

A REAL MAN

A real man never talks about what the world owes him.

A real man is just as honest in the dark in his own room as he is in public.

A real man does not want pulls and favours. He wants work and honest wages.

A real man does not want something for nothing, so the get-rich-people can not use him.

A real man does a little more than he promises.

A real man is dependable.

A real man is loyal to his friends and guards their reputations as his own.

A real man does not hunt danger but never dodges it when he ought to meet it.

A real man is glad to live and not afraid to die.



The Mill Mutuals Agency

Lansing, Michigan

Representing the

Michigan Millers Mutual

Fire Insurance Company

(MICHIGAN'S LARGEST MUTUAL)

and its associated companies

COMBINED ASSETS OF GROUP

\$62,147,342.79

COMBINED SURPLUS OF GROUP

\$24,791,128.22

Fire Insurance—All Branches

Tornado

Automobile

Plate Glass

20 to

40%

SAVINGS MADE

Since Organization

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, JUNE 19, 1929

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

ASSOCIATION OF COMMERCE.

How It Takes Sides With Chain Stores.

It would seem to me that the recent failure of the Grand Rapids Association of Commerce to successfully put over its campaign for an increased annual budget would warrant some comment.

If there is any one criticism of the Grand Rapids Association of Commerce which deserves recognition in the minds of independent merchants it is the fact that the Grand Rapids Association of Commerce and its secretary, Lee H. Bierce, are inconsistent with their declarations of policy.

The Grand Rapids Association of Commerce claims to be on guard always over the local stability of the Furniture City community, yet the fact remains that any chain store outfit coming in from outside can get a membership in the Grand Rapids Association of Commerce. It seems to me that the only condition of membership in the Association is the payment of the membership fee.

I claim that when the chain store comes into a community it is an active injury to the local stability every day its doors are open. One syndicate concern has the operating facilities in Grand Rapids whereby it should be taking out not less than \$1,500 daily in net profits, over and above the salaries of its help and the rental of its properties. This is retail profit which would otherwise remain in Grand Rapids. Figure it up, what \$1,500 a day for 300 days means. And this is only one company among scores.

In the fight between local and syndicate retailers in Grand Rapids, the Grand Rapids Association of Commerce doesn't want to "take sides." It "takes sides" on behalf of local industry (if its claims are true in any extent whatsoever); but it refuses to "take sides" on behalf of local merchandising.

There is a lot of panning of the Grand Rapids Association of Com-

merce going on; but little or nothing has been said about the vast amount of the deficit in the expected budget being represented in the failures of local merchants to contribute longer to the organization which is taking in outside pirates on Main street. If the unseen records were only subject to inspection of our mortal eyes, we might be surprised to know how many thousands of dollars which the Association of Commerce might have had in its budget now from local retailers had the Association refused to admit anyone but local people in its membership.

Now, we wonder what the story will be when the Grand Rapids Association of Commerce will have no retailers on its membership other than the chain stores? Will they find out then that they really "took sides" after all? And, will the story be an obituary or an epitaph?

In Traverse City, the Chamber of Commerce has made the same vital mistake. To-day, a chain store manager is chairman of the Retail Committee of the Traverse City Chamber of Commerce. A fine kettle of fish. And no one could be more critical of such a state of affairs than some of the leading Traverse City merchants, themselves. We wonder how long, at the present trend, it will be before the Traverse City Chamber suffers some of the painful symptoms of pernicious enemia which our own Grand Rapids Chamber is showing so plainly?

Over in Greenville, it is a different story. Independent merchants are fighting hard against chain store managers being admitted into the Chamber of Commerce. In Belding, they don't want them. In Midland there will soon be submitted an amendment to the by-laws, outlawing the enrollment of any chain store men on the membership roll.

This is a point that is vital and needs to be taken seriously by some of these Associations of Commerce which don't want to "take sides." It is beyond their power to refrain from "taking sides." The moment a Chamber of Commerce takes a chain store representative into its embrace, that moment it has already "taken sides." We hope that secretaries and directors of Chambers of Commerce throughout Michigan will begin checking up on this point, and begin operating a broom if they find that any dirt has accumulated in their local organization while they have had their backs turned. When syndicate outsiders get their henchmen on the membership roll of the local Chamber of Commerce, there is a bonafide promise of reckoning coming; and nothing can stop it. Let those who are now suffering be warnings to those who have escaped thus far.

W. H. Caslow.

Sturdy Plea To Patronize Local Merchants.

The Board of Directors for the new year, together with last year's directors, met at the Jackson City Club, June 13 and named the following officers for the coming year:

Vern Breitmeyer, Wm. Breitmeyer & Sons, was elected President of the Association and chairman of the Board of Directors; John B. Kenna, Kenna & Steffey, drugs, was elected Vice-President and C. J. Watt, of the Smith-Winchester Co., was re-elected Treasurer.

The program of activities for the coming year has not been completed. At the next meeting of the Directors the Manager will be named, and at that time new and constructive ideas will be advanced that will aid and improve the condition of the independent merchant of Jackson. Undoubtedly the past year's program will be continued, that is the contact and speaking before the various clubs of the city and thru this educational work show the consumer why individualism in business is a vital factor in the growth and prosperity of Jackson.

One of the important things taken up at the Directors' meeting was the fact that many of the members in the Association were not doing their part in the work of the Association. The success of this Association, in a measure, devolves upon the members themselves. Here is the question: Why do so many of you merchants purchase goods from chain stores in Jackson and make other purchases of goods that you sell from out-of-town concerns when the same quality of goods and probably the same price prevails? Even if the price is a little higher on goods bought of Jackson wholesalers, what about service and the good that comes from the success of the local concerns? If they are successful, are you not a contributing factor in the success of a Jackson business? What makes for better conditions in any city? Just this—if the wholesaler received all the business from Jackson merchants he would increase his personnel and thereby provide more work for Jackson labor with a high wage scale. The employee, a Jackson resident, would be a customer for the retailer.

Just so long as you continue to forget the industries that Jackson capital is invested in, inroads will be made into good legitimate Jackson business. Each man in business makes his own prejudice and your example in buying from foreign concerns is reflected in the consumer's mind, and the net result is they all do it.

This same argument holds good in the treatment of the subject of cut prices. Every transaction in business and all your expenses are protected by

law, except your profit. You must pay for merchandise, you must pay rent, you must pay salaries and you must pay for heat, light and power. The law protects everything but your profit. Then it is up to you to do that.

My advice to you is to inflate the consumers' idea of business to-day, and show them the position of the merchant, and prove the right you have in making a profit in your business. Show them that by law you must charge so much, and if you cut prices you are just entering into the circle of business failures that in the long run must be paid for by the consumer. When you are successful in business you are paying your way in all your purchases and are assuming the obligations that every business must assume in the way of taxes, civic and social development that is essential to the upbuilding of a city.

With the beginning of the second year in our fight for the independent store and the saving of Jackson Owned Business, let every member purchase what he can locally and also settle the question of trading with chain stores by refusing to buy of them in every line of business. Your past support has been a reason for the advance and progress that they have made in Jackson.

Join the Association which is interested in your business only in so far as it can create more and better business in Jackson and for Jackson merchants. James A. Andrews, Manager.

Late Mercantile Changes in Ohio.

Cleveland—J. Biotrowski has purchased the grocery stock and meat market at 2904 East 34th street from J. and G. Weiss.

Cleveland—John Spehek will enlarge his grocery and meat market at 16226 Arcade avenue.

Cleveland—Henry A. Smith has sold his meat market at 7316 Lorain avenue to A. W. Densmore and J. R. Dagg.

Toledo—W. A. Latour is the proprietor of the grocery and meat market at 632 Main street which was formerly owned by C. H. Kazmaier.

Maplewood—Oakley-Miller Hardware Co. has succeeded to the business of the S. C. Retter Hardware Co.

Ostrich Used in Fabrics.

A novel fabric obtained from a mixture of ostrich feathers and wool is offered the women's garment trade by a New York importer. The textile, claimed to be a new development which met with success in Paris when introduced there a year ago, is being sold at prices ranging from \$4.50 to \$8 per yard to the wholesale trade. While available here last Spring the cloth was supplied in but one or two shades but Fall lines carry a complete range of the material.

MEN OF MARK.

**Siegel W. Judd, Michigan Manager
E. H. Rollins & Sons.**

Wise is the builder who is capable of designing a structure and fortunate is he if he may be privileged to participate in its erection. When the foundation on which the structure is to stand is laid he should see that every detail of the work is properly carried out and at each subsequent stage must be on hand and exercise that discriminating care and supervision without which perfection cannot be achieved. If the coveted goal, perfection, is to be reached it is necessary that he direct the operations, watch every detail, see that every part of the building is satisfactorily completed before subsequent additions thereto shall be begun, to leave no flaw behind which may result in the undoing of his labor. Without the exercise of this high degree of concern may creep in carelessness of construction to nullify all the anxious thought and watchful labor that have been expended.

Many worthy enterprises are abandoned or left incomplete because the attention and interest of the originator are allowed to waver. Concentration of every energy and application until the conceived project has been carried to a successful conclusion or admitted failure are necessary qualifications for those who achieve more than ordinary success or position. The originator must follow closely the lines that he has designed, giving no greater heed to the gratuitous advice or recommendations of others than meets with his approval and coincides with his own judgment. Offers of greater remuneration and greater honors must be weighed in the balance with the aims, hopes and endeavors which beckoned at the beginning, and on the comparative showing made must the decision ultimately be based.

Not all the logic of the universe will make a success of a man destined to failure nor, on the other hand, can the difficulties and obstacles which circumstances sometimes build up in the path of the ambitious serve as effectual bars to their progress. If wise be the man who understands what he wants and how he is going about it, then doubly wise is he who is equipped with that saving grace of philosophy and that indescribable attribute which enables him to understand and appreciate his fellows and to bind them to him and his interests with the substantial bonds of friendship, based on a proper recognition of their rights and their welfare which always secures mutual respect.

The only kind of business success worthy of the name is that which permits of the accumulation of a fortune and the retention of old friendships and, what is probably more to the point, the perpetuation of the disposition and character which distinguished the builder when the project was begun.

Siegel W. Judd was born in Grand Rapids June 19, 1895. Both father and mother were of English descent, their ancestors having lived in this country for several generations. Siegel at-

tended the public schools of his native city, graduating from the Central high school on the English course in 1914. The next three years he attended Dartmouth College, receiving his degree of Bachelor of Science in June, 1917. He immediately enlisted in the Navy, being ordered to Newport, R. I., where he studied the science of mine laying at that seaport and at New London, Conn. He was afterward sent to Annapolis, where he pursued the short course, receiving the commission of Ensign. He was then ordered for service on the battleship Pennsylvania, where he pursued target practice for several months. It is a matter of regret to him that he was not permitted to get in the midst of

rick, Warner & Johnson, with which firm he has remained ever since. Recently he was admitted as a partner, when the firm name was changed to Travis, Merrick, Johnson & Judd.

When he first entered the law office above named, Mr. Judd prepared to fit himself for a trial lawyer, but he soon developed such a strong liking for the corporation department of the house, which probably handles a large percentage of the stock company organization work of the city and State, that he was transferred to that department, then under the supervision of David Warner. On the retirement of Mr. Warner a few months ago, to assume a responsible position with Howe, Snow & Co., Mr. Judd had become so

saying. The Tradesman confidently predicts a remarkable success for him in his new position.

Mr. Judd was married June 29, 1923, to Miss Dorothy Leonard. They have one daughter, Harriet, now 3 years old, and reside in their own home at 440 Morris avenue.

Mr. Judd attends the Fountain street Baptist church and is a member of the Peninsular, Kent Country and University Clubs. He is a director and secretary of the latter organization.

Mr. Judd insists that he has no hobby, unless hard work and close application to the business in hand comes under that heading. He is a close student and prodigious reader, which accounts for his broad and comprehensive knowledge on nearly every subject he is called upon to discuss.

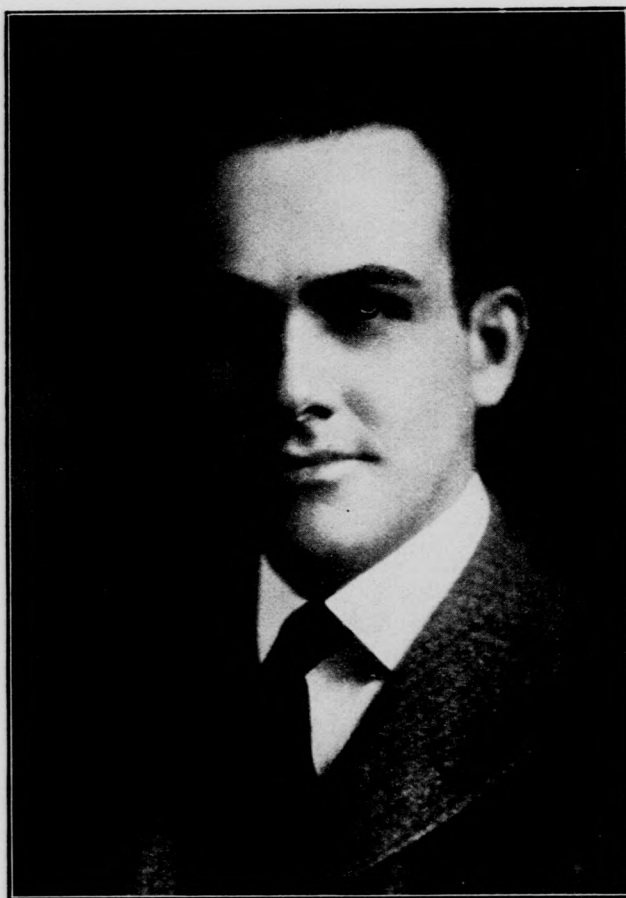
One of Mr. Judd's associates in the office says of him: "Personally, Mr. Judd is one of the most affable men in the legal profession of the city. His affability is not exerted perfunctorily, but is spontaneous, because it comes from the heart. He immediately puts every caller at ease and never does or says anything to wound the feelings or impair the confidence of his customers and co-workers. He is a worker from Workville and never leaves his desk at night until the work is completed—and completed to his entire satisfaction. I have had the pleasure of watching many young men as they forge their way to the front and have never seen a man who works along truer lines—with his mind set on a certain result and keeps it there without deviation until he reaches the point of accomplishment—than Siegel Judd. I do not think there is a man in Grand Rapids who has a more brilliant future in store for him than Mr. Judd."

See Change in Watch Demand.

Early evidences of a return of the yellow and green gold watches to popularity are seen by manufacturers in reports of jewelers on watch sales during the Spring. The trend away from the white gold type, it is predicted, will reach maturity next year. Manufacturers admit they will hail such a change in popular tastes with enthusiasm, since the development of the chromium-plate type of watch has been a severe competitive factor. At present they are striving to meet the competition of chromium plate products by urging the consumer to look for the stamp "gold-filled" on white gold watches in the popular price ranges.

Protest Shirt Misbranding.

Complaints to the Federal Trade Commission, together with a request for immediate action against offending manufacturers, have been forwarded by the Shirting Fabrics Association as a result of the discovery of large consignments of misbranded shirts in the Eastern markets. Labels in the shirts, it is claimed, bear exaggerated claims as to the count of the fabric. Samples of the shirts collected from stores in New York will be forwarded to the Commission with the complaints, W. P. Fickett, executive secretary of the Association, said yesterday. The garments are types made up to sell at special sales.



Siegel W. Judd.

the game on the other side of the Atlantic but Uncle Sam was a little particular about permitting his battleships to become the prey of Teutonic submarines, so his sailing experience was mainly confined to trips made on this side of the ocean while the Pennsylvania acted as convoy to coast vessels.

On his discharge from the Navy in June, 1919, he immediately entered the law department of the Michigan University. By working overtime and utilizing his vacations to the fullest possible extent, he was able to take the full three year course in a little more than two years. On receiving his diploma and being admitted to the bar, he returned to Grand Rapids and entered the legal office of Travis, Mer-

ric, Warner & Johnson, with which firm he has remained ever since. Recently he was admitted as a partner, when the firm name was changed to Travis, Merrick, Johnson & Judd.

Last week an event occurred which may change the entire course of Mr. Judd's life. He was offered the position of Michigan manager for E. H. Rollins & Sons. As this offer came to him from his long-time associate and former mentor in the law firm, Mr. David Warner, he promptly accepted the position and entered upon the duties of his new position Monday of this week. That he will make good—as he has in every other undertaking he has ever espoused—goes without

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Tustin, June 17—I am one, who purchased a Bixler jewelry assortment last fall and have refused to pay for it, claiming that the salesman misrepresented both the line of goods and the manner of doing business. He claimed that they carried in their stock, watches such as Elgin and Waltham, diamonds, etc., but did not include these goods in this assortment that they sold in these small towns, as they were not equipped to handle them, but that any time I wanted anything in this line, I could select it from the large illustrated catalogue that this company would send to me, and either by exchange of any goods that they had sent in this assortment or by regular terms could order these above known makes of watches, etc., from them.

I wrote Bixlers and they claim that they do not issue any catalogue and do not have anything in their line except such goods as were included in this assortment they sent me.

J. F. Richardson, of Evart, has taken this claim for them and I am summoned there to answer this suit.

If there is any information that you might be able to give me, in helping me fight this bunch of shysters, I would very much appreciate it.

M. J. Toland.

Information has come to the Realm that the "International Travel Book," of Baltimore, Md., is sending out a letter, which in form appears to be a questionnaire for the purpose of listing information regarding transportation companies. Upon close examination it is found that the box in the right hand corner of the letter contains a contract form. When the questionnaire is signed, therefore, the company seeks to enforce collection in the amount of \$100, covering the International Travel Book for two years.

Monroe, June 17—In relation to the claim of Samuel Silverman, doing business as Penn State Food Co., Mifflinburg, Pa., against my client, I beg to say that we finally reached an adjustment by the payment of \$50 to the local attorney for his services as atorney for Silverman. This could not have been compelled, but it seemed the easiest way of handling it. We made no other payment and have been released of every claim. The original claim against my client was about \$1,100.

N. & G.

We published the details of this case nearly two years ago and questioned that Samuel Silverman would even go into court to enforce his claim. By strong-arm methods and misrepresentations Strickler had induced a Western Michigan grocery house to sign notes to the extent of \$1,100 in payment for a quantity of stock conditioner. When the firm refused to pay the notes Silverman resorted to the usual bluff of bringing suit to collect on the notes. Had the goods and the transaction been legitimate, of course, he would have done so. It has been our experience that fakers rarely carry out their threat to try suit in court. No doubt the payment of the \$50 to be relieved of future annoyance was the easiest way out for the victim.

K. P. Aldrich, post office inspector in charge of the Chicago district, has issued a warning to be on the lookout for money order forms stolen from

Chicago. The numbers are 100213 and 100400 inclusive.

These orders are being drawn for various amounts ranging from fifty dollars to one hundred dollars each. A man and woman are cashing these orders in hotels and small retail stores. He is described as being thirty years of age, five feet eleven inches, 160 pounds, dark hair, Jewish appearance and well dressed. The girl is twenty-three years of age, five feet and one-half inches tall, 140 pounds, light brown hair and appears to be of Irish descent. The girl is wearing a black spring coat trimmed in monkey fur, blue hat and blue ensemble suit.

This couple has used the names of Mr. and Mrs. Jack Travis, J. Siegel, Harry Hirsch and Marion Bordoni. They have been traveling in a light green, coupe style, automobile; make of car and number of license plates unknown. At the time these orders were being cashed at Chicago this couple was using a Chrysler automobile, coupe, model No. 75, with cream colored body, black fenders, wire wheels, and without license plates.

Danger Point of Buying Goods on Trial.

It is all very well for a retail merchant to buy goods on trial, or with the privilege of return, if they fail to meet the requirements of his trade. Frequently, this method of dealing will give the merchant a chance to try out a given line, without the risk of piling up unsalable goods upon his shelves, and may be of mutual advantage to all concerned.

However, generally speaking, contracts of this character are in writing and stipulate specifically when, and under what conditions, goods so purchased must be returned. And, by the same token, it is up to the merchant to comply with such terms, or he may be held to have accepted the goods by his failure so to do.

There is a real danger point here for any merchant who buys goods under trial, or sale or return contracts, that should never be lost sight of, if he is to reap the benefit of such a contract of purchase. And, as an illustration of how the courts construe contracts of this nature, in respect to the duty of the merchant to comply with the return conditions therein, the following may prove of interest.

In one case a retail merchant entered into a contract for the purchase of certain goods in the sum of \$150. The goods bought were to be given a trial by the merchant, and if they failed to move or appeal to his trade they were to be returned to the seller by freight within thirty days. Otherwise they were to be paid for. The merchant received the goods on May 26, and on June 22 he decided he did not desire to keep them. This was within the thirty day limit of the contract, and had he shipped the goods back on that date he would have been in the clear.

However, the merchant, it appears, had mislaid his contract, and he was not entirely clear about its provisions, in respect to how he should ship the goods. He remembered that he was bound to reject within thirty days, so,

with that in mind, he wrote the seller stating that he did not wish to keep the goods, and asked for shipping instructions, so that they might be returned.

No further action was taken by either party to this contract until July 15, when the merchant shipped the goods back to the seller. The latter thereupon refused to accept them, and demanded payment instead on the ground that the goods had not been returned by freight, as required by the contract, within the thirty days named in the contract.

The merchant refused to pay, and took the position that, even though he did not make the shipment within thirty days, his letter declining to accept the goods written within that time was a sufficient compliance with the contract. In other words, that, this letter showed clearly that he did not intend to keep the goods, and should be held binding upon the seller.

When the merchant took this stand, the seller filed suit for the full amount. The trial court, however, decided that the merchant had complied with the contract and rendered judgment in his favor. From this the seller appealed, and the higher court in passing, upon the question raised reasoned as follows:

"Where goods are delivered to the buyer with the privilege of returning them the buyer may revest title to the property in the seller by returning or tendering the goods within the time fixed in the contract, unless a different intention appears.

"In the instant case the contract provided for return to be made in a certain way, and the defendant (merchant) could only avoid liability for the purchase price under the terms of the contract by complying with its terms and making return shipment within the period of thirty days by freight only.

"Such section he did not take, and he made no return or tender within the stipulated time. The writing of the letter was not equivalent to a tender, if a tender could be a compliance with the contract. The pleadings therefore show on their face that the defendant is liable to the plaintiff for the purchase price amounting to \$150, together with interest."

So the merchant was held liable for the goods, simply through his failure to comply with the contract in respect to their return. Truly, a nice case on the point involved, and an apt illustration of the importance of care in complying with contracts which provide for the return of goods bought on trial.

Leslie Childs.

Polo Shirts Prove Popular.

Polo shirts in part wool as well as pure worsted are expected to be leading items in the knitted outerwear field next season, in the opinion of dealers who have enjoyed a sizeable business in the new garments so far this year. The shirts, which are being made for both men and women in the standard colors in solid grounds, have been extremely popular on the Pacific Coast and have been well received in the East. Mills manufacturing ribbed underwear welcome the new shirts as their production affords an opportunity to keep machines from remaining idle in what would be dull periods.

Corporations Wound Up.

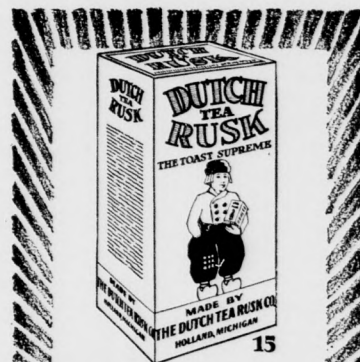
The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Sorensen-Franklin, Inc., Detroit. Twin City Storage Co., St. Joseph. National Fur Corporation, Detroit. Yorkshire Apartments Co., Detroit. Thumb Realty Corp., Port Austin. Upton Machine Co., St. Joseph. Home Products Corporation, Jackson. Gotham Advertising Co., Detroit. Herald Printing Co., Port Huron.

Fenton Davis & Boyle

Investment Bankers

Detroit
Grand Rapids
Chicago

We recommend American Commonwealths Power Corporation First Preferred Stock, \$7 Cumulative Dividend, payable quarterly by check, February 1, May 1, August 1 and November 1. Earnings over twice annual dividend requirements. Write for circular.



**DUTCH
TEA
RUSK**
THE TOAST SUPREME

Simply delicious with jam or marmalade. Makes a wonderful breakfast cereal served with milk or cream. Fine with poached eggs. Booklet in every package gives dozens of other tempting ways to serve. Ask your grocer today.

DUTCH TEA RUSK CO.
HOLLAND, MICHIGAN

MOVEMENTS OF MERCHANTS.

Leland—L. C. Couturier has opened a first-class meat market here.

Capac—A. G. Jonas, dealer in boots and shoes, has filed a petition in bankruptcy.

Detroit—The Wilks meat market has been opened at 1209 Artillery avenue.

Adrian—Moreland Bros. have changed their name to the Moreland Oil Corporation.

Rosebush—Gerald J. Smith succeeds E. Gaunt in the grocery business R. F. D. from here.

Lansing—Carl Fox has sold his grocery and meat market at 1402 West Saginaw street to Cecil Taylor.

Lansing—Harry Bond has sold his grocery stock and meat market at 424 West Willow street to Floyd Williams.

Battle Creek—Fay Wetmore succeeds L. E. Downing in the grocery and meat business at 407 Maple street.

Lansing—L. G. Richard succeeds J. C. Dickinson in the drug and grocery business at 501 East Shiawassee street.

Kalamazoo—The Kalamazoo Creamery Co., 718 Lake street, has increased its capital stock from \$200,000 to \$400,000.

Detroit—Samuel Isberg, proprietor of Isberg's Department Store, 6255 West Fort street, has filed a petition in bankruptcy.

Allegan—Albert Maskey has sold his billiard parlor, lunch room and tobacco store to Albert Swartz, who has taken possession.

Wayland—Mrs. Pearl Kelley has sold the Kelley Hotel to Ben. F. James, recently of Holland, who has taken possession.

Grand Rapids—The Lauzon-Morse Furniture Co., 44 Ionia street, S. W., has changed its name to the Ralph Morse Furniture Co.

Detroit—M. A. LaFond & Co., 631 Woodward avenue, dealer in cigars, tobacco, neckwear, etc., has changed its name to the LaFond Shops, Inc.

Woodland—The Woodland State Bank has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Flint—Zerka & Rassey, who are in the grocery and meat business at 1655 Ohio avenue, will erect a store building at a cost of \$35,000 at Ohio and Minnesota streets.

L'Anse—Ruben J. Lundberg has opened a department store here for the Three Winners Co., which is located at Calumet and conducts a chain of department stores.

Schoolcraft—Clifford M. Crose, for the past year manager of the I. G. A. grocery store here, has purchased the stock and store fixtures of the A. H. Perfect Co. of Sturgis.

Grand Rapids—The Martin Stores Corporation, 300 Monroe avenue, N. W., has increased its capital stock from \$200,000 to \$625,000 and 50,000 shares at \$1.56 a share.

Watervliet—The Watervliet Hardware is opening up a new hardware store in Watervliet. They are to occupy the Carmody building. The Michigan Hardware Company furnished the stock.

Muskegon—Jewelry Departments,

Inc., 1089 Bolt Highway, has been incorporated to deal in jewelry, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—Hart Credit Jewelers, 11431 Mack avenue, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$3,000 in cash and \$7,000 in property.

Holland—Jack Zwemer, formerly connected with the Duer & Zwemer Hardware Co., is opening up a new hardware store in Holland, which will be known as the Central Hardware. Jack Zwemer will be manager.

Muskegon—The Balbirnie's, undertakers at 875 Second street, have purchased the John Torrent home, Third street and Webster avenue and remodeled it into a modern funeral home which they expect to occupy about July 1.

Pontiac—Beck-Berg Inc., 279 Oakland avenue, has been incorporated to deal in hosiery and furnishings for men and women, with an authorized capital stock of \$10,000, all of which has been subscribed and \$9,000 paid in in cash.

Detroit—Manufacturers Surplus Stores, Inc., 854 Buhl Bldg., has been incorporated to deal in radios and equipment, sporting goods, etc., with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Flint—A. S. Watkins, undertaker, has merged his business into a stock company under the style of Austin S. Watkins, Inc., 1614 Clifford street, with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Lansing—The XXth Century Tailors, Inc., 125 East Michigan avenue, has been incorporated to deal in men's wearing apparel at wholesale and retail, with an authorized capital stock of \$25,000, \$7,100 of which has been subscribed and paid in in property.

Detroit—The C. S. Key Drug Co., 4766 McGraw avenue, has merged its business into a stock company under the style of the Key Drug Co., with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in property.

Detroit—Maurice's Poudre & Parfum Shoppe, Inc., 1515 Washington blvd., has merged its business into a stock company under the style of Maurice, Inc., with an authorized capital stock of 30,000 shares at \$1 a share, \$1,000 being subscribed and paid in in cash.

Detroit—The Tie Shop, 631 Woodward avenue, has been incorporated to deal in cigars and other tobacco, confectionery and apparel for men and women, with an authorized capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and \$250 paid in in cash.

Manufacturing Matters.

Detroit—The Fabrio Products Co., 1291 Wabash avenue, has changed its name to the Michigan Fabric Products Co.

Detroit—The Western Gear Co., 3426 Scotten avenue, has changed its

name to the Western Gear & Machine Co.

Detroit—The Swedish Gauge Co. of America, 7310 Woodward avenue, has been incorporated with an authorized capital stock of \$50,000, \$27,000 of which has been subscribed and paid in.

Detroit—The General Plating Co., 1343 Sherman street, has been incorporated with an authorized capital stock of \$15,000, \$12,000 of which has been subscribed and \$3,000 paid in in cash.

Pontiac—The Clinton River Cement Products Co., P. O. Box 34, has been incorporated with an authorized capital stock of 15,000 shares at \$1 a share and 35,000 shares no par value, \$13,500 being subscribed and paid in in property.

Detroit—The Marine Aircraft Corporation, 3400 Union Trust Bldg., has been incorporated to deal in marine aircraft, with an authorized capital stock, 10 shares at \$100 a share, all of which has been subscribed and paid in in cash.

Detroit—The Locke-Drakeley Corporation, 3123 East Jefferson avenue, has been incorporated to deal in engine accessories, fuels and oils, with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.

Detroit—The Aviation Tool Co., 3400 Union Trust Bldg., has been incorporated to sell tools, machines and equipment, with an authorized capital stock of 10 shares at \$100 a share, all of which has been subscribed and paid in in cash.

Kalamazoo—The Ramisch Tool & Die Co., East Kalamazoo avenue, has been incorporated to manufacture and deal in tools, dies and patterns, with an authorized capital stock of \$25,000, \$10,100 of which has been subscribed and paid in in cash.

Detroit—The Stark Pump Co., 17128 Mt. Elliott avenue, has merged its business into a stock company under the same style, with an authorized capital stock of 50,000 shares at \$1 a share, all of which has been subscribed and paid in in property.

Detroit—The Murphy-Bennett Co., 320 Beaubien street, manufacturer of upholstered articles, wooden articles, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount \$5,027.27 has been subscribed and paid in.

Detroit—The Detroit Marine Motors Corporation, 847 Penobscot Bldg., has been incorporated to manufacture and sell combustion engines, with an authorized capital stock of 50,000 shares A stock at \$1 per share, 100,000 shares B stock at \$1 per share and 150,000 shares no par value, \$24,000 being subscribed and \$12,000 paid in in cash.

Benton Harbor—The Straight-Side Basket Corporation, with business offices in the Fidelity Bldg., has been incorporated to manufacture and sell baskets and other containers, with an authorized capital stock of 15,000 shares no par value, 10,000 shares of A stock at \$1 a share and 5,000 shares of B stock at \$2 a share, \$20,000 being subscribed and paid in, \$10,000 in cash and \$10,000 in property.

Fremont—The Fremont Canning Co. has added about 600 square feet to its office space and is now completing a new cooking room which will increase its capacity about 60 per cent. During the past year it has completely equipped the plant with an automatic sprinkler system and has made many improvements in its steam and power system. It has put in automatic stokers and a turbine which generates practically all the power needed.

Gabby Gleanings From Grand Rapids.

Grand Rapids, June 18—Charles M. Heald, formerly President of the railway system now known as the Pere Marquette, has returned to Michigan for the summer from Pasadena and will spend the heated term on his wife's estate near Bangor. He will be 89 years old July 5 and Mrs. Heald proposes to invite thirty 33d degree Masons to assist him in celebrating the event. There are about fifty 33d degree masons in Grand Rapids.

Wilson Hutchins (Hazeltime & Perkins Drug Co.) left Monday for Kansas City to attend the wedding of his brother-in-law, which took place Tuesday afternoon. On account of the prevailing heat Mr. Hutchins will return to Grand Rapids immediately after the ceremony.

Chas. H. Kinsey, who was engaged in general trade at Caledonia for many years, died at the home of his sister in this city Monday. He was 68 years of age. He had been in failing health for several years, but his friends hoped to see him fully recover his health. Mr. Kinsey's sympathy, quick response and capacity for friendship with his fellow men make his loss peculiarly personal to all who were associated with him in his long and useful career as a merchant and citizen.

Gemmen Bros. have sold their grocery and meat business at 923 and 925 Alpine avenue to Louis Vander Veen, who has conducted a market at 408 Valley avenue for several years. The purchaser has moved his stock and fixtures from his Valley avenue store to his new location on Alpine avenue. Gemmen Bros. have repurchased their general stock at Bearline, which they sold about eighteen months ago to Neinhuis Bros. and have returned to Pearlline to reside. One brother will live over the store and the other will reside on the farm they own, one-half mile West of Pearlline, where they maintain a slaughter house for their string butchering business.

I. C. Bradbury, Walter J. Wade, Donald Matheson, Robt. Ames, Kent Owens, Thomas Hood, Wilson Madden and Claude Hurd have voluntarily transferred themselves from the bond and stock selling house of E. H. Rollins & Sons during the past week to the Industrial Co. The North side of the Industrial Bank is being re-arranged for the reception of the new incumbents.

Eight New Readers of the Tradesman.

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

W. N. Irish, Ithaca.
Romaine McCall, Ithaca.
Ohio Chamber of Commerce, Columbus, Ohio.
F. S. Voelker, Evart.
H. L. Shuter, Howell.
Carl Bennett, Hamburg.
F. S. Eagle, St. Johns.
E. M. Brewbaker, Lansing.

Rockford—The Rockford Drug Co. has been purchased by M. W. Patrick, who has managed the Peck Drug Co. store in the Grand Rapids Trust Co. building ever since it was opened. The purchaser will continue the business in his own name.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.55 and beet granulated at 5.35.

Tea—The tea market has had a very quiet time since the last report. The first hands dealers are considerably surprised that business is so light. Ceylon, Formosa and India teas are still selling, but only in small lots. Javas are in light request. Prices on everything seem to be about the same as they were a week ago. The very small demand for Japan green teas is another factor.

Coffee—The Brazilians have been trying during the week in every way possible to bolster up the market for Rio and Santos, sold in a large way. They have not succeeded very well, as the undertone is still quite easy, although they have prevented the market from going materially lower. The market for all grades of Rio and Santos, green and in a large way, remains practically the same as a week ago. Buyers are buying only what they must have and the general situation is unsatisfactory from a holder's standpoint. The undertone of the Rio and Santos market is undeniably weak. Milds show no special change for the week, although the feeling is slightly easier. The jobbing market on roasted coffee is unchanged, except for individual adjustments.

Beans and Peas—The market for dried beans has been dull during the past week, with few changes. Early in the week pea beans eased off a trifle, but continued steady after that and in fair demand. The only advances have been of red kidneys and California limas, which at this writing show a slight advance. Foreign white kidneys, on the other hand, are easier and slightly declined. Dried peas are unchanged and dull.

Cheese—Cheese market remains about as it has been for the last several weeks. Receipts are small and demand also small, therefore the market is about steady.

Canned Fruits—In the gallon fruits there is a general scarcity, and although demand is not pressing, there is some call for them, and it is often found impossible to fill them. Cherries and pears are not easy to locate, and even peaches have reached a comparatively low point statistically, with very firm prices the rule. Fancy crushed pineapple and some other grades of that fruit are in short supply and holders are in a position to name their own prices when desirable goods are held. Gallon apricots are also scarce. Standard Southern tomatoes have reached the point where it is hard to find anything except No. 2s and a limited quantity of No. 10s.

Canned Vegetables—California tomatoes are about gone and there are no unsold supplies in first hands at the source. Stringless beans, 1928 crop, have been a little easy in price since new pack became available, and last week's quotations were \$1.15 a dozen for prompt shipment, with hardly any demand at that level.

Canned Fish—In the various 1929 fish packs while the runs have been slack for the past month, latest posting from primary points indicate bet-

ter catches. On the Columbia River salmon fishermen have been having more luck in the past ten days, and good hauls are expected for the next several weeks. Maine sardine canners in some sections have been making good catches, while those in other districts complain of continued poor running. Oyster canning in Alabama and Mississippi has been discontinued legally since June 1, and will last for two months. Shrimp canning has been closed for some time because none were being caught. This year's spring catch was the lightest in years in the Gulf States and stocks are practically all sold out of first hands.

Dried Fruits—The turnover of prunes has been fair, in both package and bulk, considering the time of the year, but has allowed for no sharp price advances. Apricots have been going out at the usual rate, as have peaches, but stocks are still large enough to care for ordinary requests of the trade and there is no apparent reason to expect any important variation in the prices of these commodities. Nothing has been heard this week on prices for new pack fruits. Coast packers have wired local representatives within the last few days that they are expecting a more active market on dried fruits in view of a large export demand that is supposed to make itself felt in the near future. This, however, has apparently not yet materialized. Currants are unchanged over the week, prices being easily maintained because there is no pressure to move the comparatively small stocks on hand here. There is little demand for this fruit at present. The latest news on the new crop in Greece indicates a crop approximating in volume that of last year. This is at variance with reports circulated last month regarding a very short crop on account of last winter's severe weather, a bit of bullish news that was probably only an imitation of California's true frost scare. Other minor fruits have been steady in tone this week, and buying has been slow.

Nuts—Market fluctuations on spot goods have been but slight, and the tendency is no more toward the lower end of the scale than the higher. Jobbers report a dribbling of small orders from the distributing trade, which only purchases when it has some outstanding shortage or when it needs goods to fill immediate requirements. Manufacturers buy shelled nuts from the local market when they need stock or when an unusual bargain is offered, but demand is generally light. Prices on nut meats are well sustained on the whole, and levels are unchanged over those that prevailed some weeks past. No exciting news has been received here by importers regarding new crops abroad during the week. Mediterranean almond crops are all behind time in maturing, and in some sections it appears pretty definitely established that there will be under-normal productions. With the California crop cut down, almonds will be in short supply next year, and high prices will probably be the rule.

Salt Fish—The first arrivals of new Irish salt mackerel were in the New York market yesterday. They are thin fish of good quality and will probably

bring around \$18@20 a barrel. They are mostly 3s. The market on last year's fish is unchanged over the week. Movement has been light and demand has not been great on account of the limited offerings. The 1928 catch has pretty well sold up. No American mackerel is being cured yet, as the fish is being sold fresh.

Syrup and Molasses—The market for sugar syrup has looked up a little during the past week, although no material advance has occurred. The cause of the firmness is limited production. Compound syrup is entirely unchanged from a week ago. Demand is quite light and nobody is buying in large lots. Molasses is selling fairly well for the season at steady prices. Demand is quite small, however.

Review of the Produce Market.

Apples—Harvest, \$2 per bu.

Asparagus—Home grown, \$1.10 per doz. bunches.

Bananas—6½¢@7¢ per lb.

Beets—Home grown, 60¢ per doz. bunches.

Butter—There is a great deal of ungrade butter about which is not wanted and which has been easy in price throughout the week. Fine creamery butter is not abundant and the demand wants it. Jobbers hold prints at 45¢ and 65 lb. tubs at 44¢.

Butter Beans—30 lb. hamper from Texas, \$3.50; Climax basket, \$1.75.

Cabbage—New from Texas, \$1.65 per 60 lb. crate.

Cantaloupes—California stock is held as follows:

Jumbos, 45 ----- \$5.50

Jumbos, 36 ----- 5.00

Flats ----- 2.25

Carrots—Home grown, 40¢ per doz. bunches.

Cauliflower—\$3.25 per doz. for Calif.

Celery—Florida commands \$1.20 per bunch or \$6 per crate.

Cherries—\$3.50 per box for Calif.

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

Cucumbers—\$3 for 2 doz. box fancy; \$3.25 per bu.

Eggs—Fine fresh eggs are not coming forward in sufficient supply to entirely meet the demand and there have been two or three small fractional advances during the week. Later in the week, however, this advance was lost by an increase in the receipts and which was almost immediately accompanied by lessening of interest on the part of buyers. Jobbers pay 28¢ per doz. for fresh candled stock.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$9.40

Light Red Kidney ----- 8.80

Dark Red Kidney ----- 9.50

Egg Plant—15¢ apiece.

Garlick—23¢ per lb.

Green Corn—50¢ per doz.

Green Onions—Shallots, 40¢ per doz.

Green Peas—\$3.25 per hamper for Calif.

Green Peppers—60¢ per doz.

Lemons—Ruling prices this week are as follows:

360 Sunkist ----- \$8.50

300 Sunkist ----- 8.50

360 Red Ball ----- 8.50

300 Red Ball ----- 8.50

Lettuce—In good demand on the following basis:

Imperial Valley, 4s and 5s, crate \$6.00

Imperial Valley, 6s ----- 5.50

Hot House leaf, per bu. ----- \$1.40

Limes—\$1.25 per box.

Mushrooms—65¢ per lb.

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

126 ----- \$7.25

150 ----- 7.25

176 ----- 7.00

200 ----- 6.50

216 ----- 5.75

252 ----- 5.00

288 ----- 4.50

324 ----- 4.00

Onions—Texas Bermudas, \$2.25 per crate for yellow and \$2.50 for white.

Parsley—\$1 per doz. bunches.

Pieplant—Home grown is now in market, commanding \$1.25 per bu.

Potatoes—\$4.50 per bbl. for North Carolina stock; \$5 for Virginia.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 25¢

Light fowls ----- 22¢

Heavy Broilers ----- 32¢

Light Broilers ----- 20¢

Radishes—20¢ per doz. bunches.

Spinach—\$1 per bu.

Strawberries—Home grown, \$2.50@2.75 for 16 qt. crate.

Sweet Potatoes—\$3 per hamper for kiln dried Jerseys.

Tomatoes—\$1.40 for 6 lb. basket from California; four 6 lb. basket crate from Texas, \$2.

Turnips—75¢ per doz. bunches for Florida.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 21¢

Good ----- 17¢

Medium ----- 14¢

Poor ----- 10¢

Watermelons—40@50¢ for Florida grown.

Harry Price, of Hotel Durant, Flint, is visualizing a chain of smaller country hotels in Michigan, by erecting new ones at Coldwater, Pontiac and Port Huron this season, and taking over the operation of the new James Oliver Curwood Hotel, which is under construction at Owosso.

We now invite you to inspect the finest cold storage plant in America. We have Charles A. Moore Ventilating System throughout the building enabling us to change the air every seven hours.

We also carry a complete line of fresh fruits and vegetables at all times. Won't you pay us a visit upon your next trip to Grand Rapids.

ABE SCHEFMAN & CO.

COR. WILLIAMS ST. AND PERE MARQUETTE RY., GRAND RAPIDS

Independent Retailers Will Master the Situation.

The Louisville Survey for the years 1925-1926 and 1927 showed that 1,080 stores passed out of the retail grocery business in Louisville, Kentucky, a city of approximately 250,000 population and, no doubt, were replaced with at least as many more syndicate stores.

This startling revelation is the condition in only one city. In order to get a real vision of the whole picture it will be exceedingly interesting to know the total number of pass-outs in all the larger cities in the United States and these figures I have been assured will be available at a later date.

The pass-outs in the retail grocery business no doubt represent those who were inefficient or easily discouraged and had what fighters term as yellow streak.

In one of Mr. Stowe's editorials, which was prominently reproduced in the National Bulletin, he states "that individual initiative has never been and will never be stifled or throttled by economic development. No matter how great the trend toward mass distribution and selling, there will always be room for the individual who really is an individual."

I heartily agree with Mr. Stowe and believe the surveys being made, will stir the retail industry to a fuller realization of real conditions and will result in careful analysis of their shortcomings and that their initiative will be applied in reclaiming their position in the food distributing field.

One of the outstanding attempts of retailers toward recoupment has been the development of collective advertising and co-operative buying groups. Some of these have been fairly successful, while a great many have been total failures, but the movement as a whole I believe will accomplish much in arousing the wholesalers to realize that much of the responsibility for present conditions rest with them.

The retailers in the past depended and relied upon their jobbers who were considered the masters of the industry. The syndicates invaded with a bombardment of price selling and sold the consuming public on the idea their tremendous buying power and economical retailing methods made same possible.

The jobbers made practically no effort to supply the retailers with ammunition and, as a result, the retailers were either obliged to retreat or supply their own ammunition.

It would be exceedingly folly to deny that the retailers must have jobbers and that the jobbers must have retailers. The system is sound and is practically the same in use by the syndicates with the exception, syndicates operate both

and have eliminated non essentials.

The time is ripe for jobbers to have a part in the organization of retailers, assist in showing them their short comings, make store appeal a serious study, help plan their advertising unselfishly to offset the general opinion that the syndicate stores can outsell the individual owned stores and encourage competent book-keeping systems, so that the retailer will always be in position to analyze his own business and know at all times the departments in his store which are actually showing a profit instead of waiting for the annual inventory at the close of each year, which is often too late.

The retailers are going to master the situation and these business methods sooner or later, but if compelled to secure same on their own initiative and their own resources, it will require more time and, no doubt, will lead to a more general adoption of the syndicate plan of operating both branches wholesale as well as retail, and which can be avoided in no small measure.

Herman Hanson, Sec'y.

How the World Looks To a California Observer.

Los Angeles, June 14—Naturally the iron workers of Chicago had to go on a strike. The city was carrying out a nice building program extending well toward \$300,000,000 and conditions were improving. Zip Out go the iron workers. The irony was that they struck when the iron was hot. There was no particular reason for a dispute, but while they were out they decided to ask for \$14 a day and a five year contract. The employers would give them \$13, but that was not enough. The trouble is that in any union all workers are classed alike, although there is a vast difference in jobs. The riveters who are on the perilous frontiers of the big jobs are entitled to big pay, but the workers who merely pack iron rods in cement bases should be in an entirely different class. Yet under the union schedule they all demand the same pay. But labor leaders who call strikes in Chicago are playing with fire. As in California builders now see the beginning of the end. The open shop is the coming institution. In the city of Los Angeles you will see little evidence of unionism and yet it was here that the tragic fight was put up which landed Mooney and others in the penitentiary.

And speaking of unions, the musicians have certainly made a mess of their affairs in this region. By new processes employed in the manufacture of films, whereby the element of sound has been introduced, the use of orchestras is superfluous. The music is produced with the film. But the musicians union couldn't see the point. They proposed to compel the operator of a movie theater to employ a certain staff of jazzers, whether they had any use for them or not. They took the matter into the courts, but the judges frowned upon their efforts to the extent of denying any form of relief. Then they made an appeal to the Actors Equity organization in a contemplated effort to call a strike of screen stars. This the producers very promptly nipped in the bud by issuing a statement to the effect that they would hail with exceeding great joy any attempt by the said stars to walk out on them, as they were already employing too many of them to make a

great deal of money out of their activities.

When the re-apportionment bill came up in the United States Senate the other day sixteen noble and law-abiding solons calmly voted to violate the law. They were against giving voters a fair representation in Congress; they were against the constitution which they had sworn to uphold—and they were brazen enough to do their law breaking in the shadow of the National capitol. I would suggest that President Hoover's crime commission, trying to find out why there is so

much disrespect for the law, subpoena these sixteen senators and find out just why they propose to flout the constitution.

The labor party in England attributes most of its gains to the votes of the young women who availed themselves of the privilege for the first time. There were several millions of them and they did not hesitate to take a whack at the government and the Conservatives. Whether they will repeat these tactics is something which must be determined later. Just now they are waiting to see what will happen.

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Grand Fireworks Display! Double Balloon Ascension and Parachute Race! Airplane Parade and Races! Spectacular Night Flying by Airplanes Illuminated with 50,000 Candle-power Lights! Oldtime Contests, Prizes for Winners! Big Picnic in Grove, Free Accommodations! Ample Parking Space! And Other Enjoyments!

KEITH VAUDEVILLE — RAMONA THEATER

Daily Matinee, 3 p.m., 10, 20 & 30 Cents. Children 10 Cents
Any Matinee. Nights, 8:30. Seats Reserved.

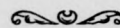
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GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

Many of us will remember that originally the labor party in England was not in favor of giving women the right to vote.

Looks as though Congress may finally change its schedule so that a successful candidate may finally be inducted into office during the term of his natural life. Just at present a Congressman elected in November of one year does not reach the goal of his ambition until December of the following year, unless a special session should be called after March 4. In a period of thirteen months the issues upon which a candidate was originally elected may have changed or in some way disposed of, and he has had most of the pep extracted from his program of entry to the national body.

There might have been, at one time, a legitimate reason for delay in the seating of representatives, or even in the date of inaugurating the chief executives, but nowadays when the results are known almost before the polls close, there is no valid reason why their induction into office should not be on New Years day.

Another reform in National affairs would be the abolishment of secrecy in the confirmation of presidential appointments. A leading staff correspondent in Washington who by a coincidence used to be a printer's devil in an Iowa print shop, and whom I knew well at that time on account of my period of salesmanship with a supply concern, has taken up the fight to compel the senate to do its dirty work in public. Such cases as that of Senator Lenroot, of Wisconsin, an accident in the senate, discredited by his own constituency, and with as little knowledge of the law as an infant could not happen if the seal of secrecy was removed.

There is much comment over Professor Rogers' position on what has been termed "snobbery" but I am inclined to the belief that the professor is not so far off in the main.

Snobbishness is another form of ambition—in fact it is a very practical form of ambition—and your uplifter is very strong on ambition. Snobbishness prevents both men and women from being content with the company of their inferiors. Democracy is a good thing, but has its limitations. Snobbishness induces the lowly to try and hitch their wagon to a star. We most of us realize that the prizes in earthly existence go to those who are snobs, or whose ancestors were.

The men in line for promotion in any business office are the ones who put on a front, who let the world know they are as good as—if not a good deal better than—their competitors, the men whose wives are the social climbers. Good salesmanship calls for expert "snobbishness"—the power to impress the crowd with the idea that you and your goods are much more important than they really are. In short, the go-getter has to be a snob. His slogan must be, "I am a better man than you." And a "better than you" man is to my notion, preferable to a "holier than thou." The last named are wearisome.

Every once in a while someone clamors for a new system of handwriting, and I confess that when I occasionally look over some of my own chirography and think of that of some of my friends, I feel that such a "clamor" is justifiable. The typewriter has helped, but there are many occasions where they cannot conveniently be employed, which often necessitates the calling in of oriental interpreters, as a means of preventing the employment of cuss words. Poor handwriting is an all too common human frailty. It may or may not be due to some fault in our educational

structure, the same as orthography, which keeps many in hot water much of the time.

What we must have is a system which will neutralize the inroads of nervousness in the application of the pen. Something, for instance, as employed by the movie star who indicts a full page of manuscript, perfectly executed, in the movement of an eyelid.

Next week Los Angeles is to be placed within one day of Chicago—23½ hours to be exact. One can leave here after breakfast, partake of dinner in Kansas City or Omaha and be in Chicago for breakfast the very next day. There is already a double daily service in handling the mails, which are conveyed to Chicago in twenty-four hours by exclusive air service, but under the new program, the passenger will spend the night in a Pullman berth on a real honest-to-goodness railroad. Now let's turn back the pages of time and take a squint at Jules Verne's "Around the World in Eighty Days." If that doesn't seem sufficiently reminiscent, try Emerson Hough's "Covered Wagon."

Frank S. Verbeck.

Changes in the Corset.

Corsets in the new mode are scarcely entitled to the name, for they differ entirely from the old-fashioned article. The latest model is a step-in which covers the figure as any combination does with the various decollete lines. It is a supple, boneless creation of fine silk, satin, crepe, lace and net, finished at the top with an edging of ribbon and at the bottom with a lingerie or lace frill and slashed, with inset lace, net or elastic, which converts the lower part into panties.

Some of the new designs of this style—foundations as they are called in some shops—extend only from the waist down, the bandeau worn separately. Others are molded to cover the bust, and the neckline is cut to match the different styles of gowns. One that is especially designed for hot weather is made of fine flesh pink net, of double or triple thickness, with soft elastic set in the sides and forming the girdle. The bandeau is made of net, glove silk and elastic, and is held with satin ribbons over the shoulder.

Brassieres this season are either quite plain, of silk jersey, glove silk, crepe, in flesh tint or a color to match the panties, or they are made of lace and sometimes combined with ribbon. Shirring is often used instead of the usual elastic. Some models are made all of latticed ribbon.

Step-in girdles will be worn by the slim and youthful this Summer. They are fashioned of rayon or silk, with panels front and back joined to elastic at the sides and widening over the hips. Many of the fancy girdles are shaped to give at least a little support in front, while having nothing above the belt at the back. Garter elastics are attached. One style that serves as a garter belt is narrow but shaped to fit comfortably and firmly over the hips.

A good business man is neither an optimist nor a pessimist, but one who insists on getting all the facts in a case before reaching a decision.

A business man succeed in proportion to his ability to satisfy the desires of his customers.

BUY JOBS and make PROFITS

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HOOVER'S GREAT VICTORY.

There is no mistaking the significance of the great victory of President Hoover on the debenture proposal. Farm relief has been recognized on all sides as the most ticklish question confronting Mr. Hoover, either as candidate or as incoming President. His handling of it was admittedly to be a test of his political sagacity.

During the campaign he met this issue in much better fashion than did Governor Smith. He boldly rejected the equalization fee and thus risked the loss of a considerable number of votes in traditionally Republican states in the Middle West. But his general attitude on farm relief, coupled with his reputation for getting to the bottom of things economic, was evidently more agreeable to the farmers than was Smith's equalization fee fumbling. And so Hoover won the first round of the farm relief battle.

The real test, however, was to come. Was Hoover's victory in the campaign to be followed by victory in the legislative struggle over the problem or in the crucial part of the fight was he to justify the taunts of his enemies within and without his party that he was lacking in political skill?

In the House he won an early and one-sided triumph by the passage of a farm-relief measure without the debenture provision, which had been devised to take the place of the discredited equalization fee. But the Senate, after protracted discussion and strenuous efforts by both sides to muster the greatest possible strength, defeated the House bill, although by a narrow margin.

Here was the decisive moment. Would Hoover show himself the autocrat he had been pictured as being and attempt to save his Administration from a damaging blow by cracking the whip over the heads of the recalcitrants in his party? Would he shrink from any display of activity? Or would he taken a hesitating course which would prove his awkwardness in the political game?

He did none of these things. After issuing a vigorous but good-tempered condemnation of the Senate's action he called a conference of the Republican campaign leaders in House and Senate attended also by two members of his Cabinet, and told them that the farm-relief bill would have to become law. But how? One might have supposed that the practical method of accomplishing a result of this kind would have been suggested by some member of the conference wise in the ways of politics. But it wasn't. The solution came from Mr. Hoover himself. His suggestion was that the House vote on the debenture proposal, defeat it and put the question of farm relief squarely up to the Senate. He was at once assured that if this were done the Senate would recede from its position, and this assurance was confirmed by Senator Robinson, the Democratic leader.

Mr. Hoover has won the first fight of his Administration, a fight of the utmost importance for his leadership. Nothing less than his political prestige was at stake. And he has won it by

his own stroke. The party chieftans were baffled by the situation. Possibly some of them secretly rejoiced at the box in which the politically inexperienced engineer found himself. If they did, they are saying nothing about it. There would be no point to-day in poking fun at the political ineptitude of Herbert Hoover.

SKYLARKING FOR ALL.

The future of aviation is a fascinating subject. If few of us are qualified to consider it with any real knowledge as a background for our prophecies, that matters little. Edison was an authority on electricity when he was experimenting with incandescent lamps, moving pictures, talking machines and a few other of the commonplaces of to-day, yet fifty years ago neither he nor anyone else could have foreseen the modern development of his inventions. So it is with what the future holds for the airplane.

Among those whose enthusiasm for flying and confidence in its development know no limits Bruce Gould, aviation expert has placed himself in the van through the publication of his new book, "Sky Larking."

The air age will be ushered in before the end of the next half century, he believes, and "workmen will fly to their work as they now motor." Gigantic flying boats carrying a thousand passengers will then cross the Atlantic so fast that the passenger will be aware of their speed "only by the fact that he can go to sleep one night in New York and wake up in London or Paris the next morning." If his destination should be inland, smaller aircraft, or perhaps autogiros capable of landing him on the roof of his apartment or in front of his door, will be used to complete his journey.

Far be it from us to suggest that these utopian dreams may not materialize. Faith and not skepticism rules the scientific world, and the present epoch shows clearly enough the futility of holding that there is any limit to man's ingenuity in conquering the air and space. But we must admit that we are not yet entirely convinced that the next fifty years will find airplanes quite so safe and so general or of such tremendous size and speed as Mr. Gould would have us believe.

It may be that his enthusiasms are a little too strong for those of us who perforce still have our feet on the ground. For instance, in his panegyric on the joy of skylarking, when "the clean wind plucks at the heartstrings and sets them throbbing to some strangely satisfying celestial music of the spheres," he forgets one thing. Some people get air sick.

AVIATION AS A CAREER.

With the closing of schools and colleges a host of youngsters will make tracks for the nearest flying field and make application for a job. Another host will turn to the flying schools and sign their savings away for a few hours of ground school and student flying, at the end of which they hope to be well set toward a pilot's license. Such air-mindedness is epidemic among those of the younger generation whose natural tendency to hero-worship and appetite for practical mechanics make

aviation almost irresistible to the young idea.

There is no profit in urging an ambitious youngster to keep his feet on the ground. Youth is the age for big dreams and bold deeds, and aviation means both to the eager hopefulness of a boy. But hard facts must be considered, and both the cost and the chances counted if disappointment and hardship are to be avoided by those who seek a career in the air.

The aviation industry needs pilots and skilled workmen. The production of aircraft, in fact, is in danger of outstripping the production of men who can fly them, and every extension of air travel and traffic increases the opportunities. This is one side of the story and the cheerful side.

But the boy who yearns for his wings must know the whole story if he wants to avoid wasting his time and money. He should study the regulations of the Department of Commerce, which prescribe the hours of actual flying necessary to secure a license that means something. The men who fly the mail or the air transports must hold a license which requires 200 hours of previous flying, and there is a strong likelihood that this number will be increased. Furthermore, no transport company would employ a pilot on the basis of this minimum of experience.

To obtain the requisite experience the student must either own his plane or pay for post-graduate flying beyond the course offered at the minimum figure or pick up flying time by long association with some aviation enterprise. The first two methods are expensive, costing as much as the training for some of the white-collar professions. The last depends upon the slim chance of getting the right sort of job at the right sort of flying field in competition with thousands of others who would like to have it.

Good pilots are indeed scarce, but that is because it takes long and expensive training to make good pilots. The schoolboy who sinks his savings and his summer vacation in a few hours of student flying and can go no further with his ambitions has done himself and aviation little service. He may have a good time out of it, but he will still be a long, long way from the air-mail cockpit.

NO AGREEMENT ON OIL.

So far as any definite agreement is concerned the net result of the National oil conservation conference at Colorado Springs is nothing. The major oil producing states accepted President Hoover's invitation to send their governors or other representatives to the meeting for the purpose of discussing the curbing of overproduction and waste by means of uniform state laws. It was their conference, some 300 oil men and several Federal officials being in attendance merely as interested parties or in an advisory capacity. But the states could not agree among themselves. Therefore there was nothing to do but adjourn the conference, to meet again at the call of the President.

The differences revealed are fundamental. President Hoover advocated a conservation agreement based upon uniform state laws, enforced uniform-

ly by some such body as a joint commission and ratified by Congress. Apparently Pennsylvania and California alone favor this plan. Texas and Oklahoma, which with California produce 85 per cent. of the country's petroleum output, demand that Congress act first. The public land states, chiefly in the Mountain West, apparently will not agree to any conservation plan that does not lift the President's restrictions upon drilling on Government reserves.

Opinions vary about whether the conference served any purpose at all. The most cheerful view is that it at least marked the "beginning" of a conservation movement. But it is clear that such a movement cannot get very far until the states are willing to sacrifice their selfish claims. This they may be unwilling to do unless the alternative of Federal regulation becomes imminent.

DRY GOODS CONDITIONS.

With a broadening demand for seasonal needs, retail volume so far this week is reported as quite satisfactory. Some wide variations in weather continue to be experienced in different sections of the country, but results as a whole rank very nearly with the best so far this year, Easter business excepted. The stores find that the earlier nibbling at dress accessories has spread out to substantial buying of Summer, vacation and travel needs, with good activity on home furnishings.

During the week the figures on department store sales for last month were issued by the Federal Reserve Board. These showed about what was expected to result from the unfavorable weather of that period. In the aggregate, department store sales increased 2 per cent. over the same month last year. However, the results were very spotty and ranged from a gain of 6 per cent. in the Boston district to a drop of the same amount in the Kansas City territory. There were 245 stores that reported losses as against the 216 which enjoyed gains.

With the opening of Fall apparel lines the number of buyers in the merchandise markets is forging ahead. The new offerings are commented upon for their feminine formality, a fresh note after the long vogue for simple and rather masculine designs. If these fashions prove successful many industries will benefit. At present, the sun design effects are proving quite a stimulant to business even though they may appear to be cutting down the use of materials to a minimum.

Business in men's straw hats has been increasing steadily, with reorders coming through for both sennits and body hats. The situation at this time shows a marked improvement over the notably poor business done in the past two seasons. The strength of the demand for stiff hats has proved an unqualified surprise to the trade and deliveries have been hard to obtain for several weeks now. Owing to the carry-over of the preceding years advance stocks prepared were quite light, resulting in a shortage. Body hats, including Panamas, have done well, but possibly not to the extent expected because of the renewed interest in stiff hats.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

It is worth a trip to Muskegon to see the remarkable activity which prevails in every department of that growing metropolis. It is a somewhat smelly city on a Saturday afternoon. I presume the good people of Muskegon do not notice the peculiar aroma which prevails much of the time, but the odor of decaying wood in the lake, the pungent smell from the stacks of the great foundries and the scent of the raw product around the oil wells produce a combination which is impossible to describe. So long as all these features are conducive to business and add to the greatness and glory of Muskegon, why need any citizen worry over the trifling annoyance felt by a stranger as he passes through the city? If he doesn't like the odor he can pass on or settle down and become acclimated to it. Odors, noise, confusion, traffic jams and personal inconvenience are all penalties of greatness.

I was pleased to find the retail merchants of Muskegon in better mood than they have been for years. Business conditions have certainly improved much during the past few months, judging by the voluntary statements I received from dealers in all lines regarding the present situation. Labor is now fully employed at exceedingly remunerative wages. There is only one strike of any consequence going on. The men in one of the minor foundries recently walked out over a difference of opinion as to wages. The foundry is not suffering any inconvenience by the strike because its castings are being made by non-union foundries in Grand Rapids.

Since they have succeeded in greatly damaging the cement pavement on U S 16, between Grand Rapids and Grand Haven, heavy trucks with solid tires (like those used by the Goodrich Transit Co.) have diverted their route to Grand Haven to M 50 and U S 31. This pavement is already beginning to show the effect of these pavement destroyers. It is very unfortunate that the last Legislature should have frittered away so much time on utterly useless legislation and failed to enact a law prohibiting the use of cement pavements by hard tired trucks. What is the use of putting good money into good roads only to see it utterly wasted in a few months? Of course, I have my own opinion of any man or set of men who engage in piratical business of this kind. Might as well hold a man up with a gun as to ruthlessly destroy property he has created and paid for in this manner.

As I have previously stated, I like George Welsh, our new city manager, because of his pleasant personality, although I have no use for the type of men who foisted him into office and who will use him as a cat's paw to further their nefarious ends. On the theory that we ought to give the devil his due, however, I wish to congratulate him on the dismissal of the man

Sperry from the public office he has rattled around in for several years. This man has no conception of the proper province of a public servant. Instead of treating public office as a public trust, he swells up and lords it over men whose brain capacity, compared with his own, is as ten to one. His characterization of wholesale and retail merchants stamp him as a man of small mentality and minute discernment. Considering the expedition with which George Welsh can eliminate the dead wood in a moribund organization, I wish he could be given a one day vacation and permitted to function in the executive office of the Association of Commerce for twenty-four hours. I am sure the result would be very beneficial to that body—perhaps result in replacing mediocrity and non-accomplishment with someone who can switch Grand Rapids off the down hill grade and start her on the road to progress.

I second the motion of the Grand Rapids Herald that the Association of Commerce concentrate its activities on the accomplishment of something really useful and worth while, instead of enlarging its committees and official list and expanding its minor activities and pay rolls. The suggestion that the organizations furnish the membership a detailed schedule of its expenditures during 1928 is also a most excellent one. Such a disclosure would open the eyes of the public to a condition which would immediately result in a drastic housecleaning. I have no idea this recommendation of the Herald will be acted on. Small men, as a rule, are not disposed to relinquish their connection with inflated emoluments except under compulsion.

William G. Farnsworth, for many years identified with Grand Rapids manufacturing institutions in important capacities, has decided to take up his residence in Buchanan in the near future. He was recently elected President of the Krohn Differential Corporation and last week closed a lease for the plant formerly occupied by the Campbell Transmission Co., at Buchanan. Operations in the new location will be started this month. Mr. Farnsworth is a manufacturer of wide experience and a man of great energy and resourcefulness.

The weekly presentation of the resort features of Western Michigan by the Chicago Tribune broadcasting organization would be much more effective if there was more talking and less music of a doleful and funereal character. The talking part would also be more interesting if the conversation was confined to the truth, which is a somewhat difficult thing for anyone connected with the Chicago Tribune to do.

When Uncle Sam starts out to convict a man of some crime, he usually succeeds in accomplishing his purpose, whether the man is guilty or not. I am reminded of this condition by the recent action of the Government in confronting Harry Sinclair with a second jail sentence and recalling in connection therewith the infamous things

the legal representatives of the Government resorted to in order to ensure the conviction of Senator Newberry and his "associates in crime" in the United States Court here less than a dozen years ago. The unfortunate attitude of the trial judge and the verdict of the intimidated jury both received a fitting rebuke at the hands of the United States Supreme Court, which reversed the case in language that placed everyone connected with the prosecution—persecution would be nearer correct—in an exceedingly unfortunate light.

Because I had accepted advertising of an entirely proper character in behalf of Senator Newberry during his campaign for election, I was subpoenaed as a witness while the case was on trial. Before going on the stand I was taken to a small room on an upper floor by one of the prosecuting officers of the Government and deliberately told what I must swear to. I refused to comply with the demand of the attorney, because the words he undertook to put in my mouth were false and I could see no reason why I should swear to a lie at the behest of a bulldozing attorney. The latter stated that if I did not do as he commanded I "would find myself in jail," but I laughed at his threat and told him to do his worst. While on the witness stand a few moments later I incurred the ire of the trial judge by referring to the interview with the attorney taking place in a "sweat box" up under the roof of the building. The judge pounded his desk and remarked with unusual emphasis:

"I forbid you using that word again."

"What word do you refer to, judge?"

I innocently enquired.

"Sweat box," said the judge.

I mention the above circumstances to show the extreme Government officers—from the highest to the lowest—go to in securing convictions. If the attorneys for the defense resorted to the bulldozing tactics of the Government attorneys, they would promptly be jailed for contempt of court. God pity the poor devil who is charged with any kind of violation of law by Uncle Sam and tried in a United States court. He is pretty apt to get the worst of, whether he is guilty or innocent.

Another abuse connected with the Federal courts which I think should be abolished is the infamous grand jury system, which is not in keeping with the spirit of American fairness. The grand jury is confronted with charges against men who are supposed to have committed some crime or offense. In nine cases out of ten the accused are not aware that the plans are all set to railroad them to jail or to pay a money fine. They have no way of making a defense and are not permitted to be represented before the grand jury. In many cases the charges are trumped up by enemies or originate in the wicked minds of legal officials who resort to this despicable way to "get even" with men who have crossed their path. During the time

Dick Newnham was assistant district attorney, several years ago, he misused his position to secure the indictment of men with whom he had had personal differences in the past. The indictments were quashed by the trial judge as soon as the facts were brought to his attention, but the sting of indictment stayed by the accused as long as they lived. I have a holy hatred for anything that is mean or underhanded. That is why I detest the grand jury system because it enables an unfair man to deal unfairly with a neighbor who may not have done anything to justify the disgrace which an indictment forces him to carry with him to the grave. If I were a young man I think I would devote my life to the extinction of this underhanded procedure.

Men who make a specialty of investments in chain store stocks tell me that while the sales of the chain stores have increased rapidly this year their net profits are less than in previous years, showing very plainly that competition among the chains has become very acute. I think this condition is also due, in some measure, to the fact that many manufacturers are stiffening up and refusing to sell the chains at lower prices than they sell to the regular jobbing trade. E. A. Stowe.

When Scot Meets Scot.

Forty years in America had taken much of the Scotch burr from Macpherson's tongue, but none of the Scotch loyalty from his heart, and he bitterly resented any implication that the Scotch are closer than other people. Each Scotch story that he heard—we saw to it that he heard them all—would send him into spasms of rage. "The man who said 'punning is the lowest form of wit' never heard Scotch stories," he was wont to throw at his tormenters. Then Mac made his long deferred visit to his birthplace and after his return we noticed that he didn't react to Scotch stories as before, and we asked him why. "Well," said he, "do you know, I think there's a bit of truth in those stories about the old country Scotch—not the Scotch in America, mind ye—just in the old country. You see, I was walkin' about the town over there one day and my pipe went out. I went into a store and said, 'Can I get a light here?' And what do you suppose they said? 'Oh, yes, we have matches for sale!' And, do you know, I went into three places and they all said the same thing, and I had to walk two miles back to the hotel to get a lite for my pipe!"

Display For Playing Cards.

An exceptionally clever display of playing cards appeared as a wall panel in a store in Medford, Mass., recently. The cards, face upward, were used to outline a big spade—the symbol that appeared on the particular packet of cards that this store featured. Around this ace of spades and within it, bridge pencils, bridge scores, pads, and similar small articles were placed in a well balanced arrangement.

No horse ever won a race without a jockey.

Overhead Expense of the Average Traveling Man.

When I started on the road twenty-six years ago, my salary was \$25 per week, and that up with the "top notchers" of that day. However, it was very trying for me to keep an expense account that was "fair to myself and fair to my company," and before the year was up, we agreed that I should travel on a division of profits.

My trips then lasted mostly one week at a time, from Monday morning until Saturday night. It was my custom to put \$25 in my pocket when I left home and if my trip was not to the extreme end of my territory, this was not only sufficient but I could bring some back with me.

Let's look at some of the costs of that day. Railroad fare was 2c per mile and as the distances were not long, and as I carried all my baggage, there was nothing extra for Pullman, porter or drayage. In most of the cities and country towns there was a free bus from the station to the hotel and the hotel rate was \$2 per day, American plan, 50c extra for room with bath. Most of the hotels had no bell hops. The clerk or host took you to your room. The matter of tips was negligible, no bell-hops, no hat check, and to the girl in the dining room, one left a quarter, if you were in for three meals, but very few left anything at all as it was not expected. There were few theaters, no movies, no taxis, and \$3 to \$4 a day covered everything. If you wished to invite a customer to a meal, the charge was 50c extra. Sometimes it was necessary to engage a "rig" to get to some town off the railroad, in which case the charge was about \$5 per day, plus dinner for the driver and feed for the horse. A good cigar was three for a quarter and a fair one could be bought for 5c. You could go to a good show in the larger cities, for about \$2 for the best seats. A newspaper was 1c and a shine 5c. General living expenses were on the same proportion. If one preferred a European plan hotel it was possible to get a room for 75c and room and bath for \$1.

Many, I suppose, will think this is a fairy story, but the older men will confirm it.

Compare that with to-day. Railroad fare is 3.6c per mile. The American plan hotel has practically gone. The minimum rate for a room in a first-class hotel is \$3.50 to \$4 per day, and "try to get one" after 4 p. m. unless you have made reservations in advance. No one walks any more, so there is a taxi from the station to the hotel. You have to tip the taxi driver, tip the door man, tip the bell hop, tip the hat boy, tip the waiter (generously) after each meal. You are expected to leave a tip for the chamber maid when you check out, and to tip the porter who holds your bag while you pay your bill.

If you are a distance from home and want to get a sleeper at the last minute, the man at the ticket window is likely to say there are none left, but the porter at the hotel can get you one for an extra charge. The Pullman ticket carries an extra charge of 50c, but for what I do not know. Breakfast costs about 75c, luncheon about

\$1 and dinner about \$1.50 plus tip, so that, instead of \$2 a day, now the average cost is \$6.75 in the commercial hotel, of the kind the average traveling man has to patronize.

All this being true, the question is: what is the answer? My own solution is that the modern traveling man must make more towns and see more people each day. Instead of staying in a town for a day, he must make two, three or even more. There is not much time for visiting and social contact. The use of the automobile makes it possible to make closer and quicker connections, whereas in the early days one sold an account everything he had on his want book or could use, to-day most buyers specialize in certain lines and sell to certain houses only. If the traveling man will let the buyer know when he is to make his call, the order is frequently ready, and time need be taken only to tell of new goods, prices or conditions.

My constant advice to the traveling man to whom I have had the opportunity to speak has always been to study to make your approach so that you can tell your story to the buyer in an interesting and intelligent way. If you sell a bill, take your order and depart as soon as you can conveniently do so. If the buyer says "no," take his word for it and leave as cheerfully as possible, keeping the way open for a call on your next trip.

Of the buyers, we ask an opportunity for each man to tell his story. If convinced, and they buy, nothing more is to be said. If they say "no," this should be sufficient and if after this the salesman still persists in forcing his sales talk, he is entitled to no further courtesy or consideration.

It is true that the modern methods of traveling are more comfortable and convenient, but I wonder if the average traveling man is much better off at the end of the year. Occasionally, one hears of a salesman who has been careful and fortunate in his investments, so that he can retire and be comfortable at a reasonable age, but the great majority find the need to continue to the end of the trail.

The matter of tips has been mentioned because they have become such an important item of expense and overhead. The man who travels for a living is in a much different position than the man who makes only an occasional business trip and usually not at his own personal expense. The latter class makes it more expensive for the former, because of the lack of care in this matter. I recently saw a man hand a coat-room attendant \$1 for checking the hat and coat for himself and wife. I was right behind him and gave the attendant a dime for my coat. Perhaps mine was not enough, but that was all the service was worth to me. His tip certainly was too much. He was a "prince." I was a "piker." With me tipping is done three or four times a day, and with him perhaps that many times a month. It would certainly help the traveling men if some system could be adopted and adhered to by everybody. Something like this for example:

Meals up to \$1, 10c.

Meals over \$1, 10 per cent. of check,

FLAVOR

Makes KELLOGG'S the Largest Selling CORN FLAKES

Kellogg originated corn flakes. No imitator has ever equalled that **original** goodness. So year after year, Kellogg's climb still farther away in popularity. Far and away the world's largest-selling ready-to-eat cereal!

Suggest Kellogg's Corn Flakes with every sale of fresh or canned fruit. Tie-in your store displays with the intensive national advertising and merchandising campaign.

Kellogg's
CORN
FLAKES



"And I'll take *these*, too"

It's surprising how often people say just that when they see the Beech-Nut label. Catsup—Peanut Butter—Mustard Dressing—Pork and Beans. No self-respecting pantry shelf should be without its reserve supply. Keep these staples well displayed and they'll move themselves—fast.

Note: Beech-Nut is on the air. Every Friday morning at 10 (Eastern Standard Time) over 19 Stations of the Columbia Broadcasting System, Mrs. Ida Bailey Allen is telling leading home makers about Beech-Nut Food Products. Urge your customers to tune in.

Beech-Nut
FOODS OF FINEST FLAVOR

not splitting the nickel.

• Bootblack, nothing.

Bellhop for 1 day stop, 15c; longer, 25c.

Ice water, 10c.

Hat check, 10c.

Taxi about the same as meals.

Pullman chair car, 15c; sleeper, 25c.

Chambermaid in proportion to the mess you have left in your room, which means extra work for her.

There is an amusing story told of a man who lost his hat. The manager of the restaurant wanted to know what it cost and the reply was \$20 divided as follows: \$6 for the hat and \$14 for having parked it from time to time.

One can understand that the man on his vacation who spends a night or two at a hotel is not greatly interested in the price of his room. But the man who lives 200 to 300 days a year in a hotel is vitally interested. Even the difference of 50c per day is sometimes a serious consideration.

There are two classes of commercial men. First, those men traveling on commission, paying their own expenses, and, second, those men traveling on salaries and expenses paid by their firms. Therefore, there is bound to be a difference of opinion as to price and accommodations between these two classes of salesmen.

Seymour N. Sears.

Pertinent Hints on Change-Making Habits.

If the cash register is truly "the heart of the shoe store," it is entitled to a square deal from the clerks who operate it. Not all of the shoe retailers of the country can afford cashiers and thereby center cash responsibilities. A very large majority of necessity must put the handling of cash into the hands of the clerks.

The cash register has done much to simplify the handling of cash in the shoe trade, but there still is the human element with which to deal. No cash register will absolutely protect the store from the results of gross carelessness or lack of knowledge in the matter of the cash transaction. And the annual losses from cash handling errors are much greater than the average dealer realizes.

Very little attention has been given this matter in the trade. It is expected that, as a matter of course, errors will be few and far between; that one clerk is as able to make change properly as another and that there isn't much to be known about this end of the shoe retailing job.

Recent investigations of change-making habits undertaken by a large insurance exchange have revealed the other side of the matter.

Errors in handling cash at the counter work either one of two ways. They either result in a loss to the store or a loss to the customer. In either case, the store suffers the damage—or most of it. Hence, the necessity to reduce such errors.

What are termed "good change-making habits" appears to be the answer to this problem. That is, a series of minor habits in taking money from the customer, in making the change and in returning the change soon become so natural to the sales person that

losses almost never occur.

These little "habits," in abbreviated form here, are summed up by the insurance investigator as follows:

Always examine the money handed you by a customer and state, aloud, what it is.

If it is currency, open out the bills before the customer at once, as you speak.

Do not lay down the money on the counter or on the register ledge while you do something else.

Keep the money in your left hand while you work the register with your right.

Count the change at least twice, as you take it from the drawer and as you count it out to the customer.

Give the customer change in the largest units possible. This tends to ward off error.

Where a coin looks doubtful, give it a bounce on the register ledge, but not within earshot of the customer if you can help it.

Always count the silver into the customer's hand.

Don't accept cash from the customer until the complete order is filled.

Do not let cash lie about on counters during a sale.

Ring up your own cash—don't entrust it to someone else.

According to the survey made, losses occur as follows, in the order of their importance:

1. Carelessness in making change.

2. Letting money lie about on the counters during a sale.

3. Accepting counterfeit.

It would be hard to judge the annual losses of the average retail store in the trade which results from careless or faulty cash transactions. A store may have cash shortages every day for a month without any certainty as to their cause; so that only a conjecture can be made as to what percentage are due to faulty or careless change-making.

Seven typical stores in the trade reported their estimated annual transaction losses in amounts varying from \$90 to \$275.

At best, these are fair opinions. But

they do give a rough idea of what may be expected.

There are two essential things to making change—speed and accuracy. Accuracy, of course, comes first. But the trouble is that the clerks as a rule handle money any old way; they fail to recognize that greater facility comes with movements which are logical and which have been used for years by bank tellers.

The banks have the "two count" rule which has been likewise adopted in many retail stores.

Under this rule, every clerk is required to count money twice upon every occasion. There is, for instance, one count at the register (change) and another when the change is passed to the waiting customer. This double count is a fair check on accuracy.

In this connection, a good many dealers have failed to recognize the fact that the better the supply of "change" in the register at the start of the day the more rapid and accurate will be the cash transactions of that day.

Henry Frommes.

Profitable? You Bet!



I sell it two ways—for breakfast cereal and for baking."

STRIKING testimony from Mr. Meyer H. Cohen, owner of Cohen Brothers' big grocery store in Greenwich, Conn. "I never sell a package of Post's Bran Flakes for cereal," he adds, "without telling the customer to try the muffin recipe. It certainly boosts sales."

Double use—double saleability—*extra profits*. That's the big argument for Post's Bran Flakes. Get *your* wife to try it in muffins. We are telling women how to use this popular cereal for baking in a series of full color double-spreads in The Saturday Evening Post. And look at this additional advertising:

86,557,713 advertisements in full color
in 7 leading women's magazines.
1,194,200 advertisements in 1,706 local
newspapers.



POST'S BRAN FLAKES

WITH OTHER PARTS OF WHEAT

FINANCIAL

Review of Business Conditions in Michigan.

Production and commerce, after making an extraordinary record during the first half of the year, are beginning to show signs of moderating. The crest of the forward movement was reached early this month. General business is still at a high level, but the indications are that the trend during the summer will be rather downward than upward.

Seasonal influences, of course, are at work in this direction but they do not furnish the complete answer. Credit and crops, on which business is always largely dependent, are of unusual importance in forming an opinion of what business will be like in the second half of 1929. Interest rates continue high with little prospect of being lowered in the near future. The size of the harvests cannot be accurately estimated for some weeks. The agricultural outlook, moreover, is complicated by the decline in the price of wheat, the big cash crop of the American farmer. An easier credit situation with bountiful crops and fair prices would materially improve the outlook for business in the autumn.

The building situation is another factor of outstanding importance in appraising what is in store for business in the months that lie immediately ahead. Building contracts, after showing an improvement in April again turned downward in May, falling 12 per cent. below the same month last year and 9 per cent. below the preceding month. For the first time in many months the Nation's trade balance in May turned unfavorable, imports exceeding exports to the extent of fourteen million dollars.

But notwithstanding these cross-currents, business on the whole evidences remarkable vitality and is too basically sound to warrant the expectation that a severe slump is in prospect for the final half of the year. Operations in the steel industry are only slightly below the record level established in May. Production of small automobiles promises to hold up well while the manufacturers of heavier cars are engaged in making preparations to bring out new models. Corporate earnings are making a good showing. Employment conditions are highly satisfactory. Faith in the Hoover administration is widespread. Car loadings of revenue freight continue to maintain a comfortable margin over those of a year ago. Furthermore, the trade situation, which is better than it was at this time last year, is unmenaced by swollen inventories or speculation in commodities.

Manufacturing activity in Michigan continued at a high level during the past month and was substantially above the rate which prevailed a year ago. Most lines, however, are now entering a period of seasonal decline. Production schedules, accordingly, for the next month or two are being revised moderately downward. Copper and iron mining in the Upper Peninsula is proceeding in a highly satisfactory manner and general business conditions in that part of the State are reported good to excellent. Some wood-

working lines have recently picked up, notably store fixture and office equipment. Electric power used by Michigan industries in May amounted to 230,940,738 kilowatt hours, as compared with 232,695,463 kilowatt hours in the month of April.

Production of cars and trucks in the United States and Canada in May is estimated at 624,087 units as compared with 662,557 vehicles in the preceding month and 459,725 in May a year ago. Total automobile production for the first five months of this year amounted to 2,832,338 units as compared with 1,901,314 in the corresponding months of last year, which was a gain of 49 per cent. Ford production is only slightly under 8,000 units per day.

The industrial employment situation in Michigan is well balanced. An upward trend in recent weeks is reported by seventeen cities, among the larger of which are Battle Creek, Hancock, Houghton, Jackson, Manistique, Sault Ste. Marie, Bay City, Ann Arbor, St. Ignace, Hastings and Saginaw. Public improvements, agricultural activities and lake shipping continue to absorb a substantial number of workers. There are now 118,738 workmen on the payrolls of the Ford plants situated in Detroit.

Net registered tonnage passing through the Sault canals in May aggregated 10,247,917 tons which was 40 per cent. greater than in the same month a year ago.

Debits to individual accounts in Bay City, Kalamazoo, Lansing, Muskegon, St. Joseph and Detroit in the month of May totaled \$2,329,570,769, which was 8½ per cent. larger than in April and 31 per cent. greater than the debits for the same cities in May, 1928.

Construction cost of buildings for which permits were issued in May by 22 of the principal cities in Michigan amounted to \$20,158,846 as compared with \$26,308,505 in April and \$18,527,431 in May last year.

After being considerably retarded by unseasonable weather during the greater part of the spring, farm work in Michigan is now going forward in a healthy fashion. Late frosts seriously damaged fruit buds generally in the vicinity of Lapeer, cherry buds around Hart, and both cherries and pears in the territory about South Haven. The Benton Harbor section reports fruit crop prospects fair. Peaches and apples are in good condition. Hay and wheat are doing very well.

The backward spring also held back retail sales throughout the State. Buying in rural communities was particularly slow during the past month. Retail sales in Detroit in May left much to be desired, especially in view of the satisfactory employment situation. The warmer and brighter days recently have brought about a healthier tone to trade generally. Wholesalers report a better demand for dry goods, mens furnishings and drugs. Wholesale collections are better than retail collections. Inventories of Michigan retailers are not as large as they were at this time a year ago. Prospects for trade this summer are good.

Wayne W. Putnam,

Director Public Relations, Union Trust Co., Detroit.

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Motor Output Pace Watched With Much Interest.

With a motor production of 3,335,000 cars estimated for the first six months this year the output could drop to a small figure in the second half without spoiling the industry's chances to make a new high record in 1929.

Specifically it could drop to 1,266,131 cars and still the total production for this year would top the record set in 1928 by one car. We built more cars than that even in the last half of 1927 when Ford was idle. Roughly a million cars more have been built in the first half of 1929 than in the same period of 1928, largely as a result of substantial gains in the low-priced field. In the financial district the tremendous early 1929 gains in motor production have excited a feeling of pessimism rather than optimism, presumably from a fear that with the industry moving so fast the pace will have to slow down soon.

That the period of seasonal recession in production and sales is at hand nobody questions but if we may rely on some statistics assembled by Ray B. Prescott the pending decline in motor output is not so serious a matter as some have presumed. Certainly the 1929 peak did not come until two full months after the seasonal high in 1928 was reached. The subsequent recession to date has been relatively mild. Thanks in part to the return of Ford the chief 1928 gains to date have been in the low-priced field where in April production ran 58 per cent. above a year ago as against 3 per cent. for the medium-priced field and 16 per cent. for the high-priced field or 43 per cent. for the total.

What is especially interesting in connection with motor developments is that as compared with a year ago the volume of retail sales has kept pace with gains in production. Taking the first four months of 1929 a production gain of 47 per cent. compares with a retail sale increase of 49 per cent., and if Ford is eliminated from the comparison the increase in production becomes 9 per cent. as against an increase in retail sales likewise of 9 per cent. Furthermore with the one exception of the New England district gains of varying proportions have been exhibited so far this year in retail sales throughout the country. On the Pacific Coast sales have about doubled.

What this distinctly encouraging picture in motor production means in terms of the stock market is not so easy to say since the huge expansion is not evenly distributed among the various car makers. Its significance lies more in what it reflects of the general volume of business over the country.

Paul Willard Garrett.

[Copyrighted, 1929.]

Chain Store Sales Increase But Profits Percentage Declines.

Chain store sales averaged about 12¾ per cent. higher last year than in 1927 and profits were about 11 per cent. higher on the average, according to the 1929 edition of Chain Store Statistics, issued by Merrill, Lynch & Co.

This analysis presents in tabular form important data on capitalization,

sales and earnings of more than fifty chains in several merchandise fields, and the general trend of earnings probably is typical of chain merchandising.

The group of twenty-two companies sponsored by Merrill, Lynch & Co., included in the analysis, show a rate of growth and prosperity considerably higher than the average for the fifty-one companies discussed.

The companies included in the analysis showed an increase in stores from 49,905 at the end of 1927 to 55,222 at the end of 1928, a gain of 10.65 per cent., according to the survey.

Total sales amounted to \$2,903,988,500 in 1928, compared with \$2,576,465,900 in 1927, a gain of 12.71 per cent., while net profits after taxes totaled \$172,864,000 in 1928, a gain of 11.10 per cent. over the \$155,587,600 earned in 1927.

The Merrill, Lynch group had a total of 10,138 stores at the end of 1928, an increase of 2,354 stores during the year, or 30.24 per cent. These twenty-two companies reported sales totaling \$870,098,000 in 1928, compared with \$727,552,100 in 1927, a gain of 19.59 per cent.; their total net profits of \$51,982,000 were 26.02 per cent. greater than the \$41,247,800 reported for 1927.

The average percentage of net after taxes to sales for the fifty-one companies was 5.95 per cent. in 1928, against 6.03 per cent. in 1927. In the case of the twenty-two companies the ratio was 5.98 per cent. in 1928, compared with 5.66 per cent. in 1927.

Average sales per store on the fifty-one companies in 1928 amounted to \$55,246, while for the twenty-two companies the average was \$97,099. Average profits per store in 1928 were also greater for the twenty-two companies, amounting to \$5,800, compared with \$3,288 for fifty-one companies.

William Russell White.
[Copyrighted, 1929.]

"Poor Fool"

He was a fool! Most of the fellows said he was, so it must have been true. Instead of being a good mixer and having a good time with the bunch, he said he would much rather work and study.

People often wondered how such a fool could even get into college. Well, they figured that such a fool as he should be fooling away his time there instead of earning good money.

When he did get out, he must have figured the world was going to hand him something. But he didn't get it. No, sir! Nobody was going to hire such a fool as he. He did get a job at the foundry of the Climax Machine Co. He certainly was a fool to expect that his book learning was going to do him any good. It didn't. He worked right next to Hank Williams, who couldn't even write.

People couldn't understand, though, how it was he advanced so rapidly at the Climax. He must have had an awful pull somewhere. Don't see how such a fool could be a general manager.

He is now president of the company and owns and controls about half this town. But he can't fool me. No, sir. If it wasn't for the pull he had some-

where—he wouldn't be where he is. He certainly WAS a big fool.

An Idea For Selling Filters.

To promote the sale of filters and anti-splashers, the former selling for

10c and the latter for 5c, a large chain store maintains a section of water pipe equipped with two faucets, on its counter. Each faucet is fitted with one of the articles featured. This is a good idea to try out.

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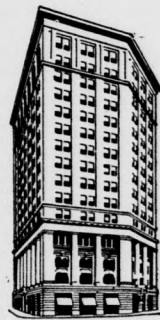
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PEACE DELEGATIONS KILLED.

For Some Reason Sioux Did Not Retaliate.

A riot occurred at Sault Ste. Marie in 1674 which was not only one of the bloodiest affairs of its kind which has ever occurred in the State of Michigan, but is worth careful study from several standpoints.

It seems that a battle had been fought between the Saulters, as the Soo Indians were called, and the Sioux in the Western part of the Peninsula. The Sioux were a much stronger nation than the Saulters and it was confidently expected that the Sioux would come back, perhaps with utter annihilation. The priests threw themselves into this difficult position with such excellent diplomacy that they secured a delegation of ten Sioux who went to the Soo for a peace discussion.

Development of the English trading posts of the Hudson Bay Company are charged by some writers with stirring up the Cree Indians who lived North of Lake Superior, to oppose this move for peace. Whether this be true or not, the Crees strongly decided that the peace should not come about and a large delegation of Crees were at the Soo to prevent it. Several clashes occurred and the feeling became so intense that the missionaries took the Sioux delegation to their house, within the enclosure. The Crees followed and the priest's residence at once became the center of the riotous factions.

A Cree stepped up to a Sioux and said, "Thou art afraid."

No Indian could stand a taunt like that and the Sioux replied: "If thou thinkest I am afraid strike straight at my heart."

The Cree whipped out a knife and took the Sioux at his word. In an instant the fight was on. The stricken Sioux cried out, "They are killing us, my brothers." The Cree who had started the fighting was the first to fall. The nine remaining Sioux proved to be an unusually strong lot of men and succeeded in clearing the house of their enemies. Then they found guns and ammunition and cut holes in the filling between the logs of the house, which made excellent port holes from which to carry on the battle.

After a time some Crees succeeded in building a fire against one side of the house and the Sioux were obliged to fight their way to a building near where they made a most stubborn resistance until the last Sioux was dead. Over fifty Crees and Saulters were wounded, most of them killed in fighting.

Remembering that the Sioux were not only the most powerful nation in that section, but that their habits led to their being known as "the Iroquois of the North," it is easy to see that this riot was a most serious one for the work of the priests. Expecting that the Sioux would retaliate for the killing of their peace delegation, the priests prepared for the worst and moved the headquarters of the mission to St. Ignace for a time. In some unaccountable way, or some way which was not recorded so that we can know

how it was accomplished, the expected retaliation never occurred, but the mission headquarters was not formally moved back to the Soo for over three years, although work of the mission at the Soo was not interrupted so long as that.

Just the conditions which really resulted from this riot are of interest to the whole state because Sault Ste. Marie lays its claim to being the oldest permanent settlement in the state because of the establishment of the mission there in 1668. St. Ignace was established in 1671, about a mile North of the old settlement, when Fr. Breau-off led the Huron refugees there in 1635, which settlement was destroyed in 1649. It also becomes interesting to find out if we can what was the condition of Fr. Allouez' mission on the West shore of Keewenaw bay, about three miles North of L'Anse, and whether that was yet alive. If the claim is to be made upon the life of the mission alone the study of this riot is a most important one for the Soo and its claim. In all fairness, however, there is every probability that the date of establishment of the settlement at the Soo should really be a decade or more before 1668. Brule spent the winter of 1617-1618 there and there are many evidences that from about that time on there were French fur buyers, both licensed and Coureur de Bois, there. When Marquette arrived in 1668 to establish the mission, the best recent authorities, led by Dr. Louise P. Kellogg in the French Regeime, claim that he had been preceded by so many French who were residing at the Soo that they had a house up and ready for his occupancy when he arrived. If the mission was transferred from the Soo to St. Ignace for its headquarters for a short time in 1674 as a result of this riot, the same probabilities are very strong, that there remained enough resident French to hold the claim to a continuous settlement. It must be remembered, however, in this connection that when Lussan took possession of the region in the name of the French king, in 1671, there were only twenty Frenchmen who took part in that ceremony and several of them were visitors at the Soo.

A. Riley Crittenden.

Oversold On Style Idea.

That buyers can spend too much time and effort on seeking new merchandise and at the same time fail to reorder goods which are in active demand is indicated in an observation made by a merchandise manager.

"When we first introduced the fashion advisor to our store," this executive states, "it was necessary to 'sell' some of the buyers with the idea that we must put more emphasis on new fashions. Now we find some of these buyers are spending too much of their time looking for the new and failing to follow through on good reorder merchandise, thus losing a large potential profit.

"We find it desirable to have regular 'reorder review' meetings to encourage the buyer to place the proper emphasis upon new merchandise and on good selling numbers."

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MUTUAL FIRE INSURANCE

Practical Method To Fortify Mutual Fire Insurance.

At the 1925 convention of the Pennsylvania Association of Mutual Insurance Companies a committee was appointed to work out a plan to assist weak mutual insurance companies. This committee deliberated for two years and, after giving the matter much thought rendered a report at the 1927 Gettysburg convention. This report was considered at the convention, but action was deferred. And the report of the committee is still on the list of deferred business of the Pennsylvania Association.

The committee in its report said: "Various and sundry plans for making the citadel of the mutual principle of indemnity impregnable, even to the long range guns of the stock interests, were discussed, but, on careful consideration rejected as impractical, for the reason that all we had to offer was advice, for no matter how sound and logical the advice may be, claims for loss and damage by fire must be paid in the current funds of the Nation. We were, however, always a unit to this point: that funds immediately available would do more to maintain public confidence in the mutual principle of indemnity than any amount of advice or promise to pay, regardless of the soundness of the advice or the solvency of the contracting parties.

The conflagration at Chelsea, Mass., several years ago was cited in proof of the strength of the mutual principle, especially when there was close co-operation between the companies themselves. In the Chelsea matter, as you may recall, a group of Massachusetts companies assumed the obligations of the local company which had sustained enormous losses, and by this means the policyholders were promptly paid in full and the company continued in business without interruption.

"Our recommendation, therefore, is that a fund be formed to operate before, rather than after, the ultimate disaster; in a word, establish a safety fund, subject to immediate use, providing the company facing disaster would be willing to submit to such examination and regulation as was found necessary to warrant such assistance.

It is the conviction of this committee that a sum not in excess of fifty thousand dollars, applied at the proper time, would have been ample to protect the interests of the policyholders of any Pennsylvania mutual fire insurance company which has met with unexpected reverses within the past fifty years, that is, where the company had previously been honestly managed and the underwriting restricted to such classes and such districts of this state as were not within the scope of speculative."

The committee then recommended the establishment of a safety fund for the mutual insurance companies of Pennsylvania which was to be under the supervision of the State Association of Mutual Companies. The raising of the necessary funds was to be gradual and in such amounts that

would not inflict hardship upon any mutual company which desired the protection of this proposed safety fund. At the time the report was submitted many of the leading mutual officers thought the proposal, if acted upon, would be the greatest forward advance in the history of mutual interests of the state. Acting Deputy Insurance Commissioner W. H. Johnson, after hearing the proposed plan fully explained, remarked that "it will be the very best kind of advertising for any mutual company to be able to say that it is a member of the safety fund." Many other opinions of similar import were advanced.

There is no question that the proposition was worth while, the object to be attained the stabilization of mutual insurance in the state, and making the citadel of the mutual principle of indemnity impregnable.

Buyers Often Misled.

The mental reactions of many buyers for medium and small stores are often responsible for much red ink in the operating statements of their departments, it was said here yesterday. When selecting merchandise this type of buyer allows herself to be influenced too much by a certain favored few of her clientele. She thinks, "Will this please Mrs. Smith or Mrs. Jones?" If she thinks it does, the merchandise is ordered, but too large a proportion may not sell because it does not find favor with other customers representing a still larger proportion of the trade.

In other instances the small buyer may be overinfluenced by the fact that a manufacturer goes out of his way to visit her particular store, and hence she feels that some special business must be given him, whether deserved or not. Overbuying may result from the promise given by a manufacturer that if a certain volume is given he will confine his line to that store in its town.

Apparently, it was added, the last thing many of these buyers think of is the profit standing of their departments—that is, until they are called up on the carpet to explain. These and other considerations play a large part in the heavy turnover of buyers this year.

Colors For Watches.

Watches to wear with the new costumes are made in the prevailing colors with marcasite work contributing a note of contrast. They are quite small, yet not too flat, and are of high grade. Some are in ovals, others are irregular in shape. The colors are introduced in alternate enamel and marcasite stripes on the back and about the face. Some have surfaces all of enamel, and on these marcasite borders are used.

Some of the colors being used so far are black, red, purple, two shades of green, yellow and navy blue. One very attractive watch, rather of an afternoon or evening type, has the back exquisitely carved and finished with very fine marcasite work.

These watches are to be worn on either a chain or fob. The chains are made of alternate small and long sil-

ver links, which have centers or fillings of colored enamel to match the watch. The fobs are particularly attractive and come in brooch styles, some tending toward open filigree patterns, others being more solid. Near where they join the brooch and also near the watch different types of links are used. Some of the links are quite solid and heavy, with each one fitting into the other so that a solid effect is achieved.

Home Furnishings Face Problems.

While sales volume has gained somewhat in the last six weeks, the retailing of home furnishings by department stores still seems to present

difficult merchandising features. The larger stores are grappling with the new trend of consumer buying of separate pieces rather than sets. This has greatly complicated the selling of furniture, for example, and is also reflected in chinaware, where the rule is fast becoming one of only open stock lines. As far as volume and profit are concerned a recent survey indicated that in one large group of stores the furniture department ranks third in sales, but fortieth in profit.

The highest type of foreman stimulates his men to do their best.

You can't learn until you know that you don't know.

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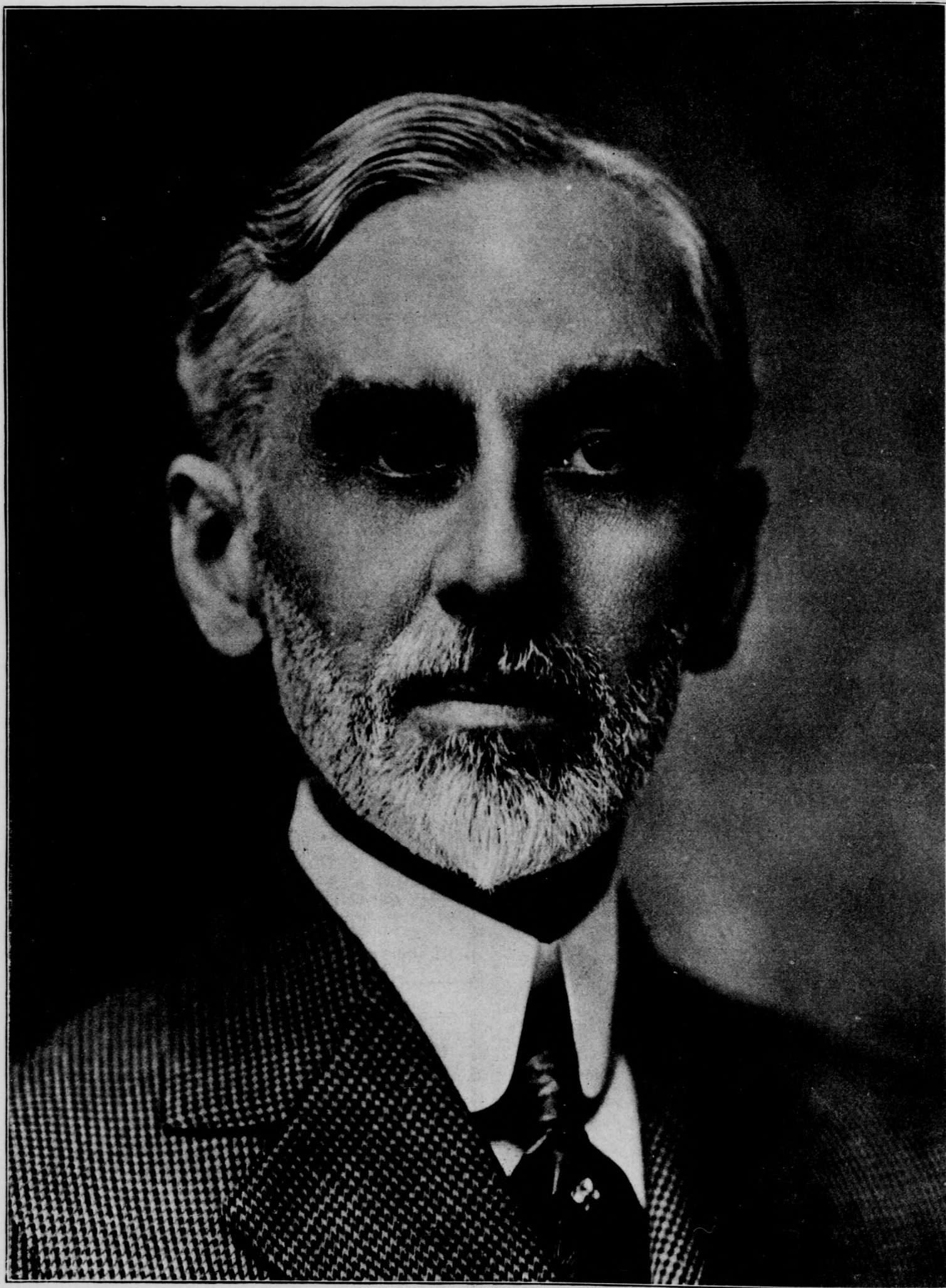
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Lee M. Hutchins.

THIRTY-ONE YEARS

Remarkable Record of Service and Achievement.

From the American school of commerce have been graduated the best business men the world has ever known. This school is not confined to the limits of four walls nor does it prohibit any deviation from its courses. It is the greatest factor in the political and commercial affairs of the people of the United States; it takes the raw material and turns out a product at once the admiration and the despair of other countries of the world.

Certain fundamental principles must be observed by students who wish to do credit to themselves and to their alma mater. These principles are a willingness to learn, a retention of the knowledge imparted and a desire to master each of the various subjects included in the school's curriculum. While hundreds of thousands enter this school each year comparatively few progress beyond the primary grades; having learned one thing these students are content, and the great school is content, to have them do it again and again. Those who take the successive degrees and perfect their understanding of the knowledge imparted by the instructors in this great business college in turn take their places among the faculty and assist in developing others by increasing and perfecting the knowledge which is imparted to willing students.

It has not been long since the class motto was "Every man for himself." If the devil got the hindmost, why, that was a matter in which the devil and the hindmost were more vitally concerned than was anyone else.

One of the greatest problems considered has been that pertaining to the disposition of competitors. At one time it was thought the proper way to treat a competitor was with silent contempt or bitter reproaches. He was not regarded as a human being, but as a competitor, and being a competitor it not only was allowable but commendatory that he be robbed of every admirable quality. This practice of eliminating the competitor, or at the least casting reproach upon him, did not work out satisfactorily. It was perfectly proper for an operator to assure his customer that he would be robbed if he went anywhere else—that the competitor was a villain in whom no confidence should be placed—but at the same time and in the same way the competitor was bringing into question the character of the other, so the outcome may very neatly be summed up by paraphrasing the old admonition, trite but here well applicable, "Don't go to that villain to be robbed; come in here."

The school of business took up this problem and finally decided by a majority vote to change its methods. On the ground that it is a great deal better to compete with a gentleman than a scalawag it was finally decided that the competitors should be gentlemen, and forthwith they were.

It affords the Tradesman a great deal of pleasure to pay this tribute of love, respect and admiration to one who began in the primary branch of

this great college, who has taken the successive degrees modestly and honorably and now is enrolled as a member of the faculty of the drug branch of the great American College of Commerce, Lee M. Hutchins, whose clean-cut, forceful countenance adorns the opposite page. "Adorn" is used advisedly, because this picture represents a type of business man to whom the country is greatly indebted. Not alone has this class perfected its knowledge of how successfully to conduct a business, but, branching out, has taken up other problems, commercial in their character, it is true, but so closely related to political and social progress that the advancement of the latter interests are contingent upon the unqualifiedly correct solution of these questions.

One further observation is pertinent in this connection. The business world to-day through its foremost representatives legislates on questions of vital concern to all. In no other branch of thought and effort are the principles of logic and equity so rigidly observed as in business legislation. While their activity affects selfish interests, so many people are considered that the outcome is in conformity with right and justice as those terms are understood and interpreted by the American people. The American school of commerce has branched out until to-day its principles and the ideas gained through intercourse and relations with others in the same and different lines of trade are reflected not only in this country but abroad as well.

Lee M. Hutchins, President of the Hazeltine & Perkins Drug Co., took up his residence in Grand Rapids thirty-one years ago last Thursday. The exact date was Friday, June 13, 1898. He came to his present connection after years of careful training in Ionia and Detroit. His first position was that of credit man and financial manager. He discharged the duties devolving upon him in that connection with such care and thoroughness that he soon became a dominant figure in the organization, resulting in his election as General Manager on the death of Dr. Hazeltine and his election as President on the death of Mrs. Hazeltine.

No man has done his job better than Mr. Hutchins has all these years. He has lost little time by illness. He is seldom away from his desk during business hours. He is loved by every person in his organization. He is respected by every customer of his house. As a teacher of business ethics and an instructor in right thinking and right doing he has no superior in this country. He has probably made more than five thousand addresses since he cast his fortune with Grand Rapids people without repeating himself—a record which has been eclipsed by but one man America has ever produced (President Harrison). Every speech he makes embodies a message having for its object the making of better men and better women.

In the meantime he has assisted in raising the ethics of the drug business to a high standard and involuntarily placed his name in an elevated position with the wholesale and retail drug

trade. Many honors have come to him, entirely unsolicited. He could have been President of the National Association of Credit Men if he had permitted his name to be used in that connection. The same is true of the National Association of Wholesale Druggists.

The life story of Mr. Hutchins is one of extraordinary interest. It has been presented to the Tradesman on many occasions. In it there is nothing of the spectacular. His has been a career of simplicity, energy and directness—forging always ahead by the straight clean road. Few men have come to such prominence in the mercantile business in so prosaic a way. He has been no captain of industry, in the sense of organizing and conducting campaigns in his own interest; he has been no Napoleon of finance; he has done nothing startling; he makes no pretense of over-mastering ability or brilliant attainments. The honor accorded to him has been the recognition of the worker—we might almost say the plodder—the man who has thought little of himself but much of his work. He has done each day what that day had to be done; he has taken responsibility without personal gratification; he has planned for others rather than himself, but he has, nevertheless, worked his way to recognition among men of strenuous activity.

The Menace of the Automobile Industry.

Car mad is the universal malady which to-day prevents countless thousands from possessing the best insurance possible—the unencumbered ownership of a well maintained home.

Nobody censures the sensible use of the automobile by any person able to maintain one. It is, however, the never-ending ambition to possess every new model, designed to tempt the weak into every financial sacrifice for its possession, which constitutes the evil of the situation. The thousand or fifteen hundred dollars representing the purchase price of the car, constitutes a perpetual mortgage on the life of it and the owner's life, for long before the monthly installments are paid, along comes the new model and the old argument, "One goes through but once," and it is done all over, only with a bigger car debt and ad infinitum.

The ingenuity of the merchandising departments of the car world, in framing novel reasons for trading in a perfectly good car, is only equalled by the ingenuity of the designers in producing novel effects to whet the appetite of the public: An example: "Last week was witnessed the destruction by fire of a piled up mass of used cars on an island in Lake Michigan, off Chicago, as a striking example, to draw popular attention to the campaign of the education of the public to the dangers of continued use of the used cars.

In other words, the bread winner, the meal ticket of the domestic establishment, commits a moral crime, who endangers the continued welfare of the whole works, as well as its maintenance, by continuing the use of the car whose first gloss and luster had be-

come slightly dimmed. With all the gross menace involved in the continued operation of such car, this moral delinquency only removable on the immediate purchase of another new model by the aforesaid bread winner and meal ticket, with impressive cuts, illustrating how the dear father was being dragged out from under the wreck, covered with gore, and consequent widows and orphans and deficient life insurance money, even though the car was represented to be at its sale, mechanically impervious to wear or accident.

Michigan is the middle name of automobiles and is vitally interested in the production and sale of as many cars as can be decently merchandised, and the sensible ownership and use of the automobile has come to be an everyday necessity, but it is the everlasting rivalry and ambition to possess what cannot be afforded and the constant succession of expensive trade-ins that is bleeding the common public dry and is the principal reason for the general run down condition of so many of our homes and farms and greatly increasing tenantry.

W. J. Cooper.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Lake Superior Fur Farms, Inc., Detroit. Rosenthal Co., Flint. Duplex Co. of America, Detroit. Detroit Aircraft Engine Corporation, Detroit. Acme Tie Co. of Michigan, Reed City. Superior Transit Co., Detroit. North Woodward Avenue Land Co., Detroit. Factory Development Co., Detroit. Brightmoor Recreation Club, Detroit. Fine Building Corporation, Detroit. George L. Hines Corporation, Detroit. Beaumont-Schroeder Co., Milford. Schlee-Brook Aircraft Corporation, Detroit. George Morrell Corporation, Muskegon. Crystal Lake Orchards, Beulah. Lansing Oil & Gas Development Co., Vestaburg.

Alliterative Anger.

A man who had recovered a judgment for some money which he had loaned but, owing to the impecuniousness of the debtor, was unable to recover any of the money is reported in a recent issue of the Docket to have written his lawyers in language which indicates that he was not too angry to be alliterative: His apparent security and seeming exemption from just liability is another piece of evidence in verification of what I have always contended: That tethered by technicalities, and torporized by the tarnish of tradition, American 'jurisprudence' is but a fountain of fungus, a volcano of vacuum, a cloak for crooks and a garbison for grafters."

The man who cannot work under pressure will never make a manager.

If a farmer hasn't anything to kick about he buys a gold brick.

Don't strike the boss for more pay when he has the toothache.

A disloyal employe always sees disloyalty in his employer.

DRY GOODS

Michigan Retail Dry Goods Association.
 President—F. H. Nissly, Ypsilanti.
 First Vice-President—G. E. Martin, Benton Harbor.
 Second Vice-President—D. Mihlethaler, Harbor Beach.
 Secretary-Treasurer—John Richey, Charlotte.
 Manager—Jason E. Hammond, Lansing.

Manager Hammond Covers Some Eastern Michigan Towns.

Lansing, June 17—We have varied our travels some recently, one trip taking us from Lansing Eastward as far as St. Clair and Westward to Battle Creek. Business in the Detroit area in most places is progressing in a satisfactory way.

Pontiac was so full of Masons attending an annual gathering there was no opportunity to get hotel reservations. The city is spreading in all directions and merchants generally seem to be doing a good business. Will make another visit to Pontiac soon.

At Romeo both the Squier and Ellsworth stores looked well and we heard more optimistic reports than on previous visits.

Louis E. Binsfeld, proprietor of Binsfeld's store, at Lenox, has gone into the hotel business and the Binsfeld store is for sale. We found R. W. Kirkham, of Richmond, at home beautifying a newly acquired residence property and planting a fine garden of flowers and vegetables. He gives a good account of his last year's business. He has a good location and will succeed. He speaks highly of his neighbor, I. Barnett, and wishes we could get Mr. Barnett to join the Association. We found Mr. Barnett favorable, but not sufficiently informed regarding our Association to make a decision.

Some store buildings in Mt. Clemens have been torn down and new buildings are being erected. We saw signs of prosperity on all sides. Ira Griffith, who was formerly associated with his father, has now a small store by himself. We look forward to a business success for Ira.

The Hoffmann dry goods store has been sold and Mr. Hoffmann retires from business soon. E. C. Priehs, who is generally hard at work at his store, was in Detroit for the day. We missed our usual visit with him. Mr. Ullrich, of the John Kuhn's store, asked many questions regarding the methods of merchants throughout the State and said, "I'm glad you called."

F. J. Mulholland, of Birmingham, has changed his location—a little further North on Woodward avenue. The streets of Birmingham have been widened and the town looks like a real city. Mulholland, of Wayne, will also move into the next store and occupy the main business corner. We prophesy success for both the Mulhollands.

The store of O. P. Martin, at Plymouth, will soon be occupied by Morris Bittker, one of the proprietors of the Ypsilanti bazaar. A visit at Mr. Bittker's Ypsilanti store revealed to us that Plymouth will acquire another enterprising merchant. The Mayflower Hotel is in the same class as the St. Clair Inn. We congratulate both towns.

Northville is another town to keep your eye on. We rejoice that the dangerous curve in the approach to the city is being straightened. The beautiful parks and drives are being completed and Northville is fast becoming a high-class metropolitan suburb. C. A. Ponsford was busy and anxious to know about other stores we have visited recently. His only daughter is now one of the upper classmen at Hillsdale College.

Persons traveling in Eastern Michigan should make St. Clair Inn an objective point. This hotel is located on the banks of the river in full view of the commerce of the Great Lakes and is well patronized by Detroit motorists. Shaw Brothers store was

visited. They report business on the increase.

J. H. Miller, of Marine City, is gradually turning over the responsibilities of his business to his son and the young man rises to the occasion and does all he can to give his father an easy time. The store is doing well.

Jack L. Kann, at Algonac, has a brother-in-law by the name of Kann, recently connected in business with him. Kann patronizes our insurance company liberally.

The name Orion has been changed to Lake Orion for advertising reasons. The Beemer & Carleton store is full of up-to-date merchandise and the proprietors are full of pep and good cheer.

At Stockbridge we were sorry to learn of the death of W. J. Dancer's youngest son, which occurred a few weeks ago. Mr. Dancer retired from active business affairs a year or two ago and was happy that his five sons were married and well located around him. This loss is severely felt by the Dancer family.

Ed. Vogel, of the firm Vogel & Wurster, of Chelsea, was in New York on the day of our visit. Mr. Vogel and the Vogel family are generous patrons of our insurance company and have policies on real estate, household goods as well as the store and merchandise. The 30 per cent. saving is quite a feature with Mr. Vogel.

Battle Creek is a city of changes. We hardly recognize Main street, so many changes have occurred in appearance of the stores and ownership. Our old friend, J. Weickgenant, is located a little farther out; has a fine little store of floor coverings, etc., and the sales girls say business is good. Was sorry that Mr. Weickgenant was not in the store at the time of our call. The Grand Leader, under the leadership of Sam Blick, has increased the floor space of the old Toeller location about 50 per cent. Sam is a hard worker and business is going forward with him very successfully. David Klein is always at his place of business and always has customers. Glad to find Mulrine in his den. He is as lively and optimistic as ever and a glad hand and a welcome from Horace well repays for the time spent in going to Battle Creek. Joe Grant has been wrestling with a pattern contract and will be glad when he can dispose of the one he now has. The Sterling-Smith store is a busy place. Fred goes out to the farm and has a good time on the outside, and Mart, with his happy good nature, radiates good cheer around the store. J. C. Toeller came down to the hotel to give us some advice and words of encouragement. He reminded us of his prophetic words of eight years ago regarding the consolidation of stores which have been fulfilled. He is always interested and wants to help boom the Michigan Retail Dry Goods Association.

Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Ass'n.

Nightgowns Grow Shorter.

Nightgowns this season are very short, barely covering the knee, and in most styles are plainly "tailored." What interest is lacking in trimming is devoted to color, and charming pastels, chartreuse, peach, apricot, green, the capucine tones, beige and maize, are shown in the latest model, whether made of crepe, ninon, chiffon or an inexpensive muslin. The most widely accepted model is flat and is almost always bound and piped with another color, which is chosen to match a conventional flower or other motif appliqued somewhere on the gown.

Stores Improving Display Cards.

Many individual stores and groups of stores are now giving critical attention to their counter or merchandise

table display cards. It is recognized that these cards have been inartistic eyesores and lack efficiency in carrying out their message to the shoppers. Attempts are being made to make them much more artistic in appearance and to improve their legibility. A very brief statement of the merchandise and its price, with use of plenty of space between lettering to permit easy reading, is recommended.

An honest failure is better than a false success.

Find Part-Elastic Band Popular.

Manufacturers who claim to have seen a widespread popular demand for the part-elastic top for men's shorts are planning to abandon the former method of making the entire waistband of such underwear elastic, it was stated in the trade yesterday. Those producing shorts which have an eight inch band in the back claim men prefer that style because it allows greater freedom of movement and at the same time keeps the garments snug about the waist.

SUMMER TIME NEEDS

Coye Awnings
 Garden Umbrellas
 Beach Umbrellas
 Folding Porch Chairs
 Camp Equipment
 Boat Supplies



CHAS. A. COYE, INC.
 GRAND RAPIDS, MICH.

Write for folders and prices

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are
 Surprisingly Low
 For Instance:

for 95¢

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

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

From	Day Station-to-Station Rate
Grand Rapids to:	
DETROIT, MICH.	\$.95
MONROE, MICH.95
TRAVERSE CITY, MICH.80
ANN ARBOR, MICH.80
PONTIAC, MICH.85
KALKASKA, MICH.80
ELK RAPIDS, MICH.90
YALE, MICH.95

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

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

The fastest service is given when you furnish the desired telephone number. If you do not know the number, call or dial "Information."



SHOE MARKET

Michigan Retail Shoe Dealers Association
President—Elwyn Pond.
Vice-President—J. E. Wilson.
Secretary—E. H. Davis.
Treasurer—Joe H. Burton.
Asst. Sec'y-Treas.—O. R. Jenkins.
Association Business Office, 907 Transportation Bldg., Detroit.

Getting More Business in the Shoe Store.

Habit makes us clean our teeth in the morning. Habit enables us to dress, painfully conscious of every button. If it weren't for habit, a typist would have to spend an hour or two every day learning all over again how to operate the typewriter. It is habit that puts all of us through the motions of eating, sleeping and walking.

Habit makes us do things without thinking about them, often against our best wishes.

A man who has the habit of biting his nails and resolves to overcome it, many times finds, despite his resolve, that he has carried his fingers to his mouth and has commenced to chew them.

Could the shoe retailer harness this universal force of habit, he will be able to increase business.

I shall show how:

A habit is formed by doing a thing over and over again. It is like memorizing a verse. A habit, in fact, is a memorized action.

By developing in his regular customers the habit of visiting his shop with greater frequency, the merchant would obviously be in a position to make additional sales. But how develop this habit?

Simply by using every possible pretext for inviting customers to call at the shop more often than they have been in the custom of doing.

It is to create this habit of making more frequent visits that a great many retailers institute the charge account system. A charge account customer, they have found, will invariably step into her bottiers whenever she is in the neighborhood.

Were she merely a cash customer, she would no doubt hesitate about going into a shop unless she actually intended to buy. Possessing a charge account, however, she shows no such hesitation and thus opens herself to additional purchases.

A retailer selling women's shoes in Buffalo, New York, coaxes customers to come into the shop sooner than usual by using the telephone. During spare moments his cashier seats herself at her desk and calls up one woman after another.

In gossip fashion she asks each customer what she thinks of the weather and of that new moving picture, and wouldn't it be simply grand if the picnic of the Methodist church were to come out on a sunshiny day.

Eventually, the cashier calls to the customer's attention the fact that the store has just received the darlinest shoes from New York.

"You will love them," she remarks through the receiver, "and there's a pair that would look just adorable on your feet."

"I'm holding them out. Do step in within the next few days and try them on."

This method of keeping in touch with customers keeps them in the habit of coming to the store.

In another shoe shop, the salesman induces patrons to come in by sending to each of them a personal letter from time to time. This invariably offers a "personal tip" about some new shoes. It reads something like this:

"This is a little secret between you and me.

"Forty pairs of shoes came in this morning, direct from New York.

"As I was putting the shoes away, one pair suddenly captured my eye.

"It is a stunning pair in snake skin with a most unique strap.

"Just the shoes for Mrs. Fedell (the customer's name is filled in) I said when I saw them. They would just about complete that pale tan ensemble she wore the other day.

"Then guess what I did?

"I took them out of stock and hid them away so that on one but you can have them.

"But I can't hold them out too long. Won't you please come in soon before they are missed?"

Compelling a customer to visit the store is accomplished by a dealer in Baltimore by the simple means of sending to him a proof of the store's advertising in advance of its appearance.

A letter which accompanies the advertisement generally states that the customer has the opportunity of making a selection while the stocks are still complete.

"When the advertisement is released to the public," the lead reads, "it will naturally be more difficult to make a satisfactory selection."

A Newark merchant sponsors a variation of the same method. Instead of using the fact that the advertisement must be issued shortly as the reason for coming to shop soon, this retailer announces a private sale to be held in advance of a regular public sale.

The letter he sends out invites the customers to attend this private sale:

"In appreciation of your patronage, we desire to extend to you a personal invitation to attend a private sale of spring footwear in a number of decidedly smart models, each of which will be offered at the exceedingly low price of \$8.50.—Dan Rennick in Shoe Retailer.

Rules For Handling a Woman By Electricity.

If she talks too long—Interrupter.

If she wants to be an angel—Transformer.

If she is picking your pockets—Detector.

If she will meet you half way—Receiver.

If she gets too excited—Controller.

If she goes up in the air—Condenser.

If she wants chocolates—Feeder.

If she sings inharmoniously—Tuner.

If she is out of town—Telegrapher.

If she is a poor cook—Discharger.

If she is too fat—Reducer.

If she is wrong—Rectifier.

If she gossips too much—Regulator.

If she becomes upset—Reverser.

Experience is repetition coupled with thought.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Prompt Adjustments

Write L. H. BAKER, Secy-Treas.

Lansing, Michigan

P. O. Box 549

Putnam's

10c

ALWAYS
POPULAR



SANITARY HANDY PACKAGES
FOR EVERY OCCASION

PUTNAM FACTORY
NATIONAL CANDY CO., INC., Grand Rapids, Mich.

ALL ABOARD! ALL ABOARD! ALL ABOARD!

Steam is up! Last good-byes are being said! The Grocers' Special Trains are all ready to glide out of the railroad stations from all important centers, on their way to the N.A.R.G. Convention at Portland, Oregon, from June 24th to June 27th.

But there is still time to make reservations on these trains before they leave. Get in touch with your local Transportation Chairman. Make your reservations through him. If you haven't got all the information you need about the summer tourist rates, the itinerary, or anything else, ask him. He knows!

There's no time to lose!
Make reservations today!
Bring your wife too!

Compliments of

THE FLEISCHMAN COMPANY

Fleischmann's Yeast
Service

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor Springs.

First Vice-President—G. Vander Hooning, Grand Rapids.

Second Vice-President—Wm. Schultz, Ann Arbor.

Secretary—Paul Gezon, Wyoming Park.

Treasurer—J. F. Tatman, Clare.

Aggressive Selling As Practiced By Two Grocers.

Wherever you find a seller you find a merchant, and wherever you find a merchant you likewise find success so assured that competition means little or nothing. This is equally true of George Covalla, in the village of Cloverdale, California, and C. A. Pilgrim, who conducts two stores in a suburb of Pittsburg. Both men are artists, Cavalla being somewhat the better of the two. Both are able to use a pencil effectively on a stencil, so they make their circulars speak in lively, attractive language—the effective language of pictures. Both men keep closely posted on what goes on in the business world around them by reading trade papers and advertisements in cities. Both thus contravene the contention made by lazy-minded men everywhere that the grocer “has no time to read,” for these men are busier men than most so-called grocers. And thus both men find more to write and talk about than they can use in their circulars and are able to select really interesting items with which to make their circulars extra effective.

Pilgrim draws a nice assortment of vegetables on one side in his March 16 circular which is on pink paper with black ink. He displays his lines with skill and they read thus: “Here you will find a large assortment of fresh fruits and vegetables at moderate prices. And you can order your meat, groceries, fruits and vegetables with one phone call. Let us have your orders,” followed by addresses and phone numbers.

That is old, commonplace stuff, of course, but it is snappily written reminder stuff of the best character. Folks need to be told what they already know. They also like to be told what is familiar, just as children prefer old stories to new, stories of which they know every word in advance. Further, the familiar needs constant emphasis, for what is more familiar or more vitally important than the three meals we eat daily?

Pilgrim proceeds to quote definite prices on some of his perishables, but he simply lists Idaho baking potatoes, heart celery, leaf lettuce and others. Unquestionably such items as Idaho bakers require—and will splendidly repay—special salesmanship. In one city, for instance—it was Pittsburg, come to think—a wholesaler struggled for an entire season to get a foothold on Idaho bakers. He was turned down by all merchants: “What, offer potatoes at three for 25c? You must think I’m crazy,” was the response. In desperation, he consigned a few to selected merchants and then advertised them. Now he uses the long-distance telephone from Pittsburg to Idaho as a matter of daily routine to get his straight cars rolling in time.

Pilgrim prices his perishables scientifically and in immediate line with his market costs. Oranges are priced, with bright description, at 25c, 35c and 59c per dozen. New York Bartlett pears in cans are priced at 29c per can—a strong psychological price. He ends with: “Follow our advertising and don’t lose sight of the fact that we want you for a customer.” A man who thus sells goods need have no fear of going to the discard.

Pilgrim’s next advertisement emphasizes the phone convenience and he draws a telephone instrument with usual skill. He says: “Phone us your orders. We like phone orders.” Commonplace again, but effective. Suggestion is a great selling force. Pilgrim prices his lemons this week at 19c per dozen. On his cost that week, 11c per dozen, the right price would have been 15c, but 19c is admissible from many standpoints. First, it is probably a cheaper price—more attractive—psychologically than 15c would be. Second, against the customary inanity of “2 for 5c” and “3 for 10c,” this price looks extremely cheap. Third, he gets a fine margin—a bit too liberal but allowable when 19c is possible. Fourth, he sells dozens this way and makes more himself than he could on any margin in small quantities. Fifth, he gets folks to using lemons liberally. A dozen induces use, where two or three induce neglect. Thus, sixth, he builds his business while making fine money directly.

A grocer asks the Tradesman: “If I deliver a loaf of bread the 15th of the month and the customer pays me 15th of next month, how fast is my turnover?” The editor answers:

“Turnover means how often the goods are bought and sold. The sale is not completed until goods are paid for, payment being as much part of the transaction as ordering or delivering. The time between the 15th of one month and the 15th of next month is 30 days. Therefore the turnover is monthly or twelve times a year.”

But no merchant can handle his credit business scientifically or with full success who thus mixes two factors. In handling credits the merchant must become two men. He must be a seller on the one hand and the investor in credit on the other. Such is the right attitude.

Now, strictly speaking—and speaking, too, from the standpoint of hoped-for success in credit extension—the bread has turned the minute it has been handed out. The bread has been sold, it has been turned and its margin has been realized at that time; because at that time all factors of merchandising have been completed. Following the sale and consequent turnover of that bread, the merchant has done something else—something entirely aside and different from merchandising. For now he has made an investment in the credit of that customer.

The effect of credit extension is to provide the customer with money with which to buy merchandise. Looking at things this way, the merchant will realize that it is up to him to make wise investments in personal credit;

(Continued on page 31)

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

LIPTON'S TEA



GOLD MEDAL QUALITY

Always asked for by discriminating buyers who want the finest!
Be sure you have it in stock.

THOMAS J. LIPTON, Inc., 28 East Kinzie Street, Chicago, Ill.

The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS

MICHIGAN

NEW AND USED STORE FIXTURES

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

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

N. FREEMAN, Mgr.

Agency for Remington Cash Register Co.

Call 67143 or write

VINKEMULDER COMPANY

Grand Rapids, Michigan

Distributors Fresh Fruit and Vegetables

“Yellow Kid” Bananas, New Potatoes, Strawberries, Sunkist Oranges, Lemons, Fresh Green Vegetables, etc.

THE BEST THREE

AMSTERDAM BROOMS

PRIZE *White Swan* Gold Bond

AMSTERDAM BROOM COMPANY

41-55 Brookside Avenue,

Amsterdam, N. Y.

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.

High Beef Prices Are World-Wide.

Declaring relatively high beef prices a world-wide situation, the Bureau of Agricultural Economics, United States Department of Agriculture, reports that low output, high prices, and a reduced volume of international trade are the outstanding features of the cattle and beef industry in most of the important exporting countries.

The United States imported less cattle but more beef during the first quarter of 1929 than in the corresponding period last year, and the prospects are that New Zealand, Canada, and Argentina will continue to ship beef to this country. Prices in European consuming countries, notably Great Britain says the bureau, remain close to the high levels of 1928, but the relatively higher United States prices suggest that European buying cannot be expected to reduce materially the volume of foreign cattle and beef seeking an outlet here.

New Zealand now leads Canada as a source of United States fresh and frozen beef and veal imports, while Argentina is sending larger quantities of canned beef. Canada is the leading source of live cattle, principally stockers and feeders. The leading outlet for Canadian cattle and beef, under present world price conditions, has shifted from Great Britain to the United States. Mexico is sending a relatively smaller number of stocker and feeder cattle to the American market.

Prices remain relatively high in the European beef markets, and imports are below those of a year ago as a result of reduced supplies available for export in the Southern Hemisphere, notably South America. In Great Britain there has been a noticeable tendency to use the less expensive frozen beef rather than best chilled beef, but all beef is regarded as dear by most consumers. There is more consumer resistance to the existing price level in Europe than there is in the United States. Most European countries, especially on the continent, have been increasing their domestic beef supplies during recent years and including 1928, but this tendency has greater significance with regard to the volume of imports from the longer time viewpoint than it has under current market conditions.

The United States cattle industry is reported to be passing the bottom of a production cycle and approaching the peak of a price cycle. This means that as prices rise through the effect of a series of years of shortage in supplies of cattle, breeding animals are withheld from the market to build breeding herds and there is a temporary additional contraction of beef supplies. There has been a tendency toward smaller total inspected slaughter this year, with steer slaughter larger than a year ago, and slaughter of other cattle considerably less.

Surplus Elk Offered By Biological Survey.

Surplus elk from the National Bison Range are being offered by the Biological Survey of the Department of Agriculture to anyone who will remove them without cost to the Government, it is announced.

The full text of the statement follows:

The National Bison Range is in Western Montana near the towns of Moiese and Dixon. Because the elk there have increased beyond the carrying capacity of the range, it is necessary further to reduce their numbers, even though some of the surplus animals have already been disposed of by sale.

The National Bison Range is administered primarily for the maintenance of a fair-size herd of buffalo, the original stock of which was supplied by the American Bison Society. It is the desire of the Biological Survey to make immediate reduction in the numbers of the elk so as to avoid feeding them hay during the later and early spring, which would otherwise be necessary, as well as to preserve as much forage as possible for the buffalo. The elk at this time are mainly valuable for exhibition purposes at zoos and for stocking game parks and farms. It is now too late in the season for the elk meat to be good.

Correspondence on the subject should be directed to Frank H. Rose, protector of the National Bison Range, Moiese, Montana. Telegrams should be addressed to him at Dixon, Montana.

Forage Important For Production of Pork.

There is no substitute for good management in the production of pork. Good management implies that one give attention to such factors as may reduce production costs. In amplifying these statements, William C. Skelley, assistant animal husbandman at the New Jersey Experiment Station, adds:

"One of the most important factors in reducing the production costs after the pigs are farrowed is the use of forage crops with the grain. This has been proved not only by scientific experiment, but also by the experience of leading swine raisers in the United States. Forage crops are valuable for all swine, and especially for young growing pigs, because they contain much of the body-building materials needed in liberal amounts by young growing animals.

"Such crops are rich in protein which is of the right quality to supplement effectively the proteins of the common feeds given to swine. In addition, they are rich in mineral matter, particularly lime and phosphorous, needed in large amounts by growing animals.

"Lastly, forage crops contain vitamins, which scientists have found to be necessary for the growth and health of animals. The choice of a forage will depend on the soil and climatic conditions."

The early worm should keep later hours.

WORDEN GROCER COMPANY

The Prompt Shippers

Good All The Way

Morton House COFFEE

It's The Guaranteed Coffee

WORDEN GROCER COMPANY

Wholesalers for Sixty Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

HEKMAN'S

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

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



HeKman Biscuit Co.
Grand Rapids, Mich.

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.

How To Handle the Fishing Tackle Trade.

Knowledge of the goods, and of their uses, helps materially to sell any specialized line. This is why it will pay, in handling fishing tackle, to place in charge of that line a salesman who understands both tackle and fishing.

A tourist in a certain town last season wanted to do some trout fishing on one of the nearby streams. He was attracted by an excellent window display of fishing tackle. The stock in the store was well selected and in good shape.

The would-be purchaser asked regarding neighboring trout-streams, and the sort of equipment to use. The salespeople seemed to have only the vaguest ideas on the subject.

"I guess this trout fishing here is over-rated," mused the tourist; and went out without buying anything.

A little further down the street, however, he found a store, somewhat smaller and less pretentious than the first. In one corner of a nondescript display of fishing tackle and souvenirs was a card reading, "Information regarding fishing for the asking." The tourist went in.

The man behind the counter knew his fish. Also his tackle. His stock of the latter was hardly as comprehensive as the big store had shown, but it was good enough; and his information covered the whole field. The visiting fisherman found here a kindred spirit who would tell him just where to go, how to get there, what tackle to use, and how to use it. The tourist's dead enthusiasm came to life again; and then and there he outfitted.

That experience will explain why some stores which pay a great deal of attention to window display, keeping up the stock and other important matters yet fail to get as good results as they should from their really excellent work in these directions. Personality is a vital matter; and so is the hardware dealer's wideawake personal interest in the goods he is selling and the pastimes and activities to which he caters.

The good display attracts the customer; but the salesman's knowledge, enthusiasm and selling ability are necessary to clinch the sale.

This is true of practically all hardware lines. It is true of all selling. A woman told me yesterday of an experience in a shoe store. She had gone to buy shoes for a little boy. "They've got a new dumbbell," she said, "a girl; and she began to show me shoes. I asked her the difference between the \$2.50 and the \$4 shoes and she didn't know. Then the proprietor came along and explained the difference in leather, the more careful manufacture, the finer finish. I could see at a glance then that the higher priced shoe was worth more."

The same thing applies to fishing tackle. The dumbbell of to-day is however quite likely to become, with intel-

ligent application, the star salesman of to-morrow.

The man in charge of the fishing tackle should be something of a fisherman. This is particularly necessary in a town where local fishing facilities bring numerous summer visitors. These people as a rule don't know what to buy or where to go; and the friendly and intelligent salesman who can answer both questions is pretty sure to land their business.

Knowledge of the line, on the part of some one salesman specially placed in charge of it, is a first essential. And he in turn should be coaching some other salesman; because no one man can do it all.

The dealer should be on friendly terms with local hotel and boarding housekeepers, keepers of tourist rooms and taxi drivers; so that when a fishing enthusiast comes to town, they will refer him to the merchant for information and equipment. In my limited travels I have found men in one class of business recommending people in some other line, and doing it enthusiastically. As a rule they do it, not because they are financially rewarded, but because they know these folks, and know they are dependable. Establish yourself and your business in the estimation of local people who are apt to meet tourists and travelers, and you will find a great deal of trade thus diverted your way.

There are numerous ways in which the fisherman's trade can be attracted to your store. The reputation of being "headquarters for fish information" is worth dollars to any hardware or sporting goods dealer. In one town a dealer who is a regular fishing crank sells practically all the tackle used in the neighboring territory. His sales of other lines are small; but his enthusiasm and his established reputation as an authority on fishing draw him practically all the trade in this one line.

Before this man went into business he had been a man of leisure and wealth. Fishing was his hobby; and he learned all about it. Then he made some bad investments. He had to earn his own living. The town had two hardware stores both selling fishing tackle. This man nevertheless opened a sporting goods store which specialized in fishing tackle. Now the regular dealers sell practically no fishing tackle—simply because their handling of the line was always perfunctory—while the exclusive dealer does all the business. Yet had either of the regular dealers been enthusiasts or possessed even an intimate knowledge of fishing, the newcomer would probably never have secured a toe hold.

A contest offering a prize or prizes for the largest fish caught is often a good business-getter. This stunt is quite frequent with dealers in the vicinity of famous fishing waters. As a rule such a contest is open to any angler provided he registers his name and address at the beginning of the season, or at least before he makes his catch. This proviso brings people into the store and gives the dealer a chance of securing their business. Sometimes—not always—the stipulation is made that the prize-winning

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

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GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

fish be caught with a certain variety of tackle, or with tackle bought at this particular store.

One alert dealer keeps interest alive by bulletins of big fish caught by contestants. Whenever a big catch is made, a snapshot of the fish and the fisherman is posted in the window, with a few words explaining that the sort of tackle used in catching this big fish is on sale inside. Photographs are kept from year to year; and used from time to time in connection with window displays. A window display last year showed the record fish, and their captors, for the past ten years.

Another dealer elaborated this contest idea considerably. He provided a large register recording the captures of big trout, the date, place, weight, length, etc.; also details of the bait, tackle and rod used. Each purchase of a dollar's worth of tackle from this store secured the customer a membership card in the store selling club, and gave him the privilege of registering his big fish. No fish under one pound could be registered; but every effort was made to secure registry of larger fish. A prize of \$10 in gold or its equivalent in fishing tackle was offered each season to the fisherman capturing the largest fish; and the same amount to the angler who made the largest total season's catch.

This contest proved highly profitable to the fishing tackle department, stimulating rivalry between local sportsmen, many of whom, eager to keep posted, called at the store frequently to leaf through the register of the latest catches. Many townsmen bought from the dealer not merely the dollar's worth of tackle necessary to qualify them for membership, but all the tackle they needed. Not merely did the fishing tackle trade double the previous year's sales, but a goodly increase was shown in other lines.

Methods to be employed in appealing to fishing tackle trade of course depend largely on the locality. In some places this trade is a minor item, and elaborate prizes are not justified. In others, the trade bulks big in the year's business. Every merchant must adapt his methods to local conditions. At the same time, it is worth considering, not merely the actual amount of trade now done, but the possible extent to which trade can be developed by aggressive methods.

Window displays should be used; and special attention should be given to interior display. The value of showing the goods attractively inside the store is not always appreciated.

A large window was used by one dealer to make a very comprehensive display. The back ground was a "bush" contrived of fishing rods, their bases sunk in imitation moss, leaves and other forest covering. In front of the rods were fishing hooks, flies, trolling spoons, bait receptacles, hampers, rod cases, nets, etc. A few mounted fish, trophies of local sportsmen, were worked into the display; and were helpful in attracting notice to a really worth while display of tackle.

A fishing camp furnished the motif for another good display. In the main part of the window was a large galvan-

ized pan about three feet square and one foot deep. This was filled with water which, by a mechanical device, was kept running. Several small fish were placed in this tank, the edges of which were covered with moss. At the back of the pan, on a raised knoll, was a miniature tent, containing miniature figures. In front of the tent was shown a tripod with a pot, and underneath some sticks. A red electric bulb threw a light through the sticks, making a fair suggestion of a camp fire. Around the tent were arranged fishing rods; the whole making—especially at night—a very effective display. Across the window above the line of vision was a netting on which were hung hooks, flies, etc. The corners of the window and the border were of all sorts of accessories, such as bait receptacles, minnow traps, thermos bottles, rod cases, etc. The resulting display was a very effective one. Victor Lauriston.

New Jewelry For Varied Occasions.

Beach jewelry may be purchased in sets or individual items. Chokers are made of smooth, shiny wooden beads which come in such sizes and shapes that it would take a book to record them all. One new set is made of square discs about an inch in size, each disc separated by two small round wooden beads in natural color. Smaller discs are used for a bracelet and an anklet. A zigzag choker is made of shoebutton beads and three wooden rondels of different colors strung together.

A choker to wear with the sun-tan back suits is made of red wooden beads alternating with others of carved bone or ivory. A lariat effect is used in back, the free end being finished with a huge pendant of the carved bone or ivory. An anklet and wristlet come with this choker. Other single necklaces are longer and are found in various color combinations.

Black and white beads in small sizes and with several strands bunched together are very attractive with the black and white beach things. Huge red beads cut in modernistic shapes with either black or white ones are very gay when worn with the neutral colored suit or ensemble. Chokers of navy blue and tan are especially stylish when made of ball beads that have shanks to keep them in position when strung about the neck.

Negligee Styles.

Interesting diversity is shown in negligees. The latest styles are both tailored and softly draped. A practical gown for general utility is made of crepe de chine moire, tub satin or any of the new washable materials that have sufficient body to stand wear and retain their beauty. For the summer wardrobe negligees of this sort are of much service and comfort, and are either quite simply tailored or finished with lace that launders.

Black negligees of the sheer materials are very smart, and late models have almost the formality of tea gowns. One of black Chantilly is made with the skirt lifted in front and shaped in a narrow-pointed train.

Most of us are too lazy to take responsibility.

The Brand You Know by HART

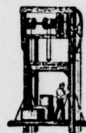


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on the Can

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Dumbwaiters—Electric Convert-
ers to change your old hand
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Mention this Paper. State
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SIDNEY ELEVATOR MFG. CO.
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SOUND COMPANY, SOUNDLY
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Sand Lime Brick

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Makes Structure Beautiful
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All varieties, bulk and package cheese

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Imported Canned Vegetables
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HARRY MEYER, Distributor
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Standard of quality for nearly 70 years
SEELY MANUFACTURING CO.
1900 East Jefferson. Detroit, Mich.

HOTEL DEPARTMENT

News and Gossip Regarding Michigan Hotels.

Los Angeles, June 14—I am glad the Out Arounders finally broke away from their moorings and paid a visit to Pontiac and the Heldenbrands. Everything they report meets with my sincere approval. The Heldenbrands certainly dispense practical and intelligent hospitality. Would that there were more of such in the profession and fewer of the "high hat" pattern. I have always maintained that landlords are born and not recruited from the ranks of wop life insurance and book agents.

"Uncle Louie" Winternitz, enjoying good health, reports that he will remain in Los Angeles until the Elks convention next month after which he will hie himself to Charlevoix for his summer rest. The winter spent in California was good for him.

I remember several years ago Tupper Townsend, of Hotel Whitcomb, St. Joseph, at that time, and Abe Frank, general manager of Hotel Ambassador, Los Angeles, had a somewhat wordy controversy in one of the National hotel publications over the relative merits of Florida and California as winter resorts. I believe the result was a draw. Recently I notice that Mr. Townsend has returned from a Florida-spent winter and still thinks well of the offerings by the Southern state. I haven't caught up with Mr. Frank to secure a further expression from him on the subject, but I will say on my own responsibility (having wintered—and summered—in both states) that while the resort or winter period in Florida is, without doubt, just as delightful as California, there is a vast difference in the summer. In Florida the humidity is intense and the insects intenser. In California we have no acquaintance with either animal.

Ernest H. Piper, Detroit, in addition to officiating as secretary of the Michigan Hotel Association, is also manager of three distinctive Motor City hotels, the Madison, Lenox and Lincoln, and he conducts them all in a highly satisfactory manner, because he takes his various positions seriously. Now these are old institutions, but one wouldn't really believe it from an inspection, for the reason that they are regularly rehabilitated and made to look like new. Just now it is the Madison which is being renovated, to the extent of increasing the size of the lobby which has heretofore been inadequate to the requirements of the patrons. Also new furniture, carpets and decorations are included in the improvement program.

One of the latest offerings on the scientists menu is a "sawdust" salad. It is claimed that they can take a stick of dry wood and by rolling up their cuffs and shooting a few chemicals into the mixture make 75 per cent. of the mass fit for food. The tender twigs on the towering oak are converted into dainty desserts. A guy with a pair of pruning shears would be able to defy the restaurateur and pick up a meal almost anywhere. Too bad the discovery comes at a time when there is a scarcity of timber and a plethora of regular food products.

F. W. Bergmann, who was manager of Hotel Statler, Detroit, some years ago, whence he went to Hotel Pennsylvania, New York, is now manager of Sunset Country Club, St. Louis.

Recently the Flint Hotel Association tendered an entertainment to their Detroit brothers, which included a banquet, a business meeting and concluded with a dance. Preston D. Nor-

ton, Hotel Norton, Detroit, presided over the business deliberations, while Harry Price, managing director of the Durant, Flint, was toastmaster. A very good idea and worthy of emulation by other similar organizations.

J. F. ("Jack") McManus, a product of the Cushman House, Petoskey, has been appointed publicity manager for Hotel Pfister, Milwaukee, and you may take my word for it, he will prove a live wire.

Ginger ale in itself is not considered as a dangerous potion, but when associated with crushed ice and some other ingredients objectionable to Mr. Volstead et al becomes a rank poison, is now taboo by an eminent Federal judge who, at least has some knowledge of its possibilities. Hence the hotel man must not supply the combination of the two former ingredients to his guests. Wisdom and discretion in the enforcement of all laws is essential to the maintenance of respect for these laws, and in view of the situation with reference to prohibition, and the wide differences of opinion with regard to it, it would seem the part of this wisdom to give the ginger ale the benefit of the doubt, else there may be a falling off in the demand for a really healthful and refreshing product.

Miss Sadie F. Chambers, manager and owner of the Park Hotel, at Frankfort, which will be opened soon for the resort season, announces that she has, in addition to many other improvements, installed a new heating system in her establishment and provided several of the rooms with baths. The Park has ever been an excellent hotel and well patronized. Mrs. Chambers' father, William Henderson Chambers, bought the land and erected the hotel sixty years ago.

The spirit of improvement has also caught up with Sam Farrow, proprietor of Hotel Whiting, Traverse City. He is redecorating and refurbishing and adding fifteen baths to his equipment. Fully half of his fifty rooms will be thus equipped when his improvements are completed.

"Ted" Beecher, promotion manager for the Morton Hotel, who was recently elected President of Western Michigan Greeters, has been elected to fill the position formerly occupied by Raymond Baker, who has gone to Montague, to manage the Rockdale Inn, this summer.

Harry Holland has purchased the Hotel Lowell, Lowell, and is to improve the dining room thereof with a view to catering to tourists and others.

Walter Hodges is going to make certain changes in his Hotel Burdick, Kalamazoo, whereby every guest chamber will be provided with either a tub or shower bath. Three years ago he made improvements which practically revolutionized the entire establishment, and it proved to be a most satisfactory outlay, although it was predicted that Kalamazoo was over-hotelled for fair. But it seems this was not the case. Since that time Frank Ehrman has doubled the capacity of his Columbia and made good. Whether the addition to the Park-American is really needed, remains to be seen, but whether or no, the Burdick and Columbia will continue to prosper notwithstanding.

Frank Duggan, vice-president of Hotel McAlpin and general manager of several other New York hotels, was visiting in Detroit last week. Mr. Duggan was assistant manager of the Detroit Statler three years ago and resigned that position to take charge of the Detroit Golf Club. Mr. Statler wouldn't have it so, and prevailed up-

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

"An entire city block of Hospitality"
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Rooms \$2.25 and up.
Cafeteria -- Sandwich Shop

"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.



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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HOTEL CHIPPEWA

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European Plan
MANISTEE, MICH.

Up-to-date Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms
Dining Room Service
Hot and Cold Running Water and Telephone in every Room.
\$1.50 and up
60 Rooms with Bath \$2.50 and \$3

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.

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What have You?

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1420 Sherman St., S. E.
GRAND RAPIDS, MICHIGAN

WESTERN HOTEL

BIG RAPIDS, MICH.
Conducted on the European Plan. Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. Rates reasonable.
WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.
Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
WALTER J. HODGES,
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BOYNE CITY, MICHIGAN
Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT HOTEL. American Plan, \$4.00 and up; European Plan, \$1.50 and up. Open the year around.

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

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CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.
Muskegon -- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

CHARLES RENNER HOTELS

Four Flags Hotel, Niles, Mich., in the picturesque St. Joseph Valley. Edgewater Club Hotel, St. Joseph, Mich., open from May to October. Both of these hotels are maintained on the high standard established by Mr. Renner.

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
—Location Admirable.

W. O. HOLDEN, Mgr.

HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

on the club people to let him off, which they did, whereupon he was made manager of Hotel Pennsylvania, New York, and assistant to the president—Mr. Statler. However, New York hotel men soon discovered that Duggan was a real "find," and showered all sorts of good jobs upon him. He has probably been endowed with more authority than any hotel man in the country. But he deserves it all.

It is usually the case that hotel promotion is in the hands of somebody who knows nothing about the business, who goes to others who are also shy of hotel knowledge, and induces them to invest their coin in possible hotel fiascos, but find the parboiled limit in the person of the real hotel operator who, when the convention season opens, disconnects the institution from permanent guests in order that he may handle the transients at higher rates. We have a concrete example of this type of business acumen in Los Angeles this last month. A predicted attendance of 100,000 to twice that number, at the Shrine convention, sent a lot of permanent guests scurrying for accommodations in apartment houses and other quarters. The exact attendance was slightly above 17,000. A portion of this number remained on the Pullmans which brought them to town and a large percentage of the others put up with relatives. Naturally the hotels were mostly "frostbitten" and will now proceed to reorganize and seek to recover that patronage which they lost. But next year there will be a conclave of McGilligan's Scientific Sons of Rest, or something else and the regulars will be "shunted" in the customary manner.

Frank S. Verbeck.

News of Interest To Grand Rapids Council.

We trust everyone has fully recovered from the jaunt to Jackson and are back to work feeling better for having made the trip. It certainly was a fine crowd of fellows who attended the Grand Council meeting and the parade was an inspiring affair. Our only regret is that there were not more of Grand Rapids Councilors who could make it possible to make the trip. It is reported that Grand Rapids won a prize for the parade which is gratifying and all credit is due the chairman of the Uniform and Parade Committee, R. W. Radcliffe, and his able assistants for their untiring efforts. While everyone who was in Jackson felt extremely well entertained and fed by the Jackson Council, there was one exception, inasmuch as Bert Saxton complained about the lack of good or at least lack of ability to eat it. Bert does have his troubles sometimes.

It is reported that John H. Millar, 1411 Byron street, who has been very ill, is able to rest and spend his time on the front porch enjoying this fine summer weather. He will be glad to see any of the Councilors who have an opportunity to visit him.

Brother Bob Dolson, Ethel avenue, well-known flour and cement sack salesman, certainly must find business good, as he very recently purchased a new Flying Cloud sedan for his better half to enjoy the time while Bob is away.

Ed. Wykel, of 1436 Wealthy avenue, has recovered from an accident which involved his hitting his head against a 2x4. It is our opinion that commercial travelers as a whole were fairly hard headed, but Ed. evidently found something a little harder.

Regular Council meetings have adjourned for the summer recess and will begin as usual again the first Saturday evening in September. This is something to look forward to.

The Salesmen's Club have also adjourned for the summer with the exception, of course, of the annual picnic, which will be held Sunday, June 30, at Meyers Lake. The picnic will be a repetition of the very enjoyable affair held last year at the same place. Mr. Thomas, who conducts the pavilion, has assured us of another first-class meal, to be served at 5:30 in the afternoon. Undoubtedly there will be some of our members and friends who will wish to go out early in the day and enjoy boating, fishing or other water sports, but the main events of the picnic will begin promptly at 2 p. m. It is planned to have the body of members meet in their automobiles at the Rowe Hotel, at 1 p. m. sharp and from there drive to the lake. There will be, of course, some sport events for the children as well as grown-ups and any of those who attended these picnics in past years will know that there is a good time in store for everyone who comes. The average attendance has been a trifle over 100 in the past and many of the members of Grand Rapids Council No. 131 who do not find it possible to regularly attend the Salesmen's Club are always on hand for the annual picnic. All of the traveling men and their friends are cordially invited. Notices with return cards for reservations will be sent to Salesmen Club members within the next two or three days. U. C. T. members who would care to come are urged to call one of the committee men, as follows: Art Hare, Browning Hotel, chairman; Gerald Gay, Corn Products Refining Co.; Art Throop, State License Bureau; Jack Imenem, Browning Hotel; Jack Williams, Browning Hotel; Amos Graves, Miller Tire Agency; Clarence C. Myers, care C. S. Jandorf; or any other member of the Salesmen's Club. Please understand that this is an open invitation to all salesmen and their friends in this vicinity. Come and bring your families and enjoy a real outing.

C. C. M.

Playing your first game of golf is equivalent to having your salary garnished for the rest of your life.



HOTEL BROWNING

150 Fireproof Rooms

GRAND RAPIDS, Cor. Sheldon & Oakes
Facing Union Depot; Three Blocks Away

While conditions continue highly competitive in the candy trade, reports agree that retail volume for the first six months of this year is likely to forge ahead of the same period of 1928. This is held the case despite the advertising which has advised a cigarette

instead of a sweet, which, according to one opinion expressed, has centered attention on candy through constant repetition. Sales of packaged goods have been particularly active and striking gains are credited to chain stores handling these items.

FOR SALE PANTLIND CAFETERIA EQUIPMENT

COMPLETE DOUBLE SERVICE COUNTER

70 ft. of Black & White Marble Service Counter for Double Service. Can be divided if desired.

Includes two complete steam tables, one with Monel Metal and one with Nickel Plated Meat and Vegetables Pans—Two Refrigerated Salad Trays—Two Glass Dessert Display Racks—Tray Rail and Guard Rail.

ALL IN A-1 CONDITION.

Alterations requiring different equipment makes possible this opportunity to secure a bargain.

Inquire

PANTLIND HOTEL
GRAND RAPIDS, MICH.



How long ago did you draw your Will? If you were making it now would you have it read the same?

The **MICHIGAN TRUST Co.**
GRAND RAPIDS

DRUGS

Michigan Board of Pharmacy.
President—J. C. Dykema, Grand Rapids.
Vice-Pres.—J. Edward Richardson, Detroit.
Director—Garfield M. Benedict, Sandusky.

Examination Sessions—Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Marquette, and the March and November examinations at Grand Rapids.

Michigan State Pharmaceutical Association.
President—J. M. Ciechanowski, Detroit.
Vice-President—John J. Walters, Saginaw.
Secretary—R. A. Turrell, Crosswell.
Treasurer—L. V. Middleton, Grand Rapids.

When a Woman Sells Drugs Along Right Lines.

Clara Stanton, the woman druggist of Denver, never cuts a price. Her windows are never filled with hot water bottles marked, "Reduced to 98 cents." She isn't depending upon a quick-lunch soda-fountain to put her over. She has one of the most satisfactory businesses in the West; so much so that she is about to open branch stores in other cities as well as in Denver.

Why?

Briefly, it is because Clara Stanton accepts as fact and not theory that 85 per cent. of the buying public is composed of women and that women must be treated as woman like to be treated if they are to become satisfied—and satisfactory—customers. Perhaps she reads them better because she is a woman, but that is no reason, she maintains, why men can't learn.

The first lesson is: There is no hurry. "Women, above all things don't like to be rushed," says Miss Stanton. "I realize that there isn't a drug clerk living who thinks he has ever rushed a customer. Perhaps he didn't. But he has about him the atmosphere of hurry so no matter what his intentions, he works with a handicap. The very windows of most of our drug-stores give the appearance of haste; things crowded, jammed into it. It's no better inside. Narrow aisles, tables teetering with goods, space so filled that the poor lady has no place to lay her bag, a thing she instinctively wants very much to accomplish. The clerk may not have made a single hurried gesture beyond flying to do her bidding. He may be as polite, as leisurely, as encouraging as anyone could please. But the odds are against him. She feels confused and hurried. She states what she wants and gets out of there as quickly as possible. If she looks around there is small chance that her eye will light upon anything that she can distinguish as something desirable.

"Even the hardware stores have learned better. Go into an up-to-the-minute hardware store these days and it's a place you like to stay in and you always buy more than you came in for. And they have to display—I've forgotten how many thousands different items—equally as many as we druggists do at any rate. Even they have learned that the great percentage of their buying public is composed of women and they treat her accordingly.

"My store is small, but it gives the appearance of having plenty of room and it has the atmosphere of 'time to

stay awhile.' This is accomplished partly because of the window in which there are never more than a half-dozen items and partly because of the fact that it is quiet and restful inside. The walls and woodwork are done in grey and soft greens and the floor is completely covered with a thick carpet. There is a broad inviting settee. Nothing fussy about it—just simple and dignified. A man couldn't possibly object. That room is a money-maker in itself.

"There is but one show-case as we know show-cases. Instead there are glassed-in cabinets against the walls with nothing by way of show-case or counter to interfere with the customer's wish to go right up and look at what they contain to her heart's content. They end with a broad shelf where things are placed for her to touch—an important selling aid. Below the shelves are dozens of small drawers and there is little that a customer likes better than to see what is in them.

"We don't realize sufficiently that women like to shop; that is, like to be able to look around, to have the privilege of touching things, to have much to choose from. It is the breath of life to them. That's traditional. That means that things must be out where they can be handled. But the very suggestion is objectionable to your druggist. However, we will see how that can be handled in a minute. It also means that one must have variety. That doesn't mean large stock. Simply as many kinds of the same item as are available. I never have more than two items of the same kind on the floor. All extra stock is in the stock-room where it belongs. But I will have seven or eight kinds of that item for a customer to choose from.

"There isn't enough money in it for all the time and effort involved," is the argument. Well, let us see. A woman comes into the orthodox drug-store to buy some face powder, let us say. There are several makes of powder for her to choose from all right, but they are closed up so the choosing is more or less a farce. So she says, 'Give me such-and-such,' pays for it and goes out, probably without making any other purchase other than the one she planned to make before she came in.

"She comes in here for face powder. She is led over to the powder jars—eight or ten different shades and grades, including green, sunburn and lavender. Her eyes begin to sparkle. Here is a chance to choose. She tells me what grade of powder she has been using and what shade. Whereupon I take her to one of those fascinating drawers and pulling it out show her rows and rows of small bottles filled with powder. We select three or four, and I put a little from each into a dish, hand her some clean cotton and a mirror and invite her to try the various effects. I recommended one as particularly suited to her skin. She is delighted. She can no more help buying than a man can help reading his morning paper. It is no trouble to sell her a profitable grade for day use, along with some evening powder. The powder is given to her in a glassine bag. There is a bit of psychology here.

Many women believe they are paying for the fancy box and trimmings, which is true. But in using the glassine bags they feel that they are buying all powder.

"Does she leave then? Not likely. On the shelf above the drawers are four jars of cream. They are open and in each jar is a stirring stick so that she can stir it around to judge its consistency. There are four colors—green, rose, yellow and white. It's the color that takes her eye—and that's something else that we don't realize enough. Women love color. Compared to the green, the rose and the yellow, I sell very little white cream. Those who buy white are the few women who boast that they don't care how they look and merely want something of a cleanser. Another thing, they remember color when they can't remember the grade they want. That brings them back for green or yellow or rose as the case may be. If it were a matter of grade and they could remember, why not just run into another shop?

"From creams it is no trick at all to get them interested in lotions. Again these are in color—always color. There are open bottles for her to sniff and try. But always the bottles and the jars she eventually buys are sealed. There is a small bow of colored rice-paper on top, an inexpensive device, but one which pleases the fastidious customer not only for its daintiness but because it assures her of an untampered package.

"Incidentally, I mix and make all my own powders, creams and lotions. Any first-class chemist can do this and it is a profitable way to build up this end of the business. The customer likes it because she knows then that you have a real knowledge of her needs and can serve her intelligently. Another thing, she can get it nowhere else, so she always comes back.

"And while I'm on the subject, let me say that a big mail-order business can be built up in this way. Hundreds of parcels leave this shop daily and go to all parts of the United States. Most of them go to people who have moved away or to whom I was recommended by friends. But I don't depend on these people alone. I frequently campaign the small towns nearby by direct-mail. Here, once more, I remember color. All my letters and circulars go out on colored paper. Each time it's a different color.

"Nor do I follow the telephone directory or any such methods for my mailing list. When I am planning to campaign a town, I subscribe to the local paper. Every time an issue comes I read the society news and take down the names of the people who are doing things. After a few times one learns which are the representative people of the town, the ones who have the money, perhaps, and who are of importance socially. Then I send to a customer in that town asking for an old telephone directory in exchange for some of my goods. The names are then checked for addresses and the campaign begins. It works. Of course, I do none of this myself. A reliable woman is engaged for the occasion.

"But to come back to the subject of selling our customer. There is still rouge to buy—eight shades for her to try and choose from. And lipsticks close by. One thing leads to another. If a customer gets out of here without happily spending ten dollars or more it's because one of the saleswomen is having an off day.

"No. This place is popular partly because it gives the majority of the world's purchasers their coveted opportunity to shop. But no woman comes in just to shop and then goes somewhere else to buy. She has to buy something. She can't help herself. That's because we have variety.

"Say it's a reducer. I show the habitual shopper some tables. 'Oh,' she says, 'my husband would never allow me to take tablets.' All right. I show her bath tablets. 'Well,' she hedges, 'the hot water is uncertain at our house.' All right. I show her a roller. 'It's too large, too expensive.' All right. I show her a smaller, less expensive one. She buys. She isn't forced into it—that is, she doesn't know she is. She has so much to choose from that she just can't resist.

"That reminds me. When selling drugs that come already done up in packages, the ones that druggists usually have on display have, say, a half-dozen or a dozen doses of the article desired. I never have small quantities on display. I have them if they are asked for, but nine times in ten, I can sell her packages in large quantities when I show them to her first.

"There is something else that druggists don't realize and that is the need of having a private place in which to sell rubber gods. That's why they are always selling hot water bottles, etc., for 98 cents. Druggists could sell three or four times as much rubber goods if they would just have a private room to show them in. I sell more than any druggist in the city at full price and it isn't all because I am a woman who keeps a store for women. It is because I have a curtained-off place where the customer can sit down, be comfortable and make her choice without embarrassment.

"Here, again, she has plenty to choose from. There are as many colors as are made, too. Remember, women like beauty no matter if the article she is buying is nothing but a bulb-syringe. The other day I found a hot water bottle in the salesman's stock that was not only rich in color but it had an American beauty rose embossed on it. I ordered a supply at once. They sell like hot cakes, mostly on account of that rose.

"Get the goods into their hands. Let them feel the quality of the rubber. Don't simply tell them that one item is superior to another. If they are feeling it, they know. There is no need of carrying unprofitable goods. Women want the best and they'll buy if they can choose and, above all, touch.

"I think that one mistake we druggists have made is in not working closely enough to the trade. Most of those who do the buying rarely come in real contact with the customers. How

can they know what is wanted, then?

"But that is merely another of my parentheses. What I want to impress once more is that most merchants don't want people to linger. 'Get them waited on and get them out.' is the rule. Women like to linger. They are the buying power of the Nation. Create an atmosphere of leisure, make them welcome, encourage them to linger and they will bring you prosperity."

Edson Rich.

Shoe Dressing, Tan or Russett.

These consist of a cleaner and a polisher, the former being a liquid, the latter a paste.

The Cleaning Fluid.

1. Tragacanth ----- 2 dr.
Oxalic Acid ----- 3 dr.
Water ----- 32 oz.
Mix and dissolve. It should be colored yellowish with aniline yellow or saf-
fron.

2. Yellow Wax ----- 4 av. oz.
Linseed Oil, raw ----- 6 fl. oz.
Oil of Turpentine ----- 20 av. oz.
Soap ----- 2½ av. oz.
Water, hot ----- 28 fl. oz.

Melt the wax at a gentle heat, then cautiously incorporate the two oils. The soap, which may be the ordinary yellow bar, should be in shavings and should then be dissolved in water. Now mix the two liquids.

The Polish.

3. Petrolatum, Yellow ----- 24 av. oz.
Yellow Wax ----- 8 av. oz.
Mix by fusion.

4. Rosin ----- 1 av. oz.
Yellow Wax ----- 8 av. oz.
Petrolatum ----- 24 av. oz.

5. Yellow Wax ----- 16 av. oz.
Palm Oil ----- 8 av. oz.
Oil of Turpentine ----- 16 fl. oz.

Prepare like preceding.

It's all right to fail, but don't make it a habit.

Hair Gloss.

Hair glosses are for the purpose of giving a gloss and a smooth, soft appearance to the hair, glycerin or castor oil being the main ingredient which is dissolved in alcohol and perfumed with essential oils or synthetic perfumes to suit the taste and price. Besides the preparations mentioned below, the mixtures known as brillian-
tines, are also used as hair glosses.

1. Castor Oil ----- 4 oz.
Alcohol ----- 12 oz.
Oil of lavender flowers ----- 30 m.
Oil of bergamot ----- 30 m.
Color with turmeric if desired.

2. Glycerin ----- 2 oz.
Alcohol ----- 2 oz.
Orange flower water ----- 2 oz.
Rose water ----- 10 oz.
Oil of verbena ----- 30 m.
Oil of rose geranium ----- 30 m.

Housecleaning Hints.

There is no better varnish cleaner than this—one-third turpentine to two-thirds paraffin oil. Both may be purchased at your local drug store cost very little and keep your furniture and wood work "spick and span."

Did you know you could make your own parchment paper for lamp shades? Well, you can, and very cheaply, too. Use heavy smooth wrapping paper of the ordinary variety. Dip it in a solution of one part normal sulphuric acid to ten parts water. Completely submerge the paper for ten minutes. Then rinse thoroughly in clear water, and rinse thoroughly in clear water. Dry.

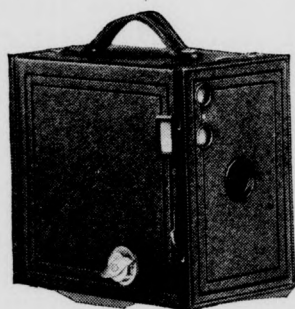
Concrete paint is excellent for renewing old badly worn linoleum. It is cheap, quickly and easily applied, very effective. Only two coats are necessary, and the second may be applied just twenty-four hours after the first. If you then finish with one coat of water-proof varnish, your floor will be easily taken care of, very neat and durable.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	9 @ 20	Cubebs	5 00@5 25	Benzoin	@ 2 23
Boric (Xtal)	9 @ 20	Eigeron	4 00@4 25	Benzoin Comp'd	@ 2 40
Carbolic	38 @ 44	Eucalyptus	1 25@1 50	Buchu	@ 2 16
Citric	53 @ 70	Hemlock, pure	2 00@2 25	Cantharides	@ 2 52
Muriatic	3½ @ 8	Juniper Berries	4 50@4 75	Capsicum	@ 2 23
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Catechu	@ 1 44
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cinchona	@ 2 16
Sulphuric	3½ @ 8	Lard, No. 1	1 25@1 40	Colechicum	@ 1 80
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	@ 2 76
Ammonia		Lavender Gar'n	1 25@1 50	Digitalis	@ 2 04
Water, 26 deg.	07 @ 18	Lemon	6 00@6 25	Gentian	@ 1 35
Water, 18 deg.	06 @ 15	Linseed, raw, bbl.	@ 86	Gualac	@ 2 23
Water, 14 deg.	5½ @ 13	Linseed, boiled, bbl.	@ 89	Gualac, Ammon.	@ 2 04
Carbonate	20 @ 25	Linseed, bld less	96@1 01	Iodine	@ 1 25
Chloride (Gran.)	09 @ 20	Linseed, raw, less	93@1 06	Iodine, Colorless	@ 1 50
Balsams		Mustard, ariil. oz.	@ 35	Iron, Clo	@ 1 56
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Kino	@ 1 44
Fir (Canada)	2 75@3 00	Olive, pure	4 00@5 00	Myrrh	@ 2 52
Fir (Oregon)	65@1 00	Olive, Malaga,		Nux Vomica	@ 1 80
Peru	3 00@3 25	yellow	3 00@3 50	Opium	@ 5 40
Tolu	2 00@2 25	Olive, Malaga,		Opium, Camp.	@ 1 44
Barks		green	2 85@3 25	Opium, Deodorz'd	@ 5 40
Cassia (ordinary)	25 @ 30	Orange, Sweet	10 00@10 25	Rhubarb	@ 1 92
Cassia (Saigon)	50 @ 60	origanum, pure	@ 2 50	Paints	
Sassafras (pw. 60c)	@ 50	Origanum, com'l	1 00@1 20	Lead, red dry	13½ @ 14½
Soap Cut (powd.)	35c @ 20 @ 30	Pennyroyal	3 00@3 25	Lead, white dry	13½ @ 14½
Berries		Peppermint	5 50@5 70	Lead, white oil	13½ @ 14½
Cubeb	@ 1 00	Rose, pure	13 50@14 00	Ochre, yellow bbl.	@ 2½
Fish	@ 25	Rosemary Flows	1 25@1 50	Ochre, yellow less	3 @ 6
Juniper	11 @ 20	Sandelwood, E.		Red Venet'n Am.	3½ @ 7
Prickly Ash	@ 75	I.	10 50@10 75	Red Venet'n Eng.	4 @ 8
Extracts		Sassafras, true	1 75@2 00	Patty	@ 5 8
Licorice	60 @ 65	Sassafras, arti'l	75@1 00	Whiting, bbl	@ 4½
Licorice, powd.	60 @ 70	Spearmint	7 00@7 25	Whiting	5½ @ 10
Flowers		Sperm	1 50@1 75	L. H. P. Prep.	2 55@2 70
Arnica	1 50@1 60	Tany	7 00@7 25	Rogers Prep.	2 55@2 70
Chamomile (Ged.)	@ 50	Tar USP	65 @ 75	Miscellaneous	
Chamomile Rom.	@ 75	Turpentine, bbl.	@ 59	Acetanalid	57 @ 75
Gums		Turpentine, less	66 @ 79	Alum	06 @ 12
Acacia, 1st	50 @ 55	Wintergreen,		Alum, powd and	09 @ 15
Acacia, 2nd	45 @ 50	leaf	6 00@6 25	Bismuth, Subi-	
Acacia, Sorts	20 @ 25	Wintergreen, sweet		trate	2 25@2 52
Acacia, Powdered	35 @ 40	birch	3 00@3 25	Borax xtal or	
Aloes (Barb Pow)	25 @ 35	Wintergreen, art	75@1 00	powdered	05 @ 13
Aloes (Cape Pow)	25 @ 35	Worm Seed	3 50@3 75	Cantharides, po.	1 50@2 00
Aloes (Soc. Pow.)	75 @ 80	Wormwood	20 00@20 25	Calomel	2 72@2 82
Asafoetida	50 @ 60	Potassium		Capsicum, powd	62 @ 75
Pow.	90 @ 100	Bicarbonate	35 @ 40	Carmine	7 50@8 00
Camphor	90 @ 95	Bichromate	15 @ 25	Cassa Buds	30 @ 35
Gualac	@ 60	Bromide	69 @ 85	Cloves	40 @ 55
Gualac, pow'd	@ 70	Bromide	54 @ 71	Jaak Prepared	14 @ 16
Kino	@ 125	Chlorate, gran'd	23 @ 30	Chlorotom	53 @ 66
Kino, powdered	@ 1 20	Chlorate, powd.	16 @ 25	Chloral Hydrate	1 20@1 50
Myrrh	@ 1 15	or Xtal	16 @ 25	Cocaine	12 80@13 50
Myrrh, powdered	@ 1 25	Cyanide	30 @ 90	Cocoa Butter	60 @ 90
Opium, powd.	19 65@19 92	Iodide	4 36@4 60	Coras, ast, less	30-10 to
Opium, gran.	19 65@19 92	Permanganate	22½ @ 35	40-10%	
Shellac	65 @ 80	Prussiate, yellow	35 @ 45	Copperas	03 @ 10
Shellac	75 @ 90	Prussiate, red	@ 70	Copperas, Powd.	4 @ 10
Tragacanth, pow.	@ 1 75	Sulphate	35 @ 40	Corrosive Sublim	2 25@2 30
Tragacanth	2 00@2 35	Roots		Cream Tartar	35 @ 45
Turpentine	@ 30	Alkanet	30 @ 35	Cuttle bone	40 @ 50
Insecticides		Blood, powdered	40 @ 45	Dextrine	6 @ 15
Arsenic	03 @ 20	Calamus	35 @ 85	Dovers Powder	4 00@4 50
Blue Vitriol, bbl.	@ 08	Elecampane, pw'd	25 @ 30	Emery, All Nos.	10 @ 15
Blue Vitriol, less	09½ @ 17	Gentian, powd.	20 @ 30	Emery, Powdered	@ 15
Bordea, Mix Dry	12 @ 26	Ginger, Africn.		Epsom Salts, bbls.	@ 03½
Hellebore, White		powdered	30 @ 35	Epsom Salts, less	3½ @ 10
powdered	18 @ 30	Ginger, Jamaica	60 @ 65	Ergot, powdered	@ 4 00
Insect Powder	47½ @ 60	powdered	45 @ 60	Flake, White	15 @ 20
Lead Arsenate Po.	13½ @ 30	Goldenseal, pow.	7 50@8 00	Formaldehyde, lb.	13½ @ 35
Lime and Sulphur		Ipecac, powd.	4 50@5 00	Gelatine	80 @ 90
Dry	08 @ 22	Licorice	35 @ 40	Glassware, less 55%	
Paris Green	24 @ 42	Licorice, powd.	20 @ 30	Glassware, full case 60%	
Leaves		Orris, powdered	45 @ 50	Glauber Salts, bbl.	@ 02½
Buchu	@ 1 05	Poke, powdered	35 @ 40	Glauber Salts less	04 @ 10
Buchu, powdered	@ 1 10	Rhubarb, powd	@ 1 00	Glue, Brown	20 @ 30
Sage, Bulk	25 @ 30	Rosinwood, powd.	@ 50	Glue, Brown Grd	16 @ 22
Sage, ¼ loose	@ 40	Sarsaparilla, Hond.		Glue, White	27½ @ 35
Sage, powdered	@ 35	ground	@ 1 10	Glue, white grd.	25 @ 35
Senna, Alex.	50 @ 75	Sarsaparilla, Mexic.	@ 60	Glycerine	20 @ 40
Senna, Tinn. pow.	30 @ 35	Squills	35 @ 40	Hops	75 @ 95
Uva Ursi	20 @ 25	Squills, powdered	70 @ 80	iodine	6 45@7 00
Oils		Tumeric, powd.	20 @ 25	Iodoform	8 00@8 30
Almonds, Bitter,		Valerian, powd.	@ 1 00	Lead Acetate	20 @ 30
true	7 50@7 75	Seeds		face	@ 1 50
Almonds, Bitter,		Anise	@ 35	face, powdered	@ 1 60
artificial	3 00@3 25	Anise, powdered	35 @ 40	Menthol	8 00@9 00
Almonds, Sweet,		Bird, is	13 @ 17	Morphine	12 83@13 98
true	1 50@1 80	Canary	10 @ 16	Nux Vomica	@ 30
Almonds, Sweet,		Caraway, Po. 30	25 @ 30	Nux Vomica, pow.	15 @ 25
imitation	1 00@1 25	Cardamon	2 50@3 00	Pepper, black, pow	57 @ 70
Amber, crude	1 00@1 25	Coriander pow.	40 30 @ 25	Pepper, White, pw.	75 @ 85
Amber, rectified	1 25@1 75	Dill	15 @ 20	Pitch, Burgudry	20 @ 25
Anise	1 50@1 50	Fennell	35 @ 50	Quassia	12 @ 15
Bergamont	8 00@8 25	Flax	7 @ 15	Quinine, 5 oz. cans	@ 59
Cajeput	2 00@2 25	Flax, ground	7 @ 15	Rochelle Salts	28 @ 40
Cassia	4 00@4 25	Foenugreek, pw'd	15 @ 25	Sacharine	2 60@2 75
Castor	1 55@1 80	Hemp	8 @ 15	Salt Peter	11 @ 22
Cedar Leaf	2 00@2 25	Lobelia, powd.	@ 1 60	Selditz Mixture	30 @ 40
Citronella	75 @ 1 00	Mustard, yellow	17 @ 25	Soap, green	15 @ 20
Cloves	4 00@4 25	Mustard, black	20 @ 25	Soap mott cast	@ 25
Cocanut	27½ @ 35	Poppy	15 @ 30	Soap, white Castile,	
Cod Liver	1 50@2 00	Quince	1 00@1 25	case	@ 15 00
Croton	2 00@2 25	Sabadilla	45 @ 50	Soap, white Castile	
Tinctures		Sunflower	12 @ 18	less, per bar	@ 1 60
Aconite	@ 1 30	Worm, American	30 @ 40	Soda Ash	2 @ 10
Aloe	@ 1 56	Worm, Levant	6 50@7 00	Soda Bicarbonate	3½ @ 10
Arnica	@ 1 50	Seeds		Soda, Sal	02½ @ 08
Asafoetida	@ 1 25	Aconite	@ 1 30	Spirits Camphor	@ 1 20

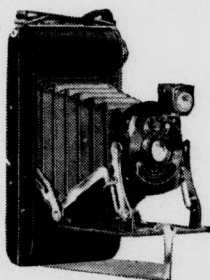
Kodaks and Kodak Supplies



Vest Pocket Kodaks, Pocket Kodaks, Autographic Kodaks—Hawkeye, Brownie—We are wholesalers of the entire EASTMAN Line, also carry complete stock of Kodak and Hawk Eye Films and Accessories, supplies, etc. We have small assortments of Kodaks,

and you can start a department in this line for as little as \$25.00.

Write for catalogue today or come see samples in our Monogreen Sample Room.



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

Potted Meat
Canned Beef
Smoked Hams

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



MICA AXLE GREASE

48, 1 lb. 4 55
24, 3 lb. 6 25
10 lb. pails, per doz. 9 40
15 lb. pails, per doz. 12 60
25 lb. pails, per doz. 19 15
25 lb. pails, per doz. 19 15

APPLE BUTTER

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

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Queen Flake, 16 oz., dz 2 25
Royal, 10c, doz. 95
Royal, 6 oz., doz. 2 70
Royal, 12 oz., doz. 5 20
Royal, 5 lb. 31 20
Calumet, 4 oz., doz. 95
Calumet, 8 oz., doz. 1 85
Calumet, 16 oz., doz. 3 25
Calumet, 5 lb., doz. 12 10
Calumet, 10 lb., doz. 18 60
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 case
10c size, 4 doz. 3 70
15c size, 4 doz. 5 50
20c size, 4 doz. 7 20
25c size, 4 doz. 9 20
50c size, 2 doz. 8 80
80c size, 1 doz. 6 85
10 lb. size, 1/2 doz. 6 75

BLUING



JENNINGS
The Original
Condensed

2 oz., 4 dz. cs. 3 00
3 oz., 3 dz. cs. 3 75
Am. Ball, 36-1 oz., cart. 1 00
Quaker, 1 1/2 oz., Non-freeze, dozen 85
Boy Blue, 36s. per cs. 2 70

BEANS and PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans 9 25
Red Kidney Beans 9 75
White Hand P. Beans 11 00
Col. Lima Beans 17 00
Black Eye Beans 16 00
Split Peas, Yellow 8 00
Split Peas, Green 9 00
Scotch Peas 7 50

BURNERS

Queen Ann, No. 1 and 2, doz. 1 35
White Flame, No. 1 and 2, doz. 2 25

BOTTLE CAPS

Dbl. Lacquer, 1 gross pkg., per gross 15

DECLINED

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 85
Corn Flakes, No. 124 2 85
Corn Flakes, No. 102 2 00
Pep, No. 224 2 70
Pep, No. 208 1 00
Krumbs, No. 424 2 70
Bran Flakes, No. 624 2 45
Bran Flakes, No. 602 1 50
Rice Krispies, 6 oz. 2 70
Rice Krispies, 1 oz. 1 50
Kaffe Hag, 12 1-lb. cans 7 30
All Bran, 16 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 1/2 oz. 2 00

Post Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85
Post's Bran, 24s 2 70
Pills Bran, 12s 1 90
Roman Meal, 12-2 lb. 3 35
Cream Wheat, 18 3 90
Cream Barley, 18 3 40
Ralston Food, 18 4 00
Maple Flakes, 24 2 50
Rainbow Corn Fla., 36 2 50
Silver Flake Oats, 18s 1 40
Silver Flake Oats, 12s 2 25
90 lb. Jute Bulk Oats, bag 2 85
Ralston New Oats, 24 2 70
Ralston New Oats, 12 2 70
Shred. Wheat Bis., 36s 3 85
Shred. Wheat Bis., 72s 1 55
Triscuit, 24s 1 70
Wheatena, 18s 3 70

BROOMS

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

BRUSHES

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

Shoe

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

BUTTER COLOR

Dandelion 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

Apples, No. 10 5 40
Apple Sauce, No. 10 7 50
Apricots, No. 2 1/2 3 40@3 90
Apricots, No. 10 8 50@11 50
Blackberries, No. 10 7 50
Blueberries, No. 10 15 00
Cherries, No. 2 3 25
Cherries, R.A., No. 2 1/2 4 30
Cherries, No. 10 13 00
Peaches, No. 10 Pie 7 20
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. 2 90
Peaches, 10, Cal. 10 20
Pineapple, 1 sli. 1 45
Pineapple, 2 sli. 2 65
Papple, 2 br. sli. 2 35
Papple, 2 br. sli. 2 40
Papple, 2 1/2, sli. 3 20
Papple, 2 cru. 2 65
Pineapple, 10 crushed 12 00
Pears, No. 2 3 00
Pears, No. 2 1/2 3 75
Raspberries, No. 2 blk 3 25
Raspb's. Red, No. 10 11 50
Raspb's. Black, No. 10 15 00
Rhubarb, No. 10 4 75
Strawberries, No. 2 3 25
Strawb's, No. 10 11 00

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 2 2 75
Clams, Steamed, No. 1 3 00
Clams, Minced, No. 1 2 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 60
Chicken Haddie, No. 1 3 75
Fish Flakes small 1 25
Cod Fish Cake, 10 oz. 1 55
Cove Oysters, 5 oz. 1 75
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet 2 35
Sard's, 1/4 Oil, Key 6 10
Sard's, 1/4 Oil, Key 5 75
Sardines, 1/4 Oil, k'less 5 25
Salmon, Red Alaska 3 25
Salmon, Med. Alaska 2 40
Salmon, Pink Alaska 2 25
Sardines, Im. 1/4, ea. 10@25
Sardines, Im., 1/4, ea. 25
Sardines, Cal. 1 35@2 25
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/4s, Curtis, doz. 3 25
Tuna, 1/2, Blue Fin 2 25
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 00
Beef, No. 2 1/2, Qua. sli 1 65
Beef, 3 1/2 oz., Qua. sli. 2 15
Beef, 5 oz., Am Sliced 2 90
Beef, No. 1, B'nut, sli. 4 50
Beefsteak & Onions, 3 70
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 3 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 52
Potted Meat, 3/4 Libby 92
Potted Meat, 3/4 Qua. 90
Potted Ham, Gen. 1/4 1 45
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 25

Baked Beans

Campbells 1 15
Quaker, 18 oz. 1 05
Fremont, No. 2 1 25
Snider, No. 1 1 10
Snider, No. 2 1 25
Van Camp, small 90
Van Camp, med. 1 15

CANNED VEGETABLES.

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

Bar Goods

Mich. Sugar Ca., 24, 5c 75
Pal O Mine, 24, 5c 75
Malty Milkies, 24, 5c 75
Lemon Rolls 75
Tru Luv, 24, 5c 75
No-Nut, 24, 5c 75

CATSUP.

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

CHILI SAUCE

Snider, 16 oz. 2 30
Snider, 8 oz. 2 20
Lilly Valley, 8 oz. 2 25
Lilly Valley, 14 oz. 2 35

OYSTER COCKTAIL.

Sniders, 16 oz. 2 30
Sniders, 8 oz. 2 20

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 26
Wisconsin Flat 26
New York June 34
Sap Sago 42
Brick 35

CHEWING GUM.

Adams Black Jack 65
Adams Bloodberry 65
Adams Dentyne 65
Adams Calif. Fruit 65
Adams Sen Sen 65
Beeman's Pepsin 65
Beechnut Wintergreen 65
Beechnut Peppermint 65
Beechnut Spearmint 65
Doublemint 65
Peppermint, Wrigleys 65
Spearmint, Wrigleys 65
Juicy Fruit 65
Wrigley's P-K 65
Zeno 65
Teaberry 65

COCOA.



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

CHOCOLATE.

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

CLOTHES LINE.

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

COFFEE ROASTED

Worden Grocer Co. 1 lb. Package 36
Melrose 26
Liberty 26
Quaker 42
Nedrow 40
Morton House 37
Reno 37
Royal Club 32

McLaughlin's Kept-Fresh



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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40
Caroline, Tall, 4 doz. 3 80
Caroline, Baby 2 50

EVAPORATED MILK

Quaker, Tall, 4 doz. 4 50
Quaker, Baby, 8 doz. 4 40
Quaker, Gallon, 1/2 doz. 4 50
Carnation, Tall, 4 doz. 4 60
Carnation, Baby, 8 doz. 4 60
Oatman's Dundee, Tall 4 70
Oatman's D'dee, Baby 4 70
Every Day, Tall 4 80
Every Day, Baby 4 70
Pet, Tall 4 70
Pet, Baby, 8 oz. 4 60
Borden's Tall 4 70
Borden's Baby 4 60

CIGARS

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

Worden Grocer Co. Brands
Airedale 35 00
Havana Sweets 35 00
Hemeter Champion 37 50
Canadian Club 35 00
Rose O Cuba, Slims 37 50
Tom Moore Monarch 75 00
Webster Cadillac 75 00
Webster Astor Foil 75 00
Webster Knickerbocker 95 00
Webster Albany Foil 95 00
Bering Apollos 95 00
Bering Palmitas 115 00
Bering Diplomatica 115 00
Bering Dellosos 120 00
Bering Favorita 125 00
Bering Albas 150 00

CONFECTIONERY

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

Mixed Candy

Kindergarten 17
Leader 13
X. L. O. 12
French Creams 15
Paris Creams 16
Grocers 11

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted 1 75
Choc Marshmallow Dp 1 60
Milk Chocolate A 1 75
Nibble Sticks 1 75
Chocolate Nut Rolls 1 85
Magnolia Choc 1 25
Bon Ton Choc. 1 50

Gum Drops

Anise 16
Champion Gums 16
Challenge Gums 14
Superior, Boxes 23

Lozenges

A. A. Pep. Lozenges 15
A. A. Pink Lozenges 15
A. A. Choc. Lozenges 15
Motto Hearts 19
Malted Milk Lozenges 21

Hard Goods

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

Cough Drops

Putnam's 1 25
Smith Bros. 1 50

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. Mallovs 1 15
Handy Packages, 12-10c 80

COUPON BOOKS

50 Economic grade 3 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes 43

DRIED FRUITS

Apples

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

Apricots

Evaporated, Choice 23
Evaporated, Fancy 29
Evaporated, Slabs 18

Citron

10 lb. box 40

Currants

Jackages, 14 oz. 20
Greek, Bulk, lb. 20

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice 14
Evap. Ex. Fancy, P.P. 16

Peel

Lemon, American 30
Orange, American 30

Raisins

Seeded, bulk 09
Thompson's seedless, 15 oz. 08 1/2
Seeded, 15 oz. 08 1/2

California Prunes

60@70, 25 lb. boxes @10
50@60, 25 lb. boxes @11
40@50, 25 lb. boxes @12
30@40, 25 lb. boxes @13
20@30, 25 lb. boxes @16
18@24, 25 lb. boxes @18

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 30
9 oz. package, per case 2 60

Bulk Goods

Elbow, 20 lb. 07
Egg Noodle, 10 lbs. 14

Pearl Barley

Chester 4 25
1000 7 00
Barley Grits 5 00

Sage

East India 10

Tapioca

Pearl, 100 lb. sacks 09
Minute, 8 oz., 4 doz. 4 00
Dromedary Instant 3 50

FLAVORING EXTRACTS

JENNINGS'

PURE

FLAVORING

EXTRACT

Vanilla and

GELATINE

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

JELLY AND PRESERVES

Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	1 75
Pure, 6 oz., Asst. doz.	90
Pure Pres., 16 oz., dz	2 40

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

Van Westbrugge Brands
Carload Distributor



Nucoa, 1 lb.	21
Nucoa, 2 and 5 lb.	20 1/2

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 90
Ohio Blue Tip, 144 box	4 75
Ohio Blue Tip, 720-1c	4 60
*Blue Seal, 144	4 25
*Reliable, 144	3 50
*Federal, 144	4 50
*1 Free with Ten.	

Safety Matches

Quaker, 5 gro. case	4 25
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NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
Peanut Mixed	25
Walnuts, Stilly	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	14
Peanuts, 3 star	22
Peanuts, Jumbo	40
Peanuts, Mammoth	50
Walnuts, Cal.	30 @ 35
Hickory	07

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	70
Peanuts, Spanish,	12 1/2
135 lb. bags	32
Walnuts, Salted	80
Walnuts Manchurian	55

MINCE MEAT

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

OLIVES

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

PARIS GREEN

1/2 lb.	34
1 lb.	32
2 and 5 lb.	30

PEANUT BUTTER



Bel Car-Mo Brand	
24 1 lb. Tins	
8 oz., 2 do. in case	
15 lb. pails	
25 lb. pails	

PETROLEUM PRODUCTS.

From Tank Wagon.	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14
In Iron Barrels	
Perfection Kerosene	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

ISO-VIS MOTOR OILS

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



Iron Barrels

Light	65.1
Medium	65.1
Heavy	65.1
Special heavy	65.1
Extra heavy	65.1
Polarine "F"	65.1
Transmission Oil	65.1
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 30
Parowax, 100 lb.	8.3
Parowax, 40, 1 lb.	8.55
Parowax, 20, 1 lb.	8.8



Semdac, 12 pt. cans

3 00	
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Semdac, 12 qt. cans

5 00	
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PICKLES

Medium Sour

5 gallon, 400 count	4 75
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Sweet Small

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

Gal. 40 to Tin, doz.	9 60
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No. 2 1/2 Tins	2 25
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32 oz. Glass Pickled	2 75
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32 oz. Glass Thrown	2 30
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Dill Pickles Bulk

5 Gal., 200	4 75
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16 Gal., 600	9 25
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45 Gal., 1200	19 50
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PIPES

Cob, 3 doz. in bx. 1 00	1 30
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PLAYING CARDS

Battle Axe, per doz.	2 65
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Tornado, per doz.	2 25
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Blue Ribbon, per doz.	4 25
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POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef

Top Steers & Heif.	24
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Good Steers & Hf. 15 1/2 @ 22	
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Med. Steers & Heif.	20
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Com. Steers & Heif. 15 @ 16	
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Veal

Top	24
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Good	22
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Medium	20
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Lamb

Spring Lamb	28
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Good	26
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Medium	27
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Poor	20
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Mutton

Good	17
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Medium	16
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Poor	13
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Pork

Light hogs	16
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Medium hogs	16
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Heavy hogs	16
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Loin, med.	24
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Butts	22
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Shoulders	18
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Spareribs	14
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Neck bones	06
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Trimnings	13
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PROVISIONS

Barreled Pork

Clear Back	25 00 @ 28 00
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Short Cut Clear	26 00 @ 29 00
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Dry Salt Meats

D S Bellies	18-20 @ 18-19
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Lard

Pure in tierces	12 1/2
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60 lb. tubs	advance 1/4
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50 lb. tubs	advance 1/4
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20 lb. pails	advance 1/4
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10 lb. pails	advance 1/4
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5 lb. pails	advance 1/4
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3 lb. pails	advance 1/4
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Compound tierces	13
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Compound, tubs	13 1/2
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Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb.	@ 28
Hams, Cert., Skinned	@ 28
16-18 lb	@ 28
Ham, dried beef	
Knuckles	@ 46
California Hams	@ 17 1/2
Picnic Boiled	
Hams	20 @ 25
Boiled Hams	@ 42
Minced Hams	@ 21
Bacon 4/6 Cert.	24 @ 32

Beef

Boneless, rump	28 00 @ 38 00
Rump, new	29 00 @ 32 00

Liver

Beef	17
Calf	55
Pork	10

RICE

Fancy Blue Rose	05 1/4
Fancy Head	07

RUSKS

Dutch Tea Rusk Co.
Brand.

36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

SALERATUS

Arm and Hammer	3 75
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SAL SODA

Granulated, 60 lbs. cs.	1 35
Granulated, 18-2 1/2 lb. packages	1 20

COD FISH

Middles	20
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Wood boxes, Pure	30 1/2
Whole Cod	11 1/2

HERRING

Holland Herring

Mixed, Kegs	1 10
Mixed, half bbls.	8 75
Mixed, bbls.	16 50
Milkers, Kegs	1 20
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
K K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	15

Lake Herring

1/2 bbl., 100 lbs.	6 50
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Mackerel

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

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

2 in 1, Paste, doz.	1 35
E. Z. Combination, ds.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH

Blackene, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 35
Rising Sun, per doz.	1 25
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, per doz.	3 00

SALT

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



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

SORAX

Twenty Mule Team

24, 1 lb. packages	3 25
48, 10 oz. packages	4 35
96, 1/2 lb. packages	4 00

SOAP

Am. Family, 100 box	6 80
Crystal White, 100	4 20
Big Jack, 60s	4 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	4 20
Grdma White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	10 50
Lava, 100 box	4 90
Octagon, 124	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 CAN CASE, \$4.80 PER CASE

WASHING POWDERS

Bon Ami Pd, 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2
Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 5

SOME PIONEER GAMBLERS.

They Made Money Rapidly, But All Died Poor.

There was a dearth of amusements for the early settlers of Grand Rapids. Canoe races between whites and Indians and an occasional half mile dash over dirt roads contested by owners of ponies furnished about the only excitement for the community. Devotees of poker paid their losses with deeds to village lots of little value. The amount of money in circulation would not be sufficient to pay the pew rent of a poor but conscientious Christian of today. Gambling has been an indulgence of many since the day that Louis Campau opened his department store at the foot of Huron street in 1826. Speculators, river men and the sucker class of residents were "as good for any game" as Champagne Charley, concerning whom the people sang fondly fifty years ago.

Interest in games of chance spread rapidly after the close of the civil war. Men who had been teachers in Sunday schools before their entrance into war activities came back with as many tricks with cards, "that were vain", as Bret Harte's "Heathen Chinese". Men who would not "sit in" with a pair of veteran soldiers were wise.

Barney Nellis owned and conducted a saloon on Campau Square. The site is now covered with the building of the Grand Rapids National Bank. On the second floor skin game gambling was carried on by one Dave Barry. He employed as assistants (cappers) Jim Daily and Magoozulam Danic's. Unfortunately were the suckers from the rafts on the river or the boys from the farm who entered Barry's den of thieves. About 1880 Nellis wrecked the old building and erected on its site a substantial brick structure, leased the stores and offices it contained to reputable persons and retired to private life. The bank purchased the property and added it to the lot on the corner which it owned.

Guy Johnson occupied an elaborately furnished and artistically decorated suite of rooms in the Powers building. His patrons were drawn from the business and professional classes of the city. Johnson won a bundle of stock certificates issued by a furniture manufacturing corporation to one of its stockholders, who had sought to increase his bank account at Johnson's faro table. Johnson purchased additional stock of the corporation, gained control, closed his gambling rooms and undertook the management of the business he had acquired. A story of old related the experience of a woman who kept a boarding house in a country town in Indiana. Some scoundrel stole her griddle cake batter one night; boarders departed without paying their bills, because no cakes could be furnished for breakfast, thereby compelling the poor old lady to close her doors. Not having learned the science of transacting a business legitimately, Johnson failed in the management of the factory, closed its doors and departed to another field where suckers

were more plenty and the police authorities did not molest.

Mart Boorhem and Mart Byers were gamblers by instinct and preference. They operated faro banks, wheels of fortune, participated in crooked horse racing and indulged their propensities for getting the coin of trusting and uncrook. They purchased a building located on Market street, near Monroe, leased one store to Charley Kelly for a saloon and another to the keeper of a restaurant. Rooms on the second and third floors were devoted to gambling. The rooms were stoutly constructed of sheet iron and every means possible to protect the patrons from raids by the police force were adopted. The joint was known as the "iron clad." A chute connected the rooms with the saloon below. This was built to offer patrons means of escape should the police batter down the doors and effect an entrance.

During the administration of former Mayor Stuart a raid was ordered on the iron clad. Lieutenant Hurley was placed in charge of the raiders. Hurley and his aids broke down the doors and arrested ten or fifteen inmates. Attempts to escape through the chute had been unsuccessful. A big fat man, the first to enter the chute had stuck in the tube. He could neither advance nor return to the room. Hurley and aids obligingly pulled him out and marched him with others arrested to the police station.

Major Bradford occupied a suite of rooms on Monroe avenue, adjoining the building of the Grand Rapids Savings bank. A restaurant presided over by a competent cook of African descent and a brace of servitors attended to the gastronomic wants of patrons of the Major's games. Faro was dealt to such and a "little draw" might be had on request. The rooms were beautifully decorated and generously furnished. A colored young man was stationed at the lookout to admit those whom the major desired to serve. The place was conducted on lines quite genteel in comparison with the average gambling hell. During the horse race meetings held from time to time, the rooms were frequented from dark until daylight by owners, drivers and track followers.

A charming little girl and a bright little boy "grew in beauty and years side by side." The little folks were chummy from infancy. Little boy was ever ready to give little girl a bite of of his apple. Little girl always divided her cookies with little boy. As the years advanced little boy was ever ready to draw little girl to school on his sled or permit her to ride on his toy wagon. The world continued to revolve on its axis, completing the circle once in twenty-four hours. Little boy and little girl advanced in years to period of romance and were ready to enter into the mysteries of that more or less happy situation that all normal human beings desire.

In the month of November, 1860, Abraham Lincoln received more votes than either of his three competitors for the office of president of the United

States and was declared duly elected by Congress. On March 4, 1861, he was inaugurated amid threatening surroundings at Washington. Forty days later disloyalists of South Carolina opened war on the United States by firing cannon shots against the walls of Ft. Sumter. On the third day of the attack, his ammunition exhausted, the barracks destroyed and the walls of the fort having been broken down in many places, the commandant, Col. Anderson, was obliged to haul down the flag he had vigorously defended with the means at hand and run up a flag of truce, preliminary to surrendering the fort to the enemy.

It is not within the province of the narrator of this truthful little story to attempt a description of the effect of the assault upon the Federal flag on the people of the Northern states. That has been written by able historians of the civil war period. War bells and bugle calls to arms were sounded and old and young men crowded the recruiting stations to enroll in defense of the Union. Among the first to take the oath of allegiance and report at one of the hastily formed military camps was our young hero. In due time he marched to the front, participated in many battles and acquitted himself creditably as a soldier. The girl he left behind tremulously read the accounts of the battles in which her young soldier had fought and prayed to the great Commander to guard and protect him from harm.

The parents of our heroine, "a maiden fair to see," desired to see her "well placed" and when the wealthy son of wealthy parents presented himself as a suitor for the hand and heart of the lady, they were greatly pleased. "The chance was too good to be missed," they argued. For a time the maiden remained true to her pledge to the soldier boy, but finally yielded to the solicitations of the wealthy young man and the arguments of her father. A wedding followed.

War ceased with the surrender of Lee to Grant, in April, 1865, and those of the brave boys who responded to the President's several calls for troops who had not died in defense of the Federal Government came marching to their former homes. The young hero of this story, broken in health and spirit, emaciated and bearing a wound received in battle, from which he never fully recovered, disillusioned as to the loyalty of women, departed for the far West to engage in sailing the oceans and in trying to forget the unfortunate and unhappy experiences of the past.

Four years after the marriage of the heroine of this story and the wealthy young man, he was seized with a disease that caused, after a few weeks spent in a hospital, his death.

One year later, a letter addressed to the soldier by a friend conveyed the information that the maiden of his youth had become a widow and humorously hinted that she might be pleased to meet him once more. The hint was heeded. A few weeks later the soldier returned to Grand Rapids and was warmly received by the girl of his childhood. The old, old story was told

again and they were married, although her father protested the alliance. "I married my first husband to please my father. I married my second to please myself," the lady explained.

Major Bradford's joint was protected by the publishers of the daily newspapers, several of whom were gamblers. Reporters employed on the morning newspapers often called at the joint in early morning hours to obtain lunches before retiring to their downy, yet often troubled couches.

Late one morning a reporter, on entering the apartments, noticed the soldier of our story stand before a table upon which a faro layout was spread. Mart Boorhem was dealing the cards and a notorious crook manipulated the cards. On the right and left of the soldier two tin horn gamblers were seated, both of whom were stealing the chips used in betting from the soldier. All except the dealer were deeply under the influence of hard liquor.

The soldier, observing the presence of the reporter, pushed several stacks of chips toward him and shouted "Play these for me." The reporter, acting quickly on the soldier's request, pushed the chips to the banker and demanded a redemption of them. The banker protested. "It was unfair for an outsider to break up a gentleman's game." The reporter insisted on a compliance with his demand and finally the banker counted out \$450 which the reporter placed in his pockets, led the soldier to the street, called a hack and sent him to his home. The money recovered was deposited in a safe and turned over to the wife on the following day. It seemed that she had entrusted \$1,600 to her husband to be placed in a bank. All had been lost except the amount the reporter restored to her.

While in the army and on ship board the young soldier had become addicted to the immoderate use of strong liquors and acquired the gambling habit. His conduct toward his wife became so unbearable that a separation resulted. He wandered aimlessly and unhappily up and down the earth for a season, before death relieved him of his sufferings.

Arthur Scott White

England World's Most Voracious Orange Eater.

Figures recently compiled indicate that England eats more oranges than any other country in the world. One-third of all the oranges that are exported by the lands where the fruit is grown go to Britain, and each Englishman eats, on an average, nineteen pounds a year. In Germany and France only seven pounds of oranges a head are eaten annually.

These are some of the facts that have been unearthed by the Empire Marketing Board. It was asked by one or two of the colonies for help in establishing an orange export industry, and went into the whole question in consequence.

Our idea of a mean husband is one who sends candy to his wife when she's on a rapid-reducing diet.

Before the farmers strike we wish they'd try house-to-house canvassing in the city.

Aggressive Selling As Practiced By Two Grocers.

(Continued from page 20)

he is justified in extending credit only if he can show a profit and a conservative general investment in that direction. It is up to him to make his credit investment as sound as that in tangibles.

Consider the department store. A generation ago it sold exclusively for cash. Some twenty-five years ago it realized that thereby it was missing the most profitable business and now, with mighty few exceptions, every department store extends credit. But how?

A man whose sole business it is to make sound investments in customer integrity is in charge. He knows nothing of merchandising as such. His business is to manage credit so it will in and of itself pay the store. Try to open an account there and note the process. Then note the way you have to toe the mark in your dealings with that credit man.

Only the man who can thus differentiate his functions can be really a successful credit extender; and he can be successful only if he separates his two functions completely. As a merchant he sells. As a banker he loans money. If in any way he mixes the two functions—if, for instance he mixes credit and charity—he endangers his entire credit investment.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, June 4—On this day was held the first meeting of creditors in the matter of Matthew Sadler, Bankrupt No. 3782. The bankrupt was present in person and represented by attorney Benjamin T. Smith. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of John Veenstra, doing business as Climax Creamery Co., and as Veenstra Butter Service, Bankrupt No. 3797. The bankrupt was present in person and represented by attorney Clair S. Beebe. No creditors were present or represented. Two 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 Barney Domes, doing business as Barney's Bootery, Bankrupt No. 3493, the trustee has filed his final report and account, and a final meeting of creditors was held May 17. There were no appearances. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the payment in full of taxes and a first and final dividend to creditors of 22.5 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Roy Bosma, Nellie Bosma and Ella Hall, copartners, trading as Dorr Lumber & Hardware Co., Bankrupt No. 3783. The sale of assets has been called for June 19, at the premises formerly occupied by the bankrupt at Dorr. The entire stock of lumber, hardware and fixtures will be sold, and the appraisal is \$3,055.56. All interested in such sale should be present at the date and time.

In the matter of Dime Diner System, Bankrupt No. 3495, the trustee has filed his final report and account, and a final meeting of creditors was held May 17. There were no appearances. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 19 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned with-

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

June 5. We have to-day received the schedules, reference and adjudication in the matter of Karney E. Nortwick, Bankrupt No. 3811. 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 \$255 of which \$250 is claimed as exempt, with liabilities of \$1,830. 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.

June 5. We have to-day received the schedules, reference and adjudication in the matter of James H. DeVries, Bankrupt No. 3812. 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 schedule shows assets of \$250 of which \$250 is claimed as exempt, with liabilities of \$1,691.98. 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.

In the matter of Hollie E. Wolfe, Bankrupt No. 3772, the first meeting of creditors was held June 1. The bankrupt was present in person and represented by attorney Menno R. Bolt. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Joseph Newhall, Bankrupt No. 3784, the referee has been advised that no value is to be had in the policy held by the bankrupt and the case has therefore been closed and returned to the district court as a case without assets.

In the matter of Carl E. Bergstrom, Bankrupt No. 3804. The funds have been received and the first meeting of creditors has been called for June 21.

In the matter of Chesley A. Shaver, individually and doing business as the C. A. S. Forge Works, Bankrupt No. 3807. The funds have been received and the first meeting of creditors has been called for June 21.

In the matter of Lawrence Benson, Bankrupt No. 3809. The funds have been received and the first meeting of creditors has been called for June 21.

In the matter of Orville Stricklen, Bankrupt No. 3732. The funds have been received and the first meeting of creditors has been called for June 21.

In the matter of Clarence F. Fuller, Bankrupt No. 3793. The funds have been received and the first meeting of creditors has been called for June 21.

In the matter of Howard City Furniture Co., Bankrupt No. 3526, the trustee has filed his final report and account, and a final meeting of creditors was held May 20. The bankrupt was not present or represented. No creditors were present or represented. The trustee was not present or represented. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to labor claimants of 80 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court, in due course.

June 7. We have to-day received the schedules, reference and adjudication in the matter of William Henry Perry, Bankrupt No. 3813. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of an auto-body worker. The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$2,031.66. 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.

June 7. We have to-day received the schedules, reference and adjudication in the matter of Jacob J. Vande Visse, Bankrupt No. 3815. 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 clerk. The schedule shows assets of \$225 of which \$75 is claimed as exempt, with liabilities of \$2,793.34. 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.

June 8. We have to-day received the schedules, reference and adjudication in the matter of Claude R. Beebe, Bankrupt No. 3814. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows assets of \$175 of which the full amount is claimed as exempt, with liabilities of \$703.66. 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.

In the matter of Lester Hawks, Bank-

rupt No. 3795, the first meeting of creditors was held June 3. The bankrupt was present in person and represented by attorney Adelbert Cortright. Creditors were not present in person, but certain of them were represented by attorney Phillip T. Colgrove. 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 Floyd W. Miller, Bankrupt No. 3799, the first meeting of creditors was held June 3. The bankrupt was present in person and represented by attorneys McAllister & McAllister. Certain creditors were present in person and represented by G. R. Credit Men's Association. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was appointed trustee and his bond placed at \$500. The first meeting then adjourned without date.

In the matter of New Era Spring & Specialty Co., Bankrupt No. 3745, the adjourned first meeting of creditors was held June 5. The bankrupt was represented by attorney Linsey, Shivel & Phelps. Creditors were represented by attorneys McAllister & McAllister; Corwin, Norcross & Cook; Hilding & Tubbs; Henry Hart and by G. R. Credit Men's Association. The election of trustee was held open pending settlement and decision of disputed questions. The sale to be held by the referee and funds held by him pending qualification of the trustee confirmed. The sale was held June 6. The receiver in bankruptcy was present. The official auctioneer was present in person. The property was offered both in bulk and in parcels. The real estate and buildings were sold to Old Kent Bank, of Grand Rapids, for \$33,010. The stock, machinery, equipment, furniture and fixtures were sold to Goodman & Silk, of Detroit, for \$19,000. The sale then adjourned without date, and the offers taken subject to confirmation by the referee.

In the matter of Gerald J. Doran, Bankrupt No. 3790, the first meeting of creditors was held June 4. The bankrupt was present in person and represented by attorney Edward G. Burleson. 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 Ira and Noel Scheiren, partners, Bankrupt No. 3580, the trustee has filed his report showing no assets and the case has been closed and returned to the district court, as a case without assets.

In the matter of Neel Woolley, Bankrupt No. 3556, the bankrupt has paid the filing fee in accordance with the order hereinbefore entered, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Henry D. Anderson, Bankrupt No. 3761, the trustee has filed his return showing that there are no assets in said estate over and above exemptions of the bankrupt, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Lambert J. Jolman, Bankrupt No. 3533, the trustee has filed his final report and account, and a final meeting of creditors was held June 10. There were no appearances. The trustee's final report and account was approved and allowed. Claims were approved and allowed. An order was made for the payment of expenses of administration, as far as he funds on hand would permit. There were no funds for dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

When On Your Way, See Onaway.

Onaway, June 18—The annual American Legion field day was given by the Leo. E. Richmond Post of Onaway on Sunday, June 16, for the benefit of the Post clubhouse and tennis court fund. The morning was warm and pleasant and the crowds from surrounding towns and territory arrived early. A street parade at 12:30 headed by the Cheboygan municipal band and the Petoskey fire and drum corps led the long string of cars to the fairgrounds, where all kinds of races, contests and sports were held, part of them during a downpour of rain which hampered the proceedings.

The community was shocked to learn of the death of Daniel Mahoney, Sr., early Monday morning. Mr. Mahoney was one of the early pioneers of Onaway, having been actively engaged in the lumbering and manufacturing business since 1898, at which time he was vice-president and manager of the

Gardner & Peterman Co. Mr. Mahoney was the first mayor of Onaway when it became a city; had been active in civic affairs and a highly respected citizen; an organizer of the Onaway State Savings Bank and a devoted member of the Catholic church. The funeral was attended by many friends and relatives from outside the city, including Rev. J. M. Westdorp, Rev. T. W. Albin, of Cadillac, Rev. Eustace Faucher, of Big Rapids, Fr. Felix Vogt, of Cheboygan, Fr. James P. Flannery, of Grand Rapids.

E. S. Matheson, touring manager of the Detroit Automobile Club, visited Onaway last Friday, securing material for several Detroit papers in the interest of Michigan's fine resort and touring advantages. During his stop in Onaway he collected a number of views of the numerous places of interest for display in the store windows of Detroit. Squire Signal.

Business Wants Department

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

For Sale Cheap—Used store equipment, 35-foot counter; 12 twelve-foot counters; 5 twelve-foot produce counters; 6 display cases, floor type; 12 display cases, counter type; 6 platform scales; 2 grocery ice boxes; hydraulic lard press; meat grinder; electric coffee mills; and other articles. Packers Supply Co., 58 Front Ave., S. W., Grand Rapids. First building north of Stowe & Davis Furniture Co. 103

COFFEE SHOP FOR SALE — In a hustling college town and new oil well district. We roast and blend all coffee, peanuts and peanut butter; also confectionery. All new fixtures. Will teach roasting and blending to buyer. Other business interests reason for selling. Lamb's Coffee Shop, 203 So. Main St., Mt. Pleasant, Mich. 104

For Sale—Restaurant and soda fountain. Everything modern and up-to-date. Doing a good business. Corner location, at the intersection of two highways. Address H. M. Dyplop, 529 McEwen St., Clare, Mich. 105

FOR SALE—Two iceless refrigerators, large size; several Dayton and Toledo scales; turnstiles; Samson truck; meat slicing machine; electric grinder; blocks; cutting table; enamel trays; and many other items used in our recently discontinued food and meat department. Everything in first-class condition, at much less than their value. Write or telephone the J. W. Knapp Co., Lansing, Michigan. 106

Wanted—General merchandise or dry goods in exchange for well located income property. O. A. Brown, Berkley, Mich. 101

For Sale — Solid oak tables, desks chairs and other office equipment. Used only a few months in office of a local broker. Cheap for cash. On display at our office. Tradesman Company.

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.

I OFFER CASH!

For Retail Stores—Stocks—Leases—all or Part.

Telegraph—Write—Telephone

L. LEVINSOHN

Saginaw, Mich.

Telephone Riv 2263W

Established 1909

Consult someone that knows Merchandise Value.

GET YOUR BEST OFFER FIRST. Then wire, write or phone me and I will guarantee you in good American Dollars to get you more for your store or plant of any description.

ABE DEMBINSKY

Auctioneer and Liquidator

734 So. Jefferson Ave., Saginaw, Mich.

Phone Federal 1944.

Buyers inquiring everyday—

Late News From the Michigan Metropolis.

Eight directors were elected by the members of the Detroit Board of Commerce at the annual election held on Tuesday, June 11. The newly elected directors met June 18 to elect officers for the ensuing terms. The following directors were elected to succeed themselves. Clinton F. Berry, vice-president of the Union Trust Co.; Louis J. Flint, executive vice-president of the Citizens' Committee of Detroit; C. A. Guilford, treasurer of Crowley, Milner & Co.; Paxton Mendelssohn, capitalist, and S. Wells Utley, vice-president and general manager of the Detroit Steel Castings Co., and for the past year president of the Board. The newcomers on the directorate are: Roger M. Andrews, publisher of the Detroit Times; Frank P. Book, of the Book Estate, and Mason P. Rumney, vice-president of the Detroit Steel Products Co. As of the first of the new fiscal year the Directorate will comprise the directors elected last Tuesday, together with F. E. Bogart, president of Farrand, Williams & Clark; C. W. Dickerson, vice-president, Timken-Detroit Axle Co.; John H. Hart, vice-president First National Bank; H. William Klare, vice-president and general manager of Statler Hotels, Inc.; J. T. LaMeasure, of LaMeasure Brothers Laundry & Dry Cleaning Co.

Following the death of J. W. Becker the pharmacy owned by him at 10201 Kercheval was sold to Samuel Krone, who has assumed management.

The Grosse Pointe Hardware Co. has moved from 281 Rivard boulevard to 16915 Jefferson avenue, East, Grosse Pointe.

The The Red Robin Hosiery Shops, with stores at 232 W. Grand River and 36 W. Grand River, has opened a new store in the new David Stott building, Griswold and State.

William D. Mercer, for many years prominent in Detroit business circles, died Tuesday, June 12, following a heart attack. Mr. Mercer was born in Ontario in 1877 and came to Michigan with his family while a child. In 1895 he was graduated from the Bay City high school, going into business upon his graduation. He was connected in official capacities with the Buick Motor Car Co. and the Marquette Motor Co. In 1913 he became associated with A. H. Goss, Detroit capitalist, and with him bought the Detroit Demountable Rim Co., which later was reincorporated as the Detroit Carriers & Manufacturing Co. In 1921 he became manager and treasurer of the Kelvinator Corporation and in 1926 he became vice-president, in charge of manufacturing, a post he occupied until illness forced him to retire about a year ago. Surviving are his widow, two daughters, Margaret and Florence, and a son, Edward, all of Detroit.

The board of directors of the Guardian-Detroit Co., at its regular meeting, June 12, elected Mr. Lehman to the office of vice-president in addition to that of secretary of the company. Mr. Lehman has been secretary since 1926 and continues in the duties of

E. Parker, Jr., were advanced from that office. The Guardian-Detroit Co. is a national investment organization which, together with Guardian Detroit Bank, Guardian Trust Co. of Detroit, Highland Park State Bank and Highland Park Trust Co., comprises the Guardian-Detroit group, incorporated.

At the meeting of directors held last week James T. Whitehead was elected chairman of the board of the Highland Park State Bank and Robert O. Lord was elected president and director. Mr. Lord is president of the Guardian Trust Co. and the addition of his name to the official staff of the Highland Park State Bank is another step in the unification of the Guardian-Detroit group of financial institutions. John C. Grier, Jr., president of the Guardian-Detroit Co., and James L. Walsh, vice-president of the Guardian-Detroit Bank, were elected directors. At a similar meeting of the directors of the Highland Park Trust Co., Lord, Grier and Phelps Newberry were elected directors.

Earl I. Heenan, attorney and president of the Detroit Securities Co., was elected as a member of the Board of Directors of the Bankers Trust Co., with offices at 205 West Congress.

H. J. Gilles, auctioneer and general manager of the Merchants Clearing House, Jefferson at Randolph, returned last week from Philadelphia, where he was called on account of the death of his father, Max S. Gilles. Mr. Gilles was prominent in Jewish society and for a number of years preceding his passing was editor of the Philadelphia Jewish Chronicle.

C. C. Bradner, humorist and newspaper writer has become affiliated with the Campbell-Ewald Co., advertising agency. For several years Mr. Bradner edited humor columns in Detroit newspapers and his editorial paragraphs were copied by newspapers throughout the country.

Valiquette & Miller is the style of the new firm which will open soon on Cadillac Square with a line of floor coverings. A large store is being remodeled to house the stocks of the firm. Mr. Valiquette became widely known to the public as general manager of the Summerfield & Hecht downtown store. Mr. Miller was in charge of the Delray store for the firm. The Summerfield & Hecht stores were recently absorbed by Weil & Co.

Harry D. Kline, for five years advertising manager of the Continental Motors Corporation, has joined the Grace & Holliday advertising organization, 628 Fisher building, and will act as assistant to the president. Mr. Kline was formerly advertising manager of the Corduroy Tire Co., of Grand Rapids, and has served on the staff of the Chicago Herald and Examiner and the Chicago Daily News.

According to an announcement by the foreign trade committee of the Detroit Board of Commerce, the S. S. Dewstone, the first vessel of a service to run directly from Detroit to Europe, was loaded in Detroit last week. The new service will be operated by the Central West European Transport Co., with offices at 520 Book

building. The president of the transport company is A. C. McLee. Other officers are A. D. Hotchkiss, vice-president; A. J. Haigh, treasurer; H. Mitchell, secretary, T. C. and Robert B. Steven are managers. Others on the board of directors of the company are Abner E. Larned, George R. Fink, Norman H. F. McLeod, F. S. Carter and Paul Weadock.

The Wool Roofing Co. has moved from 7652 Gratiot avenue to new quarters at 13044 Warren avenue, West.

The Standard Painting & Decorating Co. is now ensconced in its new home at 8194 Tireman avenue. The house was formerly located at 13616 Lindwood avenue.

The hardware business at 3426 Hastings street has changed the name from Jacob Rosenberg to Rosenberg Bros.

Alvan Macauley, president of the Packard Motor Car Co., was re-elected president of the National Automobile Chamber of Commerce last week.

Negotiations have been completed whereby the Ainsworth Manufacturing Co., 2200 Franklin street, will purchase the Joseph N. Smith Co. Both companies manufacture automobile parts.

While reading from a story book to his son who was recovering from an operation in Harper hospital. R. B. Alling, head of the R. B. Alling Co., collapsed and was dead before calls by the son brought nurses and doctors to him. Mr. Alling was one of the most popular of the younger generation of business men and his untimely end brought sorrow and regret to hosts of friends and acquaintances all over the country. He was 42 years old and resided at 859 Lawrence avenue. Mr. Alling was born in Gloucester, Mass., and was a graduate of Amherst College. He was a cousin of Roger Babson, the economist, and before coming to Detroit in 1915 was associated with the Babson family interests in Chicago. For thirteen years he was owner of the Edison Shop on Woodward avenue, state distributors of Edison phonographs. He organized the R. B. Alling Co., 4490 Cass avenue, distributors of electric refrigerators, a year ago. He leaves his wife, Mrs. Irene Brown Alling; his mother, Mrs. Annie Alling, of Gloucester, Mass.; and six children, John 11, James, Mary, 8, Anne, 5, Susan, 4 and Betty 3.

Six new vice-presidents were elected by the board of directors of the Union Trust Co. at its meeting last week. Those added to the board were Eugene L. Deacon, J. Monroe, Roney, Lawrence, J. Toomey, Morse D. Campbell, Alvin W. Bond and Eugene L. Miller. Mr. Deacon was formerly vice-president of the New Union Building Co., and was the officer in charge of construction of the new Union Trust building. Messrs. Roney, Toomey and Campbell were formerly trust officers. Mr. Bond was assistant vice-president and manager of the insurance and tax department, and Mr. Miller was assistant vice-president. Earl J. Publow, Joseph J. Cavanaugh, Thomas J. Teare, James A. Pierce, George F. Aldrich, C. Steward Baxter and George

assistant trust officers to trust officers. William B. McNally and William J. Dickson were elected assistant vice-presidents, having formerly been assistant secretaries. Thomas L. Patton, Herbert H. Schoenberg and Lucius A. Thomas were elected assistant secretaries.

The drug store formerly owned by William J. Hannert has been sold to N. J. Kirchberg, who has taken charge. The business is carried on under the style of the Pilgrim pharmacy.

Joseph G. Nemethy, vice-president and general manager of Printers, Incorporated, and subsidiary companies, returned this week from a three weeks' honeymoon tour through the Eastern states, returning by the way of Canada. Mr. Nemethy, who is widely known in advertising and art circles, was married in New York on June 1 to Miss Edna Thomas, of Detroit. The well wishes of their many friends whose names are legion, have been extended to the happy couple.

Glen Begole, manager of the hosiery department of Edson, Moore & Co., reports a sales volume increase of 100 per cent. since he has concentrated his efforts on the Berkshire Mill hosiery line for women, more than a year ago.

Hal H. Smith, who has been associated with the Hayes Body Corporation since its beginning, has resigned as vice-president and director. Frank W. Blair, for many years a Hayes director, retired from the board at the corporation's annual meeting. It is understood that both Mr. Smith and Mr. Blair have disposed of their stock holdings to New York and Pittsburgh interests. F. W. Hutchings, associated with Messrs. Smith and Blair, has resigned from the Hayes organization, to take effect July 15.

Carrying out its role of convention city, Detroit will be host next week to some 1,200 delegates of the Travelers' Protective Association from all parts of the United States, meeting here for the National convention of that organization. Actually far more than that number will be here, for many of the delegates will be accompanied by their wives or other members of their families.

Despite the fact that the National Automobile Chamber of Commerce has estimated May production of motor cars at 624,000, a decrease of 6 per cent. under April, there does not seem to be any change in output figures at the Detroit plants, and commitments for June deliveries of vehicles are especially heavy.

Considerable talk is being heard about announcements that are expected the latter part of the summer. One front wheel drive car has been announced and another is expected. There is also considerable talk about four speed transmissions. Two companies are now using this type and another may introduce it.

As to talk regarding twelve and sixteen cylinder cars which has been prevalent for the last two months, there has been no development along this line. James M. Golding.

SLOW BUT SURE STARVATION

Dominance of Chain Store Must Necessarily Result in Impoverishment of the Community.

I have been accused of many things of which I had no knowledge during the time I have conducted the Tradesman, but one accusation has never been laid at my door—that I have an inordinate love for the chain store. I have fought this menace to legitimate merchandising with all the vigor I could command ever since the viper showed its head. I shall continue to oppose it as long as I have any breath in my body, not because it has no good features to commend it, but because the bad features outweigh the good. Under existing conditions it has but one fundamental theory—to make money for the owner. Such features as service to the public, duty to the community, and fair treatment to clerks are entirely overlooked by the chain stores in the mad endeavor to make as much money as possible and get the money so made out of the town in which it is made at the earliest possible moment. Money made by a legitimate merchant usually finds lodgment in the local bank and is utilized to assist in meeting the payrolls of local factories, from which it comes back to the merchant in never ending procession and succession, but no local banker dares to use the deposits of chain stores in meeting local calls and necessities; because he knows that such action on his part will force him to either suspend payment or go on a borrowing expedition day after tomorrow or week after next.

The independent retail dealer sends out of town only sufficient funds to cover his foreign purchases. The remainder of his bank deposits, which represent the profit he has made in his store transactions, remain in the bank until invested in a home, devoted to payment on a home already purchased on time, applied to the purchase of additional home furnishings, needed additions to his store building, desirable additions to his stock or fixtures or investment in local manufacturing enterprises which give employment to home people and thus contribute to the growth and prosperity of his home town.

The chain store, on the contrary, sends the entire receipts of the store (less rent and wages paid the store manager and his clerk) to the headquarters of the chain system in Detroit or elsewhere, to be immediately transferred to New York, where they are absorbed by high priced executives and clerks and divided among the greedy stockholders of the organization.

This steady stream of money, constantly flowing out of town every week, **NEVER TO RETURN**, must ultimately result in the complete impoverishment of the community. It is a process of slow but sure starvation.

This is the strongest indictment ever presented against the chain store—an indictment which precludes the possibility of a defense, because there can be no defense to a charge of this kind, based on the logic of events.

This indictment effectually outweighs and overcomes any possible advantage which can be presented in favor of the chain store, because of its low prices on some lines of goods, alleged uniformity in methods and prompt service.

In the light of this disclosure, which no one can successfully contradict or set aside, the consumer who patronizes the chain store, instead of the regular merchant, is effectually destroying the value of any property he owns in the town in which he lives, placing an embargo on the further progress of his own community and helping to bring on a period of stagnation in business, real estate and manufacturing which will ultimately force him to accept less pay for his services and reduce the level of living he enjoyed under conditions as they existed before the advent of the chain store.

The decadence of the town, due to lack of employment and the diversion of all available capital to the headquarters of the chains in Eastern money markets, will cause a depression in farm products, due to lack of local demand, which will ultimately result in the impoverishment of the farmer. He can still ship his wheat to Liverpool, but there will be no local market for perishable products which must be consumed near at home.—E. A. Stowe in Michigan Tradesman.

ALL RIGHTS RESERVED

Tradesman Company, Grand Rapids, furnishes the above in circular form as follows: 100, \$3.75; 500, \$7.75; 1,000, \$12.75.

\$6,800,000
Central Power and Light Company
(A Massachusetts Corporation)

First Mortgage 5% Gold Bonds, 1956 Series

For detailed information regarding these Bonds, attention is directed to the accompanying letter of Mr. E. B. Neiswanger, President of the Company, from which the following is summarized:

Central Power and Light Company, incorporated in 1916 under the laws of the Commonwealth of Massachusetts, now supplies one or more classes of public utility service to a centralized group of 151 communities which are located in the southern portion of the State of Texas. Electric light and power is supplied to 137 communities, ice to 100, water to 21, gas to 1 and street railway service in 2 communities. The Company serves 51,711 customers with electric light and power, 247 with gas and 15,393 with water. The total combined population of the territory now served is estimated at 350,000.

The properties now operated comprise electric power stations having generating capacity of 87,500 horse power, ice plants having daily ice making capacity of 2,527 tons, and 1,573 miles of electric transmission lines. Laredo, Corpus Christi and Del Rio, Texas, and the rich Rio Grande valley are among the districts where electric service is rendered. Houston, San Antonio and Brownsville are the largest of the communities served with ice.

SECURITY

These Bonds, in the opinion of counsel, are a direct obligation of the Company and are secured by an absolute first mortgage on all of the permanent property, rights and franchises of the Company now owned and on all property hereafter acquired on account of which additional bonds are issuable under the Mortgage, and are additionally secured by deposit with the Trustee under the Mortgage of all capital stocks and bonds at any time outstanding of the subsidiaries specified in the Mortgage. The earnings and property values of all the Subsidiaries do not exceed $2\frac{1}{4}\%$ of the total earnings and property values, respectively, of the Company and its Subsidiaries.

MAINTENANCE AND RENEWAL FUND

The Mortgage also provides that during each calendar year, the Company shall expend or cause to be expended by its Subsidiaries an amount of not less than $12\frac{1}{2}\%$ of the sum of the gross earnings derived from operation of its mortgaged properties and the properties of its Subsidiaries, for (a) maintenance and/or renewals and replacements; (b) the making of extensions or the acquisition of properties on account of which the Company would otherwise be entitled to issue additional bonds; or (c) the redemption, the payment or the purchase and cancellation of any bonds issued under and secured by the Mortgage.

VALUATION

The value of the Company's property, less depreciation, as determined during the years 1922 and 1923 by independent examining engineers, plus the actual cost of subsequent additions, is largely in excess of the total funded debt of the Company, to be outstanding in the hands of the public upon completion of the present financing.

EARNINGS

The Consolidated Earnings Statement of the Central Power and Light Company as now constituted and its Subsidiaries, for the twelve months period April 30, 1929, as follows:

Gross Earnings	\$9,038,402.36
Operating Expenses, Rentals, Taxes and Maintenance	5,445,535.01
Net Earnings	\$3,592,867.35
Annual Interest Requirement on the Company's total funded debt (including this issue)	\$1,273,225.00

Net earnings over 2.82 times interest requirement on funded debt.

MANAGEMENT

This Corporation is a part of the Middle West Utilities system. The management is in the hands of experienced public utility men whose ability as economical and efficient operators has been thoroughly demonstrated.

Application will be made to list these Bonds on the Boston Stock Exchange.

Price 91 and accrued interest, to yield 5.65%.

E. H. Rollins & Sons

Founded 1876

GRAND RAPIDS

BOSTON NEW YORK PHILADELPHIA CHICAGO DENVER SAN FRANCISCO LOS ANGELES LONDON

All information given herein is from official sources or from sources which we regard as reliable, but in no event are the statements herein contained to be regarded as our representation.