Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 30, 1929

Number 2367

# To the Girl Who Began Again

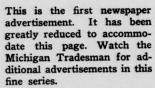
"To the woman who's good, God bless her."
Do you ever remember or think
That she may not have met with temptation,
And never stood close to the brink?
Of course, there are some who have suffered,
But you'll find that, nine times out of ten,
The ladies possessing the virtues
Are unversed in the manners of men.

But I drink with all joy to your toasting,
To our idol, the woman that's good;
For I don't want to pose as a cynic,
And I'd hate to be misunderstood.
But lift up your glasses and join me,
And fill them before you say "When."
The toast I drink with all my heart
To the girl who began again.

For she knows what it is to be tempted,
She knows the bitter of life.
And she's laughed with the world when she's thinking.
The thoughts that cut like a knife.
She's learned what it is that men pay for,
She knows that we all have our price;
And she's learned that the men are forgiven,
But the world says the woman's not "nice."

'Tis easy to gather the glitter,
Men's hearts are like putty to mould;
And she's heard of undying affection,
The story that men always told.
But she's learned that it's nothing but pottage,
And you'd do well to pause now and then
And drink to the dregs in the toast that I give
To the girl who began again.

Harold Vynne.



Though you may find that connoisseurs frequenting the clubs, exclusive restaurants, and the cafes of the great hotels most enthusiastically approving the flavor of Lee and Cady Coffee, yet it is not a "class" coffee.

Indeed Lee & Cady Coffee is enjoyed by the progressive people in all the walks of life and the young people from sixteen to sixty-six.

NYWHERE You look

There was no new

match the magnificence of our modern architecture. No new alia ta alia.

modern architecture, no new

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There was no coffee lingling

There was no coffee tingling people. People who toyed with the scat unseen mysteries of shot seas. There is a seas with the seas who toyed with to fly bird-like skyward at will seas.

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Everywhere there has been cof-fee restlessness, disastisfaction. Coffee discontent. Unsattsfied yearnings, Doddering old blends with their hoary flavors offended

yearnings. Hoddering old blends appetites. There was an insistent for a new coffee.

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with a new flavor.

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Lee & Cady sensed this feeling.

They determined to create a modern confee. Soon Cady for the best the world

in art.

shot seas.

you will see the answer. The age of youth. New models. Progress. Better-

ment. Inevitable change.

Young men and women have become tired of the old, the or-

become lired of the old, the order demand, the commonplace. They of today, expressive of the shirit

or sunar, senume, with a nare

Everywhere, youth declared, there was progressive declared, matically bonned and account of the control of the

matically brown, bread autotoasters. Eggs were boiled by
water. Ice is made by heat.

of our times.

Everywhere,

New salads quickened tastes. New confections de-

ighted a sweet tooth.

Yet. coffee clung inverse.

Ancieni recipes. To the days of his lovely blue hoop.

### NEW COFFEE FLAVOR MODERN

Another Brand

another, In the cloistered Turk. another, in the constered turnish harems, young princesses of
a lost seeing brewed a regal

ish harems, young princesses of blend. And there were a regal some of them which to choose, ransplanted to our New World.

Today-from your own grocer-

Joday—from your own grocer— you, too, can obtain this won-derfully new and genuinely de-lictous modern blend—lee &

Lee & Cady Coffee. Remember that famous name—Lee & Cady.

Lee & Cady Coffee comes to you FRESH. There are ones to No impoverishment during long warehouses.

Lee & Cady Coffee is roasted, brings to you the full wealth of its luxurious fragrance. It luxurious fragrance. It

of 118 Illxurious Pragrance. It continues the control of the contr

exudes energy, stamma, modest stimulation. Embodied in its

simulation. Emboored in its rich brown depths is a new deliciousness and goodness that
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conec: and emphasizes its immediate sensational success.

Make Lee & Cady Coffee any Make Lee & Cady Coffee any you choose. Clear. With sugar. there any way the can be compared with cream. You will change

Motted with cream. You will thoroughly enjoy the change to this distinctively new and

Lee & Cady Coffee is tomorrow's

modern blend.

as the times

Here is a real coffee-one that coffee experts enthusiastically approve.

Millions of people will learn the story of Lee & Cady Coffee. A brilliant advertising campaign will help local dealers. The prestige of that great name—Lee & Cady—will add popularity.

LEE & CAD The beginning of an advertising campaign that will cover the principal cities and towns in Michigan.

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 30, 1929

Number 2367

### 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 nonth 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.

# Late News From the Michigan Metropolis.

The next trade promotion trip of the Wholesale Merchants' Bureau of the Board of Commerce will be taken on Feb. 12 and 13, on which dates the Detroit party will visit Battle Creek and Kalamazoo. Plans made by E. E. Prine, the secretary, contemplate leaving Detroit in a special car on the Michigan Central Railroad, leaving here at 9 a. m. Feb. 12.

Arriving in Battle Creek about noon the wholesalers will spend the afternoon calling upon the trade. In the evening a dinner will be served at the Post Tavern, at which the Detroiters will be the hosts and the guests will be retailers of Battle Creek, Marshall, Ceresco, Augusta, East Leroy, Climax, Renton, Bellevue and Penfield. They will spend the night in that hostelry.

The following day the wholesalers will go to Kalamazoo. In the evening a dinner will be served at the Park American Hotel, at which the guests will be retailers of Kalamazoo, Galesburg, Comstock, Vicksburg, Plainwell, Lawton, Paw Paw, Kendall, Gobles, Otsego, Schoolcraft, Mattawan and Pomeroy. After the dinner they will leave for Detroit, arriving here at 8:25 o'clock on the following morning.

Detroit's twenty-eighth automobile show was the center of attraction last week. In importance to the industry the exhibit ranks with the National shows at New York and Chicago. There is equally complete representation of passenger cars, commercial vehicles, accessories and equipment. A feature of this year's show was the display of twenty-five custom-built bodies on the high-power chassis, the product of our best makers in the highest price class

W. C. Durant's move in taking over the group of former Dodge executives, headed by F. J. Haynes, and placing his advertising in the hands of the Phelps agency, so long identified with the Dodge campaign, was not unexpected. Negotiations looking to this result were under way for some time. Establishment of Durant headquarters at Lansing adds an interesting element to the Michigan industrial situation and more prestige to the city itself.

When the Society of Automotive

Engineers was in annual session last week, the Detroit Section was host at a dinner, with O. T. Kreusser, in charge at the General Motors proving ground, as the principal speaker. Mr. Kreusser presented a review and appraisal of the 1929 cars, based on his experience with them under test. He notes that this year's lines are generally longer, wider and larger than the 1928 cars and weigh about 200 pounds more on the average. Trend is toward larger power plants, though the increase in engine size is not proportionate to the increase in car size. Better fuels and better utilization of them give adequate acceleration, speed and hill-climbing ability. Combustion chambers are better designed, better valve porting is noted, and there has been improvement in manifolding. Camshafts are better. Properly selected gear ratios and tire sizes are credited with the influence on better performance, though Mr. Kreusser says that there is probably some complaint that engine smoothness has suffered. Four-wheel brakes, he adds, have been improved. He lavs especial emphasis on the marked improvement in the lower-priced cars. "In appearance, quality, finish, performance, riding smoothness and reliability," says Mr. Kreusser, "these cars compare most favorably with the best, and in some respects are superior to the larger cars." He criticizes seats and backs and feels that the matter of proper ventilation should have more attention. Front wheel alignment, headlights, provision for doing away with the cross-reflection of lights at night and proper material for floor covering in the driver's compartment are among the matters that he recommends for improvement.

James S. Meredith, Vice-President of Edson, Moore & Co., died Monday after a short illness at St. Vincent's hospital, Staten Island. Mr. Meredith, who had been the New York representative of the dry goods company forty-seven years and who had just celebrated his fiftieth anniversary with the company on Jan. 15, was the oldest buying representative in the New York dry goods market. Burial will take place at Dundas, Canada.

David Scheyer, vice-president of A. Krolik & Co., Inc., died at his residence in this city on Jan. 26. Because of failing health Mr. Scheyer was obliged to give up his duties as department manager for the house more than a year ago. He had been a member of the firm since 1904 and was made vice-president when the com-

pany was incorporated in 1918. A member of many local organizations, Mr. Scheyer's keenest pleasure was derived from his membership in the Detroit Symphony Society. Surviving are his widow, the former Bell Krolik, and four brothers, all residing in Germany.

Many of the most active and important committees co-operating with the management of the third Better Merchandising Conference and Exposition are made up of executives and experts from Detroit's largest and most progressive retail stores. That these committees will prove big factors in the success of the conference is already indicated by the plans prepared and disclosed by them to the general committee of the organization.

One of the most spectacular fires Detroit has experienced in more than a decade occurred Sunday morning, Jan. 27, when the building occupied by Summerfield & Hecht, Inc., furniture dealers, was destroyed. The property damage to the stock and building, a five story affair at 320-334 Michigan avenue, was estimated at \$400,000.

At a recent meeting of the Merchants Credit Bureau, the following officers were elected: John A. Brown (T. B. Rayl Co.), President; Oscar Webber (J. L. Hudson Co.), Treasurer; Percy K. Loud (Wright Kay & Co.), Secretary and Frank E. Parker, Vice-President and General Manager. At the convention of the associated credit bureaus of Ohio, Michigan, Indiana and Western Pennsylvania the following were among some of the subjects discussed: uniform methods for interchanging information and the development of means for tracing dead beats, bad check operators and forgers. The various bureaus assembled at the Book-Cadillac Hotel on Jan. 21 and 22, representing 10,000 merchants throughout the four states.

The H. L. Judd Co., manufacturer of drapery hardware, has opened a branch at 449 Jefferson avenue, East. The branch has been placed in charge of Richard G. Kramer. According to Mr. Kramer the new branch will be extensively equipped and ready for business by Feb. 1.

Because of the dangerous condition of the streets in Detroit, which for several days have been covered with a coating of ice, the number of traffic accidents has been markedly reduced. Drivers of automobiles can be careful, especially when it comes to protecting their own skins. At least that is the opinion of Superintendent of Police, Rutledge, and the facts bear him out.

Thayer Krolik, formerly connected with A. Krolik & Co., has opened a Graham-Paige automobile sales agency at 15222 East Jefferson, Grosse Pointe, under the style of the Grosse Pointe Motor Sales, Inc. Mr. Krolik is a son of Joseph N. Krolik, of A. Krolik & Co.

The Sainte Claire Furniture Shops, manufacturer of high grade furniture, has opened a beautiful new retail sales room at 429 and 433 Jefferson avenue, East.

James M. Golding.

### Buy Flour To Cover Requirements For Sixty Days.

The advance in wheat apparently has spent itself for the time being; in fact, cash grain jumped about 15c per bushel which unquestionably is a plenty with reasonably good crop prospects and better than an ample supply.

Probably the market became over sold during the holiday decline, which accounted for some of the advance. Then, too, damage reports from the entire winter wheat section of the country, both soft and hard wheat territories, have naturally influenced trading somewhat.

When one gets down to the hard and untarnished facts, however, considering the more than ample supplies of wheat, with the major portion of the flour requirements of the country booked up until the new crop, it does not appear probable that wheat can go very high in price. This statement, of course, is based on present conditions of the growing crop as they appear to be, which are favorable. Serious crop damage-and there is always a possibility of this - together with unfavorable spring seeding conditions, could easily change the whole aspect of things, but accepting conditions as they appear to be, with ample stocks of wheat, a light export demand for both wheat and flour and only a fair domestic demand for flour, it appears prices are high enough and that the policy pursued by the average buyer during the past two or three years in purchasing more on a basis of nearby requirements than for too distant delivery, is the safe and sane one.

It must be remembered that only a personal opinion is expressed herein. There is no pretense of super knowledge pertaining to a future activity of the market and the buyer of flour must make allowance for personal prejudice and error, together with conditions of stocks, probability of increased or decreased demand, and the condition and probable out-turn of the growing crop. We are inclined to the conservative side of the market, buying to cover requirements for not over sixty days. rather than heavily for distant delivery, at the same time keeping an open mind and thus being in a position to change one's buying attitude as conditions change, if, and when, they do.

Lloyd E. Smith.

#### 1928 SALES \$41,000,000,000.

# Half of This Was Spent For Food.

The livest subject of discussion in business to-day is distribution of goods. Wherever business men gather one hears comments on the distributive process. Trade associations feature the study of problems of distribution on their programs. A glance through business and trade periodicals is enough to convince even the most casual observer that there is an unprecedented interest in the marketing of merchandise, and that interest, formerly displayed by business owners and managers in more efficient production, has largely been transferred to the study of marketing methods.

The importance of the position of the retailer in the marketing organization is so great that it is only natural that a very large part of the study of the problems of distribution should center upon retail operations. Therefore, it would seem to be a matter of general business interest to determine what is going on in the retail trade; in other words, to define and describe the present trends in retailing.

As a first step to this study of retailing it would be helpful to have information as to the total volume of business transacted and still more helpful to know the volume done by the various types of retail institutions. Authoritative figures on the retail business are completely lacking. One may secure from Government departments accurately compiled figures on almost any branch of production, including agriculture, mining, lumbering, fishing and manufacturing. Whatever may be lacking in Government figures in these lines can be often secured from trade associations. It is not possible to find anything of this sort concerning the retail trade.

For a number of years many people have urged the need for a census of retailing, comparable to the regular periodical census of manufactures. More recently the desire for such a census has almost reached the stage of an insistent demand. Backed by the United States Chamber of Commerce, the United States Department of Commerce has recommended to Congress that an additional appropriation be made making it possible to include questions on distribution, covering the retail trade, in the decennial census to be taken in 1930. Hearings have been held before congressional committee and apparently the suggestion has been received favorably, but as yet no action has been taken. In case this suggestion, to include the statistics on distribution in the census of 1930, is carried into effect this will be the first general census of the kind ever taken in this country or elsewhere and the results will be watched with much interest by all who are concerned with distribution. In the meantime all discussions hinging upon questions as to the amounts of retail trade must continue to be based on rough estimate which are scarcely more than It is estimated here that the total retail trade of the United States for the year 1928 amouns to about \$41,000,000,000.

The retail sales volume in 1927 was estimated to be about \$40,000,000,000.

In an estimate drawn up for the year 1923, it appeared that the total retail sales volume of the country amounted then to more than \$35,000,000,000. The difference represents the gain during the past five years.

The methods by which these figures are obtained were first used by the writer in drawing up an estimate of total retail business for the year 1923, the report of which appeared in the Harvard Business Review in January 1925. These methods were as follows:

1. By adding to the total of manu-

of the retail business it is possible to estimate roughly that the average sales per person employed in retail stores is not far from \$10,000 a year. In the United States Census of Distribution in 1927 the average number of people employed in the retail business in 1920 according to the census was 3,480,000. Assuming some increase in the number of persons from 1920 to 1923 it is believed that the total retail trade, using this method, would amount to about \$35,000,000,000,000.

3. It is possible to estimate the total retail sales of the country by multiplying the total population by the per capita retail sales reported in the State of Pennsylvania. By applying this method for 1923 an estimate of total



Paul H. Nystrom.

Professor of Marketing of the School of Business, Columbia University.

factured goods and other products for final consumption the total imports of consumer goods and subtracting therefrom the total exports for a given year. Disregarding the possible carryover from the preceding year and similarly the carryover into the next year this result should show what is apparently left for consumption within the country and which, therefore, must pass through the hands of retail dealers on the way to consumers. To this figure must also be added an amount estimated to cover the wholesalers' and dealers' margins of gross profit in order that the total may represent what is paid by the consumers. For 1923, using this method, the result obtained was about \$34,000,000,000.

2. From limited sample studies made

000,000 was secured. This figure was believed to be too low, for such reasons as: the probability that the amount of net sales reported for taxation purposes is likely to be lower than actual sales; the lack of thorough supervision of the licensing system, leading to the belief that certain small businesses escape all reports and taxes. Pennsylvania retail trade is probably lower per capita than for the rest of the country; because of the very general tendency to raise large parts of the foods consumed at home, not only on farms but also in villages; and finally, a considerable part of Pennsylvania's retail purchases go out of the State, particularly to mail order houses. Some years ago it was asserted by a leading chain store execu-

retail sales amounting to over \$30,000,-

tive that Pennsylvania led all other states in the amount of mail order business. On the other hand, Pennsylvania certainly gains a considerable amount of business from Western New Jersey. However, considering all points, the Pennsylvania figures probably indicate a low average, too low to represent retailing the country over.

4. By multiplying the total number of families in the United States by the average expenditures for goods brought through retail stores, as determined from sample studies, such as those of 12,096 families whose purchases during 1918 and 1919 were studied by the United States Bureau of Labor Statistics. From such studies it is estimated that the average income per family for the entire country was not far from \$2,000 a year, of which about \$1,500 is expended through retail stores, and thus the total purchases for 24,000,000 families would be about \$35,000,000,000

5. By deducting from the total National income, as estimated by the National Bureau of Economic Research. all items not purchased through retail stores and for which there are fair estimates, such as taxes, rentals, value of home grown products consumed at home, professional services, transportation, telephone, gas, electricity, churches and charities, personal services and savings. It was found that these miscellaneous expenditures amount to about one-half of the total National income. Similar estimates drawn up in Germany indicate that retail sales there also approximate one-half of the National income. For the year 1923 the total National income was about \$70,-000,000,000. If half of this passed through retail stores then the total retail trade amounted to \$35,000,000,000.

All of the foregoing methods are distinctly faulty and inadequate, but apparently are the best available until more authentic information is available. In 1927 a sample census of distribution, taken in eleven typical American cities ranging from Chicago with a population of over 3,000,000 down to Fargo, N. Dak., with a population of 25,600, covered 93,928 retail stores doing a total volume of over \$4,000,000,000. This sample census was so comprehensive for the localities studied that it has been considered by some as a possible basis for estimating the total retail trade of the country.

According to the 1927 census the retail trade in the eleven communities studied amounted to \$621 per capita for the preceding year. This means a trade averaging \$2,600 per family. Applying this figure to the population of the United States, estimated in 1926 at about 115,000,000, would show a total retail trade of over \$71,000,000,000.

A moment's reflection will show that there is something wrong about this estimate. The total National income for 1926 was estimated by the National Bureau of Economic Research at \$89,000,000,000. If this estimate is anywhere near right, then the difference between it and the figure representing the total retail trade obtained from the census of distribution, amounting to

\$18,000,000,000, must obviously cover all expenditures made by the public outside of retail stores including rent, whether paid or not; for this item was included in the total National income. The value of all goods produced at home, such as food, clothing, fuel and so on, for these, too, were included in the estimate of total National income; covering payment for professional and personal services; taxes of all kinds; transportation; telephone, gas and electricity used in homes; churches and charities and, finally, all savings.

Savings alone are estimated at about \$15,000,000,000,000 per year. Taxes amount to \$5,000,000,000 or \$6,000,000,000. Other items must run into several billions of dollars. Obviously, either the estimate of total retail trade or the estimate of total National income must be wrong.

As an indication of the care that needs to be exercised in the use of these figures let us consider the estimate of retail trade based on the per capita retail sales in the State of Pennsylvania. As already indicated, all retailers in that State must make reports of net sales every year. In 1926 the total sales so reported amounted to \$303.46 per capita. Applying this per capita figure to the entire population of the United States the total retail sales for 1926 would be only about \$35,000,000,000. This figure is as authoritative for the purpose of estimating total retail trade as the sample census of 1927. Still it is only half as

What corrections, then, need to be made in the estimate based on the 1927 census of distribution? In the first place, it should be borne in mind that all eleven cities selected for this sample census represent trading centers for very much larger areas and larger populations than are included in the cities themselves. Chicago draws retail trade from literally hundreds of miles out in Northern Illinois, Southern Wisconsin and even Indiana, Michigan and Iowa. Chicago department stores carry charge accounts in all these cities. Similarly Fargo probably draws trade from an agricultural area with a radius of from 100 to 200 miles. Fargo probably would not exist if it were not for this outside trade. The same holds true to some extent for the other nine cities. Clearly, to credit the entire retail trade of the stores of these cities to the population of these cities is meaningless. Probably the only kinds of merchandise sold in these eleven cities, that are not sold to customers out of town, at least in any appreciable quantity, are foods such as groceries, bakery products, dairy and poultry products, fruits and vegetables, meats and so on.

Food products, according to all extensive budget studies made in this country, make up about one-half of the expenses for such goods as are bought in retail stores. It runs more than one-half in industrial populations and less than half in village and farming regions, for the reason that country people produce a large part of the foods that they consume at home. The aver-

age, however, seems to be that half of the purchases from retail stores are food products. The total sales of foods of all kinds, including restaurant sales, in the eleven cities average about \$175 per capita which would make it look as if \$350 per capital for all sales at retail would be a liberal figure. This would amount to \$1,505 per average family per year and give an estimate of the total retail trade for 1926 amounting to about \$39,000,000,000. Allowing for increases in population and continued prosperity since 1926 it may be assumed that the estimate presented here of \$41,000,000,000 for 1928 is fairly liberal.

Lacking better methods and more adequate information, these five methods just mentioned together with the evidence based on food sales according to the 1927 census, are offered as temporary substitutes for a real census of distribution such as it now seems probable will be taken in 1930. Without attempting to go through all the computations that were made for 1923, but merely correcting the totals then found by such percentage changes as correspond to business changes recorded in the current indexes of trade, the estimate of retail sales for 1926 is placed at about \$41,000,000,000.

It is also possible to estimate roughly the accounts of retail business done by various classes of retail institutions for 1928, as follows:

Per cent. of total retail trade

Department stores \_\_\_\$6,500,00.00 16

Chain stores \_\_\_\_\$6,500,000,000 15

Mail order houses\_\_\_ 1,400,000,000 3½

Company stores \_\_\_\_ 800,000,000 2

House to house selling \_\_\_\_\_ 800,000,000 2

Co-operative stores\_\_ 100,000,000 ½

Independent stores 25,200,000,000 61¼

Total \_\_\_\_\_\$41,000,000,000 100 It may be interesting to take a backward look and see what these trends have been in the various types of retail institutions. Department store volume somewhat more than doubled in the period from 1914 to 1927. However, the largest part of this gain was made during the period from 1914 to 1921.

Excepting the period of business in 1921 during which they lost ground, department stores have shown a gradual, but on the whole small increase which seems to correspond quite closely with the curve representing the increase in population in the communities in which department stores are located.

Individual department stores have, to be sure, shown a much better rate of gain than indicated for the entire group. But figures for individual highly successful department stores are more than counterbalanced by many department stores that have shown no progress at all, and others that have even fallen behind in sales volume. The estimate that department stores sales have increased but slightly since 1923 is based on the statistics compiled by the Federal Reserve System, but it is also believed that the stores reporting to the Federal Reserve System are quite generally representative of the more

successful department stores rather than those that are just about able to hold their own or are losing ground. Reporting sales to the Federal Reserve banks is a purely voluntary action and the unsuccessful stores would probably be less willing to submit their figures than those making satisfactory progress. The Federal Reserve index of department store sales shows, as already indicated, a slight but regular upward trend and it is highly probable that department stores sales for the entire country if they were available would be less favorable.

Therefore, it seems possible to say that department stores as an institution have apparently reached the acme in their development. Very few new department stores are being established and these are largely in new towns or in suburban communities. Most of the department stores in the old established centers are, as indicated above, apparently just about holding their own or are making gains which correspond with the population trends of their respective communities.

Chain stores are showing a much greater gain in retail sales volume than any other type of retail institution. During the last ten years it appears that the retail volume passing through chains has more than quadrupled and, unlike the department store sales trend, the largest part of the chain store gain has been made since 1921. It may be noted in passing that the gains in chain store volume are, for the most part, due to increases in numbers of stores, rather than increase in sales per store. In fact, in some chain store organizations it is understood that there is a policy of establishing new chain store units in the vicinity of the old ones as soon as the old ones reach or pass a certain sales volume. This appears to be more particularly true in the grocery field.

Mail order houses enjoyed a fairly constant upward trend in sales volume previous to the kaiser's war and again following the war down to 1920. Most of them suffered severe reverses, not only in sales volume but profits as well during the business depression of 1920 and 1921. Some of them passed out of existence at the time others modified their methods of doing business. The larger concerns whose names are familiar to consumers all over the country have generally recovered all the ground lost during the business depression, and at least the two largest organizations have now greater sales volume than ever before. It does not appear, however, that the mail order trade has generally been so successful in recovering and maintaining its upward trend as have these two giant concerns in the field. It seems likely that the mail order house business as a whole has not even held its own as compared with the years up to 1920.

The conditions, favoring the development of the mail order business during the twenty years before the war, have been greatly changd. The isolation of country homes and villages has largely been broken down by the development of good roads and the use of automo-

biles. Where a family formerly lived entirely out of reach of department stores and good trading centers, because of lack of easy conveyance, it may now be stated that there is scarcely a home in the United States that is more than two hours distant by automobile and good roads from a good general store or department store, competing in variety, quality and price with the mail order houses.

Changes of this kind have undoubtedly entered into the calculation of the larger mail order houses which have, during the last few years, made expansion not in the mail order field but by the establishment of regular retail stores, and the current trade gossip is that these are likely to be expanded both in number and size to a very great extent during the next few years.

In conclusion, concerning the mail order house trade, it seems safe to state that mail order house business on purely mail order lines has probably passed its peak and, while the volume of mail order house business will probably always continue to be an important part of the total retail volume, it does not seem likely that it will become more important as a competitive factor. These larger mail order houses that are establishing retail stores are certain to prove highly important in competition for consumer trade; but not so much along mail order merchandising methods, as from their establishments of retail stores of the chain and department store type.

Company stores, or commissaries maintained by companies, industrial organizations, coal mining and other institutions employing large numbers of people at places distant from regular trading centers; enjoy a considerable volume of retail trade; but their prospects for the future are obviously bound up with the future of the industries with which they are associated. As the development of the country continues, it seems certain that the importance of company stores will decline in the face of competition of the other types of retail institutions.

Consumers' co-operative stores are relatively unimportant in the United States, but exceedingly important in England and in some continental countries. The conditions for the development of consumer co-operatives in the United States are for the most part highly unfavorable. Consumers' cooperatives grow and thrive best where retail trade through other channels is conducted in unprogressive ways and careless of consumers' interest. In the United States the competition for consumers' trade from department stores, chain stores as well as independents, in the effort to develop new forms of service and sell to the consumer at the lowest price; is so keen that there seems very little logical reason for the development of consumers' cooperatives at present.

If, in the future, any single type of retail institutions, such as the chain stores, should gain ascendancy or dominating position over all other types of retail institutions, and if this position should lead to carelessness in

(Continued on page 30)

#### MOVEMENTS OF MERCHANTS.

Halfway-The Halfway State Bank has changed it name to the First State Bank, East Detroit.

Pontiac-The Pontiac Athletic Supply Co. has increased its capital stock from \$5,000 to \$15,000.

Detroit-The Central Trust Co. of Detroit, has increased its capital stock from \$500,000 to \$1,000,000.

Belleville-The Peoples State Bank of Belleville has increased its capital stock from \$20,000 to \$25,000.

Redford-The Peoples State Bank of Redford has increased its capital stock from \$100,000 to \$250,000.

Detroit-The Union Fur Co., 305 Woodward building, has increased its capital stock from \$10,000 to \$50,000.

Grand Rapids-Frank Vidro succeeds A. Vidro & Son in the boot and shoe business at 652 Stocking avenue.

Three Oaks-The Warren Featherhone Co. of Michigan has changed its name to the Warren Featherbone Co.

Kalamazoo-The J. R. Jones' Sons & Company, 147 West Main street, has increased its capitalization from \$125,-000 to \$300,000.

Detroit-The Acme Tire & Supply Co., 8234 Woodward avenue, has changed its name to the Acme Tire & Radio Corporation.

Mount Morris-The Purdy Drug Co. has been incorporated with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Fountain - Albert Reek, aged 50 years, of Reek Bros., hardware and implement dealers, died at Paulina Stearns hospial, Ludington, following a major operation.

Detroit-The Rudolph Surgical Supply Co., 60 Columbia street, has been incorporated with an authorized capital stock of \$25,000, \$17,000 of which has been subscribed and paid in in cash.

Detroit-The United Dairies, Inc., 12117 Woodward avenue, has been incorporated with an authorized capital stock of \$25,000, \$8,000 of which has been subscribed and paid in in cash.

East Grand Rapids-The Lakewood Lumber Co., 1025 East Paris Road, has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in

Detroit-The Art Centre Apparel Shop, 15 West Putnam avenue, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in

Flint-A partnership known as the Aunt Lou Candy Co., has been dissolved and the assets and liabilities taken over by William Edwards, one of the former partners, who will continue the business.

Pontiac-The Standard Electric Co., 56 Osmun street, has been incorporated to deal in all kinds of electrical goods, with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit-Coates Motor Sales, Inc., 15385 Livernois avenue, has merged its automobiles and auto accessories business into a stock company under the style of Coates-Baker, Inc., with an authorized capital stock of \$15,000,

Detroit-Macy's Inc., 40-42 West Grand River avenue, has been incorporated to deal in apparel for women, with an authorized capital stock of 1,000 shares at \$10 per share, of which amount \$2,000 has been subscribed and paid in in cash.

Highland Park-The Detroit Washing Machine Service Co., washing machines, electrical supplies and specialties, has been incorporated with an authorized capital stock of 50,000 shares at \$1 per share, \$10,000 of which has been subscribed and paid in in cash.

Holland - William Vander Veere, who has conducted a meat market at 152 East Eight street for the past forty-seven years, has closed out his stock and leased the building to Henry Scholten and Tony Dozeman, who will occupy it with a wholesale meat busi-

Escanaba-The Northwest Fruit Co., 910 Second avenue, North, has been incorporated to deal in fruit, vegetables, groceries and produce at wholesale and retail, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in in

Detroit-The People's Electric Co., 2440 East Division avenue, has been incorporated to deal in radio, washing machines and other apparatus, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$6,727.88 in cash and the balance in property.

Detroit - Leo Pollock, dealer in meats, groceries and vegetables, has merged the business into a stock company under the style of Leo Pollock, Inc., 12040 Twelfth street, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Bay City-The Habitant Shops, Inc., with business offices in the Bay City Bank building, has been incorporated to deal in lumber and articles made from lumber, with an authorized capital stock of 20,000 shares at \$1 per share, \$5,500 of which has been subscribed and paid in in property.

Lansing-Dean & Harris, 426 East Grand River avenue, have merged their automobiles, trucks and tractors business into a stock company under the same style with an authorized capital stock of \$100,000, all of which has been subscribed and paid in, \$5,000 in cash and \$95,000 in property.

Otsego-C. Clay Benson, undertaker here and at Allegan, will erect a modern undertaking establishment here at an estimated cost of \$10,000. The building will be 24 by 70 feet in dimension, two stories and basement. A chapel seating 250 people and the reception room will be on the first

Springport-R A. Stevens, who has been conducting a first-class barber shop which was owned by Merritt B. Lane for thirty-two years since last May, has bought out the Honold barber shop. Mr. Honold has moved to Albion. Mr. Stevens will purchase more equipment and add another barber in the spring.

Muskegon-Circuit Judge Vander-

werp held that there was fraud in the sale of the Myrtle street grocery by Joseph and J. R. Heykoop and granted a judgment of \$1.825 to the plaintiffs, James E. and Minnie Tood, who are approaching the 70 year mark and had an equity of \$2,000 in a house here. They made a deal with the defendants to trade the property for the grocery stock. The sale price of the grocery business was to be \$3,700 if an inventory was taken and \$3,600 otherwise. When the plaintiffs took possession on a Monday they insisted on an inventory and it was taken finally. The testimony showed that after the deal was made on a Saturday the sale of merchandise continued by the defendants. The defendants contended that there was no fraud and that their statements as to the stock were only an expression of opinion. However, the court held otherwise, pointing out that the defendants had superior knowledge. The court held that the stock and fixtures were valued at \$1,875 and that the plaintiffs were entitled to recover the difference or \$1,825.

### Manufacturing Matters.

Muskegon-The Accuralite Co., manufacturer of piston rings, has increased its capital stock from \$10,000 to \$60,-

Detroit-The Scott Valve Manufacturing Co., 3963 McKinley avenue, has changed its name to the Thomas Hold-

Detroit-The H. B. Clifford Roofing Co., 2730 Lawton avenue, has increased its capital stock from \$200,000 to \$275,000.

Kalamazoo-The Kalamazoo Vegetable Parchment Co. Co. has increased its capital stock from \$3,000,000 to \$5,000,000.

Grand Rapids-The Rose Label Machine Co., 337 Ionia avenue North, has decreased its capitalization from \$15,-000 to \$10,000.

Detroit-The Ex-Cel-O Tool & Manufacturing Co., 1200 Oakman boulevard, has increased its capital stock from \$100,000 to \$500,000.

Detroit-The Scott-Shuptrine Co., 6501 Mack avenue, manufacturer of upholstered furniture, has increased its capital stock from \$25,000 to \$100,000.

Detroit-The National Stamping Co., 617 Clover avenue, has increased its capital stock from \$50,000 to \$200,000. all of which has been subscribed and \$11,800 paid in in cash.

Detroit-The Carbonic Gas Inc., 2540 Roosevelt avenue, has been incorporated to manufacture and sell carbonic acid gas and machinery to produce it, with an authorized capital stock of 2,000 shares at \$50 per share, \$50,000 being subscribed and paid in in cash.

### 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.

Bananas-61/4@63/4c per 1b. Beets-\$1.35 per bu. Brussel Sprouts-30c per qt. Butter-The market is 1c higher than a week ago. Jobbers hold prints at 49c; fresh packed in 65 lb. tubs, 48c; fresh packed in 33 lb. tubs, 48½c.

Butter Beans-\$5 per hamper for Florida.

Carrots-Home grown \$1.40 per bu.; new from Calfi., \$4 per crate of 5 doz. Cabbage-Home grown, \$4 per 100 lbs.; new from Texas, \$3.75 per 100 lb.

Cauliflower-\$2.25 per doz.

Celery-40@60c per bunch for home grown; 75c per bunch for Calif.; Florida—4, 6 or 8 size—\$4.50 per crate. Cocoanuts-90c per doz. or \$7 per

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

Dried Beans-Michigan jobbers are quoting as follows:

C. H. Pea Beans \_\_\_\_\_\$10.25 Light Red Kidney \_\_\_\_\_ 10.00 Dark Red Kidney \_\_\_\_\_ 9.75

Eggs-On account of the late storms the paying price for fresh advanced to 39c, but has now declined to 36c. Cold storage supplies are now being offered on the following basis:

XX Standards \_\_\_\_\_ 29c X Standards \_\_\_\_\_ 26c Checks \_\_\_\_\_ 24c Garlick-23c per 1b.

Grapes-Calif. Emperor in sawdust, \$3.50 per lug.

Grape Fruit-Florida, \$3.75@4.25 per Green Onions-Shallots, 50c per doz.

Green Peppers-80c per doz. Lemons-Ruling prices this week are

as follows: 360 Sunkist -----\$7.00 300 Sunkist \_\_\_\_\_ 7.00 360 Red Ball \_\_\_\_\_ 7.00

300 Red Ball ---- 7.00 Lettuce-In good demand on the following basis:

Arizona Iceberg, per crate \_\_\_\_\$3.25 Imperial Valley, per crate \_\_\_\_ 3.75 Hot house leaf, per 1b. \_\_\_\_\_ 12c

Limes-\$1.25 per box. Mushrooms-75c per 1b.

Oranges-Fancy Sunkist California Navels are now on the following basis: 126 \_\_\_\_\_\$7.00 150 \_\_\_\_\_ 7.00 176 \_\_\_\_\_ 7.00 200 \_\_\_\_\_ 6.50 216 \_\_\_\_\_ 5.50 5.00 Florida, \$6.25 per crate for all sizes.

Onions-Spanish, \$3 per crate; home grown, \$5.25 per 100 lb. bag.

Potatoes-40@60c per bu., according

Poultry-Wilson & Company pay as

follows: Heavy fowls \_\_\_\_\_ 28c Light fowls \_\_\_\_\_ 24c Heavy Roaster \_\_\_\_\_ 30c W. L. Broilers \_\_\_\_\_ 22c Radishes-65c per doz. bunches.

Spinach-\$1 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 \_\_\_\_\_ 20c Good \_\_\_\_\_ 18c Medium ----- 15c

Poor ----- 12c

### Essential Features of the Grocery Staples.

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

Tea-The market keeps pointing upward abroad. Prices here continue to advance and are offered on a very high basis. Good activity is evident in all brands of India tea. The same is true of Ceylons and Formosas. Foreign cables are practically along the same line as those of last week, with one exception. Most of them show a slight irregularity which in some cases amounts to a weakness in common grades of tea. In all other grades they quote very strongly and tell of advancing prices. Calcutta reports that the season is practically finished there, with the exception of one or two more small auctions.

Canned Fruits-Much interest is given fruits, but prices have not altered to any great extent, remaining firm throughout.

Canned Fish-Fish packs were quieter than either vegetables or peas, although there was some jobbing interest in Maine sardines. A report was given out during the week that packers are going to advance this article to the extent of 10c on all case goods. Salmon was quiet and unchanged quotably.

Canned Vegetables-All spot vegetables are firmly held and, as a line, show unusual strength. A more active market in all lines of canned foods is likely from now on, as the several handicaps to trading have been removed. Indeed, there are numerous reasons why the distributors should anticipate their wants in many staples before it is too late to take advantage of the present market and available holdings. Southern tomatoes have become even more scarce under the moderately heavy volume of trading during the past week or more. The market shows decided inclinations towards higher levels and good standard 2s can only be purchased now at \$1.10. Tomato puree is completely exhausted from first hands, and all other tomato products show a similar influence of the scarcity of tomatoes all over the country.

Dried Fruits-The most active item in the local market for dried fruits this week has been California prunes. That is not saying a great deal, for the advances made have been only slight and prices are still below replacement costs. Apricots have held steady on the spot, but advances anticipated have not yet come to pass. There should be an increase in buying interest in this item shortly, say local trade factors, as spot stocks are light and are decreasing daily. Fancy grades of Blenheims are particularly scarce. Supplies of peaches are also diminishing and the trade has not vet commenced to anticipate spring requirements to any great extent. Fancy table varieties of Smyrna figs are well cleaned up and some sizes are actually scarce. So-called manufacturing figs such as Smyrna bags and Portuguese tapnets are offered in very spare quanitties and are high in price. Manufacturers are buying in good quantities. Dealings in citron and peels have been

uninteresting as most business is done during the holidays. Spot supplies are small and limited in assortment.

Nuts-A conservative demand for nuts, both shelled and unshelled, is serving to keep the market on about the same course it has followed for nearly a month. There has been some expansion in demand as a natural result of the consumption of stocks accumulated late last year, but not enough to contribute much life to the markets. Dealers expect trading to continue on a rather conservative basis for several months more, although the Easter holiday demand may liven things up a trifle. The really heavy buying season, however, comes late in the year. Walnuts continued strong in foreign primary markets all week. Spot stocks are light and prices rule strong. Few price alterations developed in the course of the past few days in spite of some talk of expected advances. Pecans are scarce and rule firm. Filberts in the shell are in good supply and are cheap in price. Shelled filberts are scarcer and rule strong in

Pickles-Large dills and medium sours are in fair demand in the local market. Dill pickles are in moderately abundant supply, although there is a scarcity in the large sizes. No new developments are reported from pri-mary centers. Prices are steady and about the same as last week.

Rice-The demand appears to be gradually picking up in the local mar-Southern millers report a fairly good demand on all grades with prices well sustained. From now on it is hoped that there will be a gradual expansion of trade.

Salt Fish-Interest in the local market for salt fish is picking up as the Lenten season approaches. As holdings of all varieties are unusually small the price tone is very strong and with an advancing tendency.

To Modify Wine Tonic Ruling. The recent ruling issued by the prohibition commissioner, which, effective January 1, made it unlawful for grocers to handle wine tonics or tonics with a spirit base has been withdrawn for modification, following objections made by the National Association of Retail Grocers. As the situation now stands, grocerymen can continue to handle wine and malt tonics as in 1928.

Lansing - Small Men's Shop, 211 South Washington avenue, has merged the business into a stock company under the style of Small's Inc., with an authorized capital stock of \$50,000, of which amount \$40,000 has been subscribed, \$500 paid in in cash and \$22,-000 in property.

Detroit - The Coney Hanger Co,. 3956 Grand River avenue, has been incorporated to manufacture machines to make wire appliances, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Iron Mountain-The Falk Cigar factory has been removed to Calumet where the business will be greatly expanded.

#### GOOD MAN GONE.

### Death of Michigan's Oldest Dry Goods Salesman.

Detroit, Jan. 24—I returned here last evening from Galesburg where I went yesterday to pay my last tribute of respect to one of the noblest char-acters I have ever known. Mr. E. G. Curtis was my close business associate for thirty years with the John V. Farwell Co. He was a man of sturdy character, high ideals and a Christian gentleman. He saw only the good in his fellowmen. He was Michigan general salesman for the house of Far-well for half a century and was the oldest living employe, having been in their employment for sixty years. I do not think he had a single bad habit. He was honored and respected by all who knew him. Many of the older merchants of Michigan knew him well and wish you could write something about him. Herewith I enclose a little about him. Herewith I enclose a little history of his life and two photos. One was taken forty years ago and the other taken in his flower garden at his



E. G. Curtis.

Galesburg home in the evening of his life last summer.

ife last summer.
In honest man has gone to rest,
Is ever God in his image blest,
If friend of man, the friend of truth,
If the friend of age, the guide of youth.
If the other world he lives in bliss
Because he made the best of this.
I enclose a letter received from Mr.
McCormack. The same high regard

McCormack was held by many merchants in this and other states.

Charles G. Graham.

Ithaca, Jan. 25—1 received ter and the wire you enclosed. So our ter and the wire you enclosed. He was old friend has gone at last. He was to me one whom I enjoyed thinking of, for while of the generation before ours he kept well informed of the doings of the day which, together with ings of the day which, together with his knowledge of the past years, made his opinions of value and his deduc-tions very true. His life had been a yery useful one, for he had many more friends than we knew of and he en-joved looking after them. Many times while visiting him, reference would be made to many who had called on him and he always enjoyed these calls. Were it any other dan than Saturday we would not remain away from his funeral and regret that we cannot attend to pay our last respects to one of the brightest men of the day.

Henry McCormack.

I had a pleasant acquaintance with Mr. Curtis for about twenty years, while he was still employed by the J. V. Farwell Co. He was a prince in courtesy and enjoyed the love and confidence of every customer of the house. He was forced to give up active work by blindness and spent his last years at the home of his son in Galesburg. I never passed through Galesburg that I idd not call on him and, on leaving, I invariably thanked the Almighty for sparing the life of so good a man so long. He gave the last ounce of himself for his brethren's sake. Name and fame were nothing to this man-his friends were all. He takes his place among the greatest, not by reason of what he accomplished, but by reason of what he was, by the greatness of his spirit and his motives. In losing of himself, he found himself.

E. A. Stowe.

### Biographical.

E. G. Curtis was born on the Western slope of the Green Mountains, near the village of Pawlet, Vermont, Oct. 17, 1837. His parents were farmers and of Revolutionary stock. He is the last one of a family of four brothers and two sisters. In his later boyhood the family came to Michigan and lived on their farm a short distance South of Marshall. It was here, following his attendance at Olivet College, that Mr. Curtis had his first mercantile experience.

At the age of about twenty years he went to Chicago and entered the wholesale dry goods business. For a period of nearly sixty years he gave himself completely to the pursuit of this line of work. During that time he was associated with the house of Farwell, the same house with which he started. His early associates were among the pioneers of the business, several of whom later became prominent in the commercial history of the city. His customers were more than just that. They were friends and were to be found in nearly every state from Michigan to the Pacific Coast.

Mr. Curtis believed in the gospel of good will in his business relations and so expanded and diversified did those relations become that he almost entirely lived in his work. Especially was this true after the passing of his wife, thirty-eight years ago. To her memory was his devotion so great that it outlived all other interests he may have had. He was a good father and an indulgent grandfather. His generosity knew no bounds. This trait of character extended to many others outside of the members of his family and his benevolences, while not large, were numerous. His human sympathy was very real and found expression in care for the helpless and the unfortunate. He kept the old faith of his parents, who helped to establish the church in pioneer surroundings.

Mr. Curtis is survived by an only son, Charles G. Curtis, and two grandsons, John G. and Richard T. Curtis.

### Nine New Readers of the Tradesman.

The following new subscribers have been received the past week:

D. Stoll & Son, Grand Rapids.

C. S. Simpkins, Grand Rapids.

John Isbister, Onaway.

Fred Weingart, Onaway.

A. T. Lorenz, Edmore. Pius Fedewa, Pewamo.

Mrs. Bertha B. Bliss, Grand Rapids. Harold R. Pease, Fruitport.

Lorn K. Manning, Onaway.

### GONE TO HIS REWARD.

### Death of Cornelius Crawford, Well-Known Salesman.

Cornelius Crawford, Senior Vice-President of the Hazeltine & Perkins Drug Co., died at his home in this city at an early morning hour, Jan. 23, and was buried upon the afternoon of Jan. 24 in Oakhill cemetery.

He became associated with the Hazeltine & Perkins Drug Co. in the year 1884 and was continually with this company in the capacity of traveling salesman until the early summer of 1923. At this time, he suffered a stroke that incapacitated him for business and has been unable to give any attention to our company between that time and the date of his death. Many years ago he was elected to the board of directors and up to the day of his death was continued as Vice-President of the company. Previous to his engagement with the company, he was in the retail drug business at Middleville and applied that knowledge and diligence to it which marked him as a competent man in the field of merchandising which he undertook, and that was in the drug line.

During nearly six years of his forced absence from business, he displayed the same confidence and good will towards the company, and those with whom he was intimately associated as during the active period of his commercial life. He was a man who was endowed with loyalty to his cause, if once he had espoused the cause.

Mr. Crawford had three things in life which some people might call hobbies and to which he gave his constant, undivided and intelligent attention. Whatever he may have done in regard to these particular things, we have always been obliged to admit-and we are proud to admit-that he was sincere in every thing which he did; he was constant and always finished the job to his personal credit and the satisfaction of others with whom he was engaged.

These hobbies were his home, his business and his horses.

One of the very striking things in the life of this man was his attachment for his home and all that appertained to well-ordered, well-furnished and wellcared for home life. Mrs. Crawford passed to the Great Beyond several years ago and had enjoyed with Mr. Crawford that interest in home life beyond the average experience, and there was no man who was more devoted to the ownership, the conduct, the furnishings and the happiness of the wife and his children in a home than Cornelius Crawford.

His next item of interest was his business. The men in the retail drug business who knew him and who are in the business, or out of business at the present time, and especially in the territory which he covered for so many years, will admit and be glad to substantiate the statement that in dependence, general interest and punctuality in all that concerned his business contact with other people, no man excelled Cornelius Crawford. He began his career as a traveling salesman, when it was difficult to, as we say, make the territory, on account of the fact that

roads were poor, railroads were scarce and there was no such thing as an automobile. There have been times, and there were times, in the winter and when the roads were impassable or considered so by horse and cutter, that he has put a satchel upon his back and walked from town to town, where the distances were not too great. Through all this contact with retailers he probably formed as great a coterie of friends as any man who ever traveled in Michigan. To illustrate, the writer of this communication volunteered to take the territory of Mr. Crawford for a week, a good many years ago, and in calling at a small town not over fifty miles from Grand Rapids, the proprietor of the store said to the writer, "I am very glad to meet you this morning,

ed horses, but he loved them. His ownership and care and the contests into which he put them, when they were well cared for and fitted, grew out of his love and admiration for animal life, which was as perfect and as successful in its undertakings as would be expected of human beings. He took the same care and devoted the same intrest to the great perfection and the successful accomplishments of his horses that he expected in everything else that he undertook. This was his only recreation, as we look upon such things, and he had the faculty of winning a trotting race in some town in Michigan and not miss a customer on that day or week. His love and care of his horses did not lead him to neglect his business or his home.



The Late Cornelius Crawford.

but I would rather see Mr. Crawford." He was an enthusiast in his work and thoroughly in harmony with his constituents. The time arrived many years ago when he was working to a capacity that would ruin any man. His territory was reduced about 40 per cent. and in the following twelve months, yet he sold more goods in the 60 per cent. which was left to him than he did in the entire 100 per cent. This illustrated his determination never to take a backward step. His interests in our company along the lines of investment, service and loyalty will probably never be excelled.

The third item in what we have assumed to call his hobbies was his horses. This reference may seem a little out of order to such a man as has been described, but not so with Cornelius Crawford. He not only own-

Therefore, we are inclined, as we are obliged to part with him in our contact in daily life, to say of him that he was in all a triumvirate in his scope of life and that he carried them all to that degree of perfection to which he aspired. One of God's good noble men has gone to the Great Beyond. There is but one member of his immediate family, as we say, left behind. He served his generation and his connections to what in his concept was the highest

Our memories of his accomplishments with us, of his loyalty and his honor in all his business contact will linger for many years and we shall forever refer to him as a man who fulfilled every engagement he made and lived up to his highest ideals.

Lee M. Hutchins.

### IN THE REALM OF RASCALITY.

### Questionable Scnemes Which Are Under Suspicion. Edmore, Jan. 28—Can you give me

information on Radiant Specialty Co., Inc., 410 St. Clair bldg., Chicago, Ill.

They misrepresented their lights in

this way

When they put them in they were in an awful hurry and just hung the globes in the sockets right where they were in the window and said their were in the window and said their salesman would change the wiring when the salesman or collector came to collect. He is the only one I have seen yet come to collect. I asked him about it and he said he could not change it and for me to get someone change it, and for me to get someone else to change it. Another thing, they said their lights would give just as much light with a 100 watt bulb as my old ones would with a 150 watt bulb. came to look there was a 150 watt bulb in his, but the one he had to demonstrate with was 100 watt. Their lights were \$16.50 each and

our electric light man in town here came in after he saw these and said he wished he had known I wanted lights, as he could have saved me some money. He said he had one that would give just as much light as mine

for six dollars.

The next time the salesman or collector came around I was telling him about it. He said, "Tell you what I'll do. I'll let him put his light in and put a 300 watt bulb in against our 150 watt bulb and he said his light with 150 watt bulb would give more than the other man's with 300 watt. I did the other hans with 300 watt. I did it and then the salesman or collector backed down. He had bet me that if he could give as much light with 300 watt as their 150, why he would give my money back and take up the lights.

I have six of their lights and the bill would have come to \$99, but I think he said they would give it to me for \$90. Their copy of the contract is not filled out in full and I can't tell much about it. I have paid \$18 so far.

Will appreciate any information you

can give me.
Will I have to pay the remainder of Will I have to pay the the money on the lights?

A. T. Lorenz,

As the name is not found in the books of the mercantile agencies it is evidently a shyster concern. We would advise our correspondent to make no more payments, because the order was obtained by fraudulent representation and cannot be enforced.

Evart, Ian. 23-Last July a young man came through here getting up a directory and phone book of the four counties—Mecosta, Lake, Osceola, and Wexford-and solicited advertisements for the same. About one-half of the business men of the town took from \$5 to \$15 worth. The book was to be before the first of the year. it did not come we wrote to the Me-costa County News, a paper printed at Big Rapids, as the blanks we signed were printed by that paper and the books were to be printed in that office. We have just received a letter from the Square Deal Print Shop, of Big Rapids, and they said they were sorry, but the man even beat them out of print-ing the contracts. I wish you would notify the public in the Tradesman nd if he can be located to notify the Exchange Club of this town.

This man signed his name W. T. Johnson. He was 25 or 30 years old and about five feet eight inches tall.

I presume he has worked this all over the State or is working it now.
Samuel Shore.

This is the old story of doing business with strangers. Any man who wants money for service to be rendered later may safely be set down as a rogue. There are scarcely any exceptions to this rule.

# Added Thoughts on Michigan's Recreational Resources.

Having had opportunity, in the last three years, to make close study of some State Land surrounding several lakes and bordering a considerable stream of swift flowing water, I have concluded to call attention of State officials and general attention of all people to the possibilities of the development of more definitely marked trails to these natural resources which are sure to be of public benefit and increasing use when brought sufficiently to the knowledge of all.

There are already many camping sites used haphazard by roving lovers of the green outdoors.

Get more people to know about them by marking and mapping the trails and listing these camping places as valuable adjuncts of State playground property.

There are lakes and hills in wooded areas with charming scenic views. Advertise them so as to bring to the general public the understanding that these belong to the people and are being cared for in ways to bring greater value as time goes on.

There is a pine clad ridge with a long sheltered North slope starred and festooned in spring-time with beauteous blossoms of arbutus. Just below this hillside is a lake adding a charm to the sylvan scene and a graded roadway bordered by overhanging verdure. Such a park-like setting of lake and hill and pine almost buried in these North woods is of priceless value among the recreational assets of a resort state and the general public who own it should know more about it and find it listed in a handbook published by the Conservation Department, giving to the general public full knowledge of all our playground resources.

The crest of one massive ridge overlooks three fine lakes and on the far side of them a winding old lumbering road, graded except two short gaps, where a little more filling would take the place of burned out timber work, but even now the lighter autos follow the entire trail. Another trail nearly level and closely bordered by beautiful white and Norway pines, is at the base of a long ridge profusely wooded with pine, oak, white birch, hemlock and various types of undergrowth and on the other side of the roadway are two tree embowered lakes. This trail with its arching pines is a superb cloister in Nature's vast university.

To reproduce it anywhere would take decades of time, a mint of money and stupendous effort.

There it is now on State property and our Conservation Department as its guardian should realize the opportunity to make it easily available and have it count for all it is worth among the recreational resources which serve our own people and the tourists who want to see the best that is growing.

These are all found on the 4,000 acre tract about ten miles West of Kalkaska and can easily be made accessible from three or more directions.

This tract I urged the Conservation Department to place under management, so it would have decent care more than eight years ago. Three

years ago I brought it to the attention of the Forestry Department at Ann Arbor for use in meeting the problems of reforestation on large areas in that part of the State.

I thereby had occasion to search out the natural resources and became acquainted with more and more of the surface. In June, 1928, the Conservation Commission resolved to commence improving fire lines and planting on this tract and later there was a statement that the Department considered this tract one of the finest being cared for. I advocate and urge a definite policy of maintaining the old trails leading to these interesting areas and their proper marking, so people can readily find their way, and as time goes on provide for improvement of the roads which will do the most to make them easily accessible.

The State wants more tourist trade and in order to bring more people the desire is to emphasize the available recreational and scenic features. These attractions I have mentioned are of value for purposes of advertising our summer playground resources. Conservation Department as guardian and conservator of the public benefits to be derived from these lands, can by a definite plan put these natural resources on the map listed for community and tourist use. They can guard and conserve the manner and forms of use that will make them of greatest value to the public. These places are a common heritage of all the people. Now is the time to bring them into full use and appreciation by the public. These roadways were especially located and graded for use in lumbering. Another logging time will come, when these roads will again be needed for a similar purpose. It will be a matter of forest economy to keep them for that later need. The fire lines go up the highest hills and drop into the steepest ravines.

When the present planting has grown sixty years or more these woods roads will be worn by many feet lingering long under the stately pines, while on the way to the almost hidden beauties of the woodland lakes.

The Conservation Commission, by cordial co-operation with this effort in bringing a wider knowledge of these unusual natural resources, can do good work in enhancing their value to the public.

The object of value now is to call attention of more people and provide more definite marking of trails to render these areas easy of access.

Frederick Wheeler, President Michigan Forestry Ass'n.

### Hints To Drivers.

Forgetting to keep the spare tires inflated may turn out to be a serious matter if you have a front-wheel puncture and the underinflated spare causes shimmying.

If the ignition switch is the type that is "off" when in its lowest position, see that it is tight. A switch that shakes into the "off" position may stall the engine at a dangerous spot.

If the car has been out in cold dampness for some time, and refuses to

start, dry the spark plug tops with a cloth. Condensation may be causing a short circuit.

Why consider it safe to dash across an intersection when the traffic signal is set at yellow, or caution? The driver approaching on the intersecting street is likely to act as if the signal were green for him.

By making it a practice to stop the car with the service brakes before setting the hand brake, the chances are it will not be necessary to readjust or reline the latter during the life of the car.

The tires of a parked car are likely to stick to dry snow on a cold night, giving the driver the impression that something has broken when he goes to start.

With internal expanding brakes, you

can usually make a quicker stop when they are cold.

Only the driver who goes by antiquated rules races the engine when putting the car away for the night.

A slipping clutch is often mistaken for spinning wheels, especially when one is trying to pull out of a snow bank.

If the engine does not seem to be running smoothly, press out the clutch a moment to change the relation between the flywheel and the driven member of the clutch. This sometimes stops vibration and "beating."

You may be careful not to spill alcohol over the hood but the result may be the same, and the lacquer finish may be damaged, if you pour in water so carelessly as to cause the solution to overflow. Frederick C. Russell.





40 th Year You leave Life Insurance money for the benefit of your family—to insure your wife and children against need when you are no longer here to provide for them.

Have you provided also that this money shall be wisely invested and conserved?

The MICHIGAN TRUST Co.
Grand Rapids

### A DIAMOND RUSH.

Reports from South Africa about the rush for the newly discovered diamond fields in Namaqualand recall memories of the gold rush to California and the Yukon. But apparently the situation in South Africa is different from that which prevailed during the gold rush days in the United States. When gold was dicovered in California and Alaska, no effort was made to stop the goldseekers. In Namaqualand the government has stationed police in the diamond fields to stop prospectors. And so determined is it to limit the quantity of diamond production that the police have been ordered to fire on prospectors who fail to stay off the diggings when ordered to do so.

This attitude of the South African authorities furnishes proof of the extent to which the prosperity of the country is dependent upon the diamond industry. The problem in South Africa has been not to obtain enough diamonds to supply the world but to keep production down to a point where diamonds could be sold at the usual profit

When the new diamond field was discovered in Namaqualand recently, the diamond trust, which has its head-quarters at Kimberley, was terrified. It appealed to the government to proclaim the field "state diggings" without delay lest the world market be flooded with diamonds. This was done within a few weeks of the discovery of the new field.

Now, however, thousands of South Africans are up in arms against the trust. They want a share of the Namaqualand diamonds and insist that the taking over of the field by the state is merely a step in the direction of turning it over to the Kimberley interests. Whether that will eventually be done isn't certain. But it is certain enough that the government will never throw open the Namaqualand diamond field to general and uncontrolled exploitations.

### IT DEPENDS ON THE VIEW.

As against the statements of the Federal Reserve Board and Secretary of Commerce Whiting that 1928 set new records for industry and trade comes the report of the Conference of Statisticians in Industry who assert that 1928 was a year of less than normal growth in general business activity. All state facts, but the latter view gives the more accurate, even if it is the less optimistic, picture. In a similar way, at present, one might cite carloadings that are running above last year's and, less optimistically, that they are below two years ago.

Reports from the basic industries show the usual seasonal gain in steel operations and a bulge in automobile manufacture which may mean a new record for the month. On the other hand, there is a continued drag to construction work. Copper has moved higher in price and some observers again put forward the view that the advance in this metal together with certain other price increases may mean that security inflation is communicating itself to commodities.

In the absence of any unfilled want

of sizable dimensions, it is difficult to see how there can be commodity inflation except of the minor kind encouraged by price-fixing agreements. And even this minor type is more than likely to meet the same disaster that has been visited on other attempts to rig markets. Competition is too keen and productive capacities too large in most lines to look for extra firm or runaway markets for any length of time.

### WILL STUDY GROCERS' PLAN.

The two chief accomplishments of the dry goods wholesalers who attended the second convention of the Wholesale Dry Goods Institute at New York last week comprised acceptance of a code of trade practices and the adoption of uniform methods of accounting.

The action of the jobbers in starting on the work of setting their own house in order through the comparison of costs and the elimination of costly trade evils is to be commended. On the other hand, the smoothest operating wholesale distributor imaginable cannot expect to prosper if his customers fail to function properly. The stream of merchandise may flow most efficiently from mill to jobber to retailer, but when it gots blocked at the store counter for one reason or another, then it backs up all along the line.

If the wholesalers, after their study of what the grocers' organization has accomplished, do not see their way clear to a similar undertaking whereby their customers would be enrolled for expert merchandising, stock control, advertising, display and collection service, then at least they might strive to have their salesmen trained to aid customers in such matters. However, this would be only a half-way measure and, in the circumstances, the more thoroughgoing program seems preferable. Worth adding is the point that, except for the preliminary stage, the grocers' group of 135 wholesalers and 12,000 associated retail stores has not had a single defection.

### DISCOUNT QUESTION UP.

Appropriately enough in this era of mergers and changing forms of distribution, an effort has been made by the New York Sales Managers' Club to sound out manufacturers on the question of discount policies. The survev brought out that no definite program is held, but the answers indicated a general desire to know what was the best policy to pursue. At a recent meeting the returns were summarized and discussed and a speaker outlined a method for arriving at proper discounts. Since sales expenses decline in accordance with whether the consumer, the retailer, the jobber, distributor or mill agent is sold, he suggested that quantity discounts might be graded in that way, adding that if the chain or syndicate buyer performs the function of the distributor or mill agent, then he is entitled to the discounts given the latter.

Such a method of handling discounts would be logical and practical enough,

it may be pointed out, only there is apt to be considerable discrepancy these days in the size of orders placed by each kind of distributor. The trouble seems to be that discounts are based on what the distributor calls himself—retailer, wholesaler, group or syndicate buyer—rather than on the quantities he purchases. Some pioneering manufacturer one of these days may average up orders from each class of his distributors and then adopt a fixed sum to determine just how the order classes and what the buyer is entitled to in the way of a quantity discount.

### HOW MANY CAN YOU SPELL?

The old-fashioned spelling book has now fallen under the didspleasure of those inonoclastic pedagogues who would reform our educational system. As a result of the examination of a heterogeneous mass of documents, personal letters and business correspondence comprising some 5,000,000 words, an enquiring professor has discovered that in most correspondence only 1,000 different words are used, with an additional 4,000 or 5,000 in less common use. It has consequently been decided that the old spelling books have too many words. We don't need them all.

Carrying this line of reasoning but one step further, we wonder whether any spelling book is necessary. Letter writing is a lost art, business correspondence is typed by the stenographer and most documents can be satisfactorly filled out with a few figures and a signature. If we except the rather unimportant class of professional writers, the average man or woman has little need to know how to spell at all. To learn even 1,000 words is by far too much.

But if we dispense with the spelling book, what is to become of the spelling bee? There is a relic of the little red schoolhouse that we should hate to see disappear. How are we to compensate the school champions for the glory of being able to spell "onomatopoeia" or "ichthyosaurus"?

### WOMEN LEGISLATORS.

It is still a matter of news when a woman is elected either to Congress or to one of the state legislatures, yet we are gradually coming to realize that there is nothing remarkable in the event. Women are playing their part in making the Nation's laws as a matter of course. We have not seen any legislature swamped by women as a result of the votes of members of their own sex, but the statistics show a gradual and normal increase in their representation.

There will be 145 women on the rosters of thirty-eight state legislatures this year, according to an announcement of the League of Women Voters. This represents an increase of nineteen ovr last year and leaves but ten states in which no women are serving. But more significant of the normality of this development is the fact that sixty-eight of these women are serving second terms. Twelve of them, indeed, have been elected for the fourth time.

What this means is simply that most of these legislators have been chosen

without any regard to their sex or to such artificial considerations as taking their husbands' places, but because they have proved their ability in their own right. This is the way in which woman suffrage should work.

### FASHIONIST FOR STYLIST.

There is everything to commend the distinction which Paul Nystrom has just drawn between fashionists and stylists. "There is a place for the fashionist in the retail store," he pointed out, "and they should be called fashionists, not stylists. Styles are an interesting study, but fashion is what is sold. A fashion is an accepted style." He explained further that stylists, properly so called, are to be found in the manufacturing and wholesale houses where they are engaged in developing styles or in promoting sales.

The difference emphasized, therefore, is that the store through its fashionist should know what styles are the fashion and the fastest-selling designs and not just what styles are being offered merely in the hope that they may become the fashion and articles of quick turnover.

The more the question of the fashionist's place in the store is discussed, the more it appears that the function of this position is similar to that of legal counsel. The lawyer does not run a business, but he protects and furthers it legally in much the way that a fashionist may guard and promote it in matters of fashion.

### WELL WORTH READING.

The Tradesman fully realizes that merchants as a class are busy men and seldom inflicts long articles on them, so far as the reading columns of the Tradesman are concerned.

The masterly review of the present retail situation by Dr. Paul Nystrom on pages 2, 3 and 30 of this week's edition should be read with care and thoroughness by every merchant, because of the thought, research and effort Dr. Nystrom has put into the undertaking. No one in this country is so well qualified as is he to discuss the subject thoroughly and intelligently.

Dr. Nystrom will be recalled by many Michigan merchants as the star speaker at a Merchants' Congress held in Grand Rapids about a dozen years ago. He is the foremost authority on retail merchandising in the world.

### ONE QUIET PLACE.

Bermuda, oblivious to the rule of the automobile in the rest of the world, intends to remain a sweet retreat for horses and haters of gasoline. Great de luxe hotels, magnificent steam yachts in her harbors, radios in all her homes and modern howitzers mounted on her defenses-all these signs and symbols of the twentieth century she has adopted. But to all appeals to oust the horse and let motor cars have sway over her white roads she is deaf and intends to remain so. The Bermuda House Assembly has just decided that not even physicians shall have the privilege of operating automobiles on the island.

### OUT AROUND.

# Things Seen and Heard on a Week End Trip.

Grand Rapids has a superman who has caused more comment and accomplished greater results along certain lines during the past half dozen years than any other Grand Rapids man has to his credit in the course of a lifetime.

Most of my readers will know whom I refer to in making this statement. Those who do not know are entitled to the knowledge that the gentleman referred to is none other than Joseph Brewer, who never appears to be content unless he is doing something on a large scale and doing it in a different way than most people would set about to accomplish the same purpose.

Mr. Brewer's origin was no more conspicuous than that of the average man. He was born, attended school and began his business career as a court stenographer. He became associated with Charles B. Kelsey in the public utility business and made a big killing. They subsequently parted company and Mr. Brewer continued to expand the organization he had been instrumental in putting on its feet under the name of the American Public Utilities Co.

Along came Samuel Insull, who wanted the group of valuable utilities Mr. Brewer had gotten together more than Mr. Brewer did. The result was that Mr. Brewer retired from the public utility business with between two and three million dollars in his pocket.

What would the average man have done under the circumstances? Exactly what nine out of ten men are repeatedly doing—he would have converted his funds into bonds, moved to New York or hiked to Pasadena and passed up the friends who had assisted him in getting started on the road to Easy Street.

Mr. Brewer did nothing of the kind. He apparently realized that the possession of so much ready money made it possible for him to do things as they had never been done before. Whether he was animated by the lust for power or felt impelled to do something for the benefit of the city, I do not know. I don't suppose I ever will know, because when it comes to opening up his heart and disclosing its innermost thoughts, Mr. Brewer is a very unsatisfactory person to interview.

The first opportunity which presented itself to him was to buy a controlling interest of the Pantlind Hotel Co., which he accomplished without very much effort and without creating very much bitterness. He saw very clearly that the hotel needed new rugs, carpets and curtains and much new furniture and other modern betterments. Instead of increasing the bond or stock issues to provide these articles he suspended the payment of dividends on the common stock-we have had only two dividends since Boyd Pantlind died-and he has expended \$300,-000 in betterments which ensures the Pantlind keeping up to the front rank of hotels of its class. It is to-day nearly if not quite ideal in its appointments and service. Only a few mis-

takes were made, such as undertaking to force people who paid \$1.50 for a meal to accept a plate dinner, but as soon as it was apparent that the public would not stand for restaurant service in a high-class hotel, the plate dinner was quietly withdrawn. Today the rejuvenated Pantlind Hotel is a monument to the untiring energy of the man who apparently sleeps with one eye open until he gets things as he wants them—which is as near to perfection as possible.

Mr. Brewer's next move was not constructive, as his Pantlind Hotel undertaking had been. It was destructive to the nth degree, because it removed from the financial interests of the city a banking institution which had always been a credit to the city since it was rescued from the brink of disaster by William H. Anderson, with the solid financial backing and absolute confidence of the late D. A. Blodgett. The Fourth National Bank was a solvent institution, doing a profitable business, with hosts of strong friends and with capable management. Nothing but greed or the lust for power could account for Mr. Brewer's action in this unfortunate adventure. If he dreamed that he could make Grand Rapids a one man town he failed in his purpose, because his action naturally precipitated new alignments of a protective character which will prevent his ever carrying the one man idea into execution-if he ever had such an idea. I cannot think that Mr. Brewer is very proud over his action and accomplishmen' in the Fourth National Bank matter, because it caused a hardship to many good people, unnecessarily destroyed a model banking institution and injured the financial line-up of the city-without a single compensating advantage.

The destruction of the Fourth National Bank could never have been accomplished except through the treachery to the head of the bank of a family which had been literally picked up out of the gutter and made into millionaires through the kindly offices and constant watchfulness of Mr. Anderson. This betrayal is one of the blackest episodes in the financial history of Grand Rapids.

I never owned a dollar's worth of stock in the Fourth National Bank, but I did business with that institution for forty years and, like hundreds of others, my ability to keep out of the shadow of the poor house is due largely to the kindly advice and cautionary counsel of William H. Anderson, whose connection with the banking business of Grand Rapids was certainly a benediction. He had no ambition to conduct the biggest bank or do the biggest business. His sole aim was to maintain a perfectly safe bank, treat every honest man fairly and generously and leave a business to his associates which would ensure their continued prosperity for years to come. He was gradually relinquishing the details of his position to his carefully selected assistants, who were worthy of the trust reposed in them by their chief, and he did not deserve the summary extinction as a banker he received at the hands of Mr. Brewer. The delib-

erate assassination of the bank, while it may have been conducted along strictly legal lines, was unethical and violated every rule of good citizenship, civic righteousness and regard for the rights of others. I hope our city may never again be disgraced by such a flagrant exhibition of ruthless disregard of the proprieties.

Mr. Brewer's espousal of the Grand Rapids Trust Co. has been directly opposite his action in the bank matter above referred to. He has furnished inspiration, vision and energy which have put that organization in the front rank. His administration has been broad, liberal and progressive. He has adopted big city ideas and put them into execution. One instance may be cited in connection with the management of his bond department, which recently sold \$40,000 bonds of the Grand Rapids Body Co. the company went bad, Mr. Brewer immediately instructed his bond department to notify every purchaser of their bonds that it would replace them with bonds of a solvent company before the holders of the dishonored bonds would have time to call and suggest such action on the part of the seller. This is in line with the policy of all trust companies in the large cities, but other local bond sellers have only made good in such cases under coercion-sometimes not even then. Mr. Brewer was the first and only local trust executive to put this rule into force in Grand Rapids. His action in this respect cannot fail to give his bond department added prestige and will necessarily result in other local financial institutions reversing their present attitude in this matter and abandoning the village methods they have pursued for so many years to the disgust and dismay of bond buyers who have placed reliance in their supposed superior judgment.

The beautiful banking structure which houses the Grand Rapids Trust Co. is a monument to Mr. Brewer's energy and foresight, as well as his appreciation of the beautiful in architecture and architectural arrangement. It fits into its location and surroundings wonderfully well and is a source of pride to every loyal citizen of Grand Rapids.

Mr. Brewer's purchase of a controlling interest in the Morton House has resulted in that establishment receiving the same kind of rejuvenation the Pantlind received at his hands. Conceived, planned and erected by men who had no knowledge of the hotel business and were not disposed to listen to the voice of reason, the arrangement of the hotel was wretched in many respects. Mr. Brewer has made physical changes wherever possible to do so which have tended to molify these defects and placed the hostelry in the front rank of hotels of its class.

In creating a new golf ground at Plainfield, Mr. Brewer has spared no expense to create one of the finest courses of the kind in the world. He has introduced several features not embodied in any other golf course in the country, making it unique, in a class by itself.

In acquiring practically all of the milk and cream depots and practically all the worth while distributing agencies of the city, Mr. Brewer has placed nearly an effectual embargo on the sale of impure milk to any extent, which will contribute greatly to the health of the city and the happiness of our people. In none of his numerous activities has his determination to be constantly doing things brought about better results than in his espousal of this industry, which is extremely difficult to control, so far as quality is concerned, unless the purchasing power is vested in few hands and the methods of handling the product after purchase are ideal. Those who know the man fully realize that Joseph Brewer will never be content until he has placed the milk business of Grand Rapids in the best position which science, chemistry and cleanliness can suggest.

Not content with these accomplishments, Mr. Brewer has developed one of the finest farms in Michigan, if not in the entire country. No expense has been spared to make his country home a model one in every respect. It is a joy to the eye in summer and an object of constant comment in the winter when one notices the care with which every detail is attended to. This is an object lesson to every farmer within 100 miles of Grand Rapids and will do much to elevate the occupation of farming to a higher plane.

With such masterful accomplishments to his credit, and only one to his discredit, the question naturally arises, "What will Mr. Brewer do next?" Not being his father confessor, I am unable to anwser that question or make any attempt to suggest an answer; but one thing I do know and that is that Joseph Brewer will be constantly doing something or he will go crazy. Rest, relaxation and satisfaction over what he has done are not in his line. They are words which have no place in his vocabulary. He must be in action or he is the most unhappy man in the world. I might suggest a few things to keep him busy, but as he has never requested any assistance or suggestions at my handsand I presume the same is true of every other man of his acquaintance-I think I will permit him to work out his own future plans and shape his own destiny in accordance with his own ideas.

Of one thing I am assured—that whatever he does he will do well, whether it is busting up a perfectly good bank or contributing to the greatness and glory of Grand Rapids (with incidental additions to his own fortune) by carrying out constructive plans of great magnitude in such a way as to reflect the greatest possible credit upon himself and the city which happens to be so fortunate as to possess so energetic and progressive a citizen.

E. A. Stowe.

They tell us salesmen are born and not made, but even the "born salesmen" can be jacked up a few pegs in the count of value by "knowing their onions"—meaning past masters in knowledge of their own goods.

Such Men Were Not Born To Die.

Grandville, Jan. 29—It is altogether fitting that a memorial should be erected to the memory of Captain Belknap as the city proposes doing. The Captain in his contact with the

The Captain in his contact with the public was pre-eminently an honest man and that one word honest comprises all there is worth living for in this world of ours.

As a young soldier he did honest service for his country. He was never known to flinch from duty, however onerous, and down to his last hour he retained the good name that had been his throughout a long life. It may well be said of him that he had not lived in vain.

As a youth he was courageous to

As a youth he was courageous to the brink of reckless disregard of personal safety, and now that he is gone we can all lay a flower on his tomb in respect for his brave, kindly, honest Boys of to-day need farther for a hero to their liking. There were, perhaps, greater men of wide National fame, yet none wiser more faithful to the trust reposed

As a wagon-maker he did his work well. As a farmer on a wild farm in Western Michigan the writer of these lines secured for his carrying trade a Belknap wagon, and let me state right here that it was every inch a wagon; one that it was every finch a wagon, one that, like its builder, was honest to its heart's core. I had the wagon for twelve years and sold it when I quit the farm for nearly its original price

the farm for nearly its original price because of its being so well preserved. That wagon was used in all those years for all teaming and at the end of the dozen years not a tire was loose and the paint was but slightly faded. Good stuff, let me tell you, the product of an honest factory. When it can be said of a man that he is honest, that is

said of a man that he is honest, that is all that is necessary; count that man a gentleman and a scholar.

Our greatest heroes of history were known for their sterling honesty. We have only to look to Washington and Lincoln to note this fact. The former could not tell a lie and confessed that he cut down his father's cherry tree with his little hatchet.

How many of our small how are

How many of our small boys are willing to do as much when confronted with an angry father because of some misdemeanor? Abraham Lincoln was known as "honest Abe." That was something, since he was a lawyer, and the same tensor to the same to be a supersed of them to it seems to be expected of them to sometimes wink at dishonest acts. We make no accusations, however, since we once knew a man who, though not a brilliant lawyer, belonged to that pro-fession and won many laurels because of the fact that even though a lawyer he was an honest man.

he was an honest man.

A prominent lumberman found himself involved in a suit at law and when he called on his personal attorney, found that he had been employed by the other side. What to do troubled him. "Go to Mr. B—" advised a friend. "Although not a brilliant attorney, he is honest and you'll not be sold out by him."

The lumberman followed the advice and was repaid for his trouble. Honesty in every walk of life is necessary if one would expect true success.

if one would expect true success.

It has been asked if life is worth living. Such a life as that just closed in Grand Rapids answers the query fully. Such a life is an inspiration to everybody, and the young generation now growing up may well take heart when such a man as Captain Belknap passes on. That he has gone to a higher and more pleasing home than this on earth cannot be a mere fancy of on earth cannot be a mere fancy of brain.

Honesty brings its own reward, hereas the opposite more often whereas whereas the opposite more often brings degredation and sorrowing old age. Is not such a life as the one just closed worthy of commendation, worthy in every way to be imitated that great good may come to the im-

We stand or fall by our own acts.

If we are honest the public will find it

out, and per contrary a dishonest man never has many friends. In one of the early day school books was the saying, The evil men do live after them while the good is often interred with their bones."

To cheat and over-reach seldom pays -sometimes, yet what must the con-science of that man work on his soul who has won success by such methods?

At a country gathering in Illinois, when Lincoln was a young man, there was a contest of strength pulled off. After various stunts, one of the most muscular of the crowd tried to lift, a cask of liquor breast high. He signally failed. Then Lincoln tried his

Honest Abe not only lifted the cask, but placed his lips to the bunghole and drew in a draught of hot liquor. It was then that a shout went up that

It was then that a shout went up that Abe, who had been supposed to be strictly temperate, had been fooling people all along. He had just drunk from a barrel containing whisky.

Not so, however, since Abe lowered the barrel and spat upon the ground all the hot drink he had taken. This was greeted with a cheer when the rail splitter's friends saw that their idol was an honest man and not a secret guzzler of liquor. secret guzzler of liquor.

Our children who read history find many honorable examples at hand for their imitation, and when it comes close at home as in the case of Captain Belknap, how much more potent is the example set for their observa-

"What a pity it is that such men have to die," remarked an old sea captain when reading of the death of a prominent citizen. It would seem so oft times, and yet these noble lives have not been lived in vain, and that they die in the sense that their innersul has gone to the grave is a missoul has gone to the grave is a mistake which every thinking man realizes within the depths of his own inmost being.

Old Timer.

### Read the Tradesman Thirty-five Years

Read the Tradesman Thirty-five Years Ago.

Buffalo, Jan. 26.—I want to thank you and Mr. Frederick Wheeler for a copy of the Jan. 16 issue of your paper for several reasons. In the first place, it is like meeting an old friend, for back in 1894-5-6, when I was a grocerv clerk up in Grand Traverse county, I was one of the Tradesman's regular readers. In the second place, I, too, am an enthusiast in the matter of reforestation, although, largely on of reforestation, although, largely on account of circumstances, unable to take so active a part as Mr. Wheeler. Then your own editorial relative to the Federal Supreme Court ruling on the Clayton law is highly interesting.

the Clayton law is highly interesting.

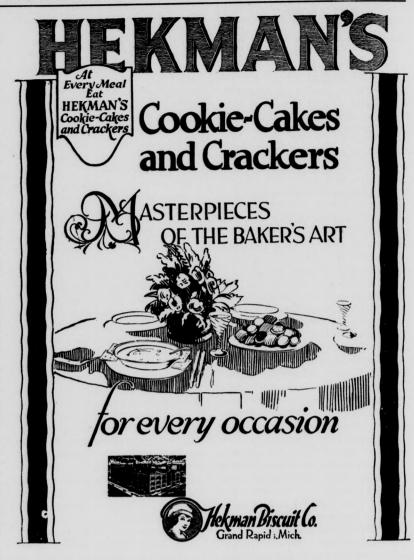
During the years which have elapsed since I was a grocery clerk, the Tradesman has lost nothing of its usefulness that I can discover. It is even better now than then. Even though my immediate personal interests lie rather in the field of education than in trade, I think I am yet qualified to make such a statement. Therefore. Mr. Stowe, I congratulate you upon the excellence of your periodical, and I, again, thank you for the pleasure of seeing it once more.

George L. Crisp.

George L. Crisp.

# Will Resume Business at Old Loca-

Sout Bend, Ind., Jan. 29—Burton S. Haswell, operating as the Coffee Ranch at 133 North Michigan St., is now in temporary location at 223 North Michigan St., on account of a fire which destroyed the block in which the business was conducted. The building will be rebuilt and Mr. Has-well will again occupy the same location with a complete equipment of new machinery for handling his coffee and nut business and with new store tures for the retail department. loss, which was mostly covered, was total on merchandise of \$15,000; machinery and fixtures, about \$10,000.



# WORDEN GROCER COMPANY The Prompt Shippers

Live Grocers Like To Sell

# **Morton House** COFFEE

It Brings and Holds Customers

# WORDEN GROCER COMPANY

Wholesalers for Sixty Years OTTAWA at WESTON **GRAND RAPIDS** 

THE MICHIGAN TRUST COMPANY, Receiver

How Long Will Our Rural Population Submit?

Grandville, Jan. 29—"Oh, the follies and the fashions of 1866," sang the old time circus clown in that early day. If he thought there were follies and fashions then what would be his comment now could he revisit our country at the present day?

No doubt there are follies and fool

at the present day?

No doubt there are follies and fool fashions in every age of the world, but to-day some of these are carried to a dangerous extreme as witness the stranding of over a hundred rural school children the other day at one of our Michigan villages.

One hundred country boys and girls come of them mere tots kept from re-

One hundred country boys and girls some of them mere tots, kept from returning home by the drifting snow. How many of those little chaps do you think failed to cry himself to sleep behind the walls of a strange house? And away back yonder more than eight miles across the snow drifts were the mothers of these little ones, surcharged with grief and fear lest harm should come to their dear ones.

All of this might have been avoided All of this might have been avoided but for the fool not to say criminal school laws of the State. The idea of making children of tender years drive across miles of snow-bound country that they may have the privilege of being taught the rudiments of an education. Twenty years ago such a line of educational endeavor had not been thought of, and the poor, ignorate rured child imagined he or she was ant rural child imagined he or she was ant rural child imagined ne of she was going to school when they put in a daily appearance at a nearby country schoolhouse and was taught by a teacher fully as handsome as some of the half clothed dispensers of knowl-edge at our central houses of knowledge to-day.

In old times it was once remarked that there was something rotten in Denmark, an apt suggestion that might be applied to our present school system. tem. From top to bottom the school system of to-day is wrong, absolutely wrong, a disgrace to a great growing State like our Michigan.

The idea of crowding busses with

The idea of crowding busses with small children in the depth of winter, to be carted across country many miles to school, is the acme of cruelty to say nothing of its barbaric nonsense. The rural schools must go to make room for concentrated central schools which are mere gigantic playhouses erected at a gorgeous expense to house the ones we love, and once thought were well cared for educationally at the corner district school.

Is it possible that a child beginning

the corner district school.

Is it possible that a child beginning its school life has any superior advantage behind the walls of a great central temple of learning than has the boy or girl who occupies a seat in a smaller building and being taught from the same books by one much nearer to the little ones than the far away city or village dame with her big salary and expensive tastes.

Pearly it is time to call a halt to

Really it is time to call a halt to this modern idea of teaching the young idea how to shoot. Really these bus rides so far from home, more especially in the winter time, are fraught with more or less danger to which no parent has a moral right to subject his children. children.

children.

Some time ago a parent was arrested and lodged in jail because he refused to send two tots to a city school when only a mile away was the little rural schoolhouse waiting to welcome his brood. Now that man had a right to grate his teeth and look for a gun. Such despicable despotism in the because of the twentieth century here. ginning of the twentieth century here in Michigan is not understandable and we cannot conceive that it is to always continue.

The taxpayers of Michigan should awaken and demand their rights. The rural arm of the school life has always been its bulwark of safety, and we have always been proud of our free rural schools. Not so any longer, however. The despot, higher education has cought the people by the however. The despot, higher educa-tion, has caught the people by the

throat and is squeezing the life out of

our people.

Many of our big modern temples of many or our big modern temples of learning are but great playhouses, given over to amusement rather than to study of books. A great craze has sone through the country in which poor little Eddie and cheery little Mattie are being pressed into work which would prove a hardship even for adults.

which would prove a hardship even for adults.

Eight miles across country in one of Michigan's blizzards is no small matter. To compel this, either in the name of education or religion, is a matter which seriously concerns the public, a large part of which live out in the country, miles from the fancy school building to which some citizens point with pride as an exhibit of modern culture and civilization.

zens point with pride as an exhibit of modern culture and civilization.

When war's dread clarion rung through the land from whence came the strong hearts and great souls that dared the enemy in battle and after years of strife placed America forever

on the side of freedom?

Did we in freeing the colored race enslave the white? It has that appearance to-day when we note the tyrannical mastership which modern education is seeking to throw around our homes. Little children do not like the situation any better than do their parents in our country wide spaces. It situation any better than do their parents in our country wide spaces. It is the height of cruelty to order your little boy or girl to don his or her coat and hustle down to the road to catch the bus for school. Less than a mile away stands the empty rural schoolhouse, a relic of a past age, by which the city bus flits on its distant drive to the far away central school.

Not only are these winter storms to be dreaded by the children, but there are more or less fatal accidents even in the best of weather. Accidents in which several children have been killed and injured. Is this fad for big school playhouses for children worth the price we are paying for them?

The quality of our modern school

The quality of our modern school laws should be investigated and some of its worst features sent to the scrap heap at the earliest possible moment. Old Timer.

Crystal Lake Merchant Pleasantly Located at Clearwater.

Clearwater, Fla., Jan. 26—We (Mrs. Kimball and I) with the friends who met us at Kalamazoo Jan. 1, had a very pleasant trip to Florida. Snow bothered a little only as far as Indianapolis. We were eight days driving down and seeing what we could see.

The weather is warm here in Florida from 9 a. m. to 5 p. m. and cool in the evening.

We read in the Free Press that you are having snug weather in Mich-

ou are having snug weather in Michigan.

Our friends have left us to return to Detroit. We expect to remain in Florida for several weeks yet, then drive through the Central and East side for a short time before we return about April 1. If Florida has roads all over the State like this section, it has cost a mint of money to build them. Clearwater is as clean a little city as I have ever seen. Everything seems to be bright and new. Prices seem to be very reasonable for everything.

The farmers or raisers of oranges and grape fruit are only getting about 75c per box for the fruit on the trees. It costs \$1 to pick and pack and another \$1 to get it into the Chicago or New York market. However, they do not seem to be forcing the sale and are letting the fruit hang on the trees, which they can do for several months. The extra drop loss, they claim, will be made up in the growth of those left on the trees. F. T. Kimball. The farmers or raisers of oranges

Traverse City-Muncie & Irish succeed Conway & Provencher in the grocery business at 218 East Front



It Pays to Feature MONARCH Canned Fruits

# If You Leave No Will.

Who will inherit your estate Can your wife continue to keep her present home

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

### **FINANCIAL**

### Making Trust Companies Receivers Commendable, But No Panacea.

The decision of the Federal judges of the Southern District of New York to name a banking institution as receiver in all bankruptcy cases has been widely heralded as a deadly blow to the so-called bankruptcy ring, which has defrauded creditors out of huge sums. This practice was employed in Chicago in the past by former Judge Landis, who appointed the Central Trust Company as receiver and trustee in almost every case. Chicago referees report that, while it simplified matters greatly, there was no great improvement over the present system.

The following article, by a man who has studied the workings of the bankruptcy law for more than a quarter of a century, tends to dismiss the idea that the "new plan" is a panacea and a curb on frauds. Mr. Tucker is managing editor of the American Accountant and an authority on the law in As director of the Bureau of Public Affairs of the American Institute of Accountants he made a detailed study of the bankruptcy statute when Congress was preparing to amend it in 1926 and prepared two bulletins for publication which were widely distributed through business and professional circles.

When creditors have shown sufficient interest in a bankruptcy proceeding to indicate to a judge a man who would be suitable as receiver, the man so indicated has usually been one who is acquainted with the particular line of business involved, one whose handling of the estate would be likely best to conserve the assets and thus make the largest return to the creditors.

It is in but very few cases that creditors have in recent years been sufficiently interested in the proceedings to indicate their wishes as to choice of receiver, and as a result the receivership business has gravitated into the hands of a few men. That one of those few men proved to be lacking in integrity is no reflection on the bankruptcy law, or on the manner in which it has been administered.

Likewise, the decision to name a trust company as receiver in all cases is not likely to work any very noteworthy improvements in the administration of the law. All that is accomplished by that move is to guarantee that while the estate is in the hands of the receiver-the trust companyit will be safe, but that custody may be of but short duration, depending on how early a trustee is elected and whether the receiver is chosen as trustee. In other words, the possible assumption of control of a bankrupt estate by interested persons is merely delayed until the creditors can elect a trustee, who takes over the estate from the receiver.

Here again the indifference of business men who are creditors of bankrupt estates makes its appearance. Election of a trustee is effected by votes of those holding valid claims against an estate. Both the number of claims and their amount are taken into consideration in the voting.

Traffic in claims begins almost immediately after an individual or firm is declared bankrupt. In fact, in some cases it begins before the actual declaration of bankruptcy by the Federal Court. An attorney is prohibited from soliciting claims of creditors, but it is done regularly, with a view to electing himself, or someone of his choosing, as trustee. That is the backbone of the bankruptcy ring.

Business men are careless and indifferent when it comes to assigning claims. They do not seem to realiez that it is at this point of the proceedings that they must conserve their interests. One creditor's claim may be comparatively small, and he may not think much of his chances of realizing on it, but it is a vote in the choice of trustee.

The business man is too busy to play politics, or to arrange in any way for the little detail of the election of a trustee, in advance of the first meeting of creditors before the referee, but the attorneys who specialize in bankruptcy cases are not too busy to give detailed attention to that particular procedure. Hence, the election of trustees is largely controlled and manipulated, and gravitates into the hands of a small group.

The courts, so far as the election of trustees is concerned, appear to be unable to prevent collusion. The judges have made rules against soliciting claims, but they are not observed, chiefly because violations are difficult to detect.

Trustees are just as likely to be embezzlers as are receivers, once they obtain possession of the estate. Hence the decision in all cases does not go far enough. If the judges could also see to it that a trust company is elected trustee in each case involving sizeable assets, then something worth while would have been accomplished, but the judges cannot do that under the law.

It is in this matter of naming or electing fiduciary officers that the American bankruptcy law differs materially from the British system, from which the American law is derived. The British law provides an official receiver, who handles all cases at a minimum cost. Further, no trustee follows the receiver; one official does it all. The official receiver handles the case from beginning to end.

When the American bankruptcy law was last amended, in 1896, an effort was made by some interested organizations and individuals to write into it the official receiver plan, but that effort failed. It would have deprived attorneys of many fat pickings in the way of fees. The official receiver plan, for instance, does away with one official and two sets of attorneys, as compared with the American plan. Under the United States law a receiver may employ an attorney; then, when the trustee is elected, he may also employ an attorney, even though the trustee may himself be an attorney, and in some cases attorneys are allowed for others appearing in the case, whose fees must come out of the estate before the creditors begin to share in it.

Referees, too, are paid by fees which

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depend on the size of the estate, and there was a suggestion in 1926 that referees as well as receivers be paid a stipulated salary, to reduce the charges against the estate. That suggestion, too, was ignored by Congress.

The official receiver plan, in brief, was that in a district including a city of 500,000 population or more the district judges might, if they wished, sitting as a board, vote to name official receivers for their district. One measure set the salaries of official receivers at \$10,000 a year, placed the referees on salary at \$12,000 a year and provided for an official auditor at \$7,500, all of them to have additional allowances for office staffs. Fees of receivers and referees allowed in the present law would be turned over to the United States Treasury.

Under the proposed provision the official receiver would have been the first to act in all cases, taking charge of estates, large and small, and when a meeting of creditors was held the creditors in cases with assets of \$10,000 or more could have decided for themselves whether to continue the administration of the official receiver, or to elect a trustee.

In cases with assets below \$10,000 the official receiver would have continued automatically to serve, and no trustee would have been elected. In all cases the official receiver would have supervised the administration of estates, even though the creditors might have elected a trustee.

The action of the judges in deciding to name a trust company as permanent receiver is, in effect, the adoption in modified form of the permanent receiver idea which Congress refused to write into the bankruptcy law when it was last amended. Some of the most important features of the proposed plan are lacking in the plan just put into effect by the Federal judges. The receiver is not to be paid a regular salary; and the trustees will be elected in all cases. Administration of estates will not be supervised by receivers, after trustees are elected.

Some of the arguments advanced before Congress in behalf of the permanent receiver plan were:

- 1. It would insure efficient and economical investigation and handling of the small cases, constituting 85 per cent. of the bankruptcies. It is from these small cases that most criticisms come.
- 2. It would relieve the judges of the necessity of choosing a receiver for each case.
- 3. The difficulty of obtaining competent, qualified men to serve in small cases would be overcome.
- 4. An official receiver could prevent many of the losses that are sustained by estates before the trustees are elected.
- 5. Creditor control of estates is taken away only in the small cases, in which creditors usually show little interest under the present system.
- 6. The unnecessarily large costs of administering the small estates would be reduced, by the elimination of trustees' fees, and of fees for attorneys for trustees.
  - 7. The official receivers, referees,

and auditors would become ministerial officers of the court. Bankruptcy courts operate under a great handicap because they must attempt to execute their own judgments, whereas other courts have officers who execute their judgments.

- 8. Every one of the Federal judges in the City of New York was reported to have said that he believed the official receiver plan would be a good thing for the courts and that he would like to see the system instituted.
- 9. Official auditors are needed to prepare reliable statistics relative to bankruptcy matters.
- 10. New York now has official liquidators in the insurance department and in the banking department, who have effected great savings in administrative expense.
- 11. The official receiver system means a single administration system, instead of a dual administration, first by a receiver and then by a trustee.

Some of the arguments in opposition to the official receiver system were:

- 1. Expenses would be increased because salaries of official referees in some cities would be larger than their earnings under the existing fee system.
- 2. A receiver appointed at the request of creditors will take a greater interest in a case than an official receiver, and will marshal more assets than a receiver who is not especially interested in the estate.
- 3. Proposed salaries for official receivers and referees are larger than those of the judges who will appoint them.
- 4. The democratic feature of the law, which permits creditors, through a trustee, to take over and manage the affairs of the bankrupt, would be eliminated in a majority of cases.

Aside from the matter of the official receiver, the chief defects of the American bankruptcy law and of its administration, as brought to light in extended studies in 1926, were found to be:

- 1. Collusive petitions.
- 2. Fraudulent compositions.
- 3. Easy discharges.
- 4. Insufficient criminal provisions and lack of prosecution.
- 5. Unlawful preferences.
- 6. Delays in settling estates.

Collusive petitions are those filed at the request of or on behalf of the debtor, either directly or indirectly, in involuntary cases. A dishonest business man, owing many debts, may himself arrange for a bankruptcy proceeding in order to free himself of his debts. He may stage the whole affair himself, through dummy creditors, sometimes created through fictitious debts; or he may have the assistance of friends who often obtain from creditors assignments of their claims.

The collusive petition brings about the voluntary-involuntary proceeding, in which the bankrupt himself masquerades in court as the petioning creditor, being represented by persons who hold assigned claims, as creditors. The bankrupt himself, or his friends, suggests the man for receiver, if one is found necessary, and may control the election of a trustee, as well as the designation of the attorneys for the

receiver and the trustee. Under these conditions no very searching examination for fraud, no very thorough investigation of the bankrupt's affairs, is made, and no effort follows to discover and punish violations of the bankruptcy act, such as concealment or diversion of assets. Management of the estate remains practically in the hands of the bankrupt himself.

The second evil of which complaint was made before the last amendments to the bankrupt act were enacted was the ease with which injustice could be worked by fraudulent compositions. These compositions, or settlements with creditors by debtors on a basis agreed to by the creditors, frequently were used either to prevent adjudication in bankruptcy or to delay proceedings after adjudication. Though safeguarded in many ways, the composition procedure was greatly abused.

The most flagrant instance of fraudulent compositions are those effected with the connivance and aid of creditors. Compositions are susceptible to fraud in that they do not always manifest all the payments, or promises of payments, made by the debtors or bankrupts. Some creditors, by private agreement, were often able to secure preferences at the expense of other creditors, and the bankrupt or debtor

was frequently able to conceal and retain assets.

Another cause of complaint three years ago was the ease with which bankrupts secured discharges from bankruptcy, even though they might have committed flagrant abuses of the provisions of the law. Until a bankrupt secures a discharge he cannot again engage in business or accumulate property. Title to all his property is vested in the trustee. Thus refusing a discharge is one form of punishment which may be inflicted on a dishonest bankrupt. Complaint was made that it was seldom invoked, even in flagrant cases.

Some of the acts by a bankrupt which may be made the basis of opposition to a discharge are failure to keep proper or ordinary books of account, fraudulent disposition of property shortly in advance of bankruptcy, concealment of assets, destruction of records and obtaining money on false financial statements. Complaints were made three years ago that those provisions were too weak, and that they were not often applied, with the result that, in spite of the law, many bankrupts were given discharges and permitted to re-enter business even though they had flouted provisions of the law and defrauded creditors.



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### MUTUAL FIRE INSURANCE

Two Conflagrations Furnish Lesson.

Two conflagrations in the United States occurring in widely separated cities and in separate generations have become famous for the contribution they have made in awakening the public to the need of fire prevention.

The Chicago fire of Oct. 9, 1871, was the first to be commemorated by the establishment, on the memorable anniversary date, of a fire prevention day in one or two states; gradually its observance spread to other commonwealths and the time was extended to a week; to-day its observance is Nation-wide, and proclamations recommending its observance are issued by governors of practically all the states and by the President of the United States. And yet less than twenty years ago it was almost impossible for advocates of fire prevention to induce public officials to give the matter serious attention.

The other conflagration occurred nearly thirty-five years after first, or on April 19, 1906. It is hoped that this anniversary, about six months after the one just named, will become as universally observed as the other for the same end. The two calamities will thus be utilized, as all calamities should, to point a moral and constitute a warning against similar occurrences. as far as their prevention is within human power. Known as the greatest of its kind in history, the San Francisco disaster is used jointly with the Chicago holocaust, perhaps the greatest that had occurred up to that time, to impress the necessity of keeping under control as far as possible man's wonderful servant, fire, and prevent it from becoming his master and destrover. The annual observance of fire prevention week is a phoenix of blessing that has arisen from the ashes of unparalleled disaster.

The similarity between the two disasters ends here. They were both staggering, both put men and women to the supreme test; recovery from them was inspiring. From the dead ashes of fifty-seven years ago has arisen to fullness of wealth and splendor the second city of the Nation. From the smoking embers has arisen the queen of the Pacific, the admired glory of the Western Coast. Yet the thing impressed on us by the two examples is the difference between preventable and inevitable disaster. It is a far cry from a lantern carelessly placed to light the milking of a cow in Chicago, to that twisting, racking force that started the San Francisco cataclysm. The one was the act of man; the other the act of God. The first should have been prevented; the second could not have been. Against the recurrence of the first people can and should be warned and admonished. The recurrence of the second is in the lap of the gods. This constitutes the wide difference between the two events so far as the purpose of this writing is

Yet that does not mean that in providing against the preventable disaster we should regard the other as beyond our power to mitigate even

though impossible of prevention. This brings up again the old question of limiting the scope of fire, even though we cannot always prevent its origin. We are again reminded of the slogan of the fire preventionist, "All fires are of the same size at first." Recognizing the impossibility of absolutely controlling the beginning of every fire, we should be inexcusably fatalistic if we resigned ourselves and abandoned our property unreservedly to the flames once started. The manifest duty of all citizens is to take every possible precaution to limit the extent of every fire, and save as much as possible of our property from devastation. This is the mission of the fire preventionist; it is the duty of every property owner.

As with all other great things, this begins long before there is any possibility of fire of the conflagration type. If one can get the full meaning of the word "prevention," the task of applying rules far in advance of the event will become comparatively easy. The root and significance of the word are found in its prefix, "pre." This means "before," as all students of English know. The difficulty is that the ordinary citizen does not apply it long enough before the thing he is preparing for. The matter of fire-resistive materials of construction and their skilled use in building plans becomes the dominant one. If every city, from the time of its founding all through its history, had adopted the plan and religiously followed it, of making all buildings, at least in its fire district, as fire-resistive as possible, then no matter what might occur to start a fire, no conflagration of any moment could result Add to this proper city planning so as to give best service in fire-fighting, and there could be a notable decrease in America's fire loss, which, by the way, showed a reduction in 1927.

President Coolidge's fire prevention proclamation calls attention to the responsibility of "our cities, towns, hamlets, and farms" to act concertedly for fire prevention, the scope and result of which will be of vital moment to the Nation. "To the Federal Government," says he, "the matter is of grave concern, but we must rely on cumulative contributions throughout the land to make fire prevention an actuality." When each unit in the Nation and each person in the unit shall thus co-operate to bring about needed reforms, then we shall be able to conquer by local means what is proving every vear a National menace.

Mt. Pleasant-The contract for bathroom fixtures in the Palacio Slavo, the largest hotel in Montevideo, Paraguay, has been awarded to the American Enameled Products Co. The bidding for the contract was made in competition with firms from Germany, France and Belgium. The American Enameled Products Co. is planning an expansion program for the next two years that will probably involve the erection of additional buildings.

The chief qualifications for social success is the ability to yawn without opening your mouth.

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When On Your Way, See Onaway. Onaway, Jan. 29—Featuring a community spirit the Grand Rapids Herald a shovel brigade clearing a portrays Fulton-Diamond intersection of ice and snow because of a depleted treasury insufficient to carry on this work. Such methods are commendable and it might be stated that Onaway is not at all backward in carrying out just such a program. For a number of years past working squads composed of business men, laboring men and children have voluntarily offered their services for clean-up days, pulling weeds and cutting burdeels on more than the contraction of the contra weeds and cutting burdocks on vacant lots and alleys. The school children, under the supervision of their teach-ers, have transformed many undesir-able spaces into places of beauty able spaces into places of beauty through their activities. To-day the vast quantities of snow are being re-moved from the side streets through wolunteer members of the fire department, each member taking his turn operating the snow tractor, thus relieving the city treasury of quite a burden; subscriptions providing a fund ing the motor. This, combined for fueling the motor. with the highway snow plows and the big rotary tractors, provides almost continuous unimpeded traffic in an otherwise snow-bound district.

Speaking further, the big annual event is road-bee day, when hundreds from in and out of our little city congregate with their shovels, scrapers and other tools to assist in grading and spreading gravel while teams and and spreading gravel while teams and trucks deliver a constant stream of surfacing material from the nearby gravel pits. Entire streets have been graveled in a single day. Everyone enters into the spirit of the work with enthusiasm. The ladies are none the less active either, dinner and suppers being provided for all, while outsiders hearing of the event are attracted and attend the banquet and especially the attend the banquet and especially the big free dance in the evening. The community council sponsors and provides for this work through its several committees, assisted by the public in general, and the accomplishments are triangle of the decimple of th and all on a common level while the work is going on. Hard work becomes a pleasure and the sunburned faces and

blistered hands are soon forgotten.

Through these methods, the individual and the public alike, the community organizations all combine to co-operate with the city commission, which is far better than sitting back and offering criticisms. Joint meetings of these departments provide understandings satisfactory and encourage-ing to city officials.

A long list of names was subscribed last year, pledging themselves to make road-bee day an annual event until such a time as every street should be improved. Nothing from now on can occur to break the habit and the minister and congregation of the M. E. church, together with all the residents on North Lynn street, are smiling in anticipation when their street comes next on the list for a better street.

Snow pictures are the order of the day now. The huge drifts have at last been cut into by the big rotary tractors, the side fans of the big machines hurling columns of snow on either side high into the air, furnishing a sight for the camera layers and are a sight for the camera lovers and pro-viding formations of snow which show how powerful machinery accomplishes work in a few hours that would require weeks of hand shoveling. Woe be to the person getting too close to one of these big plows in operation; he would soon be buried under tons of snow. Snowdrift fences are still in the experimental stage, the marked areas for erecting the fences cannot be exactly determined and when old king winter starts to cut up high jinks he only laughs at this obstacle, leaps over them and cuffs them around at will. It is up to some genius now to

invent some way of surfacing all this snow which will enable traffic to glide over it, instead of plowing through it. Who will be first? Now that the air Who will be first? Now that the air has been conquered as well as the water, why not the snow?

Squire Signal.

We Doff Our Hat To Manager Duffy.
Grand Rapids, Jan. 24—In your issue of Wednesday, Jan. 23, you take ten column inches to tell your readers of the deplorable lack of eating places and lack of service during the entire and to commend the service of another hotel in another city. Then in one column inch, separated from the previous article by eleven column inches of previous articles. inches of reading matter and one col-umn in your publication, you attempt to rectify the wrong.

In the first column of your first page, under your statement of publication, you state, "Unlike any other paper—frank, free and fearless for the good that we can do." Now no one can deny that you are and fearless and that you can do a lot of good, but we doubt if even you believe that you can offset the unfavorimpression upon your readers able impression upon your readers which you have made by the use of ten column inches of your forceful writing, by one column inch of the same writing, especially when removed from the previous ten inches.

I will appreciate—and I believe you will agree with me—that the only fair thing to do is to use an equal amount of space to tell the following facts:

The Pantlind Hotel cafeteria opens

of space to tell the following facts:

The Pantlind Hotel cafeteria opens at 6:30 a. m. and is open and gives continuous service from that time until 8 p. m. The Colonial dining room opens at 7 a. m. and serves breakfast until 11:30 a. m., at which time the main dining room on the Lyon street side of the house opens and remains open, ready to serve, until 11 p. m. The main dining room serves a table The main dining room serves a table d'hote luncheon from 11:30 a. m. until 2 p. m. and a table d'hote dinner from 5 p. m. to 8 p. m. A la carte service is maintained the entire time from 11:30 a. m. until 11 p. m.

The Sandwich shop, on the Monroe avenue front, just North of the main entrance to the hotel, and also reached from the lubby, is open twenty-four

from the lobby, is open twenty-four hours a day. The Sandwich shop specializes in sandwiches, cereals, soups, salads and desserts, but also serves anything which may be obtained in any of the other dining rooms in the hotel upon order.

We believe that there is no hotel in Michigan which maintains a more complete service or which is more capable of serving food to the public than the Pantlind Hotel in Grand Rapids.

Wm. R. Duffy, Manager Pantlind Hotel Company.

Preliminary To the Grand Rapids

Convention.

Wyoming Park, Jan. 29—Director
Gerrit Van DerHoning, Secretary
Herman Hanson and the undersigned had a meeting this week in which we agreed upon an outline of the program of our 1929 convention in Grand Rapids, March 12, 13 and 14.

We are going to try the plan of having no set speeches at all, but each topic will be opened by a ten minute

talk from a member merchant. This will give ample time for discussion and the asking of questions. I hope those who are asked to take part will respond freely. Paul Gezon, Sec'y. spond freely.

Late News From Grand Traverse Bay

Hannah, Lay & Co. have sold the remnants of their dry goods department to a purchaser in Chicago.

The strike of workmen in the Johnson-Randall Co. factory was settled amicably on the 25th. The company conceded a small advance of wages to the strikers.

Zero weather has prevailed in this

section during thes past two weeks. The bays are free of ice.

Winter sports have been introduced by toboganning on Boughey's hill.

Traveling salesmen who use their own conveyances to call on customers have experienced many hardships on account of the heavy falls of snow and the intensely cold weather of the past two weeks. Salesman Sheldon was snowbound at Bear Lake three days. His son-in-law was an unwilling sojourner two days at Charlevoix.

Several trains of the Manistee & Northeastern Railroad were cancelled three days in succession.

Prospectors for oil have leased sections of lands owned by the municipality at two points on the Boardman river and it is expected drilling will be commenced soon. Traverse City may become as prominent in the oil trade as Muskegon or towns of the oil regions of Texas and Oklahoma.

Hannah, Lay & Co. will continue the sale of hardware, also lumber and

Hotels are making low rates for local guests during the winter season.

The local Chamber of Commerce held its election recently. C. E. Hale, cashier of the Traverse City State Bank, was elected President. Presumably W. J. Hobbs will be continued in the office of Secretary. The Chamber is serving the people of this city and vicinity efficiently. It has inaugurated and pushed to completion many enterprises of value to the public. A substantial brick building is owned and occupied by the Chamber. It is free of debt.

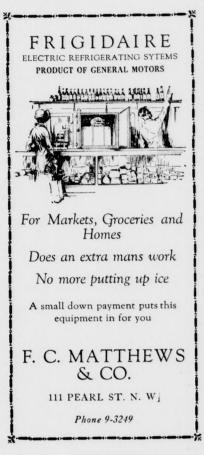
Traverse City would aid in the establishment of additional worth while industries. It is not seeking speculative enterprises, nor bankrupt corporations needing capital to resuscitate themselves and resume operations. At present the committee on industrial development, of which Leo. P. Kalahar, cashier of the Peoples' Savings Bank, is the chairman, is negotiating with two substantial corporations engaged in manufacturing merchandise to open factories in this city.

The city mourns the loss of former Senator W. W. Smith, who succumbed to an attack of pneumonia. Mr. Smith was highly regarded. While a member of the State Legislature he introduced a bill to provide for the purchase by the State of the famous pine forest at Interlochen. The bill passed and the forest is now the property of the State. Arthur Scott White.

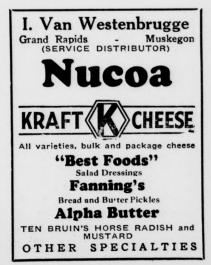
Milliners Favor Novel Straws.

The outstanding feature of the wholesale millinery business at the moment is the marked trend toward novelty straws in hats to retail from \$18 to \$25. One of these is parismeme, a shiny ramie straw from Italy. A novel pettipoint straw from China, which is scarce here at present, is another item that is getting stronger steadily. In the volume business done in the price range mentioned, fine baku and ballibuntl straws rank at the Millinery sales in general are irregular and somewhat limited, but all indications are that the houses "which have the goods" have little to complain about.









### STATE STREET GIANTS.

### Why They Are Establishing Branch Suburban Stores.

The rapidity with which a number of the great downtown stores are opening branches in and around Chicago is perhaps one of the most significant trends of the times. In no other city of the country has a comparable development taken place; but retailers, manufacturers and others in practically all other cities have written innumerable letters to the Chicago stores, expressing keen interest in the movement.

Many of these enquirers assume that the branch stores are being opened because of the competition of the mailorder retail branches and the chain stores Others condemn the movement on the supposition that the effect of the stronger competition will be to endanger the established business of the suburban communities, and a number express the fear that the expansion of retail distribution in such rich fields will prove to be a detriment to manufacturers and curtail the sale of Nationally advertised merchandise. But as in the case of many economic business developments, investigation shows that the expressed assumptions are not generally supported by the facts.

Marshall Field & Co.; the Hub, Chicago's largest clothing store; Lyon & Healy; even Spaulding & Co., jewelers, are among the number of stores that are branching out, but not a store official could be found who had accurately estimated the extent of the movement, or who would hazard a guess as to its ultimate development. However, several of the officials who were interviewed willingly discussed the movement from the viewpoint of their own organizations.

More than three years ago the Hub opened its branch store in Evanston, Ill. About two years ago the second branch was opened in Gary, Ind., and a year later the third was located in Oak Park. An official of the company said that the mail order branches and chain stores had nothing whatever to do with the decision to open these branches, and that the motive was simply to improve the service of the company to its customers and others. Although the business of the branches has been satisfactory and profitable, he added, it has not lessened the volume of the main store. As to the future, the official said that no plans had been made for further expansion, but that it was reasonable to suppose that the Hub would continue the program when the need for additional branch stores was indicated.

The expansion in and around Chicago, he pointed out, is simply an attempt to take economic advantage of changing conditions in the company's natural territory. Competition has had nothing to do with it, and experience has shown that the branches augment the business of the main house. To date, the rate of increase of the volume of the main store has not been diminished by the business of the branches, due to the fact that the purpose of the branches is not competition but cooperation with the main store.

Although the branch store expansion of Marshall Field is more recent, Frederick D. Corley, vice-president in charge of retail merchandising, said it was an established success. It was undertaken after a great deal of study, he added, solely to better serve the store's customers and to more perfectly adjust the company's merchandising service to physical conditions and the changing distribution of population.

Early in 1928 Marshall Field & Co. opened their first branch, a children's shop, in Lake Forest, a fashionable suburb thirty-three miles from the "Loop." Last September a second children's shop was opened in Evanston, and it was soon expanded to include apparel for juniors and young women. Now, in Oak Park, a third store of five stories is being built on a lot approximately 100 by 200 feet, and it is expected that it will be in readiness for business early next autumn. This store will carry women's, misses', children's and infants' outer and under apparel, millinery, shoes and accessories, and possibly other mer-

"When we planned our first sub-urban store," Mr. Corley explained, "we were guided by the fundamental economic reasons that prompted our program of expansion. In the first place, we selected a community that furnishes a natural market for our business. The people of Lake Forest, although they live some distance from the center of the city, read the Chicago newspapers and consider themselves citizens of Chicago. For the stock we selected goods that are perhaps the most inconvenient to buy in the city. The average mother wants to take her children with her when she shops for them, and every year for a long time the problem of bringing children to town from the suburbs has grown more difficult. So, in a fine family suburban community, we opened a store for children, and it was an immediate success

"This shop served its purpose so well and met with such favor that we decided to locate a second branch in Evanston, a suburb of approximately 8,500 families, just North of the city. The Evanstone store was opened last September as a children's shop, but was quickly expanded to include apparel for juniors and young women. For this shop we rented space in a new building—about 12,500 square feet—and the results have been very gratifying.

"The Oak Park branch will be more completely representative, for it will be a complete store of considerably larger proportions than the others. In this, as in the other branches, we shall offer the same goods that are sold in the main store, at the same prices.

In regard to the influence of the chain stores and mail-order retail houses in furnishing the motive for the State street expansion, Mr. Corley said that, as far as he could see, the so-called mass distributors had nothing at all to do with it.

As to the possibility of harming the established business of the stores in the communities where branches have

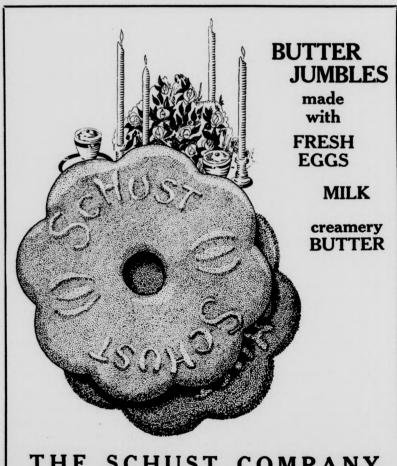


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been located, Mr. Corley declared that the results indicated are just the opposite from those feared and predicted by many. In every instance immediate improvement in the value of real estate has been noted, and in general the entire business of the suburban communities has been stimulated soon after the opening of the branches.

"The retail trade of a city, or any community related to it," Mr. Corley explained, "is not a static, but an expansive volume. If there were just so much business to be secured in a community like Evanston, for instance, then our branch shop there would have to take volume away from other stores to justify our investment. But every attraction to trade in a town draws more business to the town and encourages a larger expenditure. Therefore, we have convincing reasons to believe that our branches have proved to be a benefit, rather than a detriment, to the similar established business of the communities in which they

The fear of manufacturers that the expansion of the great retail organizations will be a detriment to their interests is likewise a fallacy, according to Mr. Corley. In fact, he said, many manufacturers who sell Marshall Field and Company, including a number who are large National advertisers, have found that the branches have added to their volume.

"Several years ago," he continued, "we made a survey that showed more than one thousand Nationally advertised items and lines in our store. We do not discriminate against any National advertiser, but we hold the quality of merchandise and the standing and reliability of the manufacturer, together with his willingness to co-operate with us, above the fact that his goods are advertised.

"As to mass distribution, any large department store is capable of buying all kinds of merchandise in quantities sufficiently large to secure all the benefits of quantity production. Therefore, I do not think that any manufacturer is justified in fearing that the additional volume created by the branches will occasion demands for lower prices than are economically sound.

"In conclusion, I will say that, in our opinion, our expansion is according to the old economic law to the effect that the retail dealer is the purchasing agent for his community. A great metropolitan center like Chicago cannot longer be considered as a single community from the viewpoint of any kind of retail merchandising. It is, in reality, many communities, related by innumerable common interests which are fostered by the city's newspapers and other central influ-While we can still appeal to the entire group of communities with our advertising, we can no longer serve them adequately with a single centrally located store, regardless of how large the store may be. Hence, we are extending our counter service, and the soundness of this policy of expansion is proved by results. We do not expect that the business of our branches will decrease the volume or retard the rate of increase of the main

store. For every sale that has been lost to the main store because of the operation of the branches, I am sure that additional sales have been created, and that many women who have never before patronized us have been attracted by the branches, and then have made purchases at the main store when they came to town."-James True in Sales Management.

### Market Is in New Adjustment.

Zigzag movements in a market that has failed to make any progress in three successive weeks indicate that an adjustment is in process different from any seen since summer. Whether stocks will emerge in a stronger or weaker position depends on developments difficult to interpret now. The question has Wall Street more puzzled than at any time since July.

Since setting a new peak for all time on the first trading session of the new year industrial stocks have moved up one day and down the next without any appreciable changes in the aver-If this horizontal movement resembles that seen in the late May and early June sessions previous to the market's break, it likewise resembles the sideways movement in early fall previous to the sharp November rise. The difficulty is to know which precedent to study as a guide to the future.

Competent authorities in the financial district who incline toward a bullish construction of the market's present performance point out that trading is singularly free from wild speculative activity. They believe necessary adjustments in market prices can be accomplished without another severe break. They take satisfaction in call money's decline-the 6 per cent. rate appearing cheap to them by comparison with the early January 12 per

With industry starting off the new year at a faster pace than ever before these commentators feel confident no bear market can gain headway.

In the financial district is another school of thought that holds the market has more than discounted all the good news but has not discounted all the bad news. Its proponents feel that leading industrial stocks have discounted more prosperity in 1929 than will be enjoyed, but not the pinch in credit that looms. They fear that industry and the market will find themselves in competition for funds before the year is out-and that one or the other must suffer.

It will be surprising if either extreme view turns out to have been entirely correct. That the elements are at hand to induce stock liquidation on news upsetting to public confidence is plain, but it is still conceivable that stocks might be carried forward substantially from present levels if public confidence is further stimulated. Perhaps the market is just waiting to see what direction 1929 developments Paul Willard Garrett.

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A glib tongue is a mighty poor substitute for brains, and in life's sweepstakes gray matter always finishes "inside the money."



TWENTIETH ANNUAL

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F. W. Kramer Motor Company, Pierce-Arrow.
Leppere Motors, Inc., Graham Paige.
Lusk-Hartung Company, Willys-Knight-Whippet.
R. A. Matheson Company, DeSoto.
Peck Auto Sales, Marmon.
Peiter Auto Company, Chrysler-Plymouth.
Richards Motor Car Company, Falcon-Knight and Durant.
E. A. Simons, Inc., Auburn.
Standard Auto Company, Ford.
Thomas-Krapp Motor Sales, Ford.
Universal Car and Service Company, Ford.
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Wilcox-Kuennen Company, Chevrolet.
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### Raincoats Are Ready For Duty.

In the new raincoats which the shops are showing for Spring and present resort wear there is a marked increase in the variety of styles and materials used. They are not unlike those prevailing in the smart separate coats and ensembles. Both tailored and the formal afternoon models are offered, strict attention being placed on the general finish, lines and modish effects. For instance, the excessively full back or awkward lengths are avoided, and collars no longer are large and bulky, or so small that they prove inadequate.

Some of the fabrics used are flat crepe. Rodier linens and woolens in modernistic designs; wool gabardines in colors other than the familiar putty, cotton crepe in prints and solid colors, wool cashmere and a new soft suede cloth in both light and dark shades. There are in addition several new models of moire, pongee silk, linen crash and a rippled fabric.

When the silk fabrics are used, greater liberty is taken with the designing, especially of such items as cuffs, collars, belts and pockets. The coats with inverted pleats in back, deep yokes and sleeves finished with extra straps for protection come mostly in the heavier materials. Those of printed linens and woolens are so smart that they are being purchased now for Palm Beach wear, for in both color and style, they are just the thing to wear over a bathing suit, especially when emerging from the water.

Pockets are made as semi-oval, crescent or straight slits, bound in a contrasting color to match pipings used elsewhere. Many of the new coats are shown with some sort of belt, though a narrower one than heretofore. It extends usually just across the back and is finished with a fancy buckle made of a composition that matches the fabric.

One of the new collars is made to be worn either open or closed, with the loose ends tied in scarf effect, either in front or at the side of the neck. Another collar, with extra long ends, when worn closed fits high and snugly about the neck and is fastened with two bone buttons. The shawl collar is also introduced this season with an extra inside vestee that has a narrow scarf attached.

Some of these new raincoats are lined, others just rubberized. When the coat fabric is of a solid color, the lining, if any, usually has some small printed design, while when the new large prints in modernistic designs are used, the coats are finished either in a solid color without a lining, or with a lining in a matching or contrasting

A coat that is certain to be appreciated by the woman about town is made of bright green moire, with a smartly tailored scarf collar, slit pockets two buttons which accentuate the new silhouette, and a very narrow belt. Another single-breasted coat is made of linen with a huge leaf design in gray and black on a white ground. The collar is cut with a point in back and fastens close about the neck, to prevent any danger of sunburn when the coat is donned for beach wear.

For outdoor wear or walking the light-colored wool gabardine coats are smart. One in powder blue is finished with cuffs that may be tightened at the wrists, and with a collar which is decidedly military looking, either open or closed. This model is double-breasted. It has a deep yoke in back and an inverted pleat which is emphasized by a narrow belt which is drawn tightly about the waist. An inexpensive raincoat is made of cotton crepe and may be had in both plain colors and prints. The styles favor plain backs with narrow all-around belts.

The short jacket, made of the new suede cloth which is waterproofed and looks as though it would not become dull in patches, is made in true sports style. It has a pointed yoke in back and the sleeves are in raglan style. It is double-breasted and has smartlooking patch pockets which are made with box pleats, and a flap that buttons over on the pleat. This coat may be had with either leather facings on the collar and cuffs or silk crepe.

### For Sports Wear in the South.

Shooting is made more enticing this season, particularly for the travelers to the South and West, by picturesque suits, some of which have three and even five pieces. Chantal has turned out a shooting ensemble designed to do hard service, with a plain belted jacket buttoned high about the throat and a plain narrow skirt with a cluster of flat pleats in front. The jacket is made of sand-colored, rubberized material lined wtih wool jersey, worn over a tuck-in shirt of scarlet kasha. The skirt is made of tweed mixture in brown, beige, red and white.

Several smart ensembles are made of knitted wool, with interesting color treatment. One in the fashionable brown shades is knitted with wide horizontal bands. Three shades from very light to dark appear in the skirt and are repeated in the long overblouse. The jacket, which is made finger-tip length, is in the lightest shade and has a border around the bottom and deep cuffs of the dark. This scheme is used in a long neck scarf to be worn like a muffler, and the hat is made with a crown of light brown felt and a narrow drooping brim of the dark.

Golf shoes are made with every concession to comfort, but generally follow the style trends seen in shoes for other occasions. All white is not especially popular, but white with a colored trimming across the instep in new designs is much favored. Bright blues, reds, grass green and beige tones are the outstanding colors used with white, ivory and beige.

Riding habits for the Southern resorts are being shown of linen, with the knickers in light colors and the

coats in darker. Some of the knickers have criss-cross designs in dark colors, while others have self-stripes. The ivory, beige and gray tones are smart and are much in use with naturalcolored linen, brown, dark gray or navy linen coats.

### Jewelry Sales Up To Normal.

While the customary January shrinkage in business in jewelry is reported by wholesalers and manufacturers. these factors say that trade is fully up to normal. Except in novelty jewelry, which continues to move in all price ranges, the current demand is strongest in the very fine and in the cheaper lines. This condition was said yesterday to have been notable during the consumer buying season prior to the holidays, although a fair aggregate volume was run up at that time, and there are indications that it may continue throughout the year. Increasing calls for diamond jewelry in all price ranges are reported, but in the very expensive articles such gems as fine emeralds, sapphires and rubies have the greatest call.

### Silverware Prospects Good.

While sales volume in the silverware field has shown signs lately of tapering down to the normal January demand, trade authorities continue to predict greater sales for 1929 than were rolled up during 1928. The 1928 volume, incidentally, was one of the most satisfactory to silversmiths generally-both in sterling and plated ware-the trade has had for some time. The trend in sterling ware has lately been more marked toward high-priced merchandise than earlier in the month, and in the recent call there has been a fair proportion of hand-chased articles in French gray and "butler" finishes. Sterling ware in patterns of the conservative modernistic order is growing in favor.

### Jewelry Credit Data Attacked.

Dissatisfaction exists in the wholesale jewelry trade regarding the present credit situation. Behind it is said to be the notable increase in failures throughout the country during the past year and the size of many of them. While much of this increase is reported to be due to "easy credit," some of it is laid at the door of incomplete and careless credit information supplied to a trade-rating book. The reports have it that in some cases deliberately false information has been supplied. They further have it that a steadily increasing number of jewelry failures bear the earmarks of fraud.

### Glass Trade Is Optimistic.

Eastern jobbers of glass meeting in New York last week displayed marked optimism as to the outlook for the year. Views expressed were in sharp contrast to the opinions held at similar meetings this time last year. Slight stimulus was noted in the windowglass field in the Eastern territory. One sheet-glass company has withdrawn from the market owing to the large volume of business already booked. The demand for laminated glass reflects the early opening up of activities in the automobile industry.



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### SHOE MARKET

# Has Your Sales Force Developed the Personal Appeal?

To sell high class, women's shoes, up-to-the-minute in style the personal touch is a vital factor, according to Robert Mattingly, manager of the Gano-Downs Women's Shoe Shops Denver, Colo. Here is a shop that specializes on shoes, the lowest price of which is \$10 a pair—prices that draw only the highest class of trade in the community and we dare say, the State, for there is scarcely a shoe store in the State that caters to such high class trade.

While there is a considerable amount of what might be termed drop in trade, the bulk of the business comes from the personal lists maintained by the various salesmen in the shop—five in number besides Mr. Mattingly. The number of personal customers averages 150 per salesman, year in and year out which naturally means that the salesmen must have keen memories for faces and names and never be at a loss as to the identity of the lady when she comes in for a fitting.

Immediate recalling of a customer's name is of much importance in this sort of shoe merchandising, for every woman—as well as every man—is pleased to know that she is sufficiently prominent as to make an impression on the sales force of a store. On the other hand, the sales ability and personality of the salesmen is such that the customer remembers the salesmen's name and calls for the man who waited on her previously, as a rule, for this salesman, she knows, has a complete record of the sizes she wears and the class of shoe she prefers.

While the customer may not know it, the salesman, not only has complete information of the customer's name and size of foot, but he also has her street address, telephone number and several other bits of information which are listed on cards filed in a card index—each salesman lists separately—and if he fails to remember all of these important details the salesman may surreptitiously refer to the customer's card when he goes behind the shoe cases to select a shoe for first trial.

This information serves two purposes. The first is to facilitate the sale by eliminating mistakes of presenting to the customer a style that will not please, and second as a mailing and telephone list, for considerable use is made of the telephone to ring the cash register.

Exclusiveness is deisrable on the part of most women and they like the idea of being among the first to see the latest styles. When a new shipment of shoes is received, opened and inspected by the salesmen, each man mentally notes what would probably appeal to Mrs. Jones or Mrs. Smith and others on his list and immediately gets these women on the phone.

### Bull Market Reflects New Attitude Toward Industry.

William Fahnestock is one veteran of the New York Stock Exchange who resents the often-expressed im-

plication that this is a young man's market.

As one of the oldest members of the exchange—he bought his seat in 1880 for about \$20,000—Mr. Fahnestock to-day expressed to the Evening Post the view that the present bullishness is warranted by a tremendous change taking place in the attitude of our Government toward wealth. In times past successful operations and successful men were heavily taxed to win votes from the poor man.

"Governments," says Mr. Fahnestocks, "deluded themselves by saying they were helping the poor man by retarding the successful. Now a tremendous change has come over us-an awakening. Millions of people of moderate means have become investors and are interested in the success of all our enterprises. This has been largely helped by the billion and a half dollars paid by the Government to our Liberty bond holders on September 15 There are now, perhaps, fifty million security holders, and their honest expectation is that taxes are to be reduced in the near future. Why should they not be reduced? Is there any reason? If you take the trouble to talk with a member of Congress or a member of a state legislature, you will see that a change has come over

What the immediate future of stock prices will be Mr. Fahnestock of course does not pretend to say but what he means is that back of the market is a far-reaching constructive development in the form of a new and sympathetic attitude toward industry.

It is his basis for saying that "anyone can see what the railroads could do with intelligent help, instead of being penalized for furnishing an excellent service," and for his statement that "the entire world is watching us, and the action of the stock market is the best indication that a change is coming."

Here is an interpretation of events that is not entirely new, but one that possibly carries deeper implications than are commonly understood. The present movement toward consolidation in industry is an excellent example of this shift in public sentiment. Time was not so long ago when the machinery of Government was actively set in opposition to mergers now looked upon with favor. Benefits to be derived from this changed attitude in Government circles go beyond those destined to come in tax reductions. They represent the results in a hundred forms certain to flow to industry when a government is actively interested in building up business.

Paul Willard Garrett. [Copyrighted, 1929.]

### Glancing Back Sixty Years.

Sales of merchandise were held frequently by auction in Grand Rapids sixty years ago. Merchants disposed of the odds and ends of stocks by such sales. "Lucky" Hall and John F. Harlan were capable auctioneers. The price sacrifice sales of to-day, widely and expensively advertised, were unknown. A boy who rang a bell and a red banner at the entrance of a store served to advertise an auction sale.

Fish were sold from carts pushed about the streets. When the sun was hot "in the good old summer time" the contents of the cart quickly became stale. Ice was not used to preserve the fish. Bass and suckers were plentiful in Grand River. Many were taken from the stream by lines thrown from the bridges.

Furniture was sold to customers directly from the factories. There was but one independent dealer in furniture, John P. Creque, in the city in 1880. Mr. Creque did not handle the lines of such local manufacturers as sold their products to the general public. Creque finally closed his store and undertook the management of the Kent Furniture Manufacturing Co.

Saloon keepers served free lunches to patrons. The food was highly seasoned with salt, red pepper and like condiments, designed to create a demand for large quantities of beer. A single fried oyster was given to customers by certain saloon keepers with each drink they sold.

D. K. Hulbret and George S. Ismon purchased a large quantity of apples and shipped them in barrels to Liverpool. The apples did not bear shipment well. The rolling of the ships, the heat in the holds and the salt atmosphere combined to injure the apples and render them unfit for sale. Only one variety, the Newton Pippin was fit for the market when the shipment, which was accompanied by the owners, arrived in port. The experiment was an unfortunate one for Hulbert and Ismon.

Arthur Scott White.

### No Menace For Printed Goods.

Dry goods trade authorities with "an ear to the ground" profess to see no menace this season to printed dress cottons in the noticeably increased interest in the better ginghams. Because only the better ginghams are wanted for dress purposes, at least so far, ginghams in general are not expected to furnish any real competition for percales and other printed cottons in that price class. While the finer ginghams will compete directly with some of the printed dress fabrics now in great vogue, the authorities in question see participation in demand by the former rather than domination of it, as was the case several years ago. Some of them, however, are not so sanguine of the long future.

### Storm Helped Sales of Rubbers.

Retail stocks of rubbers and other protective footwear for both sexes were materially cut into by the consumer demand resulting from recent storms. However, wholesalers are of the opinion that no great volume of duplicating can be looked for right away unless additional storms continue to produce "bad footing." There will be some repeat business forced by the reduction of retail stocks, wholesalers said. They added, however, that the lateness with which the season's first real slush storm came and the long time that protective footwear was dormant will tend to make retailers careful of their future commitments for a

### Men's Rayon Underwear Gaining.

Indications point to wider favor for men's rayon underwear. Manufacturers are including more numbers in their lines and are playing up the merchandise to a greater degree. While athletic shirts and union suits are expected to retain volume leadership, a new development is the greater attention given to short trunks of rayon. Cotton heretofore has been favored for these garments. Dull-finished yarns are said to be meeting a much stronger demand for use in the merchandise. White leads in color preference, but light blue and peach are also wanted.

### Profitless Sections Should Go.

More than a few retailers would find it profitable to analyze the profit standing of their departments and eliminate those not self sustaining or providing a return in the form of concumer good will, according to a suggestion made here recently. Each department must be considered as an individual unit, it was said, and unless it can stand "on its own feet" it should go, regardless of any sentimental feeling the owners may have. Otherwise, the store will be forced to carry a lot of dead wood in a year that promises to be sharply competitive.

### To Confer on Overall Merger.

No definite information can be given about the reported \$40,000,000 merger of leading work shirt and overall manufacturers until after a meeting in Chicago on Jan. 31, probably at the Hotel Stevens, which will be attended by representatives of five of the largest houses in the industry.

# MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY LANSING, MICHIGAN

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Retail Grocers and General Merchants
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President—Hans Johnson, Muskegon.
First Vice-President — A. J. Faunce,
Harbor, Springs

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

### Four Jobbing Centers Visited By Findlay.

Until a week ago my travels had carried me into forty-seven states. Now I write in St. Augustine, Florida, and I have made the forty-eighth. This, incidentally and hereabouts, is said to be the Oldest Town in the U.S. If you get into Santa Fe, you hear the same statement. Here you find a house said to have been built in 1568. In Santa Fe they show you one they aver was built in 1502 or thereabouts. The towns are far enough apart that they can claim a lot without getting into personal encounters. As for the traveler, he can pay his money and take his choice.

On my way I have gone over Macon, Georgia, a former great favorite of mine; and Jacksonville, Florida. I had grocer meetings in both. The contrast was striking.

Jacksonville, with one of the fine natural harbors of the world, the beginning of the St. John's River, which runs South into the state, navigable for boats of moderate size for some 450 miles, has the willies for fair. The chain store "menace" has everybody on the run. This "menace" affects wholesalers and retailers until they are about paralyzed. They have it so bad they hardly dare try to help themselves or see good anywhere even when it is pointed out to them.

Yet to an outsider the long lane of competitive conditions shows a turning just ahead, for it seems plain that the chains have become so hard pressed for increased volume that they are competing heavily among themselvesand that is always a hopeful sign for individual retailers.

Of course, the local newspaper, the Florida Times-Union, carries its weeksection, "The Market Basket," in which food merchants advertise heavily, on a bargain basis, for trade on the day when trade comes without advertising-Saturday. Of course, too, that is fine for the newspaper, although it is rank folly for the grocer. But in Jacksonville, I am glad to say, it is the chain organization exclusively which use that space and thus blow their money.

But here are preferred examples of how price-competition tends but one way and has but one line of argument: that is downward and "sell for less." And nobody, nowhere, ever built worthy trade on such a basis. Listen to the "arguments:"

Says Piggly Wiggly: "Discounts for cash. I have often wondered why your prices are lower. Madam, that is your discount for cash and helping yourself. You always get a discount for cash at Piggly Wiggly. That is the premium or the saving you own, made possible through the service you perform yourself." Then follows a big list of "specials" beginning with Maxwell House coffee at 44c.

But along comes Whiddons, "Jack-onville's Leading Grocers." "There sonville's Leading Grocers." is one near you," and Whiddons says he gives premiums, plus savings, thus: "We always help you cut your expenses. It's like finding money to buy here. 'How do you do it and give premiums?' we are often asked. Large cash sales enable us to buy at an advantage which we are glad to share with you. It is sheer waste to spend more than you need to for quality goods as we offer here. When you trade at any of our forty-seven stores your money stays in Jacksonville and you are patronizing a home industry and not a trust or combine. Save the coupons."

That's a sort of nasty dig at outside capital, what- But we have others. Here comes Blitch's with similar lists of specials and the final clincher: "Strictly a home concern."

The Market Basket in this paper is printed in two colors-black and red. Perhaps this is a concession to Blitch, for his are called Red Front stores. But the main thing which shows the turn in the lane is that these chainshome-owned or otherwise-are fighting hard among themselves. And that "keep-the-money-at-home" stuff will count for just nothing at all in face of two considerations:

A lower price for equal quality if the bargain hunters find that, for bargain hunters are after price and price only; and the stronghold any wakeful retailer always has on his trade when he knows his business and-articulately or inarticulately-offers many things besides price.

Several of Jacksonville's jobbers have combined into one house. I figured that the fact that local grocers were to hold a special meeting for discussion of merchandising facts and problems must interest such a house. So I called and told the salesmanager about it. He was so mildly interested -seeing I had no order for him, I suppose-that I felt I had wasted my effort. But I was wrong. There was one salesman from that house at the meeting.

Another jobber I was told was working hard in the interest of the individual grocer. That interested me. So I walked some ten blocks-not a hardship, please understand, because it was along the water front and shipping always fascinates me-to tell him about our meeting. I met a man whose expression reminded me of a dead mackerel. He said he'd tell Mr. Blankson, but his expression remained cold and fishy. Nobody from that house was at the meeting.

I often wonder whether jobbers simply cannot understand that a gift horse may be taken without a look into his mouth. But they are mighty suspicious of anybody who tells them he is going to do work which will benefit their business and that he works free.

Well, in the city of Jacksonville, after strenuous efforts by mail and personal telephoning, there were brought out about twenty men, including two wholesalers and one jobber's salesman. The grocers brought their wives, fortunately, and that is always excellent, because grocer's wives think. They

(Continued on page 31)

# M.J.DARK & SONS

INCORPORATED GRAND RAPIDS, MICHIGAN

Direct carload receivers of UNIFRUIT BANANAS

SUNKIST ~ FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

### MAKE YOUR CUSTOMERS HUNGRY

Hungry customers eat more. So they buy more from your store.

The way to make them hungry is to make them healthy-and the way to make them healthy is to sell them Fleischmann's Yeast-for-Health.

Get your Fleischmann man to put up a Fleischmann package display over your counter and a transparency on your window or door-

FLEISCHMANN'S YEAST

Service



GENUINE

# GOLDEN FLAK

THE MOST POPULAR CANDY OF ITS KIND

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

Made only by

### **PUTNAM FACTORY**

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

Don't Say Bread

-Say

HOLSUM

### MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

### Will Reduce the Number of Lost Customers.

"If every retailer who has been in business for five years or more were to regain one-half of the good customers he has lost because of some grievance, he probably would have to enlarge his store to take care of the additional volume. Furthermore, there is no reason why the dealer who is giving conscientious service and good value should not get back most of his lost customers by smoothing things over."

This is the opinion of a man who knows a great deal about retailing. Any retailer, whether he sells meats, groceries, hardware, drugs, or any other line, has lost dozens of customers for one reason or another. Customers often become dissatisfied for some petty reason and take their trade to a competitor. In many cases, the dealer has no idea why he lost the business, and doesn't take the trouble to find out.

It is most important for two reasons that an effort be made to find out exactly why the customer is grieved. In the first place, a good customer is hard to replace; in the second place, what offends one customer may offend others and the dealer should know what went wrong so he can guard against the same thing happening again.

Often a few smooth words by a tactful person will appease the offended customer. A personal call by the proprietor or some capable employe to the home of the lost customer is a most effective way to regain lost favor.

Calls of this sort could be made during the quiet hours of the day or in the evening. The very fact that the idea is a rather unusual one should make it all the more effective. Most housewives will be flattered at the idea that their trade is valued so highly. The dealer or his representative in most cases can clear up the misunderstanding and bring the customer-back for good.

Several surveys have been made of reasons why customers stop trading with retailers. In more than 50 per cent. of the cases it has been found that the reasons were so trivial that a tactful dealer should have no difficulty in persuading the customer to resume trading with him. One survey showed the following figures:

Per ce	ent.
Indifference of salespeople	9
Ignorance and misrepresentation	
of goods	8
Haughtiness of salespeople	7
Over-insistence of salespeople	6
Errors and delays in service	17
Attempted substitution of goods	6
Unwilling exchange of goods and	
tricky methods	10
Slip-shod store methods	13
Poor quality of merchandise	10

High	prices		14
		-	
Total			100

Certainly the reasons in the first group, which totals 53 per cent., are not so vital that the dealer cannot persuade the housewife to overlook them, if he approaches her skillfully. In the case of some of the other reasons, the dealer may find on investigation that the housewife was in error and may be able to explain things to her satisfaction.

It is interesting to note that onyl 24 per cent. of the customers stopped trading because of high prices or inferior quality, such customers will be hard to get back. If the dealer has to charge more than the customer is willing to pay, or if his trade does not desire as high a quality as the lost customer requires, nothing much can be done about it.

The percentage of customers lost because of poor salesmanship by employes is strikingly large. Many proprietors are so busy themselves during the rush hours and are gone from the store so much during other hours of the day that they do not supervise their employes closely enough. It is true, of course, that many customers are hard to please, but in the great majority of cases there is absolutely no excuse for the employe offending the customer. Employes must learn to overlook rudeness or stubbornness on the part of customers for the good of the store. It will pay every proprietor who has a number of employes to check up periodically on their sales methods. Good employes are so easy to get that inefficient ones should be gotten rid of without delay. Anyone who does a fair amount of shopping runs across indifferent, ignorant, haughty, and over-insistent salespeople. They have their jobs only because someone in authority has failed to check up on them properly.

Unwillingness to exchange goods, tricky methods, and slip-shod store methods probably are matters of policy for which the proprietor is to blame.

Ignorance of the customer probably is as frequent a factor as any other in the loss of customers. This factor is especially important in the retail meat business because many housewives have little or no knowledge of retail meat cuts. Dealers who take time to give their customers information about the products they are selling usually find that it pays them richly to do so, and that it helps to increase their list of permanent customers.

Whether he knows what the trouble is or not, the dealer should investigate the circumstances every time a customer stops trading with him. If he waits for the customer to come into the store he will never get anywhere. The personal call, as stated previously, will impress the customer and enable the dealer to talk over the situation in a calm and friendly way. It is far too late to use this method on customers that were lost two or three years ago, but, if it is used in the future, it will reduce greatly the number of lost Everett B. Wilson. customers.

Hides	and	Pelts.
TITUCS	COLLEGE	

Trides and I cres.	
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	151/2
Calfskin, Cured, No. 1	18
Calfskin, Curde, No. 2	161/2
Horse No. 1	4.00
Horse, No. 2	3.00
Pelts	
Lambs	75@1.25
Shearlings	25@1.00
Tallow.	
Prime	06
No. 1	06
No. 2	05
Wool.	
Unwashed, medium	@40
Unwashed, rejects	@30
Unwashed, fine	@30
Chwasned, into	

A country clergyman was examining a class at the village school. "Now, Jones," he said, "can you tell me what we must do before we can expect for-

giveness of sin?" "Yes, sir," replied the boy, "we must sin."

### SHIP YOUR DRESSED CALVES

and

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GRAND RAPIDS, MICH.

### VINKEMULDER COMPANY Grand Rapids, Michigan

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

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Rowena Yes Ma'am Graham Rowena Golden G. Meal

Rowena Pancake Flour Rowena Buckwheat Compound Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.



### **HARDWARE**

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

### Looking Ahead To the Month of February.

The wide-awake hardware dealer is always looking ahead. Toward the close of one month, he begins to plan for the next. Thoroughly understanding the value of preparedness, he then sits down and calculates how best to work for the advancement of his busi-

So by the end of January, the shrewd merchant will have his February activities pretty well outlined in his mind, and perhaps on paper as well.

From the trade standpoint, February is usually a dull month. In view of this fact, the hardware dealer is wise to give special attention to plans for stimulating business. Unless extra selling efforts are put forth, sales and profits are apt to be meager.

An important point is to get the stock-taking completed, if this essential item of the New Year program has not already been dealt with. Probably a majority of hardware dealers schedule their stock-taking first and their midwinter clearance sale second. But even those who aim to reduce stock before taking the inventory should be able to get rid of this difficult, tedious and important job before February is through.

Whichever program is adopted, stock-taking has a tendency to drag. It is a tedious and seemingly profitless operation; moreover, it is a big job: and the dealer is apt to postpone tackling it as long as he can, or to let it drag after it is started.

No hardware dealer can afford at the very latest to let his inventory continue beyond the first or second week in February. After that, stock-taking would seriously interfere with regular business operations.

For early February, the after-inventory sale has become a feature in many hardware stores. In some stores the inventory is rushed through and the sale held the latter part of January, continuing sometimes into February.

Such sales help the hardware dealer to get rid of odds and ends of stock uncovered in the course of stock-taking and that are otherwise likely to accumulate. Furthermore, a sale helps to stimulate business at a time when business is normally quiet. Fairly sharp price cuts are needed to clear out slow moving lines; but on regular stock the price concession as a rule need be merely nominal.

The logical time to hold a big clearance sale is right after stock-taking. So, if you finished stock-taking toward the end of January, launch your special after-inventory sale now, if you intend to hold one. If you have not finished stock-taking, get it done right away; and hold your sale immediately afterward. After the middle of February, with the first hint of brighter days and warmer weather, business is sure to pick up; and a special sale will no longer be needed to stimulate buying activity.

In February considerable time and thought should be spent on prepara-

tions for the spring trade. Your plans for spring should now be worked out as soon as possible. Also, see that your stock-on hand or ordered for early spring delivery-is adequate to meet all likely demands.

When the spring rush is on, it may be difficult to get your re-orders filled promptly; so that it will pay to look ahead and order ahead-not too liberally, but intelligently,

You can never tell with any certainty how some particular line will sell. But the dealer who has studied local demand and local needs, who knows his customers and what they want, can estimate the demand more accurately than the dealer who never troubles with these things, but accepts the traveling salesman's say so.

The closer you can estimate your requirements, the more satisfactory your turnover. It may be inadvisable to buy too liberally; but where the demand is practically certain, the goods should be stocked ahead of time

Some lines are apt to fall short before the rush is over. Some "want list" method should be devised to protect you against the unpleasant necessity of turning customers away with the assurance that the goods wanted are "just on order-likely be here in a day or two." In most cases such customers don't come back. Work out a want-list system that won't wait until the goods are out of stock before reordering, but that will order when the stock is low.

Some outside canvassing might very well be attempted in February. The hardware dealer, even with stock-taking and clearance sale on his hands, will usually find some free time this month; and in such cases it is worth while to get out of the store and in personal touch with customers and prospects.

Take building prospects, for example. The coming year will, in most communities, see considerable building under way. Some Michigan communities will be especially active. Right now plans are being prepared for a lot of spring work. It will pay the hardware dealer to get out and get a line on this activity. By calling on architects, contractors and owners he should secure ultimately a lot of good orders for builders' hardware.

A tour of local factories should uncover a fair demand for tools, belting, paint and similar lines. Considerable glass may be required. Possibly some roofing orders will develop, as a result of leaks that made themselves manifest in the winter months. The goods may not be ordered or the work done now, but now is the psychological moment to get a line on the trade.

In every community there are a great many old houses where small orders for builders' hardware might be picked up. Broken locks missing window fasteners, door bells and similar items can often be sold for such houses. Occasionally a single sale will pave the way to thorough overhauling of the entire house from basement to attic. The fall, in preparation for winter, may seem the correct time to push these lines; but where outside doors come open on account of defective locks or cold air blows through loose windows,



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**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.

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# Michigan Hardware Co.

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3

Wholesalers of Shelf Hardware, Sporting Goods and

Fishing Tackle

# **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

the owner as spring approaches is often in an exasperated mood which makes it easier for the wide-awake hardware dealer to do business.

If time permits, the hardware dealer might take a few trips through the surrounding farm territory and canvass the farmers for cream separators, wire fencing, poultry netting, incubators, explosives and similar lines. Sometimes implement paint can be sold, to brighten up the farm implements before the spring work commences.

In the slack winter months, it never pays to wait for trade to come to you, you have to go out after business. Most people in very cold weather will do little shopping except for absolutely essential things. Even with the motor car, fewer farmers come to town; and the townsfolk on zero days stick close to the fireside. The hardware dealer who follows their example by sticking close to his store is going to lose out. If business is to be done, he must get out after the business.

The immediate sales resulting from outside canvassing at this time of year may seem small. But these sales do not represent the entire results of your work. Your outside canvassing will bring you into touch with a lot of new prospects, and these contacts will result in sales later in the year, if the prospects are properly followed up. Carry a notebook with you, and note the names and addresses of paint, stove, washing machine and other prospects.

For the coming spring trade, it may be possible to improve your store arrangements. Don't wait until April, or even March, to do this. Do it now. Look over your store, not with the friendly eye of an approving owner, but with the critical eye of a candid friend. Just suppose you were a complete stranger to town? How would these fixtures, how would this particular arrangement of the stock, strike you? Is the exterior woodwork faded, peeled and unsightly? Does your display window present that spick and span appearance so vitally necessary in showing hardware lines? Are your counters and silent salesmen arranged to the best advantage? Could some rearrangement be made that would more effectively appeal to the customer, and particularly the new customer?

A bombardment of such questions is apt at times to shake your too-great self-satisfaction, and result in decided improvements. While if the critical eye discovers nothing amiss, there is satisfaction in the knowledge that you are making the best possible showing.

Apart from this, change, even where it involves no great improvement, is sometimes worth while, merely as change. Steady customers get used to a certain interior arrangement, and cease to notice things. But the customers suddenly confronted with small wares where he expects to see paints, will stop and look and possibly ask questions that will result in purchases.

Changes in your store arrangements should be made now. To wait until the early spring trade emphasizes the need for these changes is a mistake. Get the work done when it will interfere as little as possible with actual sales.

Window dressing should receive particular attention this month. The normal tendency at such a time is to slacken effort, and make the displays perfunctory. "Oh, what's the use?" in the dealer's dismal philosophy. As a matter of fact, when business is slow, you should push hardest. And good window display is one element in pushing trade. It brings more immediate and direct results than any other line of effort except personal salesmanship.

So, in February, put on the very best displays you can devise. Inject into them something different, something arresting. Your task is to overcome a marked buying inertia, to halt the hurrying passerby and make him stop, look, think and purchase. It takes a good display to do that—in February.

Take time this month to work out your plans for spring trade. Go over your prospect lists, eliminating such prospects as have been "sold" or have left the community. Add new prospects you meet on your winter canvass, or otherwise. Outline your spring advertising program. Toward the end of the month, fire the opening gun of your spring paint campaign.

Incidentally, get your salespeople together some time this month for a thorough discussion of the forthcoming season's business, and get them filled with the idea of teamwork. Such conferences are eminently worth while.

Victor Lauriston.

### Ten Things Clerks Should Not Do.

- 1. Never become familiar when speaking to customers.
- 2. Never allow clothing to appear untidy.
- 3. Never whisper or call across the store to other salespeople when customers are nearby.
- 4. Never wait on customers out of turn. Courteously ask one who pushes in ahead to wait until earlier customers have been served.
- 5. Never allow stock to remain out of order.
- 6. Never correct a customer's pronunciation of anything. Whatever a customer calls it is right.
- 7. Never suggest substitute goods to customers with set tastes.
- 8. Never tell a customer her taste is poor or the things she wants are not the best
- 9. Never powder, comb your hair, or manicure where customers can see you.
- 10. Never allow customers to wait while you are fixing stock or making records.

Ypsilanti—The Crosley Manufacturing Co., 603 West Michigan avenue, manufacturers and dealers in window screens, doors, storm sash, etc., has merged the business into a stock company under the style of the Crosby-Ross Window Equipment Corporation, with an authorized capital stock of \$100,000 preferred and 20,000 shares at \$1 per share, \$32,000 being subscribed and paid in in property.

Most of our failures can be traced to the superstition that other people are not quite as smart as we are. Special Reservation Service — "Wire Collect"



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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.

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WM. J. CHITTENDEN, Jr., Manager Direction Continental-Leland Corporation



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

GRAND RAPIDS MICHIGAN

### HOTEL DEPARTMENT

News and Gossip About Michigan

Hotels.

Los Angeles, Jan. 25—Edgar Schill, well known in Detroit as having been connected with several of its leading connected with several of its leading hotels in various managerial capacities, has been appointed by General Manager Chittenden as assistant manager of the Detroit-Leland and will share responsibilities with Harry Cooper, who has been with the Chittenden management ever since it assumed control of the Detroit hostelry two years since. A wise executive, Mr. Chittenden has surrounded himself with a corps of assistants who have fitted into their various niches because, as Topsy expressed herself, they "were born that way," and the resultant effect upon the public has been almost instantaneous—expressed by constantly increasing patronage.

Thomas Walker, assistant manager of the Pantlind, and president of the Western Michigan charter of Greeters, advises me that there will be "big doadvises me that there will be by doings in Grand Rapids next week, it being the occasion of a visit from C. L. Corpening, National President of the organization, accompanied by several prominent Chicago hotel executives. The headquarters will be at Hotel Mertens.

The management of Hotel Roosevelt, The management of Hotel Roosevelt, Pontiac, which has been in the hands of W. L. Van Zandt, formerly connected with Detroit club administration, will be changed, Mr. Van Zandt having resigned to go to another field. The Roosevelt was built something like three years ago by Samuel Plotkin, but passed into the hands of a trust company who are evidently looking for a magician who can transform liabilities into assets.

It looks as though the free tourists camps in various sections of the coun-try are doomed. Communities which supplied them, finally discovered they were not attracting the right class of transients to their midst, but rather, to the contrary, were becoming ren-dezvous of an undesirable class known dezvous of an undesirable class known as motor hoboes, many of them with criminal tendencies. While it is true that more people are spending their vacations en route and a very large percentage of them would never patronize regular hotels, on account of their inability to pay the regular rates, most of them do realize fully, the necessity for moderate priced camping facilities and are willing to pay for them. As a natural result the private individual who establishes a camp with reasonable conveniences, may ultimately establish a remunerative trade. mately establish a remunerative trade. In my various week-end trips out here I have discovered a lot of these institutions, in a large degree attractive and their promoters all seem to be well satisfied with results. They are much to be preferred to the ordinary "farm house" offerings which, at best are not supplied with sanitary equipment, or under hygienic regulations. under hygienic regulations

Mrs. Lucy J. Rees, another member of the Michigan Hotel Association and proprietor of Gratiot Inn. Port Huron, is taking a trip to Honolulu, which I know from personal experience, she will enjoy. Her's is a summer hotel and is a good one. She enjoys operating it and her patrons enjoy it with

There is a rather universal complaint among hotel operators to the effect that there is little or no profit in the feeding game, and yet we daily dis-cover outstanding evidences of success by operators of exclusive feeding es-tablishments. One of the largest here. a chain affair, which has been serving surprisingly good food at surprisingly low prices, recently changed hands at a sale price of ten millions, and yet the principals started here in a small

way less than twenty years ago. There are restaurants and restaurants, but there is also a discriminating public, and the success of any such institution depends almost altogether on the latter contingent. If they are treated with fairness both as to quality of food and charges made therefor, the public will discover it lic will discover it.

Ernest W. Hermann, proprietor of Hotel Frontenac, Detroit, advises that he is on his way to California for a vacation trip. Mr. Hermann purchased the lease and equipment of Hotel Frontenac from Walter Leitzen, a couple of years ago, the latter retiring on account of defective vision, and Walter came out here to spend the winter a year ago. Together we looked over the hotel field here, but decided it was as much overdone as in Michigan. Last fall he went to Johns-Hopkins hospital, Baltimore, where he was successfully operated on for cataracts. Mrs. Leitzen writes me that he is doing nicely and I take pleasure in broadcasting the information among his friends in the Michigan Hotel Association. Ernest W. Hermann, proprietor of Hotel Association.

New Years greeting cards, forwarded and re-forwarded from my Michigan friends are in evidence to the extent of a couple of hundred, many coupled with invitations to come back home and do some of my visiting. As I cannot personally communicate with all of my friends, I will give them a tip to the effect that all such invitations have been accepted and that next spring the gasoline supply permitting. spring, the gasoline supply permitting, I will be back, temporarily at least. My reasons for not coming sooner will be discovered in the weather re-

A new, gigantic telescope is to be installed at Mt. Wilson, which, it is installed at Mt. Wilson, which, it is said "will bring the moon within ten miles of the earth." This, in conjunction with air service which is being improved rapidly, will open up another field for real estate operators. Possibly it will open another avenue for the smuggling of "moonshine."

Here's one I heard at a luncheon club the other day :Bill and Fay were having an argument about money. Both agreed that the easiest thing in the world was to spend it. It was on the question of how to spend or how to save that they differed. Finally Fay declared: "You talk about econ-omy and all that sort of thing and I'll bet you don't even know what econ-omy really is?" "You bet your darned life I do! Economy is a way of spending money without getting any fun out of it."

A great many people planning to come to California, usually talk about Catalina Island, which is, primarily the resort home of a chewing gum magnate, but has been thrown open as a sort of public park without any semblance of commerciality in its administration. It is well worth one's while to pay it a visit, even if you feel you can only indulge in the daily round trip excursions which are available at a trifling cost. You can take your picnic basket with you, and you will picnic basket with you, and you will find on your arrival that tables and seats are provided gratuitiously.

The so-called "Magic Isle," which is situated about twenty miles off of Los Angeles harbor, is a combination of residential activities, combined with much amusement, and the gum-chewing public, and not the occasional visi-

tor, pays for it.

Great feathery palms have been planted along the water front to en-hance the charms of Avalon Bay, and the beaches have been made easily accessible and comfortable as well. There are all sorts of amusements, which to be sure, may be duplicated almost anywhere at similar beaches, but be sure and not overlook the glass-bottomed boats, which give you a close-up view

### MORTON HOTEL

Grand Rapids' Newest Hotel

400 Baths 400 Rooms

RATES

\$2.50 and up per day.



### Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.



Luxurious Comfort, Appetizing Meals.

Reasonable Rates,

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

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

Hotel Whitcomb and Mineral Baths St. Joseph, Michigan

"We are always mindful of our responsibility to the public and are in full apprecia-

patronage implies." HOTEL ROWE

tion of the esteem its generous

Grand Rapids, Michigan. ERNEST W. NEIR, Manager.

### CHARLES RENNER **HOTELS**

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

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

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

### **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
Buth.
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
Proof—60 rooms. THE LEAD.
COMMERCIAL AND RESORT
FEL. American Plan, \$4.00 and
European Plan, \$1.50 and up.
Open the year around.

### HOTEL OLDS

LANSING

300 Baths 300 Rooms

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 EDWART R. SWETT, Mgr Michigan Muskegon -:-

> Columbia Hotel **KALAMAZOO**

Good Place To Tie To

### PARK-AMERICAN HOTEL **KALAMAZ 30**

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

### Park Place Hotel Traverse City

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 Con-nection. Rates \$1.56 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

of various forms of sea life and vege-

Catalina Island is one vast aviary. Hundreds of rare game birds are to be seen there. Here are rare specifrom strange lands now in ehibition cages, or flying about in huge wired arenas. There are dozens of cages for smaller varieties, and hundreds of breeding pens for pheas-ants, quail, wild duck and other game birds. Green parrots and cockatoos join in with great white peacocks on parade, together with cranes from the banks of the Nile. Every bird you ever heard of is to be found here, and the equipment for handling them excites the admiration of all thinking

But Catalina presents a varied catalogue of about everything you want to know or ever heard of. In addition to possessing all the modern civilizing influences like golf, tennis, blind pigs etc., you have here mountain trails, canyons, sun-washed bathing beaches, beautiful homes, casinos, a wonderful replica of a grand amphitheater, and a most magnificent hotel—the St. Catharines—and if you don't want to stop at the hotel, you can find furnish-ed bungalows and tents, if you please.

Nature supplies much of the attractiveness of the Island, but Mr. Wrigley has supplemented nature's efforts in a very sensible manner, by investing large sums of money in accentuating other attractiveness, without too much gaudiness. The gum man has got some island and he is not a bit soft some island and he is not a bit selfish in allowing others to enjoy it with him. Avalon Bay is said to be about as spectacular as the Bay of Naples, and is certainly much more accessible. Try it on your phonograph when you come out here.

That guy with the adding machine That guy with the adding machine who is constantly tabulating statistics, says that the residents of California saved on an average \$9 more in 1928 than they did in the previous year. It might be that instead of investing in "Scotch" they are practicing it.

Here is something which will interest some of your Michigan readers. Gen. W. H. Sears, for many years a resident of Pentwater, in connection with the Sears & Nichols Canning Co., but now living at Lawrence, Kansas, though still retaining an office in the Michigan city, writes me that Mr. and Mrs. A. B. Flagg, of Pentwater, are making a tour of the Southern states en route to the Golden State. Mr. Flagg was for many years engaged in the drug business there, but disposed of his interests and accepted a more lucrative position on the road. He has made his stake and proposes to enjoy life, although still loyal to Oceana county. General Sears advises me that he is personally in the best of health and could easily do a before breakfast that of dismembering cord-wood stunt of dismembering cord-wood were it not for the fact that there cord-wood. none such because the are using oil for fuel in that enlightened state. Good

Those familiar with the most of the 35,000 miles of roads in the thirteen Southern counties of California are unanimous in the opinion that six months of each year are well spent covering the highways of this favored section. Perhaps nowhere in the whole world are so many scenic attractions available to the autoist. Roughly estimated Southern California contains about half the highways Roughly estimated Southern Cantornia contains about half the highways of the entire State. Approximately 2,500 miles of these roads belong to the State and are designated and maintained as state highways. Nearly 3,300 miles are designated as county roads. Many of them are paved and are of the very highest type of construction, but all of them are available for com-fortable traveling. It is for this rea-son that Southern California has a larger number of automobiles per

capita of any nation in the world. are approximately cars for every family, and every one of them will be found with a 1929 license. When it comes to taxes, and the collection of them California takes the ribbon. Frank S. Verbeck.

## Items From the Cloverland of Michi-

gan.
Sault Ste. Marie, Jan. 29—We don't feel a bit jealous about all of the other places which have had severe snow storms during the past two weeks. it makes us feel that the Soo is not the only place on the map which has any monopoly on the weather. We pity the salesmen who are still using autos and got caught in the last storm. One of our boys got hung up a few miles West of Strongs and had to sleep in his car until the plow got through to his car until the plow got through to him the next morning, taking him through to Strongs, where he took the train for the Soo. Both feet were frozen and he was about all in with the cold. We heard later there were scores of others stuck along the high-way for the night. One of the vic-tims remarked that he could not un-derstand why they ever took this counderstand why they ever took this counrestand why they ever took this country away from the Indians, but we still have a few optimists left who say, "It won't be long now until we will again sing, 'In the good old summer time.'"

W. Cowan, of the firm of Cowan R. W. Cowan, of the firm of Cowan & Hunt, left Sunday with his family via auto for Florida, where they expect to spend the remainder of the winter They were ready to start last week, but did not venture until Sunday. Here's hoping they get through. Several other cars left about ten days ago, but no word has been received as yet as to how they progressed.

et as to how they progressed. Michael Lane, aged 62, former owner of one of the city's first bake shops, was found dead in his bed at the Franklin Hotel Saturday morning. Mr. Lane had been clerking at the hotel of late. Death was caused by apoplexy. Mr. Lane was well-known here, having come to the Soo forty-six years ago from Eganville, Ontario. He is survived by three daughters and one son. He also leaves a brother, John Lane, of Douglas, Ontario, and a sister in the Canadian Soo.

Herman Roe, the well-known manager of the meat market at the central store for the Soo Co-Op. Association, was on the sick list last week, but is back on the job again.

Walter A. Meterna, a graduate of the Soo high school in 1925, left after graduating for Stillwater, Minn., where he was employed in the city's largest he was employed in the city's largest studio for one year and a half, after which he opened a studio of his own. This he continued for a year. He then went to Chicago, where he spent six months at the Illinois College of Photography, one of the best professional schools in the country. After looking around the country he decided to return to the Soo and has taken over the former Lockwood studio, which will be refurnished and opened about March 1. The new studio will be known as the Meterna photo studio. Mr. Mertena has done some be known as the Meterna photo studio. Mr. Mertena has done some exceptionally fine work in photography which has been on exhibition at various places, and will start with the ous places, and will start with the brightest prospects for his future suc-

As long as she can fascinate the men, no woman really worries about her age.

Dissolution of the partnership of Carl Rockman and Wilfred H. Byers was announced last week. Mr. Byers was announced last week. Mr. Byers will continue business under the name of the Byers Motor Co., at 110 Ridge street, retaining the agencies for Dodge and Chandler automobiles and Graham trucks. Mr. Rockman will continue as manager of the Consumers Coal Co.

Still another of our leading clothing stores has closed business, after selling the stock to the same parties who bought the Leader stock. This latest

move came as a surprise when it was announced that W. J. Miller, the well-known clothier, had sold his stock and was to discontinue business. He has rented the store to Vaher & Somes, who will occupy the South side. They will move their stock of electrical supplies from their present location. Miss Nora Burk, who for many years had charge of the garment department at the Leader, will rent the North side of the building. She will be associated with D. K. Moses and open a garment

and millinery shop.

Mr. Miller has announced no plans for the future, but we hope that he will continue as a resident here, where he is so well and favorably known. He has been active in business affairs and has been active in business affairs and has been chairman of the merchants committee of the Chamber of Com-merce and a booster for his home town and will be greatly missed among the

merchants. Necessity supplies courage to the William G. Tapert. most timid.

Gabby Gleanings From Grand Rapids. Grand Rapids, Jan. 29-W. A. Gillend (Worden Grocer Co.) went to McKeesport, Pa., last week to attend the annual meeting of the wholesale grocery house he was connected with before he came to his present position. Besteman & DeMeester, wholesale produce and fruit dealers at 316 Ells-

worth avenue, have discontinued busi-

The contract for building the Schust Co.'s Grand Rapids branch and ware-house was awarded to the Owen-Ames-Kimball Co. The work has already been started and is progressing very rapidly The Schust Co. expects to occupy its new quarters by March 1.

Dan Gerber (Fremont Canning Co.) leaves soon for the Pacific coast, where he will spend a couple of months pre-senting the merits of the new strained baby foods produced by his company to the attention of the jobbing trade. He will be accompanied by his wife.



HOTEL BROWNING

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

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

That is why LEADERS of Business and Society make their head-quarters at the

## PANTLIND HOTEL

entire city block of Hospitality' GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Sandwich Shop

# The Standard of Safe Investments

For permanency of income and safety of principal, investment bonds have proven their dependability beyond question.

Bonds represent a debt which must be paid ahead of all stockholders' claims. If the business is at all sound and worthy, its bonds are never jeopardized.

For this reason the experienced investor turns to bonds for building his investment structure. Where bonds are properly selected and given reasonable supervision, their owner need never worry about his capital or his income.

Even in buying good investment bonds, however, we recommend that the investor diversify his securities so as to distribute any element of risk as widely as possible. This can be done by selecting each bond to fit into a definite place in the investment structure. We will be glad to furnish a diversified list of bonds, and to assist, if desired, in selecting securities for investment.

# **HOWE SNOW & CO.**

Incorporated

NEW YORK CHICAGO SAN FRANCISCO

PHILADELPHIA WILKES BARRE GRAND RAPIDS DETROIT ROCHESTER BOSTON

### **DRUGS**

Michigan Board of Pharmacy. President—J. C. Dykema, Grand Rapids Vice-Pres.—J. Edward Richardson, D

troit.
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.

### We Have No Quarrel With Price-Cutting.

While I was manager of the drug store in the Homestead Hotel, Hot Springs, Va., a woman came in one day and announced in dramatic tones that her doctor had ordered her to take a dose of castor-oil, but she couldn't, she just couldn't. It was too awful. She would simply die taking the vile stuff. For three solid hours, believe me, she told me all about castor-oil; the number of times it had been administered to her and hers; its effect on all concerned and on and on and on.

I still flatter myself that I did not lose patience and that, in the end, I persuaded her that the doctor knew what he was about. She went to her room and at the appointed time I sent up a bell-hop with the dose. A few minutes later the telephone rang. It was my lady. "I can't possibly take this stuff myself, Mr. Middleton," she wailed. "Can't you come up and give it to me?" I told her I couldn't get away until 10 o'clock, but that I would come then. She waited and after more pow-wow, the dose went down.

I don't know how many merchants would spend that much time over a fussy woman and ten cents worth of cathartic. But at the time I was making plans for opening a drug shop of my own and I was studying ways and means of making such a store succeed without having to go cut-price. That was ten years ago, when the cut-price menace was nowhere near the evil to the independent merchant it is now, but even so it was bad enough and there seemed no reason why it should not get worse. I believed that solicitude, carried even to such an extreme, was one of the avenues of independence. That woman, for instance, had never been in the store before. After that she came regularly and bought much.

For nine years now I have been at

the helm of my own ship. From a business of nothing at all, the business has grown to one which not only embraces the hotel in which the shop is located, but the vicinity and a good portion of the district outside. My policy has been to cater to the particular wealthy on the assumption that the less particular or the less well-to-do would come to me if the former did.

This policy doesn't mean entirely one of listening to uninteresting women expostulate about castor-oil, nor of getting up a half-dozen times a night in order to satisfy whims. No service is too great even if oftentimes it is an out-and-out imposition, as far as that goes. But this policy has many facets besides.

One of them is to have prices rightnot cut, but right. There is a widespread idea that any business not cutprice is high-priced one. Where there is smoke, there is fire: that is to say, no doubt there is sufficient over-charging done to justify the opinion. But I believe any policy but one of fair prices to be a great mistake, especially among the rich. Wealthy people are more resentful of unreasonable prices than the poor, which, perhaps, is one of the reasons why they are rich. If you want to find out whether or not they are fussy, just try over-charging them. They will tell you what they think of you and go away, never to return. But with prices right the rich not only buy and buy, but those of more moderate means come to buy, too.

I had been here only three months. working all the time to get the good will that comes with fair prices, when one evening a call came from a woman living in the less exclusive suburb. She had a prescription for her baby, she said, and could I come and get it? At that time I had no delivery boys, nor even a car of my own, so I walked over there and back, filled the prescription and again walked to deliver it. charged what I thought was right and no more. When the woman heard the price she said, "When my husband came home to-night he said he was too tired to go back to town to the druggist we usually patronize to get that prescription filled. He said, 'Give it to the Broadmoor. He'll soak us, but we can stand it this time.' But this is even less than we have been paying." The next day she called up and gave me a

nice order. She has been my customer since and has sent many friends.

Another feature of my policy is that I never have had a soda fountain. I have been asked dozens of times, "Why don't you have a soda fountain?" and my answer is always the same. People have more confidence in a druggist who devotes his time and store to drugs and other products pertaining to such a store. I do not think that it pleases the fastidious customer and he is the one that I want to miss the odor and the noise of it.

Nor do I believe that it is economic. I do not rightly know because I have never had one. But I do know that I either would have to have extra help, or would have to devote a good share of my attention to "soda-jerking." That would oftentimes mean that I would be handing out a 15-cent drink while a \$5 customer walked out, too annoyed

I do not handle magaziznes and tobacco, partly because every hotel has a cigar and newsstand, but chiefly because I do not think that they are economic, either. They mean another increase in overhead and a similar story of sending away people who mean to buy something that brings good profit while I am helping a man to choose three cigars or for a woman to finally decide, "I guess I don't want a magazine after all."

As it is, my assistant and I can take care of the business, and instead of having a pay-roll of a half a dozen or more, I get along efficiently with a pay-roll of one. Moreover, the shop is quiet and pleasant and restful. It induces a customer to look around, stay and buy.

In order to get customers in, when they otherwise might not come, I have substituted for banana-splits, cigars and magazines, a recording barograph and thermograph. People are always interested in the weather. They will come in every day as regularly as they eat their breakfasts to see what those machines have to say. These instruments take up a very small space near the door; they are handsome, they are quiet. They cost me considerable as an initial investment, but the upkeep is next to nothing and they are earning for me all the time.

Keeping in mind the well-pocketed clientele. I have my small place stocked

with the very best of all that goes with a drug store. That is to say, I keep those goods which bring the best profit. It pleases the particular and I have no trouble with turnover for the wealthy and those of moderate means alike. That does not mean that I have a large stock. But I carry such high quality goods that although I may not have what the customer asks, what I offer as a substitute meets with little or no resistance. I never say, "Something just as good," of course. That creates resistance. Instead I usually pretend I haven't heard the name of the brand asked for, if I haven't it in stock.

Just the other day, for example, a woman asked for a certain kind of compact. I don't carry it. What I said to her was, "We have something very new in compacts." She never thought of her brand again, but became instantly absorbed in something new, bought it, as well as several related articles which I was then justified in showing her.

I never urge a customer to buy; that is, I never try to "sell" them. I can't believe that people like to be sold. Rather, they want someone to help them buy. They start out from their homes for the express purpose of buying some particular article. If a salesman tries to push a sale he simply irritates his customer and makes him suspicious. If, on the other hand, he assumes his rightful role of one who is helping another to choose something which best suits that person's purposes, he is engendering confidence, making friends and sending away a satisfied customer.

A man likes to be told-not sold. He likes to know all the whys and wherefores. It is because people like to be told that I have never fenced them out of the prescription department. It is open to all who might care to look in and watch me put up their prescriptions. They are free to ask me any questions they like. I find that they do not abuse this privilege. They stand conveniently away, do not talk unnecessarily and do not confuse me. They understand that it is important that their medicine be put up correctly and take pains not to be bothersome.

It is because people like to be told that I have made a hobby of kodaking. One of the most lucrative branches of



the business is in kodaks and it is because I make a specialty of setting kodaks, explaining about the proper focus, proper lighting, the best places to get the best results, why pictures are not good, which make the best enlargements, etc. It takes only a few minutes to do this and the returns are all that one could wish.

There are several other facts to this business of finding a way around the cut-price maaldy that have been directly responsible for the success of my store. One is to remember a customer's face and name. That is not always easy to do especially when the season is at its height and the hotel as well as the whole district is swarming with people. But it can be done with less effort than one would think. Since I have trained myself I can remember a customer from year to year-even several years. Last season a man came into the Broadmoor who had been a customer of mine ten years before in Hot Springs. He came in here for something and when I called him by name and told him where I had last met him, his face lighted up as it does when one suddenly stumbles on an old friend. He came in every day after

Then, several years ago a woman asked me to make up a special formula of cold cream for her. I did so and it gave me the idea of making up a formula of my own for customers who asked for a brand which I did not carry. Because I take the trouble to explain exactly what is in the cream, proving that it is made of the finest ingredients, I have been able to work up a good business in this line. I have standing orders on my books, many of them in distant states.

I know that my rule of never giving out anything but new money in change has made friends for the store. It is a little trouble to keep new money on hand, but even if it were a great deal of trouble I would do it. A customer seldom fails to remark on it. Moreover, I never give silver dollars in changein the West, you know, silver money is largely used-unless it is expressly asked for. Westerners often prefer it, but Easterners object to it seriously.

MICHIGAN

Above all, I never permit myself or my assistant to say to a customer, "Is that all?" It has a subtle effect and a bad one. It makes the customer feel, if he does not actually think it, that you are belittling his purchase. Instead we always say, "Is there something else?"

I want to emphasize that the keeping of a store designed to attract the best-paying clientele in no way keeps out others whose money flows less freely. We have customers in all circumstances continually in this shop. We have no quarrel with the cut-price businesses and we believe it is because our price policy is right and because the service, the goods and the atmosphere are right. D. N. Middleton.

### A Literal-Minded Stenographer.

A new clerk, dictating a few days ago, was in doubt as to the use of a certain phrase, so he said to the stenographer:

"Do you retire a loan?" and the wistful eyed one replied rather sleep-

"No. I sleep with mamma."

Grand Rapids-The Affinity Co., 23 Division avenue, South, manufacturer and dealer in cosmetics, has merged the business into a stock company under the style of Affinity Laboratories, Inc., with an authorized capital stock of 1,500 shares at \$10 per share, \$8,800 of which has been subscribed and paid in in property.

### JRRENT

RADESMAN		27
WHOLESAL	E DRUG PRICE	CURRENT
Prices quoted are	nominal, based on market	the day of issue.
Acids	Cotton Seed 1 35@1 50	Belladonna @1 44
Boric (Powd.) 10 @ 20	Cubebs 5 00@5 25	Benzoin Comp'd @2 28
Boric (Xtal 15 @ 25	Eigeron 6 00@6 25 Eucalyptus 1 25@1 50	Buchu @2 16
Carbolic 38 @ 44 Citric 53 @ 70	Hemlock, pure_ 2 00@2 25	Cantharides @2 52
Muriatic 3½@ 8	Hemlock, pure 2 00@2 25 Juniper Berries_ 4 50@4 75 Juniper Wood _ 1 50@1 75	Capsicum @2 28
Muriatic 3½@ 8 Nitric 9 @ 15	Juniper Wood _ 1 50@1 75	Catechu @1 44 Cinchona @2 16
Oxalic 15 @ 25	Lard No 1 1 25@1 40	Colchicum @1 80
Sulphuric 3½@ 8 Tartaric 52 @ 60	Lavender Flow 6 00@6 25	Cubebs @2 76
Tartaire 02 0	Juniper Wood _ 1 50@1 75 Lard, extra _ 1 55@1 65 Lard, No. 1 _ 1 55@1 65 Lard, No. 1 _ 1 55@1 65 Lavender Flow _ 6 00@6 25 Lavender Gar'n _ 85@1 20 Lemon 6 00@6 25 Linseed, raw, bbl. @ 89 Linseed, bild, bbl. @ 89 Linseed, bld. less 93@1 06 Mustard, arifil. oz. @ 35 Neatsfoot _ 1 25@1 35 Olive, pure _ 4 00@5 00 Olive Malaga, yellow 3 00@3 50	Digitalis @2 04 Gentian @1 35
Ammonia	Lemon 6 00@6 25	
Water. 26 deg 07 @ 18	Linseed, boiled, bbl. @ 89	Guaiac Ammon. @2 04
Water, 18 deg 06 @ 15	Linseed, bld. less 96@1 09	lodine @1 25
Water, 14 deg 5½@ 13	Mustard arifil oz @ 35	Iodine       @1 25         Iodine, Colorless       @1 50         Iron, Clo       @1 56
Water, 26 deg 07 @ 18 Water, 18 deg 06 @ 15 Water, 14 deg 5½@ 13 Carbonate 20 @ 25 Chloride (Gran.) 09 @ 20	Neatsfoot 1 25@1 35	Kino @1 44
Chioride (Gran.) 03	Olive, pure 4 00@5 00	Myrrh @2 52
Balsams	yellow 3 00@3 50	Opium @5 40
Copaiba 1 00@1 25	Olive, Malaga,	Mino — — — — — — — — — — — — — — — — — — —
Fir (Canada) 2 75@3 00	green 2 85@3 25	Opium, Deodorz'd @5 40
Fir (Canada) 2 75@3 00 Fir (Oregon) 65@1 00 Peru 3 00@3 25	0 0 19 00@19 95	Rhubarb @1 92
Peru 3 00@3 25	Origanum, pure_ @2 50	
Tolu 2 00@2 25	Origanum, com'l 1 00@1 20	Paints
Barks	Pennermint 5 50 \u03b4 5 70	Lead, red dry 131/4 @133/4
	Origanum, pure. #2 50 Origanum, com'1 1 00@1 20 Pennyroyal 3 00@3 25 Peppermint 5 50@4 50 Rose, pure 13 50@14 00 Rosemary Flows 1 25@1 50	Lead, white dry 134 @134
Cassia (Saigon) 500 60	Rosemary Flows 1 25@1 50	Lead, white oil. 13¼ @13¼ Cochre, yellow bels. @ 2½ Ochre, yellow less 3@ 6 Red Venet'n Am. 3½ @ 7 Red Venet'n Eng. 4@ 8 Putty
Sassafras (pw. 60c) @ 50 Soap Cut (powd.) 35c 20@ 30	Sanderwood, E.	Ochre, yellow less 3@ 6
Soap Cut (powd.)	Sassafras, true 1 75@2 00 Sassafras, arti'l 75@1 00 Spearmint 7 00@7 25 Sperm 1 50@1 75 Tany 7 00@7 25 Tar USP 65@ 75 Turpentine, bbl. @66½ Turpentine, less 73@ 37 Wintergreen.	Red Venet'n Am. 31/2 @ 7
356 200 30	Sassafras, arti'l 75@1 00	Red Venet'n Eng. 400 8
Berries	Spearmint 7 00@7 25	Whiting, bbl @ 41/2
	Sperm 1 50@1 75	Vhiting 51/2@10
Cubeb	Tar USP 65@ 75	L. H. P. Prep 2 55@2 70
Fish @ 25 Juniper 10@ 20 Prickly Ash @ 75	Turpentine, bbl @66½	Rogers Frep 2 55@2 10
Prickly Ash @ 75	Turpentine, less 73@ 37	
	Wintergreen, leaf 6 00@6 25	Miscellaneous
Extracts		Acetanalid 57@ 75
Licorice 60@ 65 Licorice, powd 60@ 70	birch 3 00@3 25	Alum 08@ 12
Licorice, powd 000 10	Wintergreen, art 75@1 00 Worm Seed 4 50@4 75	Num. powd and
Flowers	Wormwood 20 00@20 25	ground 09@ 15 Bismuth, Subni-
Arnica 1 75@1 85		trate 2 25@2 52
Chamomile Ged.) @ 50 Chamomile Rom. @ 75		Borax xtal or
Chamomile Rom. @ 75	Potassium	powdered 05@ 13
	Bicarbonate 35@ 40	Cantharides, po. 1 50@2 00
Gums	Bromide 69@ 85	Calomel 2 72@2 82
Acacia, 1st 50 @ 55 Acacia, 2nd 45 @ 50 Acacia, Sorts 20 @ 25 Acacia, Powdered 35 @ 40 Aloes (Barb Pow) 25 @ 35	Bicarbonate 35@ 40 Bichromate 15@ 25 Bromide 69@ 85 Bromide 54@ 71 Chlorate, gran d. 23@ 30 Chlorate, powd. or Xtal 16@ 25 Cyanide 30@ 90 Iodide 436@460 Permanganate 22½@ 35 Prussiate, yellow 35@ 45	Calomel 2 72@2 82 Capsicum, pow'd 62@ 75 Carmine 7 50@8 00
Acacia, Sorts 20@ 25	Chlorate, gran'd_ 23@ 30	
Acacia, Powdered 35@ 40	or Ytal 160 25	Cloves 40@ 50 Chalk Prepared 14@ 16 Chloroform 53@ 66 Chloral Hydrate 1 20@1 50
Aloes (Barb Pow) 25@ 35	Cyanide 30@ 90	Chloroform 5300 ea
Aloes (Soc. Pow.) 7500 80	Iodide 4 36@4 60	Chloral Hydrate 1 20 u 1 50
Asafoetida 50@ 60	Permanganate 22½@ 35	Cocame 12 85@13 50
Pow 75@1 00	Prussiate, yellow 35@ 45 Prussiate, red _ @ 70	Corks list loss 20 10
Aloes (Barb Pow) 25@ 35 Aloes (Cape Pow) 25@ 35 Aloes (Soc. Pow) 75@ 80 Asafoetida	Prussiate, red @ 70 Sulphate 35@ 40	Corks, list, less 30-10 to 40-10%
Guaiac, pow'd @ 70		Copperas - 03@ 10 Copperas, Powd. 4@ 10 Corrective Sublem 2 25@ 24
Kino @1 25	Poote	Copperas, Powd. 4@ 10

		Bicarbonate	35 @
		Bichromate	150
		Bromide	690
<b>Q</b>	55		540
a a	50	Chlorate, gran'd_	226
a	25		200
(a)	40	Chlorate, powd.	100
w	35	or Xtal	100
a a	35	Cyanide	300
	80	Iodide 4	360
$\hat{a}$		Permanganate 2	21/20
w.	60	Prussiate, yellow	
u1	00	Prussiate red	6
$\omega$	95	Prussiate, red Sulphate	356
W	95 60	Surphate	1.00
w	70		
a1	25	(2006)	
w1	20	Roots	
	25	Alkanet	300
	35		400
19		Blood, powdered_	
	92	Calamus	350
		Elecampane, pwd.	200
	80	Gentian, powd	200
	90	Ginger, African,	
	75	powdered	30@
@2	35	Ginger lamaica	600

Dilottide IIII	dentian, powd 200 00
Shellac 75@ 90	Ginger, African,
Tragacanth, pow. @1 75	powdered 30@ 35
Tragacanth 2 00@2 35	
	Ginger, Jamaica_ 60@ 65
Turpentine @ 30	Ginger, Jamaica,
	powdered 45@ 60
	Goldenseal, pow. 7 50 78 00
Insecticides	doidenbear, port.
11100011011100	
Arsenic 08@ 20	Licorice 30 40
	Licorice, powd 20@ 30
	Orris, powdered_ 30@ 40
Blue Vitriol, less 091/4@17	
Bordea. Mix Dry 12@ 26	Poke, powdered 35@ 40
Hellebore, White	Rhubarb, powd @1 00
	Rosinwood, powd. @ 50
powdered 18@ 30	
Insect Powder 471/2 @ 60	Sarsaparilla, Hond.
Lead Arsenate Po. 131/2@30	ground @1 10
Lime and Sulphur	Sarsaparilla, Mexic. @ 60
Dry 08@ 22	Squills 35@ 40
213	
Paris Green 24@ 42	
	Tumeric, powd 20@ 25
	Valerian, powd @1 00
Leaves	
D	

powdered\_\_ 

Oils

 Cassia
 4 00@4 25

 Castor
 1 55@1 80

 Cedar Leaf
 2 00@2 25

 Citronella
 1 nn 1 20

 Cloves
 4 00@4 25

 Cocoanut
 27 4 @

 Cod Lievr
 2 00@2 25

 Croton
 2 00@2 25

7 50@7 75

3 00@3 25

1 50@1 80

Seeds		
Anise	0	35
Anise, powdered	35 @	40
Bird, 1s	13@	17
Canary	10@	16
Caraway, Po. 30	25@	30
Cardamon 2	50@3	00
Coriander pow40	30@	25
Dill	15@	20
Fennell	35@	50
Flax	70	15
Flax, ground	7@	15
Foenugreek, pwd.	15@	25
Hemp	8@	15
Lobelia, powd	@1	60
Mustard, yellow	17@	25
Mustard, black	20@	25
Рорру	15@	30
Quince 1	00@1	25
Sabadilla	45@	50
Sunflower	12@	18
Worm, American	30@	40
Worm, Levant _ 6	50@7	00

Aconite \_\_\_\_\_Aloes \_\_\_\_\_Arnica \_\_\_\_\_Acafoetida \_\_\_\_\_

	05@	13
Cantharides, po. 1	50@2	00
Calomel 2	72@2 62@	82
Capsicum, pow'd	624	75
Carmine 7	50@8	
Cloves	30 W	35 50
halk Prepared_	14(0)	16
Chloroform	5300	23
Chloral Hydrate 1	2041	50
Cocaine 12 8	85@13 65@	90
Corks, list, less	30-10	to
G	40-1	0%
Copperas, Powd.	03@	10
Corrosive Sublm 2	4 ( <i>Q</i> ) 25 ( <i>Q</i> ) 2	10
Cream Tartar	3500	45
Copperas, Powd. Corrosive Sublm 2 Cream Tartar Cuttle bone Destrine	40@	50
	6@ 00@4	15 50
Emery, All Nos.	100	15
Emery, Powdered	@	15
Epsom Salts, bbls.	23/0	05 10
Ergot, powdered	@4	00
Flake. White	15@	20
Dover's Powder 4 Emery, All Nos. Emery, Powdered Epsom Salts, bbls. Epsom Salts, less Ergot, powdered Flake. White Formaldehyde, lb. Genatime	131/2	135
Glassware, less 55 Glassware, full cas	800	90
Glassware, full cas	e 60%	
Glauber Salts, bbl Glauber Salts less	. @0	214
Glauber Salts less	04@	10
	20 @ 16 @	30 22
Glue, Brown Grd Glue, White 2	71/20	35
Glue, white grd.	25@	35
Glycerine	200	40
Hops		
odine 6	75@ 45@7	95
odine 6	45@7	00
odine6	45@7 00@8 20@	30 30
odine 6 Iodoform 8 _ead Acetate Aace	45@7 00@8 20@ @ 1	30 30
odine 6 Iodoform 8 Lead Acetate Aace	45@7 00@8 20@ @ 1 @1	30 30 50 60
odine 6 Iodoform 8 ead Acetate face face, powdered Menthol 12	45@7 00@8 20@ @ 1 @1 50@9	30 30 50 60
odine 6 Iodoform 8 ead Acetate face face, powdered Menthol 12	45@7 00@8 20@ @ 1 @1 50@9	30 30 50 60 50 98 30
odine 6 Iodoform 8 ead Acetate face face, powdered Menthol 12	45@7 00@8 20@ @ 1 @1 50@9	30 30 50 60 50 98 30 25
odine6 Iodoform8	45@7 00@8 20@ @ 1 @1 50@9 83@13 @1 57@	30 30 50 60 50 98 30 25
odine 6 Iodoform 8 Lead Acetate 1 Lace 10 Lace	45@7 00@8 20@ @ 1 @1 50@9 83@13 @ 15@ 57@ . 75@	30 30 50 60 50 98 30 25
odine6 Iodoform8	45@7 00@8 20@ @ 1 @1 50@9 83@13 @ 15@ 57@ . 75@ 20@	00 30 30 50 60 50 98 30 25 70 85 25
odine6 Iodoform8	45 Ø 7 00 Ø 8 20 Ø Ø 1 Ø 1 50 Ø 9 83 Ø 13 Ø 15 Ø 20 Ø 12 Ø 83 Ø 83 Ø 84 Ø 85 Ø 86 Ø 86 Ø 86 Ø 87 Ø 87 Ø 87 Ø 88	00 30 30 50 60 50 98 30 25 70 85 25
odine6 Iodoform8ead Acetate 4ace4ace4ace, powdered_ Menthol 8 Morphine 12 Nux Vomica, pow. Pepper, black, pow. Pepper, White, pw. Pitch, Burgudry_ Quassia Quinine, 5 oz. can Rochelle Salts Sacharine	45@7 00@8 20@ @1 50@9 83@13 0 15@ 15@ 20@ 12@ 28@ 2 60@	000 300 500 500 988 300 250 700 855 400 275
odine6  Iodoform8	45 @ 7 00 @ 8 20 @ 1 @ 1 50 @ 9 83 @ 13 6 57 @ 2 20 @ 1 20 @ 2 22 @ 0 2 10 @ 2	000 300 500 600 988 300 257 700 858 257 158 400 275 227 227
odine6  Iodoform8	45 @ 7 00 @ 8 20 @ 1	000 300 500 600 988 300 255 700 850 275 275 222 400
odine6 Iodoform8ead Acetate 4ace4ace, powdered Menthol 8 Morphine 12 Nux Vomica, pow. Pepper, black, pow Pepper, White, pw Pitch, Burgudry_ Quassia Quinine, 5 oz. can Rochelle Salts Sacharine Salt Peter Seidlitz Mixture Soap, green	45 @ 7 00 @ 8 20 @ 1	000 300 500 600 500 988 300 255 700 855 255 155 275 275 222 400 300 300 300 300 300 300 300 300 300
odine6 Iodoform8ead Acetate 4ace4ace, powdered Menthol 8 Morphine 12 Nux Vomica, pow. Pepper, black, pow Pepper, White, pw Pitch, Burgudry_ Quassia Quinine, 5 oz. can Rochelle Salts Sacharine Salt Peter Seidlitz Mixture Soap, green	45 @ 7 00 @ 8 20 @ 1	000 300 500 600 500 255 700 855 255 155 400 275 222 400 300
odine6  Iodoform8	45 @ 7 00 @ 8 20 @ 1	000 300 500 600 500 255 700 855 255 155 400 275 222 400 300
odine6 Iodoform8ead Acetate 4ace4ace4ace, powdered. Menthol8 Morphine12 Nux Vomica	45 @ 7 00 @ 8 20 @ 1	000 300 500 600 988 300 257 707 858 257 400 300 257 400 300 257 400 300 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 257 400 200 200 200 200 200 200 200 200 200
odine6 Iodoform8ead Acetate 4ace4ace, powdered_ Menthol 8 Morphine 12 Nux Vomica Nux Vomica, pow. Pepper, black, pow Pepper, White, pw Pitch, Burgudry_ Quassia Quinine, 5 oz. can Rochelle Salts Sacharine Sath Peter Soap mott cast Soap mott cast Soap, white Castil less, per bar Soap, white Castil less, per bar	45 @ 7	000 300 500 600 988 300 255 700 858 257 222 400 300 255 000 1 600
odine6  Iodoform8ead Acetate 4ace4ace, powdered_ Menthol8  Morphine 12  Nux Vomica	45 @ 7 00 @ 8 20 @ 1 15 0 @ 9 8 3 @ 1 3	000 300 300 500 600 500 255 700 85 255 155 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 225 400 205 400 205 400 205 400 205 400 205 400 205 400 205 400 205 400 400 400 400 400 400 400 400 400 4
odine6  Iodoform8ead Acetate faceface face, powdered.  Menthol8  Morphine12  Nux Vomica Nux Vomica, pow. Pepper, black, pow Pepper, black, pow Pepper, White, pw Pitch, Burgudry- Quassia Quinine, 5 oz. can Rochelle Salts Sacharine Sacharine Salt Peter Soap mott cast Soap, white Castil less, per bar Soda Ash Soda Bicarbonate Soda Sal	45 @ 7	000 300 500 600 500 988 300 255 255 400 300 255 255 400 300 255 400 300 400 400 400 400 400 400 400 400
odine6  Iodoform8	45@7 00@8 20@ 0 0 1 50@9 83@13 15@0 20@ 12@0 2 10@ 30@0 11@ 0 3 15@0 10@0 10@0 10@0 10@0 10@0 10@0 10@0	000 300 500 600 500 988 300 255 400 275 222 400 300 255 600 100 100 100 100 100 100 100 100 100
odine6  Iodoform8	45 @ 7	000 300 500 600 500 988 300 255 255 400 300 255 255 400 300 255 400 300 400 400 400 400 400 400 400 400
odine6 Iodoform8ead Acetate4ace4ace4ace, powdered. Menthol8 Morphine12 Nux Vomica	45@7 000@8 200 000 11 15@0 15 15 10 00 15 15 10 00 15 15 10 00 15 15 10 00 15 15 10 00 15 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15 10 00 15	000 300 500 500 500 255 700 85 255 500 255 255 600 100 100 100 100 100 100 100 100 100
odine6 Iodoform	4507 0008 0008 0008 0008 0008 0008 0008 0	000 300 500 600 600 988 525 700 855 225 400 256 100 100 100 100 100 100 100 100 100 10
odine6 Iodoform	4507 0008 0008 0008 0008 0008 0008 0008 0	000 300 500 600 600 988 525 700 855 225 400 256 100 100 100 100 100 100 100 100 100 10
odine6 Iodoform	4507 00008 2000 2000 2000 2000 2000 2000 2	000 300 500 500 500 500 255 700 275 222 400 255 100 100 100 100 100 100 100 100 100 1
odine6 Iodoform8ead Acetate4ace4ace4ace, powdered. Menthol8 Morphine12 Nux Vomica	4507 0008 0008 0008 0008 0008 0008 0008 0	000 300 500 600 600 988 525 700 855 225 400 256 100 100 100 100 100 100 100 100 100 10

## THERMOMETERS - HYDROMETERSCHARGOMETERS — FREEZOMETERS



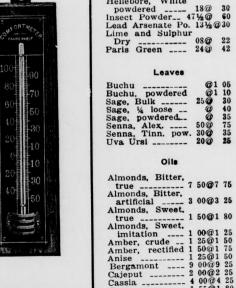
We have complete line of

**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.

### HAZELTINE & PERKINS DRUG CO.

Grand Rapids

Michigan

Manistee

### GROCERY PRICE CURRENT

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

### ADVANCED

#### DECLINED

# 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



AP	PLE	BUT	TER	
Quaker, Quaker,				
AX	LE	RE	ASE	

		lb				
10	lo.	pails,	per	doz.	8	5
		pails,				

#### BAKING POWDERS Arctic, 7 oz. tumbler 1 35

Queen Flake, 16 oz., dz 2 2
Royal, 10c, doz 9
Royal, 6 oz., doz 2 7
Royal. 12 oz., doz 5 2
Royal, 5 lb31 2
Calumet, 4 oz., doz. 9
Calumet, 8 oz., doz. 1 9
Calumet, 16 oz., doz. 3 3
Calumet. 5 lb doz. 12 7
Calumet, 10 lb., doz. 19 0
Rumford, 10c, per doz. 9
Rumford, 8 oz., doz. 1 8
Rumford, 12 oz., doz. 2 4
Rumford, 5 lb., doz. 12 5
K C Brand

				Per	C	ase
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
				Z		

### BLUING



**JENNINGS** The Original Condensed

oz., 4 dz. cs. 3 00 oz., 3 dz. cs. 3 75

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

# BEANS and PEAS 100 lb. bag

Brown Swedish Beans	
Pinto Beans 9	50
Red Kidney Beans 11	00
White Hand P. Beans 12	00
Cal. Lima Beans 15	00
Black Eye Beans 8	3 51
Split Peas, Yellow 8	01
Split Peas, Green 8	50
Scotch Peas 6	

### BURNERS Queen Ann, No. 1 and 2, doz. \_\_\_\_\_\_ 1 35 White Flame, No. 1 and 2, doz. \_\_\_\_\_ 2 25 2 25

# BOTTLE CAPS Single Lacquor, 1 gross pkg., per gross \_\_\_\_ 16 Dbl. Lacquor, 1 gross pkg., per gross \_\_\_\_ 16½ BREAKFAST FOODS

BF	REAKFA	ST	FOOL	25	
	Kellogg's	Bra	ands.		
Corn	Flakes,	No.	136	2	85
Corn	Flakes.	No.	124	2	85
Corn	Flakes.	No.	102	2	06
	No. 224				
	Ma 900			9	00

Krumbles, No. 424	2	7
Bran Flakes, No. 624		
Bran Flakes, No. 602	1	5
Rice Krispies, 6 oz	2	7
Rice Krispies, 1 oz		
Kaffe Hag, 12 1-lb.		
cans	7	3
All Bran, 16 oz	2	2
All Bran, 10 oz	2	71
All Dunn 3/ or	0	O

All Bran, % 02 2
Post Brands.
Grape-Nuts, 24s 3
Grape-Nuts, 100s 2
Grape-Nuts, 100s 2 Instant Postum, No. 8 5
Instant Postum, No. 10 4
Postum Cereal, No. 0 2
Post Toasties, 36s 2
Post Toasties, 24s 2
Post's Bran. 24s 2
Pills Bran, 12s 1
Roman Meal, 12-2 lb 3
Cream Wheat, 18 3
Cream Barley, 18 3
Ralston Food, 18 4
Maple Flakes, 24 2
Rainbow Corn Fla., 36 2
Silver Flake Oats, 18s 1
Silver Flake Oats, 18s 1
90 lb. Jute Bulk Oats,

Post Brands.	
Grape-Nuts, 24s 3	
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 Post's Bran, 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	
Silver Flake Oats, 12s 2	
90 lb. Jute Bulk Oats.	
bag 2	85
Raiston New Oata, 24 2	70
Ralston New Oata, 12 2	70
Shred. Wheat Bis., 36s	85
Shred. Wheat Bis., 72s	55
Triscuit, 24s	79
Wheatena, 18s	70
100	

BROOMS	
Jewell, doz 5	25
Standard Parlor, 23 lb. 8	25
Fancy Parlor, 23 lb 9	
Ex. Fancy Parlor 25 lb. 9	
Ex. Fcy. Parlor 26 lb. 10	
Toy1	
Whisk, No. 3 2	
PRIICHEC	

BRUSHES		
Scrub		
Solid Back, 8 in	)	50
Solid Back, 1 in		
Pointed Ends		
Stove		
Shaker	1	80
No. 50		
Peerless		
Shoe		
No. 4-0	2	25

No. 20	
BUTTER COLOR Dandelion	
CANDLES Electric Light, 40 lbs. Plumber, 40 lbs. Paraffine, 6s Paraffine, 12s Wicking Tudor, 6s, per box Tudor, 6s, per box	12 14 14 40

CANNED FRUIT
Apples, No. 10 6 8
Apple Sauce, No. 10 8 (
Apricots, No. 21/2 3 40@3 !
Apricots, No. 10 8 50@11 (
Blackberries, No. 10 7
Blueberries, No. 10 13
Cherries, No. 2 3
Cherries, No. 21/2 4
Cherries, No. 10 13 (
Cherries, No. 10 12
Peaches, No. 10 Mich. 3
Peaches, No. 21/2 Mich 2
Peaches, 21/2 Cal. 2 25@2
Peaches, 10, Cal 8
Pineapple, 1 sli 1
Pineannle 2 sli. 2
P'apple, 2 br. sl 2
Papple, 2 br. sl 2
P'apple, 21/2, sli 3
P'apple, 2, cru 2
Pineapple, 10 crushed 9
Pears, No. 2 3
Pears, No. 21/2 3
Raspberries, No. 2 blk 3

# 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. 1014 oz.	1	35
Clam Ch., No. 2	2	75
Clams, Steamed, No. 1	2	00
Clams, Minced, No. 1/2	2	25
Pinnan Haddie, 10 oz.	3	30
"lam Bouillon, 7 oz	2	50
"hicken Haddie, No. 1	3	75
Fish Flakes, small	1	35

		310
Cod Fish Cake, 10 oz.	1	3
Cove Oysters, 5 oz		
Lobster, No. 4, Star	2	96
Shrimp, 1, wet		
Sard's, 1/4 Oil, Key	6	10
Sard's, ¼ Oil, Key	5	75
Sard's, 74 Oll, Rey	9	10
Sardines. 1/4 Oil, k'less	5	25
Salmon, Red Alaska	3	00
Salmon, Med. Alaska	2	40
Salmon, Pink Alaska		
Sardines, Im. 4, ea. 10		
Sardines, Im., 1/2, ea.		
Sardines, Cal 1 35@		
Tuna, 1/2, Curtis, doz.	4	00
Tuna, 4s, Curtis, doz.		
Tuna, 1/2 Blue Fin	2	25
Tuna, 1s. Curtis, doz.	-	00
Tuna, 18. Curus, doz.	-	U

CANNED MEAT		
Bacon, Med. Beechnut	2	7
Bacon, Lge. Beechnut	4	5
Beef, No. 1, Corned	3	1
Beef, No. 1, Roast	3	1
Beef, No. 21/2, Qua. sli.	1	6
Beef, 31/2 oz. Qua. sli.		
Beef, No. 1, B nut, sli.		
Beefsteak & Unions, s		
Chili Con Ca., 1s		
Deviled Ham, 4s		
Deviled Ham, 1/28		
Hamburg Steak &	-	•
Onions, No. 1	3	1
Potted Beef, 4 oz	ĭ	,
Potted Meat, ¼ Libby		
Totted Meat, 14 Libby		

namourg Steak &		
Onions, No. 1	3	1
Potted Beef, 4 oz	1	10
Potted Meat, 1/4 Libby		50
Potted Meat, 1/2 Labby	92	14
Potted Meat, 1/2 Qua.		9
Potted Ham, Gen. 14	1	8
Vienna Saus., No. 1/2	1	4
Vienna Sausage, Qua.		9
Veal Loaf, Medium	2	2

Campbells 1 1 Quaker, 18 oz 1 1 Fremont, No. 2 1.2	
Fremont, No. 2 1.2	5
	0
Snider, No. 1 1 1	
Snider, No. 2 1 2	
Van Camp, small 9	
Van Camp, med 1 1	5

### CANNED VEGETABLES. Asparagus.

No.	1, Green	tips	3	7
No.	21/2, Large	e Gree	en 4	5
	Beans, cut			
	Beans, 10			
Gree	en Beans,	2s 1 6	5@2	2
Gree	en Beans.	10s	@8	0
L. I	Beans, 2 g	r. 1 3	502	6
	a Beans, 2			
	Kid, No.			
Beet	ts, No. 2, w	h. 1 7	5002	4
Beet	ts, No. 2, c	ut 1 1	001	2
	ts. No. 2, c			
Cort	n, No. 2,	tan	1	1
Corr	n, Ex. stan	No	2 1	2
Corr	, No. 2, Fa	n. 1 8	0@2	3
Corr	, No. 10 _	8 00	@10	7
Hon	iny, No .	2 1 0	1001	i
	a, No. 2, w			
	a, No. 2,			
Marc	hrooms, H	Latela	1	2
	hrooms, Ch			
Mus	hrooms, Su	IL EX	I.M.	9
Peas	s, No. 2, E.	J	1	3
	s. No. 2,			0
Ju	ne		1	

Peas. No. 2, Sift,
June 1
Peas, No. 2, Ex. Sift.
E. J 2 2
Peas, Ex. Fine, French
Pumpkin, No. 3 1 45@1 6
Pumpkin, No. 10 5 00@5
Pimentos, 4, each 1201
Pimentoes, 1/2, each !
Sw't Potatoes, No. 21/2 2
Sauerkraut, No.3 1 45@1
Succotash, No. 2 1 65@2 8
Succotash, No. 2, glass 2 8
Spinach, No. 1 1 1
Spnach, No. 2 1 60@1 9
Spinach, No. 3 2 25@2
Spireich, No. 10_ 6 5007
Tomatoes, No. 2 1 20@1
Tomatoes, No. 3, 1 90@2
Tomatoes, No. 10 7 00@7 5

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

# CHILI SAUCE Snider, 16 oz. \_\_\_\_\_ 3 30 Snider, 8 oz. \_\_\_\_ 2 30 Lilly Valley, 8 oz. \_\_ 2 25 Lilly Valley, 14 oz. \_\_ 3 25

OYST	E	3 C	OCKTAIL		
					30
Sniders,	8	05.		3	30

#### CHEESE

Roquefort Kraft, small items 1	45
Kraft, American 1	
Chili, small tins 1	
Pimento, small tins 1	65
Roquefort, sm. tins 2	25
Camembert, sm. tins 2	
Wisconsin Daisy	
Wisconsin Flat	
New York June	34
Sap Sago	
Br.ck	32

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

# CLEANER

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

#### COCOA.



Droste's Dutch, 1 lb 8	50
Droste's Dutch, 1/2 lb. 4	50
Droste's Dutch, 1/4 lb. 2	35
Droste's Dutch, 5 lb.	60
Chocolate Apples 4	50
Pastelles, No. 112	
Pastelles, 1/2 lb6	
Pains De Cafe 3	00
Droste's Bars, 1 doz. 2	
Delft Pastelles 2	15
1 lb. Rose Tin Bon	
Bons13	00
7 oz. Rose Tin Bon	
Bons9	00
13 ez. Creme De Cara-	
que13	20
12 oz. Rosaces10	
14 lb. Rosaces 7	
14 lb. Pastelles 3	
Langues De Chats 4	
Langues De Chats 4	80
CHOCOLATE.	
D-1 0 4	

# Baker, Caracas, 48 \_\_\_ 37 Baker, Caracas, 48 \_\_\_ 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. MUSKEGON, MICH

COF	FEE	ROAS	TED
Wor	den	Grocer	Co.
1	Ib.	Packag	e
1-1			

Melrose	36
Liberty	25
Quaker	42
Nedrow	40
Morton House	49
Reno	37
Royal Club	

### 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. 39½ Above brands are packed in both 30 and 50 lb. cases.

Coffee Extracts	7/1	
M. Y., per 100	1	2
Frank's 50 pkgs 4		5
Hummel's 50 1 lb.	10	14
CONDENSED MIL	ĸ	
Leader, 4 doz	7	00
Dagle, 4 doz.	9	00

# MILK COMPOUND Hebe, Tall, 4 doz. 4 50 Hebe, Baby 8 do. 4 40 Carolene, Tall, 4 doz. 2 80 Corolene, Baby 3 50

EVAPORATED MIL	_ K	
Quaker, Tall, 4 doz	4	7
Quaker, Baby, 8 doz.	4	6
Quaker, Gallon, 1/2 doz.	4	6
Carnation, Tall, 4 doz.	5	10
Carnation, Baby, 8 dz.	5	00
Oatman's Dundee, Tall	5	1
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		
Borden's Tall	5	10
Borden's Baby	5	00

### CIGARS

	J. Johnso				
G. J.	Johnson	Ci	gar,		
10c				75	0
	-	_			

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

### CONFECTIONERY Stick Candy E Standard \_\_\_\_\_

	Stick,				
	Mix	ed (	Can	iy	
Kind	dergarte	en			1

Kindergarten	
	1
X. L. O	
French Creams	*
Paris Creams	
Grocers	1

### Fancy Chocolates

D!				
Bittersweets,	Ass'	ted	1	78
Choc Marshma	allow	Dp	1	60
Milk Chocolat	e A	A	1	75
Nibble Sticks				
Chocolate Nut	Rol	ls _	1	8
Magnolia Cho			1	25
Bon Ton Choc			1	50

Ch	allei	nge (	Jums		1
		Loz	zenge	8	Pail
A.	A.	Pep.	Loz	enges	15
4	A	Dinle	Ton	angeag	15

Gum Drops

A. A.	Choc.	Lozenges	15
Motto	Heart	8	19
Malted	Milk	Lozenges	21
	Hard	Goods	Pails
Lemon	Dro	DS	18
OFI	Torch	anh haus	18

O. F. Horehound dps.	_ 18
Anise Squares	_ 18
Peanut Squares	_ 17
Horehound Tablets	_ 18
Cough Drops	Bxs
Putnam's	1 35
Cmith Dros	1 50

F	ackag	e G	oods		
Creame	ery Ma	arshr	nallov	VS	
4 oz.	pkg.,	12s.	cart.		8
	pkg.,				

Specialties	
Pineapple Fudge	19
Italian Bon Bons	17
Banquet Cream Mints_	25
Silver King M. Mallows 1	15
Handy Packages, 12-10c	80

15
15
15
16
5
5

### COURON BOOKS

50	Econ	omic	grade	2	-
			grade		
500	Econ	omic	grade	20	00
1000	Ecor	omic	grade	37	60
111	nere	1,000	DOOKS		Lre
			me, sp		
ly p	rinted	d fro	nt cov	er	18
		teh.	ant ahe	-	•

#### CREAM OF TARTAR lb. boxes \_\_\_

### DRIED FRUITS Apples

N. Y. Fey., 50 lb. box 15 kg. N. Y. Fey., 14 oz. pkg. in

# Apricots

			Choice	23
			Fancy	25
Ev	anon	rated.	Slabs	 18
		C	itron	
10	lb.	box		 40
		Cu	rrants	

Jackag Greek,	es, 14			20 20
Drome		tes 6s	6	75

Dates	
Dromedary, 36s 6	75
Peaches	
Evap. Choice	13
Evap. Ex. Fancy, P.P.	16

1		Peel		
0	Lemon,	American	30	
	Orange,	American	30	
		Raisins		
	Seeded,	bulk	07	
U		on's s'dles		

15 02. \_\_\_\_\_ 081/2

seeded.	, 15	OZ.		084
Ca	life	rni	a Prunes	
			boxes@	
50@60.	25	lb.	boxes. @	11
40 @ 50,	25	lb.	boxes@	12
30@40,	25	lb.	boxes@	13
20 7 30	25	1b	hoxes 6	016

### 18@24. 25 lb. boxes\_\_@18 Hominy

		N	laca	roni		
9	oz.	Mueli			1	30

9 oz. package, per case 2 60
Bulk Goods
Elbow, 20 lb 071/2
Egg Noodle, 10 lbs 14
Pearl Rariev

Barley	Grit	8 -		5	90
		Sa	ge		
East	India			-	10
	1	ap	loca		
					30
	East Pearl,	East India	East India Tap Pearl, 100 lb.	Sage East India Taploca Pearl, 100 lb. sacks	East India

Chester

### Minute, 8 oz., 5 dos. 4 to Dromedary Instant \_\_ 8 50 FLAVORING EXTRACTS JENNINGS'



FLAVORING EXTRACT Vanilla and Lemon Same Price

PURE

Same Price

1 oz. \_ 1 25

1½ oz. \_ 1 86

2½ oz. \_ 3 0t

3½ oz. \_ 4 20

2 oz. \_ 2 75

4 oz. \_ 5 00

8 oz. \_ 9 00

16 oz. \_ 15 00

3½ oz. Amersealed At It 56 Years.

# Jiffy Punch

# 3 doz. Carton \_\_\_\_ 2 25 Assorted flavors.

### FLOUR

V. C. Milling Co. Bra	an	ds
Lily White	8	30
Harvest Queen	7	50
Yes Ma'am Graham,		
50s	2	20

### FRUIT CANS F. O. B. Grand Rapids

	Half pint 7 50
•	One pint 7 75
	One quart 10
	Half gallon13 15
	Ideal Glass Top.
	Half pint 9 00
	One pint 9 80
	One quart 11 15
	Half gallon 15 40

, and an		MICHIGAN	INADBOMAN		
GELATINE  Jell-O, 3 doz 2 85 Minute, 3 doz 4 05	PEANUT BUTTER	Loin, med. 20 Butts 19 Shoulders 16 Spareribs 15	Rising Sun, per doz. 1 35 654 Stove Enamel, dz. 2 80 Vulcanol, No. 5, doz. 95 Vulcanol, No. 10, doz. 1 35	WASHING POWDERS Bon Ami Pd, 3 dz. bx 3 75 Bon Ami Cake, 3 dz. 3 25 Brillo	TABLE SAUCES  Lea & Perrin, large_ 6 00  Lea & Perrin, small_ 3 35  Pepper 1 60
Plymouth, White 1 55 Quaker, 3 doz 2 25 JELLY AND PRESERVES	Bel ario	Neck bones 06 Trimmings 12  PROVISIONS	SALT Colonial, 24, 2 lb 95	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	Royal Mint 2 40 Tobasco, 2 oz 4 25 Sho You, 9 oz., doz, 2 25 A-1, large 4 75 A-1 small 3 15
Pure, 30 lb. pails3 30 tmitation, 30 lb. pails 1 75 Pure, 6 oz., Asst, doz. 90 Pure Pres., 16 oz., dz 2 40	Bel Car-Mo Brand	Barreled Pork Clear Back _ 25 00@28 00 Short Cut Clear26 00@29 00 Dry Sait Meats D S Bellies _ 18-20@18-19	Colonial, 36-1½ 1 25 Colonial, Iodized, 24-2 2 00 Med. No. 1 Bbls 2 85 Med. No. 1, 100 lb. bk. 95 Farmer Spec., 70 lb. 95 Packers Meat, 50 lb. 57	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	('aper, 2 oz 3 36  TEA  Japan
JELLY GLASSES 8 oz., per doz 36	24 1 lb. Tins 8 oz., 2 do. in case 15 lb. pails 25 lb. pails	Pure in tierces 13 60 lb. tubsadvance 4 50 lb. tubsadvance 4	Crushed Rock for ice cream, 100 lb., each 85 Butter Salt, 280 lb. bbl. 4 24 Block, 50 lb 40	Rinso, 24s 5 25 Rub No More, 100, 10 oz 3 85 Rub No More, 20 Lg. 4 00 Spotless Cleanser, 48,	Medium     35@35       Choice     37@52       Fancy     52@61       No. 1 Nibbs     54       1 lb. pkg. Sifting     14
OLEOMAHGARINE  Van Westenbrugge Brands Carload Disributor	PETROLEUM PRODUCTS.  From Tank Wagon. Red Crown Gasoline 11 Red Crown Ethyl 14	20 lb. pailsadvance 34 10 lb. pailsadvance 35 5 lb. pailsadvance 1 3 lb. pailsadvance 1 Compound tierces 13 Compound tierces 13	Baker Salt, 280 lb. bbl. 4 10 24, 10 lb., per bale 2 45 35, 4 lb., per bale 2 65 50, 3 lb., per bale 2 85 28 lb. bags, Table 42	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	Choice Fancy Ceylon
Nucoa	In Iron Barrels Perfection Kerosine 13.6 Gas Machine Gasoline 37.1	Sausages Bologna 18 Liver 18 Frankfort 21	6-10 lb 4 50	Snowboy.     12 Large     2 65       Speedee,     3 doz.     7 20       Sunbrite,     50 doz.     2 10       Wyandotte,     48     4 75	Pekoe, medium
The Anti-month of the Control of the	V. M. & P. Naphtha 19.6  ISO-VIS MOTOR OILS In Iron Barrels	Pork       31         Veal       19         Tongue, Jellied       35         Headcheese       18	MORTONS	SPICES Whole Spices	Congou, Fancy 42@41  Oolong  Medium 30  Choice 45
Nucoa, 1 lb 22 Nucoa, 2 and 5 lb 21½ Wilson & Co.'s Brands	Light       77.1         Medium       77.1         Heavy       77.1         Ex. Heavy       77.1	Smoked Meats Hams, Cer. 14-16 lb. @27 Hams, Cert., Skinned 16-18 lb	IODIZED SALT	Allspice, Jamaica @25 Cloves, Zanzibar @38 Cassia, Canton @22 Cassia, 5c pkg., doz. @40 Glinger, African @19	TWINE  Cotton, 3 ply cone 40 Cotton, 3 ply Balls 42
Oleo Certified 24 Nut 18 Special Roll 19	Polarine	Knuckles	TPOURS OF THE PROPERTY AND THE PROPERTY	Ginger, Cochin @25 Mace, Penang 1 39 Mixed, No. 1 @32 Mixed, 5c pkgs., doz. @45 Nutmegs, 70@90 @59	Wool, 6 ply18 VINEGAR
MATCHES  Swan, 144 4 20 Diamond, 144 box 5 00	Iron Barrels	Minced Hams @21 Bacon 4/6 Cert 24 @29 Beef	Per case, 24, 2 lbs 2 40 Five case lots 2 30 Iodized, 24, 2 lbs 2 40	Nutmegs, 105-1 10 @59 Pepper, Black @46  Pure Ground in Bulk	Cider, 40 Grain 25 White Wine, 80 grain 25 White Wine, 40 grain 19
Searchlight, 144 box 5 00 Ohio Red Label, 144 box 4 20 Ohio Blue Tip, 144 box 5 00 Ohio Blue Tip. 720-1c 4 00	Special heavy 65.1	Boneless, rump 28 00@38 00 Rump, new 29 00@32 00 Liver 19 Calf 55		Allspice, Jamaica @35 Cloves, Zanzibar @46 Cassia. Canton @28 Ginger, Corkin @35	No. 0, per gross 80 No. 1, per gross 1 25 No. 2, per gross 1 50 No. 3, per gross 2 30 Peerless Rolls, per doz. 90
*Blue Seal, 144 4 85 *Reliable, 144 5 25 *I Free with Ten.	Finol, 8 oz. cans, doz. 2 25 Parowax, 100 lb 9.3 Parowax. 40, 1 lb 9.5 Parowax, 20, 1 lb 9.7	Pork 13  RICE Fancy Blue Rose 0514 Fancy Head 07	RAP	Mustard         @32           Mace, Penang         1 39           Pepper, Black         @55           Nutmegs         @59           Pepper, White         @80           Pepper, Caverne         @37	Rochester, No. 2, doz. 50 Rochester, No. 3, doz. 2 00 Rayo, per doz 75
Safety Matches Quaker, 5 gro. case 4 50	THE CONTROL OF THE PARTY OF THE	ROLLED OATS Silver Flake, 12 New Process 2 25 Quaker, 18 Regular _ 1 80	RAPIDRUMM	Pepper, Cayenne @37 Paprika, Spanish @45  Seasoning	Bushels, narrow band, wire handles 175 Bushels, narrow band, and 175
MOLASSES  Molasses in Cans  Dove, 36, 2 lb. Wh. L. 5 60	Superior Sup	Quaker, 12s Family 2 70         Mothers, 12s, China 3 80         Nedrow, 12s, China 3 25         Sacks, 90 lb. Jute 3 25	Mages a Rade Name	Chili Powder, 15c 1 35 Celery Salt, 3 oz. 95 Sage, 2 oz. 90 Onion Salt 1 35 Garlic 1 35	wood handles
Dove, 24, 2½ lb Wh. L. 5 20 Dove, 36, 2 lb. Black 4 30 Dove, 24, 2½ lb. Black 3 90 Dove, 6 10 lb. Blue L. 4 45	comunic, in per came	RUSKS Dutch Tea Rusk Co. Brand. 36 rolls, per case 4 25 18 rolls, per case 2 25	Iodized, per case 1 75 Rapid Running 1 75	Ponelty, 3½ oz 3 25 Kitchen Bouquet 4 50 Laurel Leaves 20 Marjoram, 1 oz 90 Savory, 1 oz 90	Splint, medium 7 50 Splint, small 6 50  Churns Barrel, 5 gal., each 2 40
NUTS—Whole Almonds, Tarragona. 25	PICKLES  Medium Sour 5 galion, 400 count 4 75  Sweet Small	12 rolls, per case 1 50 12 cartons, per case 1 70 18 cartons, per case 2 55 36 cartons, per case 5 00	Twenty Mule Team 24. 1 lb. packages 3 25	Thyme, 1 oz. 90 Tumeric, 2½ oz. 90 STARCH	Barrel, 10 gal., each 2 55 3 to 6 gal., per gal 16 Pails  10 qt. Galvanized 2 35
Brazil, New 24 Fancy Mixed 25 Filberts, Sicily 22 Peanuts, Vir. Roasted 11½ Peanuts, Jumbo, std. 14	16 Gallon, 2250 24 50 5 Gallon, 750 9 75	SALERATUS Arm and Hammer _ 3 76 SAL SODA Granulated, bbls 1 80 Granulated, 60 lbs. cs. 1 60	48, 10 oz. packages 4 35 96. ¼ lb. packages 4 00 SOAP Am. Family, 100 box 6 30	Corn Kingsford, 40 lbs 11½ Powdered, bags 4 50	12 qt. Galvanized 2 75 14 qt. Galvanized 3 00 12 qt. Flaring Gal. Ir. 5 00 10 qt. Tin Dairy 4 00 Traps
Pecans, 3 star 22 Pecans, Jumbo 40 Pecans, Mammoth 50 Walnuts, Cal 30@35 Hickory 07	Gal. 40 to Tin, doz 9 60 No. 2½ Tins _ 2 25 32 oz. Glass Picked _ 2 75 32 oz. Glass Thrown 2 30 Dill Pickles Bulk	Granulated, 36 2½ lb. packages 2 40  COD FISH  Middles 18	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		Mouse, Wood, 4 holes 60 Mouse, wood, 6 holes 70 Mouse, tin, 5 holes 60 Rat, wood 100 Rat, spring 100
Saited Peanuts Fancy, No. 11	5 Gal., 200 4 75 16 Gal., 600 9 25 45 Gal., 1200 19 50 PIPES	Tablets, ½ lb. Pure 19½ doz 1 40 Wood boxes, Pure 30½ Whole Cod 11½	Grdma White Na. 10s 3 75 Jap Rose, 100 box 7 85 Fairy, 100 box 4 90 Palm Olive, 144 box 11 00 Lava, 100 bo 4 90	Argo, 12, 3 lb. pkgs. 2 62 Argo, 8 5 lb. pkgs2 97	Tubs Large Galvanized 8 75 Medium Galvanized 7 50
Shelled Almonds 70 Peanuts, Spanish, 125 lb. bags 12,	Cob, 3 doz. in bx. 1 00@1 20  PLAYING CARDS  Battle Axe, per doz. 2 65  Bicycle 4 16	HERRING  Holland Herring  Mixed, Keys 90  Mixed, half bbls 8 75  Mixed, bbls 16 50	Octagon, 120 5 00 Pummo, 100 box _ 5 70 Sweetheart, 100 box _ 5 70 Grandpa Tar, 50 sm. 2 10 Grandpa Tar, 50 lge. 3 50	Tiger, 48-1 3 30 Tiger, 50 lbs 06	Small Galvanized       6 50         Washboards       5 50         Banner, Globe       5 60         Brass, single       6 25         Glass, single       6 00
Filberts         32           Pecans Salted         80           Walnuts Manchurian         60	POTASH Babbitt's, 2 doz 2 76 FRESH MEATS	Milkers, Kegs       1 00         Milkers, half bbls       9 75         Milkers, bbls       18 50         K K K K Norway       19 50         S lb. pails       1 40         Cut Lunch       1 50	Quaker Hardwater Cocoa, 72s, box 2 85 Fairbank Tar, 100 bx 4 00 Trilby Soap, 100, 10c 7 25 Williams Barber Bar, 98 50 Williams Mug, per doz. 48	· Blue Karo, No. 1½ 2 77	Double Peerless         8 50           Single Peerless         7 50           Northern Queen         5 50           Universal         7 25
MINCE MEAT  None Such, 4 doz 6 47  Quaker, 3 doz. case 3 50	Beef Top Steers & Heif 24 Good Strs & H f, 15½@22	Boned, 10 lb. boxes 17 Lake Herring ½ bbl., 100 lbs 6 50 Mackerel	CLEANSERS	Blue Karo, No. 10 3 71 Red Karo, No. 1½ 3 05 Red Karo, No. 5, 1 dz. 4 29 Red Karo, No. 10 4 01	Wood Bowls       13 in. Butter     5 00       15 in. Butter     9 00       17 in. Butter     18 00       19 in. Butter     25 00
OLIVES  5 oz. Jar, Plain, doz. 1 40	Veal Top22 Good21	Tubs, 60 Count, fy. fat 5 75 Pails. 10 lb. Fancy fat 1 75 White Fish Med. Fancy, 100 lb. 13 00	TICHEN	Orange, No. 1½, 2 dz, 3 50 Orange, No. 5, 1 doz. 4 99	WRAPPING PAPER Fibre, Manila, white 05% No. 1 Fibre 07 Butchers D. F. 44%
10 oz. Jar, Plajn, doz. 2 80 14 oz. Jar, Plain, doz. 4 50 Pipt Jars, Plain, doz. 3 10 Quart Jars, Plain, doz. 5 50 1 Gal. Glass Jugs. Pla. 2 10 5 Gal. Wars ageb. 8 00	Lamb Spring Lamb 31 Good 30 Medium 28	SHOE BLACKENING  2 in 1, Paste, doz 1 35 E. Z. Combination, dz. 1 35 Dri-Foot, doz 2 00	WILL STORY	Maple and Cane Kanuck, per gal 1 50 Kanuck, 5 gal. can 6 50 Maple	Kraft Stripe
5 Gal. Kegs, each 8 00 3½ oz. Jar, Stuff., doz. 1 35 6 oz. Jar, Stuffed, doz. 2 35 9½ oz. Jar, Stuff., doz. 3 75 1 Gal. Jugs, Stuff., dz. 2 75	Medium 28 Poor 21 Mutton Good 18 Medium 16	Bixbys, Doz 1 35 Shinola, doz 90  STOVE POLISH Blackne, per doz 1 35	CLEANS - SCOURS SCRUBS - POLISHES	Michigan, per gal 2 75 Welchs, per gal 3 25 COOKING OIL	Magic, 3 doz 2 70 Sunlight, 3 doz 2 70 Sunlight, 1½ doz 1 35 Yeast Foam, 3 doz 2 70
PARIS GREEN  148 34 18 32	Poor 13  Pork  Light hogs 14  Medium hogs 16  Heavy hogs 15	Black Silk Liquid, dz. 1 40 Black Silk Paste, doz. 1 35 Enameline Paste, doz. 1 35 Enameline Liquid, dz. 1 35 E. Z. Liquid, per doz. 1 40	80 can cases, \$4.80 per case	Mazola  Pints, 2 doz6.75  Quarts, 1 doz6 25  Half Gallons, 1 doz 11 75	Yeast Foam, 11/2 doz. 1 35
2s and 5s 30		Radium, per doz 1 35	ou can cases, er.ov per case	74 4040 120 14 00	, per uoz. 30

### 1928 SALES \$41,000,000,000.

(Continued from page 2) effort to suit the consuming public, either in service or price; then the time will have come for a rapid development of consumers' co-operative stores. This situation will bear watch-

House-to-house selling as a method of distribution to the consumer is the oldest of them all, but varies in importance from one period to another very greatly. It seems that house-to-house selling of the ordinary staple forms of merchandise, including food and clothing, develops very rapidly during and after each period of business depression. When business improves, employment is greater and money is more free, house-to-house selling apparently declines.

During the past forty years there have been three active periods of house-to-house selling, and those have been periods in which this method of distribution to consumers has assumed proportions sufficiently large to threaten the regular retail channels. These three periods were from 1894 to 1899, 1908 to 1912 and again from 1921 to 1925. In each case the period of active development of house-to-house selling followed a business depression. If this explanation is correct, then it may be assumed that whenever there is another business depression there will follow a period of active house-tohouse selling and that as business improves this method of distribution may again decline in importance.

It is difficult to estimate the total volume of sales through house-tohouse selling methods and it is also difficult to estimate the direction of the trend in this method of selling. It is believed, however, that the last important wave of house-to-house selling reached its highest peak in 1925 and has been gradually declining since that time. As in the case of mail order house trade, many concerns engaged in this method of selling continue successfully, though all kinds of house-to-house selling organizations apparently are strongly affected by the business conditions as outlined

The independent stores of the country are the ones that have been most seriously affected by the gains of chain stores, and for that reason it seems necessary; not only from their standpoint, but from that of general business as well, to determine if possible what there is in chain store management that induces chain stores success at the expense of independent stores.

During the last 30 years independent retailers of the United States have been subject to at least three waves of fright, in each case feeling that their very existence was being threatened. Back in 1900 the small retailers of the country felt that their future was greatly endangered by the development of the department store. In those days department stores were spoken of as the "trusts," and the people were urged to trade with independent stores rather than with the "trusts." In time the independent retailers came to recognize that depart-

ment stores were necessary parts of the system of retail distribution; but that they could not take the place of independents. There is now not the slightest trace of the fear that independent had back in 1900 for this type of institution.

From 1910 to 1915 the retailers, particularly in the smaller towns and country villages, underwent a very serious wave of fright over their possible destruction by the mail order houses. Similarly, as in the case of the department stores at an earlier date, the independent stores sought to organize consumers against trading with the mail order houses and tried by legislation and otherwise to hem in the mail order houses so that the consumers would be forced to trade with the independents. Gradually, however, this strife also died down and there are now very few retailers in the country who are actually fearful of the mail order houses engaged in the pure mail order method of doing business.

From 1921 to 1925 retailers of the country very generally experienced another fright over the development of house-to-house canvassing, but this, too, is passing away and retailers are not now apparently bothered very much by the fear of the possibility of losing their business to this type of distribution.

However, beginning in 1920 the retailers of the country began to experience still a fourth attack of fear, namely, over the development of the chain stores, and this is engrossing their attention at the present time. If it is true that history repeats itself, one may assume that independent retailers, whose type of institution has lived through the attacks such as experienced in 1900, in 1910 and again in 1921, are almost certain to live through the present attack on their existence by chain stores. Paul H. Nystrom.

### Trade Journals.

Trade papers constitute, undoubtedly, the liveliest element in a special collection of modern business literature. They are watched for eagerly, read from cover to cover and back numbers taken home to be re-read at leisure. In their pages, their readers find the most authoritative, up-to-date information on their chosen work. Here are detailed studies of markets, data as to sources and supplies and prices of raw materials, production plans, advertising campaigns, sales promotion schemes, statistics those two reliable sources, the United States Government and the trade associations. They relate the stories of individual firms and business houses, present the biographies of the big men of each type of business, and give detailed histories of products and processes. Their advertisements seem almost as popular as the text. They are usually full of interesting timely illustrations. They deserve all the popularity they achieve.-Nation's Business.

### Pickle Crop Reduced.

A number of pickle manufacturers have complained that the Government report of 5,000,000 bushels and over for this season's cucumber crop, being read by buyers throughout the coun-

try, was having an injurious effect; when a buyer was told that the receipts were about 4,000,000 bushels, he became skeptical and maintained that surely the Government report was correct. The National Pickle Packers' Association estimates the crop for the whole country at from 4,000,000 to 4,500,000 bushels, or an average of 59 bushels to the acre, explaining that fewer pickles were harvested than anticipated.

# STOCK OF SHOES NO INVESTMENT

If you operate a retail mercantile store, here is an excellent opportunity to secure a well selected stock of shoes at popular prices, and adapted to family trade. Product of reputable manufacture. We establish retail prices and merchandise under practical modern plan.

plan.
YOU RECEIVE COMMISSIONS
ON ALL SALES, average is twelve
per cent. We assume no part of
your operating cost. The proposition is open only to merchants who
do not carry footwear of any kind
but who believe they could sell a
fair volume. Bond is required. Give
particulars of your business. Address Box 1000, c/o Michigan
Tradesman.

PRINTER PRINTE

Henry Smith FLORALCo., Inc. 52 Monroe Avenue GRAND RAPIDS

Phone 9-3281

# **Business Wants Department**

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

For Sale Or Trade—Grocery and meat market, living rooms above, modern. Doing a thrifty business. Will sell, or trade for farm in Southern Michigan. Address No. 11, c/o Michigan Tradesman 11

POSITION WANTED—Young married man wishes position with grocery or general store. Prefer small town. Several years' experience clerk, bookkeeper and two years manager. George W. Watson, 416½ Adams St., S. E., Grand Rapids, Mich.

FOR SALE—Clothing cabinets and hat cases, as good as new. Will sacrifice for quick sale. Must dispose of them at once. Inquire of D. Stern & Co., Allegan, Mich.

For Sale—Concertina. Plays by rolls. Other novelties. Pamphlets free. Chas. Pittle, New Bedford, Mass. 14

Wanted—To establish a buying stat on in good locality. Opportunity for good man to buy cream, poultry, and veal. Write Reeman Creamery Co., Reeman, Mich. 15

Mich. 15

FOR SALE—One five-carrier Lamson cable cash system with motor complete. Only used short time. Six double, one single dress or coat floor cases with pull out rods, glass doors. A few nickle T stands. Artificial flowers for windows and interior decorations. George H. Chapman, St. Johns, Mich. 16

man, St. Johns, Mich. 16

PLEASE READ THIS Statement — I will buy your stock or conduct special sale, or reduce, or close out by retail auction. Your interests are my interests. I personally conduct all my sales and furnish best of references. Twenty-five years of selling merchandise stocks, small and large. My terms are right. Clark Ferry, 142 N. Mechanic, Jackson, Mich. 17

For Sale—Well-established sheet metal and plumbing shop in a town of 2000. Right in the heart of the dairy center. Will sell entire business, includ ng building, or will sell separately. If interested, write for particulars. Address M. B. Sleep Plumbing and Heating Co., Darlington, Wiscons n.

WANTED—Shirt salesman with car, for Southern Michigan and Northern Indiana. Grand Rapids Custom Shirt Co., 17-19 Ionia Ave., N. W., Grand Rapids, Mich.

What have you to trade or offer for 360 acres of good unimproved farm land in Houghton County, Michigan? Mulhollan l Bros., Reed City. Mich.

CASH For Your Merchandise!
Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSOHN, Saginaw, Mich.

### 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.

Consult someone that knows
Merchandise Value.
GET YOUR BEST OFFER FIRST
Then wire, write or phone me and I
will guarantee you in good Americal
Dollars to get you more for your storor plant of any description.

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

### 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.

### Four Jobbing Centers Visited By Findlay.

(Continued from page 20) grasp figures. They learn and remember facts.

I shall have to postpone the story of Macon until next week, because it is too good to compress unduly. Meantime, here are some odds and ends of observations.

In Pittsburg I ran across an all but forgotten name: Arbuckle & Co., Wholesale Grocers, Importers and Roasters of Coffee, was the sign I saw on what was obviously an old building, but on a prominent street. It recalled to me the days when the name of Arbuckle was a power in trade; and I wondered what had become of Ariosa coffee. Interesting to reflect, too, that Arbuckles started as jobbers and roasters and developed, probably more or less by chance, into one of the world's greatest coffee importing and roasting institutions.

That's like John Duncan's Sons, descendants of an old-time New York retail grocer who happened to take a fancy to and specialized in Lea & Perrins sauce until he grew out of groceries entirely and for two generations has been the Lea & Perrins sauce importer and distributor.

I saw Procter & Gamble's Cincinnati plant this trip. Built of cut stone in 1887, additions are made of the same material. That is out-of-date now, but they cling to the original design.

Paul Findlay.

# Proceedings of the Grand Rapids

Bankruptcy Court.

Grand Rapids, Jan. 15—We have to-day received the schedules, references and a ljud cation in the matter of Dekker Furniture Co., Inc., Bankrupt No. 3655. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Muskegon. The schedules show assets of \$7,920.87, with liabilities of \$8,624.79. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt is as follows: Lawrence Buitendorp, Muskegon \$75.75 J. E. Dekker, Muskegon \$281.79 A. M. Dixon, Muskegon \$114.00 A. B. Cha r Co., Charlotte \$96.50 Bay Parlor Furn. Co., Grand Rap. \$167 Birdette & Co., Chicago \$30.50 Boyd Auto Sales Co., Muskegon H. \$5.62 M. L. Campbell, Cincinnati \$8.90 Cuyahoga Lamp & Picture Co., Cleveland \$30.800 David B. DeYoung, Grand Rapids \$27.00 David B. DeYoung, Gr Bankruptcy Court. 
 Brieflette & Co., Chicago
 30.30

 Boyd Auto Sales Co., Muskegon H.
 85.62

 M. L. Campbell, Cincinnati
 8.90

 Cuyahoga Lamp & Picture Co.,
 308.00

 David B. DeYoung, Grand Rapids
 127.00

 Bernard L. Erstein, Gran dRapids
 127.00

 Bernard L. Erstein, Gran dRapids
 15.75

 Fancher Furn. Co., Jamestown,
 132.00

 Pine Arts Furn. Co., Grand Rapids
 27.75

 Franklin Lamp Mfg. Co., Cheago
 30.00

 Furn. Shops, Grand Rapids
 73.15

 Globe Chair Co., Sheboygan, Wis.
 15.00

 G. R. Bedding Co., Grand Rapids
 277.80

 Herpolsheimer Co., Grand Rapids
 277.80

 Herpolsheimer Co., Grand Rapids
 277.80

 Her Bed Co., Chicago
 102.30

 B. F. Huntley Furn. Co., Winston
 76.50

 Innis, Peace Co., Rishville
 257.05

 Kimlark Rug Co., Neenah, Ws.
 15.02

 Koch & Ziller Co., Milwaukee
 15.00

 Krebs & Stengel Co., New York
 82.50

 A. Krolik & Co., Detroit
 75.00

 Lassahm Furn. Co., Chicago
 39.75
 < C. W. Mills Paper Co., Grand R. 116.81

Miwaukee Woven Wire Works,
Milwaukee 220.00

National Chair Co., St. Louis 24.00

National Spring & Wire Co., G. R. 175.20

Northfield Co., Sheboygan, Wis 128.75

Park Furn. Co., Rushville, Ind 30.00

Patoka Furn. Co., Shipenburg, Pa. 40.00

Pioneer Mfg. Co., Cleveland R. 35.25

Quick Meal Stove Co., St. Louis 181.51

P. H. Reddinger Mfg. Co., Evans

ville 32.00

ville \_\_\_\_\_\_\_114.50
Ted Retan, Grand Rapids \_\_\_\_\_\_100.00

Rinsberger Mfg. Corp., Chicago \_ 65.25 Roaring River Furn. Co., unknown 79.00 Sheboygan Fibre Furn. Co., She-Roaring River Furn. Co., unknown 79.00 Sheboygan Fibre Furn. Co., Sheboygan — 48.80 Shreve Chair Co., Chicago — 28.50 Spencer Duffy Co., Grand Rapids 201.75 Star Mattress Co., Muskegon — 13.25 Stevens Upholstering Co., Grand R. 243.00 Stordahl Auto Refinishing Co., Muskegon Hts. 4.00 Stordahl Furn. Co., Chicago — 68.40 Valley C ty Desk Co., Grand Rap. 50.50 Wausau Novelty Co., unknown — 33.30 Western Picture Frame Co., Chicago 41.25 Workman Printing Co., Musk. H. 4.75 Ypsilanti Reed Furn. Co., Ionia 80.00 Muskegon Transfer Co., Muskegon 61.50 Hekman Furn. Co., Grand Rapids 24.00 Muskegon Transfer Co., Muskegon 106.36 Luxury Furn. Co., Grand Rapids 262.73 A. L. Randall Co., Chicago — 300.00 Sligh Furn. Co., Grand Rapids 262.73 A. L. Randall Co., Chicago — 19.45 Simmons Co., Chicago — 300.00 Sligh Furn. Co., Grand Rapids 503.50 Teague Furn. Co., unknown — 175.00 Thomasville Chair Co., Thomasville Chair Co., Thomasville Chair Co., Thomasville Chair Co., Thomasville Craps Muskegons Bank, Musk. 167. Labu Graps Muskegors 720.06 Nat onal Lumberman's Bank, Musk. Nat. Danksegon — 730 08
Nat. Lumberman's Bank, Muskegon 167.28
Jan. 16. We have to-day received the schedules, reference and adjudication in the matter of F. Chester Lee, individually and doing business as Lee's Pharmacy, Bankrupt No. 3657. The matter has been referred to Charles B. Blair as referee in bankrupton. The bankrupt is a resident of Grand Rapids, and his occupation is that of a drug store proprietor. The schedules show assets of \$410.84 of which \$500 is claimed as exempt, with liabilities of \$4,110.50. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:
City of Grand Rapids — 41.23.
County of Kent, Grand Rapids — 41.23.
Carroll, Dunham & Smith, N. Y. 21.09
Pabst Medical Co., Milwaukee — 6.00
Gunther Candy Co., Chicago — 9.60
Hygenol Co., Minneapolis — 80.00
Akron Tire Corp., Grand Rapids — 14.00
Hoekstra Ice Cream Co., Grand R. 931.64
Charles H. Ingersoll, Chicago — 22.52
Jamison Co., Detroit — 80.00
Miller Candy Co., Grand Rapids — 13.00
Minolagar Co., Grand Rapids — 13.00
Minolagar Co., Grand Rapids — 13.00
Minolagar Co., Grand Rapids — 19.00
Manhattan Drug Co., Brooklyn — 19.25
Nat onal Pharmacal Co., Detroit — 80.00
Minolagar Co., Grand Rapids — 19.00
Manhattan Drug Co., Brooklyn — 19.25
Nat Onal Pharmacal Co., Detroit — 80.00
Minolagar Co., Grand Rapids — 19.00
Manhattan Drug Co., Brooklyn — 19.25
Nat Onal Pharmacal Co., Detroit — 10.00
Manhattan Drug Co., Brooklyn — 19.25
Nat Onal Pharmacal Co., Chicago — 26.00
Minolagar Co., Grand Rapids — 19.00
Manhattan Drug Co., Brooklyn — 19.25
Nat Onal Pharmacal Co., Chrominati — No. V. Label & Box Works, Union — City, N. J. — 10.00
Manhattan Drug Co., Grand Rapids — 10.00
M Industrial Bank. Grand Rapids \_\_\_ 400.00 Jan. 15. We have to-day received the schedules, reference and adjudication in the matter of Howard W. Hascher and Robert E. McNamara, indiv dually and as copartners, trading and doing business as Service Bake Shop, Bankrupt No. 3653. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and their occupation is that of bakers. The schedules show assets of none with liabilities of \$679.89. The court has writ-

TRADESMAN William Hacher, Grand Rapids --- 168.00 Personal creditors of Robert W. Mc-list of follows list of cred tors of said bankrupt is as rollows:

Mayo Bros., Rochester \_\_\_\_\_\_\_\_\$70.00
Dr. J. C. Maxwell, Paw Paw \_\_\_\_\_\_ 30.00
B. C. Sanitarium, Battle Creek \_\_ 213.00
Dr. A. J. Pufahl, kalamazoo \_\_\_\_\_ 40.00
Dr. R. T. Fuller, Kalamazoo \_\_\_\_\_\_ 35.00
H. C. Waters, Paw Paw \_\_\_\_\_\_\_ 370.00
James Marcelletti, Paw Paw \_\_\_\_\_\_ 370.00
Jan. 16. We have to-day received the schedules, reference and adjudication in the matter of Charles Dukesherer, Bankrupt No. 3658. The matter has been referred to Charles B. Biair as referee in bankruptcy. The bankrupt is a resident of Coloma, and his occupation is that of a farmer. The schedules show assets of \$1.332 with liabil ties of \$12,734.94. 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 bankrup is as follows:

Farmers & Merchants National Bank, Son on made herein. The list of creditors of said bankrup is as follows:

Farmers & Merchants National Bank, Benton Harbor ... \$,00.00 State Bank of Coloma ... \$6,497.94 J. F. Wilkonson, St. Joe ... 2,800.00 Clarence Geisler, Coloma ... \$4.90 Umprey & Ror.ck, Coloma ... 451.85 Berrien Co. Bank, Benton Harbor 195.00 Coloma Hdwe. Co. Coloma ... 200.00 Zapf Mfg. Co., Benton Harbor ... 73.00 Joseph Enders, Benton Harbor ... 73.00 Joseph Enders, Benton Harbor ... 89.00 Cuttler & Downing, Benton Harbor ... 189.00 Carl Krall, Millburg ... 37.00 Coloma Lumber Co., Coloma ... 70.00 John Benson, Benton Harbor ... 19.00 Rimes & Hilderbrand, St. Joseph ... 23.00 Dr. C. N. Sowers, Benton Harbor ... 19.00 Rimes & Hilderbrand, St. Joseph ... 23.00 Dr. C. N. Sowers, Benton Harbor ... 19.00 Rimes & Hilderbrand, St. Joseph ... 35.00 Mrs. W. H. Ball, Coloma ... 50.00 James Marshall, St. Joseph ... 50.00 Mrs. W. H. Ball, Coloma ... 50.00 Louis Gilder & Son, Millburg ... 9.00 Elton Lahr, Coloma ... 8.00 Berrien County Fruit Ass'n., Coloma ... 160.00 Clarence Geisler, Coloma ... 21.00 Berrien County Fruit Ass'n.,

Coloma 160.00
Clarence Geisler, Coloma 21.00
Jan. 17. We have to-day received the schedules, reference and adjudication in the matter of Carl E. W. nchell, Bankrupt No. 3661. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$1,553.79. The first meeting will be called promptly and note of same made herein. The 1st of creditors of said bankrupt is as follows: 

 
 Reisch Food Products Co., Cp.
 20.00

 field
 145.64

 H. L. Rogers Co., New York
 145.64

 Otto Roth, Newark
 10.00

 Rumidor Corp., N. J.
 24.00

 H. H. Sevis & Son, Springvalle, Pa.
 137.50

 Snyder Cigar Co., Buffalo
 25.00

 W. H. Snyder & Sons, Windsor
 338.31

 J. H. Sherman Co., Toledo
 53.43

 46.25
 

SEELY'S FLAVORING EXTRACTS SEELY'S PARISIAN BALM Standard of quality for nearly 70 years

### COCOA DROSTE'S CHOCOLATE Imported Canned Vegetables

Brussel Sprouts and French Beans HARRY MEYER, Distributor 816-820 Logan St., S. E. GRAND RAPIDS, MICHIGAN

SEELY MANUFACTURING CO.
1900 East Jefferson. Detroit, Mich.

### Exchange Local Sues Farmer.

George Skinner, a grower of potatoes at Edmore, is being sued for breach of the Michigan Potato Growers Exchange five year crop contract. Skinner sold this year's crop, approximately 700 bushels of potatoes, for cash to a local dealer. His contract provides for delivery of these potatoes to the Edmore local of the Michigan Potato Growers Exchange. The Exchange claims this sale is in violation of the existing contract.

The case is particularly interesting to farmers who are signers of the present Exchange five year contract. Mr. Skinner, through his attorneys, will state his dissatisfaction with the contract, claiming he signed same because of promises made by solicitors for membership in the Exchange to the effect he would receive more money for his potatoes than cash buyers could pay him and that the contract would not be binding until 50 per cent. of the commercial acreage in Michigan had been signed up. Skinner states the Exchange has never handled over 18 to 22 per cent. of the carlot shipments from Michigan and that therefore neither the Edmore Marketing Association nor the Exchange have ever had the legal right to consider his con-

The wording of the Exchange contract provides for the exclusive delivery of each signer's potatoes during a five year period and may only be cancelled by giving written notice to the local at least thirty days prior to the first day of July of the year the contract expires and in the surrender of his original contract on the first day of July date of expiration. Otherwise the contract becomes automatically binding for another five year period.

The Exchange states in their declaration that the contract is legal and binding unless cancelled as stated and that Skinner owes them the sum of twenty-five cents per hundred weight on his potatoes because of violation.

The importance of the case lies in the fact that if the Exchange wins their suit the only recourse signers of the present contract have is the exercising of their cancellation privilege.

### Twenty Years After.

Twenty years ago, the Kansas Legislature established a state oil refinery for the purpose of driving John D. Rockefeller out of business in Kansas.

The anti-discrimination act and the pipe-line act were also passed to curb the malignant power of Rockefeller. Several other swift ones were put over by the Legislature, with John D. on the receiving end. In those days, had Rockefeller and Satan been rival candidates for a vote of confidence, Satan would have won by a handsome majority.

And now, twenty years after, John D. Rockefeller, Jr., is asking the stock-holders of one of the Rockefeller oil companies to kick the president, Mr. Stewart, out of his job because Mr. Stewart in his testimony before the U. S. Senate, tried to cover up some illegal or dubious deals with Sinclair, Fall, and others.

Rockefeller, fighting for the public, and against the "oil barons"! Rocke-

feller, trying to punish an officer of his own company who, at worst, merely lied a little.

What's this bloomin' business ethics coming to, anyway?—Merchants Journal.

### Dry Goods Condition.

Very little change in the condition of retail trade is reported from either local or out-of-town quarters. While the weather stimulated sales of certain seasonal articles and fair success was attained by the usual clearances, the average volume did not probably exceed that of a year ago by much, if anything. Prospects are that the month will not show any increase in spite of the fact that employment and purchasing power are generally understood to be above last year's at this time.

In one respect, the condition of retail business is apt to show improvement and that is in the matter of inventories. There is the prospect that the stock-taking, which is done at this time, may disclose a lower amount of merchandise on hand. This is to be accounted for not on account of heavier sales volume but because stock control has been perfected in so many instances. A good deal has been learned in the past year in the matter of keeping stocks down to where they represent little but the faster-selling items.

Profit sharing for employes means profit sharing for stockholders.

As all of this Stock has been subscribed for, this advertisement appears as a matter of record only.

### 25,000 Shares

### GRAND RAPIDS VARNISH CORPORATION

### **COMMON STOCK**

(No Par Value)

Transfer Agent: GUARANTY TRUST COMPANY OF NEW YORK Registrar: CHATHAM PHENIX NATIONAL BANK & TRUST CO., NEW YORK

### Capitalization

Common Stock (No Par Value) \_\_\_\_\_\_150,000 Shares No Funded Debt No Preferred Stock Outstanding 100,000 Shares

The following is summarized by Mr. Wallace E. Brown, President of the Corporation:

History and Business: Grand Rapids Varnish Corporation was incorporated under the laws of the State of Michigan in September, 1915. The principal plants are located in Grand Rapids, Michigan, the furniture capital of America. Branch offices and warehouses are maintained in Chicago and Los Angeles.

The Corporation was the pioneer in the production of filishing materials, which were sold exclusively to the furniture and allied industries. Its products, which consist of varnishes, lacquers, enamels, paints and all classes of materials used in the finishing of furniture, refrigerators, metal trimmings and factory maintenance work, are used extensively throughout the United States.

Dividends: The new no par value stock has been placed on a dividend basis and \$1.00 a share has been declared for 1929, payable on outstanding stock at the rate of 25c quarterly on March 30, June 30, September 30, and December 31. The Corporation has paid cash dividends each year since 1918.

Earnings: The net earnings of the Corporation available for dividends, after all charges, depreciation and Federal income taxes have averaged over \$160,000 per annum for the last four years. These average net earnings are equivalent to \$1.60 per share on the 100,000 shares of no par value common stock to be presently outstanding. The consolidated income for the four years ended December 31,1928, has been reported as follows:

	Gross *	Net	Earnings Per Share
1925	\$1,074,032.16	\$162,530.97	\$1.62
1926	1,351,884.11	186,056.93	1.86
1927	1,345,779.83	138,520.50	1.38
1000	1 420 140 90	153 356 08	1 52

Outlook: The Corporation contemplates the construction of additional units and expects to provide facilities for materially increasing its production. A substantial increase in output and earnings is expected during 1929.

This offering does not represent financing by the Corporation, having been acquired from individuals. The Corporation has agreed to make application to list these shares on the New York Curb Market.

### Price at Market

All legal matters in connection with this issue have been passed upon by Messrs. Greene & Hurd, New York City. Arthur Young & Company has audited the books and accounts of the Corporation for the year ended December 31, 1928. We offer this stock hen, as, and if issued and accepted by us, and subject to prior

# LINK, PETTER & COMPANY

Investment Bankers and Brokers

GRAND RAPIDS — MUSKEGON

MICHIGAN TRUST BUILDING, GRAND RAPIDS, MICHI OCCIDENTAL HOTEL, MUSKEGON, MICH.

The statements herein have been accepted by us as accurate but are in no event to be construed as representations by us.

# Cool, Snappy, Invigorating WINTER DAYS are Business Stimulators

With larger values in merchandise involved and dangers of loss by fire multiplied it is time now to check up on

# Fire Insurance

The heating plant is one year older and unseen defects may have developed which later on might spell disaster.

It is better to be safe first than sorry afterwards.

For Safety, Service and Saving let the Mutual Companies protect you this fall and winter.

# MUTUAL Insurance

is Better Protection at Lower Cost

An investigation will prove it

# If you feel you must resolve...

In this, the month of resolutions, let us suggest an easy one:

Whereas, the Beech-Nut Packing Company is running the best food packing plant it is possible to set up ... and is using real money to tell the best families in this country about it, therefore

Be it resolved, that I'll let them buy me some good business by keeping foods with the Beech-Nut label right out front all the year!

# Beech-Nut



FOODS OF FINEST FLAVOR

# WHITE HOUSE COFFEE

Make This Test Yourself!

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

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



The Flavor is Roasted In /

Boston, Mass., Chicago, III., Portsmouth, Va

# Fast Selling Lines

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

# K C Baking Powder

Same Price for over **38** years

25 ounces for 25c

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

Your profits are always protected.

The turnover is fast.

Millions of Pounds Used by Our Government