow bbl.	@ 2 1/2	
			I.	10 50@10 75	Ochre, yellow less	3 @ 6	
			Sassafras, true	1 75@2 00	Red Venet'n Am.	3 1/2 @ 7	
			Sassafras, arti'l	75@1 00	Red Venet'n Eng.	4 @ 8	
			Spearmint	7 00@7 25	Putty	5 @ 8	
			Sperm	1 50@1 75	Whiting, bbl	-- @ 4 1/2	
			Tany	7 00@7 25	Whiting	5 1/2 @10	
			Tar USP	65@75	L. H. P. Prep.	-- 2 55@2 70	
			Turpentine, bbl.	-- @ 67	Rogers Prep.	-- 2 55@2 70	
			Turpentine, less	74@ 87			
			Wintergreen,	6 00@6 25	Miscellaneous		
			leaf	6 00@6 25	Acetanalid	-----	57 @ 75
			Wintergreen, sweet	3 00@3 25	Alum	-----	08 @ 12
			birch	3 00@3 25	Alum, powd and	-----	
			Wintergreen, art	75@1 00	ground	09 @ 15	
			Worm Seed	5 50@5 75	Bismuth, Subni-	-----	
			Wormwood	20 00@20 25	trate	2 25@2 52	
					Borax xtal or	-----	
			Potassium		powdered	05 @ 13	
			Bicarbonate	35 @ 40	Cantharides, po.	1 50@2 00	
			Bichromate	15 @ 25	Calomel	2 72@2 82	
			Bromide	69 @ 85	Capsicum, pow'd	62 @ 75	
			Bromide	54 @ 71	Carmine	7 50@8 00	
			Chlorate, gran'd.	23 @ 30	Cassia Buds	30 @ 35	
			Chlorate, powd.	@ 16	Cloves	40 @ 50	
			or Xtal	16 @ 25	Chalk Prepared	14 @ 16	
			Cyanide	30 @ 90	Chloroform	53 @ 60	
			Iodide	4 36@4 60	Chloral Hydrate	1 20@1 50	
			Permanganate	20 @ 30	Cocaine	12 85@13 50	
			Prussiate, yellow	35 @ 45	Cocoa Butter	65 @ 90	
			Prussiate, red	@ 70	Corks, list, less	30-10 to	
			Sulphate	35 @ 40		40-10%	
					Copperas	03 @ 10	
			Roots		Copperas, Powd.	4 @ 10	
			Alkanet	30 @ 35	Corrosive Sublim	2 25@2 30	
			Blood, powdered	40 @ 45	Cream Tartar	35 @ 45	
			Calamus	35 @ 75	Cuttle bone	40 @ 50	
			Elecampane, pwd.	25 @ 30	Dextrine	6 @ 15	
			Gentian, powd.	20 @ 30	Dover's Powder	4 00@4 50	
			Ginger, African,	30 @ 35	Emery, All Nos.	10 @ 15	
			powdered	30 @ 35	Emery, Powdered	@ 15	
			Ginger, Jamaica,	60 @ 65	Epsom Salts, bbls.	@ 03	
			powdered	45 @ 60	Epsom Salts, less	3 1/2 @ 10	
			Golden seal, pow.	7 50@8 00	Ergot, powdered	@ 4 00	
			Ipecac, powd.	@ 50	Flake, White	15 @ 20	
			Licorice	35 @ 40	Formaldehyde, lb.	14 1/2 @35	
			Licorice, powd.	20 @ 30	Gelatin	80 @ 90	
			Orris, powdered	30 @ 40	Glassware, less 55%		
			Poke, powdered	35 @ 40	Glassware, full case 60%.		
			Rhubarb, powd	@ 1 00	Glauber Salts, bbl.	@02 1/2	
			Rosinwood, powd.	@ 50	Glauber Salts less	04 @ 10	
			Sarsaparilla, Hond.	@ 1 10	Glue, Brown	20 @ 30	
			ground	@ 1 10	Glue, Brown Grd	16 @ 22	
			Sarsaparilla, Mexic.	@ 60	Glue, White	27 1/2 @ 35	
			Squills	35 @ 40	Glue, white grd.	25 @ 35	
			Squills, powdered	70 @ 80	Glycerine	20 @ 40	
			Tumeric, powd.	20 @ 25	Hops	75 @ 95	
			Valerian, powd.	@ 1 00	iodine	6 45@7 00	
					Iodoform	8 00@8 30	
			Leaves		Lead Acetate	20 @ 30	
			Buchu	@1 05	face	@1 50	
			Buchu, powdered	@1 10	face, powdered	@1 60	
			Sage, Bulk	25 @ 30	Menthol	8 50@9 50	
			Sage, 1/4 loose	@ 40	Morphine	12 83@13 98	
			Sage, powdered	@ 35	Nux Vomica	@ 30	
			Senna, Alex.	50 @ 75	Nux Vomica, pow.	15 @ 25	
			Senna, Tinn. pow.	30 @ 35	Pepper, black, pow	57 @ 70	
			Uva Ursi	20 @ 25	Pepper, White, pw.	75 @ 85	
					Pitch, Burgudry	20 @ 25	
			Oils		Quassia	12 @ 15	
			Almonds, Bitter,	7 50@7 75	Quinine, 5 oz. cans	@ 59	
			true	7 50@7 75	Rochelle Salts	28 @ 40	
			Almonds, Bitter,	3 00@3 25	Sacharine	2 60@2 75	
			artificial	3 00@3 25	Salt Peter	11 @ 22	
			Almonds, Sweet,	1 50@1 80	Seidlitz Mixture	30 @ 40	
			true	1 50@1 80	Soap, green	15 @ 30	
			Almonds, Sweet,	1 00@1 25	Soap mott cast	@ 25	
			imitation	1 00@1 25	Soap, white Castile,	@15 00	
			Amber, crude	1 25@1 50	case	@15 00	
			Amber, rectified	1 50@1 75	Soap, white Castile	@1 60	
			Anise	1 25@1 50	less, per bar	@1 60	
			Bergamont	9 00@9 25	Soda Ash	3 @ 10	
			Cajeput	2 00@2 25	Soda Bicarbonate	3 1/2 @ 10	
			Cassia	4 00@4 25	Soda, Sal	02 1/2 @ 08	
			Castor	1 55@1 80	Spirits Camphor	@1 20	
			Cedar Leaf	2 00@2 25	Sulphur, roll	3 1/2 @ 10	
			Citronella	1 00@1 20	Sulphur, Subl.	4 1/2 @ 10	
			Cloves	3 50@3 75	Tamarinds	20 @ 25	
			Cocconut	27 1/4 @ 35	Tartar Emetic	70 @ 75	
			Cod Lievr	2 00@2 45	Turpentine, Ven.	50 @ 75	
			Croton	2 00@2 25	Vanilla Ex. pure	1 50@2 00	
					Vanilla Ex. pure	2 25@2 50	
					Zinc Sulphate	06 @ 11	
			Tinctures				
			Aconite	@1 80			
			Aloes	@1 56			
			Arnica	@1 50			
			Asafoetida	@2 23			

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

Cal. Lima Beans
Pork and Beans
N. Y. Cheese

DECLINED

Cder Vinegar

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, 12-32 oz., doz. 3 35

AXLE GREASE

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

BAKING POWDERS

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

BLUING

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



JENNINGS'

The Original

Condensed

2 oz., 4 dz. cs. 3 00

1 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
Pinto Beans 9 50
Red Kidney Beans 11 00
White Hand P. Beans 10 50
Cal. Lima Beans 14 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 00
Pep, No. 224 2 70
Pep, No. 202 2 00

Krumbles, No. 424 2 70
Bran Flakes, No. 624 2 25
Bran Flakes, No. 602 1 50
Aice Krispies, 6 oz. 2 70
Aice Krispies, 1 oz. 1 50
Kaife Hag, 12 1-lb. cans 7 30
Ad Bran, 16 oz. 2 25
Ad Bran, 10 oz. 2 70
Ad Bran, 1/2 oz. 2 00

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

Ralston New Oats, 24 2 70
Ralston New Oats, 12 2 70
Shred. Wheat Bis., 36s 3 85
Shred. Wheat Bis., 72s 1 70
Triscuit, 24s 3 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

Shaver

No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 1 85

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.8
Paraffine, 6s 14.4
Paraffine, 12s 14.4
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

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

CANNED FISH

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

Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. 1 75
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet 2 25
Sard's, 1/4 Oil, Key 6 10
Sard's, 1/4 Oil, Key 5 75
Sardines, 1/4 Oil, kless 5 25
Salmon, Red Alaska 3 00
Salmon, Med. Alaska 2 40
Salmon, Pink Alaska 2 25
Sardines, Im., 1/4, ea. 10@28
Sardines, Im., 1/4, ea. 25
Sardines, Cal. 1 35@2 25
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/4, Curtis, doz. 4 20
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 8 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sil. 1 60
Beef, 3 1/2 oz. Qua. sil. 2 25
Beef, No. 1, B nut, sil. 4 50
Beefsteak & Onions, s 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 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, 1/4 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 1 10
Snider, No. 2 1 25
Van Camp, small 90
Van Camp, med. 1 15

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 3 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 65@1 75
W. Beans, 10 7 50
Green Beans, 2s 1 65@2 25
Green Beans, 10s 97 50
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 25
Beets, No. 2, cut 1 25@2 35
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 2 1 25
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 10 8 00@10 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole 2 15
Okra, No. 2, cut 1 75
Mushrooms, Hotels 32
Mushrooms, Choice, 8 oz. 35
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. 1 35
Peas, No. 2, Sift. 1 85
June 2 25
Peas, No. 2, Ex. Sift. 2 25
E. J. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 45@1 60
Pumpkin, No. 10 5 00@5 50
Pimentos, 1/4, each 12@14
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 45@1 75
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60@1 90
Spinach, No. 3 2 25@2 50
Spinach, No. 10 6 50@7 00
Tomatoes, No. 2 1 20@1 30
Tomatoes, No. 3 1 90@2 25
Tomatoes, No. 10 7 00@7 50

CATSUP.

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Paramount, 24, 8s 1 35
Paramount, 24, 16s 2 25
Sniders, 8 oz. 1 65
Sniders, 16 oz. 2 35
Quaker, 8 oz. 1 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. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 3 25

OYSTER COCKTAIL.

Sniders, 16 oz. 3 30
Sniders, 8 oz. 2 30

CHEESE.

Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Wisconsin Daisy 27
Wisconsin Flat 27
New York June 34
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 Pepsin 65
Beechnut Wintergreen 65
Beechnut Peppermint 65
Beechnut Spearmint 65
Doublemint 65
Peppermint, Wrigleys 65
Spearmint, Wrigleys 65
Juicy Fruit 65
Wrigley's P-K 65
Zeno 65
Teaberry 65

CLEANER

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

COCOA.



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

CHOCOLATE.

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

CLOTHES LINE.

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



COFFEE ROASTED

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

McLaughlin's Kept-Fresh

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

COFFEE EXTRACTS

M. Y., per 100 12
Frank's 50 pkgs. 4 25
Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

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

CIGARS

G. J. Johnson's Brand
G. J. Johnson Cigar, 10c 75 00

Worden Grocer Co. Brands

Airedale 35 00
Havana Sweets 35 00
Hemeter Champion 37 50
Canadian Club 35 00
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 Apollon 95 00
Bering Palmitas 115 00
Bering Diplomatica 115 00
Bering Deloselos 120 00
Bering Favorita 135 00
Bering Albas 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops Pails

Anise 16
Champion Gums 16
Challenge Gums 14
Favorite 19
Superior, Boxes 23
Lozenges Pails
A. A. Pep. Lozenges 16
A. A. Pink Lozenges 16
A. A. Choc. Lozenges 16
Motto Hearts 19
Malted Milk Lozenges 21

Hard Goods Pails

Lemon Drops 18
O. F. Horehound dps. 18
Anise Squares 18
Peanut Squares 17
Horehound Tablets 18

Cough Drops Bxs

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

Pineapple Fudge 23
Italian Bon Bons 17
Banquet Cream Mints 25
Silver King M. Mallowa 1 25
Handy Packages, 12-10c 80
Bar Goods
Mich. Sugar Ca., 24, 5c 75
Pal O Mine, 24, 5c 75
Malty Milkies, 24, 5c 75
Lemon Rolls 75
Tru Luv, 24, 5c 75
No-Nut, 24, 5c 75

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 43

DRIED FRUITS

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

Apricots

Evaporated, Choice 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
15@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 lbs. 14

Pearl Barley

Chester 4 25
Jumbo 7 00
Barley Grits 5 30

Sage

East

GELATINE

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

JELLY AND PRESERVES

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

JELLY GLASSES

8 oz., per doz.	36
-----------------	----

OLEOMARGARINE

Van Westbrugge 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 bx	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-1c	4 00
*Blue Seal, 144	4 85
*Reliable, 144	4 00
*Federal, 144	5 25
*1 Free with Ten.	

Safety Matches

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

MOLASSES

Molasses in Cans

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

NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
Pineapple Mixed	9
Fileberts, Sicily	22
Almonds, No. Roasted	11 1/2
Peanuts, Jumbo, std.	15
Pecans, 3 star	22
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	30@35
Hickory	07

Salted Peanuts

Fancy, No. 1	14
--------------	----

Shelled

Almonds	70
Peanuts, Spanish,	12 1/2
Fileberts	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 19
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

1/8s	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 "E"	65.1
Transmission Oil	65.1
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	9.3
Parowax, 40, 1 lb.	9.5
Parowax, 20, 1 lb.	9.7



Semdac, 12 pt. cans	2.75
Semdac, 12 qt. cans	4.65

PICKLES

Medium Sour	
5 gallon, 400 count	4 75

Sweet Small

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

Dill Pickles

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

PIPES

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

PLAYING CARDS

Battle Axe, per doz.	2 65
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
-------------------	------

FRESH MEATS

Beef

Top Steers & Heif.	24
Good Steers & 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
Sparr ribs	15
Neck bones	06
Frimmings	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	13
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13
Compound, tubs	13 1/4

Sausages

Bologna	18
Liver	18
Frankfort	21
Pork	31
Veal	19
Tongue, Jellied	35
Headcheese	13

Smoked Meats

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

Beef

Boneless, rump	23 00@28 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	3 75
----------------	------

SAL SODA

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

COD FISH

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

HERRING

Holland Herring	
Mixed, Keys	90
Mixed, half bbls.	8 75
Mixed, bbls.	16 50
Milkers, Keys	1 00
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
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
--------------------	------

Mackerel

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

SHOE BLACKENING

2 in 1, Paste, doz.	1 35
E. Z. Combination, doz.	1 35
Dry-Foot, doz.	2 00
Bixby's, Doz.	1 35
Shinola, doz.	90

STOVE POLISH

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

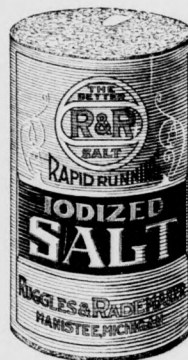
Rising Sun, per doz.	1 35
554 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

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.	97
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
Grdma White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

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

SPICES

Whole Spices

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

Pure Ground in Bulk

Allspice, Jamaica	---	@35
Cloves, Zanzibar	---	@46
Cassia, Canton	-----	@28
Ginger, Corkin	-----	@35
Mustard	-----	@32
Mace, Penang	-----	1 39
Pepper, Black	-----	@55
Nutmegs	-----	@59
Pepper, White	-----	@80
Pepper, Cayenne	-----	@37
Paprika, Spanish	-----	@45

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 18.—In the matter of Harry C. Knight, Bankrupt No. 3353, the trustee has filed his final report and account, and a final meeting of creditors was held Dec. 3. There were no appearances. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 2.4 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Samuel E. Wilson, Bankrupt No. 3597, the funds have been received and the first meeting has been called for Jan. 3.

In the matter of Albert Smaglinski, Bankrupt No. 3623, the first meeting of creditors has been called for Jan. 3.

In the matter of Dorris M. Scott, doing business as Chocolate Cabin, Bankrupt No. 3609, the first meeting of creditors has been called for Jan. 3.

In the matter of Roy L. Harris, Bankrupt No. 3582, the funds have been received and the first meeting has been called for Jan. 3.

In the matter of John DeLange, Bankrupt No. 3615, the funds have been received and the first meeting has been called for Jan. 4.

In the matter of Frank F. Feury, Bankrupt No. 3619, the funds have been received and the first meeting has been called for Jan. 4.

In the matter of Walter Ashburn, Bankrupt No. 3624, the funds have been received and the first meeting has been called for Jan. 4.

In the matter of Chester R. Richey, Bankrupt No. 3620, the funds have been received and the first meeting has been called for Jan. 4.

In the matter of Israel Goldman, Bankrupt No. 3622, the first meeting of creditors has been called for Jan. 4.

In the matter of Louis E. Dean, Bankrupt No. 3591, the funds have been received and the first meeting of creditors has been called for Jan. 15.

Dec. 18. On this day was held the final meeting of creditors in the matter of DeZera L. Charon, Bankrupt No. 3418. The bankrupt was not present or represented. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the payment of a preferred labor claim. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of James A. Snyder, Bankrupt No. 3298, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Dec. 3. The bankrupt was not present or represented. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 3 per cent. This payment is after the payment in full of preferred and tax claims. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Milarch Tire & Battery Co., etc., Bankrupt No. 2575, the trustee has filed his first report and account, and an order for the payment of expenses of administration and preferred labor claims has been made.

In the matter of William Patt, Bankrupt No. 3578, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Dec. 7. The trustee was present in person. The bankrupt was not present or represented. One claim was proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no funds for dividends. No objection was made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court upon return of the cancelled vouchers.

In the matter of Henry V. Filkins, personally and doing business under the assumed name of Radiola Sales & Service Co., Bankrupt No. 3357, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Dec. 7. The trustee was present in person. Creditors were represented by attorneys Dunham & Cholette. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 4 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date,

and the case will be closed and returned to the district court in due course.

In the matter of Arthur A. Anderson, doing business as Anderson Furniture Show Rooms, Bankrupt No. 3350, the final meeting of creditors was held Dec. 7. The trustee was not present. No others were present or represented. The trustee's final report and account was approved and allowed. Expenses of administration were ordered paid, and a first and final dividend of 4.8 per cent. declared and ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Dec. 18. We have to-day received the schedules, reference and adjudication in the matter of Charles H. LeVan, Bankrupt No. 3633. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules show assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$566.25. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. 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:

Paul Steketee & Sons, Grand R.	\$ 93.75
Herpolsheimer Co., Grand Rapids	57.50
North Park Grocery, North Park	84.00
Carling Grocery, Grand Rapids	33.00
Headington Grocery, Bay City	29.00
Joppe Dairy, Grand Rapids	57.00
Purchase Dairy, Grand Rapids	22.00
North Park Park & Ice Co., G. R.	18.00
Dr. A. A. Noordewier, Grand Rap.	23.00
Dr. Geger, Bay City	1.00
Dr. Foster, Bay City	3.00
Bob Engelman, Grand Rapids	27.00
Animal Hospital, Grand Rapids	2.00
Hartnett Flower Shop, Grand Rap.	3.00
John Stehouwer, Grand Rapids	33.00
Frank Robbins, unknown	60.00
Arrow Transfer Co., Grand Rapids	10.00

Dec. 22. We have to-day received the schedules, reference and adjudication in the matter of E. Leon Knight, Bankrupt No. 3635. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Decatur, and his occupation is that of a laborer. The schedules show assets of \$200 of which \$250 is claimed as exempt, with liabilities of \$1,150.67. 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:

VanCamp Hardware & Iron Co., Indianapolis, Ind.	\$447.98
Kokomo Steel & Wire Co., Kokomo	211.92
Acme White Lead & Color Works, Detroit	16.11
James Heddon Sons, Dowagiac	3.00
Boyer Chemical Co., Chicago	2.00
Johnston Paint & Glass Co., Detroit	78.06
Edwards & Chamberlain, Kalamazoo	45.54
Great Western Oil Co., Grand R.	10.00
Ithaca Sun Co., Ithaca	19.63
West Bend Aluminum Co., West Bend, Wis.	40.00
W. Bingham Co., Cleveland	5.71
Lowe Bros. Co., Chicago	38.63
Bostwick Braun Co., Toledo	36.73
Morley Bros., Saginaw	18.66
John W. Masury & Sons, N. Y.	10.00
Reese Padlock Co., Lancaster	5.00
Nusbaum Motor Supply Co., Kala.	12.56
Sargent Gerke Co., Indianapolis	46.17
G. C. Mitchell Co., Aurora, Ill.	18.70
Dupont Co., Wilmington	14.00
Esco Mfg. Co., Peoria	20.00
Winchester Simmons Co., Chicago	58.37

Dec. 22. We have to-day received the schedules, reference and adjudication in the matter of Harvey M. Hill, William Kuoris, Jr., and Gertrude Hill, individually and as co-partners trading under the copartnership name of Dent Barber & Beauty Supply Co., Bankrupt No. 3636. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located in Grand Rapids. The assets and liabilities of the copartnership are as follows: Assets none with liabilities of \$17,357.97. The assets and liabilities of Harvey M. Hill are as follows: Assets \$1,610 of which \$250 is claimed as exempt, with liabilities of \$17,518.97. The assets of William Kuoris, Jr., are as follows: Assets \$2,450 of which \$250 is claimed as exempt, with liabilities of \$17,458.97. The assets and liabilities of Gertrude Hill are as follows: Assets none with liabilities of \$17,358.97. The court has written for funds and upon receipt of same, first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Allen & Co., Detroit	\$193.34
Allover Mfg. Co., Racine, Wis.	267.93
Arnold Soap Co., Tiniancoan City	29.51
Abbot Jacket Mfg. Co., St. Louis	11.43
Bauer & Black, Chicago	2.32
Berninghaus Co., Cincinnati	30.00
Bixby Office Supply Co., Grand R.	24.50
Bonella Laboratories, Indianapolis	48.00
Bourjois, Inc., New York	5.39
Bretty & Beckher, Inc., New York	184.66
C. S. Bresnick, New York	103.50
Carlyle Laboratories, Inc., New Y.	51.95
Clauss Shear Co., Fremont, Ohio	101.80
Colgate & Co., Jersey City	92.75
Consumers Power Co., Grand Rap.	59.44
Davex Corp., New York	189.10
Dent Chemical Co., Grand Rapids	36.45
DeVilbiss Co., Toledo	26.72
B. Dickinson & Co., New York	21.00
Dickinson Co., Essex, Conn.	55.00
Don-Arl Co., Lakewood, Ohio	48.44

Duplex Pin Co., San Francisco	57.60
Farley & Co., Grand Rapids	9.00
Finch Mfg. Co., Grand Rapids	11.00
Flint Automatic Heater Co., Flint	28.66
Fulghum & Co., Los Angeles	45.31
F. C. Printing Co., Grand Rapids	19.50
Gibbs & Co., Detroit	659.80
Gladiator Co., New York	200.00
Glazo Co., Cincinnati	70.60
G. R. Art Glass & Mirror Works	63.00
G. R. Electric Co., Grand Rapids	32.22
G. R. Hair Bazaar, Grand Rapids	7.65
G. R. Paper Co., Grand Rapids	14.42
Press, Grand Rapids	132.26
Hazeltine & Perkins Drug Co., G. R.	492.33
Hardright Co., Belleville, N. J.	50.44
Hart Mirror Plate Co., Grand Rap.	100.00
Hirsutol Co., Westville, Ind.	11.00
Hospital Specialty Co., Cleveland	79.50
Harris Sample Furni. Co., G. R.	23.63
Indiana Goggle Works, Chicago	5.82
Inecto, Inc., N. Y.	1,466.40
Jergens Co., Cincinnati	91.00
Kimberly-Clark Co., Neenah, Wis.	61.60
Kirk & Co., Chicago	32.50
Koch Co., New York	193.75
Koken Companies, St. Louis	3,448.57
Kirkhof Electric Co., Grand Rapids	13.30
LaSalle Products, Inc., St. Paul	38.48
Lavella Rubber Co., Chicago	20.20
Lawson Co., Cincinnati	19.61
LeMur Co., Cleveland	940.30
Lewis Stenger Barbers Supply Co., Portland	17.37
Litscher Electric Co., Grand Rap.	2.00
Lockwood Brackett Co., Boston	189.76
Mackinaw Trail Oil Co., Grand R.	21.10
Manicurex Co., Indianapolis	13.50
Marinello Co., New York	327.96
Marrow Mfg. Co., Chicago	78.68
Martin Bros. Elec. Co., Cleveland	402.12
Maywood Water Heater Co., Maywood, Ill.	18.60
Melrose Hospital Uniform Co., N.Y.	48.00
Meyer Co., Chicago	105.00
Millar Corp., New York	6.30
Mills Paper Co., Grand Rapids	15.96
Monette Co., Green Bay	21.00
Moore Electric Corp., Chicago	8.46
Morris Mfg. Co., Detroit	133.77
Mayer Co., Chicago	112.25
National Products Co., Wisc.	21.60
Nestle Co., Chicago	151.35
N. Y. Hair Co., New York	117.38
Northern Warren Corp., New York	4.76
Oakdale Fuel & Materials Co., Grand Rapids	38.75
Odell Co., Newark, N. J.	107.16
Oster Mfg. Co., Racine	277.04
Pinaud, Inc., N. Y.	8.53
Palmar Co., Chicago	285.60
Palmolive Peet Co., Chicago	42.24
Premier Cutlery Co., New York	23.75
Proctor & Gamble Dis. Co., Detroit	24.75
Para Paint & Varnish Co., Cleveland	211.23
Racine Universal Motor Co., Racine	82.74
Rubberset Co., Newark, N. J.	10.00
San. Receiver Co., Dunkirk, N. Y.	86.33
Schnefel Bros., Newark, N. J.	50.00
Schrader & Ehlers, New York	9.60
Sem-Pray Jo-ve-nay Co., Grand R.	34.50
Sheik Toilet Products Co., Chicago	52.88
Smith & Sons Corp., Buffalo	35.42
Ata-Rite Hair Pin Co., Shelbyville	5.66
Stearns & Co., Detroit	22.00
Sterling Brush Co., Grand Rapids	92.56
Star Transfer Co., Grand Rapids	68.91
Superior, Inc., St. Louis	237.46
Tiedeman, New York	12.51
Torrey & Co., Worcester, Mass.	75.00
Union Cutlery Co., Olean, N. Y.	24.03
Vander Zand's Hdwe., Grand Rap.	63.50
Va-Per Marcel, Inc., New York	50.43
Wahl Clipper Co., Sterling	3.15
Watkins Letter Shop, Grand Rapids	5.00
Western Mich. Odd Fellows Pub., Grand Rapids	3.34
West. Union Tele., Grand Rapids	17.25
Westphal, New York	90.74
Wiebusch & Higer, Ltd., New York	14.95
Wilcox-Kuennen Co., Grand Rap.	37.50
Williams Co., Glastonburg, Conn.	14.40
Wilson Fastener Co., Cleveland	19.21
Wontshed Brush Co., Troy, New Y.	62.88
William Brush Co., Philadelphia	56.79
Western Hair Goods Co., Chicago	125.74
Bonnet & Bro., New York	100.00
Erdmans, Grand Rapids	20.79
Farrand, Williams & Clark, Detroit	200.46
Kal. Pharmacal Co., Kalamazoo	103.55
Lucky Tiger Rem. Co., Kansas City	42.45
Sanitax Electric Co., New York	149.38
Universal Permanent Wave Machine Co., Chicago	19.50
Vo-Ne-Co. Mfg. Co., Newport, R. I.	128.70
George H. Weyer, Kansas City	9.67
Weil-Ransom Co., Chicago	1,010.83
Harvey Hill, Grand Rapids	118.57
Cheney Products, New York	123.00
Fries & Fries, Cincinnati	500.00
Kent State Bank, Grand Rapids	84.00
A. C. Hynds, Buffalo	131.70
S. R. Fredman Co., Chicago	50.14
Lewis Bros., Inc., New York	23.45
Renard, Inc., Kalamazoo	25.18
Enos F. Jones Chem. Co., N. Y.	260.00
Jordan & Jordan Co., Grand Rap.	1,000.00
Laura Abid, Grand Rapids	500.00
Irving Rogers, Grand Rapids	500.00

Dec. 21. We have to-day received the adjudication and reference in the matter of William E. Bassett, doing business as Cedarcraft Co., Bankrupt No. 3616. The schedules will be ordered filed, as this is an involuntary case. Upon receipt of the schedules, list of assets and creditors will be made herein. This concern is located at St. Joseph.

In the matter of Goodyke & Palmbo, a copartnership and Fred Goodyke and Henry Palmbo, individually, Bankrupt No. 2961, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 27. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of adminis-

tration and for the payment of a preferred labor claim on the individual estate of Fred Goodyke and for the declaratory and payment of a supplemental first dividend of 5 per cent. and a final dividend of 7.9 per cent. on the partnership creditors. No objections were made to the discharge of the bankrupts. The final meeting then adjourned without date, and the case has been closed and returned to the district court.

Dec. 27. On this day was held the first meeting of creditors in the matter of John A. May, Bankrupt No. 2602. The bankrupt was present in person and represented by L. D. Averill, attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of John De Young, Bankrupt No. 3611. The bankrupt was present in person and not represented. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Ira Webster, individually and as K. & K. Restaurant. The bankrupt was present in person and represented by attorneys Watt & Colwell. Creditors were represented by Fred G. Timmer, agent. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of James Carris, Bankrupt No. 3613. The bankrupt was present in person and represented by attorney Charles H. Lillie. Creditors were represented by Dilley, Souther & Dilley, attorneys and G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Edward De Groot, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of George E. F. Vennard, Edward Vennard

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.

UNIQUE boy's patented coaster wagon, nothing like it on the market today, for sale outright \$15.00, royalty basis or trade for real estate. W. H. Jordan, 4236 No. Irving Ave., Chicago, Illinois. 993

WANTED—Position as buyer, manager, or salesman of yard goods and other various departments. Eighteen years' experience. Address No. 994, c/o Michigan Tradesman. 994

FOR CASH SALE: DRY GOODS. Furnishing stock about \$5,000. Live manufacturing city of \$7,000. Low rent. Good opportunity. Age requires retiring. O. G. Bond & Co., 615 S. Main St., Three Rivers, Mich. 995

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. Reames, 322 No. Miami, St. Louis, Mich. 991

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—

and Vennard's Pharmacy, Bankrupt No. 3617. The bankrupts were present in person. Creditors were present and represented by George B. Kingston, attorney. G. R. Credit Men's Association and Fred G. Timmer. Claims were proved and allowed. The bankrupts were each sworn and examined without a reporter. Edward De Groot was elected trustee, and his bond placed at \$500. The first meeting then adjourned without date.

Dec. 28. On this day was held the first meeting of creditors in the matter of Earl Smith, Bankrupt No. 3608. The bankrupt was present in person and represented by attorney A. E. Ewing. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Dec. 28. On this day was held the first meeting of creditors in the matter of Harry Garrison, Bankrupt No. 3606. The bankrupt was present in person and represented by attorney Roy M. Watkins. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of William O. Smith, Bankrupt No. 3590. The bankrupt was present in person and represented by attorney L. D. Averill. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of David L. Cable and James Cable, copartners as Cable Sales Co., Bankrupt No. 3288, the trustee has filed his final report and account, and a final meeting of creditors has been called for Jan. 14. The report and account of the trustee will be considered and approved and allowed. Trustee's and administration expenses will be paid, and a final dividend to creditors declared and ordered paid.

Dec. 28. On this day was held the first meeting of creditors in the matter of Edward J. Luick, Bankrupt No. 3604. The bankrupt was present in person and represented by attorneys Van Duren & Van Duren. Creditors were represented by Lokker & Den Herder and L. D. Averill, attorneys and by F. G. Timmer, agent. Claims were proved and allowed. The bankrupt and Arthur Van Duren were each sworn and examined with a reporter present, the testimony to be transcribed and filed. A. J. Cook appeared for the trustee elected in the examination of the bankrupt. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

Dec. 28. On this day was held the first meeting of creditors in the matter of R. & J. Drug Co., a corporation, Bankrupt No. 3610. The bankrupt was present by its secretary and represented by attorneys Hilding, Hilding & Tubbs. Creditors were represented by H. H. Smedley, attorney and by G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt's secretary was sworn and examined with a reporter present. George D. Stribley was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

Wise Chain Grocers Foresee Drastic Readjustments.

(Continued from page 20)

The small grocer who runs his own store can build a successful perishables department, including both fruits and vegetables, where a chain unit manager cannot do it. This because the master's eye and hand are present. He can begin with fruits, adding popular vegetables gradually, keeping them always in the pink of condition by his own untiring industry, and so build a fine profitable department and grow with it. Here, then, is additional opportunity for the grocer of the future.

Beginning thirty-five years ago, our population has steadily veered toward the consumption of fresh products. Fruit for breakfast was the beginning. Improved transportation and refrigeration, the production of fresh citrus fruits the year round, the popularization of all such products to such a general extent that to-day the smallest

village store carries from a few to a wide variety of fresh garden produce the year round—all these have had their immense influence.

Of late years we have had the influence of the vitamin idea. Foods rich in vitamins were used with instinctive preference long before we knew the word or the thing itself was discovered. Explorers knew long ago that fresh potatoes would prevent scurvy and cure it so rapidly as to seem miraculous; but they knew nothing of the word which now is on the lips of everybody.

But now the advent of dry ice, which enables shipments to be made with half the cost or less and only about a quarter the weight and room formerly accorded to ice, with no moisture but a refrigerant that simply evaporates, we are in fact just on the threshold of a development in the consumption of fresh garden products the like of which we have hardly dreamed about.

Hence it seems to me now, as it has seemed for forty years or longer, that the individual grocer need only keep himself alive to what is going on around him to be secure in his calling and make more money out of it than ever.

Paul Fndlay.

Medical Remedies of an Early Day.

Grandville, Jan. 1.—Modern medicine and surgery have made much progress in the past seventy years, and yet it is doubtful if there were more fatalities at an early day than at the present time.

Isolated communities in the great North woods seemed to get along fairly well, although beyond the reach of medical aid. Home remedies were in evidence and the settlers depended on themselves in cases of emergency, such as accidents and the spread of contagious diseases.

Lung fever was one of the dangerous diseases of the woods, which goes to-day under the name of pneumonia. All small accidents were treated by local talent, only the most exaggerated hurts being subject to a doctor's skill. Twenty miles after a doctor for ordinary ills was seldom considered.

Hurts which resulted in blood poisoning were seldom heard of and all minor injuries were treated with local applications which came to hand, such as the pitch from pine logs and tallow from the wild venison of the woods. A salve composed of such tallow and pine pitch was always ready at hand in case of cuts and bruises and seldom failed of proving successful.

One young man who came down suddenly with a severe cold, choking up until he could hardly breathe, hoarse and exuding blood from his throat, was entirely cured by prompt application of cold water neck applications and the internal use of lobelia.

Croup in children was always cured by cold water and lobelia. I call to mind a boy who made a gourmand of himself by devouring a lot of dried apples he found in a bag in the barn. His parents feared he would die. A man was sent off for the doctor twenty miles away. Meantime the mother prepared some lobelia which she forced her son to swallow, the result being a thorough emetic which saved the lad's life. The doctor came, but his services were not required.

In maternity cases an old squaw or perhaps white woman usually man aged these without resort to a physician and there were seldom any fatalities.

The great piles of sawlogs along the river oozed a medicine that from that day to this has not been equalled—pine pitch which is one of the most efficient healers of wounds known.

I call to mind a boy who sunk an

axe through his foot, making a ghastly wound. There was almost dangerous bloodshed, but a mother's careful hand served a cure from the vessel of pitch and venison tallow. This bound upon the wound until it healed entirely.

At another time this boy, running across the garden with a long scantling across his shoulder, slipped and fell, the end of the scantling nearly crushing one of his fingers, slitting it open to the bone. It was a most painful wound. No doctor was at hand, however, and the old remedy was applied from the pitch box. It would seem that pine trees were useful in more ways than one.

I do not recall that any bad results occurred when pitch and tallow were freely used on a wound. Certainly no cases of blood poisoning ever occurred.

The Indians were up in the use of pine pitch as a remedy for wounds. Many cut notches in pine trees from which the pitch oozes and formed the healing ointment that saved many from otherwise fatal wounds.

Then as now even a small scratch sometimes caused trouble. One man who neglected a bit of hurt to his hand not even using pitch, was compelled to quit a paying job, going to Muskegon where two fingers were removed by a surgeon. Afterward other surgery was resorted to to save the man's life. Had he applied the usual remedy at the outset much suffering and disfigurement might have been avoided.

We note in the newspapers and magazines a thousand and one advertisements of quack nostrums for the cure of disease, but not yet have I come across one recommending the virtues of pine pitch and venison tallow.

The remedy is perhaps too simple.

Strange as it may seem, the residents of the backwoods lived and thrived without the services of doctors or hospitals. Not so pleasant as now perhaps, but the expense was less and fatalities no more numerous.

We have the flu sweeping the coun-

try to-day. Many deaths are of record. Is it a new disease or the renaming of an old one? We no longer have rheumatism, although it no doubt exists under another name. A rose by any other name would smell as sweet, so that there is little to be gained by this renaming of old diseases.

Night riding the great woods after a doctor was one of the duties devolving upon the writer, and he had ample opportunity to study nature in some of its wildest moods.

The old song which brings in that line "kolang kolingle, far down the dusky dingle the cows are coming home," had a fascination all its own. Although as a boy I have stood in the humble woods home and listened to night howling of the wolves, I never yet encountered any of the beasts in my rides through the dark forest and cannot recall any attacks on human beings made by the wolves.

I have read many accounts of encounters with wolves, not alone in this country but in Russia, and at one time swallowed them whole. In later years, however, I have come to take these thrilling wolf chases as greatly exaggerated. I do not think any of us would, however, care to exchange our present environment for that of an earlier day.

Old Timer.

Lull Noted in Glass Trade.

The usual year-end lull was evident during last week for window plate and other flat-glass products. Curtailed operating schedules at some units were noted. Jobbers have been materially reducing their warehouse stocks during recent weeks, so as to facilitate inventory taking. Improvement in the call for plate glass is expected during January. Production schedules in this branch are holding at substantially unchanged levels.



39th
Year

In the light of present-day conditions you, like other prudent men, may wish to safeguard your wife and children against financial hazards by making your Will, and naming The Michigan Trust Company as your Executor and Trustee.

The MICHIGAN TRUST Co.
Grand Rapids

AS THE YEARS ROLL ON

On the first day of each year since 1885 this bank has extended a New Year's Greeting to the people of Grand Rapids. Each year has seen an increase in the number of people to whom it has been our privilege to extend this greeting and each year has seen a growth in the size of this bank and the facilities for service which it offers.

Again we extend to each and every one of you our Best Wishes for a Happy and Prosperous New Year. We renew our pledge to continue the sound banking policy which has been successful through the years and we guarantee to render the same efficient service which has earned us so many friends in the past.

Great events are abroad in the financial world to-day and we must be prepared for them. This bank, with a capital and surplus of \$2,000,000 and with over forty years of successful banking experience, stands ready to meet the problems of the New Year as they arise.

There is an office in your neighborhood equipped with every modern banking facility, with an experienced manager in charge, where all of your financial needs can be satisfied.

KENT STATE BANK

The Home for Savings

Thirteen Offices for Your Convenience

Main Office
Monroe at Ionia

East End Branch
Wealthy at Eastern

Fulton Street Branch
752 W. Fulton St.

Madison Square Branch
1216 Madison Ave., S. E.

Monroe Avenue Office
Monroe at Lyon

Leonard Street Branch
Leonard at Broadway
Alpine Leonard Branch
800 Leonard St., N. W.

Burton Heights Branch
2001 Division Ave., S.

Michigan Street Branch
216 Michigan St., N. E.

Bridge Street Branch
Bridge at Scribner

Creston Branch
Plainfield at Coit

Division Avenue Branch
835 Division Ave., S.

Roosevelt Park Branch
1530 Grandville Ave., S. W.

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

NATIONALLY ADVERTISED

**Sold Exclusively
to Independent
Retailers**



Who Operate Their Own Stores

**MONARCH
Food Products**

**REID, MURDOCH & CO.
CHICAGO**

New York - Boston - Pittsburgh - Wilkes Barre - Tampa - Jacksonville
San Francisco - Los Angeles - Phoenix - Kansas City - St. Louis

**It Pays to Feature
MONARCH COFFEE
in January**

BOOTLEGGING COFFEE—

**CHASE & SANBORN'S
SEAL BRAND COFFEE**

in quality and repu-
tation the leading
fine coffee of the
country

*The standard
for over
fifty years*



Seal Brand Tea
is of the same high quality

Sounds a little far-fetched,
doesn't it? But it's a fact!
One of our exclusive agents
in a small town wrote us that
his competitor was "bootleg-
ging" SEAL BRAND COFFEE,
making a several-hour trip
in his truck simply to get
a small supply of SEAL
BRAND from a grocer in a
large city 45 miles away.

Here is a man willing to go
to a lot of trouble and expense
in order to carry SEAL
BRAND in stock.

If you live in a small town
the Chase & Sanborn SOLE
AGENCY may be available
to you NOW. If you are in-
terested why not drop us a
line?

Chase & Sanborn

Importers

SEAL BRAND COFFEE AND TEA

Boston

Chicago

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

More Profit to You

by increasing turnover. When you
sell goods with an established
price which protects your margin
of profit—then rapid turnover
makes you money. In pushing

K C Baking Powder

Same price for over 38 years

25 ounces for 25¢

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

with the consistent *quality* and
price advertising behind it—with
the price plainly shown on the
label—you can increase turnover
and get *more profit* on your baking
powder investment.

**Millions of Pounds Used by Our
Government**