

# MICHIGAN TRADESMAN

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Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 13, 1929

Number 2369

## *When I Grow Old*

*When I grow old  
God grant that every child  
Will feel the youthful texture of my soul  
And will not turn away from me  
As from a shade or shrunken vine  
When I grow old.*

*When I grow old.  
God grant that I may have some task  
Which must be done or someone fare the worse—  
That in some corner of the earth  
Someone will need my hand.  
When I grow old.*

*God hides some ideal in every human soul. At some time in our life we feel a trembling, fearful longing to do some good thing. Life finds its noblest spring of excellence in this hidden impulse to do our best. Here is God—God standing silently at the door all day long—God whispering to the soul that to be pure and true is to succeed in life, and whatever we get short of that will burn up like stubble though the whole world try to save it.*

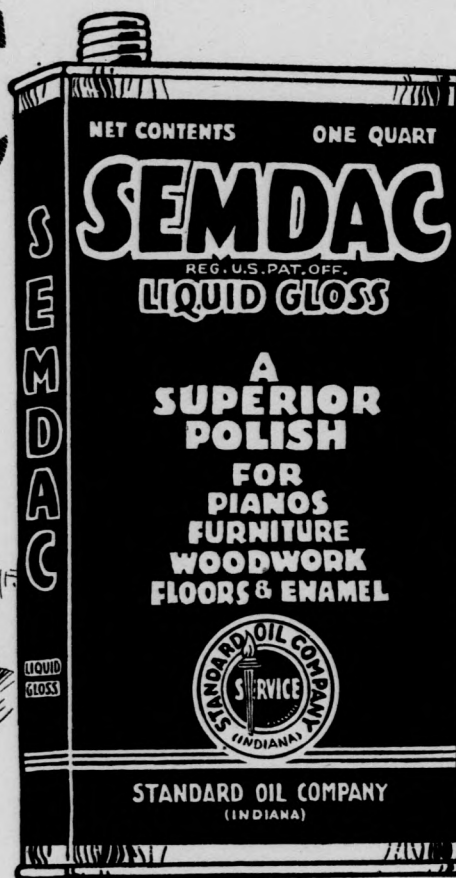
*Robert Collyer.*

# SEMDAC

REG. U.S. PAT. OFF.

## LIQUID GLOSS

EASY TO SELL



EASY TO USE



## *A profitable year around product*

EVERY housewife who enters your store cleans and polishes her furniture and floors. Many of these women are probably using Semdac Liquid Gloss for this purpose.

Semdac Liquid Gloss is a cleaner, a polish and a wood preservative. It protects the finish of new furniture and restores the original lustre of furniture that has been in use. It will in no way injure the most highly polished woodwork.

Car and Bus Cards are telling these facts to women throughout the middle west, aiding dealers materially in selling Semdac Liquid Gloss. You will profit well from this advertising by displaying Semdac Liquid Gloss on your counters or in your windows. We will gladly furnish you with attractive display material for either counter or window use.

Get our dealer proposition by sending in the coupon.

### STANDARD OIL COMPANY

(INDIANA)

910 S. Michigan Avenue

CHICAGO, ILLINOIS

STANDARD OIL COMPANY (Indiana)  
910 S. Michigan Ave., Chicago, Ill.

Send me your dealer proposition on  Semdac Liquid Gloss  
 Kip

Name..... Address.....

City..... State.....



Kip has advantages over any other insecticide that you have handled. It is advertised more extensively throughout the middle west than any other make. It is an insect spray that really kills, yet leaves no after odor or noticeable taste to foodstuffs that are covered. It does not stain and is harmless to human beings.

For these reasons Kip is easy to sell, and Kip users remain Kip users.

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## MICHIGAN TRADESMAN E. A. Stowe, Editor

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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.

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JAMES M. GOLDING  
Detroit Representative  
409 Jefferson, E.

### GERMANY IS ABLE TO PAY.

S. Parker Gilbert's annual report as Agent General for Reparations Payments is a remarkable testimonial to the success of the Dawes plan and to Germany's economic recovery, but its real significance will be found in its effect upon the coming negotiations for the fixation of the Reich's total indebtedness.

If Germany had hoped to find in Mr. Gilbert a supporter in urging a reduction in her annual payments to the Allies she was doomed to grievous disappointment. He flatly declares that Germany has been able to meet the Dawes annuities without difficulty and that the burden they impose upon the German people is not unreasonable in comparison with what liquidation of the war has cost the Allies. The conclusion that Germany can continue to make equal payments is obvious.

The failure of the Reich to balance its budget is virtually the only unfavorable aspect of this picture of German finances. And on that point Mr. Gilbert again offers small comfort for Germany and her hope for lenient treatment in the future. He declares that the budget can be balanced and that there can be no reasonable doubt that it can pay its part of the normal contribution laid down in the Dawes plan. He points out that the national debt is less than \$2,000,000,000 (compared with a public debt of \$18,000,000,000 in this country), while the Reichsbank has now accumulated sufficient gold reserves to enable Germany to return to the gold standard.

In the meetings of the second Dawes committee, on which it is now assured that the United States will be represented, this report cannot fail to have a decisive influence. It is already charged in Berlin that the Agent General for Reparations Payments is over-optimistic and prejudiced. But it is worth noting that this is the first time he has been so freely criticized, and that on the eve of the negotiations

with the Allies it is inevitable that a picture of German poverty would be far more acceptable at Berlin than one of prosperity and stability.

### HATS AND TURBANS.

Hats have become a critical problem in the East. Mustapha Kemal Pasha forced the citizens of Turkey to give up their fezzes and adopt the bowlers of the West; King Amanullah found a revolution on his hands when he attempted to follow his example and introduce such European habits to Afghanistan. That made the score even. But now come reports of revolt in Persia against Shah Reza Khan's order making the wearing of European hats compulsory. Turbans are once more in the lead.

It is difficult to understand the zeal which has led the rulers of these Eastern nations to make European headgear compulsory. It may be that the hat is for them the great symbol of modern efficiency. It comes on and off so easily. But if it is really so superior to fezzes and turbans and truly represents one of the triumphs of Western civilization, we should think it would win its own way and could be left to make a peaceful conquest over the traditions of Islam.

Further East, where hats and religion are not so closely associated, the West has won its victories. A hat is the first article of foreign dress which the Japanese and the Chinese modernists adopt. Soft hats and straw hats may appear somewhat incongruous with Japanese kimonos and the blue denim gowns of the Chinese, yet in the cities of the Far East it is the costume of the day. Messrs. Kemal Pasha, Amanullah and Reza Khan might do well to look further East before making any fresh attempts to force bowlers on the unsuspecting heads of their turbaned subjects.

### MORE CARS CAN BE USED.

When the president of one of the largest automobile companies announces that the production of 5,500,000 cars annually within three years will be feasible, he regards the prospect with satisfaction. There is no longer any doubt that buyers can be found. Yet when Henry Ford said early in his career that he expected to build 10,000 cars his competitors said that this was more than could be sold.

Last year more than 4,500,000 passenger and commercial cars were built. Most of them were sold in the United States. The foreign market offers great attractions, especially as the newer countries improve their roads and thus create a demand for cars. But the home market is still the best.

The time is coming when men of wealth will buy cars for almost every

member of the family. The two-car family has already appeared in the ranks of those without great fortunes. It is likely that in the most distant future the old car will be handed over to the son or daughter when the father wants a new one—that is, unless the son or daughter persuades the father to buy the new for him or her and continue to run the old one himself.

All this means that the market is not yet saturated and that the number of cars in use will increase for some time to come. And then the manufacturers will be kept busy supplying the demand for replacements. With more than 20,000,000 cars in use and wearing out, the demand for new ones will continue to be active.

### LOST—AN ISLAND.

Some time ago there was a controversy between Great Britain and Norway over two small islands, Bouvet Island and Thompson Island. Their importance was not great, but a Norwegian firm was interested in them and the question of sovereignty became of some moment. After an examination of the title Great Britain generously agreed to surrender one of them to Norway and to lease the second to the Norwegian firm. But now, to the chagrin and embarrassment of the British Foreign Office, the second of these islands cannot be found. Lost, strayed or stolen, Thompson Island has disappeared.

It is something like a hundred years ago that a British sea captain recorded the existence of this island in his log and it was on this evidence that a red dot was added to the map of the world. That is the way things were done in those days. We had the habit also and an imaginary American flag floated over dozens of isles in the South Seas which American whalers and sealers laid claim to discovering. But in our case most of them were forgotten unless more substantial claims to ownership were established.

How the British are going to extricate themselves from this predicament we do not know. Norway has a perfect right to insist that the island leased to the Norwegian firm be delivered as per contract. If the British can't find it, then it would seem that they will have to put another in the place where the chart calls for it. We can't have war over an imaginary island.

### AN UNTIMELY MOVE.

Senator Capper proposes to clutter up the Constitution with another amendment, providing that aliens be counted out of the population on which representation in Congress and the electoral college is based. Whatever the academic merits of his contention—and

there is something to be said on both sides—as an excuse for delaying reapportionment it should be given not the slightest consideration but junked forthwith.

The Constitution prescribes that representation shall be according to the population as determined by the decennial census. Those who have not yet become citizens are still subject to the laws of the land, must pay taxes and are entitled to representation. Large numbers of aliens are employed in American industries which are affected by Congressional legislation.

But the main point is that Congress for years has been disobeying the present and ancient mandate of the Constitution for reapportionment of the membership of the House after a decennial census, and every day's additional delay adds to its culpability in this matter. Senator Capper might be much better occupied in pressing for the passage of the reapportionment bill at the present session instead of suggesting a method by which Congress could indefinitely dodge its duty and prolong its disgraceful record regarding this measure of justice.

### THE PRINCE AND THE MINERS.

There is something deeply moving about the tour of the Northern coal fields which has just been completed by the Prince of Wales. The simple, democratic way in which he visited the homes of the poverty-stricken miners (who have been ruined by the venal and unscrupulous leaders of the union) and talked with them and with their wives and children has given a new realization of the part royalty can play in a nation's affairs. We can imagine nothing by which he could better have aided the miners' fund for which he is patron than by thus showing England through his own experience how sorry is the plight of the unemployed in the mining districts.

The suffering of these miners has often been described, but it becomes more poignant when it is depicted by a prince and necessarily contrasted with his own position in the world.

"I have been deeply touched at what I have seen—the bravery and patience and hopes of all these poor people," he told the Lord Mayor of Durham. "It is very difficult to know what to do to solve this most pressing problem. I am sure things will be righted, but I am afraid it must take time. The people I met during this tour could not have been nicer to me personally. It was wonderful."

There is little that the Prince can do, but that little he has done most graciously. And he has also made it easier for us to understand why England still has her kings.

**BETTER LATE THAN NEVER.****Belated Tribute To Pioneer Lumberman and Merchant.**

[Reprinted from the Michigan Tradesman of July 13, 1910.]

Fortunate is the man whose nature is such that he is ambitious of no greater fame than that of a good, thorough-paced citizen in the neighborhood where his lot is cast. If a man must be famous above the common citizenship, fortunate is he who acquires that distinction through notable and good works, in some quiet rural locality or small urban center, where fame must rest on substantial character, the faculty of doing things with a masterful hand, a reputation for honesty of purpose and the uninterrupted exercise of a helpful public spirit.

No man reaches a more enviable and superior position in a community than he who is an early settler in a new country, who through courage, patience, industry, faith in the future, persistence under adverse as well as favoring circumstances, with ambition to succeed, all united in good mental capacity, becomes the most prominent citizen of the place. Prominence in such a community and under such circumstances means something. As a rule a reputation as first citizen in a small town or city is acquired by means that are well known in the neighborhood and the successful man is respected for what he has accomplished. If he be a man who has helped his neighbors to get a living and to prosper in a community, he is revered for the benefit he has thus conferred. If he has been public spirited and has taken the lead in all measures for the advancement of local improvements, education, the preservation of the moral tone and all that conduces to the prosperity and good of society, he is esteemed as a public benefactor and the prominence and good opinion that he thus acquires are the sort that must add to his appreciation of life and the pleasure he must feel in living.

Fortunate is the man who, after becoming the principal individual in a quiet locality, removed from the great centers of population, activity and wealth, is wise enough to stay where he has acquired a local eminence. There have been thousands of men who, having gained some wealth and a local name, have been induced by a vaulting ambition to go to some great city with the expectation of securing a larger measure of success and fame. Such individuals generally become lost in the metropolitan jungles and lose what reputation they enjoyed in their old homes. A few acquire great wealth, but that is no especial distinction where there are so many who are rich, many of them through questionable methods.

The following sketch is about one of the wise ones, who made a success of his undertakings in a quiet part of Michigan, and who has lived for years in the enjoyment of a competency secured by steadfast devotion to his pursuits, has become the chief man in a thriving little town and can look out upon his thousands of acres of forest

and farm with much more real satisfaction than the great man of the city can gaze upon his lofty architectural monuments, smudged with smoke and grime—the prison houses where thousands toil from year to year with no hope of ever gaining independence or a station in any home community where dwell peace and plenty.

David Henry Day, of Glen Haven, is the man of whom we write. Glen Haven is a small but prosperous place in Leelanau county. It lies snug and smug South of Sleeping Bear Point, that huge sand ridge that juts out into Lake Michigan, white and barren, except for a peculiar spot of verdure which, as seen from a steamer's deck, looks like a sleeping bear. Sleeping Bear Bay indents the shore line Southward from the point so that there is



The Late D. H. Day.

some protection for the town and harbor from the North winds.

Glen Haven was once a stopping place for steamers passing up the lakes from Ogdensburg, Buffalo and other lower lake points to Chicago and Milwaukee. It is here that the captains took on potatoes and fish which for their excellence were the delight of the hungry passengers. Here, too, the boats received a supply of wood in the days when steam was made with that kind of fuel. At the head of the Bay is Glen Arbor, another of those quaint and interesting places that peep out of the woods in unique and sequestered spots in the scenically beautiful Grand Traverse region.

Leelanau county, a peninsula between Grand Traverse Bay and the big lake, is an area of great variety of landscape and natural features. It

is a section of hills, low lying levels, lakes, ponds and streams, surrounded by the deep lake waters on three sides. When viewed from Judge Ramsdell's little mountain, just West of Traverse City, it presents a panorama of marvelous beauty with its uneven surfaces, its variety of color in forest foliage and farm landscape, its silver lakes, bays and streams—a veritable natural park that an Olmstead would admit was far beyond his art. It is a land so attractive that the pioneer settlers have always loved it as the Highlanders and the Swiss love their hills, mountains, lochs and lochens. It is a land of fine original timber growth, and although much of it already has been cut off a good deal is left, and numerous mills are annually turning out a large total of maple, elm, basswood, beech and

Texas. When David Henry Day was a boy and youth he attended the public schools of his native city and thus acquired sufficient education to make his way in the world as a worker in any ordinary avocation. Like a good boy, he stayed with his parents until he was 21 years old, as was the fashion thirty years ago, when, like many others in Northern New York, he was attracted by the possibilities of the region known as "Up West" and went to Wisconsin, a State that was a favorite objective for Northern New York emigrants. He found employment at Milton Junction, West of Milwaukee, in the office of the American and United States express companies. In this position he remained three years, when he secured employment as cashier of the American Express Co. in Milwaukee. He held that position for only a short time, leaving it to secure a more advantageous one in Detroit, where he became passenger agent of the Northern Transportation Co. He acted in that capacity three or four years. The company of that name had a fleet of duck shaped steamers which plied between Ogdensburg, N. Y., and the upper lake ports, the Western terminus of the line being Chicago. These boats were small and not very impressive as seagoing craft, but they did a great deal of business in the passenger and freight lines. They were popular with people of limited means who wanted to go West, the fare from Ogdensburg to Chicago having been but \$12 for first class, with mighty good board thrown into the scale. They were safe, too, as they began early in the season and worked late, and if ever a serious catastrophe happened to any one of the score of boats the writer never heard of, it. These steamers called regularly at Glen Haven for potatoes, wood, fish and other supplies, carrying away freight, and doubtless this is how Mr. Day at length found himself a citizen of that burg.

His arrival at Glen Haven was in 1878. He had joined with others in the purchase of the transportation company's business at Glen Haven, probably consisting of a pier, warehouse, store, wood trade, etc., although our data give nothing definite about the properties involved. The result of this purchase was the formation of the firm of D. H. Day & Co. The firm proceeded to engage in lumbering and general merchandising and also in the general transportation business. In process of time it owned and operated the Northern Michigan line, including the steamers Lawrence and Champlain, which ran between ports on the Northeast coast of Lake Michigan and Chicago. Afterward the Champlain was sold to the Seymour brothers, of Manistee, and P. J. Klein, of Milwaukee.

After the Northern Transportation Co. disposed of its fleet of steamers, or "propellers" as such screw wheelers were then called, Mr. Day went to Traverse City and was employed there by Hannah, Lay & Co. as superintendent of that famous firm's lumber department. He remained in this important position until the firm sold its pine lands and closed out its lumber manufacturing business, when he re-

other hardwoods with hemlock and an occasional bunch of pine. Farming has made much progress in the sylvan county within the last twenty years, and fruit growing has been successful to a surprising extent, considering the Northern latitude of the locality. In this peculiar, beautiful and highly favored corner of Michigan Mr. Day's lot was cast when he was in the prime of manhood and here he has won all the success that any reasonable man could desire as reward for honest effort.

David Henry Day was born at Ogdensburg, New York, July 10, 1854. His parents were David and Jean (Houston) Day. His father was a native of New York, and his mother's parents were people of the North of Ireland. She was the second cousin of Gen. Sam Houston, the liberator of

turned to Glen Haven and bought the sawmill plant there, Perry Hannah backing him in the enterprise. From this initiative his present prosperous business grew.

Mr. Day's sawmill is situated on Glen Lake, a considerable body of water which lies back of Glen Haven. Its owner has not sought to operate the biggest mill in the region, for in fact the nature of his log resources does not demand a plant of the greater capacity. The cut is largely hardwoods and the object aimed at is to turn out excellently manufactured lumber rather than to swell the output to record proportions. The mill is of modern type and is equipped with machinery as good as can be found anywhere in the Grand Traverse region. The capacity of the mill is 20,000 feet of hardwood a day, or 50,000 to 55,000 feet in all, which is a sizable mill for that region, cutting a variety of timber. A tramway connects the mill with the pier at Glen Haven, where the lumber is loaded into boats for transportation to the several markets on the lakes. Being located on Glen Lake the position is handy for holding logs and floating them from points on the lake. Logs are derived from Mr. Day's lands and by purchase from farmers in the surrounding country. For log towing purposes Mr. Day has a tug, named for his daughter, Alice J. Day. He owns about 5,000 acres of land, largely forested, and he estimates his log supply as sufficient to keep the mill running for twelve years.

The manufacture of lumber is not the whole of Mr. Day's business, however. He conducts in Glen Haven a good general store, in which is carried a large and well selected line of goods. This store does a good business in the town and with people in tributary country. He also owns a farm of 400 acres, which is carried on according to the latest methods of improved agriculture. The cultivation of fruit is an important feature of his farming and in it he has been very successful. He has an apple orchard of 3,000 trees which are in excellent bearing condition, the sales of apples amounting to gratifying figures most years. A cherished feature of Mr. Day's farming operations is the breeding of Holstein cattle, of which he has a fine herd.

Mr. Day is the postmaster of Glen Haven and is the foremost man in the place in all respects. He takes pride in promoting its interests and has done much for the good of the community. He was one of the promoters of the Northern Michigan Hardwood Lumber Manufacturers' Association and was its President for several years. He also took an active part in the organization of the Western Michigan Development Bureau and has served as its President for the past two years. When he came to Glen Haven he took an active part in erecting the telegraph line from that place to Leland. He also secured the establishment of the life saving station at Sleeping Bear Point. He was instrumental in having the telegraph cable laid between Glen Haven and South Manitou Island by way of Sleeping Bear life saving

station. This long mooted work was greatly desired by mariners, as it is very advantageous for signaling, for weather reports and general information between the Manitous, which is a place of shelter, and the mainland.

Mr. Day is carrying on a forestry proposition comprising 1,400 acres. This proposition was established by him forty years ago, when he first went to Leelanau county, and it is to-day the finest example of reforestation in Michigan. He is naturally very proud of his success in this line, especially so as it has come to be regarded as the highest type of forestry work.

Mr. Day's domestic relations began on December 20, 1889, on which date at Empire, Leelanau county, he married Miss Eva E. Farrant, of Kasson township, in the same county. The family includes six children, Alice Jean, Eva Houston, Margaret Thompson, David Henry, Jr., Henry Houston and Mary Estelle. The family life has been as enjoyable as it might well be under the circumstances and amid surroundings that are ideal for those who are satisfied with that which is healthful and agreeable for both body and mind rather than exciting, self-indulgent and inordinately ambitious. Being a fond father, the education and training of his children occupy much of Mr. Day's attention. He is satisfied with home surroundings and desires that private tutors be employed to instruct his children in their studies so that he can have them constantly at home and under home influences. He teaches them the value of money and the importance of self-reliance and requires that his boys earn their own spending money. As soon as they are old enough his daughters assist their mother in the household work. It is safe to say that children thus trained will give a good account of themselves when they become adults.

Mr. Day is a prominent Mason in his part of the State, having attained the thirty-second degree of the Scottish rite, and he is a member of the Mystic Shrine. He is also the oldest member of the Detroit Light Infantry. He is popular and honored in social circles in which he mingles.

One well acquainted with this highly favored and distinguished citizen of the Grand Traverse region remarks that his life has been a very busy and useful one. He has been a most important factor in developing the resources of his part of the State and in its progressive work along the lines of permanent improvement. Through his business interests he has brought his section into close connection with outlying districts and with the large cities where markets for products have been secured. Thus his efforts have been of great value to his section and to his fellow citizens.

Mr. Day is a man of distinct and positive individuality and of marked sagacity and undaunted enterprise when he has seized on a feasible scheme, private or public. In manner he is genial, courteous and easily approachable. His career ever has been such as to warrant the trust and confidence of the business community, and his activity in commercial and

financial circles has been closely and prominently identified with the history of Leelanau county.

#### Magnitude of the Early Day Fur Trade.

It is so difficult to see things through the eyes of any time or condition except our own. When one studies the great enterprise of the fur trade in the Northwest, and especially in its relation to the primitive development of Michigan, it is hard to think of this great enterprise except in terms of fur as we use it now. The one greatest demand for beaver in the days when the French were penetrating Michigan was for felting the hair and making it into hats. The manufacture of silk made the first inroad for centuries, upon the demand for beaver for this purpose. For several reasons beaver disappear when mankind appears. They lost out in the North of England at a very early date. By the time America came to be the great source of their production, they had gradually disappeared from the Eastern Hemisphere except in the North of Norway and Sweden and in Siberia. To find a new source of supply in that day was even more than opening a gold region in these times.

There were three great reasons why the French penetrated the Northwest. The first was beaver, and they were not slow in learning that the best quality of fur came from the colder regions. The second reason was copper. The Cabotts were given a chunk of copper when they were in the St. Lawrence, and told that it abounded far to the Northwest. An old chief gave a copper knife to Champlain at the time of his first visit, and again the French caught the idea that copper abounded somewhere to the Northwest. Every Frenchman who came to Michigan brought with him a desire to find the region where copper abounded.

From the first there was an idea that somewhere there would be found a passage through America to India. It was because of the hunt for this passage that Champlain sent Nicholet in 1634 when he penetrated as far as Green Bay, Wisconsin.

While to a very large extent, it was the latter two of these reasons which introduced the French to the North of Michigan, it was the wonderful revenue from the beaver trade which sent the French so far into the interior in such a few years. From the first the French government undertook to make the beaver trade a source of revenue. Companies were formed in the home country to colonize in America but agriculture was forgotten because it was found to be too slow a road to wealth, and that sentiment was encouraged by the French colonial officials because they feared that to break up the woodlands would spoil the beaver trade, as it has done. Into this condition came a most difficult problem for the colonial officials. The home country and its various organizations which were given sanction, demanded excessive license fees. A race of adventurers known as *coureurs de bois* gradually developed. These men recognized no law, went where they pleased,

traded or trapped at will, snapped their fingers at every attempt to regulate them. This condition reflected itself in their dealings especially with the Indians. French rum became the leading commodity in their trade. The first effort when they were to trade with Indians, was to get them drunk, the next to cheat them in every deal. In fact the whole traffic often came to be more like a fight between two rival bands of wolves than transactions between human beings.

Having acquired a cargo of furs it became a problem for the *coureurs de bois* as to how to market them. Hundreds of them were really outlaws with a government price upon their heads. They met this situation by training Indians whom they were obliged to trust, and these Indians took their furs to the French at Three Rivers and Montreal. The French tried to meet the situation by making it illegal for anyone to go beyond their recognized markets to trade, and by holding great fairs at Three Rivers and one or two other designated places, when the Indians were to bring their furs. Indians who represented the *coureurs de bois* and other Indians who had learned the methods of this illicit trade and made the trips on their own account, came to be the greater part of those who went to these markets and the whole plan was a failure.

Into this condition came the priests. The French settlements were Indian towns at the start, to which these lawless traders attached themselves and in which the priests made every effort to found their missions. As a matter of fact from any measure of civilization it would be very difficult to find their equal anywhere. Some of the priests took to trading to such an extent that Fr. Breauff issued a manifesto against the practice while he was superior of the Huron missions.

The French government undertook to hold the various elements of this wild life to some semblance of civilization by establishing forts and garrisons which would not only protect the whites against whatever came, but do much the same work in a primitive way as the courts and officers of to-day. In many cases these garrisons ran as wild as the rest. Soldiers forfeited their pay as penalties for trading with the Indians, and similar troubles developed in many places.

In spite of all these difficulties the fur trade of what is now Michigan developed during the French regime to a degree which is simply beyond any conception. A recent writer who had given the subject the most careful study estimates that during the 150 years after it was fairly started it equaled in terms of our money, more than \$250,000,000. In those days that great amount, as compared with trade of to-day, would be several times multiplied. A. Riley Crittenden.

Experiments are being tried in England with houses built of steel frames covered with cork slabs, the theory being that they are economical to heat.

Flights of imagination are all right until you have to make a forced landing.

**MOVEMENTS OF MERCHANTS.**

**Niles**—The Niles City Bank has increased its capital stock from \$100,000 to \$150,000.

**Dearborn**—The Dearborn State Bank has increased its capital stock from \$100,000 to \$200,000.

**St. Johns**—F. E. Minne has removed his stock of shoes and dry goods to Marshall, where he will resume the business.

**Detroit**—The Belle Isle Creamery Co., 3600 Forest avenue, East, has changed its name to the Century Creamery Co.

**Detroit**—Clarence E. Armbruster, dealer in boots and shoes at 11722 Mansfield avenue, has filed a petition in bankruptcy.

**Detroit**—The Electric Utilities Corporation, 3098 East Grand boulevard, has increased its capital stock from \$25,000 to \$50,000.

**Detroit**—The Schwartz Shoe Co., 5043 Hastings street and Schwartz Bros., 11617 Dexter boulevard, boots and shoes, have filed petitions in bankruptcy.

**Pontiac**—The Pontiac Butter & Egg House, 32 West Lawrence street, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in, \$1,400 in cash and \$600 in property.

**Traverse City**—The Protane-Nokol Co., 311 East Front street, has been incorporated to sell bottled gas and oil burners, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

**Grand Rapids**—Yeakey & Scripps, Inc., has been organized to conduct a general mercantile business with an authorized capital stock of 5,000 shares at \$10 per share, \$50,000 being subscribed and \$10,000 paid in in cash.

**Detroit**—Developers, Inc., 2441 First National Bank building, has been incorporated to deal in vehicles, machinery and tools, with an authorized capital stock of 5,000 shares at \$1 a share, \$1,000 being subscribed and paid in in cash.

**Detroit**—The Conklin Co., 16 Withereil street, has been incorporated to deal in women's wear at retail, with an authorized capital stock of \$20,000, all of which has been subscribed, \$1,476.25 paid in in cash and \$18,523.75 in property.

**Sparta**—The Sparta Creamery Corporation has been incorporated to conduct a general dairy and dairy products business with an authorized capital stock of \$20,000, \$8,000 of which has been subscribed and paid in in property.

**Detroit**—The Arcy Co., 1205 Griswold street, has been incorporated to deal in men's clothing and furnishings, with an authorized capital stock of \$25,000, \$20,000 of which has been subscribed and paid in, \$8,000 in cash and \$12,000 in property.

**Flint**—Rumpel & Kelso, Inc., Harrison and East Second streets, has been incorporated to deal in apparel for women and children with an authorized capital stock of \$25,000, of which amount \$16,100 has been subscribed and \$12,000 paid in in cash.

**Detroit**—Saunders Art Shop, 11336

Dexter boulevard, has merged its business into a stock company under the style of Saunders Art & Radio Co., with an authorized capital stock of \$25,000, \$7,500 of which has been subscribed and paid in in property.

**Detroit**—The Kress Millinery Co., 13936 East Jefferson avenue, has been incorporated to manufacture and deal in millinery, with an authorized capital stock of \$25,000, \$8,000 of which has been subscribed and paid in, \$4,000 in cash and \$4,000 in property.

**Rochester**—William Tienken, 333 Main street, has merged his plumbing business into a stock company under the style of Tienken Plumbing & Heating, Inc., with an authorized capital stock of \$25,000, all of which has been subscribed, \$2,000 paid in in cash and \$12,000 in property.

**Baldwin**—A. E. MacLeod has merged his autos, auto accessories and parts business into a stock company under the style of the MacLeod Auto Sales Co., with an authorized capital stock of \$25,000, all of which has been subscribed, \$6,116.37 paid in in cash and \$7,383.63 in property.

**Lansing**—The Roehn-Laubscher Co., 218 East Grand River avenue, has merged its drugs and drug sundries business into a stock company under the style of Roehn-Laubscher Inc., with an authorized capital stock of 1,000 shares at \$15 a share, \$15,000 being subscribed and paid in in property.

**Flint**—The Allen Electric Co., 509 Detroit street, has merged its business into a stock company under the style of the Allen Electrical Co., with an authorized capital stock of \$100,000 preferred and 50,000 shares at \$1 a share, of which amount \$56,060 has been subscribed and paid in, \$5,060 in cash and \$51,000 in property.

**Highland Park**—The Highland Park Furniture Co., 13539 Woodward avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$250,000 preferred and 1,000 shares at \$1 per share, of which amount \$160,000 has been subscribed, \$54,722.16 paid in in cash and \$104,277.84 in property.

**Manufacturing Matters.**

**Detroit**—The Mulkey Salt Co., 500 South Dix avenue, has changed its name to the Dix-Rouge Corporation.

**Detroit**—The Evans-Miller Cedar Products Co., 1501 Dime Bank building, has changed its name to the Miller Cedar Products Co.

**Detroit**—The Greenbaum Dress Manufacturing Co., 124 East Larned street, has increased its capital stock from \$12,000 to \$18,000.

**Detroit**—The Michigan Valve & Foundry Co., 3631 Parkinson avenue, has changed its name to the Peninsular Valve & Foundry Co.

**Port Huron**—Sales of the Mueller Brass Co. in 1928 totaled \$6,666,000, an increase of more than \$1,000,000 over sales for the previous year.

**Alma**—The Lobdell-Emery Co. is adding new lines, including folding chairs and rocking chairs, the wood coming from the Onaway saw mills.

**Mt. Clemens**—About fifty men are

employed in the enlarged shops of the Hacker Boat Co. and an increase to more than twice that number is expected as the season advances.

**Manistee**—The Century Boat Co., which is removing its plant from Milwaukee to Manistee, reports orders for 500 boats in eastern territory, which will mean a busy plant during 1929.

**Detroit**—The Mulkey Salt Co., 500 South Dix avenue, has been incorporated with an authorized capital stock of \$500,000, all of which has been subscribed and \$50,000 paid in in cash.

**South Haven**—The Everett Piano Co. is entering the radio field, in addition to its manufacture of pianos, having purchased a large stock interest in the Hward Radi Co., of Chicago.

**Saginaw**—The Means Stamping Co., turning out metal stampings for leading automobile concerns, has bought the former Carde Stamping & Tool Co.'s plant in this city for expansion purposes.

**Detroit**—The Warner Aircraft Corporation has bought a factory site of six acres near Seven-Mile road and the Grand Trunk Railway and is starting work on the first unit of a \$150,000 plant.

**Jackson**—The Wolverine Carburetor Co., 1930 Cooper street, has been incorporated with an authorized capital stock of 50,000 shares at \$1 per share, \$27,880 being subscribed and paid in, \$2,880 in cash and \$25,000 in property.

**Detroit**—The Hardinge Detroit Corporation, 4246 Cass avenue, has been incorporated to manufacture and deal in oil burners, with an authorized capital stock of \$25,000, \$2,500 of which has been subscribed and paid in in cash.

**Holland**—The Lake Novelty Co., 169 East 19th street, has been incorporated to manufacture and sell novelties, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$758 in cash and \$29,242 in property.

**Detroit**—The R. & M. Manufacturing Co., 5680 Twelfth street, has been incorporated to manufacture and sell tools and gauges, with an authorized capital stock of \$25,000, all of which has been subscribed and \$12,300 paid in in cash.

**Detroit**—The Michigan Valve & Foundry Co., 3631 Parkinson avenue, has merged its business into a stock company under the same style, with an authorized capital stock of 5,000 shares at \$100 a share, \$1,000 being subscribed and paid in in property.

**Battle Creek**—The Radio Equipment Co., 15 Arcade, has merged its business into a stock company under the same style, with an authorized capital stock of \$15,000, of which amount \$12,010 has been subscribed, \$1,470.19 paid in in cash and \$9,539.81 in property.

**Jackson**—Purchase of the buildings and property of the Home Products Corporation, near Michigan Center is announced by Sparks-Withington Co. The newly acquired building will be used as additional units in the manufacture of parts for radio receiving sets.

**Detroit**—Kirk & Blum, Inc., 4718

Burlingame avenue, has been incorporated to manufacture and deal in dust collecting systems, metal novelties, etc., with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and \$4,000 paid in in cash.

**South Haven**—The Pierce-Williams Co., 542 Williams street, manufacturer of fruit packages and wood baskets, has merged its business into a stock company under the same style, with an authorized capital stock of \$400,000, \$375,010 of which has been subscribed and \$37,501 paid in in cash.

**Detroit**—The Gardner White Co., 6309 Mack avenue, has merged its manufacturing of furniture, cabinet making, etc., into a stock company under the same style, with an authorized capital stock of 8,250 shares at \$100 a share of which amount \$801,100 has been subscribed and paid in in property.

**Detroit**—The General Spring Bumper Corporation, 2660 East Grand boulevard, has been incorporated with an authorized capital stock of 90,000 shares class A at \$38 a share, 200,000 shares class B at \$22 a share and 290,000 shares no par value, of which amount \$1,200 has been subscribed and paid in in cash.

**Detroit**—The Cogsdill Manufacturing Co., 6511 Epworth boulevard, manufacturer of metal cutting tools, has merged the business into a stock company under the same style, with an authorized capital stock of \$150,000, of which amount \$132,500 has been subscribed, \$24,916.66 paid in in cash and \$107,583.34 in property.

**Detroit**—The Houdaille-Hershey Corporation, 1555 Greater Penobscot building, has been incorporated to manufacture and deal in parts and sundries for automobiles, with an authorized capital stock of 300,000 shares class A at \$26.20 a share, 600,000 shares class B at \$1 a share and 900,000 shares no par value, \$4,723,563.91 being subscribed and paid in in property.

**Gabby Gleanings From Grand Rapids.** Grand Rapids, Feb. 12—Dr. John and Dr. Fred Burleson have purchased the stock holdings of the two Drs. Ferguson and Dr. Droste in the Burleson Sanitarium Co. and are now sole owners of that institution.

The manager of the Peninsular Club requests the statement that a first-class chef is on duty from 12 to 8 p. m. each day, so that regular meals can be served at any time between those hours.

Grand Rapids people who held oil leases on 43,000 acres of land between Howell and Ann Arbor, where the great pool in Michigan is expected to be located by the Standard Oil Co. of Indiana and others, have sold their leases to the Pure Oil Co. It is understood they made a handsome profit on their investment.

B. V. Wicks, who has represented the fire and casualty departments of the Travelers Insurance Co. for several years in this market, has transferred himself to the Mill Mutuals Agency. He will assist L. A. Winchester in the expansion of the usefulness of the latter organization in this territory.

Advertising that does not sound a note of sincerity comes under the head of an expense and not an investment.

Painstaking effort now will avert painful experiences later.

**Essential Features of the Grocery Staples.**

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

Tea—Ceylon and India teas are in very good demand, and the general opinion of the trade seems to indicate that an advance in Ceylons will take place any day. Fair interest is shown in Formosas, but prices continue on the firm basis they held for the past week.

Canned Fruits—California fruits are moving in good volume, but are not spectacularly advanced in any item.

Dried Fruits—Some advances in prices were made in California prunes and peaches, and the general strong tone of the market was well sustained. Prunes are higher on all grades, particularly the large sizes, so that they are now nearer to a Coast parity than they have been for many weeks. Resale parcels on the spot at prices under the market are still reported, but they are not so numerous nor so aggravating as they were two weeks ago.

The Coast situation remains about the same as last week with stocks small and the tone of the market firm. There is a tendency in California to advance some of the larger sizes. Price changes on the Coast in all dried fruits are for the most part concerned with facilitating the movement of one grade or another which the particular packer may find desirable from a contemplation of his assortment proportions. The spot raisin market has been without feature, prices holding fairly steady under a fair movement. Raisins are pretty well held on the Coast, though no material price advances have been recorded recently. The sweat-box market in California on Thompsons as well as muscats is reported firmer and it is thought there are very few muscats unsold in outside growers' hands. Packers' holdings are also said to be not large. Peaches are very closely cleaned up at the source now and it may not be long before there will be very few available. Assortments of the various packers are incomplete, no full line being held by anyone.

Nuts—The market for nuts in the shell has been quiet and without any distinctive trading features or price variations. Stocks here are not large, but they are apparently thought sufficient to supply immediate and near future needs, as there has been no heavy purchasing in most items. California walnuts have been in fairly active demand, however, and some moderately large transactions have been completed within the past ten days. The entire remaining 1928 crop held by the California Walnut Growers' Association has been sold to a New York buyer. The shelled nut market has been a trifle more interesting as meats are not so strictly seasonal a commodity as unshelled nuts. Confectioners have been buying almonds steadily at firm prices. Walnuts are in light supply and hard to replace from abroad, as good quality meats are scarce at the source and cables indicate price advances every few days. All nut meats are strong in foreign primary markets and upward price revisions are frequent, but the local market does not reflect this condition to

any great extent as importers are apparently not inclined to be anxious, and are content to buy on a hand-to-mouth basis.

Molasses—The market on all grades of molasses for the past week is firm. While business is not unusually active, many dealers report a fair turnover. Prices have not moved up or down, but retained their steadiness.

Rice—There has been very little change in the rice situation during the past week. Prices have been steadily maintained and the domestic demand continued good.

Sauerkraut—The market shows indications of advancing under a good, steady demand, although few rises have yet been recorded in the local market. Canned goods are selling better locally than bulk goods, but there is a good call for both. Low pork prices contribute to the strength of the market. Sauerkraut juice is also moving well into consuming channels.

Salt Fish—There is hardly enough salt fish in the market to care for local needs, and offerings for replacement are sparing, and often consist of poor quality mackerel of dark and suspicious appearance. The tone of the market is very firm and advances are recorded from time to time on good quality fish. Large sized mackerel of desirable color are especially hard to find. It is difficult to make a full list of quotations on an accurate basis because of limited offerings and on account of the fact that many sizes are entirely cleaned up.

Vinegar—The market is slow, but a change is thought to be forthcoming as the season advances. There is no particular weakness indicated.

**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, \$1.50 per 100 lb. bag.

Bananas—5½@6c per lb.

Beets—\$1.50 per bu. for old; \$3.75 per crate for new from Texas.

Brussel Sprouts—30c per qt.

Butter—Jobbers hold prints at 51c; fresh packed in 65 lb. tubs, 49½c.

Butter Beans — \$5 per hamper for Florida.

Carrots—Home grown \$1.40 per bu.; new from Calif., \$3.75 per crate of 5 doz.

Cabbage—Home grown, \$3.75 per 100 lbs.; new from Texas, \$3.50 per 100 lb. crate.

Cauliflower—\$1.85 per doz.

Celery—40@60c per bunch for home grown; 75c per bunch for Calif., \$5.50 per crate for rough Calif.; Florida—4, 6 or 8 size—\$4 per crate.

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

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$10.00  
Light Red Kidney ----- 10.00  
Dark Red Kidney ----- 10.00

Eggs—Local jobbers pay 38c for strictly fresh, holding candled fresh at

40c. Cold storage supplies are entirely exhausted.

Garlick—23c per lb.

Grapes—Calif. Emperor in sawdust, \$4.50 per keg.

Green Onions—Shallots, 50c per doz.

Green Peppers—65c per doz.

Lemons—Ruling prices this week are as follows:

360 Sunkist ----- \$6.00  
300 Sunkist ----- 6.00  
360 Red Ball ----- 6.00  
300 Red Ball ----- 6.00

Lettuce—In good demand on the following basis:

Arizozna Iceberg, per crate ---- \$3.25  
Imperial Valley, per crate ----- 3.75  
Hot house leaf, per lb. ----- 12c

Limes—\$1.25 per box.

Mushrooms—75c per lb.

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

126 ----- \$6.50  
150 ----- 6.50  
176 ----- 6.50  
200 ----- 5.25  
252 ----- 4.25  
216 ----- 4.25  
288 ----- 4.00  
324 ----- 3.25

Florida, \$5.50 per crate for all sizes.

Onions—Spanish, \$3 per crate; home grown, \$5.50 per 100 lb. bag.

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

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 26c  
Light fowls ----- 24c  
Heavy Roaster ----- 27c  
W. L. Broilers ----- 22c

Radishes—65c per doz. bunches.

Spinach—\$1.25 per bu.

Sweet Potatoes—\$2.50 per hamper for kiln dried 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

**Items From the Cloverland of Michigan.**

Sault Ste. Marie, Feb. 12—The mid-winter season is at its height here now. Fine weather, good roads and plenty of amusement. Motor parties visit the deer fields and visit friends from other places who spend the week end with relatives. Many DeTourites who come in to attend the movies think nothing of motoring sixty-two miles for amusement, and the many club parties occupying nearly every night during the week make it hard for many to get away during the winter, but still we find that many of our citizens prefer the Sunny South and are away until Spring. Every one to his own liking.

Cameron Bros. & Co., the well-known meat merchants on East Portage avenue, are installing larger meat coolers, which will be equipped with electric refrigeration. When completed it will be one of the best appointed markets in the city.

The many friends of D. Booth, President of the D. Booth Produce Co., were pleased to learn that he is able to attend to business again after spending several months in the hospital, suffering from a broken hip.

One person who is sure that men came from monkeys is the one who

sweeps up the peanut shells after the baseball game.

Thomas Joseph Irwin is now Mayor of Sault Ste. Marie, Ont., but it required two elections to settle the contest. The first election was so close it resulted in a recount. Then it went into the court and, after much legal talent had been involved, it was decided that another election was the only satisfactory settlement, which resulted in a majority of 97 for Mr. Irwin.

W. H. Lewis, of DeTour, was a business visitor here last week.

When a man buys a home it costs almost as much as a motor car, but you don't have to "warp it in for a new model every year.

Elmer W. West, of the Canadian Soo, is now President of the Ontario Motor League, the leading good roads organization of the province of Ontario, having been elected at the Toronto meeting just concluded. He is well known in the good roads circles in the United States and especially in Michigan, having served as an official of the Michigan Pikes Association for several years.

Barish Bros. have purchased the remaining stock left over from the Miller stock and the Leader stock after their sale. Barish Bros. have leased the building formerly occupied by the Rothwell Furniture Co., 529 Ashmun street, where the remaining stock will be sold.

The manufacture of paper out of corn stalks has been accomplished. Well, the farmer can make money now—on paper, anyway.

T. S. Strowbridge, well-known merchant at Eckerman, was a business visitor here last week. He expects business to pick up there now, as soon as the Sheldon Mills gets to operating again.

The Mason shoe and harness hospital at St. Ignace, has moved into the building formerly occupied by White's eat shoppe.

Vaher & Somes, who for the past few years have been in the electrical supply business on Ashmun street, have moved into the W. J. Miller store, which has recently been vacated. It has been refitted, re-decorated and stocked with all new electric appliances, radios and accessories and is one of the up-to-date business places on Ashmun street.

Marquette is assured of a new hotel, to be the finest in the Upper Peninsula. It will be six stories in height, with 107 rooms, and will occupy the site on Front street where a foundation was placed, several years ago. The cost will be about \$350,000. It is through the generosity of several of Marquette's public-spirited citizens, one in particular, that the financing of the new hostelry has been successful. That one citizen is George Shiras, III, who always has taken a keen interest in the welfare of his home city and makes it manifest by contributing liberally. A modern hotel is one of the best assets of any community and those so supplied are going to reap large benefits. Not all of the tourists seek out the parks where they can pitch their tents for little or no cost; many preferring to travel light and put up at the hotels. Marquette is most fortunate and the sponsors of the new building should be given full credit for their enterprise.

Spearing herring through the ice is not the sport this year it has been in previous years. The run of herring is much smaller and the old timers are lamenting the passing of this fascinating but more or less barbarous sport.

William G. Tapert.

"Dealer Interest" and "Customer Interest" are usually hinged with pleasing sales. That's the way such an association of ideas always works.

When you're caught it doesn't help matters to get angry about it.

**BETTER MERCHANDISING.****Improve Your Methods or Chains Will Get You.\***

It is my opinion that within less than twelve months retail hardware chains will be formed in many sections. Some headed by jobbers on various plans; some by individuals who will form groups of retail hardware stores, leaving them to govern and control their own business, supplying them with hardware at a saving of from ten to twenty per cent., shipping direct from factories and from distributing points near by, pooling cars, etc. They will also furnish us with first-class merchandisers who will teach us how to advertise, display, sell and do other things necessary to success at a very small cost to us.

There will be other chains formed by capitalists which will buy our stores outright and pay the cash. If we are up-to-date merchants, they will employ us as managers. But listen to this: If your store is in a run-down condition, doing business as you did ten to twenty years ago, you haven't a chance to sell or to join any chain or combination either. You will be left to paddle your own canoe and you will be like the man with a bunch of fishermen out in the ocean. There came up a storm. The captain got all the men together and asked if any could pray. One fellow said yes, he could. The captain said, "Then you pray. We are short one life preserver."

I happened to have had a hardware store in a chain section and on the first of this month I closed a sale to them. Got a good price, all cash. Two other hardware stores in the same town and they would like to sell. Draw your own conclusion.

If you think the price of your merchandise is paramount to everything else, you are mistaken. Price will not save us. It will help, but we must change our methods to conform to present day merchandising. The jobbers, manufacturers and combination will assist in taking care of those who adopt modern methods of merchandising. We are having that test right now. If we fail to meet the requirements, none of them can save us; but if we do, they can and will in some way. Jobbers and chain systems are already buying up-to-date hardware stores in some sections of the country rather than have them for their competitors. So if you want to sell, make a showing and if you are to remain, you must make a showing—chain or no chain—or get out.

I am going to either employ a first class up-to-date merchandiser to supervise my hardware store, join a chain or combine of some kind or sell out. I am not saying that no independent retail hardware store will survive independently. I am sure there will be some, but I and my force have had too much experience of the wrong kind and I am going to make a change of some kind. If I could call back twenty or thirty years, I might think and act differently.

\*Paper read at the hardware convention at Detroit by Ham Williams of Hot Springs, Ark.

There is, however, one serious thought for every man who is depending upon his store for his living and that is this: What is he to do when he sells out or sells control of his business? But while we are trying to solve the proposition we must individually keep on keeping on—adopting such methods as we are capable of carrying out, and above all get a profit while we are going. I doubt if the retail hardware stores will ever combine.

Now to show how utterly impossible it is for the retail hardware men to combine, let us say there are 40,000 independent retail hardware stores in the United States. They represent just 40,000 different kinds of stores, 40,000 managers having 40,000 different kinds of ideas in 40,000 different kinds of towns and countries supported by 40,000 different kinds of conditions, crops, climate, manufacturing, mining, transportation, political and religious inclination—all together represented and supported by 120,000,000 people of 120,000,000 minds, demands and fancies.

We have 40,000 ways of doing business with 40,000 heads with limited finances, limited buying ability, limited scientific merchandising experience; while a chain system, our competitor, has one way of doing business, one head, unlimited buying ability, and nothing but scientific merchandising experience of the very highest type.

If we independent retailers are to handle the staple lines of hardware, none of which is sold for profit, how can we succeed while the department and chain stores are selling the rapid-turn and profit-bearing merchandise, which is sold more universally than some of our staple lines? Every morning people who have radios can hear profit-bearing and universally used merchandise quoted at practically our cost. Every evening the chain-hookup puts on an attractive program, giving a perfectly wonderful description of some line of merchandise which causes you and me to want it. That big stuff is put on by the manufacturer—not a small outfit, but one that has the power to sell his merchandise through any channel he desires. The radio is destined to be one of the greatest advertising mediums we have. How can we small retail hardware dealers use it? We can't do it, that's all. If we were a part of a chain, we might get into that line of advertising and get some benefits.

Suppose a jobber would form a chain, say of fifty good substantial retail hardware stores over a state, on highways in good towns, take over their merchandise and give them stock in the company for it, or some other plan, and let the heads of that corporation dictate the policy and management of each of those stores. Clean out all dead stock of men and merchandise, make it a five million dollar corporation, make a contract with a local broadcasting station which covers two hundred and fifty miles radius or more and advertise the merchandise we control over it—make it worthwhile for the manufacturers to give us the exclusive sale of their products in our territory

—ship nails, wire, furniture, wagons, farm implements, fertilizer, and such goods direct from the factory to points over the territory for distribution and truck merchandise from the parent house as needed and avoid excessive stocks.

Hold on if you are making a living. That's more than thousands are doing. And remember that the day of making 15 to 20 per cent. net is over in the mercantile line. Let's stay with it and try to do better—you are your own boss and that means a lot. If you sell out and loan the money at 6 per cent. interest and you can't live on that, you may be able to get a job, and you may not. I doubt it, after being your own boss very long you will not make a very great success working for a salary. If we fail to merchandise our goods properly and render a service which will justify the consuming public in buying our goods, we need not expect people to buy from us. If they are to be penalized to trade with us, that is wrong. What everybody is concerned about is the saving of money, saving of time, and the saving of labor.

All the modern ways of living are here to stay and everything which is necessary for our comfort and pleasure is what the American people are most interested in at this time. All these things are closely allied one with the other. A change in the distribution of merchandise is at hand. Might as well get ready for it.

**When On Your Way, See Onaway.**

Onaway, Feb. 12—It is pleasing to note that the Northern Produce Co., of Onaway, Dan. J. Mahoney, manager, is this week advertising for 4,000 bushels of potatoes, a carload of squash and a carload of cabbage. Presque Isle county stands among the leaders as a first quality producing county of certified seed potatoes. In the Michigan 300 Bushel Club contest for 1928, Presque Isle county was well represented as announced by C. M. McCrary, farm crop specialist during Farmers' Week at Michigan State College. The writer can remember when Michigan was not recognized at all as a corn producing state; a few years ago it would have been considered foolish to undertake to raise a field of corn even as far North as Reed City. In the five acre corn contest it was shown that as high as 112 bushels per acre have been produced and some of the successful contestants were as far North as Bellaire. At the Onaway-Cheboygan annual fair, excellent exhibits of fully ripened corn of different varieties are shown. So much for Northern Michigan with its quick growing seasons. This means inducement number one and two for the prospective farmer; the man who is seeking relief from the factory and congested city life.

Now here comes inducement number three. The Onaway Creamery, M. G. Koepsell, proprietor, is running an advertisement soliciting sweet cream, price 53c. The farmer is thus assured a ready market for his output. Rotation of crops raised on low priced good quality land; unlimited grazing, good water and everything which goes to produce crops at minimum cost. Hundreds of young men who claim they are unable to secure jobs during portions of the year would profit largely by taking up farming under such favorable conditions. It is too common a by-word that "farming doesn't pay." Compare the ordinary laboring man with an energetic farmer, one who started with little or nothing and at

the end of ten years see which one is ahead. You will see that the farmer has something ahead; a lot of personal property and stock, in addition to his equity in real estate. While this is going on the good wife is attending her flock of chickens and, perhaps, some small fruit, thus earning the money to furnish the table or certain necessities not produced on the farm. It is an independent life and land values are not always going to remain at the present low prices. No excuse for idleness, start something; the busy man is always in demand; take the first job offered rather than remain idle. It will soon lead to something better. It is no disgrace to work and hard work seldom kills anyone. Squire Signal.

**Chicago Accountant Joins Local Investment House.**

L. A. Geistert & Co., investment bankers, located at 506 to 511 Grand Rapids Trust building, announce the election of E. H. Schwagmeyer, Certified Public Accountant, as Assistant Secretary and Treasurer.

Mr. Schwagmeyer comes from Chicago, where he has been for the past eight years a member of the staff of Price, Waterhouse & Co., international-



E. H. Schwagmeyer

ally known firm of public accountants. His experience has been broad, including contact with many industries and the auditing of the books of many large firms preliminary to programs of financing.

Mr. Schwagmeyer holds the degree of Bachelor of Science from the College of Commerce and Business Administration of the University of Illinois, and is a member of the American Institute of Accountants and the Illinois Society of Certified Public Accountants.

**Unit Control and Piece Goods.**

While unit control of retail stocks has its advantages in a number of departments, it is held doubtful if the system can be applied to the piece goods sections of most stores. Unit control means the keeping of current records by yards and bolts rather than in dollars and cents of the purchases sales and stocks. Much difficulty, however, is encountered in defining units in yard goods and of keeping current records for these units, so that unit control as yet has made little headway as far as piece goods are concerned.



**The Car of Progress Ever Races Onward.**

Grandville, Feb. 12—It is doubtful if the joys of a Michigan winter anywhere near approaches to-day those of half a century ago when Dobbin ruled the roads and gas wagons were unknown.

The wilderness is the place for fun when there are children and young boys and girls. Old aunts sit with them around the home fire and tell stories of those old New England days when the wild Pequot Indian roamed the forests and made life a constant danger to the white settler.

Down in Eastern Pennsylvania a few years ago I passed a few weeks of winter and rode the hills and grades behind a settler's spanking team of bays, enjoying the lusty breezes that swayed the few still standing pines of that Delaware country. It was not far away to the historical Washington Crossing where now is a long bridge crossing the Delaware, instead of the illustrious Washington of bygone days.

We have read of the sufferings in winter of the Patriot army at Valley Forge and know that even then people felt twinges of cold when exposed to the pinch of jack frost.

I climbed the mountain side, walking on the frozen surface of the snow, and cast my eye far away across fields and forests to where the Blue Ridge lifted its peaks against the winter sky. There are thick hemlock forests even yet in Eastern Pennsylvania where the red deer lives and fourishes.

We think we of the West are the only ones who have the wildwoods yet with us, but this is not true. I was surprised at the extent of forests still growing in Eastern Pennsylvania and Maryland. One could imagine even now the red man roaming those hills and dales as in the early settlement of the country.

Winter time is not always a gloomy season of the year. When sleigh bells jingled and sleigh runners creaked across the crisp snow, and scores of happy boys and girls flitted through the moonlit woods from one school house to another, interested in competing at spelling with their neighbor district, there was much of enjoyment and good cheer.

Such rides and spelling matches were enjoyed in the latter half of the last century, but very little of it in this. Big central blocks of stone and brick have done away with those rival schools of other days and, of course, the source of social enjoyment induced by gliding to and from stations in cutters and in straw-filled boxes on bobsleds have vanished with the advent of automobiles and busses.

Much pleasure has been banished; much of that delightful woody neighborliness has gone into oblivion with the advent of the horseless wagon. Has the gain been worth the price? Perhaps, since all progress tends more or less to crush former ideals of social lift.

Driving across the oak openings with horse wading belly deep in new fallen snow was not the height of happiness, yet it was endured with a cheerfulness seldom equalled to-day.

Spiritual things were even then more in evidence than at the present time. The backwoods log schoolhouse, with its inside rude seatings and rough board platform and teacher's desk, formed a pleasant enough background for the eloquent outourings of the circuit rider who horsebacked through the woods settlements, defying the elements and seldom disappointing his congregations.

God seemed nearer then than He does to-day. In the woods, with the music of distant cowbells and the gurgle of the big river between its woods-crowned banks the spirit of the Most High came down in golden streams, anointing earnest men with an eloquence not approachable in these busy days and nights of jazz and black bottom dancing.

The settler was nearer then to nature's God than is ever the forlorn modern who knows not what he believes where his soul nature seeks to find answer to many things far more mysterious to-day than back there where the gospel-rider of the woods made his trips with remarkable regularity.

One of the finest sports of that past time was the long handsled ride from the top of a high hill, down several grades to the end of the bridge that crossed the Big Muskegon. That ride was more than a quarter mile, and the hustling schoolboy never whimpered at the walk back after his high fly down the incline over the glassy snow.

Of course, it is not to be expected that such hilarious days should linger with us throughout time. Changes come as Old Father Time hastens down the ages and we must expect new scenes and new occasions.

There have been more than the usual number of horse teams out on our roads this winter. Now and then the music of bells is wafted to the ear of the tired business man, giving him an uplift in spirit not otherwise obtainable.

The days of the rural school having gone their way, we must look to other spheres for our happiness and good cheer. The old country home is no longer in evidence except in a few rare instances. The rising generation will never know what it is to have a home where happiness reigns supreme and the blistering trials of the world at large are forgotten.

Making the best of conditions is, of course, the only way to meet changes as they come. An old timer, however, cannot help wondering how the world is going to absorb the tremendous increase in output of merchandise which promises to swamp the world. While we old fellows sit still and wonder the car of Progress rushes on to either success or to defeat and ruin.

Old Timer.

**Corporations Wound Up.**

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

- Rhode Island Copper Co., Houghton.
- W. S. Rathbone Land Co., Ltd., Detroit.
- Homestead Park Co., Pontiac.
- V-R Fuel Pump Corp., Detroit.
- Illinois Cement-Gun Co., Inc., Lansing
- Jaeger Portable Power Corp., Detroit.
- Louis M. Dunn, Inc., Detroit.
- American Maize Sales Corp., Detroit.
- Williams Shoe Market, Detroit.
- W. J. Kilpatrick Eng. Co., Detroit.
- Edward C. Swanson Co., Grand Rapids.
- Wansey Farm Realty Co., Grand Rapids.
- Protective Steam Laundry, Detroit.
- Annite Sales Corp., Detroit.
- Kuennen-Burkholder Co., Grand Rapids.
- Tricho Institute, Inc., Grand Rapids.
- Gold Course Development Co., Grand Rapids.
- Waterman Corp., Detroit.
- General Glare Eliminators Corp., Detroit.
- West Michigan Flooring Co., Manistee
- Tracy & Cotton, Inc., Birmingham.
- Draheim Furniture Co., Detroit.
- Shifflet, Cumber & Co., Detroit.
- Szekely Automotive Parts Corp., Holland.
- Sullivan & Laird, Inc., Detroit.
- Dennis Canadian Co., Grand Rapids
- Spiegel Land Co., Detroit.
- Mt. Clemens Sanitarium Co., Mt. Clemens.
- Rubel The Realtor, Inc., Detroit.
- Kalamazoo Spoke & Nipple Co., Kalamazoo.
- Elite Restaurant Corp., Detroit.
- Dant & Reynolds Lumber Co., Detroit
- Art Stone Manufacturing Co., Detroit.
- Schlieder Manufacturing Co., Detroit.
- Independent Roofing Co., Menominee.
- Sullivan-Taft Co., Detroit.
- Midwest Buildings, Inc., Niles.

L. O. Gordon Manufacturing Co., Muskegon.  
Cam Shaft Manufacturing Co., Muskegon.

A. B. C. D. Land Co., Albion.  
Giern & Anholtt Tool Works, Detroit.  
Co-Service Oil Co., Inc., Lansing.  
National Felt Corp., Lansing.  
Wilcox-Rich Corp., Detroit.  
Pike Laboratories, Newaygo.  
Pacific Land Co., Detroit.  
Luxury Furniture Co., Grand Rapids.  
Szekely Air-Craft Corp., Holland.  
Maximotor Co., Muskegon Heights.  
Brunswick Music Shop, Muskegon Heights.

Michigan Health Foods Co., Detroit.  
Detroit Construction Co., Detroit.  
Lockwood, Greene & Co., Inc., Detroit.  
American Salesman Assn., Detroit.  
Kernahan Restaurant Co., Detroit.  
Hillsdale Merchandise Co., Hillsdale.  
Rose Gold Mining & Milling Co., Saginaw.

Chelsea Screw Co., Chelsea.  
New Lothrop Co-operative Co., New Lothrop.

Betty Jane Candy Co., Detroit.  
Engineering & Construction Co., Detroit.

Grassmere Realty Co., Detroit.  
Kirsch Manufacturing Co., Sturgis.  
Manufacturers' Sales Corp., Detroit.  
Miller-Walker Co., Ann Arbor.  
Industrial Surplus Material Co., Detroit.

Zeldes Smelting & Refining Co., Detroit.

Detroit Builders' Supply Co., Detroit.  
Homer L. Cox Co., Battle Creek.  
Rich Tool Co., Detroit.  
Wilcox-Rich Corp., Detroit.  
Blackstone Realty Co., Detroit.

Derelicts of fate usually lack both faith and courage, the essential elements of success which are vital in the foundation of good advertising and better salesmanship.

The idealist is never satisfied with swampland but keeps plugging toward Satisfaction Heights.

For one man who is willing to take his medicine there are a thousand trying to establish an alibi.

**Arthur F. Crabb**  
*Flowers of Quality*  
13 Jefferson Avenue  
Grand Rapids, Michigan  
*Flowerphone 94234*



**Link, Petter & Company**  
(Incorporated)  
*Investment Bankers*  
7th FLOOR, MICHIGAN TRUST BUILDING  
GRAND RAPIDS, MICHIGAN

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

**COCOA**  
**DROSTE'S CHOCOLATE**  
**Imported Canned Vegetables**  
Brussel Sprouts and French Beans  
**HARRY MEYER, Distributor**  
816 820 Logan St., S. E.  
GRAND RAPIDS, MICHIGAN



**\*America's foremost  
coffee for more  
than half a cen-  
tury**

**\*It is a matter of record in  
the history of the coffee  
trade that Seal Brand was  
the first coffee ever packed  
in sealed tins.**

**CHASE & SANBORN'S  
SEAL BRAND COFFEE**



Grocers supplied by Chase & Sanborn, 327 North Wells St., Chicago

### EINSTEIN'S FINDINGS.

There will be considerable dispute and discussion over the question of whether Professor Einstein's conception of electromagnetism as being kindred to the old phenomenon of gravitation has been proved by him conclusively. For a time we may well expect to see the leading scientists the world over divided into two camps as they were after the announcement of the theory of relativity.

For although scientific phenomena lend themselves to proof or disproof much more readily than the phenomena, for instance, pertaining to the economic, physical or mental state of man (except as to the facts of anatomy), Einstein's findings will not be easy to corroborate or refute. In large measure this is so because Einstein deals with aspects of the world which necessitate a use of mathematics and reasoning of which few men are capable.

The great solace in the scientific world—at once its solace and its weapon—comes from the necessity of formulating physical phenomena in the only language that can make them articulate, the language of mathematics. The popular adage, "Figures don't lie," is indeed the foundation of the whole scientific world, which must stand or fall according to whether its figures, submitted to scrutiny, remain imperturbable or collapse. It is no matter that the figures are not of plain arithmetic but rather of differential and integral calculus. Like simple arithmetic, calculus, which is its older and more austere brother, either tells the story or spoils it.

As Einstein has pointed out, the present day system of mechanics and motion has been erected around the cornerstone known as the law of gravity, while, on the other hand, such manifestations as electricity, light and heat have been traced to the unifying and all-governing laws of electromagnetism. This apparent divergence as to the motivating force—this "duality"—is what caused Professor Einstein to delve deeper, for he felt that there must be an essential kinship between electromagnetism and gravity. A step further led him to the attempt to show that the sometimes implied and "felt" but never mathematically enunciated identity of the one and the other of these phenomena can now be corroborated.

Resolved into the elements, Einstein's contention, if it be accepted as scientifically sound, would mean that the phenomenon of electromagnetism and that of gravity are not two distinct alphabets, but one and the same alphabet from which two distinct phrases were worded. And the ringing implication of Einstein's present finding as well as of his past discoveries is this insistence that nature has one basic alphabet only and that many of the now confusing phenomena will be understood clairvoyantly if considered from this standpoint.

Einstein's perceptions may tend to jostle the prevailing study of physics and electricity. It may be that there will ensue a long period of realignment to the new idea, a sort of rebirth of perspective. But in another way no

revolutionary effect is to be expected. Established formulae and calculations will remain as true with reference to the new background as to the old. Transmission lines and dynamos and transformers will operate as formerly—whatever the originating force that prompts them.

### THE POPE'S NEW STATUS.

By the terms of the concordat agreed upon by the Pope and the Italian government the Vatican has won its long struggle for recognition as a sovereign state. The narrow confines of the Papal territory are of little significance in comparison with the acceptance by Italy of the doctrine of the Pope's temporal power. The clock has been turned back to that day in 1870 when the Italian troops entered Rome and that anomalous relationship between church and state was established whereby the Pope became a virtual prisoner of the kingdom of Italy.

What this re-establishment of temporal power will mean to the Catholic church it is impossible to say. But it raises some important questions. If for Italy the chief interest of the concordat centers upon Italy's agreement to enforce canon law, for the rest of the world it lies in the possible ramifications of temporal power in international affairs.

The new papal state will not be sovereign in name only. It will have the usual attributes of independence. The vatican will have its own railway station, telegraph, telephone, postal and wireless stations; it will have the right to coin money, issue bank notes and print postage stamps. It will have diplomatic relations with foreign governments. It may apply for membership in the league of nations.

But to the head of this sovereign state, the territory of which will embrace little more than the vatican itself, Catholics throughout the world will owe spiritual allegiance. To preserve his independence of foreign entanglements the Pope will be faced with a far more difficult task than when his enmity to the Italian government freed him from any suspicion of being under Italian influence. Neutrality in the kaiser's war was far easier when he called himself a prisoner than it would have been if he had been bound to Italy by treaty.

If the concordat happily settles an old quarrel and gives to the Pope a new status as head of a sovereign state, it also has its possible disadvantage. The diplomats of the vatican will be called upon to reconcile temporal power and international neutrality in a world which has greatly changed since 1870.

### TAKE THEM OUT OF POLITICS.

Postmasterships are still bought and sold in some places, as recent testimony before the Senate investigating committee has shown with picturesque detail.

One of President Harding's first official acts was to issue an executive order intended, as he took care to state, to apply to post offices principles governing selection was made under the terms of the civil service act. But this

order has failed of its expected effect. So long have we looked upon postmasterships as spoils of office that the rules which have lifted other positions out of the mire of patronage have failed to do as much for them. In reference to other positions, it is enough to provide that one of the top three names certified on the lists of those eligible for appointment must be taken. But this same requirement when applied to postmasterships leaves a loophole. One of the top three names invariably turns out to be that of a political hack.

To meet this peculiar condition the National Civil Service Reform League recommends the issuance of an executive order providing that, in the appointment of postmasters, as a rule the person whose name stands highest on the eligible list shall be selected. This arrangement would be entirely too rigid for general application, but it is justified by the exceptional amount of partisanship which continues to surround these places.

In order to guard against the undesirable results which would occasionally follow adherence to this procedure, the league recommends also that the executive order shall provide that, in case facts which reflect upon the character or the fitness of the person selected come to the attention of the Postmaster General, he may, after a statement of his reasons, reject such person. In this way a corrective would be supplied for the extreme rigidity of the new method of selection.

The proposal is well worth trying. We hope that the Senate committee will recommend it to the President.

### THE CREDIT SITUATION.

In the absence of new developments in industry or general business, the reaction in the stock market as a result of the warning by the Federal Reserve Board on speculative credit inflation and the advance of the Bank of England discount rate to 5½ per cent. received special attention toward the close of last week. The Reserve Board warning came as a climax to the steady climb to a record of brokers' loans. The Board made clear that the loans of corporations and individuals in the call market may impair business prospects by pushing money rates up on commercial interests. Another view, however, is that if there was occupation for this money in trade enterprise it would not be available to the call market and, consequently, there is no stress in commercial quarters.

To those who recall that it was the easy money policy of the Reserve Board, directed in 1927 toward aiding the export of gold, that greatly encouraged the speculative outburst now in evidence, the stand taken now must seem an about-face. Actually, the serious drain on Britain's gold supply looks to be the reason for what has developed. To stop this flow the English bank rate was raised despite considerable objection. Our own rate might be raised, but that would void the action abroad, so a warning is first tried, to be followed, no doubt, by sales of bills and acceptances.

In industry, the most active branches

are still steel and automobile manufacture. Building construction dropped 4 per cent. last month and permits in the leading cities outside New York fell 14½ per cent. Car loadings for the month rose 3½ per cent. over January, 1928, but were 5 per cent. under January, 1927.

### RETAIL SCIENCE ADVANCED.

Members of the National Retail Dry Goods Association who attended the convention held in New York City last week may congratulate their organization on an important program that was carried through with a minimum of generalities and a wealth of specific data and helpful direction. If any proof of the progress which retailing has made in recent years was needed, then the present scientific approach to the problems of the field might be cited as against the mass of opinion formerly offered.

The resolutions passed by the convention were also of a highly practical type, particularly those aimed at eliminating waste in supplies and the heavy expense caused by unjust returns. With respect to the latter, the association will ask the Department of Commerce to call for consumer education on the problem of returned goods. Daniel Bloomfield of the Retail Trade Board of Boston brought out that the 575 stores reporting to the Harvard Bureau of Business Research probably sustained a loss of \$6,250,000 in 1927 through the cost of handling unjustified returns namely, those due to the fault of the customer. He emphasized how returns might be reduced through intensive work within the stores to eradicate faulty buying and selling, but he also pointed out that consumer support is needed to abolish abuses of the return privilege.

### DRY GOODS CONDITIONS.

A somewhat better tone to trade was noted last week, but there were still the adverse influences of sickness and severe weather to hold down sales in many sections. Clearances have been effective to a degree in stepping up volume, and yet it is emphasized that what is needed is new merchandise. Whenever something new and attractive is launched, retailers report that the response is immediate. Apparently the public appetite is a little jaded and more than ever it is the novel offering which encourages buying rather than the bargain price on an article which is not the latest style or design.

It is gratifying to learn that Captain Fried is not going to make his proposed tour of the country. His place is on the bridge of his ship, not on a lecture platform. Nor did we like the feeling which could not be put aside that such a tour seemed like the commercialization of heroism, the adaptation of something very fine and brave for the purposes of cheap advertising. One other point. The sea would not be quite so safe without assurance that Captain Fried would soon be back on his job of answering radio appeals from sinking vessels.

To get happiness, learn to forget.

## OUT AROUND.

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

Editing a paper like the Tradesman has been a source of great pleasure and satisfaction to me, but it has its drawbacks as well as its advantages. Particularly is this the case in our biographical department. When I inaugurated this feature, forty-five years ago, I aimed to select subjects which had performed some special service to their fellows; who had done something a little better than others had done it. I may not always have been successful in hewing close to the line, but the aim has been to maintain a high standard in the selection of subjects.

By and by a new difficulty presented itself. In spite of all I could do to prolong the lives of my subjects by pointing the way to better things, thus making life worth living, some of them insisted on dying. In order to provide for that contingency, so that I might have near at hand data to prepare a worth while analysis of the life and achievements of the deceased, I found it necessary to create and maintain an index of the subjects I had honored in the past.

In many cases these original biographies involve much importunity on my part, because successful men, as a class, are usually averse to special publicity of this character. In many cases it has required all the argument I could command to secure the consent of the subject. In some cases I was given the necessary data on condition that I refrain from using it until the death of the subject. This was true of the Stevens brothers—Wilder and Sidney—whose biographies and portraits I held in readiness to use for several years.

Because it is generally known that the so-called morgue of the Tradesman is rich in valuable data concerning the most prominent people of Michigan, I am frequently appealed to for information concerning men who are in the public eye. I have always been very generous in assisting the daily papers in this respect, but when they ask me to furnish them the facts I have obtained at large expenditure of effort on my part, so they can present an obituary several days in advance of its publication in the Tradesman, I have to draw the line. I am pained to take this stand, but frequently have to resort to this expedient on the theory of self protection. I found when I dealt out to the dailies this information and subsequently republished the same facts in my paper—data which I had been carefully cherishing for years—the family and friends of the deceased always observed that it was a "pity Mr. Stowe could not find something to say about the deceased different than what the daily papers had already published."

I have made it the rule of a lifetime never to make any charge for the biographies which have appeared in the Tradesman. A man once offered me \$500 for public recognition of this character. I was poor as a church mouse when the offer came to me, and \$500 would have evened off a lot of

rough places, but I recalled the vow I had registered when I started the Tradesman that no one would be given a place of honor in my paper whom I would not invite to my own home and I promptly replied that he could not get the recognition he craved at my hands for \$5,000,000. Strange to say, he has never been wildly enthusiastic to send anything my way since I made so mild a statement concerning him; in fact, I can trace the absence of several hundred dollars which were intended to come to us in a certain transaction to his restraining influence. This loss never gave me any regret for a single moment. I am not conducting the Tradesman as a money making machine, but as a vehicle of expressing what I believe to be for the best interests of the mercantile fraternity, regardless of results to certain individuals or interests who stand in the way. E. A. Stowe.

Carelessness is largely due to working faster with your hands than you can govern with your brain. Slow down the work until it keeps pace with the governor.

## Prohibition Has Made Hotel Men Business Men.

Prohibition has made at least one definite contribution to American life; it has transformed hotel men from bartenders into businessmen.

Howard Heldenbrand, manager of the Hotel Heldenbrand, is authority for this statement. The bar used to be the big money maker in the hotel business. It offset losses in the dining room, year after year, whereas now the hotel proprietor makes every effort to make a small profit or at least split even on the operation of his dining room.

From the days of the old English inns, hospitality has been the dominant characteristic of the hotel, says Mr. Heldenbrand, and he regrets to see many of the larger American hotels losing sight of this desirable trait.

"The art of being a good listener is a most valuable one for the hotel man to cultivate," says Mr. Heldenbrand. "The hotel man has replaced the bartender as the official listener to mankind's hard luck, grief, aspirations, follies and sure fire methods of getting rich quick.

"It is interesting to note the effect weather has on people. On dreary, rainy or damp mornings it behooves everyone around a hotel to be doubly courteous and cheerful, for on such mornings, given slight cause, your most docile guest will suddenly break out and make Simon Legree appear as the Good Samaritan by comparison.

"And here is a funny thing," Mr. Heldenbrand continued, "it is a lot harder to wake up people on these gloomy sort of mornings. Breakfast is the hardest meal with which to please guests, for many of them come down with a chip on their shoulder.

"The food end of a hotel resolves itself into two or three basic percentages which are fairly constant throughout the business. The cardinal one is 45 per cent. The cost of the raw food used should never exceed 45 per cent. of the gross food sales. That figure, 45 per cent., is to the restaurant man what Horatio was to the bridge. When the returns show a greater figure than that, it is time to fire the chef, raise the prices, or both.

"The payroll should run about 30 per cent. of the food sale, leaving 25 per cent. for breakage, depreciation, water, light, heat, rent, advertising, fuel repairs, and profits. All of these latter items run quite high, except the profits.

"One time I ran across a hotel man at a hotel association convention who had made a big success of the feeding business. I asked him what he considered the most important single factor in successfully conducting a restaurant. He replied, 'keep the steak knives sharp.'

"Some of the big hotels in the larger cities are making money on their restaurants, but when they bring you your check you understand. There is, however, an enormous expense in operating five or six different restaurants in a large hotel. They develop elaborate systems of food accounting and at the end of the day they balance up the calories just as they do nickels in a bank.

"One big problem is the constant fluctuation, which seems unexplainable. One day the food prepared for a given meal may be exhausted before the meal is half over, while on the same day the following week a like amount of food prepared for the corresponding meal will have the chef delirious trying to figure out what to do with it at the conclusion of the meal.

"One of the hardest things to provide to everyone's satisfaction is coffee. We finally had to send a sample of Pontiac city water to the company for analysis and now have our coffee specially blended in conformity with the hard water we have here.

"Another thing about which there is considerable misunderstanding: hotels receive less than 25 per cent. of each dollar spent in a city, by out of town visitors. Any traveling person will spend at least \$7 a day, and on a basis of several hundred such persons daily patronizing our business places, an estimate of \$50,000 a month left for local distribution is no exaggeration."—Pontiac Press.

## The Man Lincoln

Not as the great who grow more great

Until from us they are apart—

He walks with us in man's estate;

We know his was a brother heart.

The marching years may render dim

The humanness of other men,

Today we are akin to him

As they who knew him best were then.

Wars have been won by mail-clad hands,

Realms have been ruled by sword-hedged kings.

But he above these others stands

As one who loved the common things;

The common faith of man was his,

The common faith in man he had—

For this to-day his grave face is

A face half joyous and half sad.

A man of earth! Of earthy stuff,

As honest as the fruitful soil,

Gnarled as the friendly trees, and rough

As hillsides that had known his toil;

Of earthy stuff—let it be told,

For earth-born men rise and reveal

A courage fair as beaten gold

And the enduring strength of steel.

So now he dominates our thought,

This humble great man holds us thus

Because of all he dreamed and wrought,

Because he is akin to us.

He held his patient trust in truth

While God was working out His plan,

And they that were his foes, forsooth,

Come to pay tribute to the Man.

Not as the great who grow more great

Until they have a mystic fame—

No stroke of fortune nor of fate

Gave Lincoln his undying name.

A common man, earth-bred, earth-born,

One of the breed who work and wait—

His was a soul above all scorn,

His was a heart above all hate.

Wilbur D. Nesbit.

### Extravagance the Bane of This Generation.

Grandville, Feb. 12—Extravagance is the bane of the present generation. It has come about in great measure as the result perhaps of the kaiser's war which is still having a profound influence on the social and moral conditions of the world.

This certainly is an extravagant age. Fun, frolic and wildcat schemes seem to rule the roost, even the great business houses all over the land contributing their share of the miserable mess.

One cannot open a newspaper today without this sale or that of dry goods, clothing and the like staring him in the face, announcing that the public is welcome to come in and invest one dollar, payments to be made thereafter at one dollar per week until the debt is cancelled.

More expensive clothing, home fixtures and things in general are purchased because of this credit system, which naturally serves to push the price at which such articles can be sold to an exorbitant figure, thus working against the best interests of the man who makes it a point to pay cash or go without.

Such methods of merchandising serve to draw the ones who have small means to invest in extravagant extravagant expenditures serving to keep the nose of the moderately fixed person forever on the grindstone.

People in all walks in life are naturally given to buying more and higher priced goods than they can afford because of these alluring advertisements. Only a few there are who have the backbone to say no when such temptations offer.

One would think young people, and some older ones, have money to burn seeing them flocking to the sales counters, buying the most costly garments, furniture and the like because their credit seems to be good. When men are working at good wages they seem to imagine such conditions will continue forever, not taking into account the fact that there is always a chance that they may be thrown out of work, or that health may fail, in which case how much better is a nest egg in bank than a house full of costly furniture, backs covered with the finest cloths and a growing debt at the store.

The price of almost every article of apparel, also furniture and groceries, has quadrupled in the past dozen years. Even in ordinary times there are always people, generally young ones, who feel flattered that their credit is good at the big emporiums of trade and they rush into debt, forgetting that a day of reckoning is sure to come.

An instance I call to mind happening many years ago. Times were flush, men well employed and earning good wages for that time. A young factory worker and his best girl decided to marry. They went to the biggest furniture store in town seeking furniture for the new household.

Instead of contenting themselves with moderate priced furnishings they chose the costliest articles in stock. Costly rugs and also various nifty bits of furniture that could well be eliminated for the time being. The bill mounted high, much more than the man could afford to buy, yet as the merchant was obliging, readily granting credit for most of the cost, the young couple proceeded to furnish their home with the best the market afforded.

They rented a spacious mansion and were right in it with the first families of the town. What was the result? In any event the purchase of such high priced stuff was a mistake. Not content with beginning on a moderate scale these young people started in where their parents left off, and as one irreverent fellow remarked "came out the little end of the horn."

A few months later times grew harsh, the factory where the bridegroom labored closed its doors, and a

severe panic swept the land. This was of course wholly unexpected by the young man and his bride. What started in to be a happy home fell sadly down, and—but why pursue the story? The extravagance of these young people proved their undoing as it is of others at the present day.

As I said, extravagance is the bane of the nation. The more money many people earn the more extravagant they become. If the motto of every earner was to not spend a dollar until it is earned a new picture would be presented to the country, and there would be less broken homes and sad lives hanging on the outer fringes of the social world.

Not only are the common people grown to be money spenders, but those who represent them in congress and legislature are of the same brand. Millions are now spent where thousands were in the past thought sufficient for public expenditures.

It is not a pleasant picture so why dwell on it? Yes, why, since all the moralizing in the world will have not the least effect on the situation. It is strange that there are so few independent homes in our communities. It is the lust for spending that has taken hold of men and women that seems to draw them into lavish tossing of money to the winds.

Such advertising as a dollar down and a dollar a week is doing a lot of damage to the prosperity of our people. I believe this as I believe that the sun will shine to-morrow. It is not saying perhaps that these merchants are not fully within their rights; to be sure they are, and it sometimes seems wonderful how they can make both ends meet and not be hurled into bankruptcy by such liberal dealings.

It is a fact that three yards serves for a dress for the female figure today when in the olden time it required ten, and still those three yards cost four and five times as much as did the ten.

Extravagance has been taught our young girls and boys to the detriment of the real well being of the community. Old Timer.

### Wilbur Burns Located in San Antonio, Texas.

San Antonio, Texas, Feb. 3—Here I am in San Antonio—and have been for nearly a month. I ran across some of your stamped envelopes and it reminded me that I had promised to write you about our trip. On the morning of Dec. 29, Mr. and Mrs. John Edison and Mrs. Burns and myself left Grand Rapids about 8 a. m. We arrived in South Bend, Ind., about 10 a. m. Mr. Edison had some business to see to, so we spent some time looking over the wonderful factory of Studebakers. We saw the buggy made by Studebaker in which Lincoln rode at the time of his inauguration as President. Step by step one could note the wonderful advancement in transportation from the old ox cart to the modern automobile. Our first night out found us at Westfield, Ind., a distance of 254 miles. Dec. 30 was a beautiful day. Had good roads, and at 4 p. m. we crossed the Mississippi river via ferry, arriving at Sikeston, Missouri, that night. We made 386 miles. Dec. 31, the last of the old year, we drove from Sikeston to Grenada, Miss., a distance of 255 miles. It rained most of the day and the roads were a "little slick." Jan. 1 was a beautiful day and we drove to Hammond, La., a distance of 266 miles. It was very interesting to note the colored people cutting sugar cane. They all seemed to be happy. Overseers, mounted on beautiful horses, were riding over the plantations, looking after the harvesting of the crops. Jan. 2 we arrived at New Orleans about noon. We stayed in this very interesting city two days, sightseeing, taking a twenty-five mile trip on the Mississippi river, seeing the great boats unload bananas as easy as we do wheat. We left New

Orleans Friday morning, Jan. 4, and had another beautiful day's drive around the sugar cane plantations, arriving at Lake St. Charles, La., at night, covering a distance of 268 miles. On Jan. 5, our day's drive was slowed up somewhat by heavy rains, so we were only able to get as far as Wells, Texas, a distance of 214 miles. Sunday, Jan. 6, we arrived about noon at the end of our journey, San Antonio, Tex. This is a very clean and beautiful city, of about 250,000. The great army and flying schools are here. I wondered what it was that made it such a beautiful country. Where did San Antonio draw its support? On enquiring and driving about I found it surrounded by a very fertile country. There are great cattle ranches and cotton is raised to a very great extent. This is becoming a very popular place for the tourist on account of its high altitude and mild climate. Last week we took a 700 mile trip, visiting Laredo, Mexico, and coming back through the Rio Grande Valley. No doubt this is the richest of all Texas lands—and that is saying a lot. Texas is a great state. The state is so large and everything is done on such a vast scale that you wonder where it will all end. Take the Rio Grande Valley with the hundreds of acres of citrus fruit being set out. How in the world is the market going to consume all the fruit thus produced? Last Thursday night there was quite a crowd of Grand Rapids people here. All had gathered at the Plaza Hotel. Among them were Mr. and Mrs. Bertch (Mr. Bertch was the founder of the Bertch Market), Mr. and Mrs. Ten Hope, Mr. and Mrs. Henry J. Vinkemulder and Mr. and Mrs. Taylor, of Kalamazoo, Mr. and Mrs. John M. Edison and your humble servant and his wife. There are many Michigan people investing in citrus fruit lands in Texas, but my advice to them is, before spending too much money in the game find out how far you are from the markets and how much you can get for your fruit. There is no better authority to consult in this matter than Henry J. Vinkemulder, of Grand Rapids. For the last two winters, as you know, the Edisons and the Burns have been wintering in Florida. We thought we would try Texas this year. We think we are doing mighty well to be three winters together and still speak. Don't you? I must close for now. Wilbur S. Burns.

### Move To Standardize Broadcloth.

A move to standardize the count in fabrics designed as broadcloth has been sponsored by the Shirting Fabrics Association and is meeting with a favorable reaction from allied industries, according to reports yesterday. The Association recently fixed a minimum count of 80 by 56, in a resolution adopted by the membership. Copies of the resolution were mailed to all those in the trade who would be affected by the move, asking for their comment and endorsement. According to officials of the shirtings group, the action is expected to do away with the labelling of cheaper cloths as "broadcloth."

### Good Call For Wall Decorations.

While the bulk of the demand is concentrated on popular price merchandise an active demand for wall decorations in the firm of tapestries and novelty plaques is reported here. The tapestries feature a variety of scenic, historical or Oriental effects. The bulk of this merchandise is imported, France supplying a large percentage. Silk jacquard plaques showing tinsel or other effects in a number of Oriental designs being ordered.

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OTHER SPECIALTIES

## The Brand You Know by HART



Look for the Red Heart  
on the Can

LEE & CADY

Distributor

**"Doin' Like He Preached."**

A gallant man, great in body and soul, has just died. Rev. George E. Paddock, D. D., had forty-one years of service in the ministry, most of it West of the Mississippi. He had pastorates in the wheat belt, in the Rockies and on the Coast. Then he came back for his last service to the Circular Church in Charleston, founded in 1681. He was a man who did things everywhere and was greatly beloved.

Three years ago, at seventy-one, he retired to his little place ten miles from Charleston and planned to make this a chicken farm. The Board of Ministerial Relief was glad to include him in its great family and his Charleston church added to the grant thus made possible. He hoped that profit from his farm would permit discontinuance of his grant.

After starting a little store on the corner of his place, Dr. Paddock wrote:

"It is a little strange for a D. D. to get behind the counter and sell butter, eggs, turnips, canned goods, smoking tobacco—think of it! Yet I am glad to do anything to help out in the expense of the home. You can see that five hundred dollars during the year, above all expenses, would make my wife and me quite comfortable. The store is closed tight on Sunday. We are doing the fair thing by the colored people and it is interesting to see their reaction. They tell me that no white man around here ever did as I am doing. One black man said to me: "Doctor, you seem to us to be doin' in this little store like you preached." If I can help them to see that true religion and righteousness are identical, I may get the Gospel across into their lives as I could not do in the pulpit, but I feel better behind the pulpit than behind the counter. I never knew an old minister to be doing what I am trying. Did you?"

The tail of the Florida hurricane swept down on his farm in September and he wrote:

"Just before the clock struck three we were awakened by a tearing and thumping and rushing of water to find part of the roof torn off and the water pouring down where I am now sitting. My wife could not get to the kitchen because of flowing water. We arranged tubs and pails in the sitting room where we were able to catch most of the water. Then we sat down to wait for the morning. As soon as daylight came I found some roof covering, climbed to the top of the house in the rain and succeeded in stopping the leak over the sitting room. I thank God for the physical strength to go through such an experience. Not only strength but nerves had a pretty good test."

In response to a check sent to help repair the damage on his house, he said: "I have been slow to acknowledge the emergency check, but I can assure you it was not from a lack of appreciation. We had gone beyond our grant from the Board and then the storm struck and left us stranded."

Two months later he passed away after three days' sickness. A heroic, lovable man.

*New Issue*

**\$5,300,000**

# Tide Water Power Company

## First Mortgage 5% Gold Bonds, Series A

*The following information is summarized by Mr. Harry Reid, President, from his letter to us:*

Tide Water Power Company, a corporation organized under the laws of North Carolina, serves 70 communities in North Carolina having a total population of 66,000, including Wilmington and vicinity, with electric light and power and also furnishes all the gas and street railway service in Wilmington.

**SECURITY:** The First Mortgage 5% Gold Bonds, Series A, will be secured by a first mortgage on all of the fixed property of the company. Additional bonds may only be issued under the restrictive provisions of the Indenture, which include the requirement that no bonds shall be issued in respect of extensions or additional property unless the Indenture is a first mortgage thereon. The Indenture does not limit the bonds issuable thereunder to any specific aggregate principal amount. Based on appraisal by independent public utility engineers, the value of the fixed property is largely in excess of the total funded debt to be presently outstanding.

**EARNINGS:** Earnings of the above properties for the twelve months ended November 30, 1928 after giving effect to present financing:

Gross Earnings, including other income	\$1,463,622
Operating Expenses, including maintenance and taxes other than Federal Income Taxes	823,397
Net Earnings, before depreciation, amortization, etc.	\$ 640,225
Annual Interest requirements on First Mortgage 5% Gold Bonds, Series A (this issue)	265,000

**Net earnings, as shown above, more than 2.4 times annual interest requirements on the total funded debt.**

Over 86% of the net earnings were derived from the sale of electric light and power and gas.

**MANAGEMENT:** This company will be a subsidiary of Seaboard Public Service Company and is a part of the system of National Public Service Corporation and (subject to the control of its Board of Directors) is under the control of the National Electric Power Company, and is a part of the Middle West Utilities System.

**Price 94½ and accrued interest, to yield about 5.35%**

# HOWE SNOW & Co.

(INCORPORATED)

## INVESTMENT SECURITIES

New York	Philadelphia	GRAND RAPIDS	Minneapolis	Milwaukee
		Detroit	Chicago	
		Los Angeles	San Francisco	

The information and statistics herein contained are not representations by us, but have been obtained from official sources, or sources which we believe reliable.

## FINANCIAL

### Steel Men Remain Silent on Future.

Pittsburgh, Feb. 12—An outstanding feature of the steel situation is the divergence between the excellent appearance presented by all the physical facts in steel and the marked conservatism exhibited in all quarters regarding to the future.

The physical facts are the large volume of production, with shipments corresponding, pressure of many buyers upon mills for still better deliveries, activity in consuming lines and steadiness or really firmness of steel prices. Steel production in December, at 85 per cent. of capacity, was heavy, and very heavy for a December. The rate has now increased to about 90 per cent. This rate makes a good showing, but the increase itself is not remarkable, for a seasonal increase at this time has been the regular experience.

Some steel mills are surprised by the delivery pressure, as they had a theory that a considerable part of the steel specified in December was ordered on account of prices, since there were some contracts expiring December 31 with higher-priced contracts for the present quarter to take their place. It appears now that such buyers did not accumulate stocks, or they would not be so insistent about current deliveries, which in these cases are at higher prices.

As to consuming lines, the agricultural implement industry has, if anything, made an increase on its already record pace in operations. Fully 33,000 freight cars have been ordered in scarcely three months, an unusual batch of business for such a period. The automobile industry is running at a remarkable pace for this time of year.

One explanation of the conservatism over the later future of steel, say after the next three months, is high money rates, altogether likely to affect construction work, and steel is still largely a construction material despite its variegated and important uses in ordinary current consumption.

Some observers suggest that the conservative manner in which the future is viewed is partly "psychological," making the point that perhaps the better things are now the harder it is to convince one's self that they will continue.

Whatever the steel industry may have been in the past, it is a relatively conservative trade nowadays, and "too good to last" may consciously or unconsciously enter into the present notions as to the future.

Steel prices remain as they have been lately, quite steady, fully as steady as should be expected in fairly good circumstances. There is no advancing tendency, nor, since the advances in sheets and strips announced last November, and those in wire products early in December, has there been any reason, to expect any further general advances in any circumstances, for leading producers then felt prices would do well enough, tonnage being the requisite.

Production of Bessemer and open

hearth steel ingots in January is reported at 4,489,391 gross tons, representing 88.20 per cent. of capacity, making an increase in the daily rate of slightly over 3 per cent. January production conforms closely to estimates made during the month. The present rate is slightly above the January average.

### Seasoned Bonds Gain in Favor.

Although scarcely any perceptible improvement in the credit situation has developed thus far this year and financial authorities continue to express concern over the expansion in brokers' loans, interest in bonds appears to have revived to some extent.

Whether or not this revival will carry far in the face of the increasing demand for stocks is a question investment bankers are unable to answer for the moment. One favorable influence is the diminution in foreign borrowing in this market.

With new offerings of foreign bonds dwindling, investors having a preference for this type of security have been turning to seasoned issues. Foreign obligations, despite an increased demand from European investors, still can be obtained here on a fairly attractive yield basis.

With conditions steadily improving in Europe and money rates falling abroad in contrast to high rates here, it would not be surprising if a considerable volume of high coupon foreign government dollar bonds was refunded in European markets, where before the war government issues were among the most popular.

In view of the prospect of redemption before maturity of many foreign government issues, Kean Taylor & Co. have compiled a list of almost 300 separate flotations in this country on the basis of probable redemption before maturity, estimating the yield at current prices on this basis.

This study shows Swiss dollar bonds are entitled to the highest credit rating, with a 4.75 per cent. yield, ranking ahead of dollar bonds of the Dutch East Indies, Great Britain, Sweden and Canada. The yield on the Dutch East Indies obligations here averages 4.81 per cent., while British and Swedish issues average 4.85 per cent. and Canadian bonds come in fifth with 4.89 per cent.

Altogether 283 government bond issues with a par value of about \$4,890,000,000 were studied in compiling the statistics on yields, these including national, state and municipal obligations.

An interesting comparison of such foreign issues is made when examined on the basis of yield to the probable redemption date. Although no one can say with certainty when these foreign borrowers will take steps to pay off their debts, it is reasonable to suppose callable bonds with high coupon rates will not run to maturity. It seems logical, therefore, to estimate the yield basis on the probable redemption date.

William Russell White.

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**United Gas Interested in Duval Texas.**

An unusual activity for a public utility company is found in the case of the United Gas Co., which holds control of the Duval Texas Sulphur Co., owning mineral rights on one of the few producing sulphur domes in the world.

The United Gas Co. has natural gas properties in Southeastern Texas and Western Louisiana aggregating some 350,000 acres, with an open flow capacity from existing wells estimated at 3,000 million cubic feet of gas a day.

Sales are running at the rate of about 165,000,000 cubic feet a day, or about one-half of 1 per cent. of production capacity. The population of the area served is estimated at about 900,000. About one-third of the industrial fuel requirements of the area is served by the company.

Sulphur production from salt domes is comparatively simple, inexpensive and extremely profitable under favorable operating conditions. The mineral is melted underground by hot water pumped through drilled wells, the sulphur being raised to the surface. Operating costs generally are low, and, because of natural scarcity, sulphur commands a good price, quotations ranging currently at about \$18 a ton at the mines.

The domes, or "salt plugs," are sub-surface intrusions of limestone, salt and sulphur. The few developed on the Gulf coastal plane provide practically all of the 2,000,000 tons of sulphur consumed annually here and abroad.

Duval Texas began production in November and has inaugurated plans for tripling power plant capacity, which is expected to increase output to 500 tons a day. Net earnings are expected to be increased by this project to \$2,000,000 a year.

In addition to its interest in the sulphur company's earnings, United Gas Co. has an important gas customer in this subsidiary, which will shortly be operating a 5,200 horsepower steam plant for melting sulphur.

Although this business, like all mining operations, contains an element of uncertainty, it is regarded as a valuable subsidiary for a public utility concern, whose principal business is stabilized by the existence of many long-term contracts with industrial consumers. William Russell White.

[Copyrighted, 1929.]

**The Federal Building—The Ashton Building.**

The first building erected in Grand Rapids for the occupancy of officers of the Federal Government was a substantial brick structure, containing four floors. In size it covered about 100 square feet. The Norman order of architecture was represented in its appearance. After it had served the purposes of the Government about twenty-five years, an appropriation of several hundred thousand dollars by Congress provided for the erection of the building used since by the postoffice, the courts and their officers, and the revenue collection departments of the Federal Government.

Prior to the making of a contract for the erection of the new building, the old one was offered for sale.

A. G. Dickinson obtained options on the grounds lying on the East side of Division avenue to which he would move the old building and arrange for its occupancy by the Federal officers during the period that would be required to erect the new building. Estimates of the cost of moving the old building were solicited of expert movers of Chicago and other cities. The bids received exceeded the amount that Mr. Dickinson had expected to expend for the service. The plan was abandoned. Dickinson, with the aid of real estate men, obtained a contract for temporarily housing the Federal officers and the courts of the General Government, and erected a substantial, commodious structure on the property known as the Butterworth homestead. More than three years' time was spent by the contractors in the construction of the new building. H. J. Vinkemulder purchased the old building for \$2,500 and used the material in the construction of his warehouse on Market avenue.

The Ashton building was erected by an incorporated company composed of members of the order of Knights of Pythias. It was known as the Pythian Temple. The purposes of the builders were to provide quarters for several lodges of the Pythian fraternity and lofts for the use of exhibitors of furniture during the exposition seasons. The capital stock of the company was \$50,000. Of that sum \$27,500 was paid to J. Boyd Pantlind for the site. Mr. Pantlind required as a condition of sale a guarantee that liquor would never be sold on the premises and that

its floors would not be fitted up for the use of lodgers. Mr. Pantlind desired to protect the bar and the general business of the Morton House. John Canfield, of Manistee, loaned the builders \$60,000 which was used in the construction of the Temple. Several years later Dr. W. A. Dorland obtained control of the property through the purchase of holdings of deceased members of the company. Dorland was an unsuccessful speculator in mining stocks and grain options. Heavy losses by Dorland compelled him to sell the Temple to the present owner, Edward Lowe, who remodeled the structure, making it thoroughly modern in nearly every respect. It is now one of the most profitable office buildings in the city.

Arthur Scott White.

**More Firms Find Profit in Waste.**

The packers' use of everything but the pig's squeal in their business is now finding reflection in a larger number of other industries than is generally realized, it was said yesterday. Two concerns, one in the steel business and the other making lumber products, for example, are turning their waste into very profitable channels. The steel concern used to sell its scrap very cheaply, but now sells it to a stamping

concern, which turns it into low-priced metal toys, turned out in volume by automatic machinery. The lumber firm disposes of small blocks of wood to the same stamping concern. And all three make money.

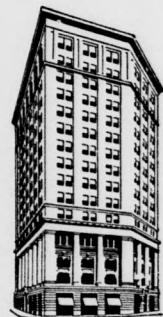
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## MUTUAL FIRE INSURANCE

### Are Fire Hazards Always Recognized?

If the province of this paper concerned itself only with the answer to this question, I am satisfied that in the presence of men of your experience I might as well thank you for the compliment you pay me in asking me to come here, and return to my seat at once. They are not always recognized, usually they are not even considered. A spirit of contempt is the usual attitude which people in general assume toward things which should of right be the occasion of not only considerable thought, but of genuine alarm.

When we see instances of people using gasoline or naphtha to clean a rug, the man of the house having been overwhelmed by the persuasive ability of his wife, to undertake the job, and while using it he does not hesitate to smoke, lighting one cigarette after another without rising from his knees. When we see kerosene and even gasoline used to kindle fires by people who very likely in their own experience have knowledge of others having been burned to death or their home destroyed because of this practice.

When we see such liberties taken with volatile liquids, such as benzol and gasoline, used as a thinner for paint in industrial establishments where at any moment a flash from an electric motor or switch is all that is necessary to ignite the vapors and start a fire which may result in losses running to millions of dollars. When we see people persist in using wooden shingles for homes in which they have staked the earnings of years gone by and of years to come; when we see them deposit waste paper in a pile in the cellar awaiting a day when it is chilly enough to make a little fire in the furnace desirable before they burn it.

When we see hard-headed keen-sighted business men permitting smoking in a building where combustible contents are stored and where the careless action of an irresponsible employe may, and often does, result in a fire loss amounting to hundreds of thousands of dollars as was the case in the paper warehouse fire in Cleveland in January last.

When we see these things going on in connection with such evident hazards, is it any wonder that the more concealed hazards are not recognized? How can we expect employes to recognize in the careless use of matches, in an accumulation of excess oil and grease around a piece of machinery, in a bundle of oily overalls, in the piling of lumber against steam pipes, that in these practices there exists the potential cause of a fire which may, perhaps, be the means of a period of idleness for the operatives during the reconstruction; when the owners or superintendents are not sufficiently well informed and interested in the question to insist that these practices be stopped.

Why expect the laboring man to refrain from smoking his pipe, because of the danger of fires, when the president of the company does not hesitate to smoke his Havana Perfecto when passing through the same territory.

How can we expect a woman in the household to know that there is a limit to the safe carrying capacity of the electric wiring in the house, and that by using the toaster, the percolator, an electric iron and an electric light all at the same time, she may be causing a concealed connection of wire to arc and set fire to the wooden framing of the house, when her mechanic husband does not hesitate to temporarily reinstate a blown fuse by the popular method of putting a penny in the plug and then forgetting about it. As a matter of fact, we can't expect it. The force of example is a powerful force and many things are done by people who cannot be expected to know any better simple because they see similar things done by people whom they think ought to know better.

This puts the bulk of the responsibility up to those who ought to know, but even those who ought to know, do they know? Some do, some don't. Some take the chance and get away with it, and some take the chance and don't get away with it. A man was telling a story of a fellow who was driving a machine and saw a train coming and thought he had time enough to get to the crossing before the train. As he didn't proceed any further with the story, the other man asked, "Did he get across?" "Yes," the other replied, "on his grave."

The folly of taking unnecessary chances with fire hazards is a widespread one. The favorite alibi is that the same condition has existed for a number of years and we have never had any trouble. They might as well be surprised when they hear that some one had died, assuming that because he had lived seventy years and had never died before, that he was therefore immune from death, as to expect that a flagrant fire hazard can continue to exist indefinitely, and no fire result.

We ought to recognize the fact that there are two kinds of luck, good and bad, and that one kind is just as apt to appear as the other, and even though we may have enjoyed more good luck than bad, the time is sure to come when a streak of bad luck will turn up, and we should be prepared against that time by refusing to permit any hazard to exist upon which the bad luck can find conditions to suit. When we do this we are acting the part of men of vision, sensible men.

Well, what ought we to do? It is my opinion that those of us who know wherein these hazards lie are under an obligation to disseminate this knowledge to those who do not know, or if they do know, have not been sufficiently interested in the possibilities to compel them to take the necessary steps to remedy such dangerous conditions.

Fire prevention sections of municipal fire departments are an established part of the organization in some localities. Where they exist they are justifying their existence in no uncertain manner. As a subject for discussion may I offer this question, "Why not have an active Fire Prevention squad in all localities?" Small communities should be easier to handle than the larger ones, as the construction is more congested in large communities. A fire

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in a small community is often quite a serious affair. There are instances where factories in small towns, branches of large corporations, are not rebuilt after a fire. This oftentimes creates a serious embarrassment to the residents of the town who are thereby thrown out of employment.

Industries in small towns need to be looked after by the town. Usually the non-resident owners of these branch factories will welcome the periodical inspection of their premises in order to be sure that every possible precaution against fire is being taken, by the resident managers. All property is entitled to every consideration to protect it against fire loss.

A fit analogy can be drawn between the medical profession and the fire fighters. The medical profession is not primarily concerned with the healing of disease, their first thought is for the prevention of disease. In spite of all that they can do there is, and always will be, enough sickness to keep them busy, but they realize that the good of society requires that the less sickness there is, the better, so they set themselves to work to educate the people in the proper ways of living so as to eliminate every possible avenue of approach whereby disease can get in.

Isn't the duty equally plain to us who make a business of dealing with fires that we do everything in our power to eliminate every possible fire hazard which can be eliminated?

There will always be fires occurring in spite of all we can do, but don't you think that fires are occurring which might be prevented? We know that such is the case, but are we doing all we can to prevent them.

Insurance companies inspect properties where the amount of insurance is sufficient to justify the expense, but property valued at millions of dollars is not subject to this inspection. These inspections are made about once each year, and the reports come in anywhere from a month to three months after the inspection has been made. How much better if an inspector could take a representative of the management or the occupant of the property with him and personally point out the danger and explain the possibilities.

W. T. Filmer.

**Detroit Wholesale Trade Recorded Many Increases in 1928.**

In Detroit trading area, Detroit wholesalers fared unusually well in 1928 despite the fact that in the early months of 1928 business was a little quiet. In all instances, wholesale lines carried by Detroit wholesalers showed an increase over the previous year. In the increase shown approximately 61 per cent. was for merchants in the State, while the remaining 39 per cent. of the increase was in the metropolitan area.

The increase in business may be attributed to many things, one of which is the increase of tourist trade in Michigan, which seemed to have a healthy effect on stimulating retail sales. To give you some idea of this business, 107,000 machines crossed the Straits of Mackinac in 1928 as against less than 100 machines in 1916.

During the last six months of 1927 and the first six months of 1928 the wholesalers of Detroit conducted ten trade promotion trips out in the State. On each of these trips the local retailers were entertained as guests of the Detroit wholesalers. A total of 3,211 merchants from fifty-one cities and towns of the State were entertained by the executives of Detroit wholesale houses.

Another factor which has brought the retailer and wholesaler closer together, is the Better Merchandising Conference and Exposition held in Detroit, which is an annual event. The first Conference was held at the Masonic Temple in 1927. The Conference of 1928 was conducted on the ballroom floor of the Book-Cadillac Hotel. The 1929 Conference will be held at the Masonic Temple, where an entire floor has been set aside for March 13, 14 and 15, when the third annual Better Merchandising Conference and Exposition will take place under the leadership of C. L. Glasgow, former President of the Michigan Retail Hardware Dealers Association of Nashville.

In 101 booths Detroit wholesalers will exhibit their wares. In the crystal ballroom, a three-day conference will take place. In addition to this, nine departmental meetings will be held in the assembly rooms. A number of nationally known speakers and outstanding authorities in their respective lines will be on the program of the general subject. In addition to this, one afternoon will be known as Employees Day.

The wholesale volume of drugs and druggist sundries showed an increase of 12½ per cent. in 1928 over 1927. While hardware showed an increase of two per cent., dry goods showed a fair increase of three and one-half per cent. Dairy supplies had an unusual increase of 11¾ per cent., with jewelry moving up to a six per cent. increase. Groceries made a very good showing with an increase of 15 per cent., with paper doubling last year's increase with 10 per cent. Plumbing supplies increased four per cent., while floor coverings and draperies, to the retail trade, carried a 28 per cent. increase. The increase in toys amounted to nine per cent., while bakers and confectioners supplies increased 13.6 per cent. Tobacco did fairly well with nine and a quarter increase and men's furnishings two per cent. Furniture gained by 12½ per cent., with electrical supplies carrying an increase of 11 per cent. While we were unable to secure the information from all distributors, yet the information we were fortunate in receiving showed an increase of five and one-half per cent. in paints.

Detroit wholesalers have extended the Detroit trading area considerable distance by interesting long distance motor truck operators, in securing permits from the Michigan Public Utilities Commission, giving Detroit L. C. L. shippers an overnight service to practically all sections of Michigan at railroad rates, including store door delivery. We now have 68 motor truck companies operating to and from Detroit on the permit system. The truck

operators equipment is made up of 608 truck trailers, tractors, etc.

With a service of this kind, together with the excellent merchandise service rendered by steam railroads and electric lines, Detroit wholesalers can offer a service equal and in most cases better than any other competitive market in the Central West. E. E. Prine, Sec'y Wholesale Merchants Bureau.

**Shows Outboard Motor Toy.**

The marked popularity of outboard motor boats has led a well-known toy manufacturer to bring out a miniature duplicate showing every detail of the larger vessels. The toy operates under its own power, obtained through the burning of solidified alcohol in a covered boiler which feeds a tiny single cylinder oscillating engine at the rear. This engine operates the propeller at a rapid rate and emits the familiar outboard motor noise. The boat, which is thirty inches long, can attain a speed of five miles an hour and operates twenty minutes on a small alcohol charge. It is priced to retail at \$29.50.

**Button Men Report on Shell Study.**

Members of the National Association of Button Manufacturers' report that

considerable progress has been made in the research work financed by their organization to obtain an increased supply of shells through study of the propagation of mussels. The results of the work, which is being carried on by experts employed by the association and through the co-operation of the United States Bureau of Fisheries, it is said, has already indicated the possibility of increasing the shell supply and at the same time obtaining a product of improved quality and better adapted for button-making purposes.

**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.

**ODIN CIGAR COMPANY**

Common Stock

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

CIRCULAR ON REQUEST

**A. G. GHYSELS & CO.**

INVESTMENT SECURITIES  
Buhl Building, Detroit Peninsular Club Bldg., Grand Rapids



40th  
Year

As your Executor or Trustee, this Company has qualifications and advantages which an individual can rarely possess: Experience, financial responsibility, continued existence, and financial judgment.

The MICHIGAN TRUST Co.  
Grand Rapids

### State Forest and Adjacent Parcels.

Having occasion to study a plat of lands recently added to the Fife Lake Forest there has come to me the idea that private owners of adjacent or close-by parcels could be brought to realize that reforesting of their land would have marked advantages because of the location next to well protected public forests.

The State needs more of good timber forests. The State must act to convince individuals that reforestation on private property can safely be undertaken. This region mentioned is accessible by trunk line and county roads to a far greater extent than other regions.

Persons could live at some distance and be able to drive to a location in this area to care for a reforestation project.

Here will be a good opportunity to interest prospective forest builders and promote cordial co-operative efforts in establishing a safe foundation for well developed forests.

With State forest headquarters not far away the owner can see practical forestry work and carry on his project in conformity with useful object lessons. And here will be the best opportunity to place before the private owners a well devised plan for co-operation essential in getting the owners interested.

In the first place the Pearson act must be changed so as to fit conditions of the land in that region.

The law must be adaptable to land on which planting must be done. And there must be provision for a contract specifying how much and at what time planting shall be done and that the planting can all be done after the contract is made. The law should provide for a working or management plan well fitted for the soil and site, to be worked out and agreed upon by the owner and State Forest Supervisor Conservator.

The State Service should furnish all possible information, advice and counsel helpful to the owner.

The law should provide for State service supervision giving cordial, constructive advice and counsel at five year intervals. This should be expressive of the State's deep interest in successful development of all such reforestation projects. The growing forests are at all times beneficial to the general welfare. While the formation of the forest tree growth is going on and up to the time that production can begin there is no good reason why the forest under development should be taxed. When production begins there should be provision for taxing the stumpage cut at a rate equal to the State average of general property taxes. The contract with the State should require the owner to maintain a permanent forest. The young growth must be kept in adequate supply and good condition.

When cutting is done, new stock must be provided to keep the growing stock up to required capacity.

Under such condition the forest can be permanently productive and rightfully entitled to classification for taxation purposes as here proposed.

The Wisconsin law provides that the land used shall not be placed on regular tax rolls, but in certain contingencies shall be forfeited to the State. That is a wise provision.

Their law provides that once in five years examination shall be made to find if development of the forest growth is meeting the requirements specified in the act. That seems a purely negative stipulation. It will be far better to provide for a safe beginning by mutual approval of a management plan, followed up by helpful, advisory supervision in each five year period. This is to make State supervision a positive force, encouraging better development through technical advice as to ways, methods and cultural rules to increase productivity and better the condition of the forest.

The State Forest Service, with technical ability and over a million acres, will be gaining experience all the time, while private owners will have small areas and probably no technical expert advice available to their limited resources.

As the general welfare gains from there being well established forests, therefore the State should actively co-operate by giving the best counsel and advice. There might be persons willing to undertake such forest development on 40 or 80 acres in that region or maybe not more than five or ten acres. All should be welcomed. Be it few acres or many the main idea is to get people out in the open with a definite purpose to accomplish something in reforestation.

Then the State should wisely co-operate with plans under a just and equitable forest tax law and with helpful advice from time to time, thus building up the joint interest of State and owner in a well developed producing forest.

Our Conservation Department can do no better work than this of securing contracts with private owners under the plans here outlined. The principal motive should be to get men to understand the usefulness of outdoor work where brain power can be of great aid to manual dexterity and all faculties trained to master the living, growing, competitive activities and reactions of forest growth, and, withal, develop in the most natural way a keen human intellect in a healthy body. People talk the outdoor life now. It seems fitting that the Conservation Department organized to minister to so many phases of the outdoor spirit, should take a stand for greater humane usefulness of that spirit in endeavors strikingly beneficial to health and the higher faculties that enrich and make for greater human progress. The public welfare greatly needs truly permanent forests. We need the growing appreciation of larger numbers who are willing to think of forest development as a problem capable of solution by individual owners under the guidance of trained foresters of the State service.

Frederick Wheeler,  
President Michigan Forestry Ass'n.

Obstacles are friends in disguise to those who are long on perseverance and courage.

# HEKMAN'S

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

## Cookie-Cakes and Crackers

MASTERPIECES  
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.  
Grand Rapids, Mich.

### Special Reservation Service — "Wire Collect"



## In Detroit—the Detroit-Leland Hotel

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

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

### DETROIT-LELAND HOTEL

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

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

**Concentrate Buying With as Few Suppliers as Possible.\***

It is only natural that we as retailers crave volume and with it a good margin of profit, and the question arises with us, time and time again, what can we do to help our volume and especially our profit.

Careful buying seems to be a big factor, as goods well bought are half sold, so we must turn to that source of supply that can give us service, good prices and good quality.

Let us select a few suppliers, the number depending on the volume of business we do, whether it be wholesaler or manufacturer, that we can give enough business to warrant their appreciation and they, in turn, will give us the prices we need on quality merchandise to meet competitive prices and still make a profit.

We should keep suppliers fully posted on competitive price problems by preparing lists on merchandise of which it is impossible for us to meet competition, showing on such lists the prices to be met and, in turn, the suppliers will endeavor to sell us so that we can meet such competition and still show a margin of profit. We then should reciprocate the effort of suppliers who assist in meeting such competition by favoring them with all business possible.

The wholesaler of to-day is thinking of the various problems more thoroughly than he has ever done before and his activities present more tangible evidence of a desire to co-operate than the retailer has been able to note heretofore. There are two prime reasons why, first, there must be greater co-operation between wholesaler and retailers and, second, between wholesalers themselves. Much of the co-operation the wholesaler can offer his customers can come as group studies, group actions and group buying. For instance, a year or two ago the wholesale grocers found themselves in a serious condition. Their business was slipping away. They stopped fighting and started to think in terms of co-operation and group buying and one group of one hundred twenty-five wholesalers combined their efforts and orders, which is resulting in their salvation as well as that of the retailers. These independent dealers have an equal chance with chain stores to-day. What a buying power it would be if a group of hardware wholesalers were to place in one order their combined requirements of certain commodities. It would truly eliminate much of the so-called "Drug Hardware and Chain Store" competition and we as retailers would not have to resort to the small specialty houses for goods as we do now.

The retailers find greater benefits by grouping their orders, as many car-load buyers are to-day splitting their orders with competitor or neighbor dealer, thus giving them twice the turnover with half the capital and resulting in greater profits. Even less than car buying is being done beneficially by grouping orders among the

\*Paper read at Detroit Hardware convention by W. A. Slack, of Bad Axe.

retailers. Many items such as lawn mowers, coaster wagons, stoves, screen doors, washing machines, and other items which carry a quantity discount, thus adding to the profit of each item without overloading any dealer.

Let us consider for a moment the wholesaler and manufacturer side of the story. Are we as considerate as we should be in placing our orders? Many of them are too small. Think what it means to put small orders through their office, shipping and billing departments. It costs as much to handle a ten dollar order as it does a hundred dollar order and this expense reverts back in the wholesale price of the goods, so the main question is, can we as retailers actually help reduce the price of goods before they reach us? I say yes, and this can be done, first, by the dealers buying from only enough wholesalers and manufacturers so that each will get a good volume; second, discount every invoice; and, third, see that the travelers are waited on promptly when they come into our stores. Do not keep them waiting while the buyer is doing something less important than being posted on the day's prices and the new goods the traveler has to offer. We should not overlook the fact that the traveler is our friend and should have every courtesy possible, as he is the man who gives us first hand information, such as demonstrations, selling helps, store arrangements and most important of all, the best quality goods at his lowest price.

My solution of the problem is to buy from fewer suppliers and advise them to look for larger and more frequent orders and, in turn, you can expect service and favors from them.

**Toy Fair Features Airplane Types.**

Airplane toys are a conspicuous feature of the new toy lines being shown at the Toy Fair at the Imperial, Breslin and Grand Hotels in New York City. The effect of greater ingenuity is seen in a variety of new developments in steel stamped, wooden and metal toys generally. Great stress is placed on color, its use being extremely lavish. The doll trade is showing the mama doll with improved voices. A new product in this division is the doll with head and arms so designed as to permit much more freedom of movement. The lines in general show a strong effort to develop volume from the chain merchandisers. Buying so far has not had time to hit its stride, but much greater attendance is expected next week.

**Bright Effects Lead in Neckwear.**

Retailers have been nibbling at a variety of new effects in men's neckwear. Bright colors and patterns retain leadership, with stripes and figured effects well to the fore. The general trend favors cut silk merchandise. Considerable interest is being shown in satin ties in both plain colors and printed effects. Crepe failles likewise show up well in the orders placed, with attention also given warp prints. Manufacturers figure on orders showing a decided spurt during the next few weeks, as retailers have prepared only lightly for the Easter trade.

Phone

Automatic 4451

WHOLESALE FIELD

**S E E D S**

*Distributors of PINE TREE Brand*

**The best the World has to offer in GRASS SEEDS**

- |                |                          |
|----------------|--------------------------|
| Timothy        | Michigan Grown Seed Corn |
| Red Clover     | Ensilage Corn            |
| Mammoth Clover | Flint Corn               |
| Alsike         | Dwarf Essex Rape         |
| Sweet Clover   | Soy Beans                |
| Alfalfa        | Sudan Grass              |
| Red Top        | Orchard Grass            |
| Blue Grass     | Millet                   |
| White Clover   | Winter Vetch             |

INOCULATION FOR LEGUMES

**ALFRED J. BROWN SEED COMPANY**

25-29 Campau Ave., N. W.  
GRAND RAPIDS, MICHIGAN



**It's really a motion picture**

Snapped as the goods were on their rapid way from shelf to customer, the illustration above is really a motion picture. Keep these foods with the famous oval trade mark prominently displayed and they'll move fast. Our advertising is yours if you'll let it work for you.

**Beech-Nut**

FOODS OF FINEST FLAVOR

*Beech-Nut is on the air!*

Every Friday morning at 10 o'clock, over 18 stations of the Columbia Broadcasting System, Mrs. Ida Bailey Allen discusses "Foods of Finest Flavor."

## DRY GOODS

Michigan Retail Dry Goods Association.

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

### Leather Sports Coat in Vogue.

With the coming of Spring much interest is being displayed in the new sports coats made of soft, pliable leathers. Capeskin glove suede, gazela and a glove grain in smooth, shiny surface are all noted in the new models. The colors, too, are varied to meet the demands of the coming season and range from a bright red, with a pink cast, to the deep copper tan tones. A soft beige shade with a touch of pink is popular because of its neutral tone, and may be worn with any number of harmonizing or contrasting colors. Bright shades of green and blue are also included in the selections.

These jackets are made up in two lengths—those which are just hip length and the longer ones that are more like those worn as part of new fabric suits. For travel, motoring or steamer wear, there are several attractive models made up in full length and finger-tip styles. But regardless of the jacket length in all instances, they are styled after the manner of the very latest suit coats or separate jackets from Paris. The collars, for instance, are made with self-attached scarfs, or made so that they button up snugly about the neck, yet when worn open are smart looking and flattering to the wearer. Another jacket is made without a collar and is finished with a flat banding attached in cardigan manner.

The leathers used in these coats have been so expertly treated that they are as soft and pliable as the finest cloth and incidentally very light in weight. As a consequence, these coats have the newest shoulder treatments, sleeves and pocket arrangements. One very swagger coat in a royal blue glove suede is made with a short upstanding collar, a yoke pointed in back and the sleeves running right into the neckline. The narrow belt is stitched firmly to the coat in back and left loose in front. Two patch pockets with the tops finished with narrow bands complete the tailored finish.

A coat in green gazela is made with raglan sleeves, a collar that buttons up high and to one side. The pockets are finished with lids and the belt may be detached if desired. For motoring or steamer wear a full-length coat fashioned after a Vionnet model has the sleeve complications which have made this designer famous. In addition, the very tiny collar is found on inspection to be none other than part of the long narrow tie ends which are knotted in a bow when the coat is worn closed. This model, too, has the attached belt, but the bottom is finished with a deep border or hem attached on the outside of the coat. The pockets are slit in crescent shape and the wrists finished with the narrow bandings to match the collar treatment.

Another full-length coat has a very slenderizing shoulder treatment due to the combination of a pointed yoke with backs and fronts tucked in sunburst fashion to meet and at the same time give a bloused effect to the rest of the coat. The sleeves are tucked at the wrists and finished with linked buttons. A small notched collar is made to be worn open all the time. This coat is made up in smooth surfaced leathers in all the bright shades, and is lined with a fine twilled silk in colors to match the leather.

To carry out the ensemble idea there are some very new and smart looking helmets made of the gazela to be worn with the short jackets. They are seamed and fit the head in true military fashion. Some are made with straps extending under the chin, others with the ears completely covered, with the outline of the hat following the features. There are also several new berets noted in the collections, some made with little headbands, others so tiny that they scarcely fit on the head.

A chamois sport shirt is a still further evidence of what the leather manufacturers are able to do. These shirts are finished just as carefully as if they were made of any fabric shirting. They are soft and warm and may be worn for tennis, as part of a riding habit, for motor boating or in fact on any occasion that a top sweater is worn.

### Color Features New Cutlery.

While the cutlery trade is feeling the effect of sharp competition and narrower profit margins, advance orders booked for later delivery are said to be heavier than a year ago. The call covers both home and pocket cutlery. Stainless types are making marked headway in the former as additional items showing this feature are being brought out. One of the latest is poultry shears with bone cutters. In pocket knives emphasis is placed on novelties having colored handles to match the new shades in fountain pens. Scissors are also sought with colored handles, as are varied types of kitchen cutlery.

### Seek New Phrase For Fast Colors.

A standard phrase which would be restricted in its use to designate fabrics containing colors which will not fade in laundering is sought by the Shirting Association. Ambiguous use of the phrase "fast colors" has resulted to the disadvantage of the consumer, since in many instances the words are intended to convey the fact that the colors are proof against fading from the effects of sunlight and other hazards not connected with washing. Co-operation in adopting a phrase for standard use, it is claimed, has been promised by converters, manufacturers and other allied interests.

### Pajama Orders Stress Fancies.

Orders for both men's and women's pajamas are largely concentrated on novelties, although preference is not accorded the really "loud" effects in the same measure as last Spring. The designs are held more artistic and feature bright colors, ombre effects, large plaids and black and white designs.

Broadcloths lead in both men's and women's merchandise, with the middy slipover style outstanding. Sateens and batistes are also popular in the men's lines. Blazer stripes, gingham checks and floral designs are prominent in the women's garments, most of which have belts.

### Jewelry a Profitable Sideline.

The widespread interest in costume or novelty jewelry has led to the purchase and showing of this merchandise by many retailers who ordinarily are not expected to carry these goods. Included are florists' shops, shoe stores, cigar stores which cater to women, and other enterprises usually considered remote from the novelty jewelry field. Not only have these shops placed substantial initial orders, manufacturers say, but reorders in good volume are coming through, indicating that they are making a success of the additional lines.

### Stress Glass Dinnerware Sets.

Seasonal Orders for glassware booked at the Pittsburgh show and in local sales rooms are said to compare favorably with the same period last year. Interest centers chiefly in colored wares, with rose and green the leading shades. A new development is the greater concentration this season by manufacturers on complete dinner sets of glass, the sets including practically every item available in china ware. The better grades of "pot" glass are said to be holding their own against "tank" glass. Stem ware lines show reductions in some instances.

### Kid Styles Lead in Gloves.

Orders for women's gloves placed thus far are strongly concentrated on kid merchandise, with fabrics continuing to show the lag in demand which featured them last year. Leading in the kid numbers are the French turn down cuff styles with black, white and beige the outstanding shades. In some quarters of the trade the belief is felt that fabric gloves may do better after Easter. Pull-on styles dominate in this merchandise with shades on the order of tans and beiges favored.

### Children's Wear More Active.

Considerably more activity is noted in children's garments. The ensemble is making strong headway in this field, as it is in the case of adults' styles. White dresses are also coming to the fore, particularly in party, Easter and confirmation styles. Comment is made on the difficulty of getting a snow white shade in the fabrics employed for these dresses. This coloring is not easily secured in weighted silks, which buyers are said to prefer because of their drape and handle.

### Growing Interest in Beach Robes.

Beach robes are looming up as increasingly important items in men's wear accessories for the late Spring and Summer. Flannel robes are specified in most of the orders and the indications are that these will receive volume attention. Solid color effects predominate. There has also been some buying to meet a demand for the higher price robes.

## Goods Well Displayed Are Half Sold



This is our No. 2 steel mahogany finish cabinet. Holds 1 Gross.

Large window screen, counter cards, wall hangers, streamers—a beautiful array of advertising display that sells Duro Belle Hair Nets is yours for the asking.

## Duro Belle HAIR NETS

Lustrous, invisible, fine quality, popular; a favorite brand for more than eighteen years. Popular prices give you substantial profits. For details

Write to Your Jobber or to

**NATIONAL GARY CORP.**

251 Fourth Ave. 535 S. Franklin St.  
New York, N. Y. Chicago, Ill.

## NEW ERA LIFE ASSOCIATION

Grand Rapids.  
SOUND COMPANY, SOUNDLY  
MANAGED BY SOUND MEN.

## If You Intend to Stay in Business—

Then surely you want to be abreast of the rapidly changing conditions in the retail field. They are changing more rapidly than ever before.

MARCH 13-14-15 at the new Masonic Temple in Detroit.

### The Third Annual Better Merchandising Conference and Exposition

An Open Forum of Ideas and Suggestions for retailers in all lines of business will be conducted.

Harry Newman Tolles, President of the Sheldon School, Chicago.

Ray Morton Hardy, Well Known Retail Sales Counselor.

Professor H. H. Maynard, Ohio State University.

Harry Hogan, Director of Personnel of the J. L. Hudson Co., Detroit.

Alvin E. Dodd, Managing Director, Wholesale Dry Goods Institute, New York, aided by C. L. Glasgow, prominent merchant of Nashville, Mich., J. B. Sperry of Port Huron, F. H. Nissly of Ypsilanti and many others will give their best efforts to make this one of the most important retail conferences of the year.

Many Merchants Associations, Chambers of Commerce and other bodies are forming large delegations to come to Detroit and be a part of this movement which is aimed to help retailers readjust their business, and go over the top in 1929 and in years to follow.

PLAN TO COME!

MARCH 13-14-15

New Masonic Temple—Detroit, Mich. Reservations are being taken now at Hotel Fort Wayne Room 300, which will be hotel headquarters.

## SHOE MARKET

### Making Money Selling Shoes in 1929.

The new year is always a time for reflection on the year just passed, the year ahead. It is inevitable, in business, to think in terms of dollars—we can't get away from that judgment whether or no.

So you think of 1928 in this way: You either made money in your business, or you didn't; of 1929, in this way: Will you make money, or won't you?

These lines are written to point out what we believe to be certain inexorable fundamentals of business, adherence to or violation of which will determine whether you will or will not make money in your business in 1929.

Jay Gould once gave a formula for money-making: Buy low and sell high. Simple enough! But there's more to the matter as we all know.

A successful friend of ours recently said: "I'd rather do a business of \$10,000 and make \$100 real profit than do ten million and lose \$100." He was right. That answers the question of volume which so many retailers seem to think is the touchstone of profit. This is often "a delusion and a snare"—although not always.

One of our customers in a so-called neighborhood store does a total business of about \$25,000 a year—and makes a snug little profit of about \$1,500 a year, in real money, after providing himself and family with a comfortable living. Well, in the past 25 years that little store has built up an estate for the owner of about \$40,000 invested in savings bank securities. Not so bad.

We recently read of the bankruptcy of a retail house that did in 1927 a business of one million dollars. The owner, an honest man, was left without a cent and is now on the road.

Take your choice.

If your business, large or small, makes money for you, it's good fun—happiness. If it is losing money, and you can't change it over to profit, that's no fun—it's misery.

When the time comes that you are convinced that you are "licked"—quit when the quitting's good and when you can pay your creditors in full.

But we prefer to write about your making money, not about losing it.

1929 will return a profit to retail shoe merchants, not hopelessly involved, who do these things, now:

1. Interpret correctly their 1928 operations.

2. Act from that interpretation.

Your 1928 figures ought to show you clearly certain definite things, such as:

1. What lines and departments of your business made money for you?

2. What lines and departments of your business lost money for you?

3. The value and character of your inventory; what lines you had to (or ought to) depreciate, and how much turnover.

4. Your cost of doing business, itemized.

5. The net worth of your business. With the revelations of these figures before you, it will be possible, although

not always easy and simple, to answer certain questions, such as:

1. Can you turn any or all of the losing lines or departments into money makers?

2. What will you do about your inventory value and character in 1929?

3. What items of cost are in line and what items out of line?

4. What are the reasonable limits of your capacity to do business according to its net worth?

5. Can you arrange a sound budget basis for 1929?

It would seem obvious that the way to make money in your business in 1929, would be in following pretty closely these lines of action:

1. Sound figuring of present condition, including inventory.

2. Adoption of a sound budget.

3. Drop all lines (and departments) that you are satisfied will not return you a profit.

4. Persistently push the lines and departments that have proved by your experience to be profitable.

5. Concentrate on those lines and those houses with which you have made money.

6. Stress more than ever the methods and policies that have proved successful in the past years.

It is customary, and in line with human nature, to look for special "alibis" for this and that failure, or this and that miscarriage of expectation. It is also somewhat natural to "hang on" to one's opinion to the last ditch. One hates to admit error, either in judgment or action. That's the biggest error of all. Wise, successful men, are, almost without exception, free from that particular cause of loss and failure. Big men make mistakes, plenty of them—but they don't make the same mistake twice, and they know when to let go of a hot iron.

Learn from the past, especially the past year—stick to the policies and activities that produced profit—drop the "losers"—concentrate—simplify—and persistently push the proved profitable lines and policies.

That will produce profit for your business in 1929.

### Programme For Better Merchandising Conference.

Wednesday, March 13.

9:45 a. m. Opening. C. L. Glasgow, President, Better Merchandising Association.

The Idea Back of the Program by F. H. Nissly, merchant, Ypsilanti.

10 a. m. Welcome to the city—Harvey J. Campbell, Detroit Board of Commerce.

10:10 a. m. The Merchant and the Community by Ray Hardy, Sales Counselor, Detroit.

11:15 a. m. Practical Advertising for Small Stores by F. H. Bennett, Advertising Counselor.

1:45 p. m. Window Trimming Displays by Detroit Displaymen's Club.

2:15 p. m. The Employee—His Opportunity by Harry Newman Tolles, President Sheldon School, Chicago.

3 p. m. Selecting and Training Employees by Harry Hogan, Director of Personnel J. L. Hudson Co., Detroit.

7:45 p. m. Fashion Show and En-

tertainment at Crystal Ballroom, Masonic Temple.

Thursday, March 14.

9:30 a. m. Salesmanship—the Great Opportunity of the Retailer by Homer J. Buckley, Buckley, Dement & Co., Chicago.

10:30 a. m. Chargit, an interesting playlet on credits by the Ypsilanti Credit Bureau.

11:45 a. m. Window trimming demonstrations.

1:45 j. m. Departmental meetings: Drugs, dry goods, bakers, hardware, groceries, clothiers, furniture, plumbing and heating. (Brass tacks discussions with a presiding officer and three speakers at each session. Bring your problems.)

6:30 p. m. Annual banquet and dance at Crystal Ballroom, Masonic Temple. C. L. Glasgow, presiding.

Alvin E. Dodd, Managing Director, Wholesale Dry Goods Institute New York. Feature Speaker.

(The fashion show will be repeated during the dinner.)

Friday, March 15.

10 a. m. What Research Reveals About the Retailer by H. H. Maynard, Professor of Marketing, Ohio State University.

11 a. m. Merchandising for Net Profits by Arthur Purdy, Certified Public Accountant, Isenburt, Purdy & Co., Detroit.

11:45 a. m. Three practical window demonstrations.

2 p. m. Question and answer hour.

3 p. m. The Home Owned Store Plan by E. E. Van Antwerp, Lansing.

Secretary Home Owned Stores Association.

4 p. m. General discussion and award of attendance trophy.

### Sweater Trends Remarkd.

Slip-on sweaters with crew necks are being shown the most preference in the buying of Spring sport sweaters for women, according to reports in the market yesterday. Types made to retail around \$2 have proved the best sellers, it is said. Pastel shades are chosen. In the lines of men's sweaters, the trend away from buff and other favorites of last year is claimed to be especially noticeable. Shaker knit sweaters with V necks lead in that division in navy, black and maroon.

### Skating Caps Prove Popular.

With weather conditions ideal for skating during the past two weeks, the demand for sweaters, caps and other accessories has had a salutary effect upon the market, according to reports by jobbers and manufacturers in the trade. The development, it is claimed, has been especially noticeable in the call for single knit caps which fit tightly on the skater's head. Retailers' orders for caps of this description have been numerous in the last week.

Only the criticized ever amount to much.

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

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

**Organized for  
SERVICE  
not for Profit**

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

□

for

Information write to

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

## RETAIL GROCER

Retail Grocers and General Merchants Association.

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

### Persistent Illusion of the Value of Cash Trade.

To grasp the continuance of some illusions, this letter should be read carefully:

We enjoy reading the Tradesman. Having only recently gone into the selling game we need all the suggestions and help obtainable. One particular problem especially we should like to have advice on some way to combat is the old custom of selling on time for credit. There are no cash stores in this small place and that way of selling has hardly been tried here. There is so much risk in the credit system we are trying to find a way of working into a cash business, everyone thereby profiting by same.

Thought perhaps you might suggest where we can get some ideas as to how best to go about this. What companies put out profit sharing deals for customers' cash trade such as giving dishes a piece at a time for cash trade until the set is won? Also are there other plans and do you not think such plans would stimulate cash trade?

We shall consider it a very great favor if you will refer us to some such companies as those mentioned above, also suggestions as to what merchants retail publications we might read with profit.

What is wrong with that correspondent's views? Everything. There is not a sound angle in his letter. For, as all experienced individual merchants know, the best hold the individual has now is the credit trade. Credit and delivery are two services that enable the single merchant to overcome the handicap of chain prices and hold his trade more firmly than ever. Chain merchants are frank to acknowledge this fact.

Chain merchants are authority for the statement that there are no credit losses in groceries to-day. What does that mean? Does it mean that a merchant cannot lose on credits to-day? No. Any man can lose his money on credits if he permits his customers to run their own accounts. But if he runs his credit department, he need lose less than the allowable half per cent.

Retail credit extension is a simple matter to manage, provided the merchant knows credit rules and works by them. Let that sink in. He must know credit rules and he must work according thereto. Credit rules are inexorable. Let that also sink in. There is no way of sidestepping any credit rule without loss. What are the rules? They are completely set forth in eight pages of Paul Findlay's book for grocers which can be obtained for \$1.25 from the Tradesman, postage prepaid. There is not a superfluous word in those pages. There is not a word that can be disregarded. The process of credit extension is simplicity itself. But every rule must be obeyed or you lose every time.

But for the sake of argument—and only for that sake—let us say cash trade is what you want. Do you imagine you can handle it with less trouble or loss? Indeed, you cannot.

To manage cash trade successfully is much more complicated than you think it is. You have to buy so as to underbid competition. You'll find that job more impossible than to continue as you are.

Why do you lose on credit? Because you let your customer run you. Why do you let your customers run you? Because you fear to lose them if you say no. Do you then think it will be easier to say no when those same customers come and want to trade and you sell only for cash? Why, within a week, perhaps within a day, you will be selling Mrs. Smith and Mrs. Jones on time because both those women have always been good for their account. You will regard them as exceptions. Soon your exceptions will be so many that they will constitute your rule and your cash business will be like most others of similar origin: it will be cash only on the signboard.

Why and how do I know so positively what you will do? Because already you are seeking for ways to induce cash trade that will cost you more than any difference is worth, even if you are successful in your cash trading venture. The book to which I refer will show that credit extension, taking in all factors of legitimate cost and giving each factor good measure will cost you not over 3½ per cent. on sales. And let me say now that this includes many elements in said cost that you have never yet thought of.

All right. The legitimate expense and cost of merchandise advantage held by the cash chain over the credit delivery individual grocer does not exceed 5 per cent.; and of the credit grocer who does not deliver, said additional cost is less than 5 per cent. Yet to get cash trade you propose to do two things that you will find very costly.

1. You propose to reduce your present sales prices to a point where you can make them attractive to folks who now want credit.
2. You propose to buy premiums to induce said trade.

Those two elements will make your cash trade cost you vastly more than any properly managed credit business can cost you.

Two plus two continues to foot up four. You cannot get something for nothing. There is work and trouble in all human endeavor. You will not get rid of either by any apparently easy and simple short cut to cash sales.

You say you have no cash stores in town now. Did you think why? Unquestionably it is because your town is not a promising field for cash trade. If that be the case, why experiment where wise men know there can be no returns?

It is a favorable point that you are new in business and frank to say so. I have spoken brusquely in my answers to your questions, but I speak, believe me, from depth of long experience and because I want to do you a real service. A prominent chain owner, whom I have known many years and who always has told me the elements of strength inherent in the individual store, told me recently that said indi-

(Continued on page 31)

## "I EAT IT MYSELF" Said the Grocer.

What stronger sales argument is there than that?

Scores of grocers everywhere are saying it to their customers about Fleischmann's Yeast-for-Health. And in doing so they are not only building up their own health, but building up their business too. For Yeast-for-Health customers have to come to the store REGULARLY. Yeast-for-Health customers have healthy appetites. This means still more sales of other products.

Have your Fleischmann man put up a transparency on your door or window and a package display over your counter. It will pay you in both health and wealth.

### FLEISCHMANN'S YEAST Service

## Uncle Jake Says ~

"So long as we are content to remain in the steerage, cabin passengers are sure of their berths."

If we had been content with our  
**KVP Delicatessen Paper**  
we would not have been interested in making it better  
and more suitable for your needs.

KALAMAZOO VEGETABLE PARCHMENT CO.  
KALAMAZOO MICHIGAN

## Don't Say Bread

— Say

# HOLSUM

## M. J. DARK & SONS

INCORPORATED  
GRAND RAPIDS, MICHIGAN

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

### MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

#### Porterhouse Steak Tails and Summer Salads.

There is more in the utility of meats than some housewives seem to realize. One cook may find some cuts of meat undesirable for a certain purpose, while another cook may use the same cut for a slightly different purpose and get the utmost satisfaction from it. It is only a short time ago that we talked on porterhouse steak tails, and it was suggested that they might be used in other ways than as steaks. They are longer in fiber and so are not so tender as the other parts of the steak. The fibers run in a different direction in the tails, being much less desirable the way steaks are usually cut. One of the best known wholesale meat buyers in New York, who has had a lot of experience in cooking, as well as in nearly every branch of the business, tells how he used to get around the porterhouse tail problem when he had it to deal with in a large institution. He broiled the tails with the steaks, but before the steaks were served he cut off the tails and held them for future use. For the evening meal he frequently served salad made of certain vegetables, such as lettuce, onions, cucumbers and such things. He said that he chopped the porterhouse tails up into small cubes, smothered them with steak juices, seasoned them with salt and pepper and then mixed them through the salad, after cutting the whole assortment up. The meat, with the gravy, gave an appetizing quality to the dish and all his diners enjoyed it immensely. It is easy to see how satisfactory such an arrangement would be. Steaks coming on the table with no tough ends and then a salad prepared so that it tasted better than it otherwise would obtained the result most desired. This is not a difficult dish to prepare in the home. It is quite an easy matter to cut off the ends of the steaks and it is equally easy to save some of the gravy and use it with salad preparations. When warm weather is with us, salads with meat as part of the dish will be appreciated by many who spend the days in heated surroundings. There is need for good food during the warm weather, and the problem of housewives is to find the kind of food that is nutritious and at the same time appealing to the jaded appetite. Meat is just as good and beneficial in summer as in winter, and when well served can be eaten in just as liberal quantities.

Whale Steak Sold in English Market. Butchers of Liverpool, England, recently had the opportunity, most of them for the first time, of sampling whale steak, when a case of that commodity was on display in the local abattoir. The meat is part of a consignment of fifty cases from Newfoundland, and it seems an attempt is being made to discover whether an English market can be created for it. The meat is said to be a delicacy, similar both in taste and in appearance to a filleted steak of beef. According to those who tried it, it has not a trace of fishiness.

#### Butcher's "Good Wife" Now Is Not So Good.

Those who read old books will have noticed that in country districts married women were invariably referred to as "good wife," and according to a correspondent of the English Meat Trades' Journal, there was some reason for it.

"The butcher's wife," says the correspondent, "could take full charge of

the shop, was often a good judge of stock, could cut up meat and, in a pinch, assist in the slaughterhouse. These were 'good wives'—women who could rear strong, healthy families, look after their household duties, and be a tower of strength to their husbands in business. Some of 'em did, and were expected to do, far too much. Things have altered in these days, and many of the present generation will have no connection with business. The practice of 'living away from the shop' is growing, and with it the close touch and interest of the wives (one each only) and daughters of meat traders. It is a pity in many ways that this should be so, for Mrs. Butcher was better than most of the best hirelings. Her heart and soul was in the business, and many of us could point to wealthy men in the trade who owe a great deal of their success to the way in which their 'good wives' stuck in at the start and helped them to build up the capital which enabled them to launch out. Too many butchers with brains, judgment, ideas and enterprise are always kept in a back seat and find it impossible to develop and extend because they lack capital. Many of these are men whose wives consider it below their dignity, or beyond their ability, to help in the shop. This applies more to towns than country districts, for in the latter Mrs. Butcher is often responsible for the home trade, her husband having his daily round, or visits to markets. How neat most of these country butchers' wives always looked (and look) in their white aprons and everything about them and in the shop spotlessly clean! They were a rare advertisement in themselves, and gave much greater confidence to customers than the best man that ever was foaled."

#### SHIP YOUR DRESSED CALVES and LIVE POULTRY TO DETROIT BEEF COMPANY

Oldest and most reliable commission house in Detroit. Write for new shippers' guide, shipping tags and quotations.

DETROIT BEEF COMPANY  
 1903 Adelaide St., Detroit, Mich.

## Who Likes Stale Crackers?

Our salesmen are instructed not to overstock. For your own good they would rather take smaller orders and call more frequently. Your stock, then, of "Uneeda Bakers" products will always be fresh and palatable and nobody will get stale crackers.



NATIONAL BISCUIT COMPANY  
 "Uneeda Bakers"

### VINKEMULDER COMPANY Grand Rapids, Michigan

Distributors Fresh Fruit and Vegetables

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

### NEW AND USED STORE FIXTURES

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

#### Grand Rapids Store Fixture Co.

7 N. IONIA AVE. N. FREEMAN, Mgr.  
 Call 67143 or write

## LIPTON'S TEA

At the great tea exhibitions in Ceylon and India Lipton's Tea Estates were awarded the First Prize and Gold Medal for the finest tea grown.

Guaranteed by

Tea Merchant by appointment to



*Thomas Lipton*  
 Tea Planter Ceylon

Always Sell

## LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO. Grand Rapids, Mich.

## HARDWARE

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

### Winter Suggestions For the Hardware Dealer.

Some dealers regard the possibilities of farm trade at this time of year as negligible, in comparison with spring and fall. The farmer, they argue, has dug himself in for the winter. He doesn't come to town so much, and it is a rather cold job going out after his business.

As a matter of fact, conditions have materially changed. The motor car brings the farmer to town more frequently in winter. Bad roads may interfere with his visits, but not to the same extent as in the old horse-and-buggy days. And this is the season when he has time to visit, and it is a good season for the hardware dealer to canvass farm customers.

One small-city hardware firm does a good business at this season of the year in explosives for use on the farm. In well cleared or treeless territory not much business might be done in such a line; but the experience and methods of this firm may be of interest. Explosives can often be used to good advantage in clearing land, stumping, digging ditches and similar work. And this is a season when the farmer is either preparing for such work in connection with his spring activities, or actually undertaking the work because he has little else to do.

The firm referred to started its campaign in explosives early one winter. Window display, newspaper advertising, direct-by-mail advertising and personal salesmanship were all combined at one and the same time to demonstrate the possibilities of explosives on the farm, in clearing the land of boulders, removing stumps, digging ditches and breaking up the subsoil for the better growth of fruit trees, etc.

An outstanding feature of the campaign was a window display. This display aimed to show the actual results of a demonstration that had taken place on the land of a well-known farmer in that district. It showed, among other things, a portion of a pine stump blown out by a half-inch stick of the explosive sold by the firm. The work of the explosive in the breaking up of ironstone was also indicated. Comparison was also made of the growth in ordinary soil and in soil broken up by the explosive. A fruit tree grown on broken land was much more advanced and much sturdier than one grown in a spade-dug hole. Corn grown on the broken soil was much better. Such comparisons are very effective arguments to practical farmers.

The window display was attractively arranged; it was put in on a Friday, in order to catch the attention of the farmers coming to town for the Saturday market. The background and sides of the window were decorated with branches and the floor covered with soil. In the left foreground was the pine stump with a card "Portion of stump blown out by one-half inch

stick of — explosive." In the right foreground was shown two shocks of corn, one sample on broken ground and the other on ordinary ground, each with an appropriate card. Between these two large items were shown two young fruit trees, one grown on broken soil and the other in a spade dug hole. A large sign hung across the background told in conspicuous letters of the usefulness of the explosives advertised.

In conjunction with this window display, newspaper advertising was carried on. An advertisement emphasizing the merits of the explosive was run in the local papers; a point particularly emphasized being, that the explosive could be used to good advantage in winter, when the farmers had more time for such work, without the least danger. Its time, money and labor saving advantages were emphasized. Farmers were invited to call and talk over the matter.

Here came finally the opportunity for personal salesmanship, a feature of which was careful instructions in the proper use of the explosive, emphasis being placed on the fact that it could be handled even in the coldest weather without danger.

The circular letter sent out, though not perfect, was strong in selling points. It was as follows:

Farmers and Contractors

Save Time, Money and Labor by Using a Powerful and High Explosive.

—Stumping Powder is one of the most modern and thoroughly efficient stumping powders on the market today. It has been in use for years, giving absolute satisfaction on various kinds of work. It is manufactured at one of the most perfectly equipped high explosive factories in the country, with modern methods and machinery, which ensure a finished product of absolute uniformity and quality.

The most important matter in this connection is the non-freezing quality of — as compared with dynamite and other stumping powders. It gives equally good satisfaction in winter and summer. This feature of — eliminates all danger and cost of preparing explosives for a shot, also eliminates any danger in regard to misfires, which are apt to occur any time with other explosives, owing to the cold climatic conditions of this country.

You know where those unsightly and undesirable big stumps and stones are, that always get in the way of your plow. Why not remove them at once by using —? It costs only a few cents to get rid of them forever. The added soil put into use will soon repay you.

— is the greatest article in the world for planting trees, digging ditches and post holes, and draining land.

No headaches or sickness from using it.

It is safe to handle. Anyone can use it.

We will be glad to see you and tell you more about it. Let — help you clear your farm of stumps and stones.

Jones Hardware Company.

A circular in letter form would probably have been more effective than a circular like this in the form of a dis-

## Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting  
 Goods and  
 Fishing Tackle

## BROWN & SEHLER COMPANY

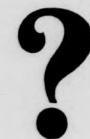
Automobile Tires and Tubes  
 Automobile Accessories  
 Garage Equipment  
 Radio Sets  
 Radio Equipment  
 Harness, Horse Collars

Farm Machinery and Garden Tools  
 Saddlery Hardware  
 Blankets, Robes  
 Sheep lined and  
 Blanket - Lined Coats  
 Leather Coats

GRAND RAPIDS, MICHIGAN

## 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



play advertisement. It might also have been better to eliminate the reference to other explosives, merely stressing the positive merits of this one. The campaign, however, produced big results; and, followed up from year to year, developed a substantial business.

In the first three months of the year, the hardware dealer finds business rather less exacting in its demands than at other periods. He has the opportunity to cast about him, to study trade problems, to devise schemes for increasing his output and his trade problems, to devise schemes for increasing his output and his trade connections. A line on which he might successfully work at this time is the sale of wire fencing.

"My best plan," one dealer stated, "has been to call the attention of our farmers to wire fencing in the winter time, and make up carload orders. By doing this they can get their wire out before spring work comes on, and it helps them as well as ourselves. This work I do right in the store during the dull months."

A method sometimes adopted by aggressive dealers is to get out and canvass the country districts. Some leave this task until early spring; others get out right after the stock-taking is completed. The latter policy has one great advantage. It enables the canvasser to get on the ground early, and to meet the farmer when he has plenty of time on his hands and is prepared to talk. Immediate sales may not be made, but in the spring when the fencing problem confronts the farmer, he will return the call at the store and secure his supply of wire fencing.

Another method is to secure mailing lists for the surrounding district and send them to the fencing manufacturer. The latter sends literature to each farmer, and gets his interest aroused. The dealer then proceeds to display and advertise the goods locally through mediums calculated to reach the farming community. Interest is thus stimulated, and the opening of spring sees an active demand for wire fencing.

Some dealers who make an active canvass of their districts in the winter months do not limit their activity to any particular branch of hardware. They meet the farmers, discuss trade matters generally, and canvass for many other lines as well as fencing. But fencing can with advantage be given a good share of attention in a general canvass of this type.

Seasonable lines should be pushed hard right now. With winter well advanced and spring in sight, strong efforts should be made to clean up on skates. Good display will help. One hardware dealer when the local hockey season was well under way put on a display that was at once simple and effective.

An entire double window was given to the display. Two large squares of glass were used to cover the entire center of the floor, conveying the illusion of ice. The remainder of the window floor on all sides of the glass was covered with cotton batting, which was also piled against the sides and back of the window to the height of a couple of feet. Around the edges

of the glass, on the cotton batting, salt was sprinkled liberally, making a good imitation of loose snow swept off the ice, while the cotton batting looked like snowdrifts. Skates, straps and hockey sticks were shown, being neatly arranged about the window and hung against the background.

A city firm with an overstock of skates used the contest idea to help clear them out. They advertised that they wanted to sell 1,000 pair of skates in one week, and in order to accomplish this gigantic feat had decided to offer a premium. Every person purchasing a pair of skates received a numbered coupon; and on a certain date a drawing was held, the coupon holder with the duplicate number receiving back the price paid for his skates.

To not only advertise but facilitate the handling of mitts, a small town hardware firm put up an ingenious device, which might be adapted to numerous other lines. In the center of the store, well to the front, a framework of 3/4 inch gas pipe was erected, standing six feet high four feet across, and extending back fourteen feet. On both sides were a series of bars. Mitts and lined gloves of all kinds were hung along the bars, literally creating an arbor or pergola of mitts. It was possible to go over the stock and pick out any kind desired without disturbing the rest, so that inspection of the stock by clerks and customers alike was facilitated. At the same time the novel device helped display the line. In all, several hundred pairs of mitts were shown in full view, the cost of the structure being not more than \$6. Placards were at times attached to the frame advertising other goods, and from its position these were sure to be noticed and read by anyone entering the store.

One of the problems confronting the hardware dealer at all times is the disposal of slow selling or dead stock. Such lines are usually uncovered by the annual inventory. No matter how closely the dealer may keep in touch with the business situation, and how keenly he studies the law of supply and demand, there is bound to be an accumulation of stock that has outlived its usefulness. Such stock represents a leak so long as it is allowed to remain on the shelves.

This season of the year is a good time for the dealer to unearth these slow-selling lines and make an energetic effort to dispose of them. To stimulate trade in mid-winter is one of the wide awake dealer's big problems.

The mid winter clearance sale is a good way to stimulate sales; and the slow selling lines provide the material for features. The dealer may as well face the fact that these articles are "lost money" anyway. But an article, regular price 25c, sale price 9c, will give your mid-winter sale the price advertising it needs. If you sell the feature for the nine cents, you are that much to the good; and it helps to draw people to the store where they will buy regular lines at regular prices or at prices only slightly reduced.

Victor Lauriston.

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

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

**ASSOCIATED TRUCK LINES**  
  
 Announce complete organization for handling Merchant Freight. We go to 167 Cities and Towns in Michigan, and make deliveries to suit present day requirements. We furnish the greatest aid to successful merchandising. Adequate delivery. All lines are regulated by the Michigan Public Utilities Commission.  
**ASSOCIATED TRUCK LINES**  
 PHONE 94121 108 MARKET AVE. GRAND RAPIDS, MICH.

**MICHIGAN BELL TELEPHONE CO.**

*Long Distance Rates Are Surprisingly Low*

For Instance:

*for \$2<sup>00</sup>*


*or less, between 4:30 a. m. and 7.00 p. m.,*

You can call the following points and talk for **THREE MINUTES** for the rates shown. Rates to other points are proportionately low.

From GRAND RAPIDS to:	Day Station-to-Station Rate
DES MOINES, IA. ....	\$1.95
ELMIRA, N. Y. ....	1.95
DULUTH, MINN. ....	1.75
ITHACA, N. Y. ....	1.95
JEFFERSON CITY, MO. ....	1.95
BOWLING GREEN, KY. ....	1.80
PADUCAH, KY. ....	1.95

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

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



## HOTEL DEPARTMENT

### News and Gossip About Michigan Hotels.

Los Angeles, Feb. 8.—Here's one a doctor told me at the Hollywood hospital the other day. "We had to give that woman two doses of ether; the first for the operation and the second to prevent her talking about it."

Gardner T. Sands, of Sands & Maxwell, former leading merchants of Pentwater, passed away at his winter home at Long Beach California, a few days ago. The Sands & Maxwell Lumber Co. was engaged in the manufacture of lumber fifty years ago, but with the passing of timber, it continued in merchandising until four or five years ago. A feed and fuel office is still operating under the management of E. W. Shober.

Several Michigan hotels which have heretofore operated on the American plan, among them the Western, of Big Rapids, and the Cushman, at Petoskey, will hereafter be exclusively European. It is presumed that they will continue to serve table d-hote or club meals, so that the general public will not be inconvenienced by the change. During and after the kaiser's war, there was a scramble among hotel men to get away from the American plan of operation. Some there were who made no change in their charges. You were asked to pay just as much for your room as you had heretofore paid for room and three "squares," but most Michigan operators tried to be fair about the matter and there was a minimum of complaints, so far as they were concerned. However, the average guest has become educated to the fact that too much food is too much and, as a consequence, there will be little waste in the culinary department hereafter and quite likely little complaint.

I understand that "Tom" Luce, owner of Hotel Mertens, Grand Rapids, is making some alterations in his hotel, so it will more nearly meet the requirements of the tourists. He will have less single rooms, but will be able to furnish more suites. He will also be enabled to take care of some desirable permanents, who are becoming quite a factor in Grand Rapids.

The Southeast Michigan Tourist Association is a new one. H. A. Hopkins, St. Clair, is president; J. Lee Barrett, Detroit, secretary and John A. Anderson, Hotel Harrington, Port Huron, will handle the cash.

Clarence L. Brown, who succeeded W. W. Witt, as manager of the Colonial Hotel, Mt. Clemens, when Mr. Witt disposed of his holdings, will accompany the latter as assistant manager, when he takes hold of Hotel Spaulding, Michigan City, Indiana.

Detroit has a Hotel Campus, situated opposite the Detroit University, and Fred W. Blake, who also conducts Hotel Lawndale, Hotel Granwood, Detroit, and Hotel Dearborn, at Dearborn, will operate same. It is a fireproof establishment with a hundred rooms, and will cater to university students.

Detroit is all agog over the program for entertaining the National convention of Greeters of America this summer and they had a big meeting of local hotel executives, the other day, with a sprinkling of officials of the organization, to map it out. The Greeters organization is a real worthwhile institution, and should be encouraged.

Speaking of the changes in hotel operation occasioned by war's demands, whenever I see a sign: "Ham and Eggs, 35 cents," I am always re-

minded of the old days. For years and years this was the standard price for that commodity, but strange as it may seem, it has withstood all the changes of time. Throughout inflation periods and depression periods the price of "ham and" has remained at 35 cents and I presume will continue to do so until time is no more. Some restaurant men had the hardihood to tack on a nickle or so just at the height of the European unpleasantness, but they were frowned upon, and re-adopted the old standards. What that really means can be more readily understood when it is explained that when this price was established, the choicest cuts of ham could be procured at 12 cents per pound and eggs were a drug on the market at less than that per dozen. Since then with the staple restaurant "ensemble" selling at the same old price, the cost of ham has gone skyward, reaching 50 cents and eggs to 5. Restaurant owners grumble at the situation, but every time they have tried to adjust these charges they have been frowned upon and discouraged. So it seems that the price of ham and eggs is doomed to remain stationary while beefsteak, "sinkers," and almost every other thing on the menu has gone glimmering. I say "almost," for there is one article—coffee—seems to have had its price stabilized by the usage of years. A couple of years ago, at a Wisconsin hotel convention, one operator told his colleagues that he was going to "break the ice" by advancing the charge for a cup of Mocha to 10 cents, and it would mean \$2,500 in his pocket annually. The other day I met him out here in Los Angeles and promptly asked him about it. He tried it out for a few weeks, found it was a drawback, tacked the extra nickle on something else and quiet was restored. Every business institution is entitled to make a profit on its merchandise sales, but sugar is usually handled and sold for advertising purposes by the grocer, and 5 cent coffee is the hub around which the restaurant man must base his publicity efforts.

A Los Angeles woman told the judge the other day, in a divorce case, that her husband nagged her so persistently that she became as "thin as a rail." Here is something that might appeal to other women who are in despair over their efforts to reduce. Get a nagging husband and then when the result has been achieved, apply for a divorce and draw alimony—thus killing two birds with one martial experience.

This is the log of a little trip made by a party of us the other day, in just four hours actual motoring time. I challenge anybody where I came from to undertake such a varied accomplishment:

We left Los Angeles at 9 o'clock in the morning, drove to Hemet, 100 miles away, over a scrumptious highway, then took the San Jacinto Valley road which follows the river bed for a short distance, made a seven-mile climb up a grade which leads to a pine country.

Late snow and rains had made the road to Idylwild and Taquiz Lodge, not all one could desire, and some motorists would have regarded the attempt as decidedly hazardous, but it was well worth the attempt, and accordingly we reached Idylwild in safety.

Snow we found everywhere in huge quantities, the accumulation of several weeks of activity in that line, and a thermometer registration of 24, quite some difference from the temperature of 63 which was registered at Los Angeles when we left, four hours before.

It is surely some experience for a Michigander to leave home after breakfast, leaving behind sunshine and a comfortable temperature, indulge in winter sports at luncheon time, and

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

### HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

### CHARLES RENNER HOTELS

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

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.

### MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

#### RATES

\$2.50 and up per day.

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

### PANTLIND HOTEL

"An entire city block of Hospitality" GRAND RAPIDS, MICH.

Rooms \$2.25 and up.  
Cafeteria -- Sandwich Shop



### 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.

### HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,  
Manager.

### Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr.

Muskegon -- Michigan

### Columbia Hotel

KALAMAZOO

Good Place To Tie To

### PARK-AMERICAN HOTEL

KALAMAZOO

A First Class Tourist and Commercial Hotel

ERNEST McLEAN

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

Manager

### Park Place Hotel

Traverse City

Rates Reasonable—Service Superb  
—Location Admirable.

W. O. HOLDEN, Mgr.

### HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

### WESTERN HOTEL

BIG RAPIDS, MICH.

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

WILL F. JENKINS, Manager

### NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular

Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

### Wolverine Hotel

BOYNE CITY, MICHIGAN

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

eat your evening meal in the open, on your return.

For centuries it has been the custom of the Navajo Indians to burn down a "hogan" (cabin) in which a member of the family has died. Nobody objected until Uncle Sam began to induce these native Americans to abandon their huts and live in the white man's type of abode.

But just changing homes doesn't change Navajo nature, it seems. Indian agents on the reservations complain that the noble redskins insist on burning down the frame houses provided by the Government, in which a death has occurred. Arson laws? Well, the aborigine wouldn't know about them.

Poor old Uncle Sam! He goes patiently along trying to change human nature. He seldom succeeds, human nature being one of those elements which is seemingly law proof. But he never quits trying. He is the world long-distance champion at the game of trying to make people do something they don't want to do, and one must certainly admire his perseverance.

California has an egg-grading law whereby the purchaser pays for just what he gets. If you want robin's eggs, they are sold you at a certain market price, or if your desires run toward ostrich fruit, there is yet another schedule, somewhat advanced. They are practically sold by weight. At least they are by measure, which is a very good thing in its way, as there is a vast difference in quantity supplied. Of course when you order them from a bill of fare all legal regulations are off. Frank S. Verbeck.

#### Late News From the Michigan Metropolis.

Henry Provo, secretary of the Detroit Retail Meat Dealers Association, informs the writer that while no tentative dates for the annual gathering have been made, a conference with executive members of the national association will be held this week to discuss the possibility of holding joint conventions during the week of August 6, 7 and 8, when the national association of Retail Meat Dealers meets in Detroit. Mr. Provo, who has conducted a retail meat market at Jos. Campau avenue and Hunt street for fourteen years, states that regardless of the outcome of the meeting this week, plans are going on for one of the best and liveliest conventions yet held by the Detroit meat dealers and that local wholesalers have proffered their services to assist in the promotion of the event.

Plans have been announced for the erection of a four story administration building for the S. S. Kresge Co., which will occupy the entire building. It will have a frontage of 432 feet on Second boulevard, between Temple and Ledyard.

The nineteenth annual sales convention of the Eureka Vacuum Cleaner Co. is being held at the Hotel Statler for four days this week. Approximately 200 delegates from all parts of the country arrived in the city Sunday and Monday. A. L. McCarthy, vice-president and general manager, is presiding at the convention. The meeting will close with a banquet Thursday night.

Five hundred Kelvinator distributors and dealers arrived in Detroit Friday to attend the first regional convention of 1929. Other meetings will be held in other parts of the country during the month. The convention opened in

the factory of the Kelvinator Corporation in the morning and closed with a banquet in the evening at the Book Cadillac Hotel.

Sure to attract attention as one of the outstanding features of the third Better Merchandising Conference and Exposition, to be held in Detroit March 13, 14 and 15, will be a playlet entitled "Chargit." This skit, full of humor, clever acting and moral, will be produced by the Retail Merchants Club of Ypsilanti. In this organization are many members of the Ypsilanti Players Club, noted for the splendid stage offerings they have produced. The performance will be given on Thursday evening, March 14.

Arthur Burkhart, formerly of Detroit and now a department manager for the Watts-Ritter Co., wholesale dry goods merchants of Huntington, West Virginia, was in this city last week on a business trip.

Howard Harvey, advertising manager for A. Harvey & Sons, dealers in plumber supplies, was almost entirely incapacitated in a skating accident this week. Mr. Harvey is able to reach his desk with the aid of a stout crutch.

If all dispensers of justice were to follow the example set by Judge W. McKay Skillman, of this city, bad check passers would think again before collecting from tradesmen and others on their worthless paper. Following a conviction for uttering and publishing a worthless check for \$29.50, William H. Sergeant was sentenced last week to from five to fourteen years in Jackson prison.

Harry C. Jolly, associated for the past twelve years with the American Trust Company in the capacity of secretary and manager of the bond department, has become connected with the bond department of the Metropolitan Trust Company.

O. C. Sofky has become affiliated with the Detroit Textile Co. and will represent the house in Western Michigan, making his headquarters in Grand Rapids, according to an announcement by Harry Pratt, president of the company.

Among the exhibits that will attract visitors to the Better Merchandising Conference will be the model grocery store in full detail display by Lee & Cady. In the model store will be attendants to explain the advantages of modernized store fixtures and appliances.

Frank W. Blair, president of the Union Trust Company, has been re-elected a member of the board of governors representing all the joint stock land banks in the United States at a recent meeting held in Washington. Mr. Blair is president of the Union Joint Stock Land Bank of Detroit.

Announcement of heavy manufacturing schedules by every important automobile maker in the Detroit district, following a strong upward shoot in the January production figures, indicates that the major manufacturers are preparing to meet the demand expected with the beginning of March.

Already there are rumors of further, though slight, price reductions. And there is a noticeable concentration by dealers on the important matter of

moving used cars. Survey of the more important lots in Detroit shows that they are rather too well filled. Offers of remarkably good cars for remarkably little money are practically universal. James M. Golding.

#### Late News From the Black Lake District.

Du Mez Brothers, dealers in dry goods, have leased a store adjoining the building they have occupied several years and will stock it with groceries.

P. Boter is closing out his stock of men's wear.

The Walsh Drug Co. will close a business career of fifty years in the near future.

The Holland Furnace Co. is training several classes in salesmanship at the Warm Friend Tavern. Students represent every section of the country. The course occupies one week. Students, upon their graduation, are qualified to install and operate Holland furnaces upon scientific principles. The course closes each week with a banquet.

Holland's leading citizen, Hon. Gerit J. Diekema, is a candidate for appointment by the President to the office of Minister to the Netherlands. Mr. Diekema is an American of Dutch parentage. He has been in public life as a member of the State Legislature, a judge of a Federal court and a member of the lower house of Congress at different periods more than forty years. Should Queen Wilhemina desire to learn the language of the Yankee-Dutch, Mr. Diekema is qualified to teach her.

Street workers use a variety of tools and machines for cleaning the streets. A steel pointed plow, drawn by a pair of horses renders effective service.

L. E. Leland, the popular manager of the Warm Friend Tavern, is a cousin of the Leland brothers, managers of famous Leland hotels of New York, Albany and Chicago forty years ago.

Holland is amply provided with churches, ranging from orthodox to nearly the other extreme. Fourteen are of the Reformed faith. Rotary, Exchange and Lion's clubs are flourishing local institutions.

Holland will entertain a much larger summer population this year than any other season in the past. It is estimated that not less than 15,000 persons will enjoy the cooling breezes and the delightful scenery of this region during the months of July and August. In addition there will be present an unusually large number of auto tourists. Arthur Scott White.

#### Retailers Generally For Resale Price Maintenance.

The Federal Trade Commission has made a preliminary report to Congress concerning its investigation of resale price maintenance. The Commission states that this investigation has not been completed, and that later there will be a complete report containing conclusions and recommendations.

The Commission's study thus far indicates that the large majority of consumers are opposed to resale price maintenance, and that retailers, except chain and department stores, favor it.

Wholesale merchants and manufacturers, especially those who make trademarked merchandise, are strongly in favor of resale price maintenance, according to the Commission's report.

Referring to the retailers' views, the Commission states: "What the independent retailer opposes especially is persistent price cutting on trademarked and branded articles by chain stores and department stores and other competitors merely for the purpose of attracting customers. In certain respects this practice is quite generally regarded as objectionable."

#### Plate Glass Demand Expands.

A continued steady improvement in the demand for plate glass is easily the feature of the week's activity in the flat glass industry. While a relatively greater percentage of the increased consumption, as contrasted with normal requirements, is in the automobile industry, more than the average volume of new business from other principal consuming industries is also reported. Orders from the mirror-manufacturing trade have been more plentiful of late. In the last ten days, especially, the volume of specifications submitted by jobbers has exceeded the expectations of producers.

#### Come To Grand Rapids Next Year.

The annual convention of the Michigan Retail Hardware Association, which was held at Detroit last week, was not so largely attended as usual, possibly due to unfavorable weather conditions.

President—W. A. Slack, Bad Axe.  
Vice-President—Louis F. Wolf, Mt. Clemens.

Secretary—Arthur J. Scott, Marine City.

Treasurer—William Moore, Detroit.

The 1930 convention will be held in Grand Rapids.

#### Six New Readers of the Tradesman.

The following new subscribers have been received the past week:

Joe R. Morris, Hillsdale.  
Paul Kopp, Hillsdale.  
A. B. Evans, Jackson.  
Freestone Cider & Vinegar Co., Bangor.

A. Stimac, Kalamazoo.  
Carl F. Skinner & Sons, Kalamazoo.

An old-fashioned mother-in-law is a husband's best friend in these days of modern wives and all that that means.



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

## DRUGS

**Michigan Board of Pharmacy.**  
 President—J. C. Dykema, Grand Rapids.  
 Vice-Pres.—J. Edward Richardson, Detroit.  
 Director—Garfield M. Benedict, Sandusky.  
 Examination Sessions—Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Marquette, and the March and November examinations at Grand Rapids.

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

### Making Two Sales Where One Bloomed Before.

Sam and I were walking down Main street when he suddenly said that he had to buy a razor as his was stolen the night before. "Let's go to Wood's," I said. "He has a fine stock and the boss is a fine man."

I piloted my friend until we came to Second and Main where we stopped before a window that attracted our attention. It was Wood's Drug Store, of Evansville, Ind., the very store for which we were headed. Evidently a sale was on, for the window was filled with special price tags.

Sam asked to be shown a razor, and the boss himself came forward with one. It was no trouble to sell Sam an Auto-Strop, but no longer had he said, "wrap it up," the boss came back with the words, "say fellows, there's a special sale of those razors to-day. You may buy two for the price of one."

Sam looked at me as much to say I may need one. It was, however, my policy never to buy articles for which I have no present need, and I said so. The boss then turned to my friend and said:

"You lost your razor last night. You better keep two in your room for safeguard. You don't know when this one may be stolen. It's a fine bargain you have to-day, and it may not come again to you in a hurry."

That did the trick, and my friend said: "Wrap them up."

But this is not the whole story. As the boss was about to wrap the article, he turned to my friend again and suggested that he better look around as there may be something else he needs.

"It's a bargain sale to-day," he said, "and you should take advantage of some of these offers." He directed our attention to a pile of toilet soap and after smelling a few boxes my friend decided to take a box. Soap suggested shaving lotion, shaving lotion suggested shaving pomade, hair pomade suggested combs—and so on down a list of eight different toilet articles which my friend finally bought.

When the sale was over a sales slip was passed for five dollars and sixty-five cents, and I found myself the purchaser of a bottle of shaving lotion. My friend entered the store with the purpose of buying one razor; he bought articles that totaled ten times the value of that razor. I entered the store with the purpose of buying nothing; I bought a bottle of shaving lotion for fifty cents.

The above is one of the best examples of suggestive salesmanship it has ever been my privilege to witness. As I frequent this particular store with more or less regularity, I have noticed that suggestive salesmanship is one of the strong points of the selling organization. To watch the boss at the game is a helpful demonstration in retail selling.

A lady enters. Before she has time to cross the aisle he comes forward to her and politely asks:

"What can I do for you to-day, madam?"

The lady appreciates this promptness. She tells him what she wants; he gets it; and while he is wrapping it up he asks, "Do you want me to send this to your home?" The lady decides to take it with her, and as he hands the parcel, he adds:

"Do you need any rubber goods for the home? We are having a special sale to-day. Any douche pans, rubber bags—we have received a new shipment."

The way it is said gives no offense. The lady, even if she is not in the market for such merchandise to-day, is willing to look at them. Not every customer that comes in is approached in this fashion but it is a policy of this store to make the most of selling opportunities when the opportunity is there.

If druggists were in a position to check upon the number of sales that have been lost every year through neglected opportunities, they would be greatly astonished. A druggist may spend hundreds of dollars in advertising, but if after a customer has entered his store he does not make the most of his opportunity his advertising is wasted.

"The customer in the store," said a local dealer, "is our business opportunity and every time a customer is allowed to leave the store without an effort being made to sell him some additional article other than that which he calls for represents a neglected opportunity."

"Suggestion sales should be a vital part of every sale. They should, however, be tactfully made. The average customer does not resent the suggestion of additional merchandise if handled in the right manner. A salesman who is suggesting additional articles should not do so in the manner to give the impression that he is forcing another sale on the customer. He should give the idea that he desires to serve rather than to sell."

The boss who succeeded in selling my friend half a dozen articles where he wanted but one makes it a practice never to suggest any further merchandise until the customer has purchased all he has come for. If the customer has to wait for some reason or other, it provides the salesman with an opportunity to show additional merchandise.

One Evansville druggist carries out the same idea in his interior displays. A person comes in for a drink of Coca Cola. While he is sipping his drink he cannot help seeing the sign: "Milk Choco'ates, To-day ten cents a bar." The fellow who drops in to light his

cigar and buy a stamp is likewise attracted by a table that stands in the middle of the floor with the day's special bargain.

And right here is an important point in suggestive salesmanship. "Never suggest additional merchandise," said a salesman, "unless you preface it with some remarks as the store has just received something new in the line of lotions or is offering to-day a special price on drugs or is featuring a special seasonable line."

The salesman, after making his suggestion, does not wait for the customer's approval before displaying the goods suggested. He displays it at the same time that he makes the suggestion. If the customer objects or is not interested, the salesman assures her that she is under no obligation to buy and that he just wants to show her the goods, as she may be interested some other day.

Arthur A. Young.

### Indigestion Remedies.

#### Digestive Liver Mixture.

Pot. Bicarb. ....	1½ ozs.
Mag. Carb. lev. ....	1½ ozs.
Ext. Casc. Sagr. liq. ....	3 ozs. 6 drs.
Glycerin .....	6 ozs.
Liq. Bismuthi .....	4½ ozs.
Tr. Nuc. Vom. ....	1½ ozs.
Tr. Podoph. ....	1½ ozs.
Tr. Capsici .....	6 drs.
Inf. Gent. Co. ....	6 ozs.
Ol. Ment. Pip. ....	½ dr.
Aq. ....	ad 72 ozs.

#### Digestive Remedy.

Aloes Barb. Pulv. ....	10 lbs.
Sod. Carb. ....	2 lbs.
Capsicum Pulv. ....	2 lbs.
Capsium Pulv. ....	2 lbs.
Oil of Wintergreen artif. ..	15 ozs.
Oil of Sassafras (safrol) ..	5 ozs.
Alcohol .....	8 ozs.
Treacle .....	34 lbs.
Water .....	to 10 gal.

#### Digesto.

Mag. Carb. lev. ....	5 ozs.
Bism. Carb. ....	2½ ozs.
Sod. Bicarb. ....	5 ozs.
Chlorodyn.,	
Ext. Casc. Sagr. Liq. Aroma.	
aa. ....	5 ozs.
Aq. ....	ad 180 ozs.

#### Gastric Mixture.

Bism. Carb. ....	3 ozs.
Mag. Carb. lev. ....	4 ozs.
Glycerin .....	12 ozs.
Liq. Morph. Hydr. ....	12 drs.
Aq. Chlorof. ....	ad 72 ozs.

#### Indigestion and Liver Mixture.

Sod. Bicarb. ....	2 drs.
Tr. Rhei Co. ....	½ oz.
Tr. Capsici .....	20 min.
Liq. Bismuthi .....	½ oz.
Liq. ammon. Co. ....	2 drs.
Aq. Chlorof. ....	ad 8 ozs.

#### Indigestion Cure.

Sod. Bicarb. ....	128 grs.
Bism. Carb. ....	45 grs.
Tr. Gent. Co. Conc. ....	45 min.
Tr. Zingib. Fort. ....	96 min.
Ol. Ment. Pip. ....	½ min.
Spt. Ammon. Co. ....	196 min.
Chlorof. ....	18 min.
Aq. ....	ad 8 ozs.

#### Indigestion Mixture.

Ac. Hydrocyan. dil. ....	25 min.
Sod. Bicarb. ....	1½ drs.
Mag. Carb. ....	1½ drs.

Liq. Bismuthi .....	6 drs.
Ol. Aneth. ....	6 min.
Syrupi .....	½ oz.
Aq. ....	ad 6 ozs.

### Max Mills Returns to the Hotel Business.

Portland, Oregon, Feb. 8—I am in receipt of your letter announcing the passing of poor Crawford. In a sense it is a blessing, as he must have been no comfort or company for himself or others. It seems a very sad ending of a life full of endeavor and industry and to our mortal sense was deserving of a more pleasant ending.

I had never before heard of the vile treatment he received at the hands of the police in Kalamazoo, and I feel very much as you do about wreaking my vengeance on the guilty ones. Crawford was no drinker of any liquors and there was positively no excuse for any such treatment.

I have fortunately secured just about the position I have desired for some time as night clerk in the Hotel Rose-land. It is a new, modern, finely furnished hotel, heated by exhaust steam and automatic elevator and has 105 rooms, about one-third all outside with baths, one-half outside without baths, and the remainder light, airy court rooms; four stories. Stores on ground floor and three stories of rooms.

I go on duty at 6 p. m. and off at 6 a. m. and as most of the arrivals are from 5 to 9 p. m. I am quite busy until the latter hour, and for the remainder of the "trick." I keep the books and make out statements to guests, which does not keep me busy more than an hour or two so I have plenty of time to read and do any personal work. Then I go home, get breakfast with the family and sleep until about 2 p. m. then work around the house until dinner, then 5:30 back to the hotel. The manager is an old friend, who was manager of the Albany Hotel at the same time I was manager of St. Francis in the same town.

L. M. Mills.

### The Expert Merchandiser Is No Fool.

Grand Rapids, Feb. 9—The enclosed taken from one of the trade papers, undoubtedly, will interest you, entitled "Any fool can do it."

To my mind the chain store proposition is still acute and unless something can be worked out, you will find immense accumulation of capital on one side, with nothing but labor on the other side, which is anything but American. It makes for communistic conditions, so that my hopes and wishes are that the smaller fellows will gird themselves for a combat, which, if put to the general public, I think can be won.

Labor in our country is not ignorant—if the condition is made clear and the price made by these big fellows can be met by similar purchasing methods which the chain stores use, the majority of the thinking people will walk a bit farther to trade with the individual because they realize that in the long run their salvation is that of the individual. Much power to your efforts along these lines.

Walter K. Schmidt.

The article referred to by Mr. Schmidt is as follows:

It seems that ere long we shall not be able to refer to chain store competition as cut-price competition. Giants seldom fight each other. It is generally a small nation that lights the torch of war. Then the big nations fight the little ones and, for a time, each other. However, when the small nations have been brushed out of the way it generally happens that the big ones speedily make peace. A condition such as this seems to be approaching in certain fields of merchandising.

Undoubtedly price cutting was the original weapon used by chain grocerites against independents—and

there appears to be a good bit of it yet. But now the big chains are commencing to compete with each other and they apparently realize that cut-rate wars will get them nowhere, except into trouble.

A prominent chain store publication has recently printed a really fine article from the pen of a very widely known executive of a grocery chain in which he points out the futility of price slaughtering. Expert merchandising is not price cutting. It takes no expert to do that. Any fool can cut prices. It used to be that the prominent price cutters, so-called, were shrewd and unscrupulous men who only pretended to cut prices. Now, the buying public is so wide-awake that make-believe price-cutting is rapidly becoming ineffective and so the chain store men are really making good on the claim that they have so long advanced—that of using superior merchandising methods. An individual may be a superior merchandiser. The superior merchandising of a chain is merely evidence that the chain employs individuals who are superior merchandisers. Remember that and be deserving of the name of merchandising expert.

Yes, any fool can cut prices. The expert merchandiser is no fool.

**Mucilage of Tannin.**  
 Tannic Acid ----- 10 grams  
 Powdered Tragacanth -- 1.2 grams  
 Chloroform ----- 0.5 mls  
 Alcohol ----- 2 mls  
 Distilled Water, to make 100 mls  
 Dissolve the tannin in 90 mls of distilled water. Mix the chloroform and alcohol and suspend the tragacanth in the mixture. To this add the tannin solution carefully.

**Bismuth Cream.**  
 Bismuth Subnitrate ----- 4 grams  
 Zinc Oxide ----- 8 grams  
 Olive oil ----- 120 mls  
 Lime Water, suffic. to make 240 mls  
 Very soothing in sunburn and erythema.

**Influenza Tablet.**  
 "Atophan" methylester ----- 7½ grs.  
 Ac. acetylsalicyl. ----- 7½ grs.  
 Paper from a plant of the pineapple family indigenous to Eastern Brazil has been found a satisfactory source of paper making material.

**WHOLESALE DRUG PRICE CURRENT**

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

<b>Acids</b>	Cotton Seed	1 35@1 50	Belladonna	@1 44
Boric (Powd.)	Cubebs	5 00@5 25	Benzoin	@2 28
Boric (Xtal)	Eigeron	6 00@6 25	Benzoin Comp'd.	@2 40
Carbolic	Eucalyptus	1 25@1 50	Buchu	@2 16
Citric	Hemlock, pure	2 00@2 25	Cantharides	@2 52
Muriatic	Juniper Berries	4 50@4 75	Capsicum	@2 28
Nitric	Juniper Wood	1 50@1 75	Catechu	@1 44
Oxalic	Lard, extra	1 55@1 65	Cinchona	@2 16
Sulphuric	Lard, No. 1	1 25@1 40	Colchicum	@1 80
Tartaric	Lavender Flow.	6 00@6 25	Cubebs	@2 76
	Lavender Gar'n.	85@1 20	Digitalis	@2 04
	Lemon	6 00@6 25	Gentian	@1 35
<b>Ammonia</b>	Linseed, raw, bbl.	@ 86	Guaiaac	@2 28
Water, 26 deg.	Linseed, boiled, bbl.	@ 89	Guaiaac, Ammon.	@2 04
Water, 18 deg.	Linseed, bld. less	96@1 09	Iodine	@1 25
Water, 14 deg.	Linseed, raw, less	93@1 06	Iodine, Colorless	@1 50
Carbonate	Mustard, arifil. oz.	@ 35	Iron, Clo	@1 56
Chloride (Gran.)	Neatsfoot	1 25@1 35	Kino	@1 44
	Olive, pure	4 00@5 00	Myrrh	@2 52
	Olive, Malaga,		Nux Vomica	@1 80
	yellow	3 00@3 50	Opium	@5 40
	Olive, Malaga,		Opium, Camp.	@1 44
	green	2 85@3 25	Opium, Deodorz'd	@5 40
	Orange, Sweet	12 00@12 25	Rhubarb	@1 92
	Origanum, pure	@ 2 50		
	Origanum, com'l	1 00@1 20	<b>Paints</b>	
	Pennyroyal	3 00@3 25	Lead, red dry	13¼ @13¾
	Peppermint	5 50@5 70	Lead, white dry	13¼ @13¾
	Rose, pure	13 50@14 00	Lead, white oil	13¼ @13¾
	Rosemary Flows	1 25@1 50	Ochre, yellow bbl.	@ 2½
	Sandelwood, E.		Ochre, yellow less	3@ 6
	I.	10 50@10 75	Red Venet'n Am.	3½ @ 7
	Sassafras, true	1 75@2 00	Red Venet'n Eng.	4 @ 8
	Sassafras, arti'l	75@1 00	Putty	5 @ 8
	Spearmint	7 00@7 25	Whiting, bbl	@ 4½
	Sperm	1 50@1 75	Whiting	5½ @ 10
	Tany	7 00@7 25	L. H. P. Prep.	2 55@2 70
	Tar USP	65@ 85	Rogers Prep.	2 55@2 70
	Turpentine, bbl.	@ 65		
	Turpentine, less	72 @ 85	<b>Miscellaneous</b>	
	Wintergreen,		Acetanalid	57 @ 75
	leaf	6 00@6 25	Alum	06 @ 12
	Wintergreen, sweet		alum, powd and	
	birch	3 00@3 25	ground	09 @ 15
	Wintergreen, art	75 @ 1 00	Bismuth, Subni-	
	Worm Seed	4 50@4 75	trate	2 25@2 52
	Wormwood	20 00@20 25	Borax xtal or	
			powdered	05 @ 13
			Cantharides, po.	1 50@2 00
			Calomel	2 72@2 82
			Capsicum, powd	62 @ 75
			Carmine	7 50@8 00
			Cassia Buds	30 @ 35
			Cloves	40 @ 50
			Chalk Prepared	14 @ 15
			Chloroform	53 @ 66
			Chloral Hydrate	1 20@1 50
			Cocaine	12 85@13 50
			Cocaine Butter	6 5 @ 90
			Corks, list, less	30 @ 10
			40-10%	
			Copperas	03 @ 10
			Copperas, Powd.	4 @ 10
			Corrosive Sublim	2 25@2 30
			Cream Tartar	3 @ 45
			Cuttle bone	40 @ 50
			Dextrine	6 @ 15
			Dover's Powder	4 00@4 50
			Emery, All Nos.	10 @ 15
			Emery, Powdered	@ 15
			Epsom Salts, bbls.	@ 05
			Epsom Salts, less	3¼ @ 10
			Ergot, powdered	@ 4 00
			Flake, White	15 @ 20
			Formaldehyde, lb.	13½ @ 35
			80%	80 @ 90
			Glassware, less	55%
			Glassware, full case	60%
			Glauber Salts, bbl.	@02½
			Glauber Salts less	04 @ 10
			Glue, Brown	20 @ 30
			Glue, Brown Grd	16 @ 22
			Glue, White	27½ @ 35
			Glue, white grd.	25 @ 35
			Glycerine	20 @ 40
			Hops	75 @ 95
			iodine	6 45@7 00
			Iodoform	8 00@8 30
			Lead Acetate	20 @ 30
			face, powdered	@ 1 50
			Menthol	8 50@9 50
			Morphine	12 83@13 98
			Nux Vomica	@ 30
			Nux Vomica, pow.	15 @ 25
			Pepper, black, pow	57 @ 70
			Pepper, White, pw.	75 @ 85
			Pitch, Burgudry	20 @ 25
			Quassia	12 @ 15
			Quinine, 5 oz. cans	@ 59
			Rochelle Salts	28 @ 40
			Sacharine	2 60@2 75
			Salt Peter	11 @ 22
			Seidlitz Mixture	30 @ 40
			Soap, green	15 @ 30
			Soap mott cast	@ 25
			Soap, white Castile,	
			case	@15 00
			Soap, white Castile	
			less, per bar	@1 60
			Soda Ash	3 @ 10
			Soda Bicarbonate	3¼ @ 10
			Soda, Sal	02½ @ 08
			Spirits Camphor	@ 1 20
			Sulphur, roll	3¼ @ 10
			Sulphur, Subl.	4½ @ 10
			Tamarinds	20 @ 25
			Tartar Emetic	70 @ 75
			Turpentine, Ven.	50 @ 75
			Vanilla Ex. pure	1 50@2 00
			Vanilla Ex. pure	2 25@2 50
			Zinc Sulphate	06 @ 11

# Easter Candy

CANDY EGGS - NOVELTIES

## LOWNEY'S Easter Gift

PACKAGE CHOCOLATES

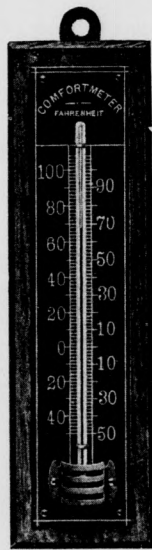
Now ready to ship. Get your supply early.

NATIONAL CANDY CO., INC.  
**PUTNAM FACTORY**  
 GRAND RAPIDS, MICH.

## THERMOMETERS — HYDROMETERS CHARGOMETERS — FREEZOMETERS



We have complete line of  
**THERMOMETERS**  
 for Weather, Bath, Dairy,  
 Incubator, Oven, Brooder,  
 Dairy, Domestic Science,  
 and Laboratory Use.  
 A'so



**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





**Proceedings of the Grand Rapids Bankruptcy Court.**

Grand Rapids, Jan. 31.—In the matter of Clyde Croel, Bankrupt No. 3431. The final meeting of creditors has been called to be held Feb. 18. The trustee's final account will be approved at such meeting. There will be no dividends for creditors of this estate.

In the matter of Patrick B. McKenzie, Bankrupt No. 3500. The final meeting of creditors has been called to be held Feb. 18. The trustee's final account will be approved at such meeting. There will be little, if anything, for creditors of this estate.

In the matter of Lysander Gillmore and Leonard Gillmore, individually and as Gillmore & Son, Bankrupt No. 3432. The final meeting of creditors has been called to be held Feb. 18. The trustee's final account will be approved at such meeting. There probably will be a small dividend for creditors of this estate.

In the matter of Eugene Veihl, Bankrupt No. 3396. The final meeting of creditors has been called for Feb. 18. The trustee's final account will be approved at such meeting. There probably will be a small first and final dividend for creditors of this estate.

In the matter of Chris J. Larsen, Bankrupt No. 3511. The final meeting of creditors has been called for Feb. 18. The trustee's final report will be approved at such meeting. There probably will be a small first and final dividend for creditors of this estate.

In the matter of Albert Fox June, Bankrupt No. 3457. The final meeting of creditors has been called for Feb. 18. The trustee's final report will be approved at such meeting. There will be no dividend paid to creditors of this estate.

In the matter of Peter C. Maghelse, George P. Maghelse and John Moylan, individually and as Eureka Brass Products Co., Bankrupt No. 3395. The final meeting of creditors has been called for Feb. 18. The trustee's final report will be approved at such meeting. There will be a small first and final dividend for creditors.

In the matter of Dorothy Hendershot, Bankrupt No. 3644. The first meeting of creditors was held Jan. 31. The bankrupt was present in person and represented by attorney Horace T. Barnaby. Creditors were present in person and represented by attorneys Corwin, Norcross & Cook and agents Grand Rapids Credit Men's Association and Fred G. Timmer. Claims were proved. The bankrupt was sworn and examined with a reporter present. Shirley C. De Groot was named trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

Jan. 31. On this day was held the first meeting of creditors in the matter of Robert A. Ford, Bankrupt No. 3625. The bankrupt was present in person and represented by attorney L. D. Averill. One creditor was present in person. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Jan. 31. We have to-day received the schedules, reference and adjudication in the matter of Leroy G. Cook, Bankrupt No. 3674. 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 truck driver. The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$324.08. 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:

Richards Clo. Co., Kalamazoo	\$ 21.96
Harry Rose, Kalamazoo	4.95
R. E. Fair, Kalamazoo	4.59
Service Tire Co., Kalamazoo	40.80
Wilkins Tire Co., Kalamazoo	31.50
Halpert Tire Co., Kalamazoo	28.00
Steve Skof, Kalamazoo	30.30
Frank Stender, Kalamazoo	17.50
Ohio Contract Purchase Co., Cleveland	81.50
Van Halst Battery Shop, Kalama.	5.10
David Flora, Kalamazoo	20.00
Dr. C. B. Fulkerson, Kalamazoo	10.00
Kal. Creamery Co., Kalamazoo	18.00
Costlow's, Kalamazoo	8.90

Jan. 30. We have to-day received the schedules, reference and adjudication in the matter of Stephen J. Aniston, individually and trading as Manhattan Cafe, Bankrupt No. 3675. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a restaurateur. The schedules show assets of \$1,677.09 of which \$250 is claimed as exempt, with liabilities of \$1,297.47. The first meeting will be called promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows:

National Cash Register Co., G. R.	\$152.00
G. R. Store Fixture Co., Grand R.	23.55
Elizabeth Kortlander, Grand Rap.	366.67
Consumers Ice Co., Grand Rapids	19.80
Consumers Power Co., Grand Rap.	37.23
Coffee Ranch, Grand Rapids	38.15
Henry Freudenberg, Grand Rapids	27.57

G. H. P. Cigar Co., Detroit	3.57
Press, Grand Rapids	5.00
Herald, Grand Rapids	1.00
Chronicle, Grand Rapids	3.50
Gas Light Co., Grand Rapids	116.00
G. R. Creamery Co., Grand Rapids	113.57
G. R. Coat & Apron Supply Co.	42.05
Herpolsheimer Co., Grand Rapids	17.50
Miner Pie Co., Grand Rapids	19.20
Mohrhardt, Grand Rapids	138.60
National Grocer Co., Grand Rapids	77.35
Schulze Baking Co., Grand Rapids	6.25
Peterson Printing Co., Grand Rap.	16.82
Stuart Dewey Tile Co., Grand R.	15.00
Taylor Typewriter Co., Grand R.	56.80
Western Union, Grand Rapids	9.00

Jan. 31. On this day was held the first meeting of creditors in the matter of Adrian Boes, Bankrupt No. 3637. The bankrupt was present and represented by attorneys Munshaw & Herscher. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Leroy Leinbach, Bankrupt No. 3643. The bankrupt was present in person and represented by attorneys Carney & Carney. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Jan. 31. On this day was held the first meeting of creditors in the matter of Ray E. Backart, individually and doing business under the assumed name of Kent Hardware Co., Bankrupt No. 3626. The bankrupt was present and represented by attorney L. D. Averill. Certain creditors were present in person. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Feb. 1. On this day was held the first meeting of creditors in the matter of Gerben Heeringa, Bankrupt No. 3645. The bankrupt was present in person and represented by attorneys Dille, Souter & Dille. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of Charles E. Herington, doing business as Ye Blue Bird shop, Bankrupt No. 3630. The sale of assets has been called for Feb. 15 at the premises formerly occupied by the bankrupt, 22 Division avenue, N., Grand Rapids. The stock in trade consists of art goods, novelties, china, crockery, glassware and dishes; also complete fixtures for the operation of said store, appraised at approximately \$2,546; also completely equipped kitchen, fountain, dining room, all for the operation of a restaurant and tea room, appraised at approximately \$2,520. All interested in such sale be present at time and place.

Feb. 1. On this day was held the first meeting of creditors in the matter of Joseph Kulas, Bankrupt No. 3647. The bankrupt was present in person and represented by attorney John E. Dumon. The creditors were represented by Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. Shirley De Groot, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Charles A. Lamb, Bankrupt No. 3641. The bankrupt was present in person and represented by attorneys Watt & Colwell. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Wilbur Winchell, Bankrupt No. 3652. The bankrupt was present in person. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Dave Applebaum, Bankrupt No. 3379. The trustee has filed his final report and account, and a final meeting of creditors was held Jan. 24. The trustee's final report and account was approved and allowed. The trustee was present and represented by attorneys Hilding, Hilding & Tubbs. The bankrupt was represented by attorneys Jackson,

Fitzgerald & Dalm. Claims were approved. An order was made for the payment of expenses of final distribution and for the payment of a final dividend of 19.5 per cent. to creditors. This dividend is in addition to the first dividend heretofore declared. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Feb. 1. On this day was held the first meeting of creditors in the matter of Dekker Furniture Co., Bankrupt No. 3655. The bankrupt was present by its secretary and represented by attorneys Rogoski and Landman. Creditors were present in person and represented by attorney H. H. Smedley, Lyon Agency and Grand Rapids Credit Men's Association. Claims were proved and allowed. The secretary of the corporation was sworn and examined without a reporter. George D. Stribley, of Muskegon, was named trustee, and his bond placed at \$2,000. The first meeting then adjourned without date.

In the matter of Chester H. Woodin, Bankrupt No. 3666. The funds have been received and the first meeting has been called for Feb. 19.

In the matter of Peter Romano, Bankrupt No. 3656. The funds have been received and the first meeting of creditors has been called for Feb. 19.

In the matter of Paul D. Snyder, Bankrupt No. 3670. The funds have been received and the first meeting of creditors has been called for Feb. 19.

In the matter of Alvin L. Dennis, Bankrupt No. 3648. The funds have been received and the first meeting of creditors has been called for Feb. 19.

In the matter of Lynn C. Gardner, Bankrupt No. 3673. The first meeting has been called for Feb. 20.

In the matter of Harry P. Smith, doing business as Paradise Shoppe, Bankrupt No. 3665. The first meeting has been called for Feb. 20.

In the matter of William E. Bassett, doing business as Cedarcraft Co., Bankrupt No. 3616. The first meeting has been called to be held Feb. 21.

In the matter of St. Joseph Motor Supply Co., Bankrupt No. 3668. The first meeting has been called for Feb. 21.

Feb. 4. We have to-day received the adjudication, reference and petition in the matter of Try-Me Bottling Co., successor to Joyce Bottling Co., Bankrupt No. 3654. This matter has been referred to Charles B. Blair as referee in bankruptcy. This is an involuntary case. The schedules have been ordered filed, upon receipt of same, list of assets and liabilities; also list of creditors will be made herein.

Feb. 2. We have to-day received the schedules, reference and adjudication in the matter of Archie Herbert Bradford, Bankrupt No. 3676. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a store clerk. The schedules show assets of \$3,098.03 of which \$1,973.92 is claimed as exempt, with liabilities of \$3,835.99. The court has written for funds and upon receipt of same the first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Firestone Tire & Rubber Co., Grand Rapids	\$1,766.70
Willys Overland, Toledo	568.30
Century Tire Corp., Chicago	222.51
Brown & Sehler, Grand Rapids	74.25
Standard Oil Co., Grand Rapids	165.68
M. E. Sanford, Cedar Springs	415.00
John Beucus, Cedar Springs	175.70
Dr. Robt. J. Hutchinson, Grand R.	130.00
Farmers & Merchants State Bank, Cedar Springs	224.00
Cedar Springs Gas & Oil Co., Cedar Springs	19.85
T. J. Blanchard, Cedar Springs	50.00

Feb. 4. We have to-day received the schedules, reference and adjudication in the matter of Peter W. DeCoux, Bankrupt No. 3677. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a book-keeper. The schedules show assets of none with liabilities of \$936.90. 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 are as follows:

Jordan & Jordan, Grand Rapids	\$231.00
Conroy Coal Co., Grand Rapids	9.00
East End Fuel Co., Grand Rapids	23.00
Mrs. Finette Hurd, Grand Rapids	200.00
J. C. Miller, Grand Rapids	10.00
Herman Van Dyke, Grand Rapids	10.00
Thos. Pant, Grand Rapids	165.00
Dr. Clyde Green, Grand Rapids	12.00
Estlows Garage, Grand Rapids	6.00
Ver Wys Hdwe Co., Grand Rapids	23.00
Grandville Bldg. & Fuel Co., Grandville	12.00
G. M. Bell, Grand Rapids	6.50
F. A. Brooks, Grand Rapids	25.00
Robert Burns, Grand Rapids	96.40

Whether to-day is to be a happy day, a successful, a profitable day, depends not so much upon what you do to-day as upon what you did yesterday.

**Double Flavor**  
puts  
**A million dollars**  
worth of conversation  
in every cup

You'll respond to the vitality of this pungent cup of cheer. Its creamy softness pours forth the tip top essence of Mocha at the best.

**LIGHT HOUSE COFFEE**  
NATIONAL GROCER CO.

**GRAND RAPIDS PAPER BOX Co.**  
Manufacturers of SET UP and FOLDING PAPER BOXES  
SPECIAL DIE CUTTING & MOUNTING.  
GRAND RAPIDS MICHIGAN



**IN THE REALM OF RASCALITY.**

**Questionable Schemes Which Are Under Suspicion.**

Pewamo, Feb. 9—Most likely you are acquainted with the Sansco Manufacturing & Mercantile Co., of St. Louis, Mo., whose premium goods we have in our store. Because these goods have been misrepresented to us we have never made a payment on them, although some of the acceptances are past due. We have written to them in regard to sending the goods back, but they didn't answer our letter and turned the account over to R. G. Dun & Co. for collection. R. G. Dun & Co. wrote to me once, then we got a letter from J. Earl Brown, Lansing attorney, whom you probably know.

Could you please give us a little advice on this whole proposition?

Pius Fedewa.

Mr. Fedewa's statement to the effect that the goods were sold to him under false representations is probably true, because all of the transactions with the house in question in Michigan the writer has had brought to his attention have been accompanied by fraud of the most flagrant character. Our advice is to pay nothing, thus forcing the house to accept the return of the goods in full payment of his obligations. On receipt of the above letter the writer sent the following letter to the attorney at Lansing:

Mr. Fedewa, of Pewamo, tells me you have a claim against him from the Sansco Manufacturing & Mercantile Co.

This is a crooked concern.

The goods are sold NASTY, by which I mean under false pretenses.

Because both salesman and house are crooked, I advise my readers to pay no attention to any demands, after explaining the situation.

Attorneys who know me or the reputation of the Tradesman for the past forty-six years refuse to dirty their hands with such trash.

I hope you can see your way clear to do the same.

No reply has been received from Attorney Brown as yet.

Whatever the outcome of the present bankruptcy investigation may be, and it is furnishing more action than any in recent years, the elimination of bankruptcy fraud still seems to depend on bankruptcy prevention. If the debtor was first compelled to bring his affairs to the attention of a reputable credit or trade association, then ways might be found to save him from his difficulties and from recourse to the law. His appeal to the association would at least furnish evidence of his good faith. Creditors might move in a similar fashion. Then all petitions filed without the affairs of the debtor having first been scrutinized by a representative trade body would be open to proper suspicion and dealt with accordingly. This plan would only be following the course followed in arbitrating trade disputes rather than in trying them in the courts. The process is not untried but has been used in numerous cases. What is needed is to compel such procedure so that the honest debtor may be helped and the fraud and his accomplices or instigators labeled plainly.

Howell, Feb. 7—Yesterday a man called upon me, representing the National Automobile Service Corporation, asking me for membership the amount

of \$24.50 for one year or a special membership drive of two years for \$29.50. He told me that would get my gas and oil at cut prices at all the large service stations; also would get a cut price on my tires, and it would also insure me against accident. I gave him a check for \$29.50 late in the afternoon but that night after looking over some of the back numbers of the Tradesman I saw that you exposed some of these companies, so this morning I stopped payment on the check. W. W. B.

The subscriber did well to stop payment on the check, which he was fully justified in doing both from a legal and ethical standpoint. We have yet to hear from anyone who has entered in to these service contract schemes contending that they received any commensurate service in exchange for the money paid for such contracts.

Better Business Bureau of New York, gives a brief history of Geo. E. Booth whom the authorities are looking for in connection with the Auto Painting School, 1457 Broadway, which Booth conducted. He promised men \$50 to \$100 per week in the automobile painting trade by taking his course of instructions, and that \$35 a week could be earned while learning. The prospect paid \$25 down payment, after which he discovered the school was a hoax and the promise of the big wages "sucker bait." This is the same Booth who started the United Food & Fur Association in 1920, was indicted for fraudulent use of the mails and fined \$1,000. Later on he conducted Mutual Food Products Co., 1457 Broadway. When Nathan D. Hecht started the Standard Food & Fur Association, Booth claimed that Hecht stole his plan, copied his literature, etc., which subsequently proved to be true. It will be remembered that Hecht was sentenced to serve six months in jail under a similar indictment while his co-conspirators, Vavaro Brothers, secured an acquittal.

**Persistent Illusion of the Value of Cash Trade.**

(Continued from page 20)

vidual grocer had advantages greater now than a few years back. He stressed them thus:

1. Personality. He runs his own store; comes in contact personally with his trade; knows every customer as a personal friend. He manages his own business, and that always beats any delegated management, regardless of how good the delegated manager may be.

2. He carries many lines of goods that the cash chain cannot afford to carry. That gives him a hold that the chain cannot meet at all on trade that wants the hundreds—often thousands—of items herein included. The American people are very prosperous. They have more money, more evenly distributed, than any people ever had and they are spending it for better things and better living than any people ever did. Such people want service as well as perchandise and pay adequately for it.

3. Delivery and credit. Credit is safe because our people have money and also because they have become credit-educated. Paul Findlay.

**The Toast Supreme!**  
**For Breakfast Luncheon Dinner**  
**100 WAYS TO SERVE**  
**DUTCH TEA RUSK**  
**DUTCH TEA RUSK CO. HOLLAND MICHIGAN**

**THE JAY A. BERG SALES CO.**  
 211 Ashton Bldg., Grand Rapids  
 Phone 83801  
**SPECIAL SALE ENGINEERS EXPERT MERCHANDISERS LIQUIDATOR SPECIAL ADVERTISING**  
 Write, Wire or Phone

**Henry Smith FLORAL Co., Inc.**  
 52 Monroe Avenue GRAND RAPIDS  
 Phone 9-3281

**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.

**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.**

**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.

STORE—Now available, 344 Cedar St. with fixtures, modern; living rooms and garage; rent reasonable to right party. G. A. Lindemulder, 1259 Franklin, Grand Rapids, Mich. 23

Exchange—Improved eighty-acre farm, for good grocery stock. Address No. 25, c/o Michigan Tradesman. 25

Exchange—Income property, well leased, for clothing, shoes, or general merchandise. Address No. 24, c/o Michigan Tradesman. 24

For Sale—Ready-to-wear and furnishings stock, live manufacturing town. Low overhead. Money maker. No trader or stock buyer. Deal with owner. Address No. 26, c/o Michigan Tradesman 26

Shoe Department For Rent—In one of the finest department stores in the best small town in Michigan. Our shoe manager has retired and we are closing out the shoe stock. Would like to lease the department to some progressive, reliable concern on a percentage of sales basis. Stein & Griswold Co., Allegan, Mich. 27

FOR SALE — An up-to-date general store in a manufacturing town. Will sell stock and fixtures and rent building, including apartment, or sell entirely. Splendid opportunity for man and wife. Reason for selling, business interests in New York. Walter Taylor, Mt. Vernon Ave., Rochester, N. Y. 28

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. 29

"EXCELLOGRAPH" — Portable Rotary Stencil Printing Duplicators \$38. Equipped. Terms, Description, testimonials, printed samples, free. Pittsburg Type-writer Supply Co., Dept. 540, Pittsburg, Pa. 3

To Merchants—Reduction sales. Closing out sales. My plan will quickly turn your stock into cash. W. A. Anning, 500 N. Clinton, St. Johns, Mich. 19

FOR RENT—Vacant store at Reed City. Solid brick, steam heat, and best location in city for any line. Store is 24 x 150. Will Curtis, owner, Reed City, Mich. 20

For Sale—Grocery stock. Would lease fixtures with building. Meat market could be added if desired. Owner has operated it for twenty-five years. Retiring from business. Located in heart of one-of-a-kind business city of the North. Write for particulars. The Ferris Grocery, Petoskey, Mich. 21

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

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

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. 8

**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.**

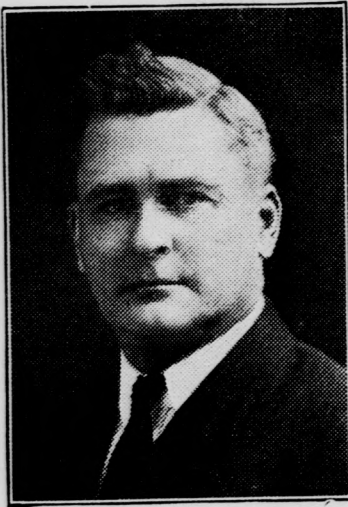
**CASH FOR MERCHANDISE**  
 Will Buy Stocks or Parts of Stocks of Merchandise, of Groceries, Dry Goods, Shoes, Rubbers, Furniture, etc.  
**N. D. GOVER, Mt. Pleasant, Mich.**

Consult someone that knows Merchandise Value.  
**GET YOUR BEST OFFER FIRST.**  
 Then wire, write or phone me and I will guarantee you in good American Dollars to get you more for your store or plant of any description.  
**ABE DEMBINSKY**  
**Auctioneer and Liquidator**  
 734 So. Jefferson Ave., Saginaw, Mich.  
 Phone Federal 1944.  
 Buyers inquiring everyday—

## MEN OF MARK.

**Wm. E. Robb, Founder of Prosperous Insurance Company.**

William E. Robb was born about fifty years ago on a farm about twelve miles North of Howell, near what is known as Deerfield Center. While a boy he worked on the farm in the summer and attended the district school in the winter. He graduated from the Fenton Normal School and taught school for two terms. Then he matriculated in the Law Department of the University of Michigan and spent his vacations writing cyclone insurance for the State Mutual Cyclone Insurance Company. This company had been organized four years previous to the time Mr. Robb started to write and had only about 500 members. The first summer he wrote he secured about 1,000 new members. The company then began to grow rapidly and it was quite largely through Mr. Robb's ability as an organizer that the company got its start. In 1903 Mr. Robb located



William E. Robb

in Howell in the practice of law, was elected Circuit Court Commissioner in 1906, Prosecuting Attorney for Livingston county in 1908 and re-elected in 1910. In the fall of 1914 Mr. Robb conceived the idea of a mutual association of automobile owners for protection against the usual hazards and risks consequent to the ownership of a motor vehicle. Automobile insurance at that time was comparatively unknown except in the larger cities, because of the high prevailing rates of the stock companies. It was just at a time when medium priced automobiles were first becoming so popular and when the Citizens' Mutual Automobile Insurance Company was organized with a rate of only 25c per horsepower, the idea almost immediately became very popular and the company has had a splendid and healthy growth. No more remarkable record has ever been made by a mutual insurance man than Mr. Robb has made in this matter.

Mr. Robb, outside of his work as Secretary-Treasurer of the Citizens' Mutual Automobile Insurance Company takes a very active interest in the other institutions in the city of Howell. When William P. Van Winkle, President of the First

State Savings Bank of Howell, died from injuries received in an unfortunate automobile accident, Mr. Robb was first elected to fill the vacancy on the Board of Directors and subsequently elected President.

Mr. Robb is President of the First State Savings Bank of Howell, and at the annual meeting of the State Association of Mutual Insurance Companies, held at Lansing last week, he was elected President of that organization.

Personally, Mr. Robb is one of the most companionable of men. He stands high in his community and is well liked by his associates and employes. His energy is unbounded and his methods are so clean that no one has ever laid any charge of unfairness at his door.

**Items of Interest To Grand Rapids Council.**

Preparations for the twenty-seventh annual banquet and ball have been completed and I predict it will be an event long remembered by all those fortunate enough to attend. There are times when we think there is much work in connection with the annual "party" but the generous response of manufacturers who wish to furnish souvenirs and favors and the willingness of all the membership to assist in every way possible make the work of the committee almost a round of pleasure. The favors for the ladies are artistic and valuable, but we must hold one surprise for them, so we cannot tell you what they are, but are sure they will be appreciated.

The Council is in mourning this week over the loss of our brother, Peter H. Fox, living at 925 Eastern avenue, Grand Rapids. He was an active, valuable member who will be much missed from our midst. The funeral was held Wednesday, with the following brothers acting as pallbearers: Dan M. Viergever, L. V. Pilkington, Perry Larrabee, Martin Vermaire, Fred Buck and Harvey Mann. He leaves a widow, three children and a host of friends to mourn his loss to the home, the Council and the city.

At the Salesman's Club meeting last Saturday at the Rowe Hotel, we were favored with two cornet solos by Dr. Geo. H. McClung. His splendid technique was much appreciated. His daughter, Margie, accompanied him at the piano.

The meeting next Saturday will be addressed by Clarence J. Farley, of the Clarence J. Farley Dry Goods Co., of this city. He is sure to have a message well worth hearing.

W. S. Riggs has returned recently from Pittsburgh, where he spent more than a month. He is feeling very good over the business outlook for the year of 1929.

Junior Counsellor Robert E. Groom is driving a new Nash sedan. We congratulate him.

Henry Koessel (Senior Counsellor) who drove to Detroit last week to attend the Retail Hardware Dealers convention, reports that the roads as they approached Detroit were very icy and decidedly "tricky." It is a very unusual thing when a car gets away from Henry and starts back toward Grand

Rapids. Right here we would like to caution all our members that good men are getting scarce, so drive accordingly.

The reporter drove with his family to Jackson last Saturday to attend the reunion of the alumni association of the Kansas State Agricultural College, located at Manhattan, Kansas. The party was held in the green room, Elks Temple. A banquet was served at 6:30 p. m. and the evening was given to reminiscences of college days, singing college songs, reading messages from those with us in spirit, but absent in the body, and bridge. It was a thoroughly good time. L. L. L.

**The Pickle Beautiful.**

Beauty, one must suspect, is something more than the Keatsian synonym for Truth. It might be, for instance, the beauty of a Gothic cathedral, a Venus de Milo, a Rubens painting, a fragile debutante or—well, a dill pickle. Yes, it seems that there is now to be beauty even in American dill pickles.

Professor George E. Starr, of the University of Michigan, has been working five years to raise a cucumber which would be shapely, wartless and of such noble mien withal as to be as pleasing to the eye as to the palate. An announcement by the Pickle Packers Association says that the professor has finally succeeded in developing such a cucumber, and American tables will presently be graced with pickles artistic in the last degree.

And yet Europeans have been coming over here telling us that the American people have no sense of beauty, no culture—nothing, indeed, but crassly materialistic and barbarian instincts. Let the pickle manufacturers get a hustle on and start turning out those esthetic pickles at once. The sooner we can show them to the Europeans the better. Surely the most rabid of our overseas critics will be compelled to admit that a Nation that craves beauty even in its pickles cannot be wholly without a soul.



# L.A. GEISTERT & CO.

GRAND RAPIDS, MICHIGAN

## ARE PLEASED TO ANNOUNCE THAT E.H. SCHWAGMEYER, C.P.A.

FORMERLY OF PRICE, WATERHOUSE & CO.  
HAS BEEN ELECTED  
ASSISTANT SECRETARY AND TREASURER

Mr. Schwagmeyer has been for many years a member of the Chicago staff of this internationally known firm of public accountants. His experience has included contact with numerous industries and the auditing of the books of many large corporations preliminary to programs of financing.

He is a member of the American Institute of Accountants and the Illinois Society of Certified Public Accountants, and holds the degree of Bachelor of Science from the College of Commerce and Business Administration of the University of Illinois.

Mr. Schwagmeyer's technical knowledge and experience further augments the service which the L. A. Geistert & Co. organization renders in the fields of investment and financing.

### Investment Securities

506-511 Grand Rapids Trust Building

Telephone 8-1201

# YOUR Selling Cost

is less when you stock goods of known value. Especially when the price has been established by the manufacturer and you realize your full profit as you do on

# K C Baking Powder

Same Price  
for over **38** years

25 ounces for 25c

A fair price to the consumer and good profit for you. Why ask your customers to pay War Prices?

It will pay you to feature K C

Millions of Pounds Used by Our  
Government

## Thirteen Years of Service Finished by THE CITIZENS' MUTUAL AUTOMOBILE INSURANCE CO.

### State-Wide Success

This company has had a remarkable increase  
in business as follows:

	Cars Insured	Assets
1915 -----	1,738	\$ 4,083.24
1919 -----	39,742	71,201.69
1924 -----	52,624	565,225.96
1928 -----	57,691	1,003,910.43

The company has paid since organization over 96,000 claims, totaling over \$5,700,000.00, has established full reserves and a surplus of \$108,682.18.

The rates are reasonable and with their state-wide service the company is prepared to take care of its business promptly. It has among its policyholders, members of the Supreme Court, Circuit Judges, Lawyers, Bankers, Business Men in all parts of Michigan.

IF NOT INSURED, CALL ON LOCAL AGENCY  
or Write to WM. E. ROBB, Secretary  
OF THE  
Citizens' Mutual Automobile Insurance Co.  
HOWELL, MICHIGAN

## WORDEN GROCER COMPANY The Prompt Shippers

Your Trade Will Appreciate

# Quaker Canned Peas

They Have The Flavor

WORDEN GROCER COMPANY  
Wholesalers for Sixty Years  
OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.



## EVERY DELICIOUS SWALLOW A GLOWING TRIBUTE TO YOUTH

**L**EE & CADY Coffee was made for them. Not just those two, of course.

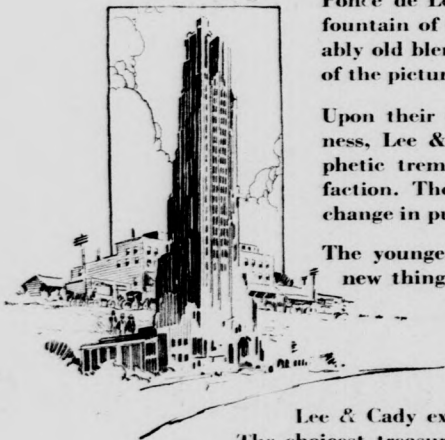
But hundreds of thousands of other nice young people—men and women—in every city and county in Michigan.

These young people are typical of the times, alive with youth: They belong to a new age. The old stuff doesn't go with them. They demand the new, the better, modern things that go with the freedom and progress in this new era of change.

Coffee of ancient vintage annoyed them. The morning cup grew stale. It provoked a coffee restlessness. It brewed discontent. Older people felt it but hesitated to change.

### CHANGE

*Change brings its inevitable improvements. Lee & Cady Coffee is as modern as the times.*



The old favorites had become too old. Their hoary flavors were passe. They lived beyond their time. And the younger generation searched for a new coffee as persistently as Ponce de Leon sought the fabled fountain of eternal youth. Inevitably old blends were tottering out of the picture.

Upon their vast network of business, Lee & Cady felt these prophetic tremors of coffee dissatisfaction. They forecast a growing change in public taste.

The younger generation keen for new things insisted upon a new coffee — one with a truly finer flavor and a richness symbolic of modern life.

Lee & Cady explored the seven seas. The choicest treasures of the coffee world were sent to them. These coffees were

roasted and blended in infinite variety. Coffee experts and food chemists cooperated with a great chef.

Decisions, however, did not depend alone on the experts. Young people were selected, progressive young people, she and he, typical of our times. They tasted and tested. They called in their friends. Pot after pot of coffee was made. Cup after cup was eagerly relished.

Finally the lips of youth agreed on this new and modern blend of exquisite flavor—Lee & Cady Coffee.

Every delicious swallow warmly emphasized the correctness of their choice. It was modernity at its best. Glorious. Delicious. Refreshing. Indeed, so well did this new blend satisfy Lee & Cady that they gave it the distinction of their great name, and called it—Lee & Cady Coffee.

Lee & Cady Coffee is always fresh. It is roasted and blended almost at your door. Its matchless flavor is sealed in seal-tight packages. The enormous demand doubly assures its marvelous freshness.

Order from your grocer today. Get the new thrill of the warming stimulation of Lee & Cady Coffee. Begin in the morning. Let its golden goodness flood tongue and cheek. See what a wonderful welcome it gives to each new day.

### Make the Taste Test

One golden cup of Lee & Cady Coffee usually proves its mouth watering superiority. But in fairness make this test. Drink the exquisite Lee & Cady Coffee tomorrow morning. The next morning try your old coffee. The next try Lee & Cady Coffee. Let your taste make your choice.

# LEE & CADY COFFEE

“TOMORROW'S COFFEE TODAY”