Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 20, 1929

Number 2370

George Washington

First in War, First in Peace, First in the Hearts of His Countrymen. — Lee.

E STANDS the noblest leader who ever was entrusted with his country's life. His patience under provocation, his calmness in danger, and lofty courage when all others despaired, his prudent delays when delays were best, and his quick and resistless blows when action was possible, his magnanimity to defamers and generosity to his foes, his ambition for his country and unselfishness for himself, his sole desire of freedom and independence for America, and his only wish to return after victory to private life, have all combined to make him, by the unanimous judgment of the world, the foremost figure of history.

CHAUNCEY M. DEPEW.



WORDEN GROCER COMPANY
The Prompt Shippers

When People Once Buy

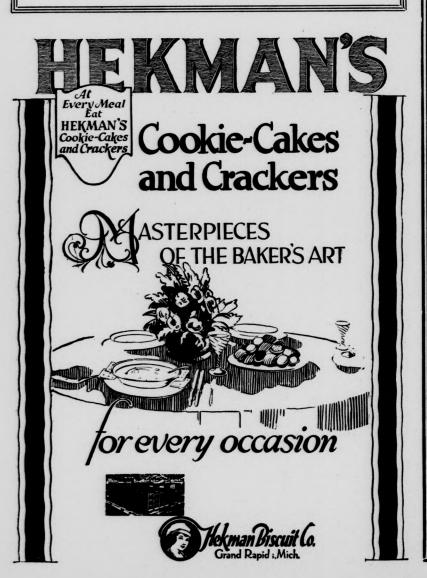
Morton House COFFEE

They Have Confidence in the Dealer

WORDEN GROCER COMPANY

Wholesalers for Sixty Years
OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.



Increased Demand

for a product depends upon HIGH QUALITY — full satisfaction guaranteed.

RIGHT PRICE — to the consumer.

PROTECTION — to the deaer's profit.

All three have been vital factors in the ever increasing demand for

K C Baking Powder

No better at any price

25 ounces for 25¢

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

Same price for over 38 years

The price is established—it is plainly shown on the label.

Millions of Pounds Used by Our Government Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 20, 1929

Number 2370

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

> JAMES M. GOLDING Detroit Representative 409 Jefferson, E.

Late News From the Michigan Metropolis.

According to a report the United States Rubber Co. has taken over the branch stores of the Marion Rubber Co. in various parts of the country. The local branch of the Marion Rubber Co. has sent out announcements to the effect that it has taken over the local branch of the Cady-Ivison Shoe Co. The latter stock has been moved to the Marion Rubber Co. store, at 255 West Jefferson, and the combined stocks will be under the management of William Siefger, for the past few years with the local branch of the Marion Co. Pat Conway, former manager of the Cady-Ivison Co., is temporarily assisting Mr. Siefger and his legion of friends look forward to his rapid advancement with the new organization should he decide to cast his lot with them. It is generally understood, although it has not been authenticated, that when final merger details are completed a new name will be given the organization.

Alexander Licht, manufacturer and distributor of children's dresses and coats, has moved from 23 Jefferson, East, into new quarters at 17 Jefferson, East. The new stock and show room gives Mr. Licht considerable additional floor space and display room for his stock.

A. Landau, manager of A. Lamport, Inc., who recently moved into new quarters at 134 Jefferson avenue, West, left Monday on a business trip to the Eastern textile manufacturing centers.

The Ivory-Ware Co., at 34 Jefferson avenue, West, will move into new quarters at 169 Jefferson avenue, East, on March 1.

A. J. Barnaud, for more than ten years in charge of the New York office of the bureau of foreign and domestic commerce of the United States Department of Commerce, is now head of the Detroit office of the Commerce Bureau. Washington considers Detroit as a key city in the foreign trade of the country and that it will become

one of the greatest export cities in the world. Among the many services of the Foreign Trade Bureau is to supply information regarding the prospects of sale of any product in any market, transportation problems, consular and tariff regulations, merchandising, competition statistics, and will find markets and supply the names of potential buyers. The Bureau also furnishes valuable sales information for manufacturers and exporters.

Coal shippers and dealers of the United States, together with Detroit wholesalers and retailers, attended a banquet, 600 strong, of the Detroit Coal Exchange Monday evening at the Book-Cadillac Hotel. Among the speakers were Milton E. Robinson, President of the National Retail Coal Merchants' Association, and Judge Ira W. Jayne. George W. Malcomson was toastmaster. Elmer L. Kyle, division salesmanager of the Semet-Solvay Co., is chairman.

Retailers in all parts of the city are elated at the announcement that the Hudson Motor Car Co. began operating on its maximum spring schedule this week, a total production of 1,500 Essex and 400 Hudson cars a day. This is the largest daily production in the company's history, officials said, and necessitates the employment of 24,000 men. The Hudson body plant at Gratiot avenue and Terminal Railroad is likewise operating at record volume, with output averaging 1,600 bodies a day.

J. Hartman, manufacturer of women's dresses and coats, is in the East this week on a business trip.

With Detroit's leading firms energetically backing the style show to be held at the third Better Merchandising Conference and Exposition, to be held in this city on March 13, 14 and 15, the event promises to surpass any of the previous style shows held under the auspices of the Merchandising Conference. A more diversified showing will feature the 1929 show than has been the case in former years. Exhibit arrangements will be under the direction of J. E. Morehead, of the J. L. Hudson Co.

Factory activity is evident in increased payrolls. With the concentration of Durant at Lansing, the capital is establishing new high records every week, and is employing more than a third more men than were working a year ago. Chevrolet, Buick and AC Spark Plug at Flint are going full blast and the Fisher Body operations there are already at peak. Pontiac's four major companies, Oakland, Fisher Body, General Motors Truck and Wilson Foundry and Machine, are running at top speed.

In Detroit the last weekly increase reported by the Employers' Association was 2,617 men, bringing the total

to 292,228. This is 66,936 more than were working here a year ago.

Accessions to the ford payrolls are being made every day and stakes are set for a daily production of 8,500 cars in domestic plants. Three new steel furnaces at the Rouge plant will add 30 per cent. to Mr. ford's steel output, which may reach 600,000 tons this year. Increases of \$30 each in the list prices of the Tudor sedan and the business coupe were not unexpected.

Chrysler is to produce the Plymouth in what is said to be the largest one-story production plant in the world, covering 34.88 acres. The main structure is three-quarters of a mile long. It lies in a newly developed manufacturing district.

Chevrolet is working at the rate of well over 6,000 units daily and Willys-Overland is turning them out at the rate of 2,000 or more every day.

Reo has announced that a new car is on the way, but at this writing no definite details have been given out. Dealers have been notified that beginning March 1 they will receive their usual quota of cars, "plus one more."

Packard is considerably enlarging service facilities in Detroit. A new sales and service building will go up on the East side of the city, 316 x78 feet.

James M. Golding.

Plans For the Grand Rapids Grocers' Convention.

Our thirty-first convention is only three weeks off and the Grand Rapids committee is planning on a very large attendance. They will hold their annual food show the week of the convention. These shows have been highly successful for the past three years and I am sure the out-of-town merchants will find it very enjoyable as well as profitable.

It is not the wish of the officers of this Association or of the food show management that either program interfere with the other and you are asked to act according to the program as outlined.

The ladies who attend the convention will be highly pleased with the food show. They will be admitted free the entire week. Because of the food show and the splendid Grand Rapids department stores' spring sales, the Grand Rapids ladies are not going to burden you with many luncheons and sight-seeing trips, but they will be on hand to welcome you and assist in any way possible.

The business program will be unusual this year in that there will be few, if any, outside speakers, but it is planned that this shall be a program of, by and for grocers and meat dealers. An opportunity will be offered for a free and frank discussion of any topic pertaining to the industry.

We have invited Paul Findlay to

speak to us, but as yet have not received his acceptance. He is now connected with the National Commission Men's Association, so if he is here, he will speak on handling fresh vegetables or some such subject.

President Hans Johnson and directors Peterson and Van Der Honing are confident of a large attendance. The beautiful Pantlind Hotel has been selected as headquarters. Dates March 12, 13 and 14. Paul Gezon, Sec'y.

He Is a Worth While Hero.

Popular heroes come and popular heroes go—and go, sometimes, with incredible swiftness in these days of the commercialization of sentiment and radio ballyhoo. But Colonel Lindbergh goes on quietly in undiminished general esteem. He is still enormously likable, still a man of few words and fewer gestures, stil resolutely unostentations.

On his flight over the new air-mail route between Miami and the Canal Zone he has been consistently the old Lindbergh. He arrives on the minute. He lands for fuel and is gone. He so arranges his comings and goings that reception committees cannot get at him, and when he must talk he says what he has to say in the fewest possible words.

Somehow or other all this leaves one with a sense of reassurance bordering on gratitude. We need a better style in popular heroes. This would be a pleasanter world to live in if all heroes of the hour could do as well.

Stocks Affect Straw Hat Orders.

Orders place during recent weeks for men's straw hats have not been particularly large. Bad selling weather during much of last summer left many retailers with a good sized carryover which has served to restrict the volume of additional purchases. Sailor sennits have retained leadership in the larger cities, with fancy bands still strongly favored. In many sections of the country there has been pronounced interest in body hats, including leghorns. Milans and imitation types. The outlook for Panamas is considered very good.

Six New Readers of the Tradesman.

The following new subscribers have been received the past week:

O. R. Jenkins, Detroit.

J. Fisk, Manistee.

Mart Fair, St. Ignace.

Clyde Park Pharmacy, Grand Rapids Jacob Ritzema, Grand Rapids.

P. J. Haan, Grand Rapids.

The trouble with the man who doesn't know anything is that he is always telling it to others.

A friend in need clings to you for all you are worth.

Pneumonia Following Infection Results in Death.

Eugene F. Schust, vice-president and sales manager of the Schust Co., one of the outstanding figures among Saginaw's younger business men, died at St. Mary's hospital, Feb. 13.

He had been ill for more than three weeks, his illness dating from his third gift of blood in a futile effort to save the life of his 10-year-old son, James. The boy developed an infection after a double mastoid operation and blood transfusions were resorted to in attempts to save him. The father made three gifts of blood, and the third developed an infection that at once became serious.

When the son died the father was too ill to be told of the boy's death. Some progress had been made in fighting the infection when Mr. Schust suffered an attack of pleurisy, and this was followed by pneumonia, which was the direct cause of his death.

Mr. Schust was 39 years old, having been born in Saginaw April 17, 1889, the youngest of five sons of Henry and Sophia Schust. He was educated in the public schools and attended Saginaw high school. He later attended Staunton Military academy at Staunton, Va

On leaving school he at once entered the employ of the Schust Co., a business founded years ago by his father. His first job with the company was that of city salesman at Bay City, where his exceptional personality quickly made itself felt in a marked increase in the volume of business. This same winning personality brought him equal success in his next post, as city salesman for Saginaw, and in other towns and cities where his duties as salesman took him.

About five years ago he was made sales manager for the company, which had been expanding steadily. Here again his personal popularity with the trade made him invaluable to the company, and he added scores to the list of his business and personal friends. Soon after his appointment as sa'es manager he was made a director of the company and its vice-president, but continued as head of the firm's sales staff, a work he thoroughly enjoyed and at which he excelled.

His whole interest was not occupied, however, by work for his own company, for he took a keen interest in his home city's progress, and was especially active in the work of the Wholesale Merchants' Bureau of the Board of Commerce. He held a firm belief in the possibilities of Saginaw as a wholesale center and devoted much time to work in behalf of the general wholesale interests of the community. This interest was recognized by the representatives of other wholesale houses in his election for two terms as president of the wholesaler's bureau.

Mr. Schust was an ardent believer in Michigan's potentialties as a great summer playground. He was a strong advocate of conservation of our natural resources, the utilization of idle acres of the North as recreational areas and the constant, persistent develop-

GAVE BLOOD TO AID HIS SON. ment of Michigan industrially, agriculturally and recreationally.

At a meeting of the directors of the East Michigan Tourist Association at Saginaw on Dec. 20, Mr. Schust presided and, in extending a welcome to the guests, he pointed out that the population of Michigan last year was more than doubled through the advent of the tourists, that East Michigan had received its share of this cash business and that the entire state was marking progress every year in the development of its second industry-the tourist business.

Mr. Schust was well known and immensely popular among the members and officers of the East Michigan Tourist Association. He presided at the annual joint meeting of the Tourist Association and the Development Bu1023 South Jefferson avenue, Friday afternoon, Rev. John C. Schroeder officiating. The body was placed in Oakwood mausoleum.

Items of Interest to Grand Rapids Council.

The scribe has been authorized to report something of interest to all the members of 131, which I report with some hesitation and considerable regret. Our present Secretary-Treasurer, our genial and versatile Allen F. Rockwell, takes this method of announcing that he will not be a candidate for reelection at the annual meeting of the Council on March 2. Brother Rockwell has served the Council very faithfully and capably for the past fourteen years and he has earned a vacation if he wishes to take it. During all these

nual banquet and ball, which will be held March 2 in the ball room of Pantlind Hotel, report that everything is in readiness and the tickets are selling with the usual rapidity. K. W. Dingeman will be in charge of the dancing after the banquet and those who know of Brother Dingeman's ability in directing dances, fully appreciate that we will have a "peppy" dance and not a du'l moment. Duin's orchestra will furnish the music, and most of us know that the combination of Dingeman and Duin is one which cannot be beaten in Grand Rapids or Michigan. The manufacturers of Grand Rapids have been most generous with their favors and their co-operation is much appreciated. Please secure your tickets now and give the committee the opportunity of providing the entertainment and good time for you that they have planned to give you.

for the Brown & Sehler Co., of Grand

Rapids, resigned recently to become a

part of the sales staff of Bankers Life

Insurance Co., of Des Moines, Iowa.

The Council wishes him the utmost

The committee in charge of the an-

success in his new work.

As this is being written, Mr. and Mrs. Rockwell just received a telegram from their son, Bertron, of Lanzaster, Ohio, who has been in the employ of Kresge & Co. for a number of years, that he had been promoted to the position of general manager of one of their largest stores in Pennsylvania, located at Pottsville. This came as a surprise, for men in the Kresge & Co. organization are not appointed to positions of heavy responsibility under the age of thirty, and Mr. Rockwell is but 27 years of age. This is a signal recognition of his ability. We congratulate Mr. and Mrs. Rockwell.



Eugene F. Schust.

reau at Bay City last October.

Mr. Schust was married thirteen years ago to Miss Ella Brow, who, with four children, survives him. The children are Gene Elizabeth, William G., Richard and Margaret Ann. His mother died three years ago, but his father, Henry Schust, survives him, together with two brothers, Edward and Gustave A. Schust, and one sister, Mrs. Sophia Housner.

He was a member of Ancient Landmarks Lodge No. 303, F. & A. M., of Saginaw Valley Chapter No. 31, R. A. M., of St. Bernard Commandery No. 16, Knights Templar, of Elf Khurafeth Shrine, of Saginaw Lodge No. 47. B. P. O. E., and of the Rotary club and Saginaw club.

The funeral took place at the home.

years his home has always been open to all the members and Mr. and Mrs. Rockwell, with all their work have never been too busy to extend their perfect hospitality to any of us who called to discuss Council or other affairs with them. Most of us feel that we owe them a debt of gratitude for their helpfulness on so many occasions.

Ira F. Gordon, who represents F. E. Meyers & Bro., of Ashland, Ohio, on a large territory comprising most of the Northwestern part of the U. S., is taking the first real vacation in many years. He and his wife are spending a month in Florida and enjoying it immensely. They reside at 425 Woodlawn avenue, Grand Rapids.

Fred Bonner, who has covered Eastern Michigan for a number of years

Fahion Insurance Gains Headway. Not only are retailers finding analysis of fashion merchandising profitable. but there has been a corresponding development among manufacturers. Plans of fashion insurance are being worked out that are held to represent a signifront forward step in the industry. New models are no longer being developed merely from a production standpoint, but are being carefully planned on a more scientific basis of both retailer and consumer acceptance. In ome houses a special bureau, equipped with a skillful stylist and adequate fashion data passes on each style and its acceptance or rejection depends on its verdict.

Coat Orders Now Growing.

While the ensemble is still the big feature, a growing volume of business in separate coats of both the sports and dressy types is being placed. Retailers have apparently filled a large part of their early ensemble needs and are now turning their attention to coats. Fancy patterns dominate in the sports styles, with the more subdued effects taking well. Included are border designs, all-over patterns and tweed types. Broadcloths lead by far in the dressy coats in which black, middy blue, tans and greens are the preferred shades.

Features Included in the Term Competitive Offering.*

Competitive offering is a serious problem which every independent retail merchant has to contend with in this cycle of mass production and mass selling.

Competitive retail stores are being opened and are so systematically arranged, that they can handle merchandise on which there is a quick turnover, and sell it for a lesser price than the independent merchant, who must keep a complete stock of all numbers, sizes, and styles for his trade, and usually, such a stock has so many slow selling items that they keep his overhead and expense of doing business higher than the competitive stores which sell quick turnover items only.

Fundamentally there is no difference between the competitive stores and yours, all stores start out with four walls, ceiling and a floor, but, the competitive stores display their merchandise open, to be seen and handled, and you will always find a price card with the display set prominently to attract attention.

The competitive stores owe their growth in a large part to the fact that they are brighter, cleaner and better kept, and answer the need of mass distribution, which has evolved from mass production of war days, and not because they have interfered in any material way with prices.

You cannot expect your customers to pay you more for the identical item, so you must compare prices, buy some of the competitive store items, examine them closely, and then if you find that you cannot meet their prices, take it up with the manufacturer of the article, if you buy direct, or with the jobber that sold you, solicit their cooperation, and you will find that they will try and give you relief, as they know full well, that your loss of business or profit will also effect them, they cannot succeed unless they also have your co-operation and that you are successful.

If we all started to drop unprofitable items from our lines of merchandise, the manufacturer and jobber would soon feel it and it would raise havoc in the line of merchandise distribution.

We have found manufacturers who claim the article they sell the independent retailer is of a better quality, but upon examination we have found that this is not always true.

There should be some central place in this Association where this cou'd be reported and some co-operative action taken.

When we find this condition, we order the cheaper item, and we are then in a position to meet the price.

Not all goods are sold for price only. You will always find some one who wil make an article a little worse and sell it for a little less, and the people who are buying for price only are this man's rightful prey.

Meet the price wherever you can, not one penny less, but the same price, and with your added service and knowledge of the business you have nothing to fear.

Competitive offering is a study of the article, the method of selling, and the possible demand, how many you can sell in a given time, do not overbuy on any one of the items, just because you have gotten a good price, as you will tie up too much of your capital. The competitive stores do not overstock. They switch from one price item to another and you will get lost in the deal. Keen observation of their methods will show you a new way of merchandising.

"Goods well bought are half sold" is a good old saying, but they will not se'l themselves these days, if piled on the shelf or under the counter, but must be well displayed in mass form (like the competitive stores), well arranged and popular priced, that will attract the attention of the buying pub'ic, and when they see that you can show them the same layout, the same goods, for the same price, the same display, the sameness will make us all equal, and then we will all get our share of busi-

Washington's Message.

"The basis of our political system is the right of the people to make and to altar their constitutions of government. But the constitution, which at any time exists, till changed by an explicit and authentic act of the whole people is sacredly obligatory upon all. The very idea of the power and the right of the people to establish government, presuppose the duty of every individual to obey the established government."

"It is of infinite moment that you should properly estimate the immense value of your National union to your collective and individual happiness; that you should cherish a cordial. habitual, and immovable attachment to it; accustoming yourself to think and speak of it as the palladium of your po'itical safety and prosperity; watching for its preservation with jealous anxiety; discountenancing whatever may suggest even a suspicion that it can in any event be abandoned; and indignantly frowning upon the first dawning of any attempt to alienate any portion of our country from the rest, or to enfeeble the sacred ties which now link together the various parts."

(Extra from Farewell Address September 17, 1796).

Cold Weather As An Asset.

In the fountain man's almanac of former days there appeared, at the beginning of co'd weather, this warning: "About this time look out for the 40 per cent. drop in sales." Note the "former days," for in these latter days some of the more imaginative and energetic fountain men are endeavoring to convert cold weather from a liability into an asset. How? Principally by serving more hot drinks, soups, sandwiches and luncheonettes and at the same time to keep up the sales on the cold stuff. Here are a few suggestions, which, however, are not offered as being of universal application. What may be a success in a down-town store may not go so well in a residential section and maybe not at all in a small town, and vice versa.

We take pleasure in announcing the opening of a
Grand Rapids Office
Today, Feb. 19th, 1929

Under the direction of

MR. GERRITT B. TAKENS and MR. RANDALL W. HARPER

A. W. CLUTTER & CO.

INVESTMENT SECURITIES

Telephone 8-1431

CHICAGO 120 So. La Salle St. GRAND RAPIDS 310 G. R. Savings Bank Bldg.

NOTHING TREADS AS SILENTLY AS TIME . . . HAVE YOU MADE YOUR WILL?



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

^{*}Paper read at Detroit hardware convention by Fred A. Rechlin, Bay City.

MOVEMENTS OF MERCHANTS.

Kalamazoo—Harold Dierich has engaged in the drug business at Lakeway Park.

Houghton—The Lake Superior Produce Co. has decreased its capital stock from \$500,000 to \$100,000.

Grand Rapids — Yeakey & Scripps, Inc., general merchandise, has changed its name to Yeakey-Scripps. Inc.

Detroit—The Stone Enameling Co., 2351 Scotten avenue, has increased its capital stock from \$50,000 to \$150,000.

Allegan—The Stein & Griswold Co., department store, has decreased its capital stock from \$40,000 to \$20,000.

Grand Rapids—The Chandler Motor Sales Co., 720 Monroe avenue, has changed its name to the Gezon Motor Sales Co.

Grand Rapids—The Hauger Stores, Inc., 300 Monroe avenue, N. W., has increased its capital stock from \$100,000 to \$150.000.

Detroit—A. Riskind, dealer in boots and shoes at 9135 Jos. Campau avenue, is offering to compromise with his creditors at 25 per cent.

Lansing—The Schaberg & Dietrich Hardware Co., 319 North Washington avenue, has increased its capi'al stock from \$25,000 to \$100,000.

Grand Rapids — The Howard A. Shedd Lumber Co., Monument Square building, has increased its capital stock from \$50,000 to \$100,000.

Owosso—Charles Graham, druggist at 120 North Washington street, has opened a second store which is located at 117 East Main street.

Hastings—H. B. Condry has sold an interest in his drug stock to Orr Mead, of Allegan, who will identify himself with the business March 1.

West Branch—C H. Abbott has sold his stock of drugs, store fixtures and store building to Earl S. Stanard, of Owosso, who has taken possession.

Muskegon — The Daniels Co., 357 Western avenue, deaer in china, glassware and office fixtures, has increased its capital stock from \$25,000 to \$50,000.

Grand Rapids—The Industrial Mortgage & Investment Co., 507 Commercial Savings Bank building, has increased its capital stock from \$180,000 to \$660,000.

Fordson — The Wayne County & Home Bank of Fordson, has removed to Dearborn and changed its name to the People's Wayne County Bank of Dearborn.

Kalamazoo—A. A. Nash, proprietor of the Nash grocery store at 1202 North Burdick street, died at his home, Feb. 12, following a year's illness with angina pectoris.

Grand Rapids — L. Levinsohn has purchased the stock of the Lucas Clothing Co., 2022 Division avenue, South, and removed it to his auction rooms in Detroit.

Benton Harbor—Badt Bros., druggists at the corner of Main and Pipestone streets, have opened a modern branch store in the Elks Temple building, at St. Joseph.

Detroit—Otis Jones & Son, conducting a chain of drug stores, have opened their fourteenth store. It is located at the corner of Fenkell and Lanser avenues, Brightmoor.

Williamston—The Williamston Co-Operative Shipping & Purchasing Association has changed its name to the Williamston Co-Operative Livestock Shipping Association.

Grand Rapids — L. Levinsohn has purchased the wholesale stock of millinery, fixtures and machinery of the Dubois Munn Co. and is conducting a closing out sale at 117 Monroe avenue.

Grand Rapids — L. Levinsohn, of Saginaw, has purchased the stock of dry goods and store fixtures of Dorothy Hendershot, 1233 Plainfield avenue, and removed it to his auction rooms at Detroit.

Niles—The Lindgren Clothing Co., 304 Main street, has been incorporated to conduct a retail clothing business with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Harper Meat Market, 7030 Harper avenue, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$100 in cash and \$4,900 in property.

Detroit—The F. J. Schmidt Co., 301 Morgan building, has been incorporated to deal in structural iron and steel, with an authorized capital stock of 10,000 shares at \$1 a share, \$1,750 being subscribed and paid in in cash.

Battle Creek—The LeRoy Osborn Co., Inc., 12 East Michigan avenue, has been incorporated to conduct a novelty store, with an authorized capital stock of 1,000 shares at \$1 a share, \$550 being subscribed and paid in in cash.

Lansing—W. W. Barron, proprietor of Barron's Candy Shop, 205 North Washington avenue, is closing out his stock and store equipment at special sale and will remove to large seed farm near Mason, which he recently purchased.

Dearborn—The Thieleman Drug Co. has purchased the stock and store fixtures of the Wm. J. Kirschberg drug stores at Michigan and Howard streets and in the Allmendinger building, and will continue them at their respective locations.

Detroit—The Williams Stores Co., 10307 East Warren avenue, has been incorporated to deal in dry goods and house furnishings at retail, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Arch Aid Boot Shop, Inc., 1253 Griswold street, has been incorporated to deal in all kinds of footwear at wholesale and retail, with an authorized capital stock of \$15,000, \$6,000 of which has been subscribed and paid in in cash.

Lansing—Alfred Kraft, proprietor of Kraft's drug stores, located at 108 West Michigan avenue and the Hotel Olds building, is closing out the stock at 108 West Michigan avenue and will concentrate his business in his store in Hotel Olds building.

Detroit—The Easy Bread Company of Detroit, 340 East Grand boulevard, has been incorporated to produce baked goods and to sell them at wholesale and retail, with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed and paid in in cash.

Detroit — The Red Robin Hosier Shops, Inc., 36 West Grand River avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, all of which has been subscribed and \$25,000 paid in in cash.

Tekonsha — The Farmers & Merchants bank, organized in 1920, has closed its doors because of frozen assets which made continued operation inadvisable. J. Earl Shedd, cashier, has issued a brief statement to the effect that no depositor will lose any money.

Grand Rapids—Joseph H. Glendening, Inc., 25 Norris building, has been incorporated to deal in medical, pharmaceutical and biological preparations, with an authorized capital stock of \$10,000 preferred and 1,000 shares at \$1 per share, \$1,500 being subscribed.

Detroit—Arnold Neiss, 1005 Metropolitan building, diamond cutter, importer and dealer, has merged his business into a stock company under the style of the Arnold Neiss Co, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Flint—Frank W. Harris, 1630 Glenwood avenue, has merged his drug business into a stock company under the style of the Harris Drug Co., with an authorized capital stock of \$40,000, of which amount \$31,500 has been subscribed and paid in, \$4,600 in cash and \$26,900 in property.

Algonac—W. E. Warner, dealer in building materials, cement blocks and general manufacturer, has merged his business into a stock company under the style of W. E. Warner & Sons, Inc., with an authorized capital stock of \$100,000, \$51,000 of which has been subscribed and paid in in property.

Detroit—The New Center Pipe & Supply Co., 25 Custer avenue, has been incorporated to deal in pipe and plumbing, also heating equipment at wholesale and retail, with an authorized capital stock of \$50,000, \$37,000 of which has been subscribed, \$26,922.27 paid in in cash and \$10,077.73 in property.

Detroit—Nat Epstein, dealer in men's furnishings and clothing at 2562 Woodward avenue, has merged his business into a stock company under the style of Nat's Men's Shop, Inc., with an authorized capital stock of \$10,000, of which amount \$5,700 has been subscribed, \$23.40 paid in in cash and \$5,676.60 in property.

Detroit—The Strathmoor Lumber, Coal & Supply Co., 14000 Grand River avenue, has merged its business into a stock company under the style of the Strathmoor Lumber & Coal Co., with an authorized capital stock of \$200,000 preferred and 100,000 shares at \$1 per share, of which amount \$100,000 has been subscribed and \$10,000 paid in in cash.

Manufacturing Matters.

Charlotte—The Charlotte Chair Co. has increased its capital stock from \$100,000 to \$200,000.

Lapeer—The Bostic Stove Co., has changed its capitalization from \$75,000 to 15,000 shares no par value.

Detroit—The Peninsular Steel Co., 1030 McDougall avenue, has increased its capital stock from \$20,000 to \$100,-000.

Detroit—The Anchor Fireproofing Co., 501 Detroit Life building, has increased its capitalization from \$50,000 to \$200,000.

Kalamazoo — The Graves-Johnson Furniture Co., 340 North Burdick street, has changed its name to the Graves Johnson Factory & Warehouse Furniture Store.

Detroit—The Detroit Alloy Steel Co., 6403 Wight street, has been incorporated with an authorized capital stock of \$28,000, \$20,000 of which has been subscribed and paid in in cash.

Detroit—The Production Engineering Co., 1632 Ferdinand street, has been incorporated to manufacture machinery, etc., with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Brighton—Alpha Construction, Inc., has been incorporated to do mill work and wood working, with an authorized capital stock of \$200,000 common and \$100,000 preferred, of which amount \$51,060 has been subscribed and paid in in cash.

Detroit—The LaSalle Iron & Metal Co., 3601 E. street, has been incorporated to job metals and deal in machinery and railroad equipment, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Pronovost Shock Absorber Manufacturing Corporation, 1042 Buhl building, has been incorporated with an authorized capital stock of \$100,000, \$1,200 of which has been subscribed and paid in, \$500 in cash and \$700 in property.

Detroit—The Littsteel Engineering Corporation, 1036 Beaubien street, has been incorporated to manufacture alloys and foundry equipment, with an authorized capital stock of 100 shares at \$20 a share, \$2,000 being subscribed and paid in in cash.

Detroit—Tripp Products, Inc., 450 East Woodbridge street, has been incorporated to manufacture and deal in tools with an authorized capital stock of \$150,000 preferred and 155 shares at \$1 a share, \$150,155 being subscribed and paid in in property.

Jackson—The Lefere Forge & Machine Co., Hupp avenue, has been incorporated to manufacture automotive accessories, forge and machine products, with an authorized capital stock of 100,000 shares at \$10 a share, \$50,000 being subscribed and paid in in cash.

Grand Rapids—Kent Welding Engineers, Inc., 1117 Sigsbee street, S. E., has been incorporated to deal in welding supplies, etc., with an authorized capital stock of 100 shares at \$100 a share, \$5,000 being subscribed, \$200 paid in in cash and \$1,800 in property.

Detroit—The Menninger Seating Co., 12725 Monte Vista avenue, has been incorporated to deal in desks and seats for schools, churches, etc., with an authorized capital stock of \$50,000, of which amount \$1,000 has been subscribed, \$300 paid in in cash and \$700 in property.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.70 and beet granulated at 5.60.

Tea—The market, speaking now of business from first hands, has been active during the past week and very strong. Ceylons and Indias have been the leaders, showing an advancing tendency. Formosas have also been wanted, but prices show no change for the week. It looks as if the market will be bare of Formosas before the new crop arrives. Other teas are in more or less routine condition.

Coffee—The holidays during the week, not only here but in Brazil, have upset the coffee business to some extent. Future Rio and Santos, green and in a large way, have fluctuated within narrow limits, but at this writing the situation is firm. Spot prices on Rio and Santos are exactly where they were a week ago. Mild coffees show no special change since the last report. Jobbing market for roasted coffee shows no general change for the week.

Canned Fruits—Pears, cherries and apricots continue the strongest items, in the fruit list and there has been a good buying interest during the past ten days, as distributors in New York, have run very low on stocks, and the Coast situation seems to point to a complete clean-up by the end of the spring.

Canned Vegetables-A good demand is general for all staple vegetables. Corn has not been very active as far as actual trading is concerned, but more interest is apparent every day, and canners are firm in their asking prices, especially on the fancy packs. Southern canners are asking around \$1 a dozen for standard crushed, while Western packs are offered at 90@95c per dozen. Spot peas have been purchased in rather good volume by chain stores, and wholesale grocers have come into the market to some extent. but demand is not general and the position of the article is unchanged over the past week. California packers named opening prices on spring pack spinach last week. The market on standard stringless beans has been very strong, although the high prevailing prices have made for buying in limited quantities.

Dried Fruits-The only change in the Coast market is an upward revision in prunes, which affected such sizes as 30s, 40s, 50s and 60s. Supplies of 30s and 40s are very closely cleaned up and are not expected to last any length of time, and the consensus of opinion is that the entire prune market will be sold up by summer. Raisins were in much the same position as was reported last week in the Coast market. There is a little firmer tendency, especially on muscats, and a few fractional advances have been effected of late in the scarcer lines. California prunes have been more active on the spot recently, and medium sized are held with more firmness, although the sharp advances which are necessary to restore an equilibrium between the spot and Coast markets have not appeared. Apricots are strong in New York and at the source, as supplies in

both markets are low and buyers should soon begin to anticipate for the spring demand. Peaches are also moving upward, as old pack is being exhausted and a narrower range exists on available offerings. The Coast reports a growing scarcity of this article and holders are inclined to be firmer. The market for Greek currants is quiet, but prices are steadily maintained.

Canned Fish - While salmon has been quiet, and mostly a buyer's market on the spot, all reports from the West are bullish. Pink salmon was available on the Coast a short time ago at \$1.65 for talls. The market now, according to postings, is firm at \$1.75, and unsold stocks in first hands are limited. Unsold reds are in very light supply, and packers say they will be sold out long before there is any new pack available. The shortage of reds has caused many buyers to turn their attention to cohoes and medium reds, which are in comparatively good supply. Coast holders are obviously trying to work prices upward, and among other optimistic statements they are predicting an unusually good consuming demand during the coming spring months.

Salt Fish—Offerings are becoming more sparing all the time, and they are exceptionally limited in character in all grades and sizes of salt mackerel. There are some offerings of late catch Irish mackerel, but few are being accepted, owing to the undesirable quality of the fish. Good, light colored fish of large size are particularly hard to pick up. In spite of the fact that there is a limited demand on account of the high prices now ruling, some advances are expected on wanted sizes. No. 3 Irish fat are said to be unobtainable. No. 4s have been advanced, being now quoted at \$30.

Nuts-Nothing has occurred in the nut market to radically affect local conditions. In the market for nuts in the shell, trading was slow on all kinds, although there was a little activity in California walnuts. Three shipments of new crop Brazils have reached the local market to date, being of the large washed size, but they gave rise to very little interest. They are offered at 11c @12c per pound, which is certainly far below the Christmas market on old crop. However, few could have been caught holding o'd Brazils, as there was a rather quick and close clean-up, particularly of the large washed variety. The Jewish holidays are approaching and the trade expects a reviving of buying interest in all nuts in the shell. more especially in filberts, walnuts and Brazils. Prices have suffered little alteration in the past few weeks. The market for shelled nuts is likewise quiet, although there is a strong price tone to nearly all kinds, on account of the general lightness of stocks and the strong conditions in primary markets. The French walnut market last week continued strong and cables showed advances. Almonds and filberts were also strong abroad, with shippers making limited offerings at firm figures.

Rice-The rice market is firm, in

sympathy with the Southern and California markets. The reduced acreage which was planted to Lady Wrights and Prolifics this season, as compared with last, is now having its effect for desirable lots of these varieties are being offered sparingly by the mills and are quickly absorbed by the domestic buyers. Prices on other varieties are firm with only a moderate demand.

Sauerkraut—The price tone in the spot kraut market is exceptionally firm and the trade feels that advances are forthcoming if the present good demand is sustained for any length of time. Canned kraut is in particularly good demand, while bulk is moving only fairly well. No. 10 cans are quoted firmly at \$4.50@4.65 f. o. b, cannery, Kraut juice is doing well at good prices.

Vinegar — Demand for vinegar is slow, consequently the market is dull and without change over last week's situation. There is no pressure to sel!, however, as a change for the better is anticipated in the near future.

Syrup and Molasses—The market for sugar syrup during the week has shown no change. Production is not large and even a moderate demand keeps the market steady to firm. Compound syrup is steady, without further change for the week. Molasses is firm, including the fine grocery grades, which have not been very active during the week. There is, however, a fair demand.

Beans and Peas—The market on most varieties of dried beans continues firm, with an upward tendency on California limas, pea beans and marrows. All these grades show a slight advance for the week. Demand is rather quiet. Blackeye peas are also firm and advancing.

Cheese—Cheese has been steady during the week, with a rather light supply and light demand.

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.

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—Butter began the week in rather soft condition with a decline of ½c per pound. Later it stiffened up a little and at the present writing the market is steady to firm, without change and with a fair demand. Jobbers hold prints at 51c and fresh packed in 65 lb, tubs at 49c.

Butter Beans—\$5 per hamper for Florida.

Carrots—Home grown \$1.65 per bu.; new from Calif., \$4 per crate of 5 doz. Cabbage—Home grown, \$3.75 per

100 lbs.; new from Texas, \$3.50 per 100 lb. crate.

Cauliflower-\$2 25 per doz.

Celery—75c per bunch for Calif.; Florida—4, 6 or 8 size—\$3.75 per crate. Cocoanuts—90c per doz. or \$7 per

Cucumbers—\$2.75 per doz. for Illinois hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ______\$10.00 Light Red Kidney ______ 9.50 Dark Red Kidney ______ 9.50

Eggs—Fresh eggs have been scarce during the week, partly on account of the cold weather and bad roads. Prices have been firm with an advance from last week of about 1c per doz. Jobbers pay 40c for fresh

Garlick-23c per 1b.

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

Green Onions—Shallots, 60c per doz. Green Peas—20c per 1b.

Green Peppers-65c per doz.

as follows: \$6.00 \$300 Sunkist\$6.00 \$360 Red Ball6.00

Lemons-Ruling prices this week are

300 Red Ball ________6.00

Lettuce—In good demand on the following basis:

Imperial Valley, per crate _____\$4

Hot house leaf, per lb. ______12c

Limes—\$1.25 per box.

Mushrooms—75c per lb.

324 -----

 Oranges—Fancy
 Sunkist
 California

 Navels are now on the following basis:
 126
 \$6.50

 150
 6.50
 6.50

 200
 5.25
 252

 252
 4.25
 216

 288
 4.00

Florida, \$5.50 per crate for all sizes. Onions—Spanish, \$3 per crate; home

_ 4.00

grown, \$5.50 per 100 lb. bag.
Potatoes—40@60c per bu. according

 Poultry—Wilson & Company pay as follows:

 Heavy fowls
 27c

 Light fowls
 24c

 Heavy Roaster
 28c

 W. L. Broilers
 22c

Radishes-65c per doz. bunches.

Spinach—\$1.25 per bu.

Strawberries—30c per pint.

Sweet Potatoes—\$2.50 per hamper for kiln dried Jerseys.

Tangarines\$3.75 per box.

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

Turnips—75c per doz. bunches for Florida.

Veal Calves — Wilson & Company pay as follows:
Fancy ________ 20c
Good _______ 18c
Medium _______ 15c

Jackson—Watts Morehouse Manufacturing Corporation, East Michigan avenue at Horton street, has been incorporated to manufacture and deal in auto parts and specialties, with an authorized capital stock of \$100,000 preferred and 25,000 shares at \$10 per share, of which amount \$38,030 has been subscribed and \$5,030 paid in in cash

The milk of human kindness would be a good deal richer if it was not skimmed so often.

Crave but don't covet.

Proceedings of the Grand Rapids Bankruptcy Court.

was rar at \$100. F-b. 6.

was rate.

Fig. 6. On this day was held the first meeting of creditors in the matter of Howard W. Hascher and Robert E. Mc-Namara, indvidually and as covartners as Service Bake Shop, Bankrupt No. 3653. The bankrupts were present in person and represented by attorney Don E. Minor. One creditor was present in person. One claim was proved and allowed. No trustee was appointed. The bankrupts were 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

closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors n the matter of Carl E. Winhell, Bankrupt No. 3661. The bankrupt was present in person. No creditors were present or rer sented. 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 cred tors in the matter of Charles Peers, Bankrupt No. 3659. The bankrupt was present in rerson but not represented. No creditors were present or represented. 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 St. Joseph Motor Sup-

ply Co., Bankrupt No. 3668. The sale of assets has been called for Feb. 23 at the premises formerly occupied by the bankrupt, 419 State street. St. Joseph. The entire stock in trade consisting of auto accessor es, etc., will be soll, said stock is scheduled by the bankrupt at approximately \$590; also fixtures, service equipment and office equipment scheduled by the bankrupt at approximately \$515; all interested in such sale should be present at the date and place.

In the matter of Lynn C. Gardner. Bankrupt No. 3673. The sale of assets has been alled for Feb. 26 at the premises formerly occupied by the bankrupt, 431 River street, Manistee. The stock in trade and nixtures of this estate, consisting of jewelry, clocks, silverware, watches etc., all of a retail jewelry store, will be sold, said property is scheduled by the bankrupt at approximately \$5,344. All interested in such sale should be present at the time and place.

In the matter of William M. Hansen, Jr., Bankrupt No. 3528. The final meeting of creditors has been called for Feb. 25. At such meeting the trustee's final report and account will be approved. There will be no div dend for creditors of this estate. In the matter of Habib J. Howard. Bankrupt No. 3485. The final meeting of creditors has been called for Feb. 25. At such meeting the trustee's final report and account will be approved. It is very doubtful whether or not a dividend can be paid in this estate.

In the matter of Harry P. Lovell, individually and as H. & J. Toggery Shop. Bankrupt No. 3440. The final meeting of creditors has been called for Feb. 25. At such meeting the trustee's final report and account will be approved. There probably will be a small first and final dividend for creditors of this estate.

Feb. 6. On this day was held the first meeting of creditors in the matter of Charles Dukesherer, Bankrupt No. 3658. The bankrupt was sworn and examined without a reporter. The first meeting final proportion of proposity will be a small first and final dividend for creditors of this es

will be made herein.

Feb. 8. We have to-day received the schelules, reference and adjudication in the matter of Chancey B. Knapp. Bankrupt No. 3681. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occuration is that of a janitor. The schedules show assets of \$181 of which the full amount is claimed as exempt, with liab lities of \$1597.88. The court has written for funds and uron recept of same, the first meeting of creditors will be called, note of which will be made herein.

Feb. 8. We have to-day received the

Feb. 8. We have to-day received the schedules, reference and adjudication in the matter of John Van Wagner, Bankrupt No. 3682. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapds, and his occuration is that of a cement worker and plasterer. The schedules show assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$1,534. 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.

Feb. 8. We have to-day received the schedules, reference and adjudication in

Feb. 8. We have to-day received the schedules, reference and adjudication in the matter of Fred W. Groggel, Bankrunt No. 3683. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resilent of Kalamazoo, and his occuration is that of a laborer. The schedules show assets of \$200 of which the full amount is claimed as exempt, with liabil ties of \$1.450. The court has written for funds and upon receipt of same, the first meeting of cred-

itors will be called, note of which will be made herein. The list of creditors of

follows: as follows:
City of Muskegon
Mrs. Charles Stutz, Muskegon
Charles Stutz, Muskegon
Pitkin & Brooks, Chicago
M. A. Richardson, Inc., Chicago
Rithschilts Bros., Chicago
Rose Lace Co., Chicago
Royal Metal Mfg. Co., Chicago
Slotnck & Schwatz, Chicago
Stern & Funchs, Chicago
N. Smon, Chicago
Boris Smoler & Sons, Chcago
Schwatz Paper Co., Chicago

Consolidated Elec. Lamp Co.,

Danvers, Mass 15.84
Crown Import Co., New York 131.50
Chrisman Mfg. Co., Covington, Ky25
Colson Detroit Co., Detroit75 Cohen Bros., New York 372.00
Durham Mfg. Co., Muncie, Ind 127.20
Derk Mfg. Co., Doylestown, Pa 26.34
Danthmore Hat Co., New York 63.00
B abossing Co., New York 158.08
Fred Engelman, New York 30.50 Eisen & .on. New York 301.50
Everywoman's Garment Co., N. Y. 13.50
silon, Ohio 87.00
Eangle Coat Co., Boston 42.00
Edson Moore & Co., Detroit1,762.62
Fray Ring Co., Providence, R. I. 118.65
Fe leral Specialties Co., Des Moines 18.00
Fashionable Sportswear Co., N. Y. 55.50 Federal Washer Co., Tiffin, Ohio 1.88
Better Wear Hat Co., New York 27.00
Columbia Mills, Detroit 62.51
Graffman Hat Co., Detroit 33.00
Daisy Mfg. Co., Plymouth90
Early Hat Co., New York 57.00 Chas Emerick Co. Coicago 30.98
Helena Hat Co., New York 16.50
Metal Stamping Co., Streator, Ill. 54.00
Moyer & Nickels, Toledo 447.00
Ste nburgs Hats, Inc., N. Y 13.50
Rugby Knitting Mills, New York 165.00 L. G. Deeb, New York 87.87
Danvers, Mass.
Big Size Dress Co., New York 33.00
Populwritz Frocks, New York 215.21
Perfection Mig. oC., St. Louis _ 89.34
Fashion Millinery Co., Detroit 159.25
Wm. G. Muller, New oYrk 106.51
Everose Hat Co., New York 8.00 Aaron Lev ne New York 81.00
Goldberg Bros., New York 58.12
Joy Toys, oLgansport, Ind 21.00
Joy Toys, oLgansport, Ind. 21.00 A. Jacobs, New York 225.00 Jeanette Toy & Novelty Co.,
Jeanette, Pa 2.40
Gatz Garment Co., St. Louis 84.00 S. Khoury & Co., New York 75.00
King Mfg. Co., Plymouth 27.00
Kal. Label Co., Kalamazoo 14.22
Liptzen & Co., New York 45.50
Luptzen & Swimmer, New York 40.25
Jeanette Toy & Novelty Co., Jeanette, Pa. 2.40 Satz Garment Co., St. Louis 84.00 S. Khoury & Co., New York 75.00 King Mfg. Co., Plymouth 27.00 Frank M. Katz, New York 1.60 Kal. Label Co., Kalamazoo 14.22 Lubell Bros., New York 45.50 Liptzen & Co., New York 40.25 Luptzen & Swimmer, New York 40.25 Luty & Rice, Lafayette, Ind. 21.82 Lasting Broom Co., Evansville 68.50 Liquid Veneer Co., Buffalo 58.24 Lukoshok & Sons, New York 15.75 Larisch Hat Co., New York 6.40 LaPorte Woolen Mills, Laporte 494.54 Ladies Garment Mfg. Co., Minneapolis 250.50 Lev tz & Rockz New York 1.79
Lukoshok & Sons, New York 58.24
Larisch Hat Co., New York 6.40
Ladies Garment Mfg. Co.,
Minneapolis 250.50 Lev tz & Rockz, New York 1.79
McLaughlin Bros., Springfield 28.26
Morton Pottery Co., Morton, Ill. 67.82
M. H. Miller Co., Jeanette, Pa = 134.13 Mayfield Dress Co. New York 93.95
Meccano Co., Elizabeth, New Jersey 119.85
F. Morrison & Sons, Cleyeland _ 83.50
Maize Hat Co., New York 12.00
Majest c Knitwear Co., Cleveland 418.00
Perfection Elec Prod Co 40.00
New Washington, Ohio 6.60
Phillips Jones Corp., New York 365.05 Jos F Platte, Grand Rapids 244.03
R. L. Polk & Co., Grand Rapids 12.00
Muncie, Ind60
Roselle Novelty Co., Brooklyn 37.50
A. I. Root & Co., Medina, Ohio 89
Rollins Hos ery Co., Des Moines 157.29 Richel Mfg Co. Waltham, Mass. 15.75
Roswar Dress Co., New York 169.50
W. C. Redmon Sons Co., Peru, Ind. 66.90
Roseville Pottery Co., Roseville, O. 7.00 Roser Bros New York 47.50
Roselle Hat Co., New York 40.50
Steinfield & Co., New York 43.00
Stoware, Inc., Stowe, Vt 26.40 Shelbourne Hat Co., New York 40.00
Walter Schoenx Co., Milwaukee 21.00
Sussman Bros., New York 37.25
Selco Hat Co., New York 75.00 Silver & Goldstein, New York 584.00
Savory, Inc., Buffalo, New York 28.36
Works, Sheboygan, Wis 69.90
Susquehanna Wa st Co., Philadel, 19.05
Lukoshok & Sons, New York Larisch Hat Co., New York Larisch Hat Co., New York Laderte Woolen Mills, Laporte Minneapolis Lev tz & Rockz, New York Laudies Garment Mfg. Co., Minneapolis Lev tz & Rockz, New York McLaughlin Bros., Springfield McKisson & Robins, Bridgeport Morton Pottery Co., Morton, Ill. Mercano Co., Elizabeth, New Jersey Mojok Dress Co., New York Meccano Co., Elizabeth, New Jersey Mojok Dress Co., New York Maize Hat Co., New York Maize Hat Co., New York Maize Hat Co., New York Majest C Knitwear Co., Cleveland Pony Bike, New York Perfection Elec. Prod. Co., New Washington, Ohio New Washington, Ohio Phillip's Jones Corp., New York Richelmond School Furn. Co., Muncie, Ind. Roselle Novelty Co., Brooklyn Michelmond School Furn. Co., Muncie, Ind. Roselle Novelty Co., Brooklyn Rosewar Dress Co., New York Rosewar Dress Co., New York Rosewar Dress Co., New York Rosevelle Pottery Co., Roseville, O., 7.00 Roser Bros., New York Rosevelle Pottery Co., Roseville, O., 7.00 Roser Bros., New York Rosewar Dress Co., New York Roselle Hat Co., New York Steinfield & Co., New York Steinfield & Co., New York Steinfield & Co., New York Stelen Hat Co., New York Ste
Muriel Hat Co., New York 73.75
Muskegon Engraving Co., Muskegon 5.46 Monarch Marking System, Dayton 9.01
Metal Craft Corp., St. Louis84
Miller Millinery Co., New York 5.62
Mary Louise Garment Co Owosso 17.00 Major Legging Co New York 7.76
Marion Elec. Co., Marion, Ind 9.43
Harry November, New York 227.75
Northland Ski Co., Minneapolis 82.65

Novelty Hat Co., Detroit ______ 41.25

Newspaper Engraving Co., G. R. ____ 80.54

Nat. Paper & Twine Co., Cleveland
Olver & Kaufman. New York _____ 13.00

J. & H. Olinger, New York ____ 87.50

Oxford Pottery Co., Cambridge, O. 18.60
Ohringer & Schechter, New York
Owen China Co., Minerva, Ohio ____ 12.00

Peerless Novelty Co., Grand Haven ____ 96.50

Petite Chic Coats, New York ____ 96.50

Patent Novelty Co., Fulton, Ill. ____ 24.50

Parker Regan Corp., Cleveland _____ 41.04

Prid vin Industries, Anderson, Ind. 12.00

Glenart Spread Co., New York ____ 36.00

Glenart Spread Co., New York ____ 36.00

Globe Vac. Bottle Co., New York ____ 24.47

Globe Vac. Bottle Co., Newfield,
N. J. _______ 17.80 In the matter of Gerald Minnema, Bankrupt No. 3651. The funds have been received and the first meeting of creditors has been called for Feb. 26.

In the matter of William Jenezon, Banzkrupt No. 3667. The funds have been received and the first meeting of cred-tors has been called for Feb. 26.

In the matter of Field's of Muskegon, a corporation, Bankrupt No. 3680. The sale of assets has been called for Feb. 27, at the premises formerly occupied by the bankrupt, 213-19 Western avenue, Muskegon. The entire stock in trade consisting of ladies ready-to-wear, men's furnishings, dry goods, toys, notions, sundries, be ng an entire stock of the bankrupt used in a conduct of a retail department store, scheduled by the bankrupt at approximately \$25,000, together with attendant furniture, fixtures and equipment used by sail bankrupt in the conduct of such department store, scheduled to be of the approximately \$25,000, together with attendant furniture, fixtures and equipment used by sail bankrupt in the conduct of such department store, scheduled to be of the approximate value of \$2,000, will be sold. All interested in such sale should be present at such time and place.

In the matter of Dorr M. Scott, doing bus ness as Chocolate Cabin, Bankrupt No. 3609. The sale of assets has been called to be held March 1, at the premises formerly occupied by the bankrupt, 15 Division avenue. S., Grand Rapds. The entire stock in trade will be sold, consisting of fixtures, tools, equipment and furniture for the conduct of an ice cream parlor, candy and lunch room, appraised at approximately \$941. All interested in such sale should be present at the date and time.

Feb. 11. We have to-day receive1 the schedules in the matter of Fred S. Bertsch, Bankrupt No. 3640. The schedules show assets of \$3,379.65 of which \$500 is claimed as exempt, with liabilities of \$25,154.15. The first meeting of creditors will be called promptly, note of which will be made herein. The list of creditors will be called promptly, note of which will be made herein. H. Gladstone & Co., New York -Globe Vac. Bottle Co., Newfield,
N. J.

Gem Mfg. Co., Bascom, Ohio -Green Braverman. Philadelphia -Giebel Mfg. Co., Fremont, Onio -Grosset & Dunlap, New York -Glossneld Cloak Co., New York -Herzoz & kramer Co., New York
Hoosier Clothes Rack Co., Kendalville Standard Oil Co., Holland 19.43
Steketee VanHu's Printing Co.,
Holland 256.55
Sunnycrest School for Girls, Holland 13.50
George F. Getz, Holland 168.80
Edward Fischer, Holland 10.00
John Bekken, Holland 1.1.28
First State Bank, Holland 3.159.23
Owen's Bottle Co., Toledo 3.462.03
Holland City Bank, Holland 500.00
Peoples State Bank, Holland 500.00
Charles Drew, Holland 22.00
Standard Wrecking Co., Chicago 25.00
Central Park Grocery, Holland 24.80
Van Putten Grocery, Holland 9.00
J. Arthur Whitworth, Grand Rap, 3,370.37
Mary Metz, Grand Rapids 1,810.37
Caroline Bertsch, Grand Rapids 1,000.00
Feb. 9. We have to-day received the

In the matter Stephen J. Aniston, individually and trading as Manhattan Cafe, Bankrupt No. 3675. The funds have been received and the first meeting of creditors called for Feb. 27.

itors called for Feb. 27.

In the matter of Allan DeQuesnoy, Bankrupt No. 3671. The funds have been received and the first meet ng of creditors has been called for Feb. 27.

In the matter of Automotive Electric & Battery Co..., a corporation, Bankrupt No. 3646. The first meeting of creditors has been called for Feb. 26.

Mary Metz, Grand Rapids 1,810.30 Caroline Bertsch, Grand Rapids 1,1,000.00 Feb. 9. We have to-day received the schedules, reference and adjudication in the matter of W lliam H. Tausend, Bankrupt No. 3684. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$210 of which the full amount is claimed as exempt, with liabilites of \$62,726.96. 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.

Feb. 11. We have to-day received the schedules, reference and adjud cation in the matter of William H. Greene, Bankrupt No. 3685. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Manistee, and his occupation is that of a laborer. The schedules show assets of

none with liabilities of \$58,620.03. 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:

First National Bank, Manistee \$4,000.00 Manistee Buck Co., Manistee 97.40 Michigan Lumber Co., Manistee 54.56 Hill Tire & Accessories Co., Manistee 90.90

Brown Land & Lbr. Co., Rhine-lander, Wis. 1,061.58 Hatten Lbr. Co., New London, Wis. 1,961.58

or same, the first meeting of clearers will be called, note of wnich will be made herein.

Feb. 11. We have to-day received the schedules, reference and adjudication in the matter of Arthur E. Kanitz, indiv dually and as Arcadia Co., Bankrupt No. 3684. The matter has been referred to Charles B. Blair as referee in bankrupt control of the bankrupt is a resident of Muskegon Heights. The schedules show assets of \$4,278.60 of which \$500 is claimed as exempt, with liab lities of \$6,719.47. The first meeting will be alled promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows: City of Muskegon Heights \$500.00 L. J. Kanitz, Muskegon Heights 4,025.00 Brunswick Music Shop, Muskegon 165.00 L. J. Kanitz, Muskegon Heights 220.00 Gust Ballard, Muskegon \$200.00 Francis Jiroch, Muskegon \$200.00 Francis Jiroch, Muskegon \$40.00 Cocoa Cola Bot. Co., Muskegon \$40.00 General Cigar Co., Chicago 60.00 General Cigar Co., Chicago 60.00 General Cigar Co., Chicago 70.00 General Cigar Co., Chicago 70.00 General Cigar Co., Muskegon 150.00 United Home Tel. Co., Muskegon 150.00 United Home Tel. Co., Muskegon 150.00 Mercy Hosp tal, Muskegon 152.00 Mercy Hosp tal, Muskegon 152.00 Mercy Hosp tal, Muskegon 152.00 Muskegon Heights Co., Muskegon 150.00 Muskeg Dairy Co., Muskegon Heights_ W. R. Richards Candy Co., Musk. Consumers Power Co., Muskegon Mona Lake Ice Co., Muskegon _____ Dr. E. O. Foss, Muskegon _____ M. H. Gas Co., Muskegon Heights

ELEVATORS



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



Joast Supreme

Here's a richer, better toast to tempt the appetite and build energy and health. Baked with fresh eggs, whole milk and wheat -then toasted to flavory crispness. Wonderful for children. Liked by everybody. Novel menu suggestions with every package.

DUTCH TEA RUSK CO. HOLLAND, MICHIGAN





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When you name us in your Will you may be sure that the settling of your Estate will be in expert hands . . . We are constantly engaged in this kind of work and are especially organized to take care of it.

The MICHIGAN TRUST Co. Grand Rapids

WASHINGTON THE FOUNDER.

There is no political party ignorantly to adore Washington as Jefferson and lackson are adored. Because he is everybody's he is nobody's. Remote, nearly two hundred years old, vaguely beneficial, he is a bore to the intelligentsia. He was regrettably religious. He writes full eighteenth-century. He was dignified, rich, an aristocrat. He was wise; and wisdom is seldom loved. He was foresighted; and rashness seems more engaging and American. He was adventurous yet cautious, generous and prudent, forgiving and just. He was magnanimous; and magnanimity is incredible to people steeped in generations of politics. His great qualities were held in perfect balance. The excessive and the neurotic are now more in favor.

One cannot wonder at Charles Lee and Gates and Conway and the host of civilian detractors. Even before the days of "factions" this man was a thorn in the side of vanity and self-seeking. He was too much of a gentleman. His character was to well rounded. It is for meaner and therefore superior spirits to prod this idol and exhibit the sawdust. If he had died soon after Braddock's expedition, he might in our time have become a tolerable "hero." A fine rider, runner, wrestler, jumper, he would have been sympathetic to an age athletic largely by proxy. The surveyor of the wilderness, Dinwiddie's lonely commissioner, threading the mountains and the wilds; escapes from the Bloody Savages, from drowning, from assassination, from death again and again on that disastrous field of the Monongahela: this is an epic within the bounds of intelligibility, at once reasonable and romantic and not too long.

Who shall make us understand or believe the maturer Washington who "carried on" so long on the edge of ruin, made independence possible and, finally, a fact and not the phrase it was in 1776? One gets a little tired of the everlasting harping on Valley Forge. From the first Washington suffered every lack and every difficulty that could be in the way of creating or keeping an effective army. In September, 1775, he writes from the camp at Cambridge to the President of Congress:

My situation is inexpressly distressing, to see the Winter fast approaching upon a naked army, the time of their service within a few weeks expiring, and no provision yet made for such important events. Added to these, the military chest is totally exhausted; the Paymaster has not a single dollar in hand; the Commissary General assures me he has strained his credit for the subsistence of the army to the utmost. The Quartermaster General is precisely in the same situation; and the greater part of the troops are in a state not far from mutiny, upon the reduction from their stated allowance.

A little better or a little worse, such were the years of hell through which he passed. Dissolution and anarchy threatened the weary and sullen states not long after the peace. Washington was the one figure of unity amid all those divisions and distractions. The Constitution, in some states so reluctantly ratified, would never have been

adopted if it had not been for the weight of his character and name. Then for eight years he set the Government going and went back for too short a space to enjoy the country life which he loved.

We all know what Rufus Choate is said to have said, over a table and a bottle, in the Parker House: "I say, don't you hate that damned Washington" It was an ironical dig against one way of writing and making "history." And yet the myth-makers have the best of it. Our iconoclasts, trying to make a more realistic picture, stress natural human qualities and defects in Washington, but in no wise explain or illuminate his surpassing public achievements. He remains calmly and irrefutably great. Popular he cannot rightly be said to be. A "hero" in the grand, but the old, style. His dental deficiencies, to mention no others, deny him the consummate glory of Roosevelt. In a sense, Rufus Choate may have been right. We owe more gratitude to Washington than to anybody else. That is a painful debt, and it is hard to love the creditor.

WASHINGTON IN BUSINESS.

If the Father of His Country doesn't become a human figure before long it won't be for lack of books and articles explaining how human he was. The latest of the series is a piece in the American Magazine by Eugene E. Prussing, who stresses Washington's business success.

"Our first millionaire" Mr. Prussing calls him. This is an exaggeration, although the description is defended by Washington's estimate of \$530,000 as the value of land and other property which he directed to be sold and which did not include some of the most valuable parts of his estate. His income was still farther from that of a millionaire, even if his returns from his farming operations did at one time average as high as \$15,000 a year.

Nevertheless. Washington was an outstanding figure in business as well as in statesmanship. As Mr. Prussing notes, he ran a gristmill at Mount Vernon, conducted fisheries on ten miles of water front, shipping the product to the West Indies and England; maintained a ferry across the Potomac which paid a handsome profit, served for half a dozen years as managing director of a company which was engaged in drainage and lumbering operations in Virginia and was president of the Potomac River Company. a navigation and development enterprise which may be considered the forerunner of the Chesapeake & Ohio and the Baltimore & Ohio railroads. He bought more than 50,000 acres in Pennsylvania, West Virginia and Ohio.

With all his activity in business, Washington was occasionally hard up. Some of his letters speak of the necessity of borrowing money and imply that he found the action as difficult as it was disagreeable.

We think of Washington as extremely cautious. He was careful, but he was also somewhat adventurous. He was not altogether averse to taking a chance. His imagination was fired by the possibilities of development of "the

Western country," which he saw growing into an important section and which he realized must be bound to the East by ties both commercial and political. It was this realization, in part, which made him so eager for a strong Constitution.

THE CHIEF INTEREST.

Measures taken by the Federal Reserve system to restrict the flow of funds into speculative channels and the influence of these moves on Wall street continued to attract most attention from business and industrial interests during the week in the absence of special development in their own field. The credit situation has been dealt with extensively in print, in discussions and in Congress. The prime question seems to be whether it is uneasiness over the amount of money drawn into speculation or anxiety over the situation of England that has been the real motive in the moves recently inaugurated. There is, perhaps, a combination of both, since they are rather closely related.

Money rates were held low to aid the Bank of England. That promoted security inflation. Then rates were moved up to check speculation and English gold holdings fell below the safe minimum. The English rate was finally raised the flow of gold stopped. But our rates may not follow or the metal will once more turn this way. It is awkward and there seems to be entire good sense to the demand that our foreign financial arrangements be made known.

With the reaction in the stock market, there is, of course, considerable anxiety over the effect on business. Basic activities, with the exception of building are quite high. Automobile manufacturers expect to set a new record for the month. Sales, however, are pronounced somewhat spotty. In construction the drop has become a little more marked. It is worth noting, nevertheless, that life insurance sold last month ran 18½ per cent. above the January, 1928, total, which indicates a healthy condition of the public pocketbook.

A SUMMER WHITE HOUSE.

With the end of his term only about two weeks away, President Coolidge shows no let up in official activities. One would not know from his daily record of work that he was soon to hand the reins of the greatest office in the world to another.

It is not necessary for him to do anything about a summer White House, for instance. He cou'd leave this matter for his successor without incurring the slighest criticism for shirking. But he tends to it in the same methodical, businesslike fashion with which he has attended to the innumerable series of problems which he has studied since that summer morning when he took the oath of office by lamplight in a Vermont farmhouse.

The President ought to have a summer White House. Mr. Coolidge, with characteristic frugality, would provide him with one which will be convenient and otherwise suitable and yet will cost Uncle Sam a very small sum. No more appropriate place for such a retreat could be suggested than the mountains of Virginia. And there, as it happens, is a piece of land already owned by the Government, a Weather Bureau station near Bluemont. The building, according to the estimate submitted to the House by Mr. Coolidge, can be properly remodeled and furnished for \$48,000.

In the early days of the Republic, Maryland and Virginia each gave a bit of land for the seat of the Federal Government, now known as the District of Columbia. The space proving to be more than was needed, Virginia's share was returned. If the Coolidge plan goes through, Virginia will at last have the satisfaction of seeing one of the Federal structures on land once hers.

LONGER DAYS.

About this time of the year a man looks up from his job to realize with a pang of sudden cheerfulness that the days are growing longer.

The days have been growing longer since before Christmas, and Christmas seems to have vanished into the distant past.

Some robins of this latitude are extremely conservative. They go only a short distance to the South, and they are the first to return to their favorite trees when winter is out of the way. Robins and street piano players are the first true harbingers of spring. Once they appear, you may be sure that the worst is over.

It is true that no one can tell at this particular time whether to expect blizzards or robins. The great fact to remember is that we shall soon be through February, the one tall barrier between us and the threshold of summer. There may be blizzards to come. But they will be short-lived. Almost before you know it there will be whiffs of arbutus and peach blossoms on the warming air.

THE DRY GOODS SITUATION.

Little change has been noted in the course of retail trade. Sales are pronounced "fair" in New York and reports from other places agree that storms and unfavorable weather have affected buying in country districts, while sickness and the elements hold down volume in many cities. Probably the principal reason for the mediocre interest of consumers is to be traced to the in-between season and lack of much in the way of really new merchandise. The latter is in the way of being remedied now as Easter goods are offered.

The wholesale merchandise markets have reflected a rather sporadic demand. Orders have gained, but the increase in volume is traced to more numerous, rather than to heavier individual orders. Apparently, the testing out of new designs is followed more generally. Shortages developed last fall and it is possible that the same situation may arise in the pre-Easter period.

When a man falls in love he quits laughing at the other victims of the disease.

GARDNER T. SANDS.

Detailed Particulars Regarding His Death in California.

The Long Beach (Calif.) Press-Telegram contains the following account of the death of Gardner T. Sands:

Death struck into a foursome on the golf course of the Virginia Country Club late yesterday afternoon to claim Gardner T. Sands, retired lumberman and banker of Pentwater, Mich., who had been wintering in Long Beach for the past nine years and who was widely known in business and social circles of this city. Mr. Sands was 61 years old and arrived here in December on his last visit.

The end came without warning. Apparently enjoying his usual health and in the best of spirits, Mr. Sands was paired with Dr. R. D. Pope in friendly competition with William Walters and



Gardner T. Sands.

Harry Dyer, all members of the Virginia Club. The foursome was nearing the thirteenth green and his three companions waited while Sands played his approach shot. The pitch was perfectly executed and from a distance of more than 100 yards, the ball described a perfect arc to the green and rolled within a short distance of the cup. Turning to congratulate Sands on the shot, his companions were shocked to see him collapse to the fairway. First aid efforts were unavailing, death having ensued almost instantly. Dr. Pope expressed the opinion that death was due to the bursting of an artery near the heart. Mr. Sands is said to have been troubled with an affection of the artery for several years past but his ailment was not believed to be serious.

Gardner Sands was possessed of a personality that made him highly popular with business associates and with the members of his clubs. He was a member of the Board of Control of the California Incomes Corporation, of this city; director of the Oceana County Savings Bank at Hart, Mich., and a former President of the United Home Telephone Company. He was widely known in Michigan through

his business interests and activities over a quarter of a century.

The Ludington Chronicle contains the following:

The home folk of Pentwater and vicinity as well as friends from distant cities gathered Wednesday afternoon at the Sands home to pay their respect to the memory of G. T. Sands, who was brought to his home town for burial following his sudden death at

Long Beach, Calif.

Surrounded by a wealth of beautiful flowers, tribute of love for the deceased and sincere sympathy for his grief-stricken family, the body lay in state during the funeral service conducted by Rev. H. L. Willett, of Chicago, a well-loved friend of Mr. Sands and his family.

Paying just tribute to the well-lived life of the deceased, his high ideals, honesty of purpose and achievement of things worthwhile. Rev. Willett spoke words of comfort to the mourning family and friends, admonishing them that they should be happy in his passing, knowing that life does not end with death but that the best is yet to be.

Pallbearers who carried the body to its final resting place in Pentwater cemetery were George Hutchinson, H. F. Newton, W. E. Lewis, Ed. Bergman, W. E. Rollins and B. J. Rankin of Hart and C. K. Oldt and E. D. Bates of Pentwater.

Among those coming from a distance for the funeral were Mrs. Jessie Babcock, of Chicago, C. A. Palmer, of Grand Rapids, Charles Philips, of Detroit; Fred Yeakey, of Grand Rapids, Ed. Dunwell, of Kalamazoo, Dr. D. J. Dunwell, of Wayland, Gardner Richmond, of Kalamazoo, Jerome Richmond, of Chicago, Mrs. F. Kent and Mrs. Lydia Harris, of Grand Rapids. Biographical.

Gardner T. Sands was born in Pentwater August 27, 1868, the oldest son of Mr. and Mrs. W. B. O. Sands. He attended the local school and was a graduate of Michigan Military academy. Except for a few years spent away at school as a young man and his winter trips to California in the past few years, he spent his entire life in Pentwater.

On the death of his father in 1896, Mr. Sands succeeded to the presidency and management of the Sands interests in the Sands & Maxwell Lumber Co., pioneer business institution. This business, including a large general store, a retail lumber and coal yard, in addition to lumbering interests, was operated by Mr. Sands in company with his brother, H. F. Sands, and mother, Mrs. Carolina Sands, until 1920, when the company was dissolved and G. T. Sands became sole owner of the business.

Meanwhile in 1902, Mr. Sands had established a private bank which he successfully operated until 1920, when he sold his interests to the Pentwater State Bank. He also owned a general store, warehouse and bank at Mears, which he disposed of in 1924. Another Pentwater industry which Mr. Sands owned and operated for a number of years was the furniture factory, which was destroyed by fire in 1900. Branch-

ing out beyond the confines of Pentwater, Mr. Sands was a large stockholder in the Oceana County Savings Bank at Hart, holding the office of vice-president at the time of his death. He was president of the United Home Telephone Co. for many years until two years ago when the company sold out to the Michigan Home Telephone Co.

A busy man, who lived a life devoid of fraternal interests or seeking public office, Mr. Sands so closely identified himself with Pentwater and the best interests of the village and his fellow townsfolk that he held a place all his own which none other can fill. Those closest to him in business association might tell of many a kindly deed and help freely given to the needy of which the donor kept only his own counsel. Mr. Sands' true character is best testified to by those who worked under him through long years of active business and now mourn him a tried and true friend.

During the past few years, Mr. Sands had gradually withdrawn from business, selling his store and then his lumber and coal business. He continued to maintain his residence in Pentwater except for a few months each winter spent in California.

Those feeling most keenly his passing are his widow, nee Olive B. Richmond, to whom he was united in marriage in 1894, and their two daughters, Phyllis, Mrs. Wallace Woodlock, of Grand Rapids, and Marjorie, Mrs. Harold Hubbard, of Long Beach, Calif. Also surviving are two grand-daughters. Olive Woodlock and Nancy Hubbard, and two brothers, H. F. Sands, of Norway, Maine, and Roger Sands, of Seattle, Wash.

Ogden Richmond Sands, the only son of the deceased, died a few years ago at the age of 12.

Florida Now Full of Action and

The past few weeks have been full of action in the Southern and Central parts of the State; the weather has been ideal and trains and motors have been bringing in loads of tourists; Palm Beach and Miami are said to be crowded, Miami especially, as tourists and State residents have been flocking there, drawn by the races and the fight promotion, also in hopes of getting a glimpse of Hoover or Al Smith, but Hoover has been a disappointment to the curious, as he went South for a real vacation and to build up a cabinet of ten advisers to help him during the next four years. He has been most disappointing to Miami's 400. who have invited him to their great social events, which he had no time to attend: his rest and fishing for big sea fish off the Florida Keys mean more to him than the key to the city of Miami. Al Smith finally decided on the matter of etiquette and paid a formal call on the Hoovers, wishing them a pleasant four vears at the White House. Hoover, having captured his forty pound sail fish, is now on his way to Sarasota to try his hand at tarpon fishing, which is said to be very good there; and will also, while there, help Edison to celebrate his birthday anniversary at his winter home at Fort Meyers; Edison's

old friends, ford and Firestone, will also be present.

The first of February all of Florida's great highway system led to Lake Wales and Mountain Lake where the formal dedication of the beautiful Bok singing tower and bird sanctuary took place, President Coolidge making the dedication speech. A crowd estimated in the tens of thousands listened as the President spoke, although only a very small part of the vast throng could see the President. All could hear distinctly every word of his great and scholarly address. His audience was seated among the palm trees and shrubbery with which the sanctuary abounds, while amplifiers brought his message to them. Mr. Bok, once an immigrant from Holland and later a prominent editor and philanthropist of Philadelphia introduced the President. Gov. Dovle E. Carleton, of Florida, also delivered an address welcoming Mr. Coolidge to Florida and inviting him to make his home in the State after his retirement from office.

Mr. Coolidge's address was devoted largely to an expression of the view of the people of America in achieving a constantly growing appreciation of the beautiful. Mr. Coolidge cited three underlying circumstances which he believed had brought this about—free education, public concerts and art museums, and the devotion of vast private fortunes to philanthropic purposes. "This sanctuary and tower," he said, are not only endowed with a beauty of their own, but they represent the beneficent spirit of the giver."

The train bearing the presidential party, preceded by a pilot train and followed by a trailer, arrived at 3 p. m. and left on the return trip to Washington at 9:30 p. m. Secret service men were everywhere, and three companies of Marines guarded the President's route to and from the grounds.

The entire program was instructive and the immense crowd seemed to enjoy every minute of the day. It took us an hour and a half to get our car from its parking place to the main highway, and even then we could go but very slowly on account of the great rumber of cars. We arrived home at about 9 p. m., tired but glad of the chance to see and hear our great President.

Last week Tampa held her greatest fair, with an attendance of 450,000 for the week. The greatest day was Gasparilla Day, when their Maiesties. King and Queen Gasparilla, rode into Tampa with their crew to proclaim possession of the bay city. Each year the pirates seize the city and invite the citizens to join with them in their merrymaking.

Next week Central Florida will try and out-do Tampa. Orlando's big fair opens next Tuesday and lasts all the week with "Johnny Jones Shows," races and something doing every minute. We have the promise of another good week ahead of us.

L. A. Smith.

The real you is as unseen as storedup electricity.

Wealth without hospitality is a rich soil uncultivated.

GEORGE WASHINGTON.

He Became a Leader Through Greatness of Character.

When we speak of George Washington, we must think of him as a hero not of the ancient but of the modern world. He was not a knight on horseback, not a St. George fighting terrible but vague dragons. He was a man who lived the ordinary life of men, attending to his duties day by day just as other men must do. He was different, however, in that he did what other men would have been glad to do but could not do. This is what made him a leader. Men saw in him what they themselves would like to be.

The character of George Washington cannot be summed up in a few brief words or phrases. His was in many ways a simple character, but the simplicity of greatness is a very different thing from the simplicity that has nothing back of it. Washington was not merely a soldier, not merely a statesman. He was both of these, but he was more. He was a good man of business, he was a successful farmer, he was a skilled surveyor and experienced woodsman, he was an affectionate head of a family, a considerate friend and neighbor, a lover of cheerful living and all manly sports, and always, whatever he was, a dignified and courteous gentleman. He was not trained for a single calling, nor did he limit himself to a single occupation. He held himself free and open to do what the occasion required.

George Washington's father had seven children, of whom Washington was the third. He was born on February 22, 1732, at his father's house on the bank of the Potomac river. But when Washington was eleven years old, his father died, and after that Washington lived with his mother or with his older brothers until he had a home of his own.

Washington's father had been sent to Appleby school in England for his education, and to this same school Washington's two older brothers in their turn had also been sent. It was not an uncommon custom for well-todo Virginians in those days to send their sons back to England to be educated. The death of his father was probably the reason why Washington in this respect did not receive the same advantages as his two older brothers. Whatever the reason, Washington did not go to England as a schoolboy, nor did he ever later visit England. He never crossed the Atlantic, and except for a voyage to the West Indies, he never left America. His whole life was spent in America and he was educated in Virginia.

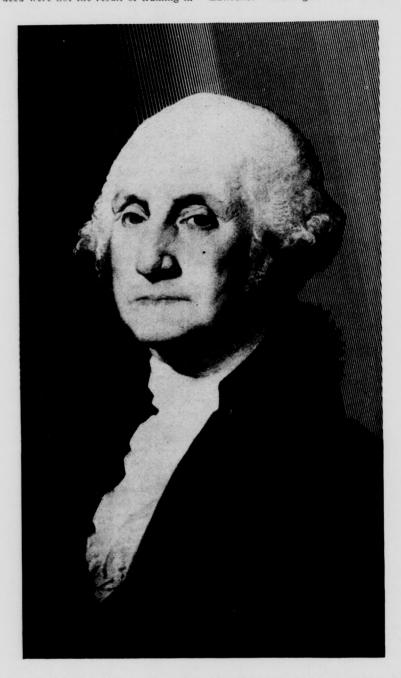
From his earlier masters, Washington learned the simple elements of reading, writing and arithmetic. As his school days were over when he was about fifteen, Washington did not have an opportunity in these early years of perfecting himself even in the elementary parts of an education. His spelling was always irregular and his grammar often dubious. In arithmetic, however, he did better, for he apparently realized that he must know something about figures and book-

keeping when he should have the business of his own plantation to run.

The classics of the ancient languages Latin and Greek, these all were sealed books to Washington. He may have studied some Latin, but never enough to secure command of the language. In fact, Washington never acquired any other language besides his native tongue, not even French. He was not, in the narrower sense of the word, a highly educated man. He was not learned, whether in letters, philosophy, or science. His accomplishments indeed were not the result of training in

quired to be surveyed. A prospective landowner like Washington could not fail to be interested in so necessary and practical an activity as surveying. He therefore studied algebra and trigonometry and soon became a capable master of the art.

As a result of his interest in surveying, Washington made his first step from the school into the practical world. Near Mount Vernon on the Potomac, where Washington was living with his brother Lawrence, lay a large estate owned by Lord Fairfax. Lawrence Washington had married



schools. But Washington never made the mistake of regarding these defects in his education as virtues. He always regretted that he had not had ampler opportunities for study, and by his own efforts he continually sought to supply the gaps left by the lack of more formal instruction.

In the latter part of his school-days, Washington became greatly interested in surveying. Virginia at that time was a country of large estates, the boundaries of which were not always clearly defined. There was, moreover, much new land continually being brought under cultivation which re-

Anne Fairfax, a girl of this family, and Washington himself was a frequent visitor at Belvoir, the luxurious home of the Fairfaxes. The estates of Lord Fairfax were very large, about one-fifth of the present State of Virginia, and much of this land had never been surveyed. Washington was commissioned to this task, and in March, 1748, when Washington was just one month over sixteen, he set out on this undertaking.

The regions which were to be surveyed were then on the frontier, and Washington soon found himself leading the rough, self-reliant life of the

woodsman and pioneer. This was the beginning of a kind of experience that Washington was to know frequently later, and from it he learned much that he could never have learned in schools. He learned to think and act for himself, and always to use the means at hand, however inadequate they might seem to be, to attain his ends.

Washington inherited Mount Vernon, his brother Lawrence having died, and likewise the only child of Lawrence Washington, and settled down to the serious business of attending to his plantation. On January 6, 1759, Washington was married to Martha Custis, who had been previously married, but whose husband had died, leaving her two little children, Jacky and Patsy, and a large fortune.

In 1758 Washington was elected to the House of Burgesses and thus began his career as a public officer. The story is told that on his first appearance as a member, the Speaker of the House made a speech of thanks in behalf of the House and in recognition of Washington's military services in the French war. When it came Washington's turn to respond, he arose, blushed, stammered, but was too embarrassed to speak a plain word. The House took this to be the best kind of answer a soldier could make, and the Speaker told Washington to sit down, adding that his modesty was as great as his valor. In all his public life, Washington was not a ready orator.

Washington continued to sit in the House of Burgesses year after year, always an interested, active and helpful member. When the First Continental Congress met in 1774, Washington was sent as a delegate from Virginia.

The later life of Washington is the story of his distinguished public services. When the Second Continental Congress met in 1775, Washington was elected commander-in-chief of the army which the Americans hoped to raise to defend their claims for liberty. What Washington did twenty-five years before in Virginia, during the French war, he now repeated on a larger scale for the budding nation. He made an army.

Even the most courageous spirit might well have hesitated at the thought of directing all the scattered and unformed impulses of the colonies toward a successful ending of the great struggle in which they were engaged. But Washington's powers had grown with the passing of the years. They were now indeed at their height. Experienced, patient, untiring in the performance of his duties, wise in the ways of the world, Washington more than any other single person was responsible for the winning of the American War of Independence and uniting of the colonies.

After the war was over and the thirteen colonies had joined together in the formation of the United States, it was natural that Washington should be elected the first President of the new republic. He took the oath of office as first President of the United States on April 30, 1789.

In his capacity as President, Wash-

ington showed the qualities of firmness, good judgment, patience and fairness which men had learned to expect in him. The American ship of state in the first years of its existence did not have altogether smooth sailing. The country was heavily in debt and it still had much to learn in the way of governing itself.

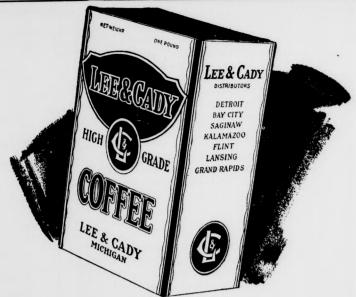
In his outward manner as President, Washington conducted himself with his usual dignity and seriousness, and also with more ceremony than has been customary in the later days of the republic. A person who called on him when he was President spoke of him as dressed in purple satin, and at his public receptions he was described as "clad in black velvet; his hair in full dress, powdered and gathered behind in a large silk bag; yellow gloves on his hands; holding a cocked hat with a cockade in it, and the edges adorned with a black feather about an inch deep. He wore knee and shoe buckles; and a long sword, with a finely wrought and polished steel hilt, which appeared at the left hip; the coat worn over the sword, so that the hilt, and the part below the coat behind, were in view. The scabbard was white polished leather." Simplicity in dress came with later Presidents, but Washington no doubt felt that the pomp of the princely courts of Europe made an elaborate dress necessary in the chief officer of a nation, even a republican nation of such tender years.

According to a rule contained in the Constitution, the length of a President's term of office was to be four years. At the close of his first four years, Washington was elected to a second term of four years. He refused to be a candidate for election a third time, setting thus an example which no later President has disrerarded. He made his farewell address to the American people on September 17. 1796, and then retired to that peaceful life at Mount Vernon, which he had often thought of with longing during the many troubled years of his public service. He was to enjoy this l'ie for only a brief time, however, for he died on December 14, 1799, in his sixty-seventh year and after only a few days of illness.

By the common consent of historians Ceorge Washington is counted among the few of the world's greatest leaders. For such a leader to appear, an unusual opportunity and an unusual personality must come into combination.

For George Washington the unusual opportunity arrived with the determination of the American colonists to claim their independence and to fight for it. The American Revolution was one of the great turning points in the rivilization of the world. It raised and it finally answered the question whether governments exist for the benefit of the governed and by their power, or for the benefit and by power of conquerors and rulers. The War of Independence justified the right of citizens to determine for themselves the conditions under which they were to live, not merely citizens of the United States, but citizens anywhere in the world.

(Continued on page 31)



New, Modern, Tightly-Jealed Fresh, Mouth - Watering Deliciousness



NATURALLY, you associate Lee & Cady Coffee with exquisite porcelain and sparkling silver laid upon fine linen. Yet the one thing that suggests luxury is the flavor. The price is moderate.

Fix your eyes on that carton. Remember that famous name—Lee & Cady Coffee. And above all do not forget that Lee & Cady Coffee is a new, modern coffee, created from the finest coffees in all the world. There is no blend known that is quite like it. Lee & Cady Coffee combines the practical processes of the food chemist with the artistry of a great chef.

Also remember that this is that rare coffee that youth demanded. That there is new wealth reposing in that carton. Modern treasure is held captive within its folds. A new fragrance is smothered in its confines. A new, delicious flavor waiting for the magic of moisture and warmth.

Lee & Cady Coffee is a triumph. All Michigan now proclaims Lee & Cady Coffee not simply the peer of many, but preeminent of all.

No matter how you are accustomed to drink your coffee—clear, sweetened with sugar or mottled with cream, for your own satisfaction make this pure coffee test.

Make This Simple Test

LET a single swallow of Lee & Cady Coffee linger against tongue and cheek. For a moment feel its exquisite warmth. Taste its distinctive deliciousness. Mark its mellowness as it trickles down your throat

In this simple way thousands each day are persuaded to the matchless goodness of

this new and modern creation—Lee & Cady Coffee. A new pleasure, new coffee contentment is enjoyed in bundreds of thousands of homes.

Some time you, too, will test this full flavored smoothness of this new and modern

LEE & CADY COFFEE

"TOMORROW'S COFFEE TODAY"

FINANCIAL

12

Review of Business Conditions in Michigan.

Business generally throughout the country continues in a sound state and, for the most part, active. Important basic industries have been expanding since the turn of the year and the trend is definitely toward higher levels. As Spring approaches, an upturn of trade earlier than usual is in prospect on account of the stability in employment and the farmer purchasing power. On practically every hand there is evidence of greater activity than at this time a year ago.

Steel production in January was at a record height for that month. Mills are now operating at 87 per cent. of capacity as compared with about 83 per cent. at this time last year. Automobile factories, the steel industry's largest customer, produced more cars last month than in any previous Januarv. a factor of much significance in view of the wide influence of the motor industry to-day in general business. Commodity prices continue to move within a narrow range. Car loadings of revenue freight have been increasing steadily since the first of the year and each week has showed a gain over the corresponding period in 1928. Copper companies continue to prosper as a result of heavy demand and higher prices.

By far the most outstanding event in recent weeks was the note of warning sounded by the Federal Reserve Board on the employment of reserve credit for security speculation. It will be recalled that it was in the first half of last year that the Reserve authorities, alarmed by the stock speculation wave that was spreading over the country, began to sell Government securities and to raise the rediscount rate in an attempt to correct the situation. The effect of these measures was only temporary. Brokers' loans have since climbed to new high levels until at the beginning of February they aggregated almost six and three-quarter billion dollars. Whether this latest gesture of the Reserve Board will be sufficient to bring about a diversion of credit from stock market channels remains to be seen. There can be no doubt but that high money rates have been largely responsible for the slowing down in the building industry in recent months. Construction contracts awarded in January were four per cent. under those for the same month in 1928. Spring commercial borrowing will soon be felt and there is accordingly little reason for anticipating lower money rates in the near future.

Michigan's industries as a whole are exceptionally active for this season of the year. Most factories have completed their annual stocktaking and have stepped up production rapidly. Passenger car and truck production for the month exceeded 400.000 units as compared with 240.191 vehicles in the corresponding month in 1928. Heavy production in this industry is starting earlier than usual this year. If the same rate of activity that prevailed the first part of the current month continues during the latter half,

February output will reach a new mark for that month. Total assemblies at the ford factories are averaging 7,200 daily, although numerous parts are being manufactured at a considerably higher rate. The prospects for the automotive industry in the spring months are very promising. March will probably be the peak production month. Output is being synchronized closely with consumer demand.

In keeping with the tenor of activity in the automobile factories, heavy schedules are in effect in the parts and accessories plants located throughout the State. Furniture manufacturers are doing a fair volume of business. A little improvement is noted in the paper industry. Stove and furnace factories are seasonably quiet. Drugs, radio, cereals, textiles, farm implements and copper are operating on heavy schedules. The oil industry in the Western part of the State has been active.

Electrical energy consumed in January by industrial users in Michigan totaled 208,854,000 kilowatt hours as compared with 156,667,000 kilowatt hours last year, a gain of 33 per cent.

Employment conditions have improved steadily since the first of the year. In some localities there is a surplus of common labor, in others there is a shortage of skilled workmen, but by and large supply and demand are well balanced. Employment in Detroit, as reported by the Employers' Association, whose members employ two-thirds of the industrial workers in the city, amounted to 294,903 on Feb. 12, which is only 5,856 below the high mark established in September, 1928, and a gain of 65,106 compared with this time a year ago. Ford employment on February 15 reached a new high record of 130,922.

Building permits issued in 23 Michigan cities in January had a total value of \$8,791,380 as compared with \$8,200,678 in January, 1928.

Debits to individual accounts in Battle Creek, Bay City, Detroit, Flint, Grand Rapids, Kalamazoo, Muskegon, St. Joseph and Lansing for the month of January aggregated \$1,915,670,188, an increase of 42 per cent. over the same month a year ago.

Banks throughout the State report a fair to heavy demand for loans. Ffty of the fifty-three reporting cities have sufficient funds to take care of local needs.

The trade situation generally is quite satisfactory. Seasonable weather has stimulated the sale of winter goods. Excessive snow and ice, however, in some parts of the State, especially in the Northern portion, have affected retail sales adversely. Both wholesalers and retailers report collections fair to good. Reports from downtown stores and shopping centers in Detroit record a substantial increase in sales for the month of January as compared with the same month a year ago. Increasing employment is adding further strength to the trade situation in Michigan and merchants are optimistic over the prospects for spring business. Wavne W. Putnam.

Director Public Relations, Union Trust Co., Detroit.

Only When Helpful

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

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

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit Michigan Trust Building, Grand Rapids

Boston Denver

GRAND RAPIDS

New York San Francisco Chicago Los Angeles

MICHIGAN

Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.

The Toledo Plate & Window Glass Company
Glass and Metal Store Fronts

Annual Reports of Industrial Concerns Show Gains.

A 17.5 per cent. gain during 1928 in net corporate earnings is revealed by the first 150 annual reports from industrial companies that have been published to date.

This showing is more encouraging than some business commentators had predicted. It leaves no doubt of the sharp improvement last year over the year before. It is an almost invariable rule that the best earning gains make their appearance in the annual statements published first. Consequently it would be surprising to find the ultimate gaing any higher than 17.5 per cent. Usually companies that make big gains are anxious to publish their statements as soon as possible. Those with little to report go over the results carefully before issuing any statement. Still it is not often that so substantial an improvement is shown by a representative and long list of industrial concerns such as those on which information is now available.

Nor can it be claimed that the big gain represents largely contributions of the country's two giant industrial concerns—General Motors Corporation and United States Steel. When those two are eliminated from the total the remaining 148 companies still show a 17.4 per cent. gain.

Even more striking than this improvement in industrial earnings for 1928 is that for public utility companies. The seventeen concerns that have published annual statements show a 20.1 per cent. gain over a year ago. That the number of utility statements so far available is too small to warrant any final conclusion is obvious, but the count plainly shows that the utility gains last year were sharper even than those in the industrial field.

The 1928 annual railroad statements do not make so impressive a showing as the industrials and public utilities but the first seventeen companies to report show a 12.7 per cent. improvement over the year before.

When the 1928 industrial gains are broken into their component groups it will be found that the largest improvement came in the following groups: agricultural implements, motors, food products, chemicals, mining and smelting, oils, steel and amusement companies.

These figures set a pretty stiff pace for 1929, but the major gains over 1927 came in the second half of last year. Consequently it is reasonable to suppose that the 1929 earning gains over 1928 will be especially marked in the initial quarter of this year. The stock market now is discounting the favorable quarterly statements anticipated in the next few months.

Paul Willard Garrett. [Copyrighted, 1929.]

When Horse Racing Was Common on Jefferson Avenue.

Winter sports were enoyed by the people of Grand Rapids during the seventh decade of the past century. Many of the residents owned fast stepping roadsters and cutters with bells and everything. Racing was a popular diversion for tired business and profes-

sional men. Jefferson avenue, between Fulton and Hall streets, was by common consent, used as a race course. On the afternoons of fine days, when snow covered the ground, many heats were trotted by the roadsters, driven by their owners. Among those who might be seen driving speedy nags were E. B. Dikeman, Dr. J. B. Griswold, James M. Kennedy, A. R. Antisdel, Dr. W. H. DeCamp, W. R. Cady. Don J. Leathers, James M. Nelson, Martin Boorhem, A. V. Pantlind, George M. Morse, Harry W. Long, S. A. Browne, A. D. Rathbun, Bud Morris, Col. L. K. Bishop, L. J. Rindge, John Nowatt, Fred Immen, Col. G. G. Briggs, George H. Long, T. H. Lyon, Leonard H. Randall and Cornelius Crawford.

Races were run for small cash purses on the ice of Reed's Lake.

Young people coasted the hills on Bridge, Lyon, Crescent, Fountain and Fulton streets, also on Bostwick, Barclay and Lafayette avenues. Long strongly built bobs, each capable of carrying from ten to fifteen people, were used by the coasters.

Many young people found enjoyment while engaged in skating on the river and in the rinks, erected and maintained for their use.

Mrs. Dr. Powers, of Wea'thy street, visited relatives in England. One of her cousins possesed a small clock—an English clock. She claimed it was a handsome ticker and its value had been tested during two trips the owner had made around the globe. She was proud of her English clock. One day

Income Tax Service

The Old National again offers complete service in preparing and filing your income tax reports.

Mr. F. A. Gorham, Jr.

will be at the bank every Monday until March 11 to assist you. He is an able accountant, thoroughly versed in tax matters. Come and see him on the mezzanine. No charge.

THE OLD NATIONAL BANK

Monroe at Pearl since 1853

Mrs. Powers took the clock out of the leather case which enclosed it and revealed an inscription on its back, "Made in Connecticut, U. S. A." The English lady was greatly surprised when she learned that the clock was not made in England. She had exhibited it to many as an English time piece. It is now the property of Mrs. Powers, the English lady having presented it to her.

The V Club was organized in Grand Rapids by a group of middle-aged Hollanders, whose surnames commenced with the letter V—Verdier, Vandersluis, Van Asmus and others. From that organization sprang the large, influential Knickerbocker Club of to-day.

Arthur Scott White.

It is impossible to express high ideals in low language.

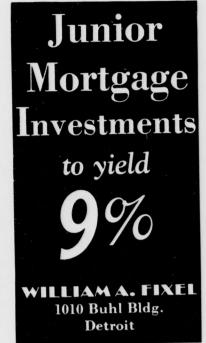
A satisfied customer merely refrains from kicking, while an enthusiastic customer is one who boosts your line whenever he can.

Link, Petter & Company

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING GRAND RAPIDS, MICHIGAN

EW ERA
LIFE ASSOCIATION
Grand Rapids.
SOUND COMPANY, SOUNDLY
MANAGED BY SOUND MEN.





GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865 NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY
Investment Securities

Affiliated with Grand Rapids National Bank



L. A. GEISTERT & CO.

Investment Securities
GRAND RAPIDS—MICHIGAN
506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit 2056 Buhl

MUTUAL FIRE INSURANCE

Oregon Case Closed.

Several years ago, the Portland, Oregon, School District took out several million dollars of insurance on school properties in the Northwestern Mutual Fire Association of Seattle under policies which were, under their terms, not assessable. The laws of Oregon provide that any mutual insurance company with a cash surplus of \$100,000 or over can issue non-assessable policies. Such a surplus the Northwestern Mutual had had for a number of years preceding the issuance of the Portland School Board policies. Shortly after the policies were issued, one M. P. Johnon, a stock fire insurance agent, and a taxpayer of the city of Portland, brought suit to compel cancellation of the policies on the ground that although not assessable at the time of issue they might become subject to assessment liability at any time when the surplus of the mutual company would fall below the \$100,000 required by the Oregon law, and also on the ground that the Oregon constitution would not permit any municipality to lend its credit to any private enterprise. This provision in the constitution of the State of Oregon is similar to the provisions of the Pennsylvania state constitution under which the Erie School Board was recently enjoined from placing insurance in a mutual company. The Multnomah county circuit court granted the injunction, and ordered the insurance policies cancelled. The Northwestern Mutual immediately appealed to the State Supreme Court from the order of the order of the Multnomah county court. The Supreme Court of Oregon overruled the decision of the county court on the ground that there was no merit to the contention of the tool of the stock fire insurance trust. Counsel for Iohnson, the complaining taxpayer, petitioned the Supreme Court for a rehearing of the case. This petition has now been refused by a decision just handed down by Chief Justice Coshow, thus ending the controversy in favor of the Northwestern Mutual Fire Association. This decision of the Oregon Supreme Court should be of great force in the Pennylvania case, which is now pending on almost similar facts. Judge Hert, of Erie county, has just handed down an opinion affirming his former ruling so that the Pennsylvania case must be finally decided by the State Supreme Court.

Public Adjusters.

If ever you are unfortunate enough to have a fire, you will in all probability get a telephone call or a visit from one styling himself a "Public Adjuster." He will use all the persuasiveness he may possess to induce you to let him act as your agent in the settlement of your loss. He may even for "one dollar and other valuable conideration" get you to assign your claim to him, as many others have done.

Now, far be it from us to tell you how to run your own business. If you feel that you need some one to assist you in settling your claim, and are willing to pay for the service, that's your affair. But we feel we would be lax in our duty to our members if we didn't tell them that a lot of these socalled "Public Adjusters" are plain leeches, and just about as useful. They get their business on the theory that the insured will not get just treatment from the company, and an "expert" is therefore necessary to prevent it from pulling any shady tricks.

So far as your Mutual insurance is concerned, there is no good reason at all why you should pay out good money to have your claim settled in the proper way. Our adjusters are competent, and are instructed to treat all claimants in a fair and honest way, and we believe no reputable stock company would permit its representatives to take advantage of those who suffer

Of course, differences of opinion can arise in the settlement of any claim, and when they do, compromises are usually in order. If at such a time you feel you need outside assistance, then you should call in an attorney known to you and in whom you have confidence; or you can deal with one of the reputable organizations that renders insurance service to its patrons both before and after a fire.

Any adjuster would be glad to work with such a representative, but whenever he goes on a loss and finds he must deal with a so-called friend of the insured who is working on a percentage basis, he just naturally sharpens his pencil, and who can blame him?

A Bus'ness Man's Philosophy.

Competition is of two kinds-productive and unproductive. Thomas N. Carver, professor of political economy at Harvard University, makes the distinction. One he calls competition in bargaining and the other competition in production.

We can draw an example from the maple syrup industry. The owner of one maple grove adulterates his syrup with a cheap substitute. That is his anti-social, anti-productive way of competing with his neighbor, who has diligently studied the art of making maple syrup. Through the use of modern equipment the second man has reduced the cost of manufacture and improved the quality of his product and is able to sell pure maple syrup at the same price as his rival's adulterated product. The second man is a hard-hitting competitor, but his competition is a benefit to everyone.

We cannot have too much of the right kind of competition. When men fight fairly, each trying to add something to the world's total supply of goods, no one loses, even in defeat.

William Feather.

He Meant Vicar.

An English bishop received the following note from the vicar of a village in his diocese:

"My Lord: I regret to inform you of the death of my wife. Can you possibly send me a substitute for the week-end?"

Instead of regretting yesterday, get busy and prepare for to-morrow.

Envy is an ulcer.

Affiliated with

The Michigan **Retail Dry Goods Association**

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

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is 30% Less

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

WILLIAM N. SENF, SECRETARY-TREASURER

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



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.

PHONE 94121

ASSOCIATED TRUCK LINES
108 MARKET AVE. GRAND RAPIDS GRAND RAPIDS, MICH.



CANDY EGGS

OWNEY'S Easter Gift

PACKAGE CHOCOLATES

Now ready to ship. Get your supply early.

NATIONAL CANDY CO., INC.

PUTNAM FACTORY GRAND RAPIDS, MICH.

President Glasgow's Plea For Large Attendance.

I am immensely pleased with the response merchants from throughout Michigan, as well as Northern Ohio and Northern Indiana, have given our plans in connection with the third annual Better Merchandising Conference and Exposition, to be held in Detroit March 13, 14 and 15.

This Conference in no way plans or endeavors to take the place of existing associations, but brings together in one big group the merchants in different lines of business, especially dry goods, groceries, drugs, clothing, hardware, plumbing and heating supplies, bakeries, furniture stores and other groups.

The plan of having two days and a half of general sessions, one-half of which is devoted to the employe, eight separate trade departmentals, as well as a separate and large exhibit divided according to the branches of merchandise, is working out very well.



C. L. Glasgow.

It was thought best to continue the \$2 registration fee, which comprises membership in the Association and entitles all registrants to a resume of talks and addresses made at the convention.

The Exposition, handled by the Detroit committee, takes care of most of the expense of the Conference and Exhibit and enables us to have a \$20,000 show for some \$2 apiece, or, based on a thousand registrants, some one-tenth of the total cost.

I am receiving very fine support from my Board of Governors, O. H. Bailey, of Lansing; R. A. Chandler, of Sylvania, Ohio; A. K. Frandsen, of Hastings; F. H. Nissly, of Ypsilanti; H. C. Jorgensen, of Cadillac; F. E. Mills, of Lansing; Otto Louis, of Bay City; Darius Mihlethaler, of Harbor Beach; J. B. Sperry, of Port Huron; Watz, of Mt. Clemens; and Sidney W. Netzorg, of Battle Creek; and also from chambers of commerce and merchants association in Michigan.

We have appointed attendance chairmen who are on the job in their respective communities, aiding us to secure a large attendance.

Our conference committee in headquarters at room 300, Fort Wayne Hotel, is co-operating closely with us

and taking care of reservations at the Fort Wayne Hotel or whatever other hotel members wish to use and would be very glad to hear from you and supply any further information re-

I look to seeing every enterprising merchant in Michigan at the third annual Better Merchandising Conference and Exposition, March 13, 14 and 15 at the new Masonic Temple, Detroit.

C. L. Glasgow, President.

Character.

The something called character is not achieved over night or created at will. It is a structure founded and maintained by performance. No way has ever been invented to hurry it, but when it is attained it makes past achievement an enduring part of today and guarantor for to-morrow.

Team Work With Supplies.*

Teamwork with the suppliers is very essential to the success of the retailer to-day, to cope with present day competition. The jobber, being more vitally interested in our success, is the one we must co-operate with most. The jobber by his ability, knowledge and prestige in the merchandising field can give us more real co-operation and service, than any other source of supply, if he is so inclined, and I am sure they realize as well as we do, that our problems are mutual. It takes at least two to have co-operation, therefore, the dealer must be willing to work closely and accept advice from his jobber who is the only one that can give him real physical help in the solution of his problems which now confront him. It must be a combination of an intelligent energetic retailer working with an intelligent, progressive jobber. The jobber must assume the responsibility of advising the retailer as to items for permanent stocks, leaders, specials, methods of advertising, window trimming, stock arrangement, and any other problems that the dealer may

The jobber is convinced that the time has arrived whereby his function of supplying merchandise to the retailer is more than merely buying, warehousing and selling goods. He must educate the retailer to better merchandising and the retailer must be willing to go to school again and learn how to apply modern methods successfully. He must help the retailer to help himself and it is up to the retailer to be willing to apply this available assistance and helps in his business. The hardware dealer must look upon the jobber as his partner in business, without him there is a missing link, without a substitute to take his place.

Confine your buying to as few suppliers as your business will warrant in order to receive the closest co-operation from them. With the suppliers and the retailer giving each other honest, sincere co-operation, their success and position in the merchandising world is guaranteed.

*Paper read at Detro't hardware convention by Chas. H. Sutton, Howell.

The one thing that is worse than a quitter, is the one who is afraid to begin.

Financial Statement

The Finnish Mutual Fire Insurance Co.

CALUMET, MICHIGAN

December 31st, 1928

ASSETS

Cash and Securities as per Treasurer's report \$	336,961.69
Real Estate	2,900.00
Premiums in Course of Collection	6,542.28
Premium Notes Receivable	1,086.30
Office Fixtures	1,500.00
Accounts Receivable	291.02
Accrued Interest	2,773.90
\$	352,055.19

LIABILITIES	
Reserve for losses unpaid, (estimated)\$	1,349.86
Reserve for commissions	673.02
Reserve for Unpaid bills	284.94
Due Reinsurance Companies	522.90
Reserve for Unearned Premium,	
(Pro-rata each policy)	66,112.16
Surplus to POLICYHOLDERS	283,112.31
\$	352,055.19

GROWTH OF COMPANY

Year.	Assets.	Premium Income.	Insurance in Force.
1890	\$ 376.38	1,540.51	98,125.00
1900	28,292.68	14,561.44	981,751.00
1910	110,658.68	40,546.19	2,793,000.00
1920	239,072.85	75,531.15	4,552,274.00
1922	264,586.56	100,028.91	6,033,803.00
1924	284,644.77	115,741.16	6,801,622.00
1926	315,731.08	128,634.48	8,415,273.00
1927	333,569.85	130,813.36	9,054,928.00
1928	352,055.19	133,578.77	9,600,391.00

INSURANCE IN FORCE

In Force for MembersReinsurance ceded us	\$	9,571,149.00 1,560,342.00
Total Reinsured in other companies	\$1	1,131,491.00
Net insurance in force, December 31, 1928 Net insurance in force, December 31, 1927	\$	9,600,391.00 9,054,928.00
Net increase in Insurance	\$	545,463.00
Losses paid to Policyholders since organiza- tion	\$	465,442.90
Dividends paid to Policyholders since organ- ization		688,218.03
	\$	1,153,660.93
Increase in Surplus, year 1928 Dividends paid to Members, year 1928	\$	20,323.64 43,722.90
Net Profit year of 1928	\$	64,046.54

OUT AROUND.

Things Seen and Heard on a Week End Trip.

I am glad to learn that the shoe dealers have decided to maintain a regular organization in this State. There certainly is no reason why they should not enjoy the benefits which result from concerted action. Their first regular convention will be held in Lansing, March 6, at the same time the Michigan Retail Dry Goods Association holds its annual convention. The hardware dealers held their anrual convention in Detroit week before last and the clothing merchants held their annual convention in Grand Rapids last week. The retail grocers and meat dealers will hold their annual meeting in this city next month. The Better Merchandising Conference and Exhibition will be held in Detroit the second week in March. There was a time when annual meetings of this kind did not amount to much, but that condition has ceased. No live merchant can attend a gathering of his brethren nowadays and not be bettered by the contact he makes, the acquaintances he forms and the new ideas he absorbs and retains.

Six months ago I was fully convinced that the retail merchants of Michigan would have to have two new laws—one by Congress and one by the Legislature. The former comprised an amendment to the Clayton law, prohibiting discrimination in price in the sale of goods. Fortunately for all concerned, the former activity was rendered unnecessary by the action of the United States Supreme Court reversing itself and thus giving us the relief that would otherwise have to be secured by new legislation.

The second proposition covered the pure paint situation and comprised a law prohibiting the manufacture and sale of impure paint in Michigan. I have been urged to lead a movement of this kind for years and finally decided that the time was opportune to act in the matter. I secured the pledges of Senator Skinner and Representative Bailey to champion the measure in the Senate and House. I had a bill drafted by my attorneys to comply with legislative requirements. Before placing the bill in the hands of our legislative friends. I took the precaution to send copies to many of the leading paint manufacturers of the country. The opposition which immediately developed showed me very plainly that what I did not know about the technique of the paint business would fill a large book: that the best thing for me to do would be to study the situation a year or two longer, so as to be prepared to meet any objection which could be raised by those who would oppose the enactment of such a measure. In order that my readers may go along with me in this educational campaign I propose to devote two or three pages to the subject next week, presenting some of the many letters I have received from the trade-manufacturing, wholesale and retail-along with such comments as may seem to be appropriate to the occasion. I don't want to do anybody an injustice or create a

hardship which is not justified by the circumstances. I will, therefore, proceed slowly and cautiously, assisted by the advice of my retail friends who should be the final authority in a matter of this kind.

Considering the great number of hold-ups nowadays, especially the payrolls of both large and small concerns -no house seems to be small enough to be exempt-I am at a loss to understand why more business houses do not pay by check, instead of with cash. This arrangement would exempt the institutions adopting it from attack, avoiding loss and possibly saving the lives of those who are called upon to defend the money entrusted to them for distribution. Grand Rapids has been fortunate in the small number of robberies of this kind, but now that the salvation army has provided a hang-out for bums, tramps and criminals-with money furnished by people who are not conversant with the evils attending free lodging houses of this character-we may expect to see a considerable increase in this class of crimes.

Some years ago one of the leading department stores of Grand Rapids announced that on a certain day it would present each one of its charge customers who made a purchase at the store on that day with a pair of kid gloves. A certain local lady had traded at the store in question for years, but had always paid cash. It so happened that the day the kid gloves were handed out, she had bought \$75 worth of goods over the counter. Noting the activity at the glove counter, she soon ascertained the cause of the furor. She thereupon returned to her favorite cierk with the suggestion that she would like to be favored in like manner, because she had been a regular customer of the store for years on a spot cash basis. The request was referred to the owner of the store, who peremptorily refused to honor the requisition.

"That offer was made to charge customers, not cash customers," he said.

"I admit the truth of your statement," said the customer, "but how many credit customers have you who buy as much of you in the course of a year as I do?"

"Your question is entirely out of order. I am not discussing the comparative purchases of cash and credit customers. I am dealing to-day only with charge customers. If I ever decide to give a chromo or bonus to cash customers, I will let you know. In the meantime, the interview is closed."

The merchant abruptly terminated further conversation by turning on his heel.

The customer sought the street door and, although this incident happened twenty years ago, she has never crossed the threshold of that store since. Her purchases at that store for several years had averaged \$700 per year.

Of course, the merchant was right in the position he took, but perhaps he might have handled the matter a little more diplomatically and retained the lady as a customer.

How would you have handled this situation, my mercantile friends?

I do not think any small stockholder of the Standard Oil Co. of Indiana has read all the literature put out by the two factions seeking control of that organization with more care and thoroughness than I have. The more I read the more I am fully convinced that the opposition to Col. Stewart is based solely on mercenary motives, due to the lively competition Col. Stewart has given the so-called Rockefeller companies-the Standard Oil Co. of New York and the Standard Oil Co. of New Jersey. Young Rockefeller is certainly a master prevaricator when he asserts that Col. Stewart promised him (Rockefeller) he would resign on Rockefeller's request. Col. Stewart told Rockefeller he would resign if asked to do so by the stockholders of the Standard Oil Co. of Indiana. We will know on March 7 whether Col. Stewart continues at the head of the corporation or is forced to leave an institution whose stock value has increased from \$170,000,000 to \$840,000,000 in the ten years he has served as chairman of the board. Rockefeller loudly prates about his wanting to see "confidence restored" to the Indiana Standard, which earned \$33.000,000 in 1927 and \$80,000,000 in 1928. In the face of these figures, young Rockefeller makes a very shadowy showing. Besides being one who strays very far from the truth, he discloses that he has a very peculiar conception of the meaning of figures. If young Rockefeller fails in his present undertaking to undermine a man who has contributed many million dollars to the Rockefeller jack pot, I would like to be one of the 58,000 stockholders to purchase the holdings of the youthful hypocrite who should study the history of his father's early days in the oil trade before condemning a man who has done as much as Col. Stewart has to rescue the oil business from the dishonesty and chicanery the elder Rockefeller employed in creating his enormous fortune. People who live in glass houses should not throw stones. E. A. Stowe.

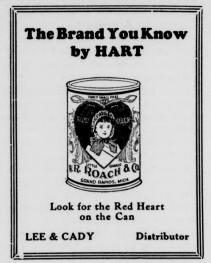
Style Discards Eagerly Sought.

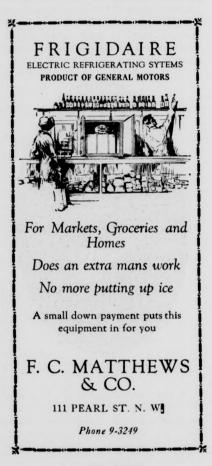
The quest for sure-fire styles in medium and popular price ready-towear has placed a premium on the "discards" of the leading style houses. For one reason or another the latter firms eliminate numbers from their lines from time to time. The possibilities of the models from the standpoint of lower priced merchandise, however, are still excellent, leading to profitable offers for them from the lower grade producers. Few of the style houses, however, sell their discards to other manufacturers for copying, prefering to dispose of them through other channels.

When you lose your head, hold your tongue.

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

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

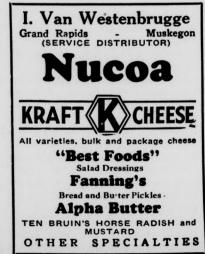




ASK FOR

KRAFT GIEESE

A Variety for Every Taste



Resolutions Adopted at 1929 Hardware Convention.

Whereas—The National Retail Hardware Association is making an active study of the hardware dealer's problems and has given the subject a lot of consideration and expense and has applied the keenest minds in the hardware field as well as other commercial lines for the betterment of the industry as a whole, and

Whereas—The Naitonal Retail Hardware Association has a definite program at its annual congress; therefore be it

Resolved—That this convention go on record as approving the action taken at the Boston congress and that, as much as possible, this Association should use the congress meeting as a foundation for the state programs.

Whereas—The American Legion and others have been making a rather strong effort to have November 11 made a legal holiday, and

Whereas — Business men generally are somewhat averse to an additional holiday, especially one coming so close to Thanksgiving and not so far distant from labor day and Christmas, and

Whereas—Out of this attitude has come the idea that Thanksgiving might be very properly moved up to November 11 and celebrated in combination with armistice day, as the declaration of the armistice was a cause for National thanksgiving, and that the two may be very properly combined; therefore be it

Resolved—That the Michigan Retail Hardware Association go on record as endorsing the idea of combining armistice day with Thanksgiving day by making November 11 the permanent day for the observation of such anniversaries.

Whereas—Certain manufacturers are using the resale price of their line of product and have made a definite resale price at which their merchandise should be sold, with the knowledge that merchandising must be delivered to the consumer at as low a price as possible with the service rendered that the consumer demands, and that the merchandise must be sold at a price that is ethical to all parties concerned and will render the proper service to all parties interested in the transaction; therefore be it

Resolved—That the Michigan Hardware Dealers' Association in convention assembled go on record endorsing the plan of resale price which has the proper mark up to pay for the services to be rendered by the dealer. And we particularly endorse the resale price on fence as is now being given the trade in Michigan and all other manufacturers who are using resale price which has been made on a basis considering the service rendered.

Whereas—The American Arbitration Association, headed by the Hon. Charles Evans Hughes, Hon. Moses H. Grossman, Hon. Herbert Hoover, Hon. Newton D. Baker and many other equally prominent American citizens has been and is now doing very constructive work through the adjustment and settlement of disputes and differences of opinions through peaceful and authorized arbitration, and

Whereas—The State of Michigan has no law supporting or legaling the settlement of differences by arbitration where all parties involved agree to such settlement; and

Whereas—We deem such a law desirable; therefore be it

Resolved—That we, the Michigan Retail Hardware Association endorse the activities of the American Arbitration Association; and be it further

Resolved—That we instruct our committee on legislation to take such steps as they may deem necessary to present or recommend at the present session of our State Legislature such a bill as would legalize the settlement of differences by arbitration upon lines approved and recommended by the American Arbitration Association.

Whereas—In order to prevent the operation and existence of hurtful trusts, combinations and monopolies in this country, it has been necessary to enact certain so-called anti-trust laws by the Congress of the United States, and

Whereas-The courts have gradual-

ly, by their interpretation of these enactments sought to prevent and do prevent economic and orderly distribution of identified merchandise by business men of the country who have neither purpose nor ability to constitute a monopoly, and

Whereas—As a result of such interpretations, merchants and manufacturers have, agains ttheir will, been driven to a state of ruthless, uneconomic and wasteful methods of distribution which have resulted in vast damage and loss to all branches of our trade and commerce, obviously enhancing costs of distribution and creating a situation not paralleled in any other civilized country; and

Whereas—It is our opinion that there should be remedial legislation looking toward the correction of present conditions: therefore be it

Resolved—That the Michigan Retail Hardware Association in convention assembled respectfully urges upon our National Congress that consideration be given at the earliest possible moment to legislation giving relief to

the industry of this country, and be it

Resolved—That we heartily and unreservedly endorse the Capper-Kelly bill now pending (H. R. 11 and S. 1418) known as the Fair Trade bill, legalizing the right of any producer of identified merchandise who is in fair and open competition with other producers of similar or competing merchandise to enter into enforceable contracts at wholesale or retail, or both, for the protection of resale prices upon his own identified merchandise.

Whereas—The management of the Statler Hotel, the Convention Bureau of the Board of Commerce and the management of the exhibition building have all given us very courteous and efficient service in making this convention a success; therefore be it

Resolved—That we extend to the above organizations, as well as the officers of this Association and members of the various committees who have contributed so much to make this, our 35th annual convention, a success, our sincere appreciation for their efforts.



LOG CABIN SYRUP

DRY GOODS

Michigan Retail Dry Goods Assiciation.

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.

New Designs in Handkerch efs.

In the newest handkerchiefs to tuck into the flap of a purse or peep out from a jacket pocket, the outstanding feature seems to be the border. Borders are so important that they have taken attention away from the centers, even when they have all-over designs in keeping with the borders. The block and pen line treatment is used with conventional flower themes, while dots are often used for backgrounds with modernistic effects. A scattered border design is also very effective and no doubt will be liked by many women who prefer just a suggestion of color in their handkerchiefs. The designs used are taken from geometrical figures, flowers, or bits of scenery, and are exploited in the manner of the moderns.

One designer of handkerchiefs who claims that the decorative handkerchief is as important as the sports scarf is introducing the set idea, that is, with every dozen pocket handkerchiefs three large ones in corresponding designs and similar colors may be purchased. This is really only in keeping with the ensemble idea which seems to have taken hold everywhere.

Despite what is being constantly said to the contrary, white handkerchiefs for certain occasions are still preferred. However, more liberty is taken in the use of applique work in border treatments and corner designs. Monograms also are an important feature and in many instances are the only means of embellishment. Hems are both rolled and hemstitched, but always resemble mere outlines.

The large chiffon squares with lace borders in either plain or flowered effects are quite smart for evening. However, in some of the very new ones there has been a noted increase in the use of petal and cut-out hems finished with a fine narrow fold or just picoted. One handkerchief in black has the corners embroidered in bright colors in a dot design. Another large square is tinted in a rainbow effect on an ivory ground. Others have somber borders that terminate with a small center motif in square or circular shape in red, black, green or brown.

With the acceptance of the tuck-in blouse and the new swagger suits, belts are gaining prominence. One of the new models, to be worn with a tweed suit and blouse of beige satin, has the back part made of the same tweed and the front, sides and loops of brown suede. It has a bright gold buckle with sharp prongs, which is supposed to match a pin worn on the blouse.

Belts of either silver or gold are made in varying widths. When used with afternoon dresses they are often combined with a color to match the dress fabric, or, in some instances, the dress material itself is used for a fac-

ing and permitted to show through an open lattice work.

Pearl Necklaces in the Mode.

Pearl necklaces and chokers in various lengths are again making an appearance for Spring wear. By some they will be selected as a staple item, others will wear them only with certain types of dinner clothes, while some women consider them most appropriate for the afternoon costume. However, pearls are no longer regarded merely as a style item, but by many are considered a safe choice when other types of jewelry are not available.

The new pearls seem to have just a trifle more coloring, and come in a warm flesh tint and a shade that blends somewhat toward the new sun and copper tones. The ivory shades are mostly confined to the smaller pearls used in the short strands, while the other two tints are at present noted in the larger beads which are used in chokers, the very long strands that wind about the neck, and in those which come midway between the waistline and throat.

An inexpensive jewelry item consists of a flat or short choker made of rhinestones, each stone with a sterling silver mounting and joined by silver links. Some of the dainty necklaces are made in single strands, others in festoon effects and pendant styles. Sunburst designs are also conspicuous in the new collections. With these chokers are dainty bracelets made with drops or pendants of the rhinestones in graduated sizes. The earrings, which may also be had, are either quite long, or short and bushy in tassel effect.

The new copper tan and sun tan shades in metal jewelry are quite becoming and, in fact, very flattering when worn with the proper frocks. Modernistic designs, of course, lead in both the necklaces and bracelets, but it seems that many shops are experiencing a bigger demand for odd pins than for earrings to complete the choker and bracelet sets.

For those who wear grays and blues a great deal there are some sets of novelty jewelry made up in both bright and dull silver baguettes. The baguettes are molded together to form various motifs which are decidedly modern in appearance.

Millinery Buyers Favor Straws.

The newest shade to bid for favor in high-grade millinery here is one of the Patou group on the nasturtium order. It has become particularly strong in the last week. Other colors in active demand at the moment are sand. red, various blues and black. The feature of the materials sought is the persistence of the call for baku bodies in the straw group. Prices of this straw are high in the primary market, as are those for ballibuntl, which runs second to baku in favor. Retail milliners who make their own head sizes -a branch of the business that is growing steadily with the gradual return of longer hair-favor parismeme straw strongly. While felts are again picking up, sales of straw chapeaux exceed them in the higher-priced lines.

Retail Silk Departments Active.

Retailers in all parts of the country report business in their silk departments during the first half of this month to have been very good. Several reasons are advanced for this, the most important being the number of interesting novelties which manufacturers have offered for Spring selling. Every kind of print is reported in demand by consumers, from all-over foliage patterns to small fleurettes on banded dark grounds. Printed sheer silks with light grounds are proving popular for use with the same designs and coloring on heavier silks. Retailers everywhere are apparently trying to maintain well-balanced stocks, instead of pressing for volume with "price" goods.

Good Call For Plate Glass.

Demand for plate glass is being maintained in excellent fashion, and as a result operating schedules are still virtually at capacity. Jobbers are reported unusually active for this season of the year. To-day the recent Presidential proclamation advancing plate glass tariff rates goes into effect. In the window glass field some improvement in demand was noted. With the approach of milder weather a continued steady improvement in this section of the market is anticipated.

Strong Interest in Fine Deniers.

Reaction to the introduction of fifteen and twenty-five denier synthetic fibers has been notably favorable. Interest is particularly aroused in the silk trades, especially among manufacturers of sheer silk mixture fabrics. The fine sizes of synthetic yarns permit far more perfect, weaving than has been the case heretofore. Production of the small deniers is increasing, with volume output scheduled for the near future.

OPEN A NEW PROFITABLE DEPARTMENT No Investment

If you operate a retail 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. The proposition
is open only to merchants who do
not carry footwear of any kind but
who believe they could sell a fair
volume. For full particulars address Box 1000, c/o Michigan
Tradesman.

DEPARTMENT STORE FOR SALE!

The largest small town store in the United States. Known all over Michigan. This stock and Fixtures can be bought very cheap. An opportunity for a live Merchant to make a Fortune.

You can sell anything here. Owner died. Business bought by a Stock Buyer, who will sacrifice. Building can be bought or leased for a song! This store has a record of \$200,000. annually.

Will reduce stock to suit purchaser by running 10 Day Sale. Store very large about 80x120. One Floor, at OWENDALE, MICH.

Get in touch with

LOUIS LEVINSOHN
Telephone Riverside 2263 W.
SAGINAW, MICH.

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, Chi-

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.,

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,

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

The Michigan Retail Shoe Dealers Association.

The Michigan Retail Shoe Dealers Asociation has been re-organized and is ready to be of help and assistance to Michigan retail shoe dealers. After two preliminary meetings in Detroit and Lansing, the following officers were elected at the Michigan meeting at the National Shoe Convention in Chicago:

President—Ellyn Pond, of the Hub Shoe Store, Flint.

Vice-President—James Wilson, of the Chilsom Stores, Detroit.

Treasurer—Joseph Burton, of the Walk-Over Stores, Lansing.

Secretary — Earl Davis, of Davis Brothers, Lansing.

Assistant Secretary and Treasurer— O. R. Jenkins, who is in charge of the business office which is located at 907 Transportation building, Detroit.

The new Association will hold its first annual meeting March 6 in the New Mutual building, Lansing. The Treasurer, Mr. Burton, who is general chairman in charge of this convention, has arranged a very instructive and interesting program. This meeting will be addressed by nationally and state known men who will take up various subjects of vital interest to the shoe men of to-day. His general outline of the program for this meeting is as follows: There will be a night before smoker for the men who arrive in Lansing the evening prior to the convention. A morning session which will deal with the aim and purpose of this organization, followed by a noon luncheon to be held in the Mutual building, and at 2 o'clock the regular afternoon meeting will be held. There has been arranged a matinee theater party for the ladies. It is the plan of the committees to co-operate with the Michigan Dry Goods Association, who will be in session in Lansing on this date to combine banquet and dance on the evening of March 6. The membership of the new organization is \$5 per year. This includes this year tickets for the evening smoker, the luncheon and the ladies' matinee theater party. This fee will certainly put the Associat'on at the service of every shoe man in Michigan. All shoe men were mailed application cards explaining the new Association in the week of Feb. 8. If any further information is desired, write assistant secretary and treasurer, O. R. Jenkins, 907 Transportation Building, Detroit.

Oscar R. Jenkins was born at Portland, March 21, 1890. His father was of Welsh descent and his mother of Scotch descent. He attended the public schools at Portland, subsequently completing a course on business administration at the Ferris Institute. He then returned to Portland and associated himself with his father in the fire insurance business for several years. Subsequently he handled the shoe department of Allen Bros., Ionia, for one a half years. For nine years subsequent thereto he clerked in the general store of R. W. Dowdy at Portland. Five years ago he took the

agency of the Michigan Shoe Dealers Mutual Fire Insurance Co. in Detroit, in which position he has achieved a somewhat remarkable success. He now has Wayne county for his territory and, in addition to this work, he will conduct the business office of the Michigan Retail Shoe Dealers Association.

Mr. Jenkins was married June 1, 1911, to Miss May Olmstead, of Portland. They reside at 1116 Lakewood boulevard, Detroit.

Mr. Jenkins attends the Congregational church and is a member of the Masonic order up to and including the Council.

Bathing Suit Sales Large.

Knit goods jobbers who handle bathing suits are reaping a harvest of orders from the torrid days of last Summer which stripped retailers' shelves. Not for years has the demand been so active. In men's and boys' suits particular favor is accorded the so-called peed suits. Women's suits, both staple and fancy, are selling free-Two-piece suits for women are gaining steadily in favor with buyers in localities where they may be worn. A new trend this season is toward plainer effects in women's suits retailing at \$3.95 or less. However, there is plenty of braid trimming to be seen. High shades are also in favor.

Novelty Jewelry Orders Gain.

Orders for novelty jewelry continued to be placed in substantial volume, justifying the confidence expressed earlier by manufacturers that an excellent season was ahead. While much interest is being shown in the new suntan effects, the demand covers a wide variety of items. Manufacturers' lines in fact are said to be the most comprehensive they have ever shown. Chokers, long, single and multiple strand necklaces of imitation pearl, semi-precious stones and genuine crystal are all receiving attention. Bracelet, necklace and earring sets, based on couturiers' designs, are in demand for ensemble wear.

Color Trend Still a Puzzle.

While there is no doubt as to the general popularity of vivid colors this Spring and Summer, picking single shades likely to lead has in it the elements of a cross-word puzzle. There is much division of opinion, for instance, as to whether black will continue strong, or will be ousted from favor by blues, tans and browns. This is true of coats. In dresses quite some commotion has been aroused by the marked swing to chartreuse green, used in combination with other colors, especially navy. Opinion is that the next few weeks will see clarification of the color trend.

An Irishman applying for a position with a transit company emphatically stated that he wanted to be a motorman because he heard that electricity always goes through the conductor.

Some of the busiest people you know accomplish the least. "It is not enough to be industrious," said Thoreau. "What are you industrious about?"

Michigan Shoe Dealers ATTENTION



Forward March

LANSING March 6

First Annual State

CONVENTION

Commands Your Attendance

You have Mr. Jenkins' letter. Send in your card. Get Set. Don't let anything keep you away from the Biggest Event in Michigan Shoedom in years.

Michigan Retail Shoe Dealers

ASSOCIATION

Elwyn Pond, Pres. R. M. Wilson, Vice Pres. Earl Davis, Secy. Joe Burton, Treas.

O. R. Jenkins, Asst. Secy-Treas.

907 TRANSPORTATION BLDG., DETROIT, MICH.

(Space donated by Michigan Shoe Dealers Mutual Fire Insurance Co.

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

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
Hooning, Grand Rapids.
Secretary—Paul Grzen, Wyoming Park,
Treasurer—J. F. Tatman, Clare.

Remove the Iniquitous Oleomargarine Tax.

Long ago, before the dairy ring of the country had fastened a peculiarly vicious burden on the people by way of special tax, said proposed tax was being debated in Congress. A member who was opposed to such class legislation sarcastically remarked that all of those who proposed to tax oleomargarine did not even know how to pronounce it. Now, some forty years later, most folks still pronounce it oleomarjarine, whereas properly the g is as hard as they make 'em anywhere.

And the same ignorance regarding the equities of the case persists, for this utterly indefensible tax remains on the statute books.

I am happy to see a movement in Minnesota which may prove strong enough to accomplish something very worthy. That movement is sponsored by one of the ablest grocery secretaries in the country, George M. Peterson, of Duluth.

George is a Swede or Norwegian by descent: hence hard headed and fearless. He has had a legal training, hence marshals his arguments logically and in proper sequence. He is, moreover, naturally a logical thinker and, what is rare among men, he likes to

His argument might be read by grocers generally with profit except that I fear it won't do a bit of good. Grocers will go on for another forty years, paying this utterly iniquitous tax, an imposition on every mother's son among them, because they are too indolent to get up on their hind legs, cohesively, and fight for the discontinuance of such flagrant special legislation, which presses on the time and pocket book of every retail food dealer who finds it advisable to handle this perfectly good food.

Recent figures given out by Uncle Sam, after investigation, show interesting conditions. The place studied is Chicago. We find that specialty shops sell four times as much furniture as department stores. Dry goods and notions are about equally divided between specialty and department stores. The twenty-eight department stores with infants and children's wear departments did four times the business done in the 346 dry goods stores with similar departments; but specialty shops did 50 per cent. more business in women's outer wear than did department stores. On the other hand, department stores did eight to one on millinery. Men's furnishing and clothing stores did twice the business in those lines that department stores did.

Here is an interesting practical commentary on the ancient fear-so prevalent a generation ago-that department stores were going to put singleline merchants out of business. We can think of that when we get to wonder-

ing what is to happen to the individual

Any grocer who studies the inside of his business, seeking improvement therein and who has the courage of his convictions sufficiently to make the indicated improvements and then utilize them, will find himself so fully occupied with his increased business that he won't have to worry about chain or other competition. I looked into a store recently in which improvements had been made.

My first question was relative to a cake display case set across the front at the store entrance. "What effect has location of that case had on your sales of cakes, cookies, pastry?" Answer: "We are now buying daily as much as we formerly purchased twice weekly." That looks like a 300 per cent. increase and the grocer said it was all of that.

Changes were made late in 1927. January sales in 1928 were \$1,500 more than January 1927-increase 68 per cent. February increase was \$1,350 or 52 per cent. March increase was \$1,-550 or 65 per cent. Improved arrangement has resulted in saving steps and handling to such extent that this grocer has dispensed with a boy to whom he paid \$25 per month and he pays his bright, snappy girl clerk \$5 per month

This grocer invested what will amount to \$15 per month extra expense during the time his lease has to run. His direct savings on help are, as indicated, \$20 per month, saying nothing about the increased sales I have indicated above. He finds that new arrangement pleases his customers who now largely wait on themselvessomething the chains have taught customers to do. Because strangers thus feel at home in his store, he not only retains old trade but adds new.

In this store, arranged so fully for automatic serving. I was interested to learn how advertised goods held up against unknown brands. He instanced two lines of jam, well known locally, against a line that carried a wider margin-if and when soldwhich had been stocked while the manager was on vacation. Sales in that department had since been so slow that profits not earned were all of \$20 per month below what would have been realized had the well known lines been stuck by. I remarked to him that he might better give away what was left of the off lines. He said he was about to close out the unknown goods at any price he could realize on that

It is a good thing to know precisely the strong and weak points of trade -what is desirable, worth cultivating, worth holding and what does not measure up to those standards. The owner of this store-for it is ably managed by one not the owner-recently questioned the large addition of credit trade taken by his manager, saying they did not seem to get the cash business they should get.

The manager pointed to the addition of several chain units which had come into the neighborhood where cash business would be attracted and he felt

(Continued on page 31)

Phone

Automatic 4451

WHOLESALE FIELD

SEEDS

Distributors of PINE TREE Brand

ALFRED J.BROWN SEED COMPANY

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

THERE ARE YEAST FANS RIGHT IN YOUR OWN COMMUNITY.

It is doubtful if there is a single one of your customers who has not been reached by Fleischmann's Yeast-for-Health advertising carrying endorsements from world famous European physicians. It goes into every home in America.

Therefore Yeast-for-Health customers are easy to get. Just let people know you sell it. Your Fleischmann man will be glad to put up a package display in your store and a transparency on your window or door.

> FLEISCHMANN'S YEAST Service

Don't Say Bread

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.

Whole Smoked Hams.

When housewives are looking for economical meat of high quality, smoked hams should come in for favorable consideration. A whole ham may seem a pretty large quantity of meat for small families to buy at one time, but when its keeping qualities, its adaptability to a variety of meat dishes, and the difference in cost between ham slices and whole hams are all considered, it will be realized that it is a very good buy.

In selecting a smoked ham, it is well worth while to insist on getting one mildly cured and otherwise carefully selected for quality. There are many established brands of hams, and any reputable retailer will be glad to supply a ham known to be excellent when he is specially requested to do so. The difference wholesale between the highest quality possibly to produce and an ordinary ham is not more than two to three cents a pound, but from a dietary standpoint the difference is that the best is a real luxury while the cheaper ham is "something good to eat."

Slices of ham sell pretty high in most markets to-day, although hams may be considered quite reasonable in price. The reason slices sell so relatively high is the trouble many retailers say they have in getting rid of the butt and shank ends. Every bit of a smoked ham can be used in the home, and there is no necessity for hurrying since smoked hams keep well, although they should be held under refrigeration in warm weather.

There is no kind of meat more suitable for emergencies than good ham. Slices may be cut from the center from the pelvic bone, which will be seen exposed on the meat side, to fairly well down on the shank. The butt may be cooked for slicing warm or cold; as a chopped or thin slice filler for sandwiches, or for ham croquettes. This meat is excellent for hash and other dishes also. There is probably no kind of meat more suitable for cooking with cabbage than ham, and the shank is excellent for the purpose, having enough fat to flavor the cabbage. While we are talking about ham, we wonder how many have tried preparing it as follows: Slice potatoes and place in layers in baking dish, sprinkling each layer with salt, pepper and flour. Place a nice slice of ham on top and nearly cover the potatoes with milk. Bake in a hot oven until the potatoes are done. Serve hot.

Selecting Meats at Retail.

To some housewives the trouble of ordering meat day after day is something of a task, as changes are desirable and lack of familiarity with the various kinds and cuts of meat makes the job one of monotony which frequently ends with an endless round of the same dishes. We would have to

stop and spend considerable time in counting to list all the different meat dishes that might be prepared, and even then the chances are we would forget to include quite a number. So there is really no need of having meat meals monotonous at all, but, on the other hand, they might be varied to the extent that the same kind of meat need not be served twice in a year.

It is highly probable that most housewives would find in the entire list many kinds they have never tried but which might prove very agreeable for a change. Some retailers are very helpful to their patrons and make many valuable suggestions, while others are almost helpless when it comes to helping out the uncertain minds of their customers. The solution would seem to be simple enough and not only simplify the trouble of ordering, but give it interest enough to make it a pleasure.

A home list might be made up of the various cuts and kinds in the various classes. A card or large sheet of paper could be arranged so that enough suggestions would be included to satisfy everybody.

Suppose we start with beef. We could head one part of the list under that name and then write in below the various steaks, roasts, boiling pieces, stewing cuts, pot roasting sections, etc. This could easily be extended to include veal, lamb, mutton, pork, poultry, edible organs such as liver, kidney, tongue, and other things to make quite a lengthy arrangement.

Of course the prepared meats, corned meats, sausages and other kinds would be included.

It is easy to think of such a list being started and developed with the aid of retailers and friends until it became a sort of a game trying to see who could find new things to add. By the time the list was half complete considerable interest would have been developed and this would probably result in a greater study of meat quality and comparisons between different purchases. The different grades should not be forgotten and a decision should be reached as to the grade most desired. Long before the list would be completed we are sure its use would have become a habit until the pleasure of ordering would be somewhat similar to the feeling of affluence one feels when ordering from a long list in a good restaurant.

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'The Flour the best cooks use.'

Also our high quality specialties

Rowena Yes Ma'am Graham

Rowena Pancake Flour Rowena Buckwheat Compound Rowena Golden G. Meal

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Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

HARDWARE

Michigan Retail Hardware Association.
President—W. A. Slack, Bad Axe.
Vice-Pres.—Louis F. Wolf, Mt. Clemens.
Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Methods of Going Out After Trade.

Now is a good time of the year to do a little outside canvassing, in addition to shaping plans for handling the spring trade. In addition to convassing rural customers, there are other directions in which the hardware dealer will quite often find this outside work worth while.

There is a big opportunity for hardware dealers to increase their business by catering to the factory trade. It is a direction in which immediate results may not be apparent, but in which steady and persistent work will undoubtedly produce good results.

A Western hardware dealer recently bore this out in his own experience. "I owe my whole success," he stated, "to the fact that I worked the factories. I started by going after tinning contracts, and I worked it up until I had a big trade in tools, belting, paint and glass. The trade of the factory employes came my way, too."

A large amount of hardware is constantly required by factories. Most manufacturing plants are constantly installing new or repairing and changing old machinery, which necessitates the purchase of belting, packing, lacing, bolts, screws and a great many other lines usually carried by the hardware trade. There is also repair work in connection with the buildings, which calls for paint, glass, roofing, etc.

Some factories which are large consumers of certain lines of goods buy direct from the manufacturer in quantity; but there are a great many lines not bought in large enough quantities to do this. Furthermore, the smaller factories will often find it more convenient to have the local hardware dealer look after their needs than to carry extensive stock themselves. Finally, the repair work represents a considerable item.

The first thing necessary in order to secure local factory trade is to go after it; and the second is to give prompt service. This last is very important, as delay to transfacturers is often a costly item. The hardware dealer who wants to secure and hold this trade must be prepared to give prompt and efficient service.

Some firms entrust their factory canvass to a member of the staff who is thoroughly acquainted with the stock and the factory needs. This representative calls on the factories once a week, usually on Monday. In cases where the firm is going after this trade for the first time, it is advisable to have the proprietor or manager of the firm accompany this special representative and introduce him, and explain the intention of the firm to cater to factory trade.

In most cases, manufacturers will work hand in hand with the local merchant.

An Eastern hardware dealer was located in a town with a number of growing industries, including a couple of saw mills, a stove plant, an implement manufacturing plant and several

others. Occasionally a factory would run out of some line, and then the hardware dealer would be handed a small order. The total of his business from the factories was, however, very small.

"What I need is a chance to show these people just what I can do for them," he told himself one day. "They are glad enough to come to me when they are up against it, but at other times they don't think the local dealer worth bothering with. If I went to them direct, they'd probably put me off and refuse to talk business."

One day he was passing a factory when he noticed a number of broken windows. It was getting on toward the end of fall, and the dealer surmised that the manufacturer had been putting off this replacement. He snatched the opportunity to go in and talk to the manager of the plant.

"You've quite a number of broken panes in the factory, and the season is getting on. Suppose I give you an estimate on the cost of replacing this glass, work and all, and save you the trouble"

"All right," said the manager. "Take a look through the plant and see what is needed. Then give me your figure."

The hardware dealer made a count of the windows needing glass. Also he kept his eyes open and noted a number of other items. When he submitted his figures for the glass, the manager promptly accepted them.

"By the way," said the dealer, "you use a lot of belting. Ever run short of certain sizes when you are in a hurry?"

"Sometimes," was the reply.

"I carry a large stock," said the dealer, "and could supply you any time on short notice. In fact, I could take care of your needs completely and make it worth your while. Then you use a lot of emery wheels, and paint and varnish. I'd like a chance to figure on these goods too."

"Suppose you give me a few minutes every Monday morning," urged the hardware dealer. "Tell me what you will need through the week and I'll give you a figure."

He was given the chance, and gradually brought the trade of that factory around his way. His service for the one plant helped him to secure business from others; and in time this line developed into an important factor in his year's business.

A Northern firm operating hardware stores in three towns in a lumbering district has for years made it a practice to work for the factory and mill trade, and has succeeded in getting a practical monopoly of the trade in that part of the country. This has been achieved by carrying a good stock of the supplies especially adapted to factory purposes, and by giving a thoroughly good service. With mining development, a department of mine supplies was added. One of the most satisfactory features experienced in connection with securing the factory trade is that incidentally it brings increased trade with the employes. The mechanic usually buys what he needs for his own private use from the store which supplies the shop where he

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

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Interstate Long Distance Rates Reduced

Station-to-Station day rates from Grand Rapids to:

OMAHA, NEB	\$2.35
MONTREAL, QUE	2.55
NEW YORK, N. Y	2.55
CLEVELAND, O	1.20
DENVER, COL	3.75
BOSTON, MASS	3.00
ROCHESTER, N. Y.	1.70
WASHINGTON, D. C.	2.15
ATLANTA, GA	2.55
NEW ORLEANS, LA	3.50
INDIANAPOLIS, IND	1.20
ST. LOUIS. MO	1.75

These are samples of the interstate Station-to-Station day rates under the recent reductions made between points 130 to 1500 miles apart.

Rates for Person-to-Person calls within the same distances also have been reduced.

This is the third reduction in interstate rates offered the public by the Bell System within little more than two years. It is in keeping with the fundamental policy of the system to furnish the best possible service at the least cost to the user.



works. The connection between store and factory familiarizes the employe with the store and its goods.

The personal touch is needed to secure factory trade. The dealer himself, or a man especially versed in the subject, should visit the local plants regularly, and study their needs. Letters to the manufacturing plants may sometimes bring business; but the personal canvass is a far surer method.

The hardware dealer should not run away with the idea that the factory trade is a sudden road to wealth, or that the dealer who has never studied it can step in and do a whale of a business at once. It is like any other hardware specialty in that it requires careful and intensive study, in addition to the most dogged kind of persistence. The manufacturer will often require a great deal of argument before he is convinced that the local dealer can be of any service to him. Like any other specialty worth while, hard work is the price of success.

A first step is to get personally acquainted with the manufacturer, and with the member of his organization who looks after the buying. It is often worth while to make yourself solid personally with a few individuals before you discuss business. Then study the needs of the individual factory before you attempt to fill them. The more you know about the plant, its methods, its equipment and its output, the better situated you are to cater to its requirements. Then you must know your line intimately; or if you don't know it, must be willing to study it and learn all about it. A hardware dealer catering to the factory trade is going to learn a lot in the process, and he must be willing to learn, if he is to get worth while results.

With many factories there is a Christmas and special trade worth keeping in mind. One large manufacturing plant where machinists are extensively employed has for ome years made it a practice to present all apprentices with fine machinist tools as Christmas gifts. The order is invariably a large one. This order has for some years been given to the same hardware firm, and is a result of a systematic effort to cater to the factory trade, and to give good service.

Another large manufacturer has arrangements with the dealer who handles his factory trade whereby each employe receives an order on that dealer for a certain amount at Christmas time. These orders are filled by the dealer at face value. As most of the employes select Christmas goods, the item makes a nice addition to the regular Christmas trade.

Retail firms supplying the factory trade make it a point to have the firm name stamped on all packages as they consider it good advertising among the factory employes who are constantly buying tools. Occasional presentations by the factory staff to members who are leaving also quite often involve purchases from the hardware

In addition to the factory trade, right now considerable business can be worked up with retail stores which are brightening up for spring and summer.

Paint is often a big item. Paint specialties and polishes, as well as glass and putty can be sold, as also cleaning equipment of various kinds. Most dealers wait for this business to come: with the result that the retailer whose store needs paint or glass puts off buying until another season or another

In most communities considerable trade in this direction can be developed by a systematic personal canvass quite apart from the resulting business, it will pay the hardware dealer to get into personal touch with his confreres in other lines and swap information regarding dead beats, slow pays, bogus check artists and other flim-flam workers, and the like.

Though it may not be generally realized, the small town hardware dealer has good opportunities of developing outside business. The big factory in the big community is apt to buy direct; but the small factory in the small community will find the hardware dealer's service very helpful. There are other possibilities, too, in the direction of outside canvassing.

For instance, a hardware dealer carried on business in a small community which enjoys a large tourist trade in the summer. In conversation with a local hotel man he learned that the latter was thinking of getting numbered brass tags for his door keys. The hardware dealer found out the stamping works where the tags could be secured, got prices, secured the hotel keeper's order, and then canvassed the other local hotels with the result that he secured several additional orders. Victor Lauriston.

"Smearcase Is Not Cheese," Says Kansas Judge.

Entymologically smearcase is cheese. Its English name, cottage cheese, speaks for itself, according to the Kansas City Star. Its German equivalent, schmerkase, means "smeary cheese." Smearcase is created from milk curds, and cheeses are created from milk curds. But the experts have ruled that there its resemblance to cheese ends. And Judge J. H. Wendorff, of the district court at Leavenworth, a strict constructionist, has so ruled. Fermentation, which marks the true cheese, is absent from cottage cheese, and therein lies one of the principal differences between the two. So the dairyman who sells cottage cheese does not need to take out a cheese-vending license.

Washington.

On the sacred roll of fame Washington's illustrious name Shines with majesty sublime Thru the centuries of time. First in war and first in reace. When earth's wars and battles cease, Thy immortal name shall stand, Greatest of a noble band.

Thou didst lay thy power down
And refuse a k ngly crown,
On thy country's altar light
Freedom's fires, pure and bright.
While the stars their vigils keep
O'er our home land where you
May we e'er be true and brave;
Keep our watch above thy grave.

Time's immortal son art thou, At thy tomb the nations bow. May we hear across the years
Thy calm voice, that stills our fears;
When we falter hear thee say:
"Come, my sons, the is the way!"
May thy spirit gu'de our land,
Father of our Fatherland.



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Wholesalers of Shelf Hardware, Sporting Goods and

Fishing Tackle



HOTEL DEPARTMENT

News and Gossip Regarding Michigan Hotels.

Los Angeles, Feb. 15—George Swan-

son, managing director of Hotel Hu-ron, Ypsilanti, has made another good showing of profit for the stockholders of that institution. Half a dozen years ago, when this establishment was opened I hazarded a guess to the effect that while it would prove highly ornament-al, it could hardly be expected to pay any dividends on account of its near-ness to Detroit, but Mr. Swanson has demonstrated on the occasion of the paying of several satisfactory dividends that my diagnosis was incorrect. The proximity to Detroit was made an asset instead of a liability. He runs such a good hotel that travelers headed for Detroit stay there over night, which leaves such a good taste in their mouth, they get back there on their return trip for an early start.

H. M. Hollister, President of the Michigan Hotel Association, as well as manager of Hotel Bancroft, Saginaw, has invited the hotel organiza-tion to hold its next annual convention with him, on Sept. 14 and 15 next. Mr. Hollister, a product of the Fred Harvey school, in addition to having suc-cessfully operated the Bancroft for the past four years, has been an active member of the Michigan organization and his election to the presidency was well deserved.

Matthew Slush, pioneer Mt. Clemens hotel owner, died at the age of 72, a few days ago, in that city. He was a director of the Medea Hotel and Mount Clemens Bath Co., as well as a trustee of the Hannan estate, which owns and operates Hotels Madison and Lenox, at Detroit.

The Kakbawgam Hotel Co., Marquette, has contracted for the construction of a six-story hotel in that city. It will be built on a site and foundation obtained and completed seven years ago, at which time I believed Fred Pantlind was in some way interested, but which project was abandoned at that time. The hotel will contain, on the first floor, spacious public rooms, including lobby, two public rooms, including lobby, two dining rooms, which may be used sepdining rooms, which may be used separately or thrown together as occasion may demand, and a coffee shop. Of guest rooms there will be 107, half of which will be provided with baths, and most of the others with toilets. The lessees will be the Roberts-Deglman Co., a Michigan corporation organized three years ago for the operation of the new Oiibwa, at the Soo, and a dozen other similar institutions in the Middle West. Among other interesting features in this establishment will be several suites of living rooms on the top floor. These will be provided with kitchenettes, wall beds. etc. Each of the other four floors will be identical. with 22 rooms. The furnishings will be elaborate and in keeping with the elegance of the surroundings. Not elegance of the surroundings. Not that she really needs another hotel, but rather a better one physically: it may be that the new institution will be a dividend earner. Marquette is a pros-perous business community, the real metropolis of the Upper Peninsula, but she has not suffered for lack of hospitality on the part of existing institutions. John Lewis has owned and operated Hotel Marquette for a lifetime, and has been deservedly prosperous. His comes the nearest to the lad time hostely of any Library of in perous. His comes the nearest to the old-time hostelry of any I know of in Michigan. He has returned a decent share of his profits to rehabilitating his hotel from time to time, its furnishings are strictly up to date, and his meals—well, where will you find their equal? He could have retired years with enough accumulation to ago. with enough accumulation to make him independent, but he just liked to run a hotel, and he does—a good one. If he remains in the har-

ness he will continue his past successes.

Charles E. Negow, Detroit, has purchased a half interest in Iyopawa Island, in Coldwater Lake, and will proceed to erect a \$200,000 summer hotel thereon.

When the Detroit Hotel Association elected Preston D. Norton as its president for the coming year, they did themselves proud. His will not be a perfunctory administration. He will de things. He it was who ran me "ragged" in securing new members for He will the State Association in conjunction with promoting the interests of the Greeters. He is a worker. It makes no difference, whether behind the dask, building new hotels, pushing civic projects or entertaining his friends, he delivers the goods, just as his father, Charles W., has been doing for a lifetime. These are some of the many reasons why the Michigan Greeters and the Norton hotels are worth talking about. Another good one made vice-president, at the same time, is Harold Sage. When he was manager of Hotel Clifford, Detroit, I picked him for a winner, and said so at the time. Now he is manager of Hotel Wolverine and hasn't got fairly started. He, like State Association in conjunction and hasn't got fairly started. He, like "Pres" Norton is of the Chittenden type, and you can't beat them any-

I notice the Michigan hotel men are out after the bad check per with a vengeance. Out here in California they regard the man who overdraws his bank account, as a most undesirable citizen, put him in jail first and try him afterward. It ought to be a simple trick for the Michigan law makers to accomplish as much.

From this distance it looks to me as from this distance it looks to me as thought there isn't going to be any Hotel Biltmore in Detroit, in which case I hope that Ward lames will keep right on demonstrating that Hotel Tuller isn't such a bad proposition after all. He still looks good to me.

Sam. Westgate, who represents the C. W. Mills Paper Co. in the Cadillac territory, is out here in Los Angeles. He called on me the other day, during my absence, and left his card, which didn't give me any clue as to his whereabouts. Police headquarters here know nothing of him, but he is quite likely in Hollywood, and when he gets "rolled" for his gasoline money I may see him. Sam. Westgate stopped with me, as a guest and cash customer, in his childhood days. He was selling oil at that time, or, at least claimed he was, and was always demanding "service." I remember one time I was having a controversy with a very touchy guest, when Sam bolted. a very touchy guest, when Sam bolted in from the bus, threw his grips down with a bang, coupled with some ex-pression about "boasted service," which under the existing circumstances, was at least, inopportune. But I have washed off the slate, and if he does finally catch up with me out here, will go so far as to smoke one of his cigars, which are usually, at best, "country customer like."

I have a nice letter from Perry Dowling, written from the Hotel Chip-pewa. Manistee. Perry always sucpewa. Manistee. Perry always succeeded in making me believe he likes me. He performs veoman service for the Michigan Trust Company and has a large clientel. His dealings are largely with banks. When he comes to town they either look their results. largely with banks. When he comes to town they either lock their vaults or exchange their funds for bonds. I think he was the first guest who ever registered with me. I remember I did for years keep a framed dollar bill over my desk as coming from him, but I my desk as coming from him, but I have somehow forgotten whether it was the first dollar I took in over the hotel counter or the "first he ever earned. But it is worth while to have a few friends like Perry Dowling and Sam Westgate.

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.

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Baths 400 Rooms

> RATES \$2.50 and up per day.

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

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

PANTLIND HOTEL

"An entire city block of Hospitality" GRAND RAPIDS, MICH. Rooms \$2.25 and up.

Sandwich Shop Cafeteria



Warm Friend Tavern Holland, Mich.

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

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"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.

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

E. S. RICHARDSON, Proprietor

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BIG RAPIDS, MICH.
Beginning Jan. 1st European Plan
Hot and cold running water in all
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rooms well heated and well ventilated. A good place to stop. American plan. Rates reasonable.
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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
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European \$1.50 and up per Day.
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Cafeteria, Quick Service, Popular
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Entire Seventh Floor Devoted to
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Pres. and Gen. Mgr.

Wolverine Hotel

BOYNE CITY, MICHIGAN
Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT
HOTEL. American Plan, \$4.00 and
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Open the year around.

HOTEL OLDS

LANSING

300 Baths 300 Rooms

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER. Manager.

George Lindholm, formerly the genial assistant to Roy Carruthers, Book-Cadillac, has been appointed manager of a new hotel at Phoenix, Arizona—the Westward Ho.

The investors in the new James Oliver Curwood Hotel, at Owosso, have "raised the ante" and are going to spend \$225,000 in construction, instead of \$150,000, as at first contemplated. which, ize considered, ought to make it a nifty affair.

It is announced that work on the structure which is to rise on the site of Park Place Hotel, Traverse City, will begin in May. It is to have 76 rooms will be strictly modern and of fireproof construction and five or six stories in height.

Detroit-Leland Hotel put across a great piece of publicity recently when Chef Gustave Hassler prepared some miniature replicas of comic supplement characters for display in the fountain room. They were of sugar, naturally colored.

Mount Lowe, two hours' ride from Los Angeles by trolley, is not such a great shakes as a mountain, but you can really get more of a thrill out of a visit to it just this time of the year than you could in climbing one of the Sierras loftiest peaks. The trails and sierras lottiest peaks. The trails and railroad are built to show off its scenic marvels, and the panorama which spreads below is something never to be forgotten. When you are wading around in snow ankle deep you can look down through the winter world on real honest to goodness summer you left just two hours before, and if you fail to enjoy the contrast you have certainly soured on the world. There are mountains to the far East plainly visible that are thousands of feet highvisible that are thousands of feet higher than Lowe, but what about a canvon 3,000 feet below you. Conformation and view count for far more than altitude and distance. One knows that if he fell over the precipice the first hundred vards would be depressing enough, and the balance of the distance wouldn't matter greatly.

There were tourists from the East in our party, including some small boys and as soon as they alighted from the trollev car they began a snow-balling bombardment in real earnest, and I confess that while they princi-pally used me for a target, I couldn't help enjoying a reminiscent thought of the days in Wisconsin when we were out of luck if we failed to have sleighing on Thanksgiving day, and if the woodchuck was keen enough to discover his shadow on Candlemas day, we had an additional treat of "six weeks' sleighing in March."

Mount Lowe, so easily accessible from Los Angeles, is popular at any time of year. They have a very satisfactory hotel up there where meals are served at reasonable prices, give you personal mention in a daily paper which you buy on the return trip, to send back home to the folks, and there are observation points from which you can get glimpses of sixty cities, an attraction very much accentuated if you lay over until evening and have an opportunity of seeing the myriads of electric lights far below.

Then there is the Mount Lowe observatory, equipped with one of the largest telescopes in this country, which fortunately is at your disposal on Saturday evenings, and from which you can get a glimpse of the man in the moon and a chance to familiarize yourself with the holes in the cheese.

You cross chasms thousands of feet deep over trestles which are anchored in the sides of the mountain, and then wonder why mentally balanced individuals will climb the Alps in Switzerland, to see much less than they do

And all this can happen any after-

noon in the week at a very trifling outlay. I say it is great.

Frank S. Verbeck.

Specific Taxes To Be Pressed Against Chain Stores.

Lansing, Feb. 19—An attack upon the chain stores was launched to-night when Rep. Miles M. Callaghan, Reed City, introduced a bill for a store tax which would hit chains owning and operating more than six stores. This which would fit chains owning and operating more than six stores. This bill was referred to the Committee on General taxation, of which Rep. William J. Thomas, Kent county, is chairman.

Under the terms of the bill every merchant would pay a specific tax for the privilege of maintaining a mer-cantile establishment. The annual tax for each store up to six would be \$1 for each store, but for six stores or more the annual tax would be \$250 for each store. The first tax would be due Jan. 1, 1930, for the calendar year 1930. Gasoline service stations hand! ing only oil and gasoline are exempted.

Lansing, Feb. 18—This refers to the correspondence I have had with you with reference to the chain stores.

I submitted my ideas to the Attor-

ney General's department and they have prepared a bill along the lines of my suggestions and I am introducing it to-night. As soon as it is printed, I will furnish you with a copy and I would like to have the influence of your publication towards getting the

law enacted.

The Attorney General thinks he has overcome the obstacles that have here-tofore stood in the way and I hope he Miles M. Callaghan.

Reed City, Feb. 19—Miles M. Callaghan, of Reed City, has introduced a bill for the taxation of retail stores. It seems that this bill, if passed, is a good move in the right direction and should have the best of consideration

and help possible.

The Callaghan bill calls for a special tax on all retail stores. The amount for a one store merchant to pay is only \$1, while the owner of six or more stores pays \$250 for each store. The amounts set are not unfair, because it is the small and one store merchant who has made Michigan towns and cities what they are. These merchants have built up the towns to such an extent that they become a drawing card for the chain store owners.

for the chain store owners.

The small and one store merchant is in evidence the whole year round, paying out here and there for donations for the poor, sick and cripples. The small merchant pays for the playgrounds and parking grounds of our towns, while the chain store pays only its regular taxes. I believe that any company that owns and operates more than three or four stores should pay this special tax, as set forth in the Callaghan bill.

Fred Hemund.

Gabby Gleanings From Grand Rapids. Grand Rapids, Feb. 19—The Warner

Stores has opened its eleventh store at Burton Heights. The company now has five stores in Grand Rapids, three in Lansing, two in Holland and one in

Grandville.

During the past two weeks five A & P and four Kroger stores have retired from the field in this city. Many more will probably be pulled out be-tween now and spring. Kroger has four stores at the corner of East Ful-ton street and Diamond avenue—which is three more than there will be as soon as the leases can be vacated.

Battle Creek - The Battle Creek Health Appliance Co., Merrill Park, has been incorporated to manufacture and sell mechanical appliances to be used for health, with an authorized capital stock of 10,000 shares at \$10 per share, \$25,000 being subscribed and paid in in cash.

New Issue

\$9,000,000

Florida Power Corporation

First Mortgage 5½% Gold Bonds, Series A

The following information is summarized by Mr. A. W. Higgins, President, from his letter to us:

Florida Power Corporation, organized under the laws of Florida, supplies electric light and power to 78 communities extending from St. Petersburg, northward along the Gulf Coast and through central Florida to the Georgia State Line where it is interconnected with the Georgia Power & Light Company, an affiliated company, which serves 39 communities and purchases its power requirements at wholesale from the Florida Power Corporation. The communities served by Florida Power Corporation have a permanent population of 125,000 and include St. Petersburg, Tallahassee, Ocala, Tarpon Springs, White Springs, Jasper, Clearwater, Brooksville, Inverness, High Springs and Wildwood. During the winter months the population in the territory served reaches 250,000.

SECURITY: The First Mortgage 51/2% Gold Bonds, Series A, will be secured by a first mortgage on all of the fixed property of the Corporation. Additional bonds may only be issued under the restrictive conditions of the Indenture. The value of the fixed property is largely in excess of the total amount of bonds to be presently outstading.

Net earnings more than 2.12 times annual interest requirements of these Bonds.

The earnings of this Corporation are derived entirely from electric light, heat and power business.

MANAGEMENT: This Corporation 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. The Corporation is thus under the supervision of public utility operators whose successful and efficient management of important public utilities has been demonstrated over a long period of years. The Middle West Utilities System includes subsidiary operating companies serving 3,700 communities in 30 states of the United States.

Price 94 and accrued interest, to yield over 5.87%

All legal matters in connection with this issue will be passed upon by Messrs.
Chadbourne, Hunt, Jaeckel & Brown. Bonds offered when, as and if
issued and rece ved by us and subject to the approval of counsel.
It is expected that cefinitive bonds will be ready for delivery
on or about February 25, 1929.

HOWE SNOW & CO.

Incorporated

NEW YORK SAN FRANCISCO

PHILADELPHIA WILKES BARRE GRAND RAPIDS DETROIT ROSTON

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

DRUGS

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

troit. Director—Garfield M. Benedict, San-

dusky.

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, Mus-

kegon.
Secretary—R. A. Turrell, Croswell.
Treasurer—L. V. Middleton, Grand
Rapids.

Saved \$1,200 in Buying a Soda Fountain.

In these days of the purchase on the installment plan of everything from suits of clothes to thirty-room mansions, the man who buys for cash anything which runs into any money at all is the object of much curiosity. At least, that is the way it seemed to Ernest Hampton, progressive druggist.

His new store had been open now for more than two months. Every day he received from his customers and friends in the trade enthusiastic congratulations upon the appearance of his new store and the volume of business that it was quite evident he was doing.

"You mean you paid cash for that fountain," exclaimed Ed Garrity, genial wholesaler's salesman, in incredulous amazement to Mr. Hampton. "I'll bet that soda fountain salesman had the

thrill of his life!"
"Well, he did say this was the first fountain he had ever sold for cash in his twenty years in the business," admitted Mr. Hampton.

"I thought so. Pretty soft for you, Ernest. Fountain and fixtures all paid for, a growing business and nothing but the ordinary running expenses to be met out of the day's receipts.

"You know what breaks a lot of these fellows in starting a new business is not that they don't buy right or do enough business. Their stores are perfectly able to meet ordinary running expenses and leave them at least a small profit. The trouble is that they start with so little cash capital that they have to buy most of their necessary equipment on the installment plan. This means that during those first few trying years in business they are loaded down with a series of monthly payments which, in the aggregate, amount to quite a sum.

"There is only one place from which the money can come to meet these payments. That is from the money the business earns after ordinary running expenses and merchandise bills are paid. If the business doesn't earn enough profits to meet these payments —and it often doesn't when it is first starting—it is easy to see that that proprietor is headed for trouble and mighty serious trouble it is.

"I guess you thank your lucky stars, Ernest, that you don't have to worry about monthly payments on equipment while you are getting this business on its feet."

"But I do have my monthly pay-

ments to meet," calmly replied Mr. Hampton.

"You—what? I thought you told me you were the only man to whom that salesman ever sold a soda fountain for cash."

"That's right, but where do you suppose I got the money to pay cash for this fountain and where do you suppose I am going to get cash to pay for this fountain when this one is worn out?

"Let me show you something. I figure that a new fountain should last me twelve years. It is iceless throughout and maybe I am underestimating its life, but I'd rather underestimate than overestimate.

"It cost me with all equipment just \$3,600. In twelve years I'll need to replace it. If I don't have \$3,600 in cash, then the only way I can make this necessary replacement is to buy a new fountain on the installment plan, and let it pay for itself out of its earnings.

"Now here is my plan to have this \$3,600 in cash in twelve years. To save that \$3,600 over a period of twelve years looks as if it required a yearly saving of \$300, or \$25 a month. Twenty-five dollars a month, however, is much more than it is necessary to save to produce the required \$3,600 in twelve years. The magic of compound interest does the trick. It makes the money I save now earn me more money. I went to Mr. Bramble at the savings bank and his tables showed that if I deposited \$19.50 a month, in my savings account with them, it, with the 4 per cent. interest which they compound monthly, would amount to just \$3,600 in twelve years. Now figure out what I save.

"Payments of \$19.50 a month for twelve years make a total of \$2,808. That is to say, by saving \$2,808 at the rate of \$19.50 a month, I'll accumulate enough at the end of twelve years to buy for cash a new soda fountain which costs \$3,600. There is a saving right there of nearly \$800, leaving aside any question of the cash discount I might receive when I do buy a new fountain. That isn't the whole story, however. Suppose I don't save this \$19.50 a month. I am going to need a new fountain regardless of whether or not I save, in advance, the money to pay for it. What will it cost me if I don't save in advance?

First, a down payment of, say 10 per cent. \$\ 360.00\$
Secondly, monthly installments of \$67.50 on the balance, spread over a period of four years \$\ 3,240.00\$
Third, interest at 6 per cent. on the unpaid amount of monthly installments, a total of \$\ 388.00\$

\$3,988.80

"Now don't misunderstand me, Ed. Far be it from me to criticize the installment plan. It is the salvation of many people. It enables people to possess merchandise long before they otherwise would be able to obtain it. It forces people to save who, if it weren't for the compelling necessity to

meet installment payments on merchandise already in use, probably never would be able to save a cent. In other words the effect of the installment plan is to greatly increase the consumption and therefore the sales of much useful and valuable merchandise.

"My figuring has to do only with the conduct of a retail drug store. I say simply it is inevitable that after a period of years the equipment used in the conduct of a drug store will have to be replaced. Any experienced druggist can estimate with fair accuracy for each item of equipment what that period of years is going to be.

"As long as this replacement is inevitable, it seemed to me the only sensible thing to do would be to try to figure how it could be replaced at the least expense. You see the result. The fountain which some day will have to replace this one is going to cost me in actual cash layout only \$2,808. If I waited until I had it in the store before I commenced to pay for it, it would cost according to my figures, almost \$1,200 more. In order to make this saving of nearly 1,200 all I have to do is to set aside \$19.50 a month of money that I'd have to spend anyway. That certainly is little enough, don't you think, considering the saving it makes possible?"

Washington the Father of His Country Grandville, Feb. 19—What can be said of George Washington? Not only has he come down in his-

Not only has he come down in history as the father of his country, but as our first president he won laurels as a man of greatness in civil life as one of the greatest commanders of his day and age.

One of the first pictures our voung eyes ever noted was that of Washington crossing the Delaware. The surprise of the Hessians at Treaton was quite remarkable at the time. A long bridge marks the spot of that famous crossing to-day and every child of five years or more has been told the story of his country's father's exploits.

There is a church in Alexandria, Va.,

There is a church in Alexandria. Va., dedicated to Washington, and for a mere pittance the traveler may enter and look over the church. One poor ignoramus on his travels entered the church where Washington often worshipped, and climbed the little stair leading to the elevated pulpit.

"Come down from there! That pulpit is sacred!" called a stentorian voice from the far end of the edifice, where from the entry way stood a redfaced caretaker regarding the trespasser in wrath.

Quite startled the idiot traveler stepped hastily down, swinging into the aisle at the foot of the steps, his hand clasping the knob of the bannister. That knob came loose in his hand. Carefully replacing the broken knob the unwary traveler hastened to quit the church by the way he had entered. He took the trolly from Alexandria to Washington city. Doubtless when the broken bannister knob was discovered anathema was hurled at that Northern vandal, and had he been where the law could have found him he would have been subject to imprisonment or a fine.

Washington mayhap smiled in his far away spirit home at the incident which so roiled the church attendant. A ccidents will happen in the best of families and this was one of them.

Washington was a soldier of the British king before he became the commander in chief of the colonial revolutionists. He was with Braddock when that British officer, at the head of a considerable force of the king's

army, marched through the forest to

relieve a beleagured fortress.

When Washington, an officer of the colonial forces, remonstrated with the British commander at his careless disregard of the safety of the troops, the latter intimated that an underling like Washington had better keep his place and let a British officer mind his own army.

The result was that Braddock's troops fell into an Indian ambuscade, in which the Indians routed Briton's troops and the general was killed. Washington brought off the shattered remains of the British army much to his credit.

It was later, however, that Washington became famous as the commander of American troops fighting the mother country. Next to Lincoln Washington may be classed as the second great American whom our people love to honor every time the 22d of February rolls around.

It was bruited about among the Indians, even before Washington became the American commander, that the general bore a charmed life. One redman declared that he had seventeen fair fires at Washington in battle and not one of his bullets touched him.

Indians being superstitious became imbued with the belief that Washington was under the protection of the Great Spirit. And so no doubt he was since the great Over Power has looked well after the great men of our history in times past.

Every schoolboy knows the store of Washington. He was the first great American to loom in history as not only a great commander of troops, but a great statesman as well. Fully as capable in civil as in military life.

We have no real counterpart of Washington in our National history. As commander of the American armies in their struggle for liberty he won a name which has never been excelled in military history.

Washington the father and Lincoln the savior of the country. Could any broader encomium be placed upon these men? Eliza Cook, a famous English poet, has immortalized the name of Washington in one of her best efforts.

England to-day honors the name of Washington, and in the secret heart of all Britons there is a tender beat of appreciation for the splendid gifts of the man who humbled the British empire when he accepted the surrender of Lord Cornwallis at Yorktown.

A suggestion was once voiced that it would be the appropriate thing to remove the body of Washington from Mount Vernon to the city of Washington. Such a violent protest went up as to silence all such effort. One poet said, "Let him sleep, let Washington sleep neath the bough of the willow that over him weeps," and in another place "Let Washington rest, calmly rest on Potomac's fair shore.

These protests were heeded and Mount Vernon has become a Mecca to which thousands of Americans and some foreigners resort every year to pay tribute to the memory of the Father of his country.

During the civil war, when the North and South were at sword's points in fierce battle for the mastery, both armies were at times in possession of the burial place of our great commander, yet not a finger of ravage was laid upon that honored tomb.

There are uses for the flag other than war, and this 22d of February is one of them. Churches and schools should vie with one another over exercises in memory of George Washington. There is not an American anywhere but reveres that name above any other save that of the immortal Lincoln.

Old Timer.

It is the easiest thing in the world for a woman to tell when a man is going to propose.

@1 44

Seasoning.

It is a difficult problem to season drinks, yet this is just what makes a dispenser's services valuable, just as it does the cook. If you go to your hotel and the soup comes to the table flat and tasteless, the first spoonful is all you want, but if properly seasoned it gives you a sense of pleasure in eating it; you may desire a little more salt or pepper, but these are easily added. So in putting out your bouillon season lightly, don't over season, but above all don't place a flat, insipid drink before a customer. Besides the usual pepper and salt, a few drops of herb extracts, 4 drops of Worcestershire sauce or a teaspoonful of tomato catsup make nice seasoning and add greatly to your drink; it is the dispenser who finds some nice combination of seasoning develops a large demand for his bouil-

I add two drops of tobasco to clam bouillon, which gives a good flavor. Four drops Worcestershire sauce added to beef tea is a good seasoning; one-half teaspoonful of tomato catsup added to beef tea makes a nice tomato bouillon.

Some like a little cream in beef tea. Whipped cream may be added to malted milk, and some use pepper.

Study the wants of customers; they are the ones to be pleased.

See Record For Electrical Devices.

Business in electrical devices for the home promises to set new levels this Not only is volume being produced by the wide variety of new and improved accessories being put on the market, but a substantial replacement demand is looked upon as certain. A strong factor in the situation is the marked gain in the number of homes now wired for electricity. A favorable development for retailers is a better

understanding between power companies and the stores as to terms of sale by the former to consumers.

To Make Housefurnishings Study.

The growing use of the services of interior decorators is having an important effect on the homefurnishings department of many retail stores. In a number of instances the interior decorators place their orders at wholesale, thus depriving the retailer of considerable business that he used to get. Investigation of this will be a feature of a study to be started shortly by the Merchandise Managers' Group of the National Retail Dry Goods Association. Attention also will be given merchandise control in the survey.

While a man is sure that a woman will make a good wife, he is very sure that she could not select a better man for a husband.

A woman who is popular with other women is seldom a reigning favorite with men.

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

Phone 9-3281

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

WHOLESALE DRUG PRICE CURRENT

t the day of issue.

	-		_
Prices quoted a	re	nominal, based on mark	ket
Acids		Cotton Seed 1 35@1	50
	0	Cubebs 5 00@5	
	0	Eigeron 6 00@6	25
		Eucalyptus 1 25@1	50
	4	Hemlock, pure_ 2 00@2	
	8	Juniper Berries_ 4 50@4	
	5		75
			65
	5	Lard, No. 1 1 25@1	
	8		25
rtaric 52 @ 6	0		20
		Lemon 6 00@6	25
Ammonia		Linseed, raw, bbl. @	86
	8	Linseed, boiled, bbl. @	89
	15	Linseed, bld. less 96@1	
	13	Linseed, raw, less 93@1	06
	15	Mustard, arifil. oz. @	35
			35
doride (Gran.) 09 @ 2	10	Olive, pure 4 00@5	00
		Olive Malaga,	••
Balsams		yellow 3 00@3	50
opaiba 1 00@1 2	25	Olive, Malaga,	-
r (Canada) 2 75@3 0	10	green 2 85@3	25
r (Oregon) 65@1 (10		
eru 3 00@3 2	5	Orange, Sweet 12 00@12	
olu 2 00@2 2	5	Origanum, pure_ 42	50
		Origanum. com'l 1 00@1	20
		Pennyroyal 3 00@3	25
Barks		Peppermint 5 50 u 5	70
ssia (ordinary)_ 25@ 3	30	Rose, pure 13 50@14	00
	60	Rosemary Flows 1 25@1	50
	50	Sandelwood, E.	
ap Cut (powd.)		I 10 50@10	75
35c 20@ 3	30	Sassafras, true 1 75@2	00
		Sassafras, arti'l 75@1	00
2200		Sassafras, arti'l 75@1 Spearmint 7 00@7	25
Berries		Sperm 1 50@1	75
theh @1 (00	Tany 7 00@7	25

ah	@1	00	Tany 7 00@7	S
eb				3
	a	25	Tar USP 65@	4
iper	11@	20	Turpentine, bbl @	
kly Ash	(0)	75	Turpentine, less 72@	
			Wintergreen,	
			leaf 6 00@6	1
Extracts			Wintergreen, sweet	
rice		65	birch 3 00@3	Š
orice, powd	60@	70	Wintergreen, art 75@1	-
			Worm Seed 4 50@4	
Flowers			Wormwood 20 00@20	

Arnica 1 75@1 Chamomile Ged.) @ Chamomile Rom. @

Gums
Acacia, 1st
Acacia, 2nd
Acacia, Sorts
Acacia, Powdered
Aloes (Barb Pow)
Aloes (Cape Pow)
Aloes (Soc. Pow.)
Asafoetida
Pow.

Guaiac, pow'd __ Kino

Kino, powdered__ Myrrh

Myrrh, powdered Opium, powd

Opium, powd. 19 65@19 Opium, gran. 19 65@19 Shellac

Insecticides

Dry _____ 08@ 22 Paris Green ___ 24@ 42

Leaves

Camphor -

50 75	Potassium	
55 50 25 40 35 35 80 60 95 60 70 25	Bicarbonate 35 @ Bichromate 15 @ Bromide 69 @ Bromide 54 @ Chlorate, gran d. 23 @ Chlorate, powd. 30 @ or Xtal 16 @ Cyanide 22 ½ @ Permanganate 22 ½ @ Prussiate, yellow 35 @ Prussiate, red @ Sulphate 35 @	41 21 81 71 31 41 71 41
20	Roots	

110010			
Alkanet	30	@	35
Blood, powdered_	40	w	45
Calamus	35	@	85
Elecampane, pwd.	25	(a)	30
Gentian, powd	20	œ	30
Ginger, African.		-	
powdered	30	@	35
Ginger, Jamaica_	60	@	65
Ginger, Jamaica,		_	
powdered	45	@	60
Goldenseal, pow. 7	50	78	00
Ipecac, powd 4	50	@5	00
Licorice		u	10
Licorice, powd	20	@	30
Orris, powdered_		@	
Poke, powdered	35	@	40
Rhubarb, powd		@1	00
Rosinwood, powd.		@	50
Sarsaparilla, Hond.			
ground		@1	10
Sarsaparilla, Mexic		@	60
Squille	35		40

Buchu powdered Buchu powdered Sage, Bulk	@1 @1 25@ @ 50@ 30@ 20@	05 10 30 40 35 75 35 25	Anise	35@ 13@ 10@ 25@ 50@3 30@	3411300
Oils			Dill	15@	2
Almonds, Bitter,	50020		Fennell	35@ 7@	1
true 7	50@7	75	Flax, ground Foenugreek, pwd.	7@ 15@	1
artificial 3	00@3	25	Hemp	8@	1
Almonds, Sweet.			Lobelia, powd	@1	-
	50@1	80	Mustard, yellow	17@	3
Almonds, Sweet, imitation 1	1001	25	Mustard, black	20@	3
		50	Poppy1	15@ 00@1	
Amber, rectified 1			Quince 1 Sabadilla	45@	1
Anise1	25@1	50	Sunflower	12@	1
Bergamont 9	0009	25	Worm, American	300	1
Cajeput2	00@2	25	Worm, Levant _ 6	50@7	
Cassia 4	0074	25	World, Bertalle 2 v	0.6.	ľ
Castor 1	55@1	80			
Cedar Leaf 2	0072	25	Tinctures		
Citronella 1	0071	20			
Cloves 4	00@4	25	Aconite	@1	1
Cocoanut 2	714@	35	Aloes	@1	ı
	00@2	45	Arnica	@1	ı
Croton 2	00@2	25	Acafoetida	@2	-

Tinctures	
Aconite	@1 80
Aloes	@1 56
Arnica	@1 50
Acafoetida	@2 28

Denadonna	CAT 1
Benzoin	@2 2
Benzoin Comp'd_	(42 4)
Buchu	@2 1
Cantharides	@2 5
Capsicum	@2 2
Catechu	a1 4
Cinchona	@2 1
Colchicum	@1 8
Cubebs	@2 7
Digitalis	(42 0
Gentian	@1 3
Gualac	@2 2
Guaiac, Ammon.	@2 0
lodine	@1 2
Iodine, Colorless_	@1 5
Iron, Clo	@1 5
Kino	@14
Myrrh	@2 5
Nux Vomica	@1 8
Opium	@5 4
Opium, Camp	@1 4
Opium, Deodorz'd	@5 4
	@19
Rhubarb	WI 3

Belladonna

Paints

Lead, red dry 131/4 @ 133/4
Lead, white dry 13% @13%
Lead, white oil_ 134 @ 13%
Ochre, yellow bbl. @ 21/2
Ochre, yellow less 3@ 6
Red Venet'n Am. 31/2 @ 7
Red Venet'n Eng. 4@ 8
Putty 5@ 8
Whiting, bbl @ 41/2
Vhiting 51/2 @ 10
L. H. P. Prep 2 55@2 70
Rogers Prep 2 55@2 70

	Miscellaneou	8	
	Acetanalid	57@	75
	Alum Num. powd and	06@	12
	ground and	09@	15
	Bismuth, Subni-	-	
	trate 2 Borax xtal or	25@2	52
	Cantharides, po. 1 Calomel 2 Capsicum, pow'd Carmine 7 Jassia Buds Cloves Chalk Prepared Chioroform Chioral Hydrate 1 Cocaine 12 Jocoa Butter Corks, list, less	50@9	00
	Calomel2	7202	82
	Capsicum, pow'd	624	75
	Carmine	3000	35
	Cloves	400	50
	Chloroform	1400	16
)	Chioral Hydrate 1	20 4 1	50
	Cocaine 12 8	35@13	50
	Corks, list, less	30-10	90 to
)	Q	40-1	0%
	Copperas, Powd. Corrosive Sublm 2	03@	10
	Corrosive Sublm 2	25@2	30
5	Corrosive Sublm 2 Cream Tartar Cuttle bone Dextrine Dover's Powder 4 Emery, All Nos. Emery, Powdered Epsom Salts, bbis. Epsom Salts, less Ergot, powdered Flake White Formaldehyde, lb. Genatine	35@	45
	Destrine	600	15
)	Dover's Powder 4	00@4	50
)	Emery, All Nos.	10@	15
	Epsom Salts, bbls.	0	05
	Epsom Salts, less	3% @	10
	Flake White	15@	20
	Formaldehyde, lb.	131/20	35
)	Glassware loss 55	800	90
	Genatine Glassware, less 55 Glassware, full cas	e 60%	
)	Glauber Salts, bbl. Glauber Salts less Glue, Brown Glue, Brown Grd Glue, White Glue, white grd. Glycerine	@0:	21/2
)	Glauber Salts less	200	10
Ó	Glue, Brown Grd	16@	22
,	Glue, White 2	71/20	35
,	Glycerine Glycerine	200	40
í	Hops	75@	95
	lodofurma 9	4507	00
,	Glue, white	200	30
	4ace	@ 1	50
	Menthol &	50@9	50
	Morphine 12	83@13	98
5	Nux Vomica	15@	30
í	Pepper, black, pow	570	70
5	Pepper, White, pw.	75@	85
)	Quassia	120	15
5	Quinine, 5 oz. can	8 0	59
)	Rochelle Salts	280	275
5	Salt Peter	110	22
5	Seidlitz Mixture	300	40
	Soap mott cast	1500	25
0	4ace. powdered. Menthol 8 Morphine 12 Nux Vomica. pow. Pepper. black, pow Pepper. White, pw. Pitch. Burgudry. Quassia Quinine, 5 oz. cam. Rachelle Salts Sacharine Salt Peter Salt Peter Seidlitz Mixture Soap, green Soap mott cast Soap, white Castle	le,	00

Soap, white Castile less, per bar --Soda Ash 30 Soda Bicarbonate 34.0 Soda, Sal 024.0 Spirits Camphor 01 Worm, American 300 40 Worm, Levant _ 6 50@7 00 Sulphur, roll ____ Sulphur, Subl. __ Tamarinds Tartar Emetic Turpentine, Ven. Vanilla Ex. pure 1 Vanilla Ex. pure 2

THERMOMETERS — HYDROMETERS CHARGOMETERS — FREEZOMETERS



We have complete line of

THERMOME TERS for Weather, Bath, Dairy, Incubator, Oven, Brooder, Dairy, Domestic Science, and Laboratory Use. Also

HYDROMETERS

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

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



Also complete line of Urinometers.

HAZELTINE & PERKINS DRUG CO.

Grand Rapids

Michigan

Manistee

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Holland Herring Black Eye Beans

Lamb

AMMONIA

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



Quaker, 24-12 oz., doz. 2 25 Quaker, 12-38 oz., doz. 3 35

AXLE GREASE

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

BAKING POWDERS

Arctic, 1 oz. tumbici 1	00
Queen Flake, 16 oz., dz 2	25
Royal, 10c, doz	95
Royal, 6 oz., doz 2	70
Royal, 12 oz., doz 5	20
Royal, 5 lb31	20
Columnt 4 oz doz	95
Calumet, 8 oz., doz. 1	99
Calumet, 16 oz., doz. 3	35
Calumet. 5 lb., doz. 12	75
Calumet, 10 lb., doz. 19	00
Rumford, 10c, per doz.	95
Rumford, 8 oz., doz. 1	85
Rumford, 12 oz., doz. 2	40
Rumford, 5 lb., doz. 12	50
K. C. Brand	
Per ca	ise
10- sies 4 dog 3	70

10c	size.	4	doz.		3	70
15c	size.	4	doz.		5	50
200	size.	4	doz.		7	20
250	size	4	doz.		9	20
50c	size.	2	doz.		8	80
8000	gize.	1	doz		6	85
10 1	b. siz	e,	1/2 do	z	6	75

BLUING



JENNINGS

The Original Condensed

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

BEANS and PEAS

100 lb. ba	ag
Brown Swedish Beans 9	00
Pinto Beans 9	50
Red Kidney Beans 11	00
White Hand P. Beans 12	00
Cal. Lima Beans 15	00
Black Eye Beans 11	50
Split Peas. Yellow 8	00
Split Peas, Green 8	50
Scotch Peas 7	00
PUDNEDS	

Queen	Ann,	No. 1	and	_	
2, de)Z			1	35
White	Flan	ie, No	. 1	0	-
and	Z. do:	Z		2	2:

BOTTLE CAPS

Single Lacquor, 1 gross pkg., per gross ____ 16 Dbl. Lacquor, 1 gross pkg., per gross ____ 161/2

BF	REAP	(FA	ST	FOOL	15	
	Kello	aa's	Bra	nds.		
Corn	Flal	ces,	No.	136	2	8
Corn	Flal	RES.	No.	124	2	8
Corn	Flal	res.	No.	102	2	0
Pep.	No.	224			2	7
Pep.	No.	202			2	0

Krumbles, No. 424	2	70
Bran Flakes, No. 624	2	25
Bran Flakes, No. 602	1	50
Rice Krispies, 6 oz		
Rice Krispies, 1 oz		
Kaffe Hag, 12 1-lb.		
cans	7	30
All Bran, 16 oz	2	25
All Bran, 10 oz		
All Bran, 34 oz		
Post Brands		

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

30 1b. Jule Buik Oats,
bag 2
Raiston New Oata, 24 2
Ralston New Oata, 12 2
Shred. Wheat Bis., 36s 3
Shred. Wheat Bis., 72s 1
Triscuit, 24s 1
Wheatena, 18s 3

BROOMS BROOMS Jewell, doz. 5 25 Standard Parlor, 23 lb. 8 25 Fancy Parlor 23 lb. 9 25 Ex. Fancy Parlor 25 lb. 9 76 Ex. Fcy. Parlor 26 lb. 10 00 Toy 1 76 Whisk, No. 3 2 76

Scrub		
Solid Back, 8 in	1	50
Solid Back, 1 in	1	75
Pointed Ends	1	25
Stove		
Shaker	1	80
No. 50	2	00
Poorless	2	60

Peerless		Z	
	Shoe		
No. 4-0		2	2
No. 20		8	(
BUT	TER COLOR		

Dandellon	2 6
CANDLES	
Electric Light, 40 lbs.	. 12.
Plumber, 40 lbs	
Paraffine, 6s	
Paraffine, 12s	
Wicking	
m 1 1 1 1	

Tudor, 6s, per box __ 30 CANNED FRUIT

Apples, No. 10 6 Apple Sauce, No. 10	,	5
Apple Sauce, No. 10 8	3	0
Apricots, No. 21/2 3 40@3	3	9
Apricots, No. 10 8 50@11		0
Blackberries, No. 10	7	5
Blueberries, No. 10 13	3	0
Cherries, No. 2	3	2
Cherries, No. 21/2	1	0
Cherries, No. 10 13	3	0
Cherries, No. 10 12	2	5
Peaches, No. 10 Mich.	3	7
Peaches, No. 21/2 Mich	2	2
Peaches, 21/2 Cal. 2 25@	2	
Peaches, 10, Cal.		
	1	
Pineapple, 2 sli.		
P'annie 9 hr el	2	;
P'apple, 2 br. sl P'apple, 2 br. sl	2	1
P'apple, 21/2, sli	2	-
P'apple, 2, cru.	2	ľ
Pineapple, 10 crushed		
Pears, No. 2	3	•
Pears, No. 21/2	2	-
Raspberries, No. 2 blk	2	9
Raspb's, Red. No. 10 1		
Raspb's Black,	1	
naspus black,		

No. 10 ______ 15 00 Rhubarb, No. 10 ____ 4 75 Strawberries, No. 2 __ 3 25 Strawb's, No. 10 ____ 11 00

Clam Ch'der. 101/2 oz.	1	35
Clam Ch., No. 2	2	75
Clams, Steamed, No. 1		
Clams, Minced, No 14	9	95
Pinnan Haddie, 10 os.		
Clam Bouillon, 7 oz.	2	M
Chicken Haddie, No. 1	3	7
Fish Flakes small		

Cod Fish Cake, 10 oz. 1	5
Cove Oysters, 5 oz	
Lobster, No. 4, Star 2	9
Shrimp, 1, wet 1	
Sard's, 1/4 Oil, Key 6	
Sard's, 1/4 Oil, Key 5	
Sardines. 1/4 Oil, k'less 5	
Salmon, Red Alaska 3	00
Salmon, Med. Alaska 2	
Salmon, Pink Alaska 2	
Sardines, Im. 4, ea. 106	72
Sardines, Im., ½, ea.	2
Sardines, Cal 1 35@2	
Tuna, ½, Curtis, doz. 4	
Tuna, 48, Curtis, doz. 2	
Tuna, 1/2 Blue Fin 2	
Tuna, 1s, Curtis, doz. 7	0

CANNED MEAT

CANTED MEAT		
Bacon, Med. Beechnut	2	
Bacon, Lge. Beechnut	4	ä
Beef, No. 1, Corned	3	
Beef, No. 1, Roast	3	
Beef, No. 21/2, Qua. sli.	1	1
Beef, 31/2 oz. Qua. sli.	2	
Beef, No. 1, B nut, sli.		
Beefsteak & Onions, s	3	
Chili Con Ca., 1s	1	
Deviled Ham, 4s	2	
Deviled Ham, 1/28		
Hamburg Steak &		
Onions, No. 1	3	

Hamburg Steak &	
Onions, No. 1	3
Potted Beef, 4 oz	1
Potted Meat, 1/4 Libby	
Potted Meat, 1/2 Libby	92
Potted Meat, 1/2 Qua.	
Potted Ham, Gen. %	1
Vienna Saus., No. 1/2	1
Vienna Sausage, Qua.	
Vest Losf Medium	2

Baked Beans

Dance Doune		
Campbells	1	15
Quaker, 18 oz	1	10
Fremont, No. 2	1	.25
Snider, No. 1		
Snider, No. 2		
Van Camp, small		90
Van Camp, med	1	15

CANNED VEGETABLES. Asparagus.

No. 1, Green tips 3 75
No. 21/2. Large Green 4 50
W. Beans, cut 2 1 65@1 75
W. Beans, 10 8 00
W. Beans, 10 8 00 Green Beans, 2s 1 65@2 25
Green Beans, 10s @8 00
L. Beans. 2 gr. 1 35 @2 65
Lima Beans, 2s, Soaked 1 15
Red Kid. No. 2 1 35
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 1001 25
Beets, No. 2, cut 1 25@2 35
Corn. No. 2, stan 1 10
Corn, Ex. stan. No. 2 1 25
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 10 8 00@10 75
Hominy, No .3 1 00@1 15
Okra, No. 2, whole 2 15
Okra, No. 2, whole 2 15 Okra, No. 2, cut 1 75
Okra, No. 2, whole 2 15 Okra, No. 2, cut 1 75 Mushrooms, Hotels 32
Okra, No. 2, whole 2 15 Okra, No. 2, cut 1 75 Mushrooms, Hotels 32 Mushrooms, Choice, 8 oz. 35
Okra, No. 2, whole 2 15 Okra, No. 2, cut 1 75 Mushrooms, Hotels 32 Mushrooms, Choice, 8 oz. 35 Mushrooms, Sur Extra 50
Okra, No. 2, whole 2 15 Okra, No. 2, cut 1 75 Mushrooms, Hotels 32 Mushrooms, Choice, 8 oz. 35 Mushrooms, Sur Extra 50 Peas, No. 2, E. J 1 35
Okra, No. 2, whole 2 15 Okra, No. 2, cut 1 75 Mushrooms, Hotels 32 Mushrooms, Choice, 8 oz. 35 Mushrooms, Sur Extra 50

	1	8
Peas, No. 2, Ex. Sift.		
E. J	2	2
Peas, Ex. Fine, French		2
Pumpkin, No. 3 1 60@	1	7
Pumpkin, No. 10 5 00@	5	5
Pimentos. 4, each 12	0	1
Pimentoes, 4. each		Ł
Sw't Potatoes, No. 21/2		7
Sauerkraut, No.3 1 45@		7
Succotash. No. 2 1 65@	2	ŧ
Succotash, No. 2, glass		8
Spinach, No. 1		2
Spnach, No. 2 1 600	1	1
Spinach, No. 3 2 25@	8	
Spirach, No. 10_ 6 500	7	-
Tomatoes, No. 2 1 35@	1	6
Tomatoes, No. 3, 1 900	3	2
Tomatoes, No. 10 7 00@		

CATSUP.

D 1 37 1 11	-	0
Beech-Nut, small	1	0:
Lily of Valley, 14 oz	2	2
Lily of Valley, 1/2 pint	1	6
Sniders, 8 oz.	1	6
Sniders, 16 oz	2	3
Quaker, 8 oz	1	3
Quaker, 10 oz	1	4
Quaker, 14 oz	1	9
Quaker, Gallon Glass 1	12	5
Quaker, Gallon Tin	8	50

CHILI SAUCE Snider, 16 oz. _____ 3 30 Snider, 8 oz. ____ 2 30 Lilly Valley, 8 oz. __ 2 25 Lilly Valley, 14 oz. __ 3 26

OVST	F	3 C	OCKTAIL	L.	
Sniders,					38
Sniders,					

CHEESE.

Roquefort	45
Kraft, small items 1	65
Kraft, American 1	65
Chili, small tins 1	65
Pimento, small tins 1	65
Roquefort, sm. tins 2	25
Camembert, sm. tins 2	25
Wisconsin Daisy	27
Wisconsin Flat	27
New York June	34
Sap Sago	42
Brick	

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

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

COCOA.



Pastelles, No. 112	
Pastelles, 1/2 lb 6	60
Pains De Cafe 3	00
Droste's Bars, 1 doz. 2	00
Delft Pastelles 2	
1 lb Poss Tin Ron	
Bons13	00
7 oz. Rose Tin Bon	
Bons 9	00
13 ez. Creme De Cara-	
que13	20
12 oz. Rosaces10	80
1/2 lb. Rosaces 7	80
14 lb. Pastelles 3	40
Langues De Chats 4	80

CHOCOLATE. Baker, Caracas, 1/8 ----

CLOTHES LINE.	
Hemp, 50 ft 2 00@2	2
Twisted Cotton.	
50 ft 3 50@4	
Braided, 50 ft2	2
Sash Cord 3 50@4	U



HUME GROCER CO.

COF	- = =	HUAS	161	,
Wor	den	Grocer	Co.	
1	Ib.	Packag	e	
felrose				3
Iherty				2

41611000	
Liberty	
Quaker	
Nedrow	
Morton	House
Reno .	
	llub

McLaughlin's Kept-Fresh COFFEE by M'Laughlin SERVICE

Nat. Gro. Co. Brands
Lighthouse, 1 lb. tins... 49
Pathfinder, 1 lb. tins... 45
Table Talk, 1 lb. cart. 43
Square Deal, 1 lb. cart. 43
Square Deal, 1 lb. car. 39½
Above brands are packed
in both 30 and 50 lb. cases.

Coffee Extracts
M. Y., per 100 12
Frank's 50 pkgs...... 4 25
Hummel's 50 1 lb. 10½

CONDENSED MIL	ĸ	
Leader, 4 doz		
Tagle, 4 doz.	9	00

MILK COMPOUND Hebe, Tall, 4 doz. __ 4 50 Hebe, Baby. 8 do. __ 4 40 Carolene, Tall, 4 doz.3 80 Carolene, Baby ____ 3 50

	EVAPORATED MIL	_ K	
	Quaker, Tall, 4 doz	4	7
	Quaker, Baby, 8 doz.		
	Quaker, Gallon, 1/2 doz.	4	-
	Carnation, Tall, 4 doz.	5	1
	Carnation, Baby, 8 dz.	5	d
	Oatman's Dundee, Tall	5	1
	Oatman's D'dee, Baby	5	1
	Every Day, Tall		
	Every Day, Baby	4	1
	Pet, Tall	5	B
,	Pet, Baby, 8 oz		
	Borden's Tall	5	S
	Borden's Baby	5	1

CIGARS

G. J. Johnson's Brand G. J. Johnson Cigar, 10c ______75

Worden Grocer Co. Brand
Airedale 35 0
Havana Sweets 35 0
Hemeter Champion 37 5
Canadian Club 35 0
Rose O Cuba, Slims 37 5
Little Tom 37 6
Tom Moore Monarch 75 0
Tom Moore Panetris 65 0
T. Moore Longfellow 95 0
Webster Cadillac 75 (
Webster Astor Foil 75 0
Webster Knickbocker 95 0
Webster Albany Foil 95 0
Bering Apollos 95
Bering Palmitas 115 (
Bering Diplomatica 115 0
Bering Delioses 120
Bering Favorita 135
Bering Albas 150
Deling wings 190

CONFECTIONERY Stick Candy Pails

Stan	dard					1
Pure	Sugar	Sti	cks	600s	4	0
Big	Stick,	20	lb.	case		1

4	Mixed Candy	
1	Kindergarten	
	Leader X. L. O.	1
	French Creams	
•	Grocers	
)	Fancy Chocolates	

	0. ID. D	O.	
Bittersweets,	Ass'ted	1	7
Choc Marshma	allow Dp	1	6
Milk Chocola	te A A	1	7
Nibble Sticks		1	8
Chocolate Nu	t Rolls _	1	8
Magnolia Cho	c	1	2
Bon Ton Choo		1	5

	Gu	m	Dro	ps	Pa	ils
Anis	e					16
Char	mpion	G	ums			16
Chal	lenge	G	ums			14
Supe	rior.	Ro	xes			21

	Loz	enges	Palls
A: A.	Pep.	Lozenges	15
A. A.	Pink	Lozenges	15
A. A.	Choc.	Lozenges	15
Motto	Heart	8	19
Malted	Milk	Lozenges	21
	Hard	Goods	Pails
Lemon	Drop	ps	18

O. F. Horehound dps	_ 18
Anise Squares	10
Peanut Squares	17
Horehound Tablets	18
Cough Drops	Bx
Putnam's	1 3

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

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

Bar	Goods
Mich. Sugar	Ca., 24, 5c
Pal O Mine,	24. 5c
Malty Milkie	8. 24. 5c
Lemon Rolls	
Tru Luv. 24.	5c
No-Nut. 24.	5c

COUPON BOOKS

50	Econ	omic	grade	2	60
100	Ecor	omic	grade	4	90
500	Econ	omic	grade	20	00
1000	Ecor	omic	grade	37	60
W	here	1,000	books		re
orde	red at	t a ti	me. sp	ecti	ai-
ly p	rinte	d fro	nt cov	er	18
			out cha		

CREAM OF TARTAR 6 lb. boxes _____

DRIED FRUITS

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

Ap	ricots	
Evaporated, Evaporated, Evaporated,	Fancy	 23 28 18
Ci	tron	

			Choice	 23
			Fancy	 28
Ev	agor	rated.	Slabs	 18
		C	itron	
10	lb.	box		 40
In	olena	Cu	rrants	

•	10 10. DOX	40
5 5 5	Jackages, 14 oz Greek, Bulk, lb	20 20
0 0 0	Dates Dromedary, 36s 6	75

Evap.		eaches ice		1:
Evap.	Ex.	Fancy,	P.P.	16
		Peel		
Lemon	, Ar	nerican		30

)	Lemon, Orange,				30 30	
		R	aisins			
	Seeded,	bul	k		07	
)	Thomps	on s	s'dles	blk	06 1/2	
	Thompse	on's	seedle	88,		

15 oz. 08½ Seeded, 15 oz. 08½ California Prunes

California Prunes 60@70, 25 lb. boxes...@10 50@60, 25 lb. boxes...@11 40@50, 25 lb. boxes...@12 30@40, 25 lb. boxes...@12 20@30, 25 lb. boxes...@18 20@30, 25 lb. boxes...@18

Hominy Pearl, 100 lb. sacks _ 3 50 Macaroni Mueller's Brand

package,			
Bulk	Good		

Elbow, 20 lb Egg Noodle, 10 lbs	
Pearl Barley	
Chester	4 25
1000	7 00
Daniel Cale	E

	•	age	
East			10
	Ta	pioca	

Pearl, 100 lb. sacks __ 0f Minute, 8 oz., 3 dos. 4 05 Dromedary Instant __ 8 50 FLAVORING EXTRACTS JENNINGS'



FLAVORING EXTRACT Vanilla and Lemon Same Price

Same Price
1 oz. _ 1 25
1½ oz. _ 1 80
2½ oz. _ 3 0c
3½ oz. _ 4 20
2 oz. _ 2 75
4 oz. _ 5 00
8 oz. _ 9 00
16 oz. _ 15 00

3½ oz. Amersealed At It 56 Years.

Jiffy Punch 3 doz. Carton ____ 2 25 Assorted flavors.

FLOUR V. C. Milling Co. Brands
Lily White 830
Harvest Queen 750
Yes Ma'am Graham,
508 220

FRUIT CANS F. O. B. Grand Rapids Mason

Mason		
Half pint	. 7	50
One pint	. 1	75
One quart		10
Half gallon		
Ideal Glass Top.		
Half pint		00
One pint		
One quart	11	15
Half gallon	15	40

	GELATINE	PEANUT BUTTER	Loin, med 20	SHOE BLACKENING	WASHING POWDERS	TABLE SAUCES
	Jell-O, 3 doz 2 85	PEANOT BOTTER	Butts 19 Shoulders 16	2 in 1. Paste. doz 1 35	Bon Ami Pd, 3 dz. bx 3 75 Bon Ami Cake, 3 dz. 3 25	Lea & Perrin, large_ 6 00 Lea & Perrin, small_ 3 35
	Minute, 3 doz 4 05 Plymouth, White 1 55	AUAGANTED PUR	Spareribs 15 Neck bones 06	Dri-Foot, doz2 00 Bixbys, Doz1 35	Brillo 85 Climaline, 4 doz. 4 20	Pepper 1 60 Royal Mint 2 40
	Quaker, 3 doz 2 25	Bel-Car-Mo	Trimmings 12	Shinola, doz 90	Grandma, 100, 5c 3 50 Grandma, 24 Large 3 50	Tobasco, 2 oz 4 25 Sho You, 9 oz., doz, 2 25
	JELLY AND PRESERVES Pure, 30 lb. pails3 30	a anut	PROVISIONS	STOVE POLISH	Gold Dust, 100s 4 00 Gold Dust, 12 Large 3 20	A-1, large 4 75 A-1 small 3 15
	Imitation, 30 lb. pails 1 75	(Butter)	Barreled Pork	Blackne, per doz 1 35 Black Silk Liquid, dz. 1 40	Golden Rod, 24 4 25 La France Laun., 4 dz. 3 60	Caper, 2 oz 3 30
	Pure, 6 oz., Asst, doz. 90 Pure Pres., 16 oz., dz 2 40	The state of the s	Clear Back 25 00@28 00 Short Cut Clear26 00@29 00 Dry Sait Meats	Black Silk Paste, doz. 1 25 Enameline Paste, doz. 1 35	Old Dutch Clean. 4 dz 3 40 Octagon, 96s 3 90	TEA
	JELLY GLASSES	Bel Car-Mo Brand 24 1 lb. Tins	D S Bellies 18-20@18-19	Enameline Liquid, dz. 1 35	Rinso, 40s 3 20 Rinso, 24s 5 25	Japan Medium 35@35
		8 oz., 2 do. in case	Lard	E. Z. Liquid, per doz. 1 40 Radium, per doz 1 35 Rising Sun, per doz. 1 35	Rub No More, 100, 10 oz 3 85	Choice 37@5? Fancy 52@61
	OLEOMAHGARINE	15 lb. pails 25 lb. pails	Pure in tierces 13	654 Stove Enamel, dz. 2 80 Vulcanol, No. 5, doz. 95	Rub No More, 20 Lg. 4 00 Spotless Cleanser, 48,	No. 1 Nibbs 54 1 lb. pkg. S.fting 14
	Van Westenbrugge Brands	PETROLEUM PRODUCTS.	60 lb. tubsadvance 14	Vulcanol, No. 10, doz. 1 35 Stovoil, per doz 3 00	20 oz 3 85 Sani Flush, 1 doz 2 25	Choice 40
	Carload Disributor	From Tank Wagon. Red Crown Gasoline 11	20 lb. pailsadvance %	Stovon, per don.	Sapolio, 3 doz 3 15 Soapine, 100, 12 oz 6 40	Fancy 47
	A STATE OF THE PARTY OF THE PAR	Red Crown Ethyl 14 Solite Gasoline 14	5 lb. pailsadvance 1 3 lb. pailsadvance 1	SALT	Snowboy, 100, 10 oz. 4 00 Snowboy, 12 Large 2 65	Pekoe, medium 57
	Nucoa	In Iron Barrels	Compound, tubs 13 4	Colonial, 24, 2 lb 95 Colonial, 36-1½ 1 25	Speedee, 3 doz 7 20 Sunbrite, 50 doz 2 10	English Breakfast
	OLEOMATION NE THE REST FOODS INC.	Perfection Kerosine 13.6	6	Colonial, Iodized, 24-2 2 00 Med. No. 1 Bbls 2 85	Wyandotte, 48 4 75	Congou, Medium 28 Congou, Choice 35@36
	Best Foods	Gas Machine Gasoline 37.1 V. M. & P. Naphtha 19.6	Sausages Bologna 18	Med. No. 1, 100 lb. bk. 95 Farmer Spec., 70 lb. 95	SPICES Whole Spices	Congou, Fancy 42@43
*	Nucoa, 1 lb 22 Nucoa, 2 and 5 lb 21½	ISO-VIS MOTOR OILS	Frankfort 18	Packers Meat, 50 lb. 57 Crushed Rock for ice	Allspice, Jamaica @25 Cloves, Zanzibar @38	Medium
	vision & Co.'s Brands Olso	In Iron Barrels	Veal 31	cream, 100 lb., each 85 Butter Salt, 280 lb. bbl. 4 24	Cassia, Canton @22 Cassia, 5c pkg., doz. @40	Choice 45 Fancy 50
	Certified 24 Nut 18	Light 77.1 Medium 77.1	Tongue, Jellied 35 Headcheese 18	Block, 50 lb 40 Baker Salt, 280 lb. bbl. 4 10	Ginger, African @ 19 Ginger, Cochin @ 25	TWINE
	special Roll19	Heavy 77.1 Ex. Heavy 77.1		24, 10 lb., per bale 2 45 35, 4 lb., per bale 2 60	Mace, Penang 1 39 Mixed, No. 1 @32	Cotton, 3 ply cone 40
	MATCHES	0 1 ·	Smoked Meats Hams, Cer. 14-16 lb. @27	50, 3 lb., per bale 2 85 28 lb. bags, Table 42	Mixed, 5c pkgs., doz. @45 Nutmegs, 70@90 @59	Cotton, 3 ply Balls 42 Wool, 6 ply 18
	Swan, 144 4 20 Diamond, 144 box 5 00	Polarine	Hams, Cert., Skinned 16-18 lb@26 Ham, dried beef	Old Hickcory, Smoked, 6-10 lb 4 50	Nutmegs, 105-1 10 @59 Pepper, Black @46	VINEGAR
	Searchlight, 144 box 5 00	0.330.030	Ham, dried beef Knuckles @44	0-10 10 4 50	Pure Ground in Bulk	Cider, 40 Grain 25
	Ohio Red Label, 144 bx 4 20 Ohio Blue Tip, 144 box 5 00	Iron Barrels Light 65.1	Knuckles@44 California Hams @171/2 Picnic Boiled		Allspice, Jamaica @35	White Wine, so grain_ 25 White Wine, 40 grain_ 19
	Ohio Blue Tip. 720-1c 4 00 *Blue Seal, 144 4 85 *Baliable 144	Medium 65.1 Heavy 65.1	Hams 20 @25 Boile 1 Hams @40	EYER CAKES OR HARDEN	Cloves, Zanzibar @46 Cassia. Canton @28 Ginger, Corkin @35	WICKING
	*Reliable. 144 4 00 •Federal, 144 5 25 ·1 Free with Ten.	Special heavy 65.1	Minced Hams @21 Bacon 4/6 Cert 24 @29		Mustard @32 Mace, Penang 1 39	No. 0, per gross 80
	Safety Matches	Extra heavy65.1 Polarine "F"65.1 Transmission Oil65.1		MORTONS	Pepper, Black @55 Nutmegs @59	No. 1, per gross 1 25 No. 2, per gross 1 50
	Quaker, 5 gro. case 4 50	Finol, 4 oz. cans, doz. 1 50 Finol, 8 oz. cans, doz. 2 25	Boneless, rump 28 00@38 00	IODIZED'	Pepper, White @80 Pepper, Cayenne @37	No. 3, per gross 2 30 Peerless Rolls, per doz. 90
		Parowax, 100 lb 9.3 Parowax, 40, 1 lb 9.5	Rump, new 29 00@32 00	CALT	Paprika, Spanish @45	Rochester, No. 2, doz. 50 Rochester, No. 3, doz. 2 00
	MOLASSES	Parowax, 20, 1 lb 9.7	Beef 19		Seasoning	Rayo, per doz 75
	Brer Rabbit Gold Label		Calf 55 Pork 13	PUUKS	Chili Powder, 15c 1 35 Celery Sait, 3 oz 95	WOODENWARE Baskets
		SEMPAG	BIOT.	SALT COMPANY NAME (1888)	Sage, 2 oz. 90 Omon Sait 1 35	Bushels, narrow band.
		Superior	RICE Fancy Blue Rose 051/4	Per case, 24, 2 lbs 2 40	Garne 1 35 Poneity, 3½ oz 3 25	wire handles 1 75 Bushels, narrow band,
	Brer	D FOR PIANOS FURNITURE WOODWORK	Fancy Head 07	Five case lots 2 30	Laurer Leaves 20	wood handles 1 80 Market, drop handle_ 90
	Rabbit	(C) PLOODE : HAME	ROLLED OATS	lodized, 24, 2 lbs 2 40	Marjoram, 1 oz 90 Savory, 1 oz 90	Market, single handle 95 Market, extra 160
	Molasscs	STANDARD OIL COMPANY	Silver Flake, 12 New Process 2 25	BORAX	Tumeric, 2½ oz 90	Splint, large 8 50 Splint, medium 7 50
	and their committee	Semdac, 12 pt. cans 2_75	Quaker, 18 Regular 1 80 Quaker, 12s Family 2 70	Twenty Mule Team	STARCH	Splint, small 6 50 Churns
	S'x 10 lb. cans 6 45 Twelve 5 lb. cans 6 70	Semdac, 12 qt. cans 4_65	Mothers, 12s, China 3 80 Nedrow, 12s, China 3 25	24. 1 lb. packages 3 25 48. 10 oz. packages 4 35	Corn Kingsford, 40 lbs 111/4	Barrel, 5 gal., each 2 40 Barrel, 10 gal., each 2 55
	Twenty-four 2½ lb. cs. 6 95 Thirty-six 1½ lb. cans 5 65	PICKLES	Sacks, 90 lb. Jute 3 25	96. ¼ lb. packages 4 00	Powdered, bags 4 50 Argo, 48, 1 lb. pkgs. 3 60	3 to 6 gal., per gal 16
	Green Label Six 10 lb. cans 5 20	Medium Sour 5 gallon, 400 count 4 75	RUSKS	SOAP	Cream, 48-1 4 80 Quaker, 40-1 071/2	Pails 10 qt. Galvanized 2 50
	Twelve 5 lb. cans 5 45 Twenty-four 2½ lb. cs. 5 70	Sweet Small 16 Gallon, 2250 24 50	Dutch Tea Rusk Co. Brand.	Am. Family, 100 box 6 30	Gloss	12 qt. Galvanized 3 00
	Thirty-six 1½ lb. cans 4 70	5 Gallon, 750 9 75	36 rolls, per case 4 25 18 rolls, per case 2 25	Crystal White, 100 4 20 Export. 100 box 3 85	Argo, 48, 1 lb. pkgs. 3 60 Argo, 12, 3 lb. pkgs. 2 62	12 qt. Flaring Gal. Ir. 5 00 10 qt. Tin Dairy 4 00
	NUTS-Whole Almonds, Tarragona 25	Gal. 40 to Tin, doz 9 60	12 rolls, per case 1 50 12 cartons, per case 1 70	Big Jack, 60s 4 75 Fels Naptha, 100 box 5 50	Argo, 12, 3 lb. pkgs. 2 62 Argo, 8 5 lb. pkgs2 97 Silver Gloss, 48, 1s 114	Traps
	Brazil, New 24 Fancy Mixed 25	No. 2½ Tins 2 25 32 oz. Glass Picked_ 2 75	18 cartons, per case 2 55 36 cartons, per case 5 00	Flake White, 10 box 4 20 Grdma White Na. 10s 3 75	Elastic, 64 pkgs 5 35 Tiger, 48-1 3 30	Mouse, wood, 6 noies_ 10
	Filberts, Sicily 22 Peanuts, Vir. Roasted 111/2	32 oz. Glass Thrown 2 30		Jap Rose, 100 box 7 85 Fairy, 100 box 4 00	Tiger, 50 lbs 06	Rat, wood 1 00
	Peanuts, Jumbo, std. 14 Pecans, 3 star 22	Dill Pickles Bulk 5 Gal., 200 4 75	SALERATUS Arm and Hammer 3 75	Palm Olive, 144 box 11 00 Lava, 100 bo 4 90	SYRUP Vermont Maid	Rat, spring 1 00 Mouse, spring 30
	Pecans, Jumbo 40 Pecans, Mammoth 50	16 Gal., 600 9 25 45 Gal., 1200 19 50	SAL SODA	Octagon, 12t 5 00 Pummo, 100 box 4 85	Lithographed Cans	Tubs Large Galvanized 8 75
	Walnuts, Cal 30@35 Hickory 07	PIPES Cob, 3 doz. in bx. 1 00@1 20	Granulated, bbls 1 80 Granulated, 60 lbs. cs. 1 60	Sweetheart, 100 box _ 5 70	Price per case Six one gallon 9 50 Six large size 5 25	Medium Galvanized 7 50
	Salted Peanuts	PLAYING CARDS	Granulated, 36 2½ lb. packages 2 40	Grandpa Tar, 50 sm. 2 10 Grandpa Tar, 50 lge. 3 50	Twelve medium size 5 25 Twenty-four table size 5 25	Washboards
	Fancy, No. 1 14 Shelled	Battle Axe, per doz. 2 65 Bicycle 4 75		Quaker Hardwater Cocoa, 72s, box 2 85	Plain Cans One five gallon 7 00	Banner, Globe 50 Brass, single 625
	Almonds 70 Peanuts, Spanish,		COD FISH Middles 18	Fairbank Tar, 100 bx 4 00	Glass Jugs	Glass, single 6 00 Double Peerless 8 50
	125 lb. bags 12 , Filberts 32	POTASH Babbitt's, 2 doz 2 75	Tablets, ½ lb. Pure 191/2 doz 1 40	Trilby Soap, 100, 10c 7 25 Williams Barber Bar, 9s 50	Twelve medium size 5 00 Twenty-four table size 5 00	Northern Queen 5 50
	Pecans Salted 80 Walnuts Manchurian60	FRESH MEATS	Wood boxes, Pure _ 301/2 Whole Cod 111/2	Williams Mug, per doz. 48	Corn Blue Karo, No. 1½ 2 77	Universal 7 25
	wainuts manenurian 2200	Beef		CLEANSERS	Blue Karo, No. 5, 1 dz. 3 91 Blue Karo, No. 10 3 71	10 III. Dutter 0 to
	MINCE MEAT	Top Steers & Heif 24 Good Strs & H f, 15½@22	HERRING Holland Herring		Red Karo, No. 1½ 3 05 Red Karo, No. 5, 1 dz. 4 29	17 in. Butter 18 00
	None Such, 4 doz 6 47 Quaker, 3 doz. case 3 50		Mixed, Kegs 1 10		Red Karo, No. 10 4 01	19 in. Butter 25 00
	Libby, Kegs, wet, lb. 22	Spring Lamb 29	Mixed, haif bbls 8 75 Mixed, bbls 16 50	VITCHEN	Imit. Maple Flavor	WRAPPING PAPER
	OLIVES	Good 27 Medium 26	Milkers, Kegs 1 20 Milkers, half bbls 9 75 Milkers, bbls 18 50	ALENZER	Orange, No. 1½, 2 dz, 3 50 Orange, No. 5, 1 doz. 4 99	
	5 oz. Jar, Plain, doz. 1 40 10 oz. Jar, Plain, doz. 2 80		K K K K Norway 19 50 8 lb. pails 1 40		Maple and Cane	Kraft 07
	14 oz. Jar, Plain, doz. 4 50 Pint Jars, Plain, doz. 3 10		Cut Lunch 1 50 Boned, 10 lb. boxes 1 5	800	Kanuck, per gal 1 50 Kanuck, 5 gal. can 6 50	Kraft Stripe 091/2
	Quart Jars, Plain, doz. 5 50 1 Gal. Glass Jugs, Pla. 2 10	Good 30 Medium 28	Lake Herring		Maple	YEAST CAKE
	5 Gal. Kegs, each 8 50 3½ oz. Jar, Stuff., doz. 1 35	Poor 21	½ bbl., 100 lbs 6 50	CLEANS - SCOURS	Michigan, per gal 2 75 Welchs, per gal 3 25	
	6 oz. Jar, Stuffed, doz. 2 35 9½ oz. Jar, Stuff., doz. 3 75		Mackerel	TOPATRICIA ROOF	COOKING OIL	Sunlight, 1½ doz 1 35 Yeast Foam, 3 doz 2 70
	1 Gal. Jugs, Stuff., dz. 2 75	Poor 13	Tubs, 60 Count, fy. fat 5 75 Pails. 10 lb. Fancy fat 1 75		Mazola Pints, 2 doz6_75	Yeast Foam, 1½ doz. 1 35
	PARIS GREEN 1/28 34	Light hogs 14	White Fish		Quarts, 1 doz 6 25 Half Gallons, 1 doz 11 75	YEAST-COMPRESSED
	1s 32 2s and 5s 30	Medium hogs 16 Heavy hogs 15	Med. Fancy, 100 lb. 13 00	80 can cases, \$4.80 per case		

ROMANCE OF THE SALESMAN.

It Is Exemplified in the Growth of Business.

Do some one thing in a better way than anyone else, and day by day just concentrate your mind and soul on reaching up toward a higher goal.

Do you realize that there are a million gypsies in the United States, which is astonishing, isn't it. A people whose vocabulary lacks two words, "duty" and "possession."

Some salesmen take orders while others create an atmosphere—quite a different thing. The order may be lost next time—the atmosphere is permanent. The average salesman sells so much merchandise for so much money. The business builder sells an idea. He distributes values, not prices. The distinction is easy to understand but hard to put into words.

The automobile man has taken his public into the atmosphere of the open air and sky and the pleasure of luxurious motion long before he attempts the sale of his car. A salesman studies the ideas back of his house, familiarizes himself with the lines he handles and then sells his goods.

His sales are the results of knowledge and ability and work. He does not sham, he does not bluff, and his methods are so simple and direct that they confuse us by their apparent simplicity. Salesmen's success is written big in the magnitude, prosperity, and prestige of the business organizations in the United States.

The romance of the salesman is the story of civi'ization. Its development from the rude and primitive stage of the ancient to the modern, efficient, high grade man of to-day is exemplified in the growth of business and marks the progress of humanity from before the day of written history. Salesmanship has blazed the trail of man from the first record of intelligence down through the ages.

It demands the most enlightened ideas, utility and performance. Men so sensitive that they cannot look at suffering are not the builders of great fortunes. Pride is admirable until it becomes conceit, but decent pride is the mother of progress and serene honesty is its usual sire.

Have you ever wondered what it is that brings one man success and another mediocrity or failure in life? Not entirely mental capacity. There is not the difference in mentalities indicated by the difference in performance. I have reached the conclusion that some men succeed because they cheerfully pay the price of success and others, although they may claim ambition and a desire to succeed, are unwilling to pay that price.

The price-to use all of your courage, to force yourself to concentrate on the problems at hand, to think of it deeply and constantly, to study it from all angles and to plan. To have a high and sustained determination to put over what you plan to accomplish, not if circumstances be favorable to its accomplishment, but in spite of all adverse circumstances which may arise, and nothing worth while has ever been

accomplished without many obstacles having been overcome. Refuse to believe that there are any circumstances sufficiently strong to defeat you in the accomplishment of your purpose. Surely it is hard at times. That's why so many men never attempt to acquire success. They simply answer the siren call of the rut and remain on the beaten paths that are for beaten men.

To take orders you must have ability, ambition, enthusiasm, optimism. You must be careful, watch details and be careful of mistakes. You must do things promptly with care and correctness

Elbert Hubbard's analysis of the buyer: "The typical buyer is a man past middle age, spare, wrinkled, intelligent, cold, passive, noncommittal; with eyes like a codfish, polite in contact, but at the same time unresponsive, cool, calm and damnable, composed as a concrete post or a plaster-of-paris cast; a human petrification with a heart of fe'dspar and without charm or the friendly germ, minus bowels, passions or sense of humor. Happily they never reproduce and all of them finally go to hell." Also his idea of the salesman: 'The typical salesman is a young man, in good flesh, we'll dressed, with an air of prosperity. His face is ruddy, his eyes bright, but there is no sign of intelligence. He is bubbling over with enthusiasm for what he has to sell can say ten words where one would do, but has no sense of time or the value of it, and is without terminal facilities. Unfortunately they propagate like rabbits and over production is affecting their value. If a salesman could be bought for the appraised value placed on him by a committee of buyers and sold for what the salesman himself thinks he is worth, it would be a most profitable transac-

After reading these two analyses, we are almost forced to the conclusion that neither the buyer or the salesman is much good.

When business, in all its functions, realizes the human side of salesmanship and that it cannot be brought within any scheme of mass production, the highway of progress will be cleared of some rough bumps.

Salesmanship is a human element and the science of salesmanship is the individual effort and ability of yourself supp'emented by a liberal education and a point of contact with other salesmen and associations.

There is nothing quite so powerful in this world as personal contact between man and man, and the nature of that contact determines the benefits which will accrue to the interests that he is serving, and his ability to so synchronize all channels of information into a harmonious co-operation and co-ordination will individualize this man; in other words, awaken a sense of individual responsibility.

Sometimes opinions and hunches are right, sometimes half right, but more often altogether wrong, for it is a well accepted fact that nothing leads so straight to futility as salesman ambitions without systematic knowledge.

It is necessary to have facts, and

hard facts, to chart and order your course of action in problems of salesmanship. There is a science back of this profession, a necessity of applying research to these problems. It is therefore eminently proper that this man and organization dedicated to these principles and these problems should give their time to salesman education.

The old order changes, things are no longer what they were, a flowing change of scenes and things and thoughts, and only the simple fundamentals endure. Nor is it possible for mere man to visualize the aftermaths to our social and economic fabric. Intelligent co-operation and coordination can substantially reduce these mistakes.

In the last analysis it is a tribute to intelligent co-operation and to the invincibility of this salemen's association in a'l their methods by which hazard may be minimized and by which efficiency may be maximized.

Eternal adaptability is the price of survival; competition for your job and change march together as one.

Competition never rests. Competition may be the life of trade, but it also is the death of laggards. Yesterday is yesterday. Change and competition. The economic battle, inexorable, yet beneficent, provides progress and variety, which is life. Out of the flux and ferment emerge victors—men, clear eyed, alert, resourceful. They win that all of us may live more fully. It is the Law-Dominant Ever.

Do not be commoplace.

Have a distinguishing mark—a mark of ability.

Be somebody in your community, city, state or nation.

Help to make come true the ambitions your father and mother have written in your book of life. Have you ever read the book that comes into being when you are born? Have you ever turned its pages?

Let me turn over some of the pages in your book (it reads just the same as mine.)

Page 1. God and my obligation to church and society.

Page 2. My country: My obligations to nation, state and city.

Page 3. Father's ambition: Power. Page 4. Mother's ambition: God.

And as we continue these pages without end, you must write under these titles by your acts and accomplishments the story of your life, hopes and ambitions.

Going back to my opening remark: Do not be commonplace. Have a distinguishing mark—a mark of ability. Be sobebody in your community, city, state or nation.

There are a thousand rocks along the rugged coast of Spain, but the world knows only one—Gibralter.

Hundreds of crude monuments rear their massive forms from the desert; but to the world only one is known by name—the Sphinx.

There are many people, but to the public only one—He who accomplishes.

"Strange," you may say, "That this should be true," but true it is, nevertheless

Certain words have a tremendous significance. Ability is one. It gives a

super value to man and woman. It gives an added value that did not exist before. It removes all doubt from the public mind.

The public may be hopeful of other people, but you they know.

How this came about is no secret. It is being accomplished by consistent and persistent work, grounded in honest effort and executed in such a manner as to compel favorable public opinion.

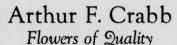
Dreams of vesterday are the commonplace things of to-day. Our problem is to distribute and to consume the goods we produce. Yesterday's dreams are actually to-day's achievements. The force which made dreams vision of one day, the commonplace accomplishment of our generation is science and education. Scientific and educational research made yesterday's dream practicable and possible. The very abuandance which science and education produce is the foundation of generosity and the good will which makes our civilization better than what went before.

Even our characters are thus improved. With the aid of science and education we peer into the influences and motives which makes each of us what we become. Knowledge drives out much of the blind fear, which accounts for so much of the wrong and cruelty of mankind. Through science and education, virtue is proven to be profitable. Ignorance always has forged the chains of slavery for the spirit as well as for the body, but science and education are setting men free.

Apply these qualifications to your own problems, seek to understand the facts you deal with without prejudice. Open your mind to the new things which day by day are being uncovered. So you will help to create a civilization better by far than your best dreams of yesterday.

John D, Karel.

Beware of growth—unless it be in the right direction.



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Nothing as Fireproof
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GRANDE BRICK CO.
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SAGINAW BRICK CO.
Saginaw.

Questionable Schemes Which Are Under Suspicion.

The following statement of work of the Federal Trade Commission during January shows petitions for relief received and disposed of after preliminary investigations by dismissal or docketing of applications for complaints; applications for complaints docketed and disposed of by dismissal, stipulation, or docketing of complaints; complaints released and disposed of by dismissal or orders to cease and desist; court proceedings; action in connection with Trade Practice Conferences: and nature and status of enquiries being made by the Commission, upon its own initiative or by Congressional direction.

Louis Leavitt: After hearing, the Circuit Court of Appeals for the Second Circuit, January 17, fined the respondent Leavitt \$500 for contempt of its decree affirming the Commission's order in this case. It will be recalled that the findings, on which this order was based, were to the effect that Leavitt advertised and sold as "Gold Seal Combination White Lead" a product containing less than one per cent. of white lead. It is interesting to note that this is the first time any court has enforced an order of the Commission by punishment for disobedience thereof, after entry of decree of affirmance by the Court.

James S. Kirk & Company: The corporation of this name, January 12, filed with the Circuit Court of Appeals for the Seventh Circuit, its petition to review and set aside the Commission's order in this case, which, among other things, directed it to cease and desist from the use of the word "Castile," and the words "Olive Oil Soap," either alone or in conjunction or in association with any other word or words, which are the name of, or are descriptive or suggestive of, an oil or fat, in labeling, branding, or otherwise describing soap offered for sale or sold in commerce, the oil or fatty composition of which is not wholly derived from olives.

B. Paul (Paul Balme): As noted in prior statements, the Circuit Court of Appeals for the Second Circuit, on Jan. 9, 1928, unanimously affirmed the Commission's order in this proceeding. which was directed against the simulation, by respondent, of the name and dress of goods of a powdered henna hair dye manufactured by a competitor, and certain false and misleading advertising in connection therewith. As directed by the Court, testimony as to violation of the order has been taken before an examiner of the Commission. The examiner has filed his report, both sides have filed briefs, and the matter was argued before the Commission, Jan. 17. After decision by the Commission, its findings and conclusion will be presented to the court.

James J. Bradley & Co.: The Commission filed with the Circuit Court of Appeals for the Second Circuit, an application for the enforcement of its order in this case. Briefly, the charge involved is that the respondent labels

IN THE REALM OF RASCALITY. and stamps one of its soaps with the words "English Tub Soap," "Hanson-Jenks, Limited, London-New York' and "James J. Bradley & Co., sole agent, U. S. and Canada," which acts have the tendency and capacity to and do mislead and deceive retailers and consumers into the belief that this soap is manufactured in England and imported into the United States, when, as a matter of fact, the soap in question is manufactured entirely in this coun-The company's brief was filed during January, and the next step will be argument on the merits. It is expected that this will take place during the March term.

Samuel Breakstone: The statement for December called attention to the fact that the respondent in this case, an individual selling automobile parts and accessories, filed with the Circuit Court of Appeals for the Seventh Circuit a petition praying that the Commission's order in this case be set aside. The Commission's findings were to the effect that Breakstone sold spurious "A C" spark plugs without disclosing that they were not the genuine article manufactured by the A C Spark Plug Co., one of its competitors.

American Snuff Company: This company has filed its answer to the Commission's supplementary application for enforcement, in which it denies conducting its business in violation of the terms of the order, and avers that the jurisdiction of the court under the Federal Trade Commission Act to affirm and enforce an order of the Commission is predicated upon the prior establishment of the fact that a violation of the order has taken place-asking dismissal of the application on the ground that the averments of violation of the order contained therein, being only upon information and belief, do not constitute a sufficient showing in this respect. The Commission has filed with the court its motion to strike this portion of the answer, on the ground that the Federal Trade Commission Act does not provide for nor contemplate any issue on the question of the failure of the company to obey the order before the entry of a decree by the court affrming it and requiring obedience thereto.

The Light House Rug Company: The respondent, an Illinois corporation, has filed with the Circuit Court of Appeals for the Seventh Circuit a petition for review of the Commission's order, entered July 24, 1928. The findings made by the Commission were to the effect that this respondent was advertising and selling rugs made on power looms as and for rugs made on hand looms by the personnel of the Chicago Lighthouse, an institution employing blind people. The company was directed to cease and desist from this practice.

Not Very Complimentary.

Doris-Yes, she was furious about the way in which the newspaper reported her marriage.

Helen-Did it allude to her age? Doris - Indirectly. It stated that Miss Olde and Mr. Yale were married, the latter being a well-known collector of antiques.

GEORGE WASHINGTON.

(Continued from page 11)

A great opportunity, however, will not of itself make a great leader. A great cause will not even win merely because it is good and right. To become effective a good cause must have strong leadership. It was fortunate for the cause of American independence, and for the cause of freedom in the world, that in the personality of George Washington a great leader appeared at the right time.

What made Washington great was not any single outstanding gift, but the combination of many abilities and virtues to form a lofty and well-balanced character. It was greatness of character that made Washington a leader. Men had faith in him. They knew that he was unselfish, that he loved the cause of liberty, that he would do wrong to no man, that his heart was honest and sincere.

Geo. P. Krapp.

Remove the Iniquitous Oleomargarine Tax.

(Continued from page 20)

that the reliable credit trade he had was more profitable than any other they might get. The manager then asked me whether I thought his credit proportion too high.

My answer was what I regard as fundamental: that a merchant can not have too much good credit trade. I once found a man whose sales ran about 93 per cent. credit and 7 per cent. cash. That appeared sadly out of proportion, but only because he was not getting as much transient, cash business as he might get-not because there was anything wrong with his credit trade. If credit is so managed that your investment therein is as solid as your investment in merchandise, you cannot have too much of it. That can be accomplished with eternal vigilance, alertness and unceasing attention. But, given such attention and the application of sound rules and practices, credit is better than cash trade.

This man keeps his store up. Therefore, his store will keep him up so long as he remains in it, piling up fine earnings every year. It is always thus in any line of business.

Paul Findlay.

Preparing Fall Felt Hat Lines.

Lines of men's hats for next fall are being developed and road representatives will take out the new offerings next month. Early indications are that snap brim and welt edge types will retain leadership. At present manufacturers are completing shipments on spring orders. Business booked has been good, it was said recently, and reorders are held likely to develop favorably with the early date of Easter. Grays and tans have dominated in snap brim, welt edge and lightweight pastel styles.

Rialto's Delight.

Prepare in a fancy cup, with saucer to match, a bill of mixed cream, with sliced pineapple, whipped cream and a

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 linch. Payment with order is required, as amounts are too small to open accounts.

FOR LEASE—F ne new store 20 x 50, on arterial street and trunk auto line, three-fourths mile from center of city. One-half block from school. Store is br ck construction; located on right side of street, near corner, and is among first of small group of good paying stores. Write R. E. Calkins, Box 501, Battle Creek Michigan. of small group Write R. E. Ca Creek, Michigan.

Exchange—Improved e'ghty-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

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, bus ness interests in New York. Walter Taylor, Mt. Vernon Ave., Rochester, N. Y. 28

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

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

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

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GRAND RAPIDS MICHIGAN

Items From the Cloverland of Michi-

Sault Ste. Marie, Feb. 19—We are still enjoying below zero weather in this part of the North pole, with the promise of warmer weather ir the near future. According to a radio message from Chicago last week, we were assured the cold spell was through for this year, but we will not drain our radiators with winter solution for a

William Walker, owner of the poultry farm near Hessel, has leased the building formerly occupied by Mrs. W. Johnson as a bake shop. Mr. Walker Johnson as a bake shop. Mr. Walker expects to retail his poultry and dairy products in connection with his other farm products and also to carry a full of groceries. The opening will

take place about May 1.

H. P. Hossac, of Cedarville, and Joseph Fenlon, the two big business men on the Les Cheneaux Islands, were business callers last week.

Mart Fair, the well-known meat merchant at St. Ignace, called last week, this being his first visit during He reports the roads in edition. Mr. Fair is fitting winter. excellent condition. Mr. Fair is fitting his market with electric refrigeration. This will put the finishing touches to one of the finest appointed and furnished market places in Cloverland. is also sending in his subscription to the Tradesman, which he considers a

valuable asset to any business.

Ambition may still be the main thing which keeps our people moving, but the "No Parking" sign is doing its

A. E. Mariott, the popular veteran A. E. Mariott, the popular veteran hotel man, is spending the winter in the Soo, enjoying the winter instead of going South. The New Murray Hill Hotel, which changed ownership last fall, will be re-opened again in time for the tourist business with Mr. Mariott as manager again. Mr. Mariott is one of the best known hotel men in is one of the best known hotel men in the State. Many of the old timers will remember him when he was manager of the Holland Hotel, at East Tawas, and later with the Park Hotel here. until he took charge of the New Mur-ray Hill Hotel. Mr. Mariott spends much of his leisure time in the summer at his beautiful summer home on Sugar Island, where he enjoys good fishing and boating. He is a booster for his

home town.

Charles Hasse, the big N. B. Co. salesman, accompanied by his wife, are visiting at Escanaba. From there he expects to attend the meeting of the National Biscuit Co. representatives One of the literary critics says t

all new books are forgotten within a year, especially by those who borrow

Ray Gillespie is young men with a bright future. He graduated from our high school, after which he attended Georgetown Uniwhich he attended coordinates wersity, Washington, D. C., for four years, graduating last Spring. He was admitted to the Chippewa county bar Saturday and was welcomed as an associate by its members.

We see by the papers that the State ir at Detroit is for sale. We don't fair at Detroit is for sale. want to buy it, as our supervisors have a fair of their own.

The John H. Rhodes department The John H. Knodes department store, at St. Ignace, has been sold to Cowell & Burns: A. John Burns, a former St. Ignace man, who learned the business at St. Ignace, made the purchase. Mr. Burns is the general manager of the company, which conducts store in the Upper Peninsula. ducts stores in the Upper Peninsula under the name of Cowell & Burns. All of their stores have been successes

A bronze tablet was awarded Partridge & Shunk on Saturday by the Studebaker Corporation to mark the completion of fifteen years of service at the Soo. This is one of the two oldest agencies for the Studebaker Co. in this part of the State. Partridge & Shunk have placed between twenty-five and thirty cars annually during the and thirty cars annually during the fifteen year period.

Fire at St. Ignace destroyed the

lighting plant Saturday morning, leaving the city without water or lights. The car ferry Chief Wawatam was summoned and furnished several streams of water, saving the machinery at the plant, which it is expected can be put in shape to function shortly. Meanwhile, the St. Ignaceites are car-rying water in pails, barrels and every other available container from the lake. Still they have something to be thank-The main street faces the lake, so there is still a lot of water within easy reach.

Newberry is determining whether it shall use Standard or Eastern Standard time. They are in the same predicament we were in before putting it up to the voters. They are now run-ning on Central Standard time.

Bullfrog gin has appeared in the Upper Peninsula. You drink a little, then you hop a little and then you

The rapidly growing village of L'-Anse, which probably will be an Upper Peninsula city soon, is likely to have two hotels soon. D. P. Menard, of L'Anse, and Walter Prickett, of Sidnaw, are planning a thirty room modern hotel for L'Anse and have taken options on several good sites in the village. Milwaukee interests will probably assist in financing the project. Matt Samarjic, proprietor of the recently burned Exchange Hotel, commenced rebuilding in January. The new building will have twenty rooms with modern conveniences.
William G. Tapert.

Don't Purchase Coast Property Unsight and Unseen.

Los Angeles, Feb. 15—It seems a measly shame to think that Uncle Sam is handicapped in his efforts to pre-vent fraudulent practices in the matter of Boulder Dam real estate transactions, but such a condition really exists. Instead of utilizing newspaper exploitation the schemers are resortexploration the schemers are resorting to radio publicity or personal solicitation. It is estimated that \$3,000,000 has already been filched from the public and the show has not even

opened in the big tent.

Speaking seriously about the development of the Colorado River enterprise, it will be fully ten years before anything happens to that tick stream—even if the official plans ticklish counter no serious obstacle, but when the river really is subdued or brought under harness its waters will trickle their way along an almost unbroken line of flossy real estate investments stretching from Wyoming to Mexico.

The river is only 2,200 miles long, but the boomers will have at least 4,000 miles of business frontage, because they are already working both sides of the stream. Quite likely they will promise asphalt paving and bronze will promise asphalt paving and bronze electroliers this entire distance. They will have the river bed and its border staked out—on paper—for the most imposing stretch of sky scrapers West of New York. The second tier will be for apartments and the back country for industries. By the time the river reaches the ocean there won't be executed water left to wash a shirt. It enough water left to wash a shirt. It is almost at that stage now. California is only figuring on the proposition for temporary relief until she has perfected her plans for freshening the water

ed her plans for freshening the water in the Pacific ocean.

But what's the odds? The high powered promoters are going to have their fling and innocent Easterners are going to be their meat. Just now they are transforming Las Vegas. Nevada, into a metropolis. It is going to be another Chicago—God forbid. Reno has had an abnormal population on account of her rapid methods for providing divorces. But this will be different. Las Vegas will not be the distributing point for Boulder Dam. Don't tributing point for Boulder Dam. Don't get misled on that proposition. ready the railroad company is prepar-ing to build a spur track from a point four miles away from Las Vegas. will never be of any more importance

than Mojave, Barstow and several other desert towns, which are simply abiding places for railroad employes.

In the first place there is a contro-

versy between seven interested states as to the disposition of the water after the dam is built, and Congress has given it out cold that nothing whatever will be started until these states decide just what they do want. It took just eight years of log-rolling in Washington, before they lit anywhere and as yet not one penny has been appropriated for real construction. Besides no decicion has been arrived at sides no decision has been arrived at by the Government engineers as to by the Government engineers as to just where the dam will really be lojust where the dam will really be located. There is a variation of ideas amounting to several miles. Even at that if a town is built at the point of construction, it will be made up of shacks and joints, and will be deader than a mackerel after construction is completed. Boarding house keepers, moonshiners and gamblers will be the ones who will wax fat off of prosperity and move away when the labor element as departed for other climes.

It doesn't take much to bring these

land-boomers into action, but it will be at least two years before there will be any definite program laid out, even if the several interested states are able to dispose of the bonds which are to be issued to pay the cost of construction and seven years thereafter is the minimum estimate of time required to complete the project. If there we banks to the river these crafty If there were no would arrange their maps and photo-graphs to show wonderful terraces and

palisades which never will exist.

Why one might just as well invest in real estate abutting the Bay of Whales in the Antarctic regions, with possibilities of getting rich

the same possibilities of getting rich as to place his accumulations on any project bearing on Boulder Dam.

And this warning also applies to such as are contemplating purchasing and reclaiming the desert wastes with Colorado River water. The water has already been parceled out by agreement between interested states, and in the arrangement the most of it goes to Imperial Valley in California, and even there one wants to be careful about getting his fingers burned, as there are thousands of acres there where one couldn't raise an umbrella even if he had all the waters of Niagara at his command.

I trust I have made myself suffi-ciently clear in this communication. At best, one is quite likely to get fooled even when he sees any Coast prop-erty before he buys, but to purchase unsight and unseen, is stupendous

As I have suggested before come out and enjoy yourself in the sunny climate and travel across the desert wastes to look at these silly propositions, because you will have a valuable experience in pioneering, but when it comes to investments, place your trust in your home banker. He will have means for information which are denied the public. Frank S. Verbeck. nied the public.

By Flour on Strictly Merchandising Basis.

With continued cold, sharp weather in many places, with the temperature hovering around the zero mark or below, there has been plenty of opportunity for the longs to talk about crop damage, even though it is almost out of the question to tell at this time and under present conditions whether the growing wheat has suffered or not from the cold weather.

With total acreage sown to winter wheat last fall between eight and nine percent less than a year before, any real damage to the growing crop will be reflected from a speculative standpoint. Then, too, sentiment is sometimes mightier than facts, temporarily at least. This fact has been well proven by extreme advances in commercial stocks, many of them having been forced considerably higher than their actual intrinsic value warrants. purely through the process of specu-

There is no gainsaying the fact that we would all be better off were the farmer to obtain present prices or even somewhat higher values for his grain; good prices, in fact, for everything he produces, as he is just as good a spender as the other fellow when he has it to spend, and if he is to have it to spend, he must obtain a reasonably good price for what he produces, as cost of production is higher for him as well as for the manufacturer, and his margin of profit has been mighty thin as well as the business man's, during the past few years.

It will be the latter part of March or fore part of April before it is possible to obtain really accurate information concerning the condition of the growing winter wheat crop, and if at that time considerable damage has proven to have been done to the crop prices will undoubtedly be somewhat higher than at present and remain firm right up until new crop receipts arrive in July. On the other hand, should new crop prospects be good and the growing crop come out of the winter in first-class condition, with favorable spring seeding it would appear that a substantial reaction to a lower basis would result.

We are strictly on a domestic basis, so far as wheat is concerned. There is a spread of only about five cents per bushel between Chicago and Liverpool, whereas there should be a spread of at least eighteen cents per bushel to promote very much export business on wheat. However, as sentiment is as big a factor as facts-in many instances bigger-speculative tendencies are bound to be influential in the price situation.

We would not want to be short of wheat or flour under present conditions. Neither does it appear advisable to be covered beyond sixty days' requirements: in other words, grain and grain products under present conditions should be bought and sold on a strictly merchandising basis rather than a speculative one.

Lloyd E. Smith.

To Push Women's Belt Sales.

The United Women's Belt League will soon undertake a campaign of style promotion for leather belts, which will include the standardization of widths and the co-ordination of colors with the Textile Color Card Association and leading designers in the dress trades. The League will co-operate with members of the Associated Dress Industries of America in the co-ordination of styles and colors for women's dresses, and also with those of the United Women's Wear League, of which it is a subsidiary group, in the use of belts as accessories for children's and jun-

The woman who attempts to cook according to her husband's idea is apt to make a mess of it.

Cool, Snappy, Invigorating WINTER DAYS are Business Stimulators

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

Fire Insurance

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

It is better to be safe first than sorry afterwards.

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

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