

## *Invictus*

*Out of the night that covers me,  
Black as the pit from Pole to Pole,  
I thank whatever gods may be  
For my unconquerable soul.*

*In the fell clutch of circumstance  
I have not winced or cried aloud.  
Under the bludgeonings of chance  
My head is bloody, but unbowed*

*Beyond this place of wrath and tears  
Looms but the Horror of the shade,  
And yet the menace of the years  
Finds and shall find me unafraid.*

*It matters not how strait the gate,  
How charged with punishment the scroll,  
I am the master of my fate:  
I am the captain of my soul!*

*William Ernest Henley*

# YOU WON'T FIND IT ON YOUR INVOICE



**WHEN** you buy Procter & Gamble goods, you get an "extra" which never appears on your invoice. It's confidence — confidence that the manufacturer has built up for his products through years of advertising to the public.

It is this confidence which enables you to hand Ivory, Chipso or any other Procter & Gamble product to a customer with the utmost assurance that she is getting her money's worth. It is this confidence which is converted into confidence in you and your store — a mighty valuable thing in any business.

This unseen, but well-recognized quality in all Procter & Gamble goods, makes them easy to sell and profitable to handle.

**PROCTER & GAMBLE, Cincinnati, Ohio**



Carefully designed display material for the products listed below may be obtained free from your Procter & Gamble salesman:

<b>IVORY SOAP</b>	<b>LAVA SOAP</b>	<b>CAMAY</b>	<b>P and G THE WHITE NAPHTHA SOAP</b>
<b>IVORY FLAKES</b>	<b>CHIPSO</b>	<b>OXYDOL</b>	<b>STAR NAPHTHA WASHING POWDER</b>

---



# MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 9, 1929

Number 2364

## MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING  
Detroit Representative  
409 Jefferson, E.

### Items of Interest To Grand Rapids Council.

The Council at the first meeting of the year, held Saturday, Jan. 5, showed more interest and peppiness than we could expect, considering the down-pour of rain which had continued for half a day and the general prevalence of the flu. Those who attended were well rewarded for the effort required to go downtown on a stormy night.

The Council was further strengthened by the addition of three members, two by initiation and one by reinstatement. William B. Owen, living at 2036 Horton avenue, Grand Rapids, and representing the Rome Co., Inc., of this city, became a member by initiation. Also Harley C. Bookwalter, of Sodus, representing F. E. Myers & Bro. of Ashland, Ohio, in Western and Southern Michigan. LaVern Bensinger, living at Pullman, missed the association so much that he was re-instated. He sells the Masterpiece cigar in Western Michigan. We warmly welcome the above members in the organization.

For constructive work, the Council is to be commended for doing the unusual thing at the meeting. A large firm in this city maintains a broadcasting station under the letters WOOD, and has had considerable delay in securing from the Federal Radio Commission a satisfactory wave length that the listeners in Grand Rapids and elsewhere might have more enjoyment from the programs broadcasted. The Council authorized the secretary to write the chairman of the Federal Radio Commission, pointing out to him the inconvenience and annoyance endured by the people of Grand Rapids needlessly and urged him to take the necessary action, that this difficulty may be promptly corrected.

Preparations for the twenty-seventh annual banquet continue on a large scale. The Senior Counselor appointed a banquet reception committee consisting of the following: Mr. and Mrs. W. S. Lawton, Mr. and Mrs. Homer R. Bradfield, Mr. and Mrs. O. W.

Stark, Mr. and Mrs. Gilbert H. Moore, Mr. and Mrs. R. W. Bentley, Mr. and Mrs. Walter E. Lypps and Past Counselor Dan M. Viergever.

A great deal of credit is due the committee who prepared and supervised the printing of the new membership roster. The appearance of the booklet and quality of paper used; the dignified advertising that appears in it, and the remarkable accuracy in listing that many names and addresses without an error is a record. The committee consisted of Allen F. Rockwell, Homer R. Bradfield and Clarence C. Meyers and the Council through the Tradesman gives them a sincere vote of thanks.

The sympathy of the Council is extended to Brother Bentley and wife in the passing on of Mrs. Bentley's mother. She had reached the age of eighty-one and had been in failing health for some time. She had lived with them for several years past and her cheerful individuality will be much missed in their home.

Glad to note that Chaplain R. W. Radcliffe is again driving a new Oakland coach. It will be remembered that he had a narrow escape from death a few weeks ago when the Oakland coupe in which he was driving was wrecked near Martin.

The day of election of the officers of the Salesmen's Club of Grand Rapids for the next year is rapidly approaching. A. A. Throop, Gilbert H. Moore and L. L. Lozier have been appointed a nominating committee to prepare a ticket.

The luncheon meeting of the Salesmen's Club next Saturday will be in charge of the ladies and they have provided a real feast of entertainment, both musical and literary. Mrs. John B. Olney is the chairman in charge, assisted by an able group of lady members of the club. L. L. L.

### Big Chains Essentially Dishonest.

The Tradesman has reluctantly been forced to believe that the management of the big grocery chains is essentially dishonest. Further proof of this fact is presented in disclosures of a damaging character in our sister State of Ohio.

Two of the instances concern A & P stores and one a Kroger Grocery & Baking Co. store. Both originate in Ohio, one from Athens and the others in Portsmouth. In the latter instances the managers of the meat departments of a Kroger and A & P store were arrested for selling meat which was "doped." The prosecutions resulted from investigation by meat inspectors for the Ohio Department of Agriculture, who obtained samples of meat sold and after analysis reported that it had been doctored with sodium sulphide. The A & P manager was

also charged with interfering with an officer by throwing the meat sample in the sawdust on the floor. Both pleaded not guilty to the charges when arraigned.

The Athens case concerns an A & P store manager and a clerk who sold a consumer a turkey last Saturday and charged him 14¾ pounds, whereas investigation by the weights and measures inspector for the city disclosed that the turkey only weighed 12 pounds 7½ ounces. This represents a short weight of 18 per cent. and a gouge of approximately 90 cents in one transaction. The purchaser was suspicious and when he was convinced he was being short-weighted called in the weights and measures officer, who verified the short weight and filed charges against both manager and clerk who sold the turkey. In each city the local daily newspapers published the name of the chain system, the employees' names and the stores in which they worked.

### Late News From Grand Traverse Bay.

Traverse City, Jan. 8—Traverse City commenced the new year with a new Mayor and City Commission. Mayor George Lardie has served the municipality sixteen years as a member of the City Commission. He is able, upright and popular. Two of the old commissioners have retired. Their successors, Abbott and Engstrom, are qualified to promote and protect the interests of the city.

Mayor Lardie is an official of the Traverse City Canning Co., one of the most prosperous industries of the city. The company is about to erect a commodious warehouse, thereby increasing its storage capacity.

The Hannah & Lay Co. is continuing its closing-out sale of merchandise. Sales managers hope to dispose of goods on hand, excepting those of the hardware department, during the current month. It is reported that the company will continue the sale of hardware, deal in lumber, building supplies and do plumbing for the public.

The Northern Michigan Utilities Co. has taken possession of its new offices and show rooms in the Hannah & Lay building. The rooms are beautifully decorated and furnished with everything needed for the comfort and convenience of customers.

Preparations are under way preliminary to the cutting of ice on Boardman Lake, a vast quantity of which is needed to supply the local demand. Steamboats arriving in this port, the railroads, the resort hotels of this section use ice cut on the Boardman.

Arthur Scott White.

### Van Camp's Pork and Beans Nearer Bean Soup.

Sherwood, Jan. 8—I read with interest your recent article concerning your fight against the discrimination in price against independent whole sale jobbers in favor of chain stores.

Not only is there a discrimination in price, but in quality as well. I have in mind the different packs of beans as put out by Van Camp Packing Co. For some time we had to buy not less than five case deals in order to sell for ten cents straight, while the chain stores were selling Van Camp's pork and beans three cans for 23c. On com-

paring the two packs I found the pack which the chain stores were selling might better have been labeled tomato sauce bean soup while the independents were handling the standard pack.

This places the independent retailer in a very difficult position as the customers do not know the difference until they have bought some of the chain store pack, and even then very few would admit that there was any difference. I understand there are other companies which are doing the same thing. It would seem no more than fair to compel canning companies and others to mark the chain store products according to the quality.

Heartily support you and wishing you success in your fight.

H. O. Billings.

### Grocery Leaders.

The time is coming when leaders in retail groceries will be done away with and specials will be only to introduce new goods.

How can there be anything gained when a dozen grocers advertise specials the same day? It may keep the regular customers from going elsewhere. All that expense just to hold their own. Suppose not one grocer in a town offered week-end specials; the people would buy what they needed just the same. The nearest store where they had found everything satisfactory would get their trade. If not, tell us why.

E. E. Whitney.

### How Many Chains Are There?

According to the Chain Store Research Bureau there are in the United States 3,893 chains operating 101,536 stores. The majority of these is in the grocery field, where 860 chains operate 64,000 stores. Second highest is the development is the five-and-ten-cent stores to one dollar, of which there are 786 chains and 8,100 stores. There are 596 shoe chains with 6,462 stores. The smallest number of chain stores is in the classification of gift and art shops, where there are three chains, with a total of twenty-five stores.

### Silk Overproduction Unchecked.

Overproduction of staple silks continues a depressing factor in the silk trade. With a demand equal to about 75 per cent. of capacity, the current output is about 106 per cent. of capacity, it was estimated by one authority. The 6 per cent. excess over 100 per cent. capacity reflected the overtime schedules of some producers. The high rate accounts, according to this man, for the accumulation of distress merchandise and unstable prices prevailing for staple goods.

### Four New Readers of the Tradesman.

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

Peter Feringa, Grand Rapids.

W. T. Coulter, Minneapolis, Minn.

Edwards & Chamberlain Hardware Co., Kalamazoo.

Home Owned Business Association, Lansing.

## IN THE REALM OF RASCALITY.

## Questionable Schemes Which Are Under Suspicion.

A subscriber who wishes his name withheld wrote me as follows under date of Jan. 2:

As one of your subscribers I am taking the liberty of writing you for information. The fore part of October I ordered of the Miles F. Bixler Co., Cleveland, Ohio, an assortment of jewelry on a time payment basis. In taking the order the salesman misrepresented the facts by saying that the company issued a large catalogue and that many of their customers sold a lot of jewelry right from the catalogue. When shipment arrived there was no catalogue and when I wrote them about it the company advised that they did not issue one. The first payment on this assortment is due to-day and because of the deception used by the agent I do not propose to meet these payments. I offered to return the assortment and pay them for what little I had sold. They refused to accept the return of this assortment, claiming this is a regular contract and cannot be broken. I am attaching copy of contract and agreement. Will you please advise if this is any different from any other time payment contract?

I am not in the habit of refusing to pay my honest debts but feel that this has been misrepresented and the assortment is priced so high that it will not sell. Your early reply will be appreciated.

To this letter I replied as follows:

Grand Rapids, Jan. 4—I am in receipt of your letter of Jan. 2 detailing the experience you have had with the Bixler Co. of Cleveland.

Of course, you had no business to buy the junk which this house handles. In the second place it was no wisdom on your part to sign an order for a total stranger.

Under ordinary circumstances this order would be final and subject to no attack through the courts, but when you state that the agent said that the company issued a large catalogue and that he would send you one; and that many sales could be made from this catalogue, which fact you find to be untrue through the letter you received from the Bixler Co., your contract is not valid, because it was obtained by fraud and misrepresentation. The courts have repeatedly held that any contract so obtained is null and void, and I advise you to start suit in the matter because you will surely win.

In a similar case, a junk jewelry house in Detroit sold a Grand Haven dealer an assortment of junk with the understanding that no other dealer in Grand Haven would be called on or sold. When the drayman called at the store to deliver the shipment the merchant found four other shipments of similar character intended for neighboring merchants. Therefore, he declined to take the shipment, and the junk house sued him in Circuit Court. The Judge threw the case out of court with some stinging remarks which must be still hissing in the ears of the Detroit crooks.

The Bixler Co. may be composed of honorable people, but they have always employed crooks to sell their junk to merchants of Michigan.

Stand pat on your rights. Hire a good lawyer and do not fear for the results. No jury will give a plaintiff a verdict under the circumstances as you relate them to me. E. A. Stowe.

At the same time I wrote the Bixler Co. as follows:

Grand Rapids, Jan. 4—I have been appealed to by one of your victims and enclose herewith copy of my reply thereto.

You may say that this is none of my business, but I make it my business because I aim to protect my subscribers against sharks and crooked prac-

tices such as your traveling salesmen indulge in, in order to obtain orders from Michigan merchants.

If you care to write me that you will recall the shipment because the order was based on fraud and misrepresentation, I shall be glad to have you do so.

E. A. Stowe.

Up to date no reply has been received from the Cleveland house. I do not imagine it will recognize me at all in this connection except to write me threatening letters, warning me to keep "hands off" their business. The only time this will ever happen is when my hands are folded over my breast in a casket.

Two new counterfeit notes have been discovered by Treasury Department agents and are described in a circular to banks, trust companies and others concerned.

The first is a \$5 Federal Reserve note on the Chicago bank, of the 1914 series, check letter B, face plate 987, back plate 3645, portrait of Lincoln, signed by Frank White as Treasurer and A. W. Mellon as Secretary of the Treasury. It is a photo-mechanical production printed on two sheets of paper without any attempt to imitate the genuine silk fiber. The portrait is described as too black with the fine lines in the border not clearly defined. Numbering and seal are so poorly executed as to attract the attention of the wary handler of currency. Coloring also is off tone and printed imperfectly. A counterfeit \$20 gold certificate has also been found. This is of the 1922 series, check letter C, face and back plate numbers indistinct, portrait in Washington and bearing signatures of H. V. Speelmanas, Register of the Treasury, and Frank White as Treasurer. It is described as an extremely poor photo-mechanical production, printed on two sheets of paper without any attempt to imitate the silk fiber. The workmanship is so crude that the fine lines in the design on both face and back are entirely invisible, and the note as a whole has a blurred appearance which should immediately excite suspicion.

Cressey, Dec. 17—I am having trouble with the Merchants Advertising Co., of Adrian, Mich. I would like to have you tell me if you know of anyone else who is having like trouble with this same company, which has sued me to collect on a shipment of their goods I did not order from them or any of their agents. They produced an order in evidence to-day. I think their salesman wrote up the order and signed my name to it.

Late in 1926 I did buy some clocks from the above company and I paid for them just as agreed. It looks to me that when this salesman wrote my order for the first shipment some time during the day he wrote the second order and now I have to stop my business and go to the expense to prove that I did not sign this second order, which I do not think will be very hard to do, as the writing is smoother than I am able to write.

However if I can find anyone else who is having trouble with the same concern, it will help me some. When this shipment arrived at the depot at Cressey I called the agent and refused the goods and gave orders to return them, which I think the company did not do as soon as it should have done, but in the meantime, as I did not pay for the goods, the company thought I should have written my reasons for not

## 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

## WHITE HOUSE COFFEE

"Has the Edge" in Customer Satisfaction

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

Therefore, when we say White House Coffee is just a little better blended from coffees just a little more expensive than any other brand at a similar price, we are stating a fact that can be proved. And in addition, "The Flavor is Roasted In."

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

The  
Flavor is  
Roasted In!



DWINELL-WRIGHT CO.,

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



making a settlement. They had lawyers from all parts of the country writing me to pay the account. We will have a hearing on this signature stuff Dec. 31. If you can give me some advice also it will be appreciated.

J. F. Oswald.

On receipt of this letter the architect of this department wrote Mr. Oswald to stand pat and refuse to pay a penny on the bread boxes. At the same time I wrote the Merchants Advertising Co., but received no reply. Later I wrote Mr. Oswald regarding the matter. He replied as follows:

Cressey, Jan. 1—In reply to your letter of Dec. 31, will say that the Merchants Advertising Co., of Adrian, and I have settled up so far as I know at this date. They sued me for \$24.60 to cover an order I never signed for. The deal ran like this: First a traveling salesman called on me for the above concern with clocks. He had trading cards for customers and when trade amounted to \$10 I was to sell the customer a clock for \$2.98. The same cost me \$.3. All the profit I got was the extra trade I might get from outside my home circle. The company made the same deal with all of the other merchants in all towns around me, so really I did not make a cent. I paid for the clocks as agreed. This was in November, 1926, and in March, 1927, some bread boxes came from the same company to the amount of \$24.60, the same to be taken and sold the same as the clocks were, namely: I could return all that I did not sell. As I did not want any, I wrote across the face of the bill "I cannot use the goods." Then I gave the railroad agent notice that I would not accept the shipment. The agent does business for Cressey and also at Milo and Milo is where he lives, so not being where he could see the shipment to be returned he let the goods lay here for about one year or more and in the meantime the Merchants Advertising Co. had my account wallowing in all the low down collection sharks in the country, trying to force a collection. To top it off they did sue me for the amount and, of course, they did not get a good copy of my name and the judge gave me the golden crown. Dec. 31 the last day they had to make appeal, so I suppose the thing is ended so far as the case amounts to, but I do not have a real warm spot in my heart for one who forges my signature.

This same company did the same thing with every one of the merchants about me. After this came up I talked with them. They said the bread boxes came without order. J. F. Oswald.

On receipt of this letter I wrote the Merchants Advertising Co. as follows:

Grand Rapids, Jan. 3—I am in receipt of several letters from my readers stating that they received shipments of bread boxes from you without having ordered same.

Subsequently, it turned out that you have signed orders for these shipments, but that the signatures were forged by someone unknown to the merchants.

As this is a serious situation, I ask you to kindly make me a full and complete explanation of the circumstances by return mail. E. A. Stowe.

To this letter I received the following reply:

Adrian, Jan. 7—We are in receipt of your letter of the 3d, contents of which have been carefully noted.

The salesman who took orders for us in Michigan for Bread Boxes is no longer with us, although we did not have the slightest idea he was taking orders unknown to the merchants.

In all cases of this kind, the only thing which can be done is for the merchant to return any unsold merchandise to us and we will allow full credit for same.

We assure you that we do not have men on the road doing anything but legitimate business if we know it. We

have all the business we can take care of and do not have to resort to crooked means. We will admit however that sometimes an organization gets hold of a crook in its sales force and it may be that Mr. Kelchner was not up to standard.

We regret very much that this has occurred and inasmuch as he is no longer with us we do not think you will hear any more, and we thank you for calling this to our attention.

Merchants Advertising Co.

To this letter I replied as follows:

Grand Rapids, Jan. 8—I am in receipt of your letter of Jan. 7, which would ordinarily be satisfactory but for the fact that you do not give me the name of the man who misrepresented matters to the merchants of Central Michigan, and who either forged names to orders for bread boxes or else sent in orders that had not been given to him.

As I am accumulating a comprehensive record of crooks of this character, I am obliged to ask you to favor me with his name and location, so that I can identify him if I find him engaged in other transactions of a shady character, which I presume will be the case.

I think you are quite as much interested as I am in seeing this matter worked out along the lines of my suggestion, because you certainly want to be in a position to protect yourself against the imposition of men of this type who bring nothing but grief, loss, annoyance and expense to honorable men. E. A. Stowe.

#### The Better Merchandising Conference Headquarters.

Detroit's beautiful new seven and a half million dollar Masonic Temple will be used to house the third annual Better Merchandising Conference and Exposition to be held in Detroit March 13, 14 and 15.

This building was used two years ago for the first Exposition, but at that time, the parts of it which the committee is planning to use this year were not completed.

The entire conference, exhibit, sessions and registrations will be on one floor, and the Fort Wayne Hotel, which adjoins the Masonic Temple, will be used for convention headquarters.

Plenty of parking space will be available for those who drive, as both the Masonic Temple and the Fort Wayne Hotel are away from the congested downtown business district.

The entire committee is now busily engaged in working up different features for the conference.

F. H. Nissly, of Ypsilanti, chairman of the Program Committee, is hopeful of announcing his complete program by Feb. 1. He already has his lines out for some of the outstanding authorities of the country.

There will be two days of general sessions, one-half day of employees' sessions and one-half day of trade meetings including the following branches: Dry goods, hardware, drugs, groceries, bakeries, plumbing and heating supplies, furniture, retail clothiers.

There will be a series of window displays, a fashion show and a general entertainment.

Plan to be in Detroit March 13, 14 and 15 for this great conference and exposition.

#### The Prevailing Fashion.

Mary has a little skirt,

So neat, so bright, so airy;

It never shows a speck of dirt,

But it surely does show Mary.



## BUTTER JUMBLES

made with

FRESH EGGS

MILK

creamery BUTTER

## THE SCHUST COMPANY

DISTRIBUTING POINTS

Grand Rapids — Detroit — Lansing — Saginaw



40th  
Year

This Company through its years of practice in managing Estates involving hundreds of business transactions of almost every kind, has the experience and business judgment so desirable in Estate management.

The MICHIGAN TRUST Co.

Grand Rapids

## MOVEMENTS OF MERCHANTS.

Ionia—W. C. Whitmore succeeds R. E. Anslow in general trade at Nickle Plate.

Grand Rapids — H. DeWeerd succeeds George Van Dellen in the grocery business at R. F. D. 9.

Detroit—W. Eleiver & Co., 1263 Brainard street, has changed its name to the Wilmont Butter & Egg Co.

Dearborn — The Kandt-Penhale Lumber & Supply Co., has changed its name to the C. A. Kandt Lumber Co.

Gobles—S. Ray Powers will occupy the Wise building, which he recently purchased and remodeled, with a stock of general merchandise.

Allegan—Mrs. Hattie Himmerlein, who recently purchased the grocery stock and store building of Oscar Fuller, has taken possession.

Detroit—The Pack-Wolin Shop, Inc., 1438 Washington boulevard, women's wear, has changed its name to the Pack-Wolin Salon de Beaute.

Sandusky — The Watertown Farm Bureau local has changed to a profit concern and changed its name to the Watertown Co-Operative Co.

Spring Lake—W. H. Buckley, formerly engaged in the hardware business at Muskegon Heights, will engage in the same line of business here.

Ironwood—The F. H. Kearney Co., 318 East Ayer street, wholesale dealer in flour, feed and groceries, has increased its capital stock from \$10,000 to \$48,000.

Reeman — The Reeman Creamery Co. has been incorporated with an authorized capital stock of \$50,000, \$10,000 being subscribed and paid in in property.

Kalamazoo—Plans for remodeling of their entire store with new display windows and entrances, both in West Main street and in Exchange place, are announced by the Streng & Zinn Co., department store.

Detroit—J. J. Scheidegger, Inc., 15141 Livernois avenue, has been incorporated to deal in furniture and stoves, with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed and paid in in cash.

Northport — The Leelanau County Cherry Co. has been incorporated to can and otherwise preserve fruit, with an authorized capital stock of 50,000 shares at \$1 per share, \$50,000 being subscribed and paid in in property.

Detroit—The Coe Brokerage Co., 2237 Book building, has been incorporated to deal in food products at wholesale, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$4,000 paid in in cash.

Muskegon Heights—L. B. Grover, who recently purchased the stock and store fixtures of the L. D. Hickey drug store, 101 West Broadway, has taken possession and is conducting the business under the style of the Broadway Pharmacy.

Grand Rapids—The Valley Lumber Co., 811 Hall street, has been incorporated to deal in lumber and other building material, with an authorized capital stock of \$100,000, \$48,000 of

which has been subscribed and paid in in property.

Detroit—J. Levin, importer and jobber of tailor's supplies, has merged the business into a stock company under the style of J. Levin & Sons, 1040 Randolph street, with an authorized capital stock of \$35,000, all of which has been subscribed and paid in.

Detroit—The Paint & Wall Paper Stores, Inc., Wolverine building, 514 Shelby street, has been incorporated with an authorized capital stock of \$10,000 common and \$15,000 preferred, of which amount \$11,000 has been subscribed and \$10,000 paid in in cash.

Muskegon—The recent purchasers of the Buckley hardware stock and store building at 5 East Broadway avenue, have incorporated under the style of the General Hardware Supply Co., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in.

Detroit—The Joseph Becker Co., 1754 West Jefferson avenue, wholesale and retail dealer in produce, fruits and vegetables, has merged the business into a stock company under the same style, with an authorized capital stock of 2,500 shares at \$10 per share, \$5,000 being subscribed and paid in in cash.

Detroit—Bertram Bros., 2029 Woodward avenue, wholesale and retail dealer in drugs, sundries and hospital supplies, have merged the business into a stock company under the style of Bertram Bros., Inc., with an authorized capital stock of \$100,000, \$65,000 of which has been subscribed and \$6,500 paid in in cash.

Lansing—The Youngs-Tooley Candy Co., 126 East Allegan street, wholesale dealer, is closing out its stock and equipment at special sale and will retire from the jobbing business. George O. Tooley, owner and manager, will devote his entire attention to the Capital Awning Co., in which he is substantially interested.

Hart — John H. Varenhorst, who owns and conducts the Oceana bakery here, plans to build a modern bakery with restaurant and lunchroom in Whitehall in the early spring. Varenhorst came to Hart seven years ago from Detroit. He has six delivery trucks on the road and supplies bread and baked goods as far north as Ludington and south as far as Muskegon.

Battle Creek—William R. Hall, 91 years old, grocer, died Jan. 2 in Nichols hospital of influenza. For nearly half a century he conducted a grocery in this city. During the past year Hall had been involved in litigation over his estate valued at between \$6,000 and \$8,000 which was inherited from his father and had been his home for more than seventy-five years. He had willed the estate to his niece, Mrs. Mary Flint, in return for a pledge from her that she would provide him with the comforts of life until he died. Mrs. Flint died suddenly and it developed that she, in turn, had deeded the property to a Mrs. Hogan, who was to assume the obligation of providing care for Hall. Mrs. Hogan came to Battle Creek and occupied the old Hall home, but failed to take proper care of the aged man. Judge Blaine Hatch recently set aside

the will in circuit court and the case has now been appealed to the Supreme Court by Mrs. Hogan.

## Manufacturing Matters.

Frankenmuth—The Universal Engineering Co. has increased its capital stock from \$25,000 to \$60,000.

Saginaw—The Saginaw Motor Equipment has changed its name to the General Distributing Corporation.

Grand Rapids—The Furniture City Body Co., Seventh street and Muskegon avenue, has decreased its capital stock from \$200,000 to \$1,000.

River Rouge—The Motor Patents Manufacturing Co., Inc., 10226 West Jefferson avenue, has increased its capital stock from \$20,000 to \$75,000.

Detroit—Food Craft Shops, Inc., 33 John R street, has increased its capital stock from \$50,000 and 1,100 shares no par value to \$100,000 and 1,650 shares no par value.

Detroit—The Michigan Carpet Co., 233 West Congress street, has been incorporated with an authorized capital stock of 1,000 shares at \$5 a share, \$5,000 being subscribed and paid in in cash.

Charlotte—The K. B. Hubbard Co., Inc., has been incorporated to manufacture and sell road machinery with an authorized capital stock of \$20,000, \$12,700 of which has been subscribed and paid in in cash.

Detroit—The Weil Lectrospray Co., 2648 East Fort Street, has been incorporated to manufacture and deal in spray machines, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Crystal Falls — The Crystal Falls Dairy Products Co., has been incorporated to manufacture butter, ice cream and other dairy products, with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in in cash.

Grand Rapids—The Bolhuis Lumber Manufacturing Co., 1200 Godfrey avenue, has merged its business into a stock company under the style of Bolhuis Builder, Inc., with an authorized capital stock of \$50,000, \$19,700 of which has been subscribed and paid in in property.

Detroit—The Helios Brake Tester Corporation, 518 Transportation building, has been incorporated to manufacture and sell brake testing machines and auto accessories, with an authorized capital stock of \$20,000 common and 500 shares at \$1 per share of which amount \$5,200 has been subscribed, \$1,150 paid in in cash and \$1,500 in property.

Detroit—The Overmyer Trimming Material Co., 3-251 General Motors building, has merged its wholesale and retail business in varnishes, laquers and other material pertaining to autos, into a stock company under the same style, with an authorized capital stock of 100 shares at \$10 per share, \$1,000 of which has been subscribed and paid in in cash.

The man who complains that he is not getting enough is usually not giving enough.

## Independent Merchants Can Hold Their Own.

It was rather sporting of the National Chain Store Association to publish the finding of Dr. James L. Palmer, professor of marketing in the University of Chicago, that "the independent merchant is still the dominant factor in the retail business of the country, despite the growth of the chain stores."

According to his estimate, the independent merchants are still doing 61 per cent. of the retail business, while the chains are doing 25 per cent., the independent department stores nine per cent. and the mail order houses four per cent. House-to-house selling he put at one per cent.

Of the future, Professor Palmer hazards the prediction that "chains will continue to grow rapidly in lines already developed and moderately in lines now developing," and he believes that "highest quality at lowest possible prices" will become the slogan of merchandising strategy with no elimination of nationally advertised brands.

Chain stores are here to stay he declares in asserting that competition can only be met by rendering comparable services at comparable prices, and in the long run it will do no good to legislate against the chains (except as such legislation may be necessary to curb unfair competition) to engage in boycotting those who do business with the chains, nor to organize for the purpose of exploiting an unpopular selling appeal.

That statement offers small comfort to mere prejudicial opposition, but the key to profitable survival is in the lesson taught by the chains themselves—"greater efficiency in management."

## Coffee.

When our limbs are worn and weary,  
And our spirits seem to faint,  
And the trials that we face would  
Try the patience of a saint,  
What so restful and consoling  
In this world has e'er been seen  
As the rich and dark infusion  
Of the roasted coffee bean?

Odor soothing and delicious,  
Quick to fill surrounding air;  
Evil odors soon dispelling,  
All pervading everywhere,  
What so grateful to the palate  
Of the housewife or the queen  
As the wondrous, rich infusion  
Of the roasted coffee bean?

Blessed coffee! Gift of heaven!  
All unworthy though we be,  
All unworthy to receive it,  
Yet it is a joy to me  
That among our many blessings  
Not a gift is to be seen  
That possesses more attractions  
Than the wondrous coffee bean.

Use it, but do not abuse it;  
For the bean grew in the pod.  
Placed there for our delectation  
As the kindly gift of God—  
Placed there for the sane enjoyment  
Of a taste acute and keen,  
Pain, relieving, comfort giving,  
Headache curing coffee bean.  
E. Humm.

## The Friendliest Tree.

The friendliest tree in the winter  
Is the steadfast, sturdy pine;  
It snuggles the little snowbirds,  
And invites the squirrels to dine.

It offers a cozy shelter  
From the driving winter snow;  
Among its dark green branches  
Its guests need fear no foe.

The neighbor trees are leafless  
When the storm king's bugles call;  
But the pine is a kindly refuge—  
The friendliest tree of all.

## Mutually Agreeable.

"A joint bank account must be nice."  
"Yes, it's a lovely arrangement. My husband deposits the money and I draw it out."



### Essential Features of the Grocery Staples.

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

Tea—The strength which was so prominent in the local tea market last week was confirmed yesterday by the first auction cables received from London in two weeks. Prices of common and medium descriptions advanced  $\frac{1}{2}$ d to 1d, broken pekoes and broken orange pekoes advanced about  $\frac{1}{2}$ d, and the finest teas showed comparable strength. In the meantime, the presence of teas bought at the old levels is preventing any appreciable advance in New York quotations, although dealers say the supply of this sort is comparatively small and that a mark-up to replacement values is in prospect. The local demand continues quiet.

Canned Vegetables—Tomatoes continue firm with an advancing tendency. Last week saw an advance in Baltimore, as was predicted, and the outlook is for continued rises. At least three-fourths of the 1928 pack for Maryland and Delaware has already been marketed. Peas and corn are in much the same position as previously reported and will very likely show few developments for a week or so to come.

Canned Fish — Fish packs are all quiet, in keeping with the usual feeling during this season of the year. Salmon is fairly steady on most grades. Chums are still weak on the Coast, however. In speaking of chums, one Coast packer says that it was a mistake to open chum prices at \$1.60, which was within 5c a dozen of first class Alaska pinks. The only good effect such a similar price had was the tremendous sale of pinks, he says. Sardines have been pretty quiet, with a few sales reported for delivery on the 15th of this month. Tuna continues to show weakness on the Coast in most grades, but it is unchanged in price on the spot.

Dried Fruits—Prunes have held the center of local interest in the dried fruits market this week, some buying taking place for February shipments, and a fair all-round demand being reported, although business activities everywhere seem to be in a lull following the holidays and on account of inventory taking, as is the case in nearly all other fields of business. Prices on prunes here are still below replacement costs on the Coast, however. When trading gets really under way there should be some exciting activity in this market, and if buyers begin to anticipate spring needs a number of advances are likely to be recorded, on some items in particular, notably apricots, cherries and peaches. There has already been some advances in these fruits on the Coast, and there is no apparent reason why this market should not follow suit, according to the opinion of those in the trade in New York. Dried apples have maintained a firm tone with an advancing tendency this week also. Raisins continue quiet and without price alteration over the week.

Nuts—Between now and next month there will very likely not be a great deal of active trading in the nut market as it is usually not until February

that distributors begin to anticipate Easter holiday requirements and commence ordering supplies for March and April shipment. At present the market is rather quiet, a post-holiday lull continuing, with most of the activity in this market confined to fill-ins and pick-up orders. Shelled walnuts showed some strength during the past week and may continue to do so if demand keeps up, as spot stocks are not overabundant. Almonds in the shell are steady and the trade looks to material increases in prices before long, because stocks are light, especially short in primary markets. Shelled almonds are stronger in tone in foreign markets, and it is believed that the effect will soon be felt in this country.

Rice—The demand from the domestic and foreign rice markets for the past week has been slack but the mills have been kept busy filling large orders that were previously booked. In the meantime, owing to the strong statistical position, the market has held firm on fancy grades, with other grades steady and unchanged.

Salt Fish—Salt fish is in very light supply in this market on account of small catches throughout the world. Mackerel are very scarce and can be purchased only in limited assortments. Prices are about the same as last week.

### 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@7 $\frac{1}{2}$ c per lb.

Beets—\$1.35 per bu.

Brusell Sprouts—30c per qt.

Butter — The market is without change. Jobbers hold prints at 48c; fresh packed in 65 lb. tubs, 47c; fresh packed in 33 lb. tubs, 47 $\frac{1}{2}$ c; June packed in tubs, 43c.

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—\$2.50 per doz.

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

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

Cranberries—Late Howes, \$5 per  $\frac{1}{4}$  bbl. box, \$9.50 per  $\frac{1}{2}$  bbl. box.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$9.50  
Light Red Kidney ----- 9.25  
Dark Red Kidney ----- 9.25

Eggs—Jobbers now pay 34c for strictly fresh. Cold storage supplies are now being offered on the following basis:

XX Standards ----- 30c  
X Standards ----- 29c  
Checks ----- 25c  
Garlick—23c per lb.

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

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

Green Onions—Chalotts, 60c per doz.

Green Peppers—90c per doz.

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

360 Sunkist ----- \$8.00  
300 Sunkist ----- 8.00  
360 Red Ball ----- 8.00  
300 Red Ball ----- 8.00

Lettuce—In good demand on the following basis:

Arizona Iceberg, per crate ----- \$4  
Hot house leaf, per lb. ----- 12c

Limes—\$1.25 per box.

Mushrooms—65c per lb.

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

126 ----- \$6.50  
150 ----- 6.50  
176 ----- 6.50  
200 ----- 6.50  
216 ----- 6.00  
252 ----- 5.50  
Florida, \$4.50 per crate for all sizes.

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

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

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 28c  
Light fowls ----- 20c  
Heavy Roaster ----- 29c  
W. L. Broilers ----- 18c

Radishes—65c 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 ----- 19c  
Good ----- 17c  
Medium ----- 14c  
Poor ----- 11c

### How Do You Treat the Little Ones?

The other day I was riding down town on a trolley car, when three girls boarded the car—three girls just out of their teens.

When these girls were little, they used to come into my store. I called them "Mike," "Jimmy," or "Patsy," and when they would come in the next time I would have the names all mixed up. They told me how much they used to like to buy from me. No doubt if they married and lived in the neighborhood, I should receive their patronage.

I have sold the store now, and my successor, they tell me, does not take the same interest in children as I did, and has lost a lot of trade.

Old Bill Madrian has a small store in the middle of the block, and he certainly does a thriving grocery business. Every child who comes in to buy receives from Bill a piece of candy or a cake and a little friendly jolly. Recently Bill was in the hospital for a while, and do you know what those children did? They got up a subscription, bought a basket of flowers, and the whole bunch went to the hospital to pay him a visit.

When children receive prompt treatment, a cheerful smile, and are served with patience and understanding, plus a little handout now and then, the

mothers who send them to this store will be loyal customers, and will talk about this grocer in a complimentary way.

There are numerous reasons why mothers send their children to the store instead of going themselves, or telephoning the order. Mother may be sewing, cleaning or busy with other household duties she cannot well leave. Finding she needs something in a hurry, she calls Dick or John to run the errand, asking him to get back as quickly as possible. Then maybe there is fretting on the part of both mother and child. Mother worries when the child does not return with the badly needed article, while the youngster has been held up by the grocer, and is worried for fear of the mother's displeasure.

Then, again, something may have been forgotten by the housewife or grocer in the order delivered in the morning, or perhaps another brand was substituted for the one ordered. The mother gives the child a note for the grocer, asking that the mistake be rectified. This enables the grocer to set things right, and saves him the trouble of having to make a delivery.

No matter why the child is sent to the store, every child should receive the same consideration or even greater consideration than the mother herself. Of course, some children get too familiar; others are hard to handle; others are shy and sensitive. But most boys and girls have a certain amount of respect for an older person and will hold this respect if the grocer acts in such a way as to merit it.

Give the children a square deal. When the child calls at the store he has a mission to perform. Do everything in your power to assist him. See that he is served in his turn. Do not make him wait while attending older customers. Wrap up the package securely and count out the change to him. After it is counted, wrap it securely in an envelope or a piece of paper and tie it up, or if the child has a pocket-book, see that it is tightly closed before he leaves the store.

If everyone connected with the store will co-operate, any store can build up a reputation for courteous service to children which will make a favorable impression on the parents and have a big part in holding their patronage and causing them to advertise your store among their friends.

Henry Lohmann.

### Hides and Pelts.

Green, No. 1	10
Green, No. 2	09
Cured, No. 1	11
Cured, No. 2	10
Calfskin, Green, No. 1	17
Calfskin, Green, No. 2	15 $\frac{1}{2}$
Calfskin, Cured, No. 1	18
Calfskin, Cured, No. 2	16 $\frac{1}{2}$
Horse No. 1	4.00
Horse, No. 2	3.00
<b>Pelts</b>	
Lambs	75@1.25
Shearlings	25@1.00
<b>Tallow.</b>	
Prime	06
No. 1	06
No. 2	05
<b>Wool.</b>	
Unwashed, medium	@40
Unwashed, rejects	@30
Unwashed, fine	@30

H. J. Pinney, at Belmont, renews his subscription and says: "Let the good work go on."

## TWO DAYS ON SAGINAW BAY.

## Trade Extension Trip Planned By Detroit Wholesalers.

Detroit, Jan. 8—A score of Detroit wholesalers have made reservations to attend the next trade promotion trip of the Wholesale Merchants' Bureau of the Board of Commerce, which takes place January 15 and 16. The party will go to Bay City and Saginaw, taking a special car on a Michigan Central train which leaves at 8:30 o'clock from the Michigan Central Terminal and at 8:31 o'clock from the Woodward avenue station.

The party will arrive in Bay City at noon. The afternoon will be spent calling upon the retail trade and at 6:15 p. m. a dinner will be served in the Wenonah Hotel. The Detroit wholesalers will be hosts and retail merchants from Bay City and the surrounding area will be guests. Speakers from Detroit and Bay City will address the audience.

Remaining at the Hotel Wenonah overnight the Detroit party leaves the following morning for Saginaw, where headquarters will be established in the Bancroft Hotel. That evening there will be a dinner at the Bancroft at which retailers from Saginaw and the adjacent area will be guests. Following this meeting the Detroit party will return to its special car and will be brought back to Detroit, arriving here at 7:50 o'clock the following morning.

Cities from which retail merchants will attend the banquets are: Bay City, Saginaw, Auburn, Linwood, Pinconning, Munger, Midland, Freeland, St. Charles, Hemlock, Birch Run, Bridgeport, Merrill, Reese and Frankenmuth.

Lower berths are being assigned in the order reservations are received.

An overflow meeting, called by the Retail Merchants' Association, and the Wholesale Merchants' Bureau of the Board of Commerce, heard Congressman Clyde Kelly, one of the authors of the Capper-Kelly Fair Trade Bill, explain the provisions of the act, at luncheon last Thursday in the Book-Cadillac Hotel. F. E. Bogart, president of Farrand, Williams & Clark, presided.

The object of the legislation, which is now in committee, is to afford a medium through which prices of standard commodities of independent manufacturers and sold under a recognized trade mark, may be maintained, and by which price cutting on those commodities is discouraged. Mr. Kelly emphasized the fact that the bill in no manner affects commodities sold in bulk, seasonable goods or other merchandise.

The bill, he declared, is designed to lift the burden of unfair competition, questionable practice and predatory tactics, from the shoulders of independent manufacturers and merchants. It aims on one hand to protect the independent manufacturer from ruinous practices on the part of some merchants and on the other hand to work for the economic protection of independent tradesmen, both wholesale and retail.

The prevalence of uneconomic and unfair trade practice, said the Congressman, has inspired this legislative action. He illustrated wherein such practices are working great injury upon both the wholesalers and the retailers. In driving home his point he quoted from the acceptance speech of President-elect Hoover, wherein Mr. Hoover said that the independent merchant is the backbone of American trade and must be protected from predatory interests, monopolies and unfair competition.

The National Biscuit Co. has appointed M. H. Bergen as manager of its local bakery at Baltimore and Forsyth avenues. He assumed charge January 1, succeeding Albert Beck who has retired after completing a record career of 30 years of service. He joined the company's forces as a foreman at

the Nabisco Bakery in New York in 1907 and remained there until 1920, holding the positions of manager and superintendent respectively.

## When on Your Way, See Onaway.

Onaway, Jan. 8—Lorn K. Manning, the West end grocer says, "that his hunting trip was time well spent; that no matter how rushing the December business may be and as long as there is an open deer season, he's off for the woods, and my customers who find me gone will receive a hearty greeting upon my return; the outing builds a smile that wears."

Armon Lee, of the Gumm Store, Incorporated, finds time to fill an important position on the board of education as well as being Superintendent of the M. E. Sunday school. Armon apparently has time for every duty entrusted to him and not at the expense of his business either, judging from the teams and cars parked around his store. His weekly trade bulletins are trade-pullers, for he lives up to his advertising. If you want something done right and on time go to a busy man.

George Perry, of the Perry sales station, is continually adding service to his bill of fare, and it is done with a smile. Regardless of the weather the cars are coming and going from the passages to his station. He, too, believes that a portion of his time should be Out Around and competent help keeps the gas and oil running during his absence.

It would tickle you just to drop in to Vern Trans barber shop and hear him relate his experiences while deer hunting last fall. Vern can talk, cut hair or shave and shampoo all at the same time. He's one of those master mechanics who is always in demand, authority on so many things and has acquired the title of "Good Roads Trans," owing to his activities in road bee building. Good man on the school board; just the right fellow on any committee of the Community Council and his name is being mentioned as a possible candidate for City Commissioner; that ought to be enough for one man.

Mart Mahoney, the hardware dealer says that he had the postoffice located in his building so it could be found easily and, in addition to this, a new postoffice sign has been erected with U. S. prominently displayed above, showing that it belongs to the U. S. Government, not a foreign corporation, but home owned and free from competition. Mart winks at business now and can stop long enough to tell an Irish story any time. His skis are all built to run up hill. Squire Signal.

## Organized To Fight Chain Store Syndicates.

Lansing, Jan. 8—You must pardon me for not having been in touch with you before, explaining to you that we have formed within the past few months the Lansing Home Owned Business Association for the purpose of educating the consumers of our city to the need of supporting their local business concerns and keeping their dollars within our home circle.

I know you to be particularly interested in the fight against the large syndicates which are merchandising within the bounds of Michigan and I wish to compliment you as to the fine things I have read in your paper along this line.

Please enter a subscription to the Michigan Tradesman to be sent to the Lansing Home Owned Business Association, as we wish this association to have direct contact with your paper. I will be glad to keep you informed from time to time as to the activities of our campaign and would greatly appreciate any suggestions from you that you could offer to help us in our work.

Elmer E. Van Antwerp.

Saving is a fine habit, but has its limitations. It's not wise to save all your good deeds for the future.

## Resolved

THAT OUR FRIENDS, THE  
WHOLESALE AND RETAIL  
GROCERY TRADE, MAY FIND  
THE YEAR 1929 THE MOST  
PROSPEROUS AND THE HAP-  
PIEST OF THEIR LIVES, IS  
THE SINCERE WISH OF THE

ROYAL BAKING POWDER COMPANY

# 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.



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 21.—We have to-day received the schedules, reference and adjudication in the matter of Stanley M. Young, doing business as the Young Jewelry Co., Bankrupt No. 3634. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a jeweler. The schedules show assets of \$2,986.10 of which \$250 is claimed as exempt, with liabilities of \$4,217.79. The first meeting will be called promptly and note of same will be made herein. The list of creditors of said bankrupt is as follows:

City of Muskegon	\$ 24.68
Tei Inman, Muskegon	15.00
Ette Burdick, Muskegon	10.00
Dickery Dick, Muskegon	124.50
Muskegon Loan Co., Muskegon	265.00
Nat. Cash Register Co., Muskegon	4.00
Art Film Co., Cleveland	342.20
Railway Rel. of Ass'n., Muskegon	65.00
Peoples State Bank for Savings, Muskegon	64.00
Union National Bank, Muskegon	255.00
Cruiger Co., Toledo	61.87
Epstein Klein, Toledo	109.25
Fox & Sons, Cincinnati	421.25
E. H. Pudrith Co., Detroit	641.67
Conklin Pen Co., Toledo	4.88
Chicago Printed Strng Co., Chicago	10.74
Henry Paulson & Co., Chicago	15.68
Oscar M. Olsen, Muskegon	5.75
Chronicle, Muskegon	16.00
Dr. F. B. Hinchman, Muskegon	11.00
Laffer Office Service, Muskegon	4.93
Moore Pen Co., Boston	16.70
National Mfg. & Importing Co., Indianapolis	41.90
Reliance Silver Co., Milwaukee	43.75
Richard Storage Corp., Muskegon	13.75
Chas. A. Teiler, Muskegon	12.00
Swartchild & Co., Chicago	94.74
Waterman Pen Co., New York	63.71
Otto Young & Co., Chicago	115.74
Towner Hardware Co., Muskegon	80.00
Wm. Hardy Co., Muskegon	56.00
Consumers Power Co., Muskegon	13.50
Central Elec. Co., Muskegon	30.00
Muskegon Awning & Mig., Musk.	11.00
Andrews Printing Co., Muskegon	30.50
Bulova Watch Co., New York	1.29
Butler Bros., Chicago	32.61
A. C. Becken Co., Chicago	18.56
Grafte & Stanek, Chicago	14.25
Hardie Jewelry Co., Holland	48.18
Johnson Optical Co., Detroit	126.60
Louis K. Liggett Co., New York	415.00
Quast & Olsen, Chicago	23.15
Reliance Silver Co., Milwaukee	89.51
Otto Young & Co., Chicago	18.18
F. D. Smith & Co., Muskegon	14.27
Wagner-Kelley, Inc., Muskegon	6.00
Western Union, Muskegon	1.60
Ideal Furniture Co., Muskegon	14.00
First Floral Shop, Muskegon	5.00
Bert Vandenberg, Grand Rapids	25.00
Adolph Arntz, Muskegon	5.50
R. L. Polk Co., Grand Rapids	6.00

Dec. 21. We have to-day received the schedules, reference and adjudication in the matter of Adrian Boes, Bankrupt No. 3637. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$200 of which the full interest is claimed as exempt, with liabilities of \$1,091. 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:

Harley Smith Furn. Co., Grand R.	\$300.00
Huizenga & Huizenga, Grand Rap.	187.00
Butterworth Hospital, Grand Rap.	40.00
St. Mary's Hospital, Grand Rapids	40.00
Dr. John N. Holcomb, Grand Rap.	166.00
Dr. A. B. Thompson, Grand Rapids	38.00
Dr. John M. Whalen, Grand Rapids	16.00
Dr. Reuben Maurits, Grand Rapids	16.00
Dr. Louis Barth, Grand Rapids	3.00
Dr. Emery D. Winfield, Grand Rap.	10.00
Dr. Carl F. Snapp, Grand Rapids	5.00
Bon Marche, Grand Rapids	70.00
Wurzburg's, Grand Rapids	40.00
Arthur Eelden, Grand Rapids	70.00
Boes & Mulder Fuel Co., Grand R.	20.00
John Walkes, Grand Rapids	45.00
Thor Electric Co., Grand Rapids	25.00

In the matter of Grand Rapids Vitreous Products Co., Bankrupt No. 3459, the trustee has filed his first report and account, and an order for the payment of expenses, taxes, labor claims and a first dividend of 10 per cent. to creditors has been made.

In the matter of James J. Winney, Bankrupt No. 3627, the funds have been received and the first meeting has been called to be held Jan. 21.

In the matter of Charles S. Owen, Bankrupt No. 3618, the funds have been received and the first meeting has been called to be held Jan. 21.

In the matter of Stanley M. Young, doing business as the Young Jewelry Co., Bankrupt No. 3634, the first meeting has been called for Jan. 21.

In the matter of Charles A. Gaines, Bankrupt No. 3607, the funds have been received and the first meeting has been called to be held Jan. 21.

In the matter of Milhart F. Klicpera, Bankrupt No. 3631, the funds have been received and the first meeting called for Jan. 26.

In the matter of Charles H. LeVan, Bankrupt No. 3633, the funds have been received and the first meeting called for Jan. 23.

In the matter of Leo J. Byrne, sometimes

called Leo Burns, Bankrupt No. 3621, the funds have been received and the first meeting called for Jan. 22.

In the matter of Harvey M. Hill, William Kupr.s, Jr., and Gertrude Hill, individually and as copartners trading under the copartnership name of Dent Barber & Beauty Supply Co., Bankrupt No. 336, the funds have been received and the first meeting called for Jan. 22.

In the matter of Harry A. Ettwein, Bankrupt No. 3628, the funds have been received and the first meeting has been called to be held Jan. 22.

In the matter of Edward Van Putten, Bankrupt No. 3630, the funds have been received and the first meeting called for Jan. 23.

In the matter of E. Leon Knight, a Bankrupt No. 3635, the funds have been received and the first meeting called for Jan. 23.

In the matter of Frank H. Van Auker, Bankrupt No. 3638, the first meeting has been called for Jan. 23. A sale has been called to be held at the premises formerly occupied by the bankrupt, 203 S. Cochran street, Charlotte, Jan. 30. Th's estate is consisted of stock in trade and fixtures, including shoes, slippers, hose, rubbers, etc., such as are ordinarily carried in a retail shoe store, which is scheduled at approximately \$2,900. All interested in such sale be present at the place and date.

In the matter of Albert Smaglinski, Bankrupt No. 3623. A sale has been called to be held at the premises formerly occupied by the bankrupt, 338 W. Bridge street, Grand Rapids, Jan. 29. The entire stock in trade and fixtures of this estate, consisting of materials, etc., used in a business of a tailor will be sold, which is appraised at approximately \$716. All interested in such sale be present at the date and place.

In the matter of Israel Goldman, Bankrupt No. 3622. A sale has been called to be held at the premises formerly occupied by the bankrupt, 174 Pipestone street, Benton Harbor, Feb. 1. The entire stock in trade and fixtures of this estate consists of materials, etc., used in a business of a tailor, will be sold, which is appraised at approximately \$569. All interested in such sale be present at the date and place.

### Unique Way To Advertise.

On the front of their letter envelope William E. Sheffield & Co. feature an advertising message that is refreshingly different. Here it is:

William E. Sheffield & Co.,

Just Common Druggists,

Benton Harbor, Mich.

Books and Stationery

To escape criticism, Do Nothing, Say Nothing, Be Nothing.

Our business has been established since 1888. We have been pleasing and displeasing our customers ever since. We have lost and made money. We have been cussed and discussed, knocked, talked about, lied about, lied to, held up, robbed, etc. The only reason we continued to stay in business is to see what will happen next.

### Met Before.

One of the partners in a big Wall Street banking house—an investment banker worth many millions—has a brother uptown in the cloak and suit trade. The two brothers see very little of each other, although the cloak and suiter often calls at the office of his more prosperous banker brother.

The other day, annoyed by his brother's refusal to leave his private office to see him, the cloak and suiter insisted upon talking with him on the telephone.

"Is that you, Sidney?" asked the cloak and suiter.

"Yes I am Mr. So and So," came the reply. "Who are you? I'm very busy."

"You may not remember me; this is your brother Nathan. I met you in our father's house."

A Scotchman living on the outskirts of Chicago became engaged to a girl who got so fat that he wanted to break off the engagement. But the girl couldn't get the ring off her finger, so he had to marry her.

## Modern Attractive Sales Producing Stores Created With Bulman All-Steel Shelving and Arranged by Bulman Experts



THE ABOVE STORE, AFTER BEING EQUIPT AND ARRANGED BY EXPERTLY TRAINED MEN IN OUR EMPLOY, INCREASED IT SALES 30% WITH LESS HELP—THE SAME CAN BE DONE FOR YOURS!

The Sloping Shelving you installed and your arrangement of my store using the Quicksale plan has been highly satisfactory. Customers buy more than ever did before because the merchandise is easily reached and we can wait on them with less effort and more satisfactorily. The Quicksale plan is the best I have ever seen. S. Sabota, Grand Rapids, Mich.

I am more than pleased with the new Steel Equipment installed by the E. O. Bulman Mfg. Co. It has made a wonderful transformation in both my store and the appearance of my stock. I am receiving most favorable comments on the appearance of my store from my customers. Riley Overhiser, East Casco Handy Store, Kibbie, Mich.

Correct arrangement of modern merchandise puts any store above competition. The average merchant has no more chance of continuing profitably in the grocery business operating under old fashioned conditions than he has winning an automobile race by driving a trotting horse. Modern merchandising is the key to grocery success. Customers demand a modern interior having service and sales suggestions. Read the letters above received from merchants who have used the Quicksale plan. We've installed, planned and arranged hundreds of stores; each has been successful by creating greater sales and profits.

Information about this Quicksale plan costs you nothing. Suggestions from expertly trained men who have devoted years studying Store Arrangements holds you under no obligations—just write your name along the border, mail to us NOW. We have increased sales over 30% and cut overhead equally as much for hundreds of merchants and can do the same for you. The Quicksale plan is not an experiment it is a tested, proven plan in profitable use in hundreds of modern, up-to-the-minute stores. A two-cent stamp now will earn you thousands of dollars later.

**The E. O. BULMAN MFG. CO., Grand Rapids, Mich. A Quarter of a Century of Fixture Manufacture!**



### THEY ALWAYS FIND OUT.

Last Wednesday, pursuant to the Constitution and the laws, the Presidential electors who were chosen on the sixth of last November assembled in their respective State capitals and cast their votes for certain gentlemen for President and for certain other gentlemen for Vice-President. The results have been duly transmitted to the President of the Senate, otherwise Vice-President Dawes, who will open and count the votes thus received in the presence of both houses of Congress on the second Wednesday in February, which this year falls on the thirteenth. Then the election of Hoover and Curtis will be completed.

But who will inform these gentlemen of the high honors which are theirs? They were officially notified of their respective nominations by committees authorized by the convention which did the nominating, but outside of what they have heard over the radio or from other persons or what they have read in the newspapers they have no knowledge of how close they are to the highest posts in the land. They have no official information that electors friendly to them were chosen in forty states last November and they are equally in the dark regarding what took place when the electors met on Wednesday of last week.

Nor will they be any better off after Vice-President Dawes has counted the ballots and announced the result. Mr. Curtis, being a member of the Senate, will probably hear the announcement, but neither he nor Mr. Hoover will have official evidence of the fact that their presence is expected at Washington on the fourth of March. If Mr. Dawes should take it upon himself to drop them a line he would be doing so of his own volition and not in accordance with any provision of law.

Perhaps the framers of the Constitution expected Congress to provide for notification of the successful candidates. More, probably they thought nothing about it. Congress seems to have assumed that anybody who was elected President or Vice-President would find out the fact in time. And it must be said that so far the assumption has been justified.

### RIFT IN THE CLOUD.

The recent decision of the United States Supreme Court in the Van Camp case, in which it completely reverses itself in its attitude toward the Clayton law, furnishes the greatest ray of hope for the independent merchant which has occurred in many a day. Although the full text of the decision has not yet come to hand, the summary set forth on page sixteen of this week's issue of the Tradesman clearly foreshadows better conditions for those who are making a valiant fight against the wretched circumstances which both jobbers and independent merchants are subjected to by manufacturers who cowardly bend their necks to take the yoke of the chain store cohorts. Unless the general counsel of the American Wholesale Grocers' Association has wrongly interpreted the decision, which does not seem possible, this action by the court of last resort may lead the

way to improved buying conditions for the independents without resort to drastic legislation which seemed to be the only way to remedy existing abuses. The Tradesman has written the court for the full text of the decision and will undertake to review it as soon as the document is received.

When the Clayton law was enacted it was thought its provisions were sufficiently broad and comprehensive to cover the abuses it was intended to abolish, but the law has been so crippled by the interpretation of the Supreme Court that it was nearly a dead letter. The recent action of the court, reversing its previous holdings, gives ground for the belief that the law may after all be adequate to function in such a manner as to accomplish the purpose for which it was enacted—the prohibition of price discrimination which has given the chains an unfair advantage in the purchase of goods.

### LESS BUILDING CONTRACTS.

From the numerous reviews and forecasts of business that have been issued the unanimous verdict appears to be that conditions are sound and that the trade and industrial outlook is bright at least for the first quarter and perhaps for the first half of the new year. The only fear expressed, and it is cited frequently, is over the extended credit position and the damper which high money may place on business activity.

The news from industry during the week was of a favorable character and emphasized some gains rather than the slowing down which usually marks the year-end. Interruptions for inventories and plant repairs are shorter. The car-loading reports are more cheerful and the year closed with rather good gains over 1927. It is worth noting that the shippers' advisory boards look for an increase of 4.9 per cent. in their car requirements for the present quarter.

With the automobile industry starting to step up its operations, as indicated by the Detroit employment figures, the only unfavorable development of importance to report is the loss in December building contracts. The final week did not bring the customary bulge in awards, and the preliminary figures indicate a decline of some 10 per cent. from December, 1927. This may spell the reaction which has been expected to follow high money or it may only prove temporary as was the case last August.

The Ford announcement that 30,000 more workers would be engaged, together with another large railroad electrification project also announced during the week, pointed to more favorable employment prospects, which should aid business sentiment and bulwark trade progress.

### STUDY OF STORE COSTS.

In calling upon the stores for their 1928 figures for its usual study of operating expenses, margins and profits, the Harvard Bureau of Business Research through Professor McNair has this comment to make: "The period from 1923 to 1927 has been, on the whole, one of unprecedented prosperity for the country. It must give us pause, therefore, to note that over this period

the portion of the consumer's dollar required to meet the cost of doing business has steadily increased while the small fraction of that dollar that is retained as final net profit by the department store has tended to decrease. These trends raise important questions which department stores must face."

Two of the tables are reprinted. The one for stores doing over \$10,000,000 a year shows that total expenses increased from 28.4 per cent. in 1920 to 31.4 per cent. in 1927, while stores under that annual volume found that expenses in the same period jumped from 26.3 to 29.5 per cent.

Salaries and wages and rents have been the principal factors in these increases. Last year's results, therefore, are awaited with great interest to see if the same trends are still to be found. The assumption is that they are. For the longer future, merchandising experts believe that as retailing science supplants individual judgment there may be less spent for department executives. On the other hand, it is presumed that the sales person will have to be of a higher type and therefore paid more.

Where rentals are concerned, the theory that the trend can only be upward is not as strongly held as it was since traffic congestion is forcing a decentralization of shopping districts and ushering in suburban units.

### HOUSING FOR NEGROES.

The Northward migration of Negroes has had a greater effect upon congestion than a larger migration of white people would have had, since in most cities Negroes are restricted to certain districts. This restriction makes for unsanitary conditions and excessively high rents and these results are aggravated by the arrival of newcomers.

Something can be done to ameliorate these consequences by alert supervision on the part of tenement house and other officials. As T. J. Woofert, Jr., of the University of North Carolina said at the National Interracial Conference which held meetings at Washington last week, ignorance of the law and distrust of the courts cause migrant Negroes to be especially backward about invoking the benefits of such regulations as now exist. Education of Negro tenants regarding their rights is emphatically in order.

The brighter side of the picture, so far as it relates to New York, includes an experiment in housing—the Paul Lawrence Dunbar apartments erected by John D. Rockefeller, Jr. Not one of these 511 apartments has been rented, the conference at Washington was told by Roscoe Conkling Bruce, the resident manager. They have all been sold and there is a long waiting list. Equally gratifying is the care which they have received from their owners and others. The grounds and buildings are kept clean—a thing which cannot be said of every apartment house in the city—and there has not been a single case of vandalism during the year in which the experiment has been proceeding.

This development is most encour-

aging, for good housing conditions are among the fundamentals of human welfare.

### NEW FAILURE RECORD.

It was correctly foreseen that business failures would reach a new high total for 1928, and the complete figures show that the 23,842 defaults ran some 3 per cent. over those in 1927 and 166 over the former peak attained in 1922, according to the tabulation made by R. G. Dun & Co. From the standpoint of liabilities, the showing is more favorable, since the 1928 total of \$489,559,624 was 6 per cent. under the indebtedness in 1927 and 22 per cent. under the peak reached in 1921.

The liabilities per failure last year once more emphasized that it is the medium and small concern which is finding competition so difficult to meet. This average was \$20,554, and it was the smallest, Dun's reports, except for 1926, in nearly a decade.

While a certain amount of progress is undoubtedly being made by trade associations and other groups in straightening out the affairs of companies and individuals which are in financial trouble, it is plain that a good deal more effort might be profitably expended in such salvage work. It is doubtful whether the real disturbance caused in trade and industry by this high failure rate is realized except in a vague way.

Since the figures demonstrate so plainly that the medium and small concerns have the highest mortality rate, the need of promoting practical merchandising knowledge among them is evident. Once their sources of supply come to realize the cost of losing old customers, perhaps there will be more effort made to extend such service.

The Tradesman has been the steadfast supporter of Governor Green in most of his ideas, undertakings and accomplishment, but it cannot go with him in his proposed income tax measure. Instead of a tax on industry, the Tradesman suggests that he tax crime instead. There is plenty of room for intense activity along this line. Bootleggers and the persons who buy and transport the product handled by these nefarious individuals can be made to contribute the millions required to carry out the extensive building operations outlined by the Governor. Law abiding citizens are already staggering under the load of income taxation forced on industry and economy by the Federal Government.

The future is lighted for us with the radiant colors of hope. Strife and sorrow shall disappear. Peace and love shall reign supreme. The dream of poets, the lesson of priest and prophet, the inspiration of the great musician, is confirmed in the light of modern knowledge; and as we gird ourselves up for the work of life, we may look forward to the time when in the truest sense the kingdoms of this world shall become the kingdom of Christ, King of kings and Lord of lords.

The secret of being well preserved is to keep out of jars.



## OUT AROUND.

## Things Seen and Heard on a Week End Trip.

I think last Saturday was the worst day I ever experienced—and I have seen some pretty disagreeable days in the past. With rain coming down in torrents and deep slush under foot, such a thing as calls in the country was out of the question. The only practical solution of the situation was an afternoon at home, with books, magazines and radio.

Because I have always regarded the salvation army as a one-man institution, with the titles to all properties vested in a single person, I am naturally interested in the outcome of the meeting of the so-called "high council" which will be held in London this week. In shaping up his organization the crafty old rascal who founded the salvation army made it the most autocratic concern in the world. All titles to real estate in all parts of the world were vested in his name, so that when he died he was one of the richest men in the world. When he elected himself head of the army he wrote the name of his successor on a piece of paper, put it in a sealed envelope and placed the precious document in the hands of his attorney, who was its sole custodian. When he died it was found that the name on the paper was that of his son, Bramwell, who has held title to properties which are now estimated to be worth \$500,000,000. Bramwell, in turn, wrote the name of his successor on a piece of paper, placed it in an envelope and made the same disposition of it his father had done before him. It is supposed the name on the paper is that of his daughter, Katherine. He is now too ill to attend to any business matters and his death is expected daily. It is to be hoped that the "high council" which meets this week will put an end to the autocratic Booth system of perpetuating succession in leadership. Even the pope, who claims to be the direct representative of God through St. Peter does not pretend to name his own successor. The college of cardinals attends to that preliminary when a new pope is needed to take the place of a dead or deposed spiritual monarch. The Booth family has ceased to function honestly or capably and should be relegated to the scrap heap reserved for pretenders and religious hypocrites.

When the erection of the Evangeline Home was proposed in this city, Edward Lowe offered to give a substantial sum if the people of Grand Rapids would duplicate his offer. We did our part, but under the leadership of the late James R. Wylie—who regarded the Booth regime as essentially dishonest and disreputable—we refused to turn over the money thus raised unless the title was vested in the names of local trustees. General Booth refused to consent to this arrangement and the money remained in the bank for several years. Booth finally consented to Mr. Wylie's plan, but some years later the local contributors were betrayed by an unworthy representative who consented to the transfer of the title to the London autocrat. The

Evangeline Home does a wonderful work and does it well, but like everything else connected with the salvation army, its existence is tainted with fraud and deceit. Highly as I regard the work of this institution and the noble women who have been connected with the establishment, I shall make no further contributions to that cause because of its connection with an unchristian organization.

The unprecedented advance of stocks during the past few months has put many good people on Easy Street, but it has had one effect which is certainly very deplorable. I refer to the effect it has had on men of small means who have become habitual readers of the blackboard on which market changes in stocks are recorded. This may be all right for professional investors and retired business men, but most of the men now in evidence in these ticker shops are small salaried clerks, workmen of the lower class and farm hands who would be more at home in a horse barn. I am sorry to see these classes become obsessed with the idea that they can get rich quick or even make a decent living by dropping their dollars in the capacious maw of the ticker shop, which has probably ruined more men, financially, and sent more men to the insane asylum than any other indulgence except intoxicating liquor.

Frank H. Clay, who conducts a wholesale radio and auto accessory jobbing business at Kalamazoo, writes me as follows:

Of course you are greatly interested in radio reception and will agree with me that the radio business is one of the major lines of commerce to-day.

Senator Dill is fathering a bill at Washington that would lower the volume of several of our most important and best stations in the United States and I think it is up to those who own radios and also interested in the commercial field that business occupies to write Senator Dill that we believe he is on the wrong track and that any measures which would interfere with the reception of radio would soon cause hundreds of them to be scrapped thereby entailing a great loss to the Nation.

I certainly feel that an article in your paper on this subject will also be of great assistance in defeating any such bill and I shall look in the next issue for a letter of resentment on your part.

I think Mr. Clay's position is correct and that he should have the hearty support of every radio owner in the country. I do not know much about the radio, because I have had one only six months, but I know Mr. Clay and would wager my last shirt that any action he proposes is based on fairness and equity. I therefore urge every reader of the Tradesman who owns—and enjoys—his radio to oppose any movement which is calculated to lessen his enjoyment. This he can do most effectually by writing his senator and representative without delay that Senator Dill's bill is to be given an excess dose of sleeping powder; that the dose be made so large that the proposed bill will never revive to excite the fears of those, like myself, who have come to regard the radio as a part of their daily life and a large and constantly expanding feature in their daily enjoyment, education and inspiration. The uplift I receive every Sunday from the sermons of Shannon, Bradley, Fossdick, the speaker at the Sunday Eve-

ning Club and the Paulist fathers, including the hour of sacred music from the cathedral of St. John the Divine means so much to me that I would be willing to take a trip to Washington any time to tell Senator Dill what I think of him. My only regret is that my vocabulary is not sufficiently vivid to do the subject justice.

I have great respect for Old Timer, because of the long and useful life he has lived, but when he asserts—as he does this week—that we have no statesmen to-day who are in the same class with the statesmen who lived and functioned in the early days of the Republic, I am wondering by what rule he measures the great men of the present. It strikes me that the Democrats have two great men in Olney and Underwood. The former is retired from public life because of age and the latter because of his unfortunate attitude on the liquor traffic. I fail to see wherein Borah, Hughes, Coolidge and Hoover do not measure up to a high standard. Taft might also be included in the list, despite the fact that he has no political sagacity. He did wonderful work in the Philippines and wherever he functioned under a master mind. As Chief Justice of the Federal Supreme Court he has accomplished results which entitle him to rank with Marshall and White. He failed to achieve greatness as President because he was not a natural organizer, but as a presiding officer of the greatest legal tribunal in the world, he is certainly a marvel of accomplishment. Hoover will, in my opinion, go down in history as the greatest man who ever held the office of President, because he is a natural administrator and will do for us many things which no predecessor knew how to do.

I am not a prophet or the son of a prophet, but if the United States does not enjoy a larger degree of prosperity during the next four years than in any similar period in our history, I shall be very much disappointed.

Speaking of the liquor traffic reminds me of the reprehensible manner in which our last addition to the constitution is being violated by men and women who call themselves Americans and masquerade as good citizens. I do not think any person who violates the fundamental law of the land is a good citizen. A person who is false to his country will be false to his church, his employer, his wife and his friends. Untrue to one, he will be untrue to all. In making this statement I will probably be classed as a fanatic by those who hold themselves above the law, but nothing anyone can say on this subject can swerve me from the belief that laws are made to be lived up to and that anyone who persists in violating any law of the land is not a safe person to tie to.

I am told that hundreds of young people in this and other cities have formed the habit of turning night into day by indulging in nocturnal orgies which incapacitate them for the duties of the next day; that the male members of this class find it necessary to sleep until noon to make up for the loss of rest they thus deprived themselves of. Everyone knows that the

bulk of the work of this world—especially the financial transactions of large volume—is concluded between 9 o'clock and noon every day. The men who are not at their places of business during those hours are soon lost in the shuffle—they become, as Colonel Ingersoll graphically expressed it, "flotsam and jetsam on the wild rude sea of life." Grand Rapids has witnessed two eliminations of this character during the past month—one to a term in a penal institution—and many other young men are hovering on the brink of ruin and dishonor. The man who thinks he can defy the law and get away with it is living in a fool's paradise and will sooner or later meet the fate of all fools who assume they are wise in their own conceit, and that their violations of the laws of Nature and Nation will be overlooked and condoned by indulgent friends and co-workers.

E. A. Stowe.

## If You Drive Yourself.

If smoke pours out of the exhaust when you finally get the stubborn engine started, it is a tip that you have used the choke excessively.

Keeping the gas tank well filled is a precaution against fuel line and carburetor troubles, since there is likely to be more water in the bottom of the tank in cold weather.

Better learn which way to turn the window control for "down" as a precaution against delay in opening the window for a quick signal in cold weather. A mistake may mean an accident.

When the engine runs, but the car won't move, the brake bands have probably frozen to their drums. Striking them with a hammer may free them.

Don't expect to do any stunts, or rely on the motor for special performance, unless the engine temperature indicator registers at least 140, preferably 160.

Use the emergency brake instead of the service brake to hold the car in a traffic jam if the battery is weak and you cannot afford to run it down by continually operating the stoplight signal.

When waiting for a chance to cut across a traffic stream, it is a good idea to race the engine momentarily just to see if it is prepared for the forward dash. A pop-back or sluggishness will serve as a warning not to attempt too much.

Light your cigarette after you've started the engine and backed out of the garage. Electric lighters draw heavily on the battery.

Frederick C. Russell.

## The Fatal Turn.

Two doctors were discussing the sudden death of George Brown.

"I hear old George died from a sprained back."

"No, he had a sprained back, but died from an accident."

"An accident?"

"Yes, they rubbed his back with alcohol."

"Did it poison him?"

"No, but he broke his neck trying to lick it off."

### Chain Stores Demoralize Business and Communities.

In my judgment unless the chain store menace is checked the greatest calamity that has ever come over this country will befall the United States. I say that based upon an extended investigation and study of the problems. If you will hark back to the early days of this country, it was the retail merchant, the grocer, to a large extent, intermingled with the little dry goods and shoes and things of that sort, who built up these communities. In time, as the population grew these cities developed from hamlets into towns and subsequently into large metropolitan cities. Now if you will bear with me I want to trace the situation back from those days on to the present, and I believe if you have red blood coursing your veins you will recognize the fact that this situation confronting the American people demands drastic action.

When these cities were built, these retailers contributed mightily in making them a convenient place in which to live. Streets were constructed, houses of substantial character took the place of shacks, and following herewith came a respectable city with all types of retailers. Those cities obtained their supplies from such centers as Toledo, Columbus, Cleveland, Zanesville, Dayton, Springfield, and other towns in all other states; the source of supply of those larger cities came from the demands from the public and the merchants in the smaller cities.

The chain store has made its appearance in these smaller cities. What is taking place? I merely want to cite this illustration to you and leave it to your own conclusion what the ultimate effect is going to be. I am assuming the chain stores are an economic factor for the sake of argument only, under no circumstances would I ever admit it. We now have the chain store barber shop, that is a new one that I just heard this afternoon. We have the chain mail order house, the chain dry goods store, the chain hardware stores, and the chain cigar stores along with the chain grocery stores, shirt store, restaurant—chain everything else.

Now, is that an economical thing for this country to have, the business, the distributing business of the United States controlled by these gigantic organizations? We are hearing much about mass distribution, to me a misnomer, because if you will analyze it, mass means nothing except favoritism by the alleged mass distributors.

We have now, we will say, eliminated in the smaller town, the independent man who made it what it is and without whom it could never have come into its present importance.

The Chamber of Commerce of that city is represented by a chain manager in the dry goods line, in the 5 and 10 cent store chain business, in the chain dry goods store, shoe store, grocery store, and what not.

What sort of a representation would such chain managers at the present salary of \$25 a week—and I scarcely doubt whether it ever would equal \$25 if the chain store controlled distribution, but assuming that they have \$25

per week, what are they going to do for Zanesville or Mt. Vernon or Marion, or any other town in Ohio or in any other state in the Union? What kind of a home can he live in on \$25 per week? If the man is married, can he afford to have children? If he has, what kind of an existence can they lead? What will the children have to do to be able to squeeze through? What kind of clothes can those children wear? What kind of entertainment of any kind can they enjoy under such conditions?

Why, my friends, it will be nothing more than a mere existence, similar to those we read about in Russia. Do we want those conditions to prevail in the United States? Do you want, if you are from a small town, to know that your son will have as the only outlet for his future, to work for a chain store organization at \$25 or less per week, if he is fortunate enough to be elevated to a managerial position, and if he can only become a clerk because of the limited number of employees, at possibly \$15 or \$18 per week? What opportunity has he to build up in the community? What kind of a family can he afford to grow in this American country of ours? He certainly cannot produce much in the way of pleasures under such conditions.

You men of a family think that over; you women who have children, and if you have a daughter, what outlook has that daughter in the years to come when she assumes the responsibility of life? Imagine her opportunity to marry some chain store clerk or perhaps some manager.

I have children, many of you have children; I pray to God that it will never come to the time when my children will be forced to the point that they will have only a chain store manager for a husband, or my boy can only work in a chain store and be forced to live accordingly.

Now, you have eliminated independence in business in the small towns; you have destroyed property values, necessarily because if the income of a city is taken out of it, by these chain store organizations of every kind and description, what have you left?

George Schulte.

### Selling Short.

There is a great deal of discussion about stocks in this neighborhood and various market terms are in such common usage in the general conversation that the boys and girls often demand an explanation of their meaning.

One day young Billy, aged eight, rushed into the house in considerable excitement. "Mother," he exclaimed, "I must have five dollars to buy one of Jimmy Brown's collie puppies."

His mother was aware of the expectations, but knowing that the much coveted pups had not yet arrived, she said, "But, Billy, you can't buy a puppy from Jimmy just yet."

"Oh, that's all right," he replied. "Jimmy is selling short."

### Wanted To See It.

Father: The man who marries my daughter will get a prize.

Ardent Suitor: May I see it, please?

# Why Sacrifice Profits?

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

# K C Baking Powder

Same price for over 38 years

**25 ounces for 25¢**

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

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

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

**Millions of Pounds Used by Our Government**



### Questions the Wisdom of Improving St. Lawrence River.

Altruists probably would scoff at a suggestion that war might ensue between the United States and England. Our wars of the past have not been forgotten, whereas the incidents that nearly led to war with Great Britain have been generally remembered. The wisdom of President Lincoln and the diplomatic skill of William H. Seward served to avert war in the year 1862, after Captain Wilkes, commander of the United States warship San Jacinto stopped the Trent, an English merchant ship, on the high seas and imprisoned two of its passengers. England sought territorial rights in Venezuela. President Cleveland succeeded through diplomacy in thwarting the plans of that nation, although it seemed for a time that war would ensue. England's trouble with the Boers, at that period in South Africa may have restrained her from an engagement in war with the United States on the Venezuelan question. As a general proposition it is within reason to state that sometime, let it be hoped in the far distant future, war may ensue between the United States and Great Britain.

Should the proposed deepening of the channel of the St. Lawrence river be made to permit the establishment of deep water navigation between the Great Lakes and ports of the world, the deep water would be of great advantage to Great Britain in the event of war with the United States. The St. Lawrence river, for a short distance on the Northern boundary of the State of New York, lies within British Canadian territory. The Canadian province of New Brunswick is a formidable barrier between our country and the river.

The proposed improvement of the stream would be within Canadian-British territory and its control would not be in the hands of our Government.

Before Roosevelt decided to build the Panama Canal he acquired the right to do so from the Panama government. It might be assumed that the right to participate in the management of the Canadian water way would be granted to our Government by treaty, but in war times treaties are easily broken.

The Welland Canal is situated in Canada. It is closed by ice several months of the year when ocean-to-lakes ships would be mostly needed.

The improvements that have been made by the United States at an expense of several hundred thousand dollars in the Detroit river near Amherstberg are within Canadian-British territory. A battery placed on the bank of the river by the British would prevent the passage of the ships of the United States should war ensue.

Seemingly from a military point of view, the advantages afforded by the construction of the proposed lakes-to-ocean channel would lie with Great Britain. Our Government would be badly handicapped in its efforts to defend our territory. Great Britain's submarines and bombers might enter

the Great Lakes and destroy the cities of Buffalo, Cleveland, Detroit, Duluth, Milwaukee and Chicago.

The Congress of the United States is expected by the proponents of the lakes-to-ocean enterprise to appropriate large sums of money to be expended on the St. Lawrence in British territory. Would it not be wiser for our country to develop for commercial purposes the Mississippi and its tributary streams which are within our own boundaries? Arthur Scott White.

A few years ago I wrote to the publishers of a religious weekly in regard to E. J. Reefer's poultry dope and one or two other advertisements which I thought out of place in such a paper. The reply to my letter was unpleasant. The justification for carrying those advertisements was that they were furnished by a religious newspaper advertising agency. Perhaps two years later I wrote again in regard to memory courses, hygienic ablutions and in particular that Auto Hosiery Knitter Co. which the Tradesman had exposed. The reply to this was courteous and grateful and contained a promise to investigate the matter.

I have written a considerable number of articles on poultry matters, mostly gratuitously, although I did receive some money, books and free subscriptions to poultry journals. One journal which had been well pleased with my former contributions returned one because their advertisers would be displeased by it. Without thought of disparaging artificial incubation and brooding I had discoursed about the old style feathered, clucking, motherly incubator and brooder.

My eyes being opened, shall I declare that subscribers are but a necessary evil in the programme of publishing a paper; that the interest of the advertisers stands first because they furnish the greater part of the money for carrying on the enterprise? What the publishers must do and supply to hold the interest and support of its readers depends more on the advertising proceeds than upon subscription receipts, but that is no justification for admitting anything to the advertising columns with intent to victimize the readers.

I have wondered why the farm papers do not try more to protect their readers from real estate sharks, bogus fur dealers, predatory poultry buyers who pay with worthless checks. I see a little ray of hope. The Michigan Business Farmer did run a publicity page along this line and now having been sold to Senator Capper and combined with the Michigan Farmer that department still exists and now serves a larger number of readers.

The service of the Tradesman's Realm could be much extended if every merchant who reads it would watch for information of value to his customers and when he discovers such, cut out the page and post it up in the store.

E. E. Whitney.

Beside the filling station now

The village smithy stands,  
And many dollars fall into  
His large and sinewy hands.

## Best Foods Street Car Advertising

**HANDSOME**, attractive Best Foods car cards, done in full color, will run day in and day out, continuously for the next five years, in every street car line in the country. They will be addressed to 40,000,000 daily street car riders.

At the same time, the Best Foods, Inc. is continuing its powerful program of advertising in Good Housekeeping, McCall's and Woman's Home Companion.

Take advantage of the increased demand for Best Foods Products. Tie up with these big campaigns. Ask your Best Foods Distributor for car cards to use in your store.

### The Best Foods Inc.

297 Fourth Avenue, New York City

NEW YORK

CHICAGO

SAN FRANCISCO



**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

### WORDEN GROCER COMPANY The Prompt Shippers

*Packed in the Aroma-proof,  
Metal Package*

## Morton House COFFEE

*Stays Right To The Last Grain*

### WORDEN GROCER COMPANY Wholesalers for Sixty Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

## FINANCIAL

### No Depression in Sight After Big Year.

There has seldom been a year of such financial progress, unexpected good fortune and precedents broken by new achievements as that which has just passed. The condition of trade is sound. One does not even need to qualify the statement because soundness does not imply continuous boom or universal prosperity. There are always unprosperous spots in the business of so great a nation and there always have been even in the best eras of the past. Soundness means absence of serious or threatening ailments; and in this sense the present trade situation contrasts brilliantly with those past situations which led into real business depressions.

A review of the causes of past depressions from 1850 to date appears to indicate that not one of the major causes thereof is now present.

Some of these causes were inflation of inventories, overextension of commercial credits, prohibitively high costs of raw material, dear and inefficient labor, free silver legislation, wildcat banking, lack of working capital, and political radicalism in high places. So it is that the more one looks backward the more sound the present trade situation appears.

To be sure some slight reaction may perhaps occur after the first quarter of the year, especially if brokers' loans and stock prices enter upon a process of deflation; for the business barometer which is actually used as a guide by American business men is the New York stock market. Yet with business conditions so sound at heart no trade reaction is likely in our opinion to go far enough to at all deserve the name depression.

Corporation earnings a year ago were declining and our then forecast of recovery and expansion was based on pure economic logic without tangible evidences. During the third quarter of the year, however, industrial corporation earnings ran more than 16 per cent ahead of 1927, and it is probable that the 1928 earnings of all corporations as a whole, including industrials, public utilities, railways and others, will show a gain of 6 to 7 per cent. over the banner year 1926. Let us recall that it was then that earnings made their previous high record and that after the first quarter of 1927 they began declining.

That decline, however, was not convincing. In our special letter of September 29, 1927, we shocked the believers in the sacredness of financial maxims by saying:

"The general rule is that earnings are habitually tardy, as compared with stock prices. Mere earnings prove nothing. If a man were to buy stocks when earnings were at their best and sell them when earnings were poorest, he would buy at the top and sell at the bottom. If capital is plentiful and earnings scarce the ratio of stock prices to earnings will be high; but if capital is scarce and earnings plentiful, the ratio of stock prices to earnings will be low."

So it was that the plethora of capital existing in 1927 foreshadowed an advance in both stock prices and earnings and the advance has occurred with a vigor. Probably it will continue through the first quarter, especially in the case of earnings. This is already indicated by the cheapness of materials and labor, the large public demand for products and the general improvement in the statistical position of commodities and goods.

Financial conditions, however, warrant present conservatism as well as long-term optimism. It is scarcely to be anticipated that even over-enthusiastic margin holders of stocks will continue permanently to carry about \$12,000,000,000 of shares yielding 4½ or 4¾ per cent., with borrowed funds costing them 7½ to 8 per cent. So long as the market continues to advance and they feel that this interest loss of 3 per cent. annually is going to be passed along to someone else, it does not concern them; but whenever the market comes to a standstill for a while, they are apt to begin to count the interest loss.

Besides this, the hundreds of stocks represented on our leading exchanges are now selling around sixteen times their earnings per share, whereas for some decades past they have sold around ten times, and never got much higher except at the end of the bull movement of 1919, when they sold at twelve times earnings. Perhaps in future generations, after a long increase in the volume of American investment capital and a long further decrease in the value thereof, stocks may be worth sixteen times earnings; but that is looking far into the future.

Thus it is evident that some readjustments of financial credits, interest rates, stock yields, bond yields and ratios of prices to earnings, appear bound to occur sooner or later. Just when, it is impossible to estimate; but there do seem to be many evidences that this constructive market has not yet run its course.

Furthermore, we should not forget that there is nothing fundamentally wrong with the stock market. Stocks are sound at heart; their true values are well fortified by earnings; they are better supported by working capital and financial strength than ever before and their average rate of increase in book value and real value is about double what it was before the war. Indeed all that seems to be needed is a rational readjustment of quotations to intrinsic values.

It is interesting to imagine what a sound and strong position our trade situation, stock market, bond market and money market, should be in after the readjustments above referred to are accomplished. Perhaps they may be accomplished before the end of the current year; and then, according to present prospects, we should be able to look forward to a renewed plethora of capital, a major upward swing of bond prices, a great bull movement in stock and a boom in trade such as has not been witnessed since the latter part of 1919. This financial optimism should later spread by contagion into the commodity and goods markets and re-

## Fenton Davis & Boyle

Investment Bankers

Chicago  
First National  
Bank Building

GRAND RAPIDS  
Grand Rapids National Bank Building  
Phone 4212

Detroit  
2056 Buhl  
Building

## ODIN CIGAR COMPANY

Common Stock

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

CIRCULAR ON REQUEST

A. G. GHYSELS & CO.

INVESTMENT SECURITIES  
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



L. A. GEISTERT & CO.

Investment Securities

GRAND RAPIDS—MICHIGAN

506-511 GRAND RAPIDS TRUST BUILDING

Telephone 9-3395



sult in a broad upward swing of the commodity index numbers.

Nor should we overlook the fact that we still have youthful industries—indeed, a few infant industries. Notwithstanding the maturity of our financial, industrial and railway corporations, it remains true that now and then some great new industry is born and that those who have the courage and foresight to invest in it during its infancy receive rich rewards. Our opinion is that the aircraft industry, the chain stores, the power companies, the credit and finance companies, some of the insurance companies, the rayon concerns, and probably the amusement companies belong to this class. The future should justify a diversified investment in these youthful or infant industries.

John Moody.

#### How To Simplify Your Investment Problems.

The past year has been a most confusing one from the investor's standpoint. It has been difficult to keep a sound point of view because of the rapid rise of stock prices. It has been easy to fall into one of two errors.

The investor has either not bought stocks because of a feeling that the stock market was ridiculously high or else has sold stock investments for the same reason. Prime consideration has been given to the price level rather than to the condition and outlook surrounding the industries and companies of which he is or might become a part owner.

Most corporations are in splendid financial condition. Their business has been in good volume and reasonable profits realized. In fact, business in general in this country might be said to be on a firmer foundation and in better condition than at any time in our history. Inventories are low, commodity prices have not risen, transportation is excellent and cash reserves are more than ample.

Investing profitably and intelligently over a period of years requires self-control and a realization of what can and what cannot be judged. The investor who has studied the operations of individual industries and companies and has bought their stocks or held them because of the good outlook for that industry and for the future growth of that company has followed the intelligent, conservative course.

The investor, on the other hand, who has tried to guess the rise and fall of the stock market has followed a policy that in the long run is much less likely to produce satisfactory results.

Past experience has clearly shown that the investors who have reaped the greatest reward during the last thirty years are those who have purchased the stocks of sound and growing corporations and, disregarding the rise and fall of prices, have concentrated their attention on the operation and outlook of their particular companies and on soundness of their business policy. Where these have been satisfactory the reward has been great. Where, however, a company has been judged to be unsound, the sale of its stock, whether the general market was high or low, has been wise.

If investors to-day would scrutinize their holdings and intended purchases from this point of view they would find their problem of investment much simplified, much sounder and their minds more at ease. How many middle-aged men to-day say: "If I had only retained this or that stock I would have been a rich man."

Theodore T. Scudder.

#### Preliminary Report on Chain Store System.

The Federal Trade Commission has announced that drafts of questionnaires to be used in the enquiry into chain store systems are practically completed. A number of officials of chain store organizations have been interviewed with respect to their methods of operation.

Practically all data obtained from several forms of questionnaires used in the enquiry into resale price maintenance have been tabulated and the results partly analyzed and worked into the body of the report. Several chapters of the first draft of the report have been written. It is not likely that the complete report will be ready for submission to Congress for a month or more, if then. It may be that the report will not be available for the present session, which expires on March 4. However, Representative M. Clyde Kelly, one of the authors of the price standardization bill, has been assured by Chairman Myers that a preliminary report will be made soon. Mr. Kelly has asked for it in order to proceed with his bill. Doubt exists that the measure can pass the present Congress. Mr. Myers, it is understood, will give his attention to this along with other matters before he leaves the Commission, from which he has resigned.

#### Ten Rules For Prosperity.

1. Be alert with present day conditions.
2. Do not attempt to run a one-man business trying to do everything alone.
3. Take an occasional day off for relaxation and exercise.
4. Insist on business efficiency by the development of efficient employees.
5. Maintain a practical system, but do not allow it to get into the rut of red tape.
6. Do not get into the habit of doing the little things, because it is false economy.
7. Evolve every opportunity for enlargement, and pass the temptations for things that are small.
8. Frequently take a measure of yourself, and an inventory of your merchandise.
9. Do continuous advertising, and be truthful.
10. Maintain active interests in the doings of your national, state and local organizations.

#### Found Out His Mistake.

"Where did you get that eye?"  
 "You know that pretty little woman we said was a widow?"  
 "Yes."  
 "Well, she isn't."

If we can find little attractive in others, we are repellent.

## 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

### Fire Chief at Nyack Discusses Community Protection.

Shakespeare said, "A little fire is quickly trodden out, which, being suffered, rivers cannot quench." It is the main purpose of a fire department to provide the rivers and if I may be pardoned for particularizing, the salvage corps endeavors to prevent damage to unburned property by the water used in extinguishment.

But modern community fire protection involves the consideration of many more features or acts than the mere playing of water upon flames. To-day it is quite generally agreed that the first step toward fire protection should be fire prevention. We have come to revise the old adage to read, "An ounce of prevention is worth a whole reservoir of water!"

And even fire prevention is a fairly deep and complex problem for a community to tackle. It requires vastly more than sitting smugly by one's own fireside and saying, "I'm not going to have a fire." For while you and I may practice the utmost care with materials and conditions which breed fire, we know little or nothing, perhaps, of what our neighbors' practices are, and there's the rub.

It used to be thought that fire prevention was nobody's business, but of late we have come to realize that it is everybody's business. And what is everybody's business requires some particularly moving force to keep it in good condition. True, a fire department is properly a part of such force, but owing to peculiar local conditions the assistance of other forces in the community may often be necessary to attain the desired full effect.

Even in the Nyacks a somewhat unique situation exists which, being older than any of us here, bids fair to continue for some time to come. And it seems to many that, while the arrangement leaves much to be desired the task of an amicable rearrangement of the government of the fire protection service is almost impossible. But I believe that if the problem were given impartial, careful study it might be possible to discover a basis of operation which would suit all interests. Doubtless some individual jealousies would have to be overcome, as well as mistrust of the other fellow and hallucinations of impending disaster to what some believe to be an ideal situation.

Without going into too much detail and without any invidious comparisons, let me give you some idea of how serious and important a matter fire protection is and how directly it affects the individual purse. Among many other things taken into consideration by the insurance rate-making bodies the country over, there is naturally the type, size and condition of the mechanical equipment provided; the means of upkeep and repair of apparatus. Then, too, they consider the personnel, and the extent of its practical working knowledge and how such knowledge is obtained. To this may be added the manner of selecting officers, their tenure of office and how they may be retired. And in all such matters, there

is also the question of the degree of official, municipal supervision. It is well to know, also, that reliable insurance companies prefer to do business at a low rate, because, though the volume of income may be not so great, the net gain is larger and cleaner. A low rate indicates safe conditions. If you will begin enquiring about such matters, thinking about them, discussing them, you will be surprised by what you will discover.

Another very important phase in the process of fire prevention and fire protection is the necessity for a knowledge of types of construction, with especial reference to interiors and the nature and processes of occupancy. For without some familiarity with the interior of a building and the nature of its contents, firemen are seriously handicapped in performing their ordinary evolutions in event of a fire. It is well established that the best method of extinguishing an ordinary interior fire is to get into the building, as near the seat of fire as possible, and there begin the attack. But, if your firemen do not know what to expect in the way of concealed spaces, false ceilings, unusual shafts, overweighted floors, hazardous, flammable contents, noxious gases, etc., you can hardly expect them to go into the building without hesitancy, especially when they are not paid.

And right here, I think I had better say, lest I be misunderstood, that I am not about to advocate a paid or even part-paid fire department for the Nyacks. I do not believe such an institution is indicated by present local conditions. Furthermore, I could point to plenty of larger cities and villages which maintain entirely volunteer departments with perfect satisfaction. It takes something more than money to make an efficient fire department. And let us not lose sight of the fact that this is not just a "position" which someone must fill, like the police, it is a community, co-operative protection measure in which each and every one of us may lend a hand in some manner.

The Nyack public has ever been generous with money and applause on special occasions when appealed to by its firemen. If you have not gone beyond such response, you have not been more neglectful of your "vamps" than other communities, perhaps less so than many. I have ventured to speak to your body only because you seem to be moving progressively in the matters you undertake to consider, trying to look into the future and devise how we may, as a community, better order our own house. I appeal to you in the spirit, not of an expert, but like yourselves a student of a particular stratum of community life, hoping that you may agree with me that there is hardly any other subject more serious, more far-reaching and more expensive if neglected.

Nor do I attempt to offer a panacea for any ills, although I believe some helpful, homely remedies may be found close at hand. I merely say to you citizens, taxpayers, rent payers, insurance payers, possessors of that most precious jewel, human life, that although we hear much of "prepared-

### 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.**

**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**



ness" and the "red peril," I believe that the only red peril Nyack need really fear is fire.

In conclusion. As you are free agents, unbiased and unhampered by any traditions or fellowships, I would suggest that you appoint and maintain a committee to investigate and report on the general proposition of fire protection and fire prevention; that you co-operate closely with those who possess special knowledge of the matter and, after you have gathered some data warranting it, that you sponsor a movement for a public forum on the subject, at which lecturers, far better informed than your humble servant, may go more deeply into the local situation and perhaps point a way to a closer and better working arrangement for all the Nyack citizens.

In other words, let's make "fire" the burning question from now on.

William Paul Babcock.

#### President Coolidge To Resume the Simple Life Cheerfully.

Everything indicates that President Coolidge is happy over leaving the White House and retiring to private life. People who go to see him on business report that he is gayer and friendlier, more talkative than he used to be. He goes away for little outings, like his Christmas trip to Georgia, such as he did not take earlier in his administration. He has learned to play a little, and he knew very little about playing when he entered the White House. He is reaching the end of his administration and is well pleased with its results. There is probably a sense of release in the approaching freedom which will be his when he quits the Presidency, for, after all, life in that office is an artificial existence.

Probably the change that everyone remarks in Mr. Coolidge does not date entirely from his "I do not choose" utterance in South Dakota. Probably it has been going on ever since he became President. Success changes every one, some for the worse, some for the better. And Mr. Coolidge has had a success that he could not have dreamed of ten years ago. He has not only been President but a very popular President. He has the good will and respect of the country. He is lifted above the graver financial worries of life. His ambition is satisfied. He is at ease in the world. He is self-assured. The tension is over.

And Mr. Coolidge will probably lay down the office entirely without regret. He has very little love of power for the sake of power. On the whole, his attitude toward it is negative. He has no restless desire to exercise it. He lets well enough alone. A good many Presidents are fish out of the water when they quit the White House. Roosevelt was. He rushed about the earth trying to get his mind off Washington, couldn't become satisfied with private life, ran again for President four years after quitting office and, being defeated, would have run again in 1920 if he had lived to do so. Wilson, too, though of a less restless nature than Roosevelt, would probably have found it hard to put his greatness

behind him if he had retained his health.

Most all Presidents have their heads more or less turned by the flattering that surrounds them and the importance of the office. But Mr. Coolidge is very little changed by six years in the White House; a little more at ease in the world, a little happier—that is all. He has that kind of simplicity which makes him a shrewder judge of his own place in the scheme of things than anyone else is. He is in his heart the most democratic of recent Presidents. Mr. Roosevelt used to talk loudly of the simple life. Mr. Coolidge takes the simple life as a matter of course. He is going back to it cheerfully.

#### Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Zeeland Canning Co., Zeeland. Detroit Core Oil Co., Detroit. New-Pro Co., Detroit. Hy-Style Garment Manufacturing Co., Detroit. Gloria Shoes, Inc., Flint. Damon E. Frutchey, Inc., Dearborn. Sanford Elevator Co., Sanford. Birney Elevator Co., Lansing. Simplex Engineering Corporation, Detroit. Continental Western Realty Co., Menominee. Saginaw Store Fixtures Corporation, Saginaw. Holland Rusk Co., Inc., Holland. C. A. Zahrandt Manufacturing Co., Detroit. Yale Roberts, Inc., Detroit. Leo C. McGuire, Inc., Flint. Puncture Seal, Inc., Detroit. Petoskey Oil Co., Petoskey. Carr Fastener Co., Detroit. Louis Laemle & Co., Grand Rapids. Vacuette Sanitation Systems, Inc., Detroit. Ed. Mesquin Building Co., Detroit. Walker Veneer & Box Co., Bay City. T. L. Berg, Inc., Detroit. Financial & Industrial Accounting Corp., Detroit. Colonial Jewelry Shop, Detroit. John W. Bailey Co., Grand Rapids. Springport Mutual Telephone Co., Springport. Partello & Springport Telephone Co., Duck Lake. Spring Brook Telephone Co., Springport. Springport Telephone Exchange Co., Springport. Bart Jenniches Sons Agency, Inc., Flint. Marinette & Menominee Paper Co., Menominee. Rye & Washatka Co., Ludington. Young Motor Sales, Inc., Dearborn. Wolverine Merchandise Despatch, Inc., Kalamazoo. Carey & Leach Bus Lines, Inc., Kalamazoo. Continental Printing Co., Detroit. Wisconsin Gas & Electric Co., Iron Mountain. Michigan Automatic Vending Machine Co., Grand Rapids. Niles Motor Sales Co., Inc., Alma. United Sales & Distributing Co., Detroit.

#### Glass Tariff Holds Interest.

Much interest was shown in the glass trade during the week in the report that the Tariff Commission will give final consideration to its report on window glass production some time this month. The market for window and plate glass has continued quiet and is held likely to remain so until the middle of the month, when inventories will have been completed.

## Pies and Insurance Policies



*"And When the Pie was Opened!"*

It's a long cry from pies to insurance policies, but insurance policies are sometimes just as full of surprises as the pies that are set before the King.

Buy your insurance carefully, so that, when the policy is opened in the emergency hour, you know that your loss will be fairly adjusted and your claim promptly paid.

*If you buy insurance carefully, demanding highest quality of protection but considering also the saving in cost that a 30% dividend represents, we believe you will be interested in what The Central has to offer. Write for further information.*

Organized  
1876

**The CENTRAL**  
Manufacturers Mutual Insurance Company  
of Van Wert, Ohio.

A Friendly  
Company

FIRE, AUTOMOBILE AND TORNADO INSURANCE FOR SELECT RISKS



## COURT OF LAST RESORT.

It Offers Legal Relief From Price Discrimination.

Washington, Dec. 7.—A decision of the utmost importance to the wholesale grocery trade has just been handed down by the United States Supreme Court, which has completely reversed its decision in two other previous cases. The facts are as follows:

George Van Camp & Sons Co. and the Van Camp Packing Co. are both engaged in packing and sealing food products in tin cans in interstate commerce. The American Can Co. manufactures tin cans used in this industry and sells cans to both companies, and as well leases to them machines for sealing the cans. It sells to the Van Camp Co. at a discount of 20 per cent. below the announced standard price at which it sells cans of the same kind to the George Van Camp & Sons Co. It charges the latter a fixed rental for the sealing machines, but furnishes them to the Van Camp Packing Co. free of charge.

Upon this state of facts, the George Van Camp & Sons Co. brought a suit in the Federal District Court to enjoin this price discrimination, alleging that it was a violation of Section II of the Clayton act. The bill was dismissed in the District court for want of equity, and an appeal was taken to the United States Circuit Court of Appeals. Upon questions certified by that court to the United States Supreme Court, the latter held that Section II of the Clayton act has application to cases of price discrimination, the effect of which may be to substantially lessen competition or tend to create a monopoly, not only in the line of commerce wherein the discriminator is engaged, but in the line of commerce in which the vendee of the discriminator is engaged.

The United States Supreme Court had previously held in the Mennen case and in the National Biscuit Co. cases that Section II of the Clayton act applied only when a price discrimination made by one manufacturer affected another manufacturer, and had no relation to an effect upon competition among the buyers. The rule stated in these two cases was relied upon in this case by the American Can Co. in its defense. The United States Supreme Court in effect held that these two cases had been decided upon an erroneous construction of the statute, and that the words of the statute "in any line of commerce," includes competitive conditions among buyers as well as among manufacturers.

The effect of this decision is to put the wholesaler upon a legal basis of right to obtain the same terms as are given to any other buyer except for differences based on quantity, quality, the cost of transportation, the cost of selling and differences in price due to competitive conditions.

This decision solidifies the position taken at the Chicago Grocery Trade Practice Conference and acts as a definition of Rule I adopted at that Conference with reference to discriminatory prices.

The effect of this decision is not confined to the wholesale grocery trade. It relieves the manufacturer from the pressure to which he has been subjected for special price concessions. Since a valuable result is to be anticipated from this decision, including both the wholesale grocery trade and the manufacturer, there is every reason to believe that existing price discriminations can be removed by amicable negotiation. As the pressure of readjusting sales policies which involve price discriminations will necessarily take some time, we urge upon wholesale grocers that they do not rush into litigation, but that in the spirit of the Chicago Conference they co-operate with the manufacturers in the necessary steps to adjustment. This Association will support its members to the fullest extent in working out the relationship which this decision re-

quires, but nothing is to be gained while much may be lost by precipitate action.

J. H. McLaurin,  
President American Wholesale Grocers' Association.

## What Twenty Million Americans Can Do.

Detroit hotel men are much wrought up over a local court decision in a case based on the Michigan bad check law which was enacted four years ago, and they well may be, for the decision is one of the rankest in the history of Michigan jurisprudence.

A short time ago a concern brought suit against a party who gave the company two bad checks. The defendant was released by the court because he testified that he had sufficient funds in the bank to cover the checks when they were issued, but that other checks had been presented for payment between the time of issuing the checks and their presentation to the bank for collection, which left an insufficient balance to cover them. The court held that the drawer of the checks was blameless.

Practically the same law is in force in California, but the judges out here have arrived at the conclusion that an individual who has sense enough to draw a check, even in a small way, knows beyond a reasonable doubt quite definitely how his bank balance stands, and gives him the full penalty for intent to defraud. The Michigan law was very carefully framed to cover all emergencies, except possible dementia on the part of the judges.

Every week we find in the news columns out here where malefactors of this class are sent to penal institutions for stiff terms, and a simple endorsement of "insufficient funds" is all the evidence ordinarily required, especially when the prosecutor has shown prima facie evidence of intentional fraud.

According to this ruling it would be unsafe for a hotel to cash a check, even if the bank stated that it had on hand sufficient funds to cover it. A man having \$100 on deposit on Monday could write a check for \$75 and present it in payment for his bill at a hotel, and could then proceed to the bank the next morning, withdraw the \$100 and the hotel could bring no action against him.

Detroit hotel men, however, are taking action to have this matter threshed out by the incoming legislature, under the direction of competent counsel. At the same time they should go into the problem to the extent that a written statement from bank officials, or at the most an affidavit to that effect, would be sufficient evidence to convict.

W. C. Durant's reward for a suggestion to be applied in enforcing the Volstead act may not elicit this pet idea of mine:

Upwards of twenty millions of free born American citizens voted for Mr. Hoover for president, because they wanted to continue the "noble experiment," supposedly. Now if one-half of this number will use their influence on the remaining ten millions toward a rational and consistent effort to get to fully appreciate the enormity of their crimes, no doubt something will be accomplished. In no other way can it be. Before the war the national revenue department spent annually upwards of \$200,000,000 to subdue a mere handful of moonshiners in the mountains of East Tennessee and a few other out of the way places, but for all that the industry continued to thrive because the general public did not care a rap about it.

The one great issue of the recent campaign was prohibition. On practically every other point the major parties were a unit, hence the majority registered for the Republican electors, represented, or is supposed to have, public sentiment. Why not get down to brass tacks and bolster up the incoming executive in his efforts toward accomplishment.

Even if such combined effort should

fail, it would be worth while to ascertain if twenty millions of blue-blooded Americans are monumental hypocrites. Law may be something, but sentiment is everything.

The man who voted for Hoover and keeps on drinking, is conscienceless and impossible. He ought to realize it and mend his ways. Millions of dollars can't enforce prohibition. Thousands of badge-wearing agents cannot do it. Putting thousands of people into jail won't do it. Preaching, praying and editorializing will not accomplish it.

But twenty millions of determined Americans can do it.

Several youths starting out on a career of crime here slew an innocent citizen, supposedly for practice, the other day. By undertaking a few murders at the outset they should be able to take up crime in a large and sophisticated way. By giving pistols to infants in their cradles, ought to eventually make them proficient assassins.

The Union Trust Co., receiver of the Oriental theater, and the C. H. Miles Adams Avenue Corporation (Detroit) has given a 20 year lease on the Hotel Belden to Lester Briggs, owner of Briggs' restaurant and Oriole terrace. The rental for the 20 years is said to exceed \$1,000,000. The hotel is located between the theater and the Park American building. Briggs is spending a large sum of money in refurbishing the hotel and contemplates a high-class restaurant in the basement, which faces on Adams avenue.

Frank S. Verbeck.

## Wanted—a Statesman. Have We Any Such?

Grandville, Jan. 8.—These United States need statesmen to manage the great responsibilities now devolving on our billion dollar Congress. In the early days of the republic there seemed to be a plethora of great minds which were capable in every way of caring for the Government affairs of the new Nation conceived in liberty and dedicated to the rights of the common people.

To-day the rights of the common people go begging, while politicians haggle over important points in controversy and scheme to oil their clothes and consciences with a little of that stuff which made a Rockefeller a monarch among millionaires.

The winter season is a good time for the American citizen to meditate on the condition of the country and look after the shreds and tangles of a diplomacy that is setting the world in a broad grin.

Secretaries of state are not what they once were. Seward set the French hoofing it out of Mexico at the close of our civil war. The Monroe doctrine, which had been strained to breaking while we were up to our necks with home troubles, once more became part of the world government. The French got out without the prodding of U. S. bayonets.

Right now we need a man at the head of foreign affairs who has the brains and patriotism to meet all arising questions of national import with a view to maintaining the American point of view. We are sadly lacking in that respect just at this time.

It is a known and, perhaps, significant fact that our early statesmen were far and away ahead of those we have to-day. Our Congress is inflated and the salaries and perquisites of its members run up into the millions, which our people pay for services which are very illy rendered.

Give us men, not dubs. We have had too many dub legislators, both in state and Nation, to make one almost despair of the republic. Must we be content to pay out millions not to say billions in taxation, with no corresponding return of services?

The small nations of the world seem to turn out the greatest artists, musicians and statesmen. Perhaps the size of our country has become unwieldy. This may account for some of the misfits all around.

If anyone can point to a single able statesman in our country to-day I should be very glad to hear his name. Not a dominant figure in all the bunch luxuriating at Washington.

It is a notable fact that the two greatest names in American history came into the world in the winter season. I have only to name Washington and Lincoln to substantiate my statement.

Another thing may be worthy of note. These two men, the two greatest in our history, were natives of the South, of slave states, and were truly men of mark in their day and age. Washington was the owner of slaves, while Lincoln was fiercely opposed to the whole system of slavery. They lived in different times, to be sure, and this alone might account for their different personalities.

We have no conspicuous personalities to-day. The Nation runs on an even keel. There is no call for a second Patrick Henry or another Washington, yet a second Daniel Webster who so ably epounded the Constitution might not be out of place just at this period in our history.

William McKinley was born in January and was a keen, able, honest representative of his people. Even with a few such as he to-day there would be a gleam of light giving hope for the future.

Give us men with insight, men with brains sufficient to stand for the rights of America as against the remainder of the world. In 1776 we declared our independence. Let us continue to uphold it as of old. Men may come and men may go, but the American Union goes on forever.

Hope springs eternal in the human breast. Were it not for this hope our country would be in a sad way indeed. It does not seem possible that a great Nation like ours has not within its borders at least one great man who might, if he would, come to the front, raise a protesting hand and call a halt to the reckless expenditures going on, with no definite object in view to show for the expenditure of the people's money.

Sectionalism, which was so long a curse to our country, has been in a large measure obliterated, the last National election breaking into what has so long been termed the Solid South, that being a fine exhibit for the good of the whole people.

The common people of America are all right. It is lack of leadership which blotches the landscape and makes of our Governmental acts very crude exhibits.

It hardly seems possible that a Nation of six score millions of inhabitants should have not a single statesman in the whole lot. Now is the time for this man to cease hiding his light under a bushel and come to the front with new ideas or at least old ones worked into a semblance of order and good government.

Where is the man to save America from herself? We ask the question and sit close awaiting a reply.

Old Timer.

## Talked Too Loud.

"Where is George?"

"In de hospital, Boss."

"In the hospital? What happened to him?"

"Well, George's been a tellin' me ev'ry mornin' foh ten days dat he's gonna lick his wife cause o' her naggin'."

"Well?"

"Well, yestiday she done ovehheah him, dat's all."



# The Preferred Automobile Insurance Co.

*Your Home Company*

Capital \$250,000      Assets \$600,000

#### Officers and Directors:

FRANK S. GOULD . . . . .	President and Manager
EUGENE D. CONGER . . . . .	Secretary-Treasurer
HARRY E. RODGERS . . . . .	Vice President and General Counsel
HAROLD A. CUTLER . . . . .	Manager, Claim Department
HEBER W. CURTIS . . . . .	Vice President Kent State Bank
JOHN D. MacNAUGHTON . . . . .	Pres. MacNaughton-Greenawalt Co.
HARRY C. WHITE . . . . .	President White Printing Co.

*This company offers you immediate settlement  
on a policy of the broadest possible coverage*

**NO LONG DELAYS FOR MAIL CORRESPONDENCE**

*Protects You Anywhere You May Be Driving*

# Preferred Automobile Insurance Co.

Grand Rapids National Bank Building

## 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.

### Youthful Costumes For Wear in Town

A dress for young women that is charmingly suited for many occasions is that of the semi-sports type, made of crepe, faille or of "necktie" silk, which is one of the novelties of the season. The most attractive are shown in synthetic silk, in which the fashion originated, with the small, conventional patterns used in ties for men. These are to be had in one-piece frocks, made of all the dark colors, printed in white, in lighter tones and in contrasting colors.

The fashionable models for this sort of dress are extremely simple, though some have an intricate look and are subtly built. A model in French blue printed with a small geometric figure of darker blue is piped with scarlet taffeta which defines the zigzag crossing with which the front of the dress is closed. The skirt fits snugly about the hips, and below this line is posed a plain tier with a cluster of pleats at one side.

A dress copied from one of Worth's latest models is made of this necktie stuff in burgandy and beige. Its simple round neckline is finished with a small Eton collar, and an oval shirt bosom is outlined with a piping of plain red. A belt of black lacquer is worn almost at the normal waist line, and skirt and bodice are joined below the hips with the piping in points. With these youthful frocks is usually worn a tie of the same goods, or a kerchief square or triangular. A merry little frock of tie stuff is made of blue and white piped with red, to express the tricolor vogue; the bodice being a short bolero, over a blouse of white georgette. The style is one for morning or general informal daytime service, to be worn under a fur or cloth top coat.

Scarfs, detachable and reversible, are shown on the coats of some of the new suits and others are trimmed with fur.

### Undergarments in Many Attractive Designs.

An unusual collection of undergarments is now to be seen in the shops, from dainty net and georgette pieces to those of silk in tailored designs with just a bit of applique work or monogram for embellishment. In these, there are a number of new styles for early Spring, most of which are two-piece sets consisting of a brassiere and bloomers or French "panties" in some version.

Although more fullness is noted in these garments, they remain short and go in for more fitted effects about the waist than heretofore. Even the brassieres, though scanty, are full enough to be comfortable, and further emphasize the new mode which tends toward more feminine figures in place of the very flat boyish forms. The "panties" are made with yokes in front and sometimes in back, too, though in

most instances the back fullness is taken care of by an elastic casing.

Fine pleats are conspicuous in the voile and georgette garments, while the glove silk and crepe models are more tailored. The brassieres match the other garments in trimming effects and are mostly without straps or elastic casings in back. There is also a marked increase in the demand by both young and older women for the full-length brassieres, which seem now to be a necessary garment, since some form of corset or girdle is usually worn.

Regardless of what has been said before, the sales so far this season indicate that flesh is the most popular color in daytime underwear, while shades to match the dresses are being used for evening, including all the brown tones, black, peach and red, and tints to blend silver and gold metallic cloths.

### New Styles in Formal Handbags.

Handbags of black and brown suede are the two popular styles for formal usage at present. They usually have a bit of ornamentation on the clasps. For wear with tweed suits or heavy fur coats the smooth calf and kidskin bags are more in keeping. New evening handbags in small pouch and envelope shapes are to be had made of pearls with silver or gold frames set with jewels.

A new fitted traveling case that should please the women who go in for facials is made in the shape of a field glass case, with a curved top cover. The handles are fastened at the sides and do not interfere with the opening or closing of the cover. Inside are six large jars with moisture-tight covers and each in a partition to prevent moving or slipping.

Gloves are being sold in sets of three pairs, one fur-lined for Winter sports, one of heavy pigskin for motoring and one of capeskin, in a tailored style, for wear with a sports suit. Other sets include two pairs of afternoon gloves and a pair for a tailored or sports suit, or vice versa.

### Watching \$6.75 Dress Houses.

Activities of the \$6.75 specialists in the dress trade will be closely watched during the next two months. These lines are said by more than one buyer to offer best popular price values in the market. It is no secret that with their continued improvement in styling and production they are setting a pace difficult for makers of garments in the neighboring price ranges to follow. Their success is bringing more manufacturers into the field, and it is in this additional competition and the need of continued volume sales that the greatest danger to this success is said to lie. Between now and the end of February much of the retail buying of Spring dresses will be done, and competition during this period is expected to be unusually keen.

### Rayon Faces Biggest Year.

With the largest producer planning an output of 66,000,000 pounds in 1929, the rayon industry is facing the heaviest production schedule in its entire history. The proposed increase in

output of the leading concern is close to 25 per cent. over 1928, a percentage of gain held likely to be approximated by the industry as a whole. Confidence is felt that the huge output will be absorbed, an expectation based on the

excellent demand of the past twelve months. Prices are likely to be stabilized well into the new year.

A past is the worst barrier to a future.

## INVESTIGATE THIS ONE!

Established general dry goods store, best location in thriving community of 7,000. 17 miles from Detroit. Clean stocks, inventory \$14,000. Lease includes main floor and basement sales floor. Big opportunity for live wire. For particulars write Fred Kerr, 350 E. Jefferson, Detroit.

## DRUG STORES AND DEPARTMENT STORES—

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

### The Seely Manufacturing Co.

Quality products for more than 60 years  
 1900 JEFFERSON AVE., E. DETROIT, MICHIGAN

## FINNISH MUTUAL FIRE INSURANCE COMPANY

Calumet, Michigan

Organized for Mutual Benefit

Insures Select Mercantile, Church, School and Dwelling Risks

Issues Michigan Standard Policy

Charges Michigan Standard Rates

Saved Members 40 to 68% for 33 Years

No Membership Fee Charged

For Further Information Address

FINNISH MUTUAL FIRE INSURANCE CO.

CALUMET, MICHIGAN

## WE PROTECT THE PROCEEDS OF LIFE INSURANCE



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan



## SHOE MARKET

### Increased Sales and Better Profits.

To merchants of the old school, the close of the year suggested above all else the thought of inventory and stock taking. In these days of perpetual inventories and stock systems, stock taking at the end of the year no longer stands out as such a supremely important event in the merchant's calendar, for the modern shoe retailer has learned his lesson of the necessity of knowing at all times, the condition of his business and the number of pairs of shoes of every kind he has on his shelves.

Nevertheless, it is impossible to approach the close of a year and the beginning of a new one without giving some special thought to the question of where we stand in our business and whether we are making the progress that we should be making. In the last analysis this mental inventory, by which we take stock not only of our merchandise but of ourselves and of what we are doing to make our business conform to our mental picture of what it ought to be, is probably the most helpful and valuable kind of inventory that we can take. For after all, a business is infinitely more than a stock of merchandise.

Let two men start out to-day with merchandise exactly similar, the same amount of working capital, equally good locations and selling organizations of like ability. By the end of 1929 one of these men will be prosperous and successful, while the other may be on the road to failure. It is the capacity of the individual rather than the character of the merchandise that is the determining factor, for the merchant who is really qualified for his job will very quickly determine whether the merchandise is right, and if not, he will dispose of it to make room for the kind of stock he ought to have.

There never was a time when the individual characteristics and abilities of the merchant played such an important part in retail business as they do to-day. For this is an age in which the retailer's success depends upon his alertness and resourcefulness in adapting his business to the shifting requirements of a public whose ideas are constantly changing and to a competitive situation that is continually developing new and complicated problems in merchandising. The best resolution the retailer can make in approaching the beginning of 1929 is the resolve to keep in touch with these modern trends in business and to make his store conform to them. That doesn't mean that he should watch his competitors with a narrow and jealous eye, but rather that he should study their methods with a broad and open mind to learn from them when he is honestly convinced they are doing a better job than he and thus make his store reflect, not only the knowledge he has acquired through years of experience, but likewise the results of his keen observation of what others are doing.

There is little room in modern business for the narrow, introspective mind, that is guided by preconceived notions and opinions and refuses to accept the

new ideas that are playing such a tremendous part in all business to-day. Indeed, the successful retailer of 1929 must not only have a mind receptive to new ideas and tolerant of new methods, but he must be imbued with a determination to learn all he can from others and to apply everything of value that he can learn to become a more efficient merchant.

That will mean to many the establishment of new contacts. It will mean systematic reading and study of books and periodicals and in many cases actual participation in study courses which to-day are available to all through continuation classes and the extension departments of schools and universities. It will mean attendance at conventions and trade meetings of every kind. It will demand participation in every trade activity that tends to broaden the vision of the merchant and make him more responsive to the needs of his time and the demands of the public.

Summarized in a word, the challenge of 1929 to the retail shoe merchant is a challenge to greater efficiency, to better merchandising, to a broader and closer study of the problems of modern retailing and the practical application of all the knowledge thus gained for increased sales and better profits.—Shoe Retailer.

### Advertising Shoes at the Point of Sale.

The wrapped shoe box, originally conceived by the alert retail merchandising mind, has steadily grown in use until it now appears to be well on its way to universal adoption.

At this writing, the leading retailers of the country are not the only ones to see the value of getting shoes into the homes in containers with real sales value. For numerous manufacturers of nationally known lines of footwear have also recognized the advertising value of the wrapped shoe box.

Advertising at the point of actual sale, has long since proven its value in the merchandising of other products. It is not enough to advertise in periodicals, over the radio, and so on—the same message perfectly linked up, must be carried into the consumer's home by means of an appropriate and appealing container.

Until the comparatively recent advent of the wrapped box, shoe boxes have done little more than to serve as a means of getting shoes from one location to another. To-day, however, they are working on the sub-conscious mind, as, with their appealing jackets, they are being taken home with the shoes and retained for domestic utility.

The shoe manufacturer has come to realize that his position is not a bit different from that of the maker of soup. The latter does everything in his power to influence people to go into retail stores to buy soup, but he takes particular care to point out why his own brand should be requested. Furthermore, he makes it readily possible for his brand to be instantly recognized by carrying out to the actual point of sale, his trade-mark and advertising message on his container. He thoroughly realizes and appreciates that people who have been pleased with shoes, will return to the same store

for more. He also knows that unless they are more than usually observing, they are sold on the store itself rather than on the particular brand of shoe they have worn. To tie up to himself the good will and demand of the consumer, the shoe manufacturer with a branded line of footwear is now employing the wrapped box as the proper medium.

The manufacturer who makes shoes that are sold to people who have little time or inclination to read booklets or other advertising messages, knows that nearly anyone will look at pictures. Accordingly, he utilizes a wrap design that puts across his story briefly, but forcefully, by means of appropriate illustrations.

Likewise, makers of juvenile footwear are using pictorial wrapped boxes to impress the youngsters. One leading manufacturer is now getting ready to put his shoes out in a wrapped box that can be used to secure premiums. On one side of this box appears a blank form. If the side of the box is broken off, the form filled in in ink and taken to a retail store carrying this brand of juvenile footwear, the bearer receives a premium. The form is worded so that it builds up for the manufacturer a mailing list of his consumers. He uses this list to keep them sold on his product and to secure for himself the re-orders that keep his plant operating.

Due to quantity, the extra cost of an intelligently worked out wrapped box over the thoughtless, haphazardly selected box is very insignificant.

Compared to the expense of advertising in consumer periodicals and other customary mediums the yearly cost of a container with real sales value is very small.

Harold E. Grover.

### Corsets To Meet the New Trends.

Corsets, it appears, will be needed by many if the new trends now in the offing are really accepted. The new styles favor the girdles for the slim figures, while those who are inclined to be stout will no doubt want one of the new boned models. These are made with elastic insets over the hips and reinforced panels back and front equipped with the boning. Some are fitted with extra inside belts for abdominal control. Front lacings are also making an appearance, but they do not take the place of the usual opening, which is at the side front. The step-in girdles, made of a combination of webbed or knitted elastic and a fabric, are popular with the young women, who do not object to this type of garment. Even in these, however, there are certain ones made with a side front opening. The materials are more varied than in those for the heavier figures and include a wide range of satins, silk crepes, net, brocaded cottons and an English poplin. Combination girdles and brassieres with the latter cut with a deep back are favored for evening wear. Some are made with shoulder straps which may be removed, others are without them entirely and depend upon expert fitting to stay in place.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

**Organized for  
SERVICE  
not for Profit**

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

□

for

Information write to

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

## 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.

### Further Inside Dope on Chain Store Developments.

Last week I outlined a chain merchant's set up for the new chain combines which he expects will control in the future. That is, I almost did that. I indicated three and omitted the fourth. The three were, you remember, A & P; Kroger; Safeway. The fourth was to be made up of a combine of National Tea, American Stores, perhaps National Grocery Co., maybe Pender. But anyway there are several possible blends out of which the fourth big merger can be made up.

It will be noted that some formerly important ones are not mentioned. One I myself saw grow from 60 to 160 and so on up to around 350 stores. It grew so steadily and apparently so well that I was shocked to learn a year or two ago that it had gone on the rocks. My friend with whom I talked recently told me the cause.

"Foolish old man!" he exclaimed. "He wanted to continue to operate now as he had done in the beginning. His stores were disorderly, cluttered up, dirty, dark and dingy holes. That went all right thirty years ago and got by even fifteen years ago. But nobody can keep stores that way to-day and live. He persisted even after his business ran in red ink a while."

"I knew conditions, of course, because we were rather close associates. I tried to point out his mistakes to him. Then when I knew he was running behind, I offered him a good price, even when his stores were running in red. But he held out for \$100,000 more money and, of course, there was no use talking. So he has gone to pieces. I do not know what he's doing, if anything." This shows that probably he is doing nothing. For when he failed, I learned that he expected to save eight or nine units and start over.

That man had a son he had taken into his business, fresh from college. The son thought rather well of himself and I felt that his big-headed ways had perhaps done much to injure the business, but my informant told me it was mainly the stubborn ways of the father. The son came to my friend and asked for a job. My friend refused him, saying that he could not give any man a job who had let his own business go to ruin. "That just shows you are incompetent," he said. What interested me in this was the cool headed, sound judgment manifested by this successful chain merchant. Personally, friendship for the young man would have moved him to give him another chance; but good business pointed otherwise—and he followed his instinct as a good business man.

All over the great cities of New York and Brooklyn can be seen the big drays of a chain of several hundred stores—well on toward 1,500, if I mistake not. It has had a long, successful career. I would have thought—almost anyone would have thought,

many now think—that this is an institution due to permanence, continuance and increased success. But my informant did not mention it as one of the likely constituents of the forthcoming combines. I asked him why.

He told me the man who established that chain was still operating it himself, though he is over 70 years of age. He so operates it because he is not an organizer. He has built up no enduring structure of younger men to carry on when he is gone. "And he never will do that," said my informant, "he is not made that way." He went on to say that only last year this operator opened up and is now using a new warehouse which cost him \$3,000,000. Think of a man of 70 running some 1,500 retail stores and using such a warehouse, attending to all the principal details of operation himself. This story made me think of the quiet man standing before me, whom I have interviewed at various times during the past fifteen years. From the first time I saw him, then in a small cubby-hole of an office in the loft of a dingy warehouse, until now that I find him in a large, comfortably furnished private room, in a handsome, modern warehouse building, equipped with every up-to-date requirement, large enough but not too large, I have never seen an extra paper on his desk. I have never found him buried in detail. I have always found him without a thing on his mind, apparently; his work done and out of the way.

Never have I rung up this man that he has not come promptly to the phone and, on recognizing me, has he failed to ask me to come right out or right up or right in; and he has given me all the time I wanted. So I said to him:

"You have always built an organization, have you not?" "Yes," he admitted. Then he told me of the recent sale of a lot of his capital stock and of how he had long ago allotted shares to his most faithful, efficient men. I remarked on one man I had seen around there so long that he had got gray in the interval. "Yes, he's been here many years," he answered.

Then he told me how he let those boys assume and carry responsibility. "I don't even go to their meetings," he remarked, and when I asked why, he said that if the boss were present he'd dominate—the men would not open up and speak their minds, they would not freely advance their own ideas and the organization would remain that most dangerous thing: a one-man business.

So here he stands, ready to drop out gradually, knowing that the business will go on without him as well as or better than with him, and he knows this, mind you, because he has been practicing along those very lines for years.

All of this shows plainly that mere size is no safeguard. A man of vigorous physique, strong character and keen intelligence may build up and carry on his shoulders a tremendous amount of work, but the time comes when his life can go forward no longer. Then the organization, which rests on him alone, is without its prop and it

(Continued on page 31)

## 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**

## M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST -- FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables



## 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.

### Some Meat Prices More Reasonable.

We have been hearing a great deal lately about the high prices of meats and in fact there have been many reasons why discussion of this kind should be stimulated. Due to the relative scarcity of beef, veal and pork prices have been higher than many dealers and consumers would like to have them, though it is the firm conviction of those in the retail end of the business that consumers have by no means felt the full strength in what they have been asked to pay.

They point in support of this contention to the unusually large number of retailers who have been obliged to close their markets or sell out to others and they claim that retailers, generally have been making little or no money lately.

This means, of course, that they feel that they have not gotten a normal net profit from what they sold because of the difficulty they experience in raising prices as much as conditions warrant. This is not an unusual condition when prices are unusually high, and especially when prices are increasing.

Retailers dislike very much to see prospective customers walk out of their shops without buying and since every price increase tends to make some shoppers refuse to pay asking prices they go along in many cases at the same old prices or moderately increased prices at most. But not unlike most food commodities the meat market is very unstable and slackening of demand or increased supply frequently brings about sharp declines in wholesale prices. That is exactly what has been happening this week and price declines have registered most on lambs and fresh pork cuts, with an important, though not so radical drop in beef prices.

As a matter of fact, the higher grades of beef have declined only moderately while the lower grades have been pounded hard by wholesale and retail buyers, bringing about an uneven and noticeably lower market. The general quality of beef is not so high to-day as it was a few weeks ago and when housewives are considering values quality should be taken into consideration very seriously. Such declines as have occurred in beef up to the present time will probably do little more than make retail business a little more hopeful and in a broad way cannot be expected to affect retail prices importantly.

Lamb, however, has not only dropped down from the high price pedestal it has recently rested upon, but the descent has brought wholesale prices somewhat below that which recently has been looked upon as reasonable figures. One important thing in connection with present conditions is the generally high quality of the lamb carcasses on sale. It is highly prob-

able that lamb will react from the present depression, but without doubt retail prices will be lowered in many markets at the end of the current week and consumers will do well to think of lamb for next Sunday's dinner.

Fresh pork cuts have been reduced at wholesale about as much as lamb and while the current values are considerably above what might be considered bargain prices, they offer inducements to retailers to make price concessions for this week end. What has been said of lamb quality may be said about pork also and so reasonably priced cuts of high quality may be looked for. Consumer-buyers should be glad to learn that the edge is off of the fresh pork and lamb market, for the present at least.

### Reindeer Meat For Uncle Samuel's Boys.

Uncle Sam's boys are scheduled to feast on reindeer steaks and roasts for their Christmas dinner, according to Robert H. Armstrong, general sales manager of the Lomen Reindeer Corporation.

Mr. Armstrong stated that the commissaries in twelve forts in the East and the warships in New York Navy Yard and adjacent waters, had ordered 18,200 pounds of fresh and canned reindeer meat, which is now being distributed.

This is the first known instance in the history of the country that Alaskan reindeer meat has substituted for the aristocratic turkey in the Yuletide dinner of Uncle Sam's boys, says Mr. Armstrong.

### Plans For the Coming Convention.

Wyoming Park, Jan. 7—Plans for the 1929 convention in Grand Rapids are taking shape and I am told by Herman Hansen that he is already assured that the food show which the Grand Rapids boys are putting on at that time will be a bigger success even than last year.

Every delegate to the convention will receive tickets to the food show for the entire week.

I am informed through the papers that I have been selected to represent the grocers as a member of the committee which will draw up an egg grading bill to be presented to the Legislature which is now in session.

I would like to hear from any grocers in the State who have had experience with eggs and egg grading or who have ideas on the subject.

Any other matters which you think should be brought to the attention of our law making body will be handled by this office if you bring it to our attention.

Paul Gezon,  
Sec'y Grocers & Meat Dealers Ass'n.

### Quite Apparent.

A group of men were sitting about the big airtight heater in the general store of Grandpa Hibbs. Haze Lynn elevated his feet and spat into the coal scuttle as he volunteered this bit of information: "Guess Si Slater's bank is in pretty bad condition—'bout to fail."

"How so?" enquired Grandpa, pausing in the distribution of the mail.

"Wal," said Haze, "I seen a check Frank Bovee wrote for \$2. It was returned marked 'No Funds.' Now, a bank that ain't able to cash a check for \$2 must be pretty nigh busted."

"That's so," agreed the rest of the loafers.

## 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.

Always Sell

## LILY WHITE FLOUR

"The Flour the best cooks use."

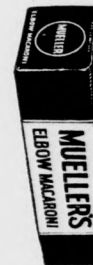
Also our high quality specialties

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.



Particular People

Prefer

Products Prepared

By

MUELLER



## HARDWARE

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

### Suggestions in Regard To the Skate Trade.

In most Michigan communities, the hardware dealer finds the skate trade a live issue. In earlier days the young folks made use of lakes, rivers and even ponds. Nowadays individual and municipal enterprise makes up the deficiencies of nature; so that even the most land-locked community can, given cold weather, have outdoor skating. And with modern refrigeration and ice making processes, the lack of cold weather is no longer an absolute handicap.

Skating enjoys widespread popularity as one of the most healthful and beneficial of exercises; and this popularity is thoroughly deserved. It is a healthy and exhilarating pastime. The skate trade has in most places attained proportions which make it a very important factor in winter business. It can be successfully pushed in connection with the Christmas trade; but its possibilities do not end there. While skates are among the most popular of Christmas gifts for boys and girls, there are, even after the holiday, excellent opportunities for pushing the line and making sales.

The dealer has an advantage who lays in his stock quite early in the season, and begins to feature skates with the first threat of cold weather. But while an early start is helpful, the line can still be pushed to good advantage after actual cold weather has set in. It is a line which can be featured repeatedly in the course of the winter months.

A first point to consider is how best to draw attention to your stock. A striking window display is certainly one of the most effective methods of advertising the line. The importance of this feature is fully realized by most merchants, and considerable ingenuity is often expended in devising and arranging attractive displays.

For a display of skates exclusively, one dealer provided a pyramid-shaped platform, covering the whole space at the base and tapering to a point at the back of the window. A covering of fleecy cotton was then applied, and the skates arranged on the three sides. Skates show to advantage when displayed against a background of white, particularly at night when the lights are on. This style of window necessitates some care to prevent fire, and involves considerable work, as the cotton material should be changed occasionally.

An effective display can be contrived by showing foreign skates, and odd varieties of skates. Even an odd pair of skates helps to attract attention to a display. One dealer in a community where there were many foreigners was able to get together a collection of skates used by different nationalities. Dutch skates, long in the blade and with the fronts curving up, were plentiful, but many other types were secured. Another feature was a "sailing skate" of exceptional

size and provided with a wooden top on which the boot was strapped. One dealer offered a prize for the oldest skate in town; and made an enterprising window display of the various entries. Quite often the manufacturers and wholesalers are able to lend odd skates for display purposes.

A hockey window is also an effective method of featuring skates. There are infinite possibilities in this connection, although a good hockey window involves considerable work and possibly some expense.

One idea worth considering is a display showing a miniature outdoor rink. On the flooring place a sheet of bright tin or mirror glass, and around the back and sides a wide fringe of fleecy cotton or asbestos cement to represent snow. The realism of the scene would be heightened if the tin were streaked with light blue paint, flecked with white, to heighten the resemblance to real ice. At the outer side of the window the front of a waiting room can be shown in miniature, with a door cut in, a narrow platform in front, and steps leading down to the ice surface. At the back of the window the material used to represent snow should be piled quite high, and the background filled up with evergreen to give a touch of color.

On the back edge of the ice surface, miniature hockey posts and nets should be placed. Two piles of hockey sticks could then be stacked in vertical position on each side of the nets, a stock of pucks being arranged immediately in front.

The evergreen background could be used for a liberal display of all kinds of hockey goods—skates, boots, pads, gloves and sticks. If the town boasts a college, or a school with a real hockey team, the college or school colors and a variety of pennants and banners can be worked into the display. Or the colors of local hockey and skating clubs can be introduced.

The importance of the skate trade warrants liberal advertising. Many merchants get out booklets which they scatter broadcast throughout their territory. It is surprising what a volume of trade these aggressive dealers secure. Some hardware dealers with merely small stores make a specialty of skates and dispose of exceptionally large stocks. They do this by putting their best energies into the selling.

With good or even moderate display facilities, and a reasonable amount of ingenuity in designing window trims, it is not difficult to get a lot of skate prospects into the store. But after these prospects have been interested, how is the dealer to make the most of their interest?

In too many stores, little or no attention is paid to training salespeople to handle the skate trade. Salesmanship is an important factor. One fundamental of salesmanship is thorough knowledge of the stock. To the average individual, a skate is just a skate; it is for the salesman to show the prospect why the skate immediately under discussion is especially adapted to the individual purchaser.

The dealer should see to it that his

## Uncle Jake says—



"The making of New Year resolutions with many people reminds me of the average marriage contract. The woman promises to obey—the man promises to endow her with all of his earthly goods and then from that minute she does as she pleases while he spends his money on red neckties and silk socks."

We do not ask you to make any resolutions, but we do ask you to consult your own best interest by using

### K V P DELICATESSEN PAPER

the paper that has made us thousands of business friends.

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

## 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



salespeople understand the various points about skates, and are able to advise the individual customer why one particular skate is better for his purpose than another. Salespeople should be able to explain the advantages of lightness and strength, the qualities required in a skate for speed, the best way of having skates ground, etc. Too many salespeople know only the prices of the different skates, and are dumb when asked to explain why one skate costs so much more than another. "It must be a better skate, somehow," is a typical answer.

If a customer asks to see some skates, the uninformed salesman shows the skates and quotes the prices. "Why is this pair \$2 and this pair \$3? I can't see any difference between them." "I don't know—oh, I guess this skate is better made."

So vague an answer is not convincing. The salesman should be able to explain just wherein the difference consists; what makes the extra quality which justifies a higher price. Such an explanation would be convincing, and would usually sell the higher priced skate. As it is, the store usually loses the larger sale, and the customer gets a skate which is not so satisfactory.

The salesman who is himself a skater not to mention a skating enthusiast, has a considerable advantage. For the skater who sells skates is always sufficiently interested to learn something about them; and moreover speaks with authority, not merely regarding skates, but with regard to the pastime of skating.

However, not all salespeople are skaters. Here and there a salesman has no interest in the pastime. Such a salesman may, quite unintentionally, do your skate trade a lot of harm. I recall one young fellow who had no interest whatever in outdoor sports of any kind. He was a pleasant, good humored chap, and exceptionally good in tools and builders hardware; and in an unlucky moment the boss transferred him to the sporting goods counter.

A lady asked to have her boy fitted with ice skates. The jolly young chap proceeded to quiz the youngster:

"What are you going to break, young man? Your leg or your neck?"

He rattled on about bumps and bruises and thin ice; until the serious minded mother agitatedly announced that she thought perhaps something less dangerous would make a better birthday present for the boy. "He'd like a fountain pen," she decided. "I saw some nice ones in a window down the street."

The boss three minutes later landed on that jolly young salesman like a ton of bricks.

"A joke is a good thing in its place," he finished, "but don't push the joke too far. Ninety per cent. of boys and girls after a few slight bumps became expert skaters, and find it the best exercise in the world. Forget your own bruises, and stress what skating will do for the boy who is buying his first skates. Tell him about the advantages of skating, the fact that most people

learn easily, the places where skating is safe. Play the game, boy."

The salesman who doesn't skate himself can at least develop and maintain a sympathetic attitude toward the pastime. He can pick up a lot of information about skates and skating.

It is always sound policy for the hardware dealer to make a strong bid for the trade of the boys and girls. Get them started in the pastime while they are young. For one thing, the growing youngster requires a new pair of skates every few years until he reaches his full growth, while his old skates train younger brothers and sisters in the game. If the first pair of skates gives good service, the next pair will be bought from the same store.

A good advertising stunt is for the merchant to offer a prize or prizes every year for fancy skating. This not merely stimulates interest in the sport but necessitates the use by participants of the best skates available.

It is surprising what a live clerk who takes an interest in sport can do in the way of bringing trade to the store. In one small city a young hardware salesman was actively interested in all branches of sport. Practically every athletic club organized in town found him on the list of officers, and this in turn brought him into touch with organizations in the smaller towns throughout the county. The natural result was that the larger percentage of the sporting goods trade gravitated inevitably to that particular store.

A good way for the dealer to encourage skate trade is to see to it that the community has proper facilities for skating. One sporting goods dealer had a store which "backed" upon a river flowing through the very heart of the community. This dealer, partly at his own expense and partly with the help of the city council, opened a rink on the river ice back of his store, railed it in, provided temporary lighting, and kept the surface in condition. Nature provided the ice, and the actual outlay for the rink was small; yet it helped immensely to stimulate the skate business, not to mention the trade in hockey accessories, regular games being staged on the river ice.

In a landlocked community there were practically no skating facilities until a wide-awake hardware dealer persuaded the municipal council to flood one of the public parks during the winter months. Here was a wide-open skating rink provided at a minimum of expense where everyone could come. Where school grounds are large, it is not infrequent to flood a portion of the ground for the children. No community where the weather is cold enough need be without skating facilities for at least a few weeks in the winter.

One dealer got in touch with the patrons of an open air rink by providing benches where the skaters could sit down and put on and take off their skates. The benches, painted with the dealer's name, served year after year, with practically no expense beyond the initial outlay.

An ice arena, where hockey matches, skating carnivals and public skating

can be held, will do a lot to stimulate the skate trade; and the dealer who even urges such an undertaking, let alone helps to put it across, will thereby identify himself in the popular mind with skates and skating.

Given facilities for skating, people are going to skate; and the better the facilities, and the more easily accessible, the bigger will be the demand for skates and skating accessories. Good window display, liberal advertising, good salesmanship and facilities for the pastime will mean a big trade in any community. Victor Lauriston.

#### Evidently Some Connection.

"Do you believe in telepathy?"

"Well, two days ago a man paid me a hundred dollars that he owed me, and this morning I got a letter from my wife asking for a hundred. There may be something in it."

#### ELEVATORS

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

#### 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

## 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

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



## HOTEL DEPARTMENT

### Verbeck Finds a Friend of Charley Renner.

Los Angeles, Jan. 4—Here is an incident in the life of an ordinarily busy individual: Two years ago when the writer was arranging for a trip to California, Charley Renner, of hotel fame, asked him, among others, to look up one W. H. (Bill) Cheatham, an old colleague of his—Renner's—in the Fred Harvey service. After arriving in California a careful survey was made, a lot of warm clues were developed, but the aforesaid Cheatham was not forthcoming. Charley took me to task about this "message to Garcia" stuff when I returned and made me feel somewhat ineffably unimportant as a detective. However the shoe is now on the other foot. Last week I wandered into a perfectly good cafe—La Carona—at Pasadena and there, right on the menu, in clear type, was the magic inscription—"William H. Cheatham, manager." My trail was ended, when Mr. C. admitted his identity. Was he glad to hear all about Charley Renner and his successes? He certainly was. His is one of the show places in Pasadena, is likewise prosperous, and when I left him, after a real heart-to-heart talk, he reiterated, referring to the aforesaid Renner, that "there was one of the whitest white men I ever knew." Please page Mr. Renner.

It has been definitely settled that the next annual convention of the American Hotel Association will be held in Detroit, Sept. 26, 27 and 28 next, contemporaneously with that of the Michigan Hotel Association.

Some of the best stories told about California are really jestful ones and play upon Californian's loyalty, but eventually they react and affirm the frequently made statement that "every knock is a boost."

Much I have said in praise of California, and much more I hope to be justified in saying in the future. This particular chapter is a general, and I believe fitting application of the results of much careful study. It is prepared conscientiously and without prejudice. Later on I shall assay some facts in the nature of criticism, to which will be given the same careful study.

Californians, otherwise known as "native sons," are always profoundly confident that all visitors to the Golden State will ultimately capitulate to the magic of her charms, and why should it not be so, when he finally realizes that the old time adage of "many a true word is spoken in jest," is sufficiently exemplified in this instance. But apropos of all this, one is reminded that most remarkable of facts in connection with the loyalty of Californians, that the state is, to a great degree populated with adopted sons and daughters. The native-born rarely shows greater devotion or more staunch loyalty than does the adopted one.

Coming into California from any country or city in the world, one is somewhat amazed to find that he immediately encounters fellow countrymen or fellow townsmen, no matter where he may hail from. Somehow too, fellowship is more quickly established than in Eastern environment. The great West has endowed her people with a spirit of kinship that is building up a monument to Friendship.

One might easily imagine those early explorers or Spanish colonists who first set foot on California soil nearly four centuries ago, or those devout Franciscans who, following them in later years and founded religious structures up and down the coast, found here a promise of friendliness to the world at large.

I paid a visit to the Mission Play at San Gabriel yesterday and this senti-

ment was most assuredly portrayed profoundly. The tender cadence in tones of the impersonators of historic characters, makes one realize the potency of California's charm. After seeing the Mission Play, the touching drama of California's early history, few people can pass unmoved by reverence the beautiful old missions that dot the Pacific coast, and traveling between the Missions to-day, pleasure trips over excellent roads, or following El Camino Real all the way, one needs must sentimentalize to vision the faithful padres, footsore and weary, trudging along unbroken trails to found at intervals, said to be a day's journey by foot apart, the different Missions. Undoubtedly the beauty of the new land was appreciated by those padres, for the Missions were always located on scenic spots where, added to the religious help they offered, the hand of nature offered fresh inspiration each day.

At different periods in the history of California different sections have attracted the enterprising eyes of the world and emanating from each fresh endeavor, whether it may have been the famous gold rush, irrigation projects, sunshine and roses, or what you will, the results have been continuously progressive until there is to-day builded on the far vision, sacrifices and efforts of valiant pioneers and adventuresome predecessors, a great state, a place rich in present realization and in illimitable future promise. All the traditional romance of California, the vivid "razzing," if you might call it such, the local viewpoint prognostications, these and a thousand and one other things, have actually seemed to work together for the glory of the state. But be that as it may, the Californian contends that it is not due to things that have been or to things that are to be, but due to the inherent and irresistible lure of the land itself that California has become great.

Each year finds increasing numbers of people traveling to California. They come from every corner of our own and from every country in the world. Come as they may—a happy expectant party, whole families in their own motor cars, or alone, in pairs, or in great groups, by rail, by steamship, by stage and not infrequently by airship—visitors are sure to find awaiting them a cordial welcome—a hospitality as sincere as it is general.

Every citizen seems to feel a proprietary pride in the abounding beauties of the great commonwealth and, as I have said before, it is just as often the newcomer as the native son who paints the picture in the most glowing colors. Stranger meeting stranger on city streets and in the numerous parks and play spots, finds always that any request for information or for aid is addressed to a "cheerful giver." Kindly courtesy is the dominant trait of individuals as well as of the various organizations that serve the visiting hosts.

And visitors accept California readily. Primarily the reasonableness of the cost of living appeals to visitors. Even if this is an initial consideration, attractiveness and the many facilities for viewing the wondrous scenery, at a limited outlay, supplies a further appeal, for the visitor most assuredly gets a "run for his money."

Weather inclemencies are few; records for half a century show an average temperature of 65 degrees and an annual rainfall of less than 16 inches. Away back in Michigan I used frequently to hear of the "rainy season" in California. This is not to be said of Southern California. My last three winters have mostly been spent here, and I can say that a shower a week from November to April, would be a big average, and they remind one of the May-time vernal showers of Michigan, refreshing to humanity and verdure alike. Some folks who have never experienced a California summer will tell you about the unbearably



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



**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.

## 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 Hot 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

## PARK-AMERICAN HOTEL

KALAMAZOO

A First Class Tourist and Commercial Hotel

ERNEST McLEAN

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

Manager



hot summers. But don't you take any stock in it. If I could have guaranteed my summer resort patrons in Michigan the uniformity of excellence which nature observes in serving California, I would still be engaged in supplying the summer boarder with room and "three squares" and lolling in the lap of luxury.

From April to October, you absolutely know that you can keep an appointment in the "open" without the danger of a deluge; that the thermometer will not rise above 90, even at mid-day, to be followed by most uniformly refreshing evenings, and because of the absolute absence of humidity, there is always a refreshing coolness in the shade. Therefore, assured of favorable weather conditions and refreshed by nights of comfortable sleep, the individual faces each new day with a zest for new adventure—and always he will find a new adventure awaiting him. If he wants to indulge in winter sports in the very midst of summer, he can hie himself to mountain fastnesses in almost less time than it takes to tell him about it; or he can go to beaches, of which there are several hundred miles accessible, without money or without price, spread his luncheon paraphernalia on the whitest of sands, forget that there are mosquitoes almost everywhere else, and "live the life."

The beaches are always accessible, winter or summer, and if your inclination runs in that direction, a short boat trip, at a nominal cost, will land you at Catalina Island, where you can view sea life through glass-bottomed boats, or flirt with sea fish to your heart's content.

And where does one find mountain resorts that can compare with those of Southern California? There is, for instance, only one Mt. Lowe, a mile-high resort in the Sierra Madre range, which is reached by a trolley line and incline railway within two hours' time, a trip affording a marvelous panoramic view of the lovely surrounding country, and from which ordinarily you can view the spires of forty cities by day, and countless millions of electric lights at night. Then just beyond, but a few miles, is Mt. Wilson with its famous observatory, attracting thousands of visitors each year. Also there is Mt. Baldy, snow-capped most of the time, the timber line of which can be reached any day of the year by auto, requiring a drive of less than ninety minutes. Arrowhead Lake and Big Pines are easily accessible from Los Angeles between meals.

In addition to all these natural attractions are the highways, thousands of miles of them, that wind through lovely canyons, over mountains, along the Pacific shore, past interesting oil fields, through charming towns and cities, across deserts, through valleys rich with orange groves, and on to new wonders at every turn. Wonderful roads they are, worthy to be considered as much one of the attractions of Southern California as are the delightful spots to which they lead.

But as I stated at the outset, all the traditional romance of California, the vivid telling of the tale, the local viewpoint broadcast, these and a thousand and one other things may have worked together to the glory of the state, but the "native son" element may not in reality be charged with all the promotion, selfish though some of it may have been, but it is in a large measure chargeable to the enthusiasm of adopted sons, through whom, added to the natural lure, have combined to make it the great commonwealth it is to-day.

The Produce Terminal, which I recently investigated, is one of the amazing developments of Los Angeles. It is five and one half miles from the heart of town, adjoining the stock yards, is an area called the central manufacturing district. That is because the whole district has been built up and developed by Chicago capital, I pre-

sume, which also was responsible for a similar area in the Windy City. They evidently recognized the importance of Los Angeles as a great fruit and vegetable market, and built accordingly. There are sixteen acres under concrete, huge market stalls separated by wide avenues, exceptional facilities for loading and unloading freight and refrigerator cars and a retail row often visited by 10,000 to 12,000 people in a day. The permanent improvements represent millions.

A short time ago I wrote about the magnitude of the amazing industry known as the wholesale market right in the heart of the city, but this Produce Terminal has nothing whatever to do with that. One cannot help a display of amazement in the contemplation that this, a much more important enterprise, along similar lines, is only a few miles away.

Pioneers in produce handling have been overwhelmed with the growth of traffic in their lines. They have planned one thing to-day only to discover its inadequacy to-morrow. For years these pioneers were compelled to go down into Mexico in order to provide a supply of fruits and vegetables for winter consumption. As far away as Tampico, Mexico, Los Angeles produce jobbers maintained packing houses and contracted for entire crops of tomatoes, onions, beans and other fresh vegetables, but even then the East was looking to California to overcome this handicap, and to-day she is acting as a clearing house not only for the supplies of Mexico, but of Hawaii, in addition to the many items she now produces in winter months, not previously considered.

The motor truck plays an astonishing part in the development of such a market. My attention was called to one trucker who had just delivered a load of butter and eggs from Utah, 600 miles away, and was returning home with bananas, fruits and vegetables. This double haul is the secret of success for the trucker. Two young college men are making a wonderful success with a battery of trucks operating between Los Angeles and the Imperial Valley. Scores of others are establishing a similar service in various directions whereby the farmer is relieved of the responsibility of supplying his own transportation, and the trucker brings and takes his supplies and products. Among the Japanese truck farmers this system is so established that the truckers have been accorded a Japanese name which means "he stands like a statue," a rather quaint appellation for a middleman.

The Produce Terminal is more than a market. It is a university in which fundamental economics and success are taught. Nearly all the operators down there started at the bottom. One particular individual was pointed out to me with the information that he started a few years ago when he could not raise the capital to invest in a push-cart. He bought a bunch of bananas and walked about to peddle them, carrying them slung over his shoulder. To-day he is known as a banana king, is worth a couple of millions and is a power in the educational realm of the Terminal.

In conversation with him he made the remark that "to some people a banana is just a banana. But there are 100 different kinds of bananas. I learned bananas and my customers learned that my bananas had flavor and quality. Learn to give people what and when they want it and you are at once on the right road—to success."

Some of the most substantial men I know of here, several presidents of the very largest financial institutions, came from Italy, and reached success and financial power via the banana route, and I hear a great many interesting stories concerning them. The son of one of them, a very brilliant student in a local university, recently decided to be a doctor instead of an attorney. "Father," he said, "I believe that law should be enforced and criminals pun-

ished. To win success as a lawyer, I must make a record of clearing men I know to be guilty, or getting people out of trouble when they ought to take their punishment, or often doing my utmost to defeat justice in damage suits or disputes over money. So I think I had better be a doctor," showing that idealism is not a monopoly with the 100 per cent. American.

My visit to the Terminal was fruitful in a collection of statistics, but I will not attempt to give them. It, however, was only one year old Dec. 1, and they are already planning for an increase of facilities. On account of the retail features its sixteen acres become, at times, much congested, a demonstration which will prove the necessity for correction.

John McEntee Bowman, president of the corporation owning the Biltmore chain of hotels in this country, believes 1928 will go down in history as one of the greatest years for the number of new hotels and those coming into being or under construction.

He estimates that more than 94,000 rooms were added to the hotel accommodations throughout the United States. In New York City alone 10,000 rooms were added and another 12,000 are in sight.

Mr. Bowman believes the country as a whole was never as prosperous as to-day, but warns that the maintenance of such prosperity requires eternal vigilance in safeguarding profits and checking waste and leakage. He predicts that the large banking houses which have brought stores and companies into chains under one management may be expected to accomplish the same with hotels, thereby controlling the further over-building in the industry.

Frank S. Verbeck.

Dick Miles, proprietor of the Central Park grocery at R. R. No. 1, Holland, says he is glad to renew his subscription and if every merchant in Michigan would read the paper there would not be so many easy marks for shysters.

Men can conquer everything except a sense of loneliness.

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

### MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms — 400 Baths

#### RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

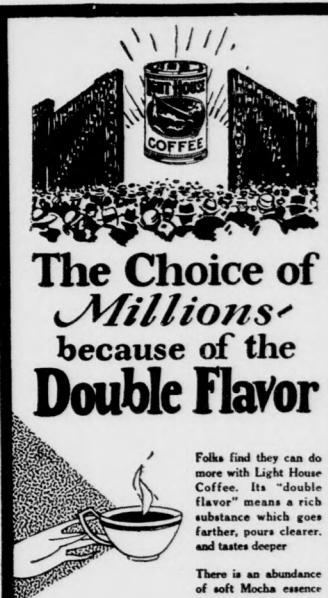
### PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria — Sandwich Shop



**The Choice of Millions because of the Double Flavor**

Folks find they can do more with Light House Coffee. Its "double flavor" means a rich substance which goes further, pours clearer, and tastes deeper.

There is an abundance of soft Mocha essence in every cup.

**LIGHT HOUSE COFFEE**

NATIONAL GROCER CO

### Arthur F. Crabb

Flowers of Quality

13 Jefferson Avenue  
Grand Rapids, Michigan

Flowerphone 94234



### DUTCH TEA RUSK

THE TOAST SUPREME



A toasted delicacy made of whole milk, fresh eggs and finest wheat. The most delicious toast you ever tasted. Lends a new zest to every dish where toast is used. Get a package today. Try it with poached eggs, with marmalade or cheese, or as a breakfast cereal. You'll like it.

**DUTCH TEA RUSK COMPANY**  
HOLLAND, MICHIGAN



## DRUGS

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

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

### Chain Store Hysteria in the Drug Line.

It is reported that Barnum once said, "I don't care what a man says about me as long as he talks about me." He realized that publicity was his greatest stock in trade. The more people talked about him, the more they advertised his show, so he devised all kinds of publicity stunts to make people talk about him and the more they talked the more he profited.

Chain store propaganda has reached such a stage that these organizations are not only getting a lot of free space in the reading pages of the country's newspapers, magazines and trade journals, but endless word-of-mouth advertising by independent merchants who are becoming hysterical in their fear of an imaginary octopus which is to swallow them up over night. Every little group of retailers one meets talks chain stores and they talk so favorably about the possibilities of the chain stores and so disparagingly about their own prospects that one could hardly imagine a better investment on the part of chain stores magnates than to hire a lot of independent store keepers to interview people with money to invest for the purpose of coaxing that money into chain store enterprises. But why hire them when the independents are making the chain stores a present of their services?

Anyone familiar with publicity and propaganda methods as carried on by those interested in stock-jobbing recognizes that the creation of this chain store hysteria is exactly what these promoters need and want, to play their little game successfully.

There is constant talk of new chains. Some organize on paper—others actually organize. It all depends on the supply of cash attracted.

Mr. Independent complains bitterly about chain store competition to his customers and friends. He cites his alleged losses and their alleged gains. The customers and friends have money to invest. Where will they invest it—with Mr. Independent or in the next chain that is formed? Of course they have all kinds of sympathy for Mr. Independent, but when it comes to investing their own hard-earned cash you cannot blame them for taking a chance on chain store stock when they have been told how the chains are sweeping everything before them and putting everybody else out of business.

Chain stores are here to stay, and they furnish a lot of uncomfortable competition, but they are not invincible and that the competition they offer is not insurmountable is definitely proven day by day by the courageous, resourceful and wideawake independents

who remain in business under the very shadows of chain stores.

Listen to the talk of farmers in small communities, to the laborers in the cities and to the housewives in non-transient sections. Are they entirely convinced that chain stores are their friends? Far from it. To be sure they will buy cut price merchandise from them, but they are skeptical about these purchases unless the things bought are standard merchandise of which they know something. They are very susceptible to arguments in favor of patronizing independent dealers and are becoming more so every day. They talk about the lack of service and accommodation supplied by the chain stores. It is up to the independents to capitalize this growing attitude by supplying the service and accommodations which the chain stores lack and cannot afford to give.

Instead of acting as unwitting propagandists for chain store organizations let the independents talk about themselves, not disparagingly but constructively. Let them step into the breach which the spread of the chains has created and offer to the public the old fashioned honest service based on a knowledge of the quality of goods sold, a real desire to accommodate customers and an effort to handle the wants of a community intelligently and sympathetically. These are the best weapons with which to fight a system that attempts to make a stock-jobbing proposition out of an honorable profession. —New Jersey Jour. Pharm.

### Why the Tradesman's Realm of Rascality?

Yes, why does it exist? To render service to its readers; to expose frauds, cheats and swindlers; to warn and advise those who have been threatened by the senders of unordered merchandise. Yes, and more. This tells what it is, but not why.

It exists because publishers of magazines, journals, newspapers and other periodicals throughout the land have sold themselves to help thieves and robbers. For pay they act as advance agents for the perpetrators of fraudulent schemes; they put them in touch with their victims and so betray their readers.

Quite naturally most people would be suspicious of extravagant opportunities advertised in that class of papers which are made up of reprint selections and trashy fiction, sent to those who never subscribed for them, but who after a year or two are pestered by offensive demands for payment, but we all imagine that the substantial, widely circulated periodicals are seeking to promote the interests of their readers and are not in league with swindlers. It is a disappointment to learn that the former supposition is not always correct, and it is a grief to discover any of these objectionable advertisements in a religious publication.

### Lindbergh's Illustrious Ancestors.

No doubt the famous aviator had many illustrious ancestors. Few people ever rise to public prominence without a stock of helpful heredity. It is up to us to render to humanity a

service commensurate with our inheritance.

In the year 1881 in the office of Dr. Whitney, Sr., in Big Rapids, Michigan, the writer used to read a medical journal published in Detroit by Edward A. Lodge, M. D. In 1882, as the only printer employed by Whitehead & Mitchell, publishers of the Birmingham Eccentric, I went once each week to Detroit, carrying the type for the local news and advertising changes, and in the Western Newspaper Union's rooms I made up the home side forms. After the paper was printed I unlocked the forms, tied and wrapped the dead type and late in the afternoon I started for the train with the additional burden of the week's edition.

One day I sat near a white haired man busy with papers and writing material, and discovered that he was Dr. Lodge, the publisher of that medical journal.

In 1883, while working in Detroit, I needed a physician and sought the office of Dr. Lodge. I found it oc-

cupied by his son, Albert and he continued as my physician for ten years. He told me that his father was then living at Orchard Lake, near Pontiac; that he had married again and that there were then some fifteen or sixteen children. His brother Edwin was a practicing physician in Detroit and Edward Augustus, Jr., had located at Milford, where he still lives.

Sometime in 1927 my sister from Milford called for a short visit and while here she said: "Do you know, they say Lindbergh is a nephew of our Dr. Lodge? I don't see how that can be, for I knew his sister and her husband's name was not Lindbergh."

And I replied: "Why, didn't you know that the old doctor raised two families? Perhaps he is a half-sister's son." She had never heard of that.

Some months later I saw my sister and enquired if she had learned any more about Lindbergh's relationship to her doctor. "Yes," she replied, "he is a grand nephew instead of a first nephew." Something else came up

## MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low

The Service Is Surprisingly Fast

for 70¢

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

You can talk for THREE MINUTES to the following points for the rates shown:

FROM GRAND RAPIDS TO:	Day Station-to-Station Rate
MANISTEE, MICH. ....	\$.70
JACKSON, MICH. ....	.65
NILES, MICH. ....	.65
FLINT, MICH. ....	.70
CADILLAC, MICH. ....	.70
BENTON HARBOR, MICH. ....	.60
SAGINAW, MICH. ....	.70
SOUTH BEND, IND. ....	.70

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

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

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





and I failed to trace connection further. No doubt many of my readers are better informed.

Was the old doctor illustrious? He was a pharmacist, a physician, an editor and publisher, one of the pioneers in homeopathic practice, the father of three physicians and the great grandfather of Charles Lindbergh. Mayor Lodge of Detroit comes in somewhere in the line of noted descendants, I understand.

E. E. Whitney.

#### Retail Inventories Lower.

When department stores complete their annual inventory at the end of this month stocks are expected to show up well. Reductions of about 5 per cent., as compared with the same time in 1928 are considered likely and stocks then were not considered unduly heavy. The situation reflects, perhaps more than any other single factor, the stressing of rapid turnover and the control of stocks within the turnover range established.

#### Don't Worry.

It is a sin to worry, we are told, but we say the man who never worries never feels the need of prayer. Many a man who never worries is right now being fed by benevolent people or the taxpayers, for whom he would not work when they needed help. When we talk about worry, let us first come to an exact agreement about the meaning of the word. I have never yet repented of what I call worry.

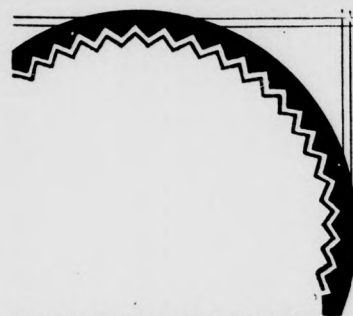
E. E. Whitney.

#### Appropriate To the Occasion.

"Is he a consistent man?"

"I should say so. He dresses up every Sunday before he tunes in on the church service."

If one could be as sure of anything as the fool is of everything, ignorance would be bliss.



## OPPORTUNITY STILL OPEN!

Christmas expenses, auto license, winter taxes—

All can be covered by your Christmas Club check!

Join today at the friendly Old National!



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

## THERMOMETERS — HYDROMETERS CHARGOMETERS — FREEZOMETERS



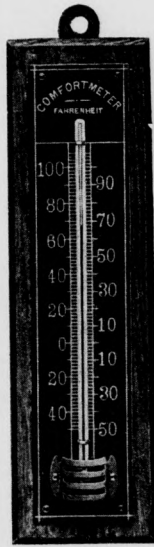
We have complete line of

**THERMOMETERS**  
for Weather, Bath, Dairy, Incubator, Oven, Brooder, Dairy, Domestic Science, and Laboratory Use.

**HYDROMETERS**  
for Glue, Battery, Gasoline, Light Liquids, Heavy Liquids, Salt, Milk, Beer, Coal Oil, Mineral Oil, Lime, Sulphur, Silver Solution, Alcohol, Proof and Trallies, Vinegar, Etc.

Complete line of Battery Testers, and Gasoline Testers, and Alcohol Radiator Solution Testers.

Also complete line of Urinometers.



## HAZLETINE & PERKINS DRUG CO.

Grand Rapids

Michigan

Manistee

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>		Cotton Seed		1 35@1 50	Belladonna	@1 44
Boric (Powd.)	10 @ 20	Cubebs	5 00@5 25		Benzoin	@2 28
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 28
Nitric	9 @ 15	Juniper Wood	1 50@1 75		Catechu	@1 44
Oxalic	15 @ 25	Lard, extra	1 55@1 65		Cinchona	@2 16
Sulphuric	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
<b>Ammonia</b>		Lavender Gar'n	85@1 20		Digitalis	@2 04
Water, 26 deg.	07 @ 18	Lemon	6 00@6 25		Gentian	@1 35
Water, 18 deg.	06 @ 15	Linseed, raw, bbl.	@ 86		Guaiaac	@2 28
Water, 14 deg.	5 1/2 @ 13	Linseed, boiled, bbl.	@ 89		Guaiaac, Ammon.	@2 04
Carbonate	20 @ 25	Linseed, bld, less	96@1 09		Iodine	@1 25
Chloride (Gran.)	09 @ 20	Linseed, raw, less	93@1 06		Iodine, Colorless	@1 50
<b>Balsams</b>		Mustard, arifil. oz.	@ 35		Iron, Clo	@1 56
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35		Kino	@1 44
Flr (Canada)	2 75@3 00	Olive, pure	4 00@5 00		Myrrh	@2 52
Flr (Oregon)	65@1 00	Olive, Malaga,			Nux Vomica	@1 80
Peru	3 00@3 25	yellow	2 85@3 25		Opium	@5 40
Tolu	2 00@2 25	Olive, Malaga,			Opium, Camp.	@1 44
<b>Barks</b>		green	2 85@3 25		Opium, Deodor'd	@5 40
Cassia (ordinary)	25 @ 30	Orange, Sweet	12 00@12 25		Rhubarb	@1 92
Cassia (Saigon)	50 @ 60	Origanum, pure	@2 50		<b>Paints</b>	
Sassafras (pw. 60c)	@ 50	Origanum, com'l	1 00@1 20		Lead, red dry	13 1/4 @ 13 1/4
Soap Cut (powd.)		Pennyroyal	3 50@3 75		Lead, white dry	13 1/4 @ 13 1/4
35c	20 @ 30	Peppermint	5 50@5 70		Lead, white oil	13 1/4 @ 13 1/4
<b>Berries</b>		Rose, pure	13 50@14 00		Ochre, yellow bbl.	@ 2 1/2
Cubeb	@1 00	Rosemary Flows	1 25@1 50		Ochre, yellow less	3 @ 6
Fish	@ 25	Sandelwood, E.			Red Venet'n Am.	3 1/2 @ 7
Juniper	10 @ 20	I.	10 50@10 75		Red Venet'n Eng.	4 @ 8
Prickly Ash	@ 75	Sassafras, true	1 75@2 00		Putty	5 @ 8
<b>Extracts</b>		Sassafras, arti'l	75@1 00		Whiting, bbl	@ 4 1/2
Licorice	60 @ 65	Spearment	7 00@7 25		Whiting	5 1/2 @ 10
Licorice, powd.	60 @ 70	Sperm	1 50@1 75		L. H. P. Prep.	2 55@2 70
<b>Flowers</b>		Tany	7 00@7 25		Rogers Prep.	2 55@2 70
Arnica	1 75@1 85	Tar USP	65 @ 75		<b>Miscellaneous</b>	
Chamomile (Ged.)	@ 40	Turpentine, bbl.	@ 67		Acetalid	57 @ 75
Chamomile Rom.	@ 60	Turpentine, less	74 @ 87		Alum	08 @ 12
<b>Gums</b>		Wintergreen,			Alum. powd and	
Acacia, 1st	50 @ 55	leaf	6 00@6 25		ground	09 @ 15
Acacia, 2nd	45 @ 50	Wintergreen, sweet			Bismuth, Subni-	
Acacia, Sorts	20 @ 25	birch	3 00@3 25		trate	2 25@2 52
Acacia, Powdered	35 @ 40	Wintergreen, art	75 @ 100		Borax xtal or	
Aloes (Barb Pow)	25 @ 35	Worm Seed	5 50@5 75		powdered	05 @ 13
Aloes (Cape Pow)	25 @ 35	Wormwood	20 00@20 25		Cantharides, po.	1 50@2 00
Aloes (Soc. Pow.)	75 @ 80	<b>Potassium</b>			Calomel	2 72@2 82
Asafoetida	50 @ 60	Bicarbonate	35 @ 40		Capsicum, pow'd	62 @ 75
Pow.	75 @ 100	Bichromate	15 @ 25		Carmine	7 50@8 00
Camphor	90 @ 95	Bromide	69 @ 85		Cassia Buds	30 @ 35
Guaiaac	@ 60	Bromide	54 @ 71		Cloves	40 @ 50
Guaiaac, pow'd	@ 70	Chlorate, gran'd	23 @ 30		Chalk Prepared	14 @ 16
Kino	@1 25	Chlorate, powd.	16 @ 25		Chloroform	53 @ 66
Kino, powdered	@1 20	or Xtal	30 @ 40		Chloral Hydrate	1 20@1 50
Myrrh	@1 35	Cyanide	30 @ 90		Cocaine	12 85@13 50
Myrrh, powdered	@1 35	Iodide	36 @ 46		Cocoa Butter	65 @ 90
Opium, powd.	19 65@19 92	Permanganate	20 @ 30		Corks, list, less	30-10 to
Opium, gran.	19 65@19 92	Prussiate, yellow	35 @ 45		40-10%	
Shellac	65 @ 80	Prussiate, red	@ 70		Copperas	03 @ 10
Tragacanth, pow.	@1 75	Sulphate	35 @ 40		Copperas, Powd.	4 @ 10
Tragacanth	2 00@2 35	<b>Roots</b>			Corrosive Sublim	2 25@2 30
Turpentine	@ 30	Alkanet	30 @ 35		Cream Tartar	35 @ 45
<b>Insecticides</b>		Blood, powdered	40 @ 45		Cuttle bone	40 @ 50
Arsenic	08 @ 20	Calamus	35 @ 75		Dextrine	6 @ 15
Blue Vitriol, bbl.	@ 08	Elecampane, pvd.	25 @ 30		Dover's Powder	4 00@4 60
Blue Vitriol, less	09 1/4 @ 17	Gentian, powd.	20 @ 30		Emery, All Nos.	10 @ 15
Bordea. Mix Dry	12 @ 26	Ginger, African,			Emery, Powdered	@ 15
Hellebore, White		powdered	30 @ 35		Epsom Salts, bbls.	@ 05
powdered	18 @ 30	Ginger, Jamaica.	60 @ 65		Epsom Salts, less	3 1/2 @ 10
Insect Powder	47 1/2 @ 60	powdered	45 @ 60		Ergot, powdered	@ 4 00
Lead Arsenate Po.	13 1/2 @ 30	Goldenseal, pow.	7 50@8 00		Flake, White	15 @ 20
Lime and Sulphur		Ipecac, powd.	@ 5 00		Formaldehyde, lb.	14 1/2 @ 35
Dry	08 @ 22	Licorice	35 @ 40		Gelatine	80 @ 90
Paris Green	24 @ 42	Licorice, powd.	20 @ 30		Glassware, less 55%	
<b>Leaves</b>		Oriss, powdered	30 @ 40		Glassware, full case 60%.	
Buchu	@1 05	Poke, powdered	35 @ 40		Glauber Salts, bbl.	@ 02 1/2
Buchu, powdered	@1 10	Rhubarb, powd	@ 1 00		Glauber Salts less	04 @ 10
Sage, Bulk	25 @ 30	Rosinwood, powd.	@ 50		Glue, Brown	20 @ 30
Sage, 1/4 loose	@ 35	Sarsaparilla, Hond.	@ 1 10		Glue, Brown Grd	16 @ 22
Sage, powdered	@ 35	ground	@ 1 10		Glue, White	27 1/2 @ 35
Senna, Alex.	50 @ 75	Sarsaparilla, Mexic.	@ 60		Glue, white grd.	25 @ 35
Senna, Tinn. pow.	30 @ 35	Squills	35 @ 40		Glycerine	20 @ 40
Uva Ursi	20 @ 25	Squills, powdered	70 @ 80		Hops	75 @ 95
<b>Oils</b>		Tumeric, powd.	20 @ 25		Iodine	6 45@7 00
Almonds, Bitter,		Valerian, powd.	@1 00		Iodoform	8 00@8 30
true	7 50@7 75	<b>Seeds</b>			Lead Acetate	20 @ 30
Almonds, Bitter,		Anise	@ 35		Lead, powdered	@ 1 50
artificial	3 00@3 25	Anise, powdered	35 @ 40		Menthol	@ 1 60
Almonds, Sweet,		Bird, ls	13 @ 17		Morphine	12 83@13 98
true	1 50@1 80	Canary	10 @ 16		Nux Vomica	@ 20
Almonds, Sweet,		Caraway, Po.	25 @ 30		Nux Vomica, pow.	15 @ 25
imitation	1 00@1 25	Cardamon	2 50@3 00		Pepper, black, pow	57 @ 70
Amber, crude	1 25@1 50	Coriander pow.	40 @ 25		Pepper, White, pw.	75 @ 85
Amber, rectified	1 50@1 75	Dill	15 @ 20		Pitch, Burgudry	20 @ 25
Anise	1 25@1 50	Fennel	35 @ 50		Quassia	12 @ 15
Bergamont	9 00@9 25	Flax	7 @ 15		Quinine, 5 oz. cans	@ 59
Cajeput	2 00@2 25	Flax, ground	7 @ 15		Rochelle Salts	28 @ 40
Cassia	4 00@4 25	Poenugreek, pvd.	15 @ 25		Sacharine	2 60@2 75
Castor	1 55@1 80	Hemp	8 @ 15		Salt Peter	11 @ 22
Cedar Leaf	2 00@2 25	Lobelia, powd.	@1 60		Selditz Mixture	30 @ 40
Citronella	1 00@1 20	Mustard, yellow	17 @ 25		Soap, green	15 @ 30
Cloves	3 50@3 75	Mustard, black	20 @ 25		Soap mott cast	@ 25
Cocanut	27 1/4 @ 35	Poppy	15 @ 30		Soap, white Castile,	
Cod Lievr	2 00@2 45	Quince	1 00@1 25		case	@15 00
Croton	2 00@2 25	Sabadilla	45 @ 50		Soap, white Castile	
<b>Tinctures</b>		Sunflower	12 @ 18		less, per bar	@1 60
Aconite	@1 80	Worm, American	30 @ 40		Soda Ash	3 @ 10
Aloes	@1 56	Worm, Levant	6 50@7 00		Soda Bicarbonate	3 1/4 @ 10
Arnica	@1 50	<b>Tinctures</b>			Soda, Sal	02 1/2 @ 08
Asafoetida	@2 28	Aconite	@1 80		Spirits Camphor	@1 20
		Aloes	@1 56		Sulphur, roll	3 1/2 @ 10
		Arnica	@1 50		Sulphur, Subl.	4 1/2 @ 10
		Asafoetida	@2 28		Tamarinds	20 @ 25



# GROCERY PRICE CURRENT

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

## ADVANCED

Pork  
Canned Beans

## DECLINED

Smoked Meats  
Liver  
Grandma Washing Powder

### 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  
Calumet, 10 lb. per doz. 95  
Rumford, 8 oz., doz. 1 85  
Rumford, 12 oz., doz. 2 40  
Rumford, 5 lb., doz. 12 50

### K. C. Brand

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

### BLUING



### 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  
Rice Krispies, 6 oz. 2 70  
Rice Krispies, 1 oz. 1 50  
Kaffe Hag, 12 1-lb. cans 7 30  
All Bran, 16 oz. 2 25  
All Bran, 10 oz. 2 70  
All Bran, 3/4 oz. 2 00

Post Brands.  
Grape-Nuts, 24s 3 80  
Grape-Nuts, 100s 2 75  
Instant Postum, No. 8 5 40  
Instant Postum, No. 10 4 50  
Postum Cereal, No. 0 2 25  
Post Toasties, 36s 2 85  
Post Toasties, 24s 2 85  
Post's Bran, 24s 2 70  
Pills Bran, 12s 1 90  
Roman Meal, 12-2 lb. 3 35  
Cream Wheat, 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 55  
Triscuit, 24s 1 70  
Wheatena, 18s 3 70

### BROOMS

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

### BRUSHES

Scrub  
Solid Back, 8 in. 1 50  
Solid Back, 1 in. 1 75  
Pointed Ends 1 25

### BUTTER COLOR

Dandelion 2 85

### CANDLES

Electric Light, 40 lbs. 12.1  
Plumber, 40 lbs. 12.8  
Paraffine, 6s 14 1/2  
Paraffine, 12s 14 1/2  
Wicking 40  
Tudor, 6s, per box 30

### CANNED FRUIT

Apples, No. 10 6 50  
Apple Sauce, No. 10 8 00  
Apricots, No. 2 1/2 3 40@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. sil. 2 25  
P'apple, 2 br. sil. 2 40  
P'apple, 2 1/4, sil. 2 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 1/4 oz. 1 35  
Clam Ch., No. 2 2 75  
Clams, Steamed, No. 1 2 00  
Clams, Minced, No. 1/2 2 25  
Finnan Haddie, 10 oz. 3 30  
Clam Bouillon, 7 oz. 2 50  
Chicken Haddie, No. 1 3 75  
Fish Flakes, small 1 35

Cod Fish Cake, 10 oz. 1 35  
Cove Oysters, 5 oz. 1 75  
Lobster, No. 1/4, star 2 00  
Shrimp, 1, wet 2 25  
Sard's, 1/4 Oil, Key 6 10  
Sard's, 1/4 Oil, Key 5 75  
Sardines, 1/4 Oil, kless 5 25  
Salmon, Red Alaska 3 00  
Salmon, Med. Alaska 2 40  
Salmon, Pink Alaska 2 25  
Sardines, 1m. 1/2, ea. 10@28  
Sardines, 1m. 1/2, ea. 25  
Sardines, Cal. 1 35@2 25  
Tuna, 1/2, Curtis, doz. 4 00  
Tuna, 1/4s, Curtis, doz. 3 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 3 10  
Beef, No. 1, Roast 3 10  
Beef, No. 2 1/2, Qua. sil. 1 60  
Beef, 3 1/2 oz. Qua. sil. 2 25  
Beef, No. 1, B nut, sil. 4 50  
Beefsteak & Onions, 3 70  
Chili Con Can, 1s 1 85  
Deviled Ham, 1/2s 2 20  
Deviled Ham, 1/4s 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, 3/4 Qua. 90  
Potted Ham, Gen. 1/4 1 85  
Vienna Saus., No. 1/2 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 20  
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 8 00  
Green Beans, 2s 1 65@2 20  
Green Beans, 10s 2 80  
L. Beans, 2 gr. 1 55@2 65  
Lima Beans, 1s, Soaked 1 15  
Red Kid, No. 2, whole 1 35  
Beets, No. 2, wh. 1 55@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 60  
Peas, No. 2, E. J. 1 35  
Peas, No. 2, Sift. 1 85  
Peas, No. 2, Ex. Sift. 2 25  
E. J. 2 25  
Peas, Ex. Fine, French 25  
Pumpkin, No. 3 1 45@1 60  
Pumpkin, No. 10 5 00@5 50  
Pimientos, 1/4, each 12@14  
Pimientos, 1/2, each 37  
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 30  
Spinach, No. 1 1 35  
Spinach, No. 2 1 60@1 90  
Spinach, No. 3 1 25@2 00  
Spinach, No. 10 4 50@7 00  
Tomatoes, No. 2 1 20@1 30  
Tomatoes, No. 3, 1 00@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 26

### 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  
Brack 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 35  
Droste's Dutch, 5 lb. 60  
Chocolate Apples 4 50  
Pastilles, No. 1 12 60  
Pastilles, 1/2 lb. 6 60  
Pains De Cafe 3 00  
Droste's Bars, 1 doz. 2 00  
Delft Pastilles 2 15  
1 lb. Rose Tin Bon 15 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. Pastilles 3 40  
Langues De Chats 4 80

### CHOCOLATE

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

### CLOTHES LINE

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



### HUME GROCER CO.

ROASTERS  
MUSKOGEE, MICH

### COFFEE ROASTED

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

### McLaughlin's Kept-Fresh



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 50  
Caroline, Baby 3 00

### 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 Knickbocker 95 00  
Webster Albany Foil 95 00  
Bering Apollos 95 00  
Bering Palmitas 115 00  
Bering Diplomatica 115 00  
Bering Delicacies 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  
Pastilles, 1/2 lb. 17  
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 22

### Lozenges Pails

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

### Hard Goods Pails

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

### Cough Drops Bxs

Putnam's 1 35  
Smith Bros. 1 50

### Package Goods

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

### Specialties

Pineapple Fudge 22  
Italian Bon Bons 17  
Banquet Cream Mints 25  
Silver King M. Mallow 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 16 1/2  
N. Y. Fcy., 14 oz. pkg. 16

### Apricots

Evaporated, Choice 23  
Evaporated, Fancy 23  
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'dles 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



## 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., Aast., doz.	95
Buckeye, 18 oz., doz.	2 00

## JELLY GLASSES

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

## OLEOMARGARINE

Van Westenbrugge Brands  
Carload Distributor



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

Wilson & Co.'s Brands  
Oleo

Certified	24
Nut	18
Special Roll	19

## MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 box	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-lb	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, 26, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 75

## NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	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
135 lb. bags	12 1/2
Filberts	32
Pecans Salted	80
Walnuts	67

## MINCE MEAT

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

## OLIVES

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

## PARIS GREEN

1/4s	34
1s	32
2s and 5s	30

## PEANUT BUTTER



## Bel Car-Mo Brand

24 1 lb. Tins	77.1
8 oz., 2 do. in case	77.1
15 lb. pails	77.1
25 lb. pails	77.1

## PETROLEUM PRODUCTS.

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

## In Iron Barrels

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

## ISO-VIS MOTOR OILS

In Iron Barrels	
Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



## Iron Barrels

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



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

## PICKLES

Medium Sour	
5 gallon, 400 count	4 75

## Sweet Small

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

## Dill Pickles

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

## PIPES

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

## 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 & Hf.	20
Com. Steers & Hf., 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	19
Butts	18
Shoulders	15
Spareribs	15
Neck bones	06
Trimnings	12

## PROVISIONS

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

## Lard

Pure in tierces	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	18

## Smoked Meats

Hams, Cer. 14-16 lb.	@27
Hams, Cer., Skinned	
16-18 lb.	@26
Ham, dried beef	
Knuckles	@44
California Hams	@17 1/2
Picnic Boiled	
Hams	@25
Boiled Hams	@40
Mixed Hams	@21
Bacon 4/6 Cert.	@29
Beef	
Boneless, rump	28 00@38 00

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

Mixed, Keys	90
Mixed, half bbls.	8 75
Mixed, bbls.	16 50
Milkers, Kegs	1 00
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
K K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	17
Lake Herring	
1/2 bbl., 100 lbs.	6 50
Mackerel	
Tubs, 60 Count, fy. fat	5 75
Pails, 10 lb. Fancy fat	1 75
White Fish	
Med. Fancy, 100 lb.	13 00

## SHOE BLACKENING

2 in 1, Paste, doz.	1 25
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixby, Doz.	1 35
Shinola, doz.	90

## STOVE POLISH

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

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

## SALT

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



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



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
Lava, 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
Triby 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 50
Grandma, 24 Large	3 50
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, 12 Large	2 65
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, Cochon	@25
Mace, Penang	1 39
Mixed, No. 1	@32
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@59
Nutmegs, 105-1 10	@59
Pepper, Black	@46

## Pure Ground in Bulk

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

## Seasoning

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

## STARCH

## Corn

Kingsford, 40 lbs.	11 1/2
--------------------	--------



## BEAUTIFUL ORLANDO.

### Described as Best Business City in Florida.

Your letter with clipping from Detroit Free Press—subject, Orlando—was read with interest. It was well written and, in my opinion, a truthful description of this beautiful city. On coming into Orlando by auto on the Florida highway from the North, passing under the beautiful "Welcome to Orlando" archway, thence on by Edgewater Drive winding around and between Lake Adair and Lake Concord, past sparkling Lake Dot, down Colonial Drive, lined with great oaks and palms, past beautiful homes landscaped with wondrous shrubbery and flowers, then down Orange avenue to the business center of the city, with its fine stores and public buildings, one cannot help but exclaim at the beauty of Orlando, and the tourist, even though he had some other destination in view, decides to stop here for a time at least, and the people of Orlando make him feel so at home and provide so much for his entertainment that he stays on and, before he realizes it, the winter has gone, and the City Beautiful has been his winter headquarters, though he had not the least intention of stopping when he drove into the city. Some of our Michigan resort cities could learn a lot by following the example of the people of the Southland in making her visitors feel at home and in making their visit one to be remembered.

Not much danger from the scourge of flu when one can bask in the glorious sunshine day after day—and it matters not what one's taste may be as to passing the daylight hours. One has his choice of golf on not only one, but many beautiful courses, swimming, walking, motoring over wondrous roads, horseback riding, flying every hour of the day from the municipal airport, go over to Sunshine Park and pitch horseshoes, or play shuffle board, play roque or bowling on the green. We note that many of the Northern visitors spend a few hours every day at the board of trade rooms, listening to the ticker and reading the tape and have heard some of them remark that on the rising markets prevailing through the early winter they had made many times enough to pay for their Florida visit. The days pass swiftly by. The evenings, too, are provided for by opera, minstrels, musicals and moving pictures of the class of Ben Hur at a single admission of 20c or a family price of 50c—all this at the Municipal Auditorium, completed a year ago at a cost of half a million.

Orlando is the county seat of Orange county, the metropolis and railroad center of Central Florida. An average of a car load of fruit or vegetables is shipped every hour of the 365 days of the year.

Last year the grove owners of Orange county received seven million dollars from citrus fruits alone. This year the crop is much larger and the price will, doubtless, be lower, but the growers will realize a vast sum nevertheless.

We read with interest of the week end trips of ye editor of the Tradesman. Note that recently some of the week ends have been so stormy and icy—that the editor was obliged to stay at home and write entertainingly of interest nearer home. On one of those icy week-ends in Grand Rapids we were on an 800 mile trip through Southern Florida, and we wished the editor could have been with us, for we are sure his fluent pen would have had a very interesting week-end story for the readers of the Tradesman.

We went down the ridge of the center of the State through Haines City, Lake Wales, Sebring, Frost Proof to Childs. This route took us over a wonderful highway through the greatest citrus groves in the State, winding through hill and valley by hundreds of sparkling lakes, a beautiful ride indeed. At Mountain Lake, near Lake Wales, we visited the Bok memorial tower, built on an island in Mountain Lake at a cost of over two million dollars. The chimes of sixty bells make wondrous music and on the Sundays they have been played the roads in every direction have been packed with autos for miles. The location and surroundings are most beautiful. The place is to be formally dedicated in February and President Coolidge and President-elect Hoover are to be present.

At Childs we turned to the left, passing through Okechobee City to Fort Pierce, where we spent the night. From Fort Pierce on through Palm Beach to Hollywood is a picture of desolation and ruin which mere words cannot describe. One must see with his own eyes to realize the terrible destruction the September storm left in its pathway. At Palm Beach and West Palm Beach there is not a building which was left standing, some with the roofs gone, some with the sides caved out, the furniture and contents exposed. Strange to say, with all this wreck and ruin only three died here from the effects of the storm, two in a hospital and one from drowning. Notice of the storm was given and the people took refuge in the stronger buildings and thus were saved. Contractors and wrecking and cleaning crews are working everywhere, and as the people at Palm Beach are supposed to be the monied class, the wreckage will be cleared away and the buildings repaired and replaced in a few months; but the beauty of Palm Beach cannot be so easily replaced. It will take years to grow and replace the lovely Royal Palms and beautiful tropical trees and plants which were uprooted and twisted from the soil, but the people there are making a noble fight. The Breakers and other hotels are opening and hoping for a good winter season; but the casual visitor cannot see what would attract, unless it be to see how things are at first hand. In fact we saw very few cars on the East coast with license plates from other states and all business seemed paralyzed.

We took dinner at Miami and in the afternoon took the 150 mile trip via the new and but recently opened Tamiami Trail through the great everglades of Southern Florida to Fort Meyers. This road is surely a great

feat of road engineering and the vast reclamation projects are bringing into production enormous areas for agricultural production. Already in places vast acreages are producing all kinds of vegetables of all the tints of green, a sight well worth seeing.

Florida, even with only 10 per cent. of its tillable land in use, is shipping a carload of vegetables every hour, so one can easily realize what the reclamation of the everglades will eventually mean to the agricultural wealth of the State.

After driving over and around beautiful Fort Meyers we motored on to Penta Gorda, where we spent the night. Sunday morning we visited Sarasota, viewed the Ringling estates, visited the winter quarters of the great Barnum & Ringling Bros. circus, then on to Venice on the Gulf, to Bradenton, Plant City, Lakeland and home to Orlando—a delightful and educational three day trip. The Leaches, from Petoskey, who accompanied us, were in perfect agreement with us—that Orlando was still the most beautiful and the best business city that we had visited.

Only wish the editor of the Tradesman could have been with us. Then the readers of the greatest trade journal in the country would have had something worth reading.

L. A. Smith.

### Findlay Will Promote Better Handling of Perishables.

The retailing of perishable fruits and vegetables has not received the specialized attention it deserves. Yet in present day conditions of consumer demand and preference, success in the



Paul Findlay.

grocery business depends more on correct management in this department than in any other. Proper sales policy can develop rapid stock turn and result in wider net earnings than possible in other departments. Lack of understanding this fact limits many merchants' entire business. This limitation in turn dams back surpluses on producer and wholesaler with waste along the line of distribution.

The National League of Commission Merchants has engaged Paul Findlay, former Wisconsin grocer and business writer whose articles are known

to merchants everywhere, to meet with grocers and perishables dealers in all states East of the Mississippi for the purpose of promoting more efficient methods of handling, pricing and selling perishables.

Those who recall Findlay's work for Sunkist, California prunes and Wenatchee apples know that his suggestions will be down-to-earth, practical, directly profitable to the trade; hence, as is always the case with sound merchandising, beneficial to the consumer.

It is announced that this service is free. It is contributed to the trade by the National League of Commission Merchants on the broad principle that improved distribution must benefit all concerned. Dates are now being made for Findlay meetings. All interested in the service should communicate with the League headquarters, Munsey building, Washington, D. C., preliminary meetings have been held in Cleveland, Pittsburgh, Washington, Cincinnati, and Philadelphia, so the work already is under way.

Happy are the newlyweds who can make their honeymoon stretch through all the years that lie ahead.

## Business Wants Department

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

**For Sale**—Old established hardware business in one of best farming districts of Michigan. Two-story brick building 25x66 and warehouse. Will sell all, or lease buildings. Gasoline and oil business in connection. For detailed information, address K. R. Thomas, 701 Watkins St., Grand Rapids, Michigan. 996

**EXCHANGE**—Splendid **INCOME** PROPERTY and cash for stock of general merchandise, clothing, or shoes. Address No. 997, c/o Michigan Tradesman. 997

**WANTED**—Stock of groceries or general merchandise in exchange for real estate. O. A. Brown, 310 Coolidge, Berkeley, Mich. 998

**FOR SALE**—Large brick building with four store fronts on Western Avenue. Corner lot 66x132. A good buy before the price advance in Muskegon Business property. A. R. Johnson, Lyman Building, Muskegon, Michigan. 999

**RETAIL AUCTION**—Close out or reduce your stock. For terms and date write H. Clark Ferry, 142 N. Mechanic, Jackson, Mich. 1

**WILL TRADE**, equity in two family flat, best location in Detroit for stock men's clothing, furnishings or shoes preferred. Address No. 2 care Michigan Tradesman. 2

**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.**

**UNIQUE** boy's patented coaster wagon, nothing like it on the market today, for sale outright \$15,000, 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 close out 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.**



**Further Inside Dope on Chain Store Developments.**

(Continued from page 20)

falls as inevitably, its collapse as complete, as any one-man peanut stand

A Western organization operating one of the patent-planned chains never made any money until early last year. Then it "ran in black" for only a few months. Late in the year it ran into the red again. Last account I had of it, it had borrowed \$60,000 from an affiliated organization to help tide it

over present difficulties. Nobody knows where it will end up, but all know that its predecessors in the same line have consistently failed.

Another Western chain has expanded rapidly during the past ten years and it has been conspicuously successful. Last year it took over a line of chain stores which had failed. It bought those stores at very advantageous prices. It borrowed more than \$750,000 to finance its purchase. It was to have paid off that borrowings

in regular installments. It drew near the end of last year without having paid off a cent of that principal debt. It would not surprise anybody who knows if that organization should go on the rocks within another year, due to biting off more than the management could chew.

Believe me, all is not rosy in the chain grocery business. Yet the plain corner grocer who knows his business, understands his trade and environment and attends strictly to his knitting is

sitting just as pretty to-day as at any time in the past. Let's cheer up!

Paul Findlay.

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—

# AMERICAN LIFE INSURANCE COMPANY

## DETROIT

22nd Year

Financial Statement as of December 31, 1928

### ASSETS

First Mortgages on Real Estate Bonds (worth in each instance double the amount loaned)	\$10,135,881.72
Municipal Bonds	29,413.06
Collateral Loan	750.63
Policy Loans and Renewal Premium Notes (Net)	2,485,985.04
Real Estate (\$323,043.82 sold on contract)	715,157.23
Cash	454,710.83
Tax Certificates	2,045.01
Interest Due and Accrued	211,967.57
Deferred and Uncollected Premiums (Net)	280,539.18
Furniture, Underwriting Equipment, Fixtures, Vaults and Supplies (all charged off)	None
Agents' Debtor Balances	None
None	Non-Admitted Assets
Total Net Assets	\$14,316,450.27

### LIABILITIES

Reserve for all policies in force, including disability reserve	\$12,448,708.09
Reserve for installment trust benefits not yet due	422,228.64
Reserve for present value of disability benefits not yet due	145,286.75
Reserve for unpaid claims awaiting proofs	87,422.00
Reserve for premiums and interest paid in advance and dividends left on deposit	79,209.22
Reserve funds apportioned and set aside for annual dividend policies	41,220.81
Reserve for agents' credit balances	11,260.33
Reserve for taxes	48,000.00
Reserve for all other liabilities	18,354.76
Capital	\$500,000.00
Surplus	514,759.67
Surplus to Policyholders (Net)	1,014,759.67
Total to Balance	\$14,316,450.27

**PAID FOR INSURANCE IN FORCE, \$91,622,668.90**

### BOARD OF DIRECTORS

D. D. AITKEN, Capitalist,  
Flint, Michigan.  
ARCHIE A. ANDERSON, Secretary and Treasurer,  
Hayes Body Corp.,  
Grand Rapids.  
WILLIAM C. HULL, President,  
Oval-Wood Dish Co.,  
Tupper Lake, New York.  
AARON L. SIBLEY, Supt. of Loans,  
American Life Insurance Co.  
CHARLES R. TALBOT, President,  
Peoples State Bank, Pontiac.  
SAMUEL VELTE, President,  
Farmers' and Merchants' Bank,  
Lake Odessa, Michigan.

FRANK W. BLAIR, President,  
Union Trust Company, Detroit.  
FRED H. ALDRICH, General Counsel,  
American Life Insurance Company.  
F. DAYTON DAVIS, Educational Director,  
American Life Insurance Company.  
CLAUDE P. SYKES, Life Insurance.  
GEORGE E. LEONARD, Auditor,  
American Life Insurance Company.  
HAROLD P. TROSPER, Vice-President,  
American Life Insurance Company.  
JAMES W. GLOVER, Department of Mathematics,  
University of Michigan.  
CLARENCE L. AYRES, President,  
American Life Insurance Company.

### Preliminary Programme Prepared For Hardware Convention.

The thirty-fifth annual convention and exhibition of the Michigan Retail Hardware Association will be held in Detroit, Feb. 5, 6, 7 and 8. Convention sessions will be at the Hotel Statler and the exhibition at convention hall, which is conveniently accessible to the hotel.

"Profit Program for Henry Brown Hardware Retailer" will be the major theme of the convention and the program will be constructed around the "Program of Applied Activities" representing the conclusions of the Boston Congress, which followed the studies submitted by the committees and the discussions thereof.

While the program is only in its tentative stage and subject to change, the program committee at this time submits the following:

Monday Evening, Feb. 4—Meeting of the Executive and Advisory Board at Hotel Statler.

Tuesday Morning, Feb. 5—Opening of Exhibition at convention hall.

Tuesday 12 o'clock noon—President's complimentary luncheon at Hotel Statler. Active, associate and honorary members are invited to attend.

The formal opening of the convention will follow the luncheon.

Meeting called to order by President, Herman H. Dignan, Owosso.

Song, "America", led by Lee Ohmstead, Detroit.

Invocation by Treasurer, William Moore, Detroit.

Annual Address, President Herman H. Dignan, Owosso.

Address, "Planning for Profit," E. St. Elmo Lewis, Detroit.

Auditors' Report, Warren A. Slack, Vice-President, Bad Axe.

Announcement of committees.

Awarding the attendance prizes.

Tuesday Afternoon—Exhibition hall will open at 3 o'clock.

Wednesday Morning, Feb. 6—Session theme, "Buying for Profit." A study of sections 1 to 9 of Boston Congress, "Program of Applied Activity."

"Merchandise Selection," Charles A. Sturmer, Port Huron.

"Competitive Offerings," Fred A. Rechlin, Bay City.

"Buying Concentration," Warren A. Slack, Bad Axe.

"Adequate Margins," Charles A. Ireland, Ionia.

"Teamwork with Suppliers," Ford J. Otis, Sandusky.

"Merchandise Movements," Clarence F. Bark, Mt. Clemens.

Forum Discussion.

"Importance of Balanced Stock,"

R. K. Lackey, President of Continental Department Stores, Inc., Lansing.

Wednesday Afternoon and Evening—Exhibition hall open 1 p. m. to 10 p. m.

Thursday Morning, Feb. 7—Session Theme: "Operating for Profit."

Address, "Conscious Planning and Aggressive Selling," J. Chas. Ross, Kalamazoo, Vice-President of the National Retail Hardware Association.

Forum Discussion.

Address, "Better Merchandising Methods," Hamp Williams, Hot Springs, Arkansas, Past President, the

National Retail Hardware Association. Forum discussion.

Election of officers.

Adjournment.

Thursday Afternoon—Exhibition at convention hall.

Friday Morning—Address, "Henry Brown The Man," Rivers Peterson, Editor Hardware Retailer, Indianapolis, Ind.

Reports of Committees.

Adjournment.

Exhibition building will be open from 8 a. m. to 12 noon.

Friday Afternoon—Meeting of the new Executive Board.

Entertainment—There will be the usual amount of entertainment. Theater party, banquet, dance and special entertainment for the ladies.

A. J. Scott, Sec'y.

### Buy Flour Only As Needed at Present.

The recent additional decline in the price of wheat was due largely to the report published by the Northwest Grain Dealers Association, estimating the wheat crop of the three Western Canadian provinces at 540,000,000 bushels, an increase of 60,000,000 bushels over the government report.

The out-turn of the United States and Canadian crop appears to have been thoroughly well established. The United States produced approximately 902,000,000 bushels of wheat, a bumper crop in itself, and Canada approximately 560,000,000 bushels, a total for the United States and Canada of 1,462,000,000 bushels.

A considerable amount of the Canadian wheat is not very high grade quality, which will reduce the milling quantity somewhat. However, both the Canadian and American visible supplies are very much larger than a year ago and, if stocks are to be kept at any where near a normal amount, large quantities of wheat must be exported and at the present time Europe is buying most of her grain from Canada, so far as North America is concerned. The price of Canadian grain is considerably under that of the United States. Considerable quantities of grain are also being purchased in the Argentine, their price being somewhat lower than the Canadian basis, on account of being considerably farther away from European markets.

Liverpool May wheat is selling approximately 15c per bushel over Chicago May. It costs 23c a bushel to ship wheat from Chicago to Liverpool, consequently our prices will have to decline eight or nine cents per bushel more to be in line with the European markets.

Of course, there is one thing the trade have overlooked to a certain extent—that several large Western mills have firmly established their trade brands in European countries and will market a considerable quantity of flour, even though our prices are somewhat higher than Argentine and Canadian values. Then, too, there is generally produced a large amount of Durum wheat, between sixty and eighty million bushels per year, and all but about ten million bushels of this is exported.

While effort was made a year ago to limit sales on the part of mills to

four months, the idea did not succeed. Many of the larger mills booked flour this year for eight months ahead and some of them for ten months, so that probably seventy per cent. of the flour for the year has been sold, leaving only about thirty per cent. to market, which with plentiful stocks of wheat in sight is also a bearish factor.

We would like to be able to figure out how prices might be held firmly or advanced slightly during the next few months or prior to harvest, but with present stocks of wheat and a world supply of about 300,000,000 bushels greater than last year; with winter wheat in first-class condition, so far as the growing crop is concerned, although the acreage is about eight per cent. less than last year, we can see no reason for higher markets in the immediate future. In fact, if the winter wheat crop comes through the winter in first-class condition, prices will probably sag in the Spring rather than advance, particularly with heavy spring seeding.

Of course, there is one factor which may off-set the weak technical position of wheat—farm legislation. If the Government arranges to finance farmers' pools and co-operative marketing associations so they can handle their surplus and market it in a very orderly fashion, as the Canadian farmers are doing, this pool, the American pool, together with the Canadian pool, can just about control the wheat price of this continent and in fact, very materially influence the prices of the world but probably nothing will be done about this for some months.

For the time being it appears advisable to buy only as needed, as far as flour is concerned. Lloyd E. Smith.

### Taking Unfair Advantage of Frischkorn Stockholders.

At the annual meeting of the Frischkorn Real Estate Co., to be held at Detroit Jan. 15, the officers will recommend that the stockholders submit to a reduction of their holdings to the extent of one-half of the shares now held by them, the reduction to be returned to them by issuing an equal amount of stock in a new company to be known as the Dunedin Isles, Incorporated, which will take over the Florida properties of the corporation.

I shall oppose this proposition to the limit, because I think it is directly opposed to the best interests of the stock-

holders who are not already on the payroll of the corporation. When the Frischkorns faced a crisis two years ago and discontinued dividends on the preferred stock, I expected to see an announcement from the officers that they would voluntarily reduce the enormous salaries they have been drawing and also relinquish the commissions they have been taking on the sale of all Detroit properties.

It appears that no such action was taken, showing very plainly that the officers were not functioning for the benefit of the stockholders, but solely to feather their own nests.

Two separate corporations necessarily involve two sets of officers and two sets of salaries. This extra expense will more than offset the saving of \$10,000 in franchise fees which the shift in stock will involve.

If the officers of the Frischkorn Co. really want to do the stockholders a good turn, they will cut their salaries in two, abolish the sales commissions they have taken, turn over to the parent organization the side issues they have maintained, as agreed when the company was financed, and pull the organization out of the slough into which it was plunged largely by their extravagance and reckless use of corporation funds in the Florida field.

It may do no good, because the Frishkorns and their friends probably have enough stock to put this transaction across, but I raise my voice in protest just the same, because I believe in the theory and practice of the Square Deal. E. A. Stowe.

### Detroit's Oldest Merchant.

Detroit's oldest merchant celebrated his ninetieth birthday last Saturday.

Richard H. Fyfe, a resident of this city for 74 years, was born in New York State on Jan. 5, 1839. Coming to Detroit from Kalamazoo, when he was 16, he shortly afterward entered the employ of T. K. Adams, shoe dealer, 10 years later purchasing the store from C. C. Tyler, who had bought out Mr. Adams. Since that date Fyfe has been in active business in Woodward avenue.

Still able to go to his office each day, his mind is keen and his interest in world and city affairs is undiminished.

### Not the Wrecking Crew.

A good thing to remember  
And a better thing to do,  
Is work with the construction gang,  
Not with the wrecking crew.

Reports are coming to this Company from some of its patrons that it is rumored to them that the company is going out of business. There is no foundation for such rumors. The company's representatives will call on the Michigan merchants and its patrons during the coming year, as usual, and hopes to enjoy their continued patronage.

## THE G. J. HAAN CALENDAR CO.

FOR ADVERTISING NOVELTIES, SPECIALTIES,  
CALENDARS, ETC.

1229 Madison Avenue

Phone 31040

Grand Rapids, Michigan



# NEW LOW PRICES *are creating a* **BIG DEMAND**

*This means  
increased  
business  
for you!*



*"Kills 'em all"*

# **TANGLEFOOT SPRAY**

Orders for Tanglefoot Fly Spray are increasing daily and our radical price reduction is creating a sensation among dealers who handle insecticides.

Will you get your share of this business?

The consuming public favors Tanglefoot Fly Spray and they appreciate its quality and its effectiveness as a high-grade insecticide.

The new low prices permit them to use it more freely, resulting in greater sales and increased profits for the dealer.

Tanglefoot products have always been leaders in their respective fields.

No dealer has ever had to take a loss handling them.

Tanglefoot is backed by a reputation and a name that is a household word.

#### NEW LOW PRICES

1/2 pints (2 doz. in cs.)	\$2.40 doz.
Fints (2 " " " )	4.20 "
Quarts (1 " " " )	7.50 "
Ga.lons (4 " " " )	24.00 "
5-gallon cans	1.70 gal.
Hand sprayers (1 doz. in cs.)	2.80 doz.

THE TANGLEFOOT COMPANY  
GRAND RAPIDS, MICHIGAN

\$3,000,000

## Neisner Brothers Realty, Inc.

6% Convertible Sinking Fund Gold Debentures

Convertible into Common Stock of

NEISNER BROTHERS, INC.

Interest and Sinking Fund payable from monthly rentals under leases by

NEISNER BROTHERS, INC.

To be dated December 15, 1928

To mature December 15, 1948

Principal and interest payable in United States gold coin in New York. Interest payable semi-annually June 15 and December 15 without deduction for normal Federal income tax not in excess of 2% per annum. Pennsylvania and Connecticut 4 mills tax, Michigan and District of Columbia 5 mills tax, and Massachusetts 6% income tax refundable. Non-redeemable until April 1, 1931. Redeemable on April 1, 1931, or at any time thereafter, at the option of the Company, as a whole or in part by lot, at 110 and accrued interest, upon thirty days' published notice. Semi-annual sinking fund commencing March 1, 1924, sufficient to retire each year 3% of the principal amount of the authorized issue of Debentures. Coupon Debentures in interchangeable denominations of \$1,000 and \$500, registerable as to principal only. The Chase National Bank of the City of New York, Trustee.

**Conversion Privilege:** These Debentures are convertible at the option of the holder, upon five days' written notice, at the principal office of The Chase National Bank of the City of New York, into Common Stock of Neisner Brothers, Inc., at the following prices: To and including March 1, 1931, at \$200 per share; thereafter to and including March 1, 1932, at \$250 per share; thereafter to and including March 1, 1933, at \$300 per share; thereafter to and including March 1, 1934, at \$350 per share. In case any Debentures are called for redemption during the existence of the conversion privilege, the holders may exercise the right of conversion on or prior to the tenth day before the date of actual redemption. This conversion right is protected in the event of stock dividends, stock splitups, consolidation, merger or sale of assets, as provided in the Trust Agreement.

MR. A. H. NEISNER, PRESIDENT OF NEISNER BROTHERS, INC., SUMMARIZES FROM HIS LETTER AS FOLLOWS:

**History and Business of Neisner Brothers Realty, Inc.:** Neisner Brothers Realty, Inc. has been incorporated under the laws of Delaware for the purpose of acquiring certain store properties in fee and certain store leasehold properties. Upon the completion of the present financing and transactions incidental thereto, it will own the fee or the leasehold (or the entire beneficial interest in the fee or leasehold) of approximately 60 store properties. These properties will be leased or sub-leased to Neisner Brothers, Inc. for terms expiring December 15, 1953 (except where the present leases expire prior to that date, in which cases the leases or sub-leases to Neisner Brothers, Inc. will be for the full terms of the present leases).

Many of these properties are located in the center of the best retail sections of the most important cities of the United States. Among these are the following:

Chicago, Ill. (11)  
Wilkes-Barre, Pa.  
Rochester, N. Y. (3)  
Flint, Mich.  
Lansing, Mich.

Detroit, Mich. (8)  
Buffalo, N. Y.  
St. Paul, Minn.  
Pontiac, Mich.  
Wilmington, Del.

St. Louis, Mo. (3)  
Boston, Mass.  
Pittsburgh, Pa.  
Minneapolis, Minn.  
Worcester, Mass.

**Business of Neisner Brothers, Inc.:** Neisner Brothers, Inc. operates a chain of 35 variety stores in leading American cities. Expansion plans for 1929 call for the opening of at least 18 additional units. Sales for 1927 were \$6,477,100 and for 1928 are over \$10,250,000, an increase of over 58%.

**Earnings:** The leases of Neisner Brothers Realty, Inc. provide for an annual net rental, payable monthly in cash, by Neisner Brothers, Inc. During the life of the Debentures this annual net rental shall never be less than the requirements for interest and sinking fund on the outstanding Debentures, for the rentals payable on the properties held, and for proper amortization thereof.

In the opinion of auditors, the rental payable to Neisner Brothers Realty, Inc. under the said leases is an operating charge on the consolidated gross revenue of Neisner Brothers, Inc. The net earnings of Neisner Brothers, Inc. for the year 1927, after all charges (including all rentals and interest items) except managers' bonuses and income taxes, were \$583,857. The management estimates that this figure for 1928 will be in excess of \$800,000.

**Purpose of Issue:** The proceeds of these Debentures will be used in connection with the acquisition of these properties, and for other corporate purposes.

**Management:** Neisner Brothers Realty, Inc. is under the same executive management and control as Neisner Brothers, Inc. The management and control of this business will continue with those who are responsible for its successful development.

We offer these Debentures when, as and if issued and accepted by us, subject to the approval of Messrs. Cadwalader, Wickersham & Taft for the Bankers, and Edwin C. Redfern, Esq., of Rochester, N. Y., for the Company. Appraisals by Messrs. Lester Simon and Co., Chicago, and Harrison Real Estate Corporation, Buffalo. It is expected that delivery will be made in the form of temporary or definite Debentures, or interim receipts of The Chase National Bank of the City of New York, on or about January 15, 1929.

Price 107½ and accrued interest

## HOWE SNOW & Co.

INCORPORATED

INVESTMENT SECURITIES

GRAND RAPIDS

NEW YORK

PHILADELPHIA

SAN FRANCISCO  
SYRACUSE

CHICAGO

MINNEAPOLIS  
BOSTON

DETROIT

ROCHESTER

The above statements are not guaranteed, but are obtained from sources we believe to be reliable, and upon which we have acted in the purchase of these Debentures.