

*The Flag Is Passing By*

*Hats off!*

*Along the street there comes  
A blare of bugles, a ruffle of drums,  
A flash of color beneath the sky:*

*Hats off!*

*The flag is passing by!*

*Blue and crimson and white it shines  
Over the steel-tipped, ordered lines.*

*Hats off!*

*The colors before us fly;  
But more than The Flag is passing by.*

*Days of plenty and years of peace;  
March of a strong land's swift increase:  
Equal justice, right and law,  
Stately honor and reverent awe;*

*Sign of a nation, great and strong  
To ward her people from every wrong.  
Pride and glory and honor—all  
Live in the colors to stand or fall.*

*Henry Holcomb Bennett*

110,000 Shares

## GENERAL WATER WORKS AND ELECTRIC CORPORATION

### Class A Common Stock (No Par Value)

Class A Common Stock, the rights of which are subject to the rights of the Preferred Stock, is entitled to cumulative dividends payable January 1, April 1, July 1, and October 1 at the annual rate of \$2 per share from July 1, 1929 (herein referred to as preferential dividends) before any dividends are paid on Class B Common Stock, after which Class B Common Stock as a class is entitled to dividends, when and as declared, to extent of aggregate amount of preferential dividends for that year or set apart for Class A Common Stock as a class. Thereafter, Class A Common Stock and Class B Common Stock participate equally as classes in any further dividends. Class A Common Stock in preference to Class B Common Stock is entitled to receive in involuntary liquidation or dissolution up to \$35 per share and in voluntary liquidation or dissolution up to \$45 per share plus in either case accrued preferential dividends. Class A Common Stock is redeemable as a whole or in part on any dividend date upon at least 30 days' notice at \$45 per share and accrued preferential dividends. Transfer Agents: The Bank of America National Association, New York; Central Trust Company of Illinois, Chicago. Registrars: Central Hanover Bank and Trust Company, New York; Continental Illinois Bank and Trust Company, Chicago.

The following information is summarized from the letter of Mr. Richard S. Morris, President of the Corporation:

**COMPANY:** General Water Works and Electric Corporation, incorporated under the laws of Delaware, through subsidiary companies, renders electric light, power, water, gas and/or other services in 172 communities in Texas, Louisiana, Oklahoma, Kentucky, New Mexico, Pennsylvania, Idaho, Indiana, and other states. The combined population of the territory served by said companies is estimated to be 400,000 and the total number of consumers served with the various classes of service is approximately 61,700.

**CAPITALIZATION:** Upon completion of present financing:

	Authorized	Outstanding
Fifteen-Year 5% First Lien and Collateral Trust Gold Bonds, Series A	*	\$5,600,000
3½-Year 6% Convertible Gold Debentures Series A	*	2,650,000
Preferred Stock (no par value)	100,000 Shs.**	42,500 Shs.†
Common Stock, Class A (no par value)	500,000 Shs.‡	110,000 Shs.
Common Stock, Class B (no par value)	500,000 Shs.	300,000 Shs.

\*Limited by restrictive conditions of the agreements under which they are issued but not to any specific amount.

\*\*Includes the shares reserved for conversion of debentures.

‡\$7.00 Series, 32,500 shares; \$6.50 Series, 10,000 shares.

†Includes 40,000 shares reserved for exercise of purchase warrants attached to shares of \$6.50 Series Preferred Stock at \$26 per share to July 1, 1932, and \$30 to July 1, 1935.

There will also be outstanding in the hands of the public \$17,760,500 of funded debt and \$3,965,000 of preferred stocks of subsidiary companies.

**CONSOLIDATED EARNINGS:** As reported by the Corporation for the 12 months ended March 31, 1929 and adjusted for non-recurring charges and after giving effect to acquisitions (including those presently contracted for) and present financing:

Gross earnings (including non-operating income)	\$5,294,243
Operating expenses, maintenance and taxes except Federal incometaxes)	2,536,731
Net earnings before depreciation, Federal income taxes, etc.	\$2,757,512
Annual interest and dividends requirements on obligations and preferred stocks of subsidiary companies and General Water Works and Electric Corporation outstanding in the hands of the public	2,064,875
Balance	\$692,637
Annual preferential dividend requirements on 110,000 shares Class A Common Stock (this issue)	220,000

The balance of \$692,631 is equivalent to over \$6.29 per share on Class A Common Stock to be presently outstanding.

**PRESENT DIVIDEND POLICY:** The Board of Directors has determined that, when and as declared and paid, the cash dividends on the Class A Common Stock to an amount not exceeding the preferential dividend of \$2.00 per share per annum, may, until July 1st, 1930, and thereafter if the Board of Directors so elect, upon such notice as the Board may require, be applied to the purchase of additional shares of Class A Common Stock at the price of \$24 per share, which is on the basis of 1/12th of one share of Class A Common Stock per year.

**PURPOSE OF ISSUE:** The proceeds from the sale of this issue of Class A Common Stock will be used in connection with the acquisition of additional subsidiaries, to reimburse the Corporation in connection with additions and betterments to its present subsidiaries and/or for other corporate purposes.

**MANAGEMENT AND OWNERSHIP:** The direction operation and management of these properties continues to be supervised from Fort Worth, Texas, by men of long and successful experience in the management of public utility properties.

The American Equities Co. owns, among its other utility investments, a substantial interest in General Water Works and Electric Corporation Class B Common Stock.

Listed on The Chicago Stock Exchange

**Price \$26.75 Per Share, flat**

\$6,000,000

## STATE OF RIO DE JANEIRO

(United States of Brazil)

### External Thirty-Year 6½% Secured Sinking Fund Gold Bonds of 1929

There is no record of default on any obligation either internal or external of the State of Rio de Janeiro.

**SECURITY:** These bonds constitute the direct, unconditional and valid obligation of the State of Rio de Janeiro, which pledges its full faith and credit for the due and punctual payment of the principal and interest thereof, and in addition these bonds will be specifically secured by:

- (1) A first lien and charge (ranking pari passu with the 5½% Conversion Sterling Loan of 1927 and the 7% Sterling Loan of 1927, together aggregating approximately \$17,992,400, but in priority to all other liens and charges hereafter created by the State) on the following taxes: (a) Export tax; (b) Stamp and Transfer taxes; (c) Land tax and taxes on Industries and Professions; (d) Special tax on Salt; (e) A newly created 10% Surtax on all taxes; and on taxes in accord with Law number 2262 of January 21, 1928 and Decree number 2293 of January 27, 1928 and
- (2) A second lien and charge (subject to the specific charges in favor of the 5½% Conversion Sterling Loan of 1927 and the 7% Sterling Loan of 1927, above mentioned, but in priority to all other charges hereafter created by the State) on the Additional Sugar tax, and on the Coffee and Sugar Gold Export taxes.

**PURPOSE:** The proceeds of this loan will be used for retiring the External 5% Sterling Loan of 1912, an extensive sanitation and colonization program, the construction of a canal to afford inland transportation and the building of roads. It is estimated that the State, upon completion of the above mentioned works, will derive revenues therefrom of over \$600,000 per annum. The Engineers Corporation, a subsidiary of and guaranteed by The J. G. White Engineering Corporation, under agreement with the State of Rio de Janeiro and the State's Administrator of the work to be constructed, will act as Consulting Engineer and also as Purchasing Agent in New York.

Application will be made to list these Bonds on the New York Stock Exchange.

**Price 91½ and accrued interest. Yield to maturity 7.20%**

## 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.



# MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, JULY 3, 1929

Number 2389

## MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING  
Detroit Representative  
409 Jefferson, E.

## SUPREME COUNCIL MEETING.

### U. C. T. Most Prosperous Condition Since Founding.

The forty-second annual session of the Supreme Council of U. C. T. of America was called to order in the headquarters building, Columbus, Ohio, on June 25, by Supreme Counselor M. J. Martin, of Houston, Texas. Following the opening ceremonies, the delegation from Texas asked for the privilege of the floor and presented to the Supreme Counselor, who was from their state, a beautiful floral piece, the upper part being the emblem of the order and the lower part consisting of a star, made entirely of white carnations, representing the Lone Star state. The delegation made a very happy and very impressive presentation speech in turning over the floral emblem to the presiding officer.

Each jurisdiction comprising the Supreme Council from the United States and Canada was fully represented at this meeting and participated in all the proceedings, lasting from Tuesday morning until Thursday night at 5 o'clock.

In the appointment of committees, Michigan was recognized by the appointment of H. R. Bradfield as chairman of the Mileage and Per Diem Committee. This is the fourth consecutive year Mr. Bradfield has functioned on this committee.

The reports of the different officers were then presented in regular form and referred to the proper committees. The Supreme Counselor, in giving his report, counselled the members and specially the incoming officers who would have charge of the work for the coming year to lay their plans carefully and then follow those plans scrupulously. He stated that John H. Love who originated and fathered the proposed National home for traveling salesmen, spent over \$50,000 personally out of his own pocket to cover the expense of putting this proposition across and stated that it was a matter

of great regret to him that the traveling men of the United States and Canada were seemingly not sufficiently interested in this proposition to back it up in the way it deserved.

Following his report, which was referred to the committee on resolutions, George E. Peterson of the Minnesota-North Dakota jurisdiction, presented a fine gavel to the body, made from wood taken from the old Mayflower. The presentation was made in the name of Charles W. Sutton, now deceased. He has been greatly interested in securing the material for this gavel and in getting the same completed. In behalf of the organization, Supreme Counselor Martin accepted the gavel.

Supreme Secretary Walter D. Murphy then made a supplementary report, following his regular printed report, containing many valuable suggestions. On motion of James T. Bryer, of California, a special committee was appointed to consider the supplementary report of the Supreme Secretary.

The Michigan jurisdiction then presented a resolution which was started in Grand Rapids Council asking the supreme body to consider if it is possible to bring about a change in the insurance laws concerning fraternal insurance companies whereby it would be made possible for a member who had good and sufficient reason for the same to name his estate as the beneficiary in his membership certificate. This was received and referred to the committee on resolutions, who afterward reported that this matter had already been taken up and was being looked after and, undoubtedly, would in the course of time be brought to a successful completion.

The matter of increasing the supreme domain so as to take in South America, Central America and Mexico was also submitted and referred to the proper committee who will undoubtedly report on this at the next meeting in 1930. Action was also taken resulting in the discarding of the wearing of caps in supreme, grand and subordinate bodies and substituted a new form of regalia to be worn by the officers alone in the different bodies. The matter of the short form ritual was also thoroughly discussed and, on motion, was accepted.

T. J. Phelps, of West Virginia, chairman of the committee on rivers and harbors, gave a report of the activities of this National organization, which was followed up by a very exhaustive and complete explanation by Supreme Sentinel George E. Peterson, of Duluth, another member of the rivers and harbors committee. Mr. Peterson showed the great importance and absolute necessity of the development of our harbors and waterways, going into detail as to the value to the country of this work.

Another very important piece of legislation was the adoption by the supreme body of a plan creating an employment bureau for the benefit of the members of the organization, the work of each grand jurisdiction to be in charge of the grand secretary of that jurisdiction, with a committee from each subordinate council to work under the direction and guidance of the grand secretary. This bureau to look after the preparing of competent and qualified salesmen for manufacturers and jobbers hiring successful salesmen. The idea being one of co-operation between the manufacturer and jobber with well trained and competent salesmen.

In connection with team work in business and following in line with the employment bureau a new office was created, carrying the title of Director of Work. This director to have two assistants, known as field men, and to be responsible for carrying on development work, not only for the growth and development of the order, so far as membership is concerned, but also to further and carry to a successful outcome the idea of team work through co-operation by the salesmen and employer in all lines of business. W. J. Sullivan, of Columbus, a past Supreme Counselor, was appointed to this office at a salary of \$4,000 per year.

A matter of changing the collection of assessments for the indemnity fund from a quarterly to a semi-annual basis was brought up, thoroughly discussed and finally carried. This, however, cannot go into effect until one year from the date it passed and means that assessments will be paid twice a year, instead of four times, as now in evidence.

Definite plans looking toward a more careful check-up and audit of the secretary-treasurers of all subordinate councils was then taken up and a motion prevailed instructing the Supreme Secretary to notify each Senior Counselor as to the appointment of an auditing committee each year, such Supreme Counselor then to send a list of the names of the committee appointed to the Supreme Secretary and he, in turn, to advise the Chairman of the Finance and Auditing Committee as to the proper method to use in connection with making a careful audit of the records of the Secretary-Treasurers. This was adopted and will, undoubtedly, tend to standardize the system of making audits and also be of great value to the order in the future.

George Hunt, of the New England delegation, made a very interesting report concerning the activities in connection with the United States Chamber of Commerce. He represented the United Commercial Travelers. He stated that it was openly admitted that only 75 per cent. of the chain

stores now in operation were making a profit for the owners and predicted that the independent merchant who is alive to the situation and anxious to succeed has a successful future before him; that he must profit by the many mistakes of the chain stores and also by the mistakes of independent merchants who have failed to make a success in their different lines of business, owing to lack of proper business methods and business ability.

The report showed that the organization was paying an average of 100 death claims annually, that we have lost 1275 members by death during the past year, this being the largest loss ratio in the history of the organization, that the disability ratio as the result of accidents had also increased very materially. Aside from this the order is in a very healthy and prosperous condition, showing assets of \$2,233,000, which is invested in good securities which are producing from 4 to 6 per cent. earnings for the benefit of the organization.

The regular line of officers were moved up one station, this being the regular practice in the organization, with the exception of the election of Supreme Sentinel and two members of the Supreme executive committee. On the latter, Walter B. Trace and Charles A. Hebbard were elected to succeed themselves. For the office of Supreme Sentinel, the Michigan jurisdiction presented the name of L. V. Pilkington, member of Grand Rapids Council, but the votes of the big jurisdiction were too numerous to permit the election of Brother Pilkington this year. Ralph Davis, of New York, was elected as Supreme Sentinel and, undoubtedly, the Michigan candidate will be elected in 1930, as he finished the race second and is now runner-up for that position.

All in all, this meeting was one of the hardest working conventions held in a number of years. It seemed to be the intent and desire of each delegation to be 100 per cent. present at each session and to participate in the deliberations of the body. Much constructive work was carried through and following the installation of the newly-elected officers and the payment of the mileage and per diem to the representatives and officers present, the meeting adjourned until June 1930.

Notes.

On the day preceding the opening of the Supreme Council meeting, the International Secretary-Treasurer Association convened in the Convention Hall at 10 o'clock. This organization is composed of the secretary-treasurers of the subordinates and grand jurisdictions and the object of the meeting is to confer together as to the need of legislation and the importance of some

(Continued on page 32)



## IN THE REALM OF RASCALITY.

### Questionable Schemes Which Are Under Suspicion.

Many complaints are being received about a toy automobile sales stunt which was pulled recently. It is just the sort of a scheme which merchants are likely to bump into at any time, and therefore we advise you to read this description of how it is worked.

The concern offering the "deal" is the United States Factories, 308 North Michigan avenue, Chicago. Of course it may be promoted under some other name.

According to the statement of one merchant, a salesman for the United States Factories appeared late in January and submitted a proposition that the merchant use one of the automobiles as a trade-stimulator. He did not have a sample, but showed a colored illustration of the machine, which showed a toy automobile with a fair-sized boy in the front seat and a smaller child in the rumble seat. This car was "ready to run" except for batteries which could not be shipped with the machine because of freight regulations, the merchant says he was told.

"The 'deal' was for the merchant to purchase 9,500 'mysterious keys' at 1 cent each, totalling \$95 with a \$35 deposit. The keys exhibited by the salesman were of the Yale type and it was the merchant's impression that keys of that class would be furnished. These keys were to be distributed to customers with purchases and the automobile awarded to the person holding the proper key. All keys turned in were to be repurchased by the company at 1 cent each, the merchant declares he was told. As a fair portion of them would be returned, the net cost of the advertising plan would be very small, it was inferred.

A long delay ensued, but after considerable correspondence, a machine was finally shipped. It arrived on March 22, carrying freight charges to the amount of \$9.39 and accompanied by sight draft for \$60. The machine was boxed, rather than crated, and could not readily be examined before it was accepted.

Examination of the shipment proved disappointing in several respects. The toy automobile was fairly well-made and reasonably up to specifications printed on the advertising matter except for size. It was considerably smaller than might have been expected from the illustration and could hardly accommodate a child more than six years old in the front seat, a still smaller child in the rear, and was rather heavy for a child of that age to propel. The only batteries required were a couple of dry cells to operate the lights, the machine being propelled by foot-power. There were several other minor discrepancies between the machine shipped and that described in the advertising.

The advertising literature was dated for an award on April 20, less than thirty days later, and the plan called for an award to the child collecting the greatest number of keys, which were to be given out with purchases through the medium of a "punch card." Presumably, this change was made to

prevent any conflict with the lottery laws. The keys were not of the Yale type, but were roughly punched from rather thin sheet iron. Very obviously, they were not worth a cent a piece and in that respect the merchant was careless in not reading the contract, because it provides for rebate at "prevailing cost at time of returning keys."

The salesman was of the extremely "high pressure" type. While he talked glowingly of his proposition, he seemed rather reluctant to sell it to this particular merchant, declaring that he felt rather obligated to give it to another dealer. He did, however, condescend to accept the merchant's deposit. He was accompanied by a "secretary," a young lady who made out the contract and even signed the salesman's name.

One merchant who purchased the deal secured a somewhat larger machine, with top, by paying a substantially higher price. It will be awarded to the holder of the key which unlocks a lock furnished with the deal—unless the police interfere and declare the scheme a lottery.

A number of enquiries have been received concerning the People's Purchasing Association which is a pretty good concern to stay away from.

The purpose of the People's Purchasing Association is to purchase in quantities, coal, sugar or any article of merchandise whatsoever for sale to members; to arrange for trade discounts at retail or wholesale stores for the benefit of the members; to engage in business of any nature whatsoever upon the vote of the majority of the members of said Association. It is expressly provided that the Association is carried on exclusively for the benefit of its members.

According to the articles of agreement, the Association is to be organized and operated as follows: "The officers of said Association shall be the president, vice-president and secretary-treasurer, the last of said offices to be held by the same person; that Charles C. Laibe is to be the permanent president of said Association; that the president of said Association shall appoint a Nominating Committee composed of three members of said Association to select the candidates for the offices of vice-president and secretary-treasurer; that said nominating committee shall be appointed one week before the date of said annual meeting and election; and the parties so nominated by this committee shall be the only candidates to run for the said respective offices; that the said candidates shall be elected by a majority vote of the members of said Association and are to hold office for one year from date of election or until their successors are elected, etc."

It may be seen by the foregoing that the president who appears to be a permanent fixture, is to appoint a nominating committee of three and that the two parties nominated by that committee shall be the only candidates. If that is true, the question is raised, "Why the necessity for any election?"

The articles of agreement also provide that the operations of said Association are to be conducted by an

Executive Committee composed of the president, the vice-president and the secretary-treasurer, they to have power to rent office space, employ agents and to conduct the affairs of said Association as though they were acting for their own benefit and on their own behalf.

Thus we see the permanent president who has already been decided upon, dictates and controls everything from start to finish. This may be seen not only by the foregoing, but by the fifth article of agreement which provides that the purchase of any article whatsoever for sale to the members of said Association is to be sold to said members at the lowest possible price, said price to be fixed by the Executive Committee, allowing only such profit to said Association, which in its fixed proportion is deemed necessary to pay the necessary items of operating expense.

Illuminating information is contained in the sixth and seventh articles of agreement, which provides that the entrance fee into the Association is to be fixed at \$10 per person and that \$9 of each and every entrance fee is to be paid to the president of said Association as compensation for the formation and organization of said Association and as salary in furthering the welfare of said Association, and to which the president is to contribute his best and continued efforts; and that \$1 of each and every entrance fee is to be paid into the treasury of said Association to be used as operating expense.

Evidently the promoter of this Association had in mind the ultimate protection of the members when he conceived the ninth article of the agreement, which provides that any time it is desired to wind up the affairs of said Association it may be done upon the vote of two-thirds of the entire membership of said Association upon ten days notice being given to each and every member by registered mail and that if it is so voted to wind up the affairs of said Association, any and all moneys then in the treasury of said Association are to be distributed equally among said members after the payment of any outstanding indebtedness against said Association.

It should be borne in mind that only \$1 of each member subscription goes into the treasury and that it costs money to rent office space, employ agents and conduct the affairs of any such business. On the other hand, every member who joins this Association becomes personally liable for all its debts, just as would be the case were this a partnership. It is not a corporation.

One of the typewritten or mimeographed forms of the People's Purchasing Association sets forth the reasons why people are joining that Association. Reference is made to the time-worn adage that in union there is strength. It is stated that at the present time the Association is able to save its members on coal, furniture, rugs, lamps, radios, men's clothing, coats and dresses, dry goods, automobile tires and accessories and numerous other things as time goes on. It is interesting to note the following para-

graph which is quoted from the circular:

"Now the question is often asked 'Will this be a permanent thing, because we understand that there have been similar organizations such as the Decimo Club and others, but their main object was to get the membership fee which was \$25 down and \$5 per month.' Now to convince you that we are not after membership only, we are charging \$10 membership fee which may be paid \$2 down and \$1 or more per week until you have your \$10 paid in. You will not get the benefits until you have the full amount paid in."

The Better Business Bureau observes that the Decimo Club which was ingeniously conceived came to the end that was freely predicted for it by Better Business Bureaus all over the country. The fundamental principle as far as the buying at a discount was concerned was identical with that proposed by the Peoples Purchasing Association.

In conclusion, the Association in setting forth the reasons why people should join up with them states that "there will be numerous other ways whereby we can be of great assistance to you such as aiding you in legal advice, financing advice, such as financing real estate and personal loans and in most anything you might be interested in."

Does anyone know of a discount buying organization that has endured for any considerable period of time?

Is it economically possible for any business concern to continue to sell merchandise at 10 per cent. off legitimate prices and stay in business?

Is there any reputable wholesale concern that will sell to the public at wholesale prices in competition with its regular retail dealers?

Is there an authorized automobile distributor or dealer anywhere who will give a discount from list price unless it is a cash deal with no trade-in?

### Assembling Fall Jewelry Lines.

While the demand for seasonable items continues brisk, importers and manufacturers of novelty jewelry are now giving increasing attention to fall lines. These will be opened about the middle of July. Indications are that pearls, crystal and rhinestone effects and baguette types will continue their marked popularity into the new season. At the moment there is an active call for wooden beads and light weight chokers for both beach and sports wear. The strength of the demand for wooden beads has proved an unqualified surprise to the trade.

### Chronic Kicker in New Role.

Grand Rapids, July 1—Came to spend my week end with Doc Burleson, but you know how hospitable John is. He insists on my staying at least two weeks. Hard to refuse John anything, although his medical staff makes me sore. Guess I am too late for this week, but kindly send next week's Tradesman to me here at the Morton. Instead of to Mears. This place is so much like a dentist's office. You can't pick up anything to read which is not a year old. There is a January issue of the Tradesman on the table. That is the latest thing I find in the way of acceptable reading matter.

Chronic Kicker.



### Education in Health.

Health education is more and more generally recognized as a legitimate and desirable subject in the schools, but the question of how it is to be given has been answered in different ways. Some localities place the burden of health instruction on the doctors, some on the nurses, some on the home economists, some on the physical education and recreation directors, some on the classroom teachers and some on the science teachers.

All these groups are represented on the three committees—one in each of the elementary, secondary and teacher training sections—which are meeting at Sayville, L. I., this week under the auspices of the American Child Health Association, of which Mr. Hoover is president. These committees are composed of the health educators who are attending the conference, and their work, rather than addresses, is the real task of the sessions. There are addresses by notable speakers, but the value of the conference will lie in what is accomplished by the committees.

Through exchange of experiences and discussion the members of the conference, organized into the three committees, are seeking for the best way of assuring to every school child a solid foundation of physical and mental health. This co-operation of the various professions which have to do with health education points to a similar integration in the schools themselves, with corresponding benefit to the children.

### When There Is No Water.

If there is any one thing which most of us take absolutely for granted it is that we can always have water. Nor do we think of the possibility that any civilized community can be suffering from a drought so severe that it not merely destroys the crops but means that people will actually experience thirst and have no means to slake it. Yet this is the prospect which is now facing Hongkong.

This British-owned island off the Chinese coast, one of the world's greatest ports, with a population of some 700,000, is entirely dependent upon rain for its water supply. This year the rains have been so infrequent and so light that already a serious shortage exists. Five of the six reservoirs on the island are practically empty. The Chinese stand in queues to get the small rations of the precious liquid that are doled out to them.

There will be a "certain quantity" for all throughout the summer, the authorities have announced, but without rain the situation next fall will be critical. Emergency plans are being considered. Some water will have to be imported by steamship. But the poorer classes will hover on the verge of thirst until rain at last comes.

### Short Gloves Sales Improving.

One of the interesting developments in the glove trade of late has been the revival of demand for short gauntlet effects for wear with sleeveless dresses. This vogue started with the younger social set and has been spreading rap-

idly. Coming at the tag end of the season, it has caught some manufacturers short of goods. Suede and cotton suede types are wanted most, trade factors said recently. Fairly large advance business in gloves for early fall wear has been done, with tailored styles in fabric gloves showing up well. Slip-on and single-button effects have also moved quite freely.

### Novelty Grains For Fall Handbags.

Novelty leathers are likely to dominate in fall lines of handbags, according to views expressed recently. Antelope is believed due for another marked period of popularity. In the reptile grains the expectation is that much attention will be given the lizard types. In staple leathers, calf and morocco were cited as likely to be outstanding. Trends in styles have not become clearly marked as yet, but both pouch and underarm are held likely to be in favor. Browns, navy and black lead in color indications.

### Japan Adopts Colored Ware.

The demand for color in kitchen and other utensils has spread in Japan and Australia, according to reports of firms in New York who supply the colors for vitrified ware and glasses. Orders from Japanese houses for a variety of such colors to be used in manufacturing vitrified products have been growing in size and frequently during the last two months it was stated, while Australian orders have also exhibited similar tendencies, although to a more limited degree.

### Offer Shirt and Tie Ensemble.

The ensemble idea continues to make strong headway in men's furnishings. One of the newest items in this category is the oxford shirt and tie ensemble, representing the adaptation of a Continental vogue. Heretofore, the matching of tie and shirt in an ensemble has been possible in silks only. The merchandise is available in a range of colors including blue, tan, green, rose and gold. Wholesale prices enable the complete ensemble to be retailed at \$2.95.

### Chinchilla Liked in Junior Wear.

At least a partial answer to the question of whether chinchilla fabrics will retain their strong favor in junior wear is afforded by the advance buying being done. This is not large as yet, but the percentage of chinchilla coats sought by buyers is said to be such as to indicate another good season for the garments. Production of the chinchilla weaves has gained in comparison with a few years ago and competition in the field is keener than it used to be.

### Bags For Evening Use.

One of the advanced bags for evening use is made entirely of rhinestones in medium sizes and with curved frames not unlike old-fashioned pocketbooks. The frames are plain and smooth, without any embellishment, so that they may be carried with different types of evening clothes and different colors without fear of crashing. The lining used is of heavy crepe.



## That Trip of Yours

¶ Let us help you with your financial plans.

¶ Your travel fund requirements can be met with letters of credit and travelers checks issued by the Michigan Trust Travel Office.

¶ Your securities can be left in our care subject to your order at any time, by mail, wire, or cable.

¶ Your valuable papers, jewelry, silverware, and other articles can be placed in our Safe Deposit Vaults.

*We can help you enjoy your trip by relieving you of worry about your affairs at home.*

**THE MICHIGAN TRUST CO.**  
GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

**MOVEMENTS OF MERCHANTS.**

Manistee—Max Kadzbon succeeds P. N. Nelson in the grocery business.

Matherton—W. Burwell succeeds C. W. Parmelee in general trade.

Detroit—The Sheeton-Wartikoff Co., 1453 Farmer street, furriers, has changed its name to Sheeton, Inc.

Holland—G. L. Phillips and Gertrude I. Beach have formed a co-partnership and will engage in the drug business July 15, in the corner store of the Warm Friend Tavern.

Ellsworth—The Ellsworth Farmers Exchange has been incorporated with an authorized capital stock of \$50,000, \$8,270 of which has been subscribed and \$6,460 paid in in property.

Iron Mountain—The McDonald Hardware Co. has been incorporated with an authorized capital stock of \$25,000, \$8,000 of which has been subscribed and paid in in cash.

Grand Ledge—The Grand Ledge Coal & Ice Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in.

Detroit—Bryan Boiler Sales, 39 Parsons street, has been incorporated to deal in boilers, sanitary and heating equipment, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Evart—The Evart Co-operative Company has been incorporated to deal in farm produce and supplies, with an authorized capital stock of \$35,000, of which amount \$3,550 has been subscribed and paid in in cash.

Whitehall—The White Lake Sanitary Bakery and Lunch Room, erected at a cost of \$30,000 by J. H. Varenhorst, of Hart, is open for business and is under the management of John and James Vanderwoert.

Muskegon Heights—A. S. Krause has purchased the building which he has occupied with his department store at 22-24 East Broadway, for the past thirteen years. He will remodel the entire building.

Grand Haven—Arthur Schubert has severed his connection with the Banner Baking Co., of Holland, and purchased the William S. Orsinger bakery on Seventh street, taking immediate possession.

Detroit—Associated Buyers, Inc., 1248 Buhl building, has been incorporated to deal in furniture with an authorized capital stock of \$1,500, \$500 of which has been subscribed and paid in in cash.

Detroit—The Central Lighting Co., 1450 Broadway, has merged its business into a stock company under the style of the Central Lighting & Supply Co., with an authorized capital stock of \$8,000, of which amount \$5,140 has been subscribed and paid in.

Kalamazoo—Samuel M. Gerber, owner of the Economy Self-Serve Grocery, North Burdick street, has opened another grocery store and meat market on Washington Square, the meat market to be under the management of Harry Nederhood.

Detroit—Ralph P. Peckham, 650 Baltimore avenue, West, has merged his plumbing and heating business into a stock company under the style of Ralph P. Peckham, Inc., with an authorized capital stock of 1,000 shares

at \$300 a share, all of which has been subscribed and paid in in property.

Grand Rapids—The Dunn Tile & Supply Co., 1304 Butterworth street, S. W., has been incorporated with an authorized capital stock of \$5,000 common and \$25,000 preferred, \$30,000 being subscribed and \$15,000 paid in in cash.

Pleasant Ridge—The Boettger Baking Company, Inc., 420 East New Hampshire avenue, has been incorporated with an authorized capital stock of \$250,000 common, \$250,000 preferred and 30,000 shares no par value, of which amount \$172,020 and 17,202 shares has been subscribed, \$2,000 paid in in cash and \$100,000 in property.

Detroit—The Nicholas Fancher Company, Inc., 328 East Jefferson avenue, dealer in paints, varnishes, etc., roofing and hardware, has merged its business into a stock company under the same style, with an authorized capital stock of \$500,000, of which amount \$271,510 has been subscribed \$13,010 paid in in cash and \$98,500 in property.

Grand Rapids—First announcement was broadcast by Montgomery Ward & Co. over station WOOD at Grand Rapids Tuesday evening that effective immediately, all postage, express or other transportation charges would be paid by the senders. In other words, the prices in the catalogue represent the total cost of all merchandise to the consumer, free of all carriage charge. Here goes another good but time-worn argument of the independent merchant. All merchants will do well to at least refrain from betraying ignorance and save themselves embarrassment through loss of argument by forgetting the talk about what it casts a mail order customer for freight, express or parcel post. This argument is now on the scrap heap of syndicate competition.

Fremont—Herman McKinley, who recently resigned as cashier of the Grant State Bank of Grant, has been elected a member of the board of directors of the Old State Bank of Fremont, and on July 1 took over the duties of trust officer and chairman of the board of that growing institution. Mr. McKinley will, in his personal capacity, continue as administrator and trustee of the large estate of Frank Squire and Mary Squire, of which he has been in charge since 1915. On the board of directors Mr. McKinley succeeds Hermon C. Buck, who recently resigned. Mr. Buck is now connected with the State Highway Department, Lansing. After serving the Grant State Bank as its cashier for twenty-three years, Mr. McKinley resigned in April, the resignation taking effect June 1. The banker was born on a farm a few miles West of Grant, in Ashland township, and has been connected with every civic improvement in the village of Grant for more than twenty years. Much of the progress of the village is due to his foresight and energy.

**Manufacturing Matters.**

Ludington—The Handy Things Manufacturing Co. has increased its capital stock from \$60,000 to \$100,000.

Detroit—The Lubricating Co., 31 Brady street, has increased its capital stock from \$15,000 to \$50,000.

Detroit—The H. M. Hopkins Electric Co., 314 Beaubien street, has increased its capital stock from \$25,000 to \$75,000.

Detroit—The Garman Tool & Die Co., 1414 East Fort street, has increased its capital stock from \$50,000 to \$200,000.

Detroit—The S. Die & Tool Co., 19 West Woodbridge street, has increased its capital stock from \$15,000 to \$50,000.

Bronson—The L. A. Darling Manufacturing Co.'s plant has been sold to a group of New York business men, and will continue under the same management, with increased facilities.

Detroit—The Salorex Corporation 155 West Congress street, manufacturer and distributor of drug products, has increased its capital stock from \$200,000 to \$300,000.

Ironwood—The Ironwood Hardware Co., has been incorporated with an authorized capital stock of \$25,000 \$10,000 of which has been subscribed and paid in in cash.

Grand Haven—The Challenge Machinery Co. has increased its capital stock from \$300,000 to \$400,000, owing to the recent acquisition of a line of oil burning heaters.

Detroit—The Sona Cement Products Company, 14100 Welland avenue, has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Tegge-Jackman Cigar Co., 3315 Barlum Tower, has been incorporated with an authorized capital stock of \$380,000 preferred, \$1,000 of which has been subscribed and paid in in cash.

Northville—Northville Laboratories Inc., has been incorporated to manufacture and deal in chemical products, extracts and drug specialties, with an authorized capital stock of \$15,000, of which amount \$10,200 has been subscribed and paid in in property.

Battle Creek—Burns Brass Foundry, 67 South Kendall street, has merged

its business into a stock company under the style of Burns Foundry, Inc., with an authorized capital stock of \$20,000, \$7,030 of which has been subscribed and paid in.

Detroit—The O'Brien Iron Works, Inc., 6800 Bostwick avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, of which amount \$20,800 has been subscribed and paid in in cash.

Detroit—The Dixie Dining Car Corporation, with business offices at 1622 Dime Bank building, has been incorporated to furnish food to dining cars, restaurants, etc., with an authorized capital stock of 25,000 shares at \$1 a share, \$2,500 of which has been subscribed and paid in in cash.

Detroit—The Loxrite Manufacturing Company, 9001 Alpine street, has been incorporated to deal in building materials and manufacture wood products, with an authorized capital stock of \$50,000, \$8,570 of which has been subscribed, \$5,833.83 paid in in cash and \$2,136.17 in property.

Muskegon Heights—The Desmond Manufacturing Company, 7 Hackley Place, has been incorporated to manufacture a patent lawn sprinkler with an authorized capital stock of 1,000 shares at \$10 a share, of which amount \$2,010 has been subscribed and \$1,000 paid in in cash.

Grand Rapids—John D. Hibbard, formerly with the Mutual Benefit Life Insurance Co., has joined the local staff of E. H. Rollins & Sons, investment bankers, with which Howe, Snow & Co. recently merged, according to an announcement by Siegel W. Judd, resident manager. Mr. Hibbard who is a graduate of the University of Michigan, came here from Chicago in 1919. He was associated with the Bissell Carpet Sweeper Co. for some time. While with the Mutual Benefit Co. he was listed among its leading Michigan salesmen.

Learn to talk well; then learn when it is well to talk.

Time wasted is income lost.

We are pleased to announce that

**Mr. John D. Hibbard**

has become associated with us  
in our Sales Department

**E. H. Rollins and Sons**  
Grand Rapids Savings Bank Building  
Grand Rapids, Michigan



### Essential Features of the Grocery Staples.

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

Canned Fish—Business has broadened out somewhat in salmon this week, but demand has not yet reached sizable proportions. The few weak sellers who have made their presence felt in this market seem to have disappeared, and a slightly better tone now prevails. Sardines are also moving a little better, and enquiry has noticeably improved. Prices have not changed.

Canned Vegetables—As vegetable yields last year were abnormally poor, being below the average for the past five years, canners are hoping for a material increase in packs this year. With acreage larger, favorable weather conditions would probably make for this increase. In the local market, current packs of canned foods are moving into consuming channels at a slow but steady rate. Warm weather and the presence of fresh fruits and vegetables on the markets have curtailed consumption to a certain extent, which is no more than a normal development for this time of the year. Stocks of most commodities are comparatively light, and in general there is no pressure to move goods in spite of a slow demand. The tone of the market is fairly firm.

Dried Fruits—Anticipated short crops of peaches all over the country have undoubtedly been a partial cause of the recent good demand for this commodity, though this is always a period of heavy consumption. High prices being asked by growers out in California may also be responsible for advanced prices. So far no final prices have been reported by Coast packers on the 1929 crop of drying fruits, but from all appearances the growers are in a position to get what they want. Apricots have been in fair request all week and the market has ruled decidedly firm. Supplies of apricots are pretty evenly distributed among the trade here, all holding small stocks of all grades and asking full list prices. None of the sellers of peaches or apricots shows any anxiety to move his stock, as the market is very much in their favor. There are a few low quoters of these two items, as well as in prunes, but such offers are generally considered unsafe, as many buyers have been fooled this season by these factors, getting a poor quality of fruit, oftentimes of 1927 or earlier crops. The prune market has shown no great change of late and prices generally ruled firm. The statistical position of the commodity is favorable. Santa Clara brands are in comparatively short supply. Currants and the other minor dried fruits have been quiet and unchanged this week.

Nuts—The local market for shelled and unshelled nuts is stagnant as far as trading activity is concerned. Prices on spot goods remain steady at previous levels. There is no pressure to move nuts at sacrifice prices in spite of the dullness of demand, and as stocks are all light there is no particular weakness expected to develop during the rest of the summer. Walnuts in the shell are held at steady prices, but movement is slow. Almonds

show strength, and advances are thought possible for the near future by local operators. This is applicable to both shelled and unshelled almonds. Nothing exciting is going on in future nuts, though the trade appears to be more interested in that department of business than in spot trading. Brazils are being contracted for in a fair way, but no tremendous bookings have been reported in the last few days. Some factors here who are short on this item have been trying to depress the market, saying that a 33,000 ton output will be too large to handle. As the United States will probably not purchase more than 16,000 or so tons of this amount, however, other factors in the trade here are of the opinion that the marketing of such an amount will not be difficult in any respect, especially at the attractive prices at which they will probably be offered to the consuming trade.

Pickles—With the summer well under way consumption is increasing. A noticeably heavier movement was apparent in wholesale as well as retail circles this week, in bulk as well as glass goods. Sales of sweets, gherkins and other pickles in glass feel the stimulus of the picnic and motoring period. First-hand supplies of all kinds and grades of pickles are much reduced, and packers are holding their remaining unsold stocks at firm levels. On the spot, quotations are unaltered over those prevailing last week.

Rice—The supply position of the rice market is showing further signs of tightening. Arkansas mills are declining Blue Rose business on the ground of being entirely out of stocks. Only two or three mills in Texas have stocks on hand and a similar condition prevails in Louisiana. The New York supplies of Blue Rose are diminishing rapidly and by way of emphasizing present and prospective shortage, other varieties, such as Storm Proof and Lady Wright, long neglected by the trade, are now being offered under the name of "Carolina Style" as a substitute for Blue Rose.

Salt Fish—Norway spring mackerel arrivals constitute the only 1929 catch of salt fish which has come in for some days. This is not an important item in the local market, demand being mostly for fish caught later in the season, which is of considerably better quality. The better fish are not expected to begin to arrive here until about the middle of July. Advice from Norway shows that the market there is practically bare, with prices on the advance. There have been no recent arrivals of new catch Irish mackerel in the local market, and only small quantities of the Eastern Shore catch in this country have been cured. The market on old stocks of salt fish continues firm. Demand is not heavy, but stocks are light and broken in assortments.

### Review of the Produce Market.

Apples—Harvest, \$3.50 per bu.  
Asparagus—Home grown, \$1.40 per doz. bunches.  
Bananas—6½¢@7¢ per lb.  
Beets—Home grown, 60¢ per doz. bunches.  
Butter—The market is 1¢ lower than

a week ago. Jobbers hold prints at 43¢ and 65 lb. tubs at 42¢.

Butter Beans—30 lb. hamper from Ill., \$4; Climax basket, \$2.

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

Cantaloupes—California stock is held as follows:

Jumbos, 45 ----- \$5.25

Jumbos, 36 ----- 4.75

Flats ----- 2.00

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

Cauliflower—\$3.50 per doz. for Calif.

Celery—Home grown, 60¢ per bunch

Cherries—\$3.50 per box for Calif.;

\$3.50 per 16 qt. crate for home grown sweet and \$3 for sour.

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

Cucumbers—\$1.50 per doz. for home grown.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$8.75

Light Red Kidney ----- 8.90

Dark Red Kidney ----- 9.00

Eggs—The market is firm. Local jobbers have advanced their paying price to 30¢.

Egg Plant—15¢ apiece.

Garlic—23¢ per lb.

Green Corn—30¢ per doz.

Green Onions—Shallots, 40¢ per doz.

Green Peas—\$3.25 per bu. for home grown.

Green Peppers—60¢ per doz.

Honey Dew Melons—\$3.50 per crate.

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 \$5.00

Imperial Valley, 6s ----- 4.50

Garden grown, per bu. ----- 1.10

Limes—\$1.25 per box.

Mushrooms—65¢ per lb.

Oranges—Fancy Sunkist California

Valencias are now on the following basis:

126 ----- \$7.23

150 ----- 7.25

176 ----- 7.00

200 ----- 6.50

216 ----- 5.75

252 ----- 5.00

288 ----- 4.50

324 ----- 4.50

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.

Plums—\$3.25 per 4 basket crate for Calif.

Potatoes—\$5 for Virginia stock.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 23¢

Light fowls ----- 20¢

Heavy broilers ----- 30¢

Light broilers ----- 20¢

Radishes—20¢ per doz. bunches.

Spinach—\$1.20 per bu.

Strawberries—Home grown, \$1.75@2.75 for 16 qt. crate. The frequent rains have increased the crop to double its expected proportions. Canners took the stock offered them on contract, but in many cases declined to

purchase berries which they were not obligated to accept. Canners report a great falling off in the demand for canned berries, due to the growing demand for canned pineapple, which bids fair to supersede canned berries to a considerable extent.

Sweet Potatoes—\$2.75 per hamper for kiln dried Jerseys.

Tomatoes—\$1.40 for 7 lb. basket of home grown.

Turnips—60¢ 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 or Georgia grown.

### A HEALTH CONTEST.

The United States Chamber of Commerce, seriously concerned over an annual loss in this country of \$2,250,000,000 from sickness "through lost wages, salaries and reduced productive effort, plus the cost of necessary care," is about to launch a National health contest. In a Nation which must have competitions, slogans and publicity campaigns for the promotion of everything from cigarettes to beautify-the-countryside movements this is not at all surprising.

After all, what keener incentive for maintaining our health could we have than to see our local chamber of commerce win a prize for a record health record? This figure of \$2,250,000,000 is something pretty high to shoot at, but we can all do our share. If we are very careful not to catch cold by getting our feet wet or sitting in the draft from an electric fan we can easily cut down the annual loss in productive effort. Even if the Nation's health bill dropped by only a few millions and next year was \$2,239,485,660, this reduction would be worth while.

The psychology of the Chamber of Commerce is entirely in keeping with the spirit of America. For all the apparent absurdity of attempting to arouse the competitive spirit among its members to lower this economic loss from sickness, the scheme will undoubtedly work.

There is a lot of routine about the job of being Secretary of the Navy, and routine may on occasion turn to monotony and monotony become boredom. It is with distinct relief, therefore, that the country has received the news contained in a dispatch from Washington that once a week Secretary Adams has a fishball with his beans. "This is the life," he says in effect. "Age cannot wither nor custom stale its infinite anxiety." When it is added that the Secretary has declared that navy beans are really Boston beans and that the fishballs are, of course, codfish cakes, the country may feel reasonably grateful that the Navy Department has a cafeteria with a proper appreciation of the eternal fitness of things and that we have a Secretary democratic enough to be one of its steady customers.



## OLD TIME LAWYERS.

## Peculiarities of Chancellor White and Thomas B. Church.

I appreciate the sending of the article on Lowell Hall and thank you for it. I used to see the old fellow about the Morton House corner in the early 1880s. As I recall him he was a heavy-built man with an inclination toward being bench-legged, like a bull dog; square jawed, red faced and rather grim looking. Was told that he and George C. Nelson were among the oldest of the settlers, along with John T. Holmes, the Sinclairs et al.

There are a lot of other interesting characters of the old town. I was thinking the other day of two men who seemed to have possibilities of greatness, but who somehow seemed to have missed their mark.

One of these was Chancellor (Geo. H.) White; the other was Thomas B. Church. Both were men of learning, the scholarly type of men, with unusual gifts of language, legal, literary and historical lore, yet neither seemed to ever have succeeded in making more than a bare living. Mr. White taught short-hand or stenography as a side line to his legal practice, which I think was rather meager. I think Joe Brewer was a pupil of his. He wrote beautiful English and some of his historical sketches of men, like Lucius Lyon, John Ball and Townsend E. Gidley were models of their kind. One could be sure of his painstaking accuracy which was apparent in his arrangement of facts and his choice of language. I remember, one time, an aged Indian who had lived near the McCoy Mission on the West side in the 1830s came down from the reservation at Pentwater and the Chancellor got him in tow for an all-day visit in a Pearl street saloon.

The Indian knew little English and the Chancellor's command of the old French patois was pretty rusty, but he managed to make a day of it and I presume soaked up a lot of local pioneer lore which never got into print. Mr. White was burdened with an insatiable appetite for good food, and this in turn burdened his frame with an excess of flesh which made him indolent and sluggish in body, without affecting his mind. He seemed to have a similar appetite for reading and was one of the little group of "exchange fiends" who used to haunt the newspaper offices and read through stacks of newspapers day after day. The Democrat office was his favorite hang-out, but he also haunted the Eagle office at certain hours. I often wondered how a man could read so many newspapers every day with such a gusto, and never seem to weary of the printed word.

Mr. Church was an entirely different type; seemed to have a remarkable grasp of the law and of the political history of this country and his own state. He seemed to have no private practice, but was often consulted by the younger set of lawyers who were looking for ancient precedents and decisions in notable cases. His favorite hang-out was for a time in the office of Judge I. H. Parish. Doubtless this talented man had an interesting story. I was told that he had no sense of

financial responsibility, which might be considered as one of the rather common eccentricities of genius. His son, Fred S. Church, became a famous artist. Mrs. Church played the organ in St. Marks church for something like fifty years.

For several months I have been employing my spare evening hours on the survey, interpretation and general arrangement of the papers of the governor and judges who ruled Michigan territory and Detroit from 1805 to 1824. It is a terribly involved and interwoven mess, with wide gaps when the records are altogether missing. Mr. Burton and I are trying to find some of the missing links. This little group of men were a sort of Pooh-Bah quartet who combined in themselves all executive, legislative and judicial authority in the territory and, in addition, were commissioners of the land board, empowered to lay out Detroit, to grant or refuse titles to town lots and outlying farms, direct surveys, allot lands of the town and the 10,000 acre tract, erect public buildings and sit on the citizens necks, when so inclined, which was rather often.

They were always in a jangle among themselves and at variance with their subject people. The people bombarded Congress with appeals, accusations, etc. They had grand jury investigations to discover, if possible, how much tax and fine money the governing powers collected and what they had done with the money so obtained and also through land sales. The G. & J. calmly replied that they had made no law authorizing any such enquiry and, therefore, the people had no legal authority for attempting one. It was of the same nature as the retort of the old Tweed ring, "What are you going to do about it?" but far more effective.

Finding themselves without recourse in the law and with their appeals to Congress ignored, the citizens adopted the last resort of desperation and, when the occasion would warrant, one of them would corner a judge or the governor in a public place and read an improvised riot act, calling him all that he was, and then some, while the bystanders would applaud and egg on the vituperation of the irate citizen. Occasionally a more primitive or impulsive type would indulge in energetic assault and battery, which created even greater enthusiasm, but sometimes brought severe inflictions of punishment. Then some member of the governing board, the governor himself quite often, would remit the sentence of punishment because he hated the judge who had inflicted it and wished to humiliate him.

We hear no end of wailing over the so-called crime wave, and the general contempt of law, as if it were something new. As a matter of fact, it is just a half-way reversion to type, the type which prevailed in the two first decades of the 19th century.

The Michigan Historical Commission wants to publish this long record of primitive territorial government in book form and have hung the job of combing it into shape and supplying some of the lost material upon poor old me. I am still wondering just how and where I am coming out with the job.

Geo. B. Catlin.

## From the Land of the Afternoon.

Los Angeles, June 28—Naturally our statesmen think they could use more money. There is the senator from Tennessee who offers a resolution which would raise the pay of the National Congress to \$12,000 a head. The present figure is \$10,000, and not long ago one can remember when there was much talk about "salary grab" when it was raised to \$7,000. Senators and representatives draw the same wage and there is a feeling that because of their larger campaign expenses the senators should receive more than the House members. Maybe they could compromise with the taxpayers by pulling out a thousand per month while leaving Congressmen to struggle along as they are. It is quite evident that there are a lot of representatives who are far from being worth what they are drawing down, and some Senators who come near being a total loss to themselves and their constituents. Those who keep tab on Congress whom I refer to.

Nothing sillier has been produced, even in Congress, in late months, than the clamor over the entertainment at the White House of the wife of a negro congressman from Chicago. The function was an official and routine one of a series honoring the wives of all the representatives, and Mrs. De Priest would not have been omitted without offering her and her race an unwarranted affront. The President of the United States is President of all the people—white, black, red, brown and yellow; he is not merely President of the Caucasian strain in our mixed population. For even Southern statesmen and their consorts to place the negro beyond the pale of civilization, whereby two constitutional amendments are being violated, and harping on respect for the law, is about the silliest combination one ever heard of. But beyond this, their claim that the recognition of this congressman's wife on the occasion of an official function, admits the race to social equality, is just plain bunk.

The decision of the motion picture producers to reject the demands of the Actor's Union for a closed shop in the talking pictures, is a matter for congratulation. If the demand had been acceded to, the complete unionizing of the film industry would have proven a calamity.

One of the firms has made an open announcement to the effect that they will continue to engage artists for their productions only under a just and fair form of contract which was approved by representatives of both employers and employees several years ago, and would not have been brought up to cause trouble now were it not that with the introduction of the sound films many musicians have been superseded by machine music, and after being refused the silly demand that they be employed regularly whether their services were needed or not, and these musicians in turn called upon their colleagues to help them in their fight.

The labor unions have never achieved any success by bulldozing. It is a conceded fact that with the enormous increase in the amount of labor employed in industries everywhere, there has been a constant falling off in union adherents.

There can be no compromise with the principle of the open shop. It is necessary to industrial peace and prosperity, and has been demonstrated time and again in various industries everywhere.

Los Angeles, in working out its problem of the city beautiful, considering the many rather than the few, is looking to the future instead of to the past. It is being built along lines of beauty, and while it is being found necessary just now to go to enormous outlays to meet artistic requirements,

provisions are constantly considered for bringing the greatest good to the greatest number.

The beauty of old world cities is that of aristocratic tradition and is largely confined to palaces, cathedrals, exclusive squares and fashionable promenades. The beauty of Los Angeles is the beauty of democracy brought into the everyday lives of its people, distributed so as to ornament the practical—to give it a background, as it were. But its plans are resulting in substantial improvements, which will last for generations.

In all directions, even in industrial areas, there is a diffusion of beauty hardly believable. There are fluted warehouses so ornate and imposing that centuries ago they would have been called temples to the gods. Los Angeles is building modern factory buildings which are pleasing to the eye externally as they are clean and commodious internally. Palm trees, squares of green lawn, flower beds, shrubbery of all kinds such as is used in decorating resort places.

There is nothing like it, even in that older world we have spoken of where factories are mostly of ugly materials, designed for utility alone. There the beauty of the palace and temple is preserved for the few, and has never penetrated the lives of the many.

Beginning with the civic center where the new city hall looms up to be viewed from almost any part of the city, there has been a definite plan to conform to certain rules in architecture, not only in public buildings, but in every institution built in this most wonderful city. The factory, the warehouse, and the marts of trade are all included in this same grand program, while residences and their environs have been, from the very first, made to subscribe to the dictates of art.

The Interstate Commerce Commission has given it out cold that they will absolutely pay no attention to resolutions and communications sent them by chambers of commerce throughout the country. In fact all such communications are stopped by the office boy and consigned to the waste basket. Evidently the I. C. C. don't give a rap for the dear public, whose ideas are boiled down through the medium of the local chamber of commerce. What they want is the idea of the railroads as to what they want, so they can give it to them. It is a matter of record that they have had a lot of beneficial offerings heaped upon them which they—the railroads—felt would not make them popular with the public, and were inclined to soft pedal.

Some day the dear public will reach the saturation point and destroy that which they created under the innocent notion that such an organization was necessary to the public weal, instead of a travesty on fairness and equity, and a haven for "lame ducks."

For driving a spike into its very head, at one blow, I recommend Justice Oliver Wendell Holmes, of the U. S. Supreme Court. Mrs. Schwimmer, competent in every respect for citizenship, was barred from naturalization because she didn't want any war activities in her otherwise quiet existence. Justice Holmes dissented in about this style:

"So far as the adequacy of her oath is concerned, I hardly see how that is affected by the statement, inasmuch as she is a woman over 50 years of age, and would not be allowed to bear arms if she wanted to."

There are frequently, dissenting opinions in that court, but never before one that so completely knocked in the head and buried the majority opinion. Some day, may we hope, may there be more Holmes on the judicial benches and fewer technicians.

And now the fight is fairly beginning with those who desire positions as



census enumerators next year. There will be less than a month's work for any of the 100,000 which will be employed, and these will draw down from \$5 to \$8 per day. And then there will be the uncertainty as to just when the work will begin. It may start in May or be delayed until November. Taking subscriptions for the Congressional Record ought to prove just about as remunerative, and the politicians wouldn't expect you to clean out their stables for them.

The storm over the confirmation of ex-Senator Lenroot, of Wisconsin, whose only consideration for appointment to judgeship lay in the fact that he was of Scandinavian extraction, and who had been recently repudiated by his home folks, brings to light the fact that his was a recess appointment of President Coolidge. President Hoover has openly declared that so far as he is concerned there will be little politics concerned when he appoints to fill judicial chairs. Ability alone will count. A program like this adhered to in the past would have engendered fear in the gizzards of the ilk that are filling our penitentiaries on probational terms.

Now that the President has signed the Boulder Dam authorization papers it will be in order for the fly-by-night real estate grafters to renew their efforts with the unwary. But the situation is exactly the same as prevailed when the Government outlawed this kind of promotion from the mails. The cold facts in the premises also remain the same. There will be no dam benefits for at least ten years; all the land which will be arable when the dam has been completed, has already been withdrawn from entry by the Government. And that's that.

Frank S. Verbeck.

#### Early Business Women of Grand Rapids.

As a rule women who have engaged in trade or the practice of professions in Grand Rapids have been successful.

A Mrs. Howland opened a store for the sale of hair goods, cosmetics and related articles in 1864. After she had married Henry Seitz, chef of the old Rathbun House, in 1870 she retired to enjoy domestic life.

Mrs. Courtwright engaged in the sale of sewing machines. She was energetic, resourceful and a good manager. Having divorced Courtwright, she married a salesman in her employ, named Towne. Several years later, while returning with her husband from California, both were instantly killed while asleep in a Pullman, the result of an accident to the train on which they were traveling over the Santa Fe Railroad.

Nellie Grady, a daughter of Pat Grady, who was known on account of his activity in local politics, was employed as a trimmer of hats and bonnets by John Kendall. A young man named Buckley, smitten with the charms of the fair Nellie, sought and won her heart in marriage and took her to Chicago. A few years later she returned minus Buckley, opened a store in the Porter block, where she remained and served the ladies of Grand Rapids a decade or more.

Minnie D. Sheldon, aged 16, with a teacher's certificate as her only possession, arrived in Grand Rapids from Berlin, Wis., about 1880. She applied for a position as a teacher at the school district No. 15, Grand Rapids township. "I must have the school," she

informed the school board, which impressed the members favorably. She was employed and proved successful as a teacher. Later she entered the employ of M. S. Crosby, an insurance agent. Asked if she could keep a double entry set of books, she replied, "No, but I can learn how to do such work in a week." She then retired and immediately took up the study of double entry. One week later she returned to the Crosby office, where she remained several years. Crosby was elected to fill the office of Lieutenant Governor for two terms. During his absence attending the sessions of the State Legislature, all details of Mr. Crosby's business were successfully handled by Miss Sheldon.

Finally she married Lon Hodges and engaged with her husband in the manufacture of furniture under the corporate name of Valley City Desk Co. Hodges was a competent manufacturer. His wife managed the office and sales departments. Hodges died a score of years ago. His wife continued as the manager of the business, earning large profits. Finally she sold the factory and all of its belongings to local parties associated with O. C. S. Oleson, of Chicago, realizing a substantial sum for the same, and retired to care for and train her children and grand children.

Miss F. M. Rutherford was a successful practitioner of medicine. She served the municipality a term or two as its city physician. Her marriage to Sam D. Clay was an unfortunate venture.

Lizzie M. Richards was also a practitioner of medicine. She closed her office after she had been married to Rev. L. M. Bocher.

Miss Elizabeth Eaglesfeldt practiced law in local courts.

Arthur Scott White.

#### American Wheat Supply Less Than Last Year.

It begins to look as though crop damage in the Southwest, West and Northwest and Canada has done more to boost the price of wheat than farm legislation, and it also appears that the low point reached by the market the latter part of May and first of June will probably not be repeated on this crop.

We realize the flour buyer has looked for lower prices, is still of the opinion they will be lower and at the same time has stayed out of the market. This in itself is a strengthening factor for the long pull, as flour is going to be purchased in good volume before very long and will offset in a measure the heavy movement of wheat which is anticipated in August and September, probably starting the latter part of July.

Present crop prospects in North America are 1,200,000,000 bushels made up as follows:

Winter wheat crop of the  
United States..... 560,000,000 bushels  
Spring wheat crop of the  
United States..... 290,000,000 bushels  
Spring wheat crop of  
Canada ..... 350,000,000 bushels  
a total of 1,200,000,000 bushels, against an actual out-turn last year of:  
Winter wheat crop of the

United States..... 590,000,000 bushels  
Spring wheat crop of the

United States..... 300,000,000 bushels  
Spring wheat crop of

Canada ..... 525,000,000 bushels  
a total of 1,415,000,000 bushels, this year's crop showing a net loss on present estimates of 215,000,000 compared to a year ago.

These figures indicate, even with the rather large carryover this year, that North American wheat supply will be at least 100,000,000 bushels less than last year, with the balance of the world producing about a normal crop.

L. E. Smith.

#### Cheerful Aspects Found.

Passage of the farm relief bill and the adjournment of Congress were two developments viewed cheerfully in business circles during the past week. To them were added a recovery in the stock market, and sentiment turned more optimistic. Most of the reports from industry were also of a highly favorable sort although, statistics from the automobile line do not show up so well when analyzed. Sales have not been making the same progress as the heavy output would infer. For five months production has been almost half again what it was over the same period of 1928. Registrations in April, the last, month reported, were 31 per cent. ahead of the same period last year, but almost the entire gain could be traced to ford.

In another key industry, that of building, the ebb from 1928 volume is still in progress. For about half of this month the daily average of contract awards ran 17 per cent. under a year ago. In the fundamental field of agriculture prices have improved somewhat, doubtless as a result of the relief legislation. The Federal experts believe that shortages abroad may help to move the wheat surplus and yet the outlook still classifies as dubious.

From the standpoint of employment, conditions may be described as very fair. For the first time since 1922 there were no recession from April to May, the Labor Bureau reports, and both the

number of those employed and pay-rolls went up a fraction. This augurs well of purchasing power. What remains to be seen is whether it will be sustained or cut rather abruptly if major industrial operations have oversupplied the markets. The cotton goods mills intend to curtail outputs sharply in the near future. The motor industry may have to follow the same course.

#### Corporations Wound Up.

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

Simon Airplane Appliance Co., Detroit  
Heywood Starter Corporation, Detroit  
Lowell Lumber Co., Lowell  
Aluminum Company of Michigan, Detroit.

Rich Tool Co., Detroit.

Crystal Falls Motor Co., Crystal Falls.  
Dunn Brothers, Inc., Detroit.

C-C Sales Corporation, Grand Rapids.  
Cardinal Petroleum Co., Muskegon Heights.

Killins Subdivision Co., Ann Arbor.

Rothman Realty Co., Detroit.

Associated Retailers Service Bureau, Detroit.



Capital and Surplus \$750,000.00  
One of two national banks in Grand Rapids.

Member of the Federal Reserve System.

President, Gen. John H. Schouten  
Vice President and Cashier,

Ned B. Alsover

Assistant Cashier, Fred H. Travis

## Heinie And His Orchestra

Brunswick Recording Artists

## Delighting West Michigan Dancers

## AT RAMONA GARDENS

(Reed's Lake, Grand Rapids)

Wonderful Music! Delightful Programs!  
Popular Prices!

Dancing 8:45 until Midnight Every Night  
Except Sunday and Monday



### JAPAN RATIFIES.

Although its ultimate action was never in doubt, it is gratifying that the Privy Council of Japan has approved the Kellogg anti-war pact and it has been ratified by the Emperor. As the Japanese government is the last of the original fifteen signatories to the treaty whose assent is necessary to bring it into force, this means that as soon as the instrument of ratification is deposited at Washington it may be officially declared as effective from that date.

It was a curious criticism of the treaty which led to the delay in its ratification in Japan. Objection was taken to the phrase, "in the name of their respective peoples." It apparently was used by the treaty makers without thought of its possible significance in Japan, but it was there considered as derogatory to the rights of the Emperor, who is still the country's absolute sovereign. Political capital was made of the theory that it implied that the Emperor was the people's agent and that it was therefore unconstitutional.

The pact has consequently been adopted with a reservation explaining the clause and denying any such significance. The action is emphatic evidence of Japan's desire to be associated with the movement against war, for the popular feeling aroused over the question might well have prevented ratification of a treaty which the Government felt to be less important.

Aside from the fifteen countries which originally signed the treaty, forty-nine other Governments were invited to become parties to it. Of this number all but two have signified their willingness to do so and have either ratified it or are now in the process of obtaining such ratification. The two exceptions are Argentina and Brazil. It is in all probability but a question of months before virtually the entire world will be bound by this solemn promise to renounce war as an instrument for the settlement of international disputes.

### FAVORABLE FORECAST.

A canvass of the credit men attending their annual convention and representing a great many lines of activity showed that 64 per cent. expect better business in the next three months and 69 per cent. look for an improvement in the ensuing six months. From this it may be argued that the longer outlook holds better promise than the immediate future or else it may be set forth that more doubts attach to the next quarter than to the half year.

Just how these interesting conclusions are reached is not made clear. However, there is reason for believing that the money conditions may explain them. Considerable tightening of the rates was forecast for the midyear period due to the use of funds in speculative markets, but for one reason or another the situation will not be as severe as anticipated. One of these reasons appears in the imports of gold. The Federal Reserve apparently has been worsted in its attempt to strengthen the gold position abroad.

The easing in longer term money rates may prove an influence which will bring about results in line with what the credit managers count on. There are several uncertainties, however, that still remain to be faced. Crop developments, the continued ebb in building and automobile sales are three of them. Easier money will aid the last two, but any currency difficulties abroad may adversely affect farm product prices.

As the gauge of many consuming lines, activity in the steel industry continues to point to an unusual level of operations for this time of the year. Farm implement demand has suffered from recent low prices for cereals, the motor demand for materials has dropped, but railroad buying has been the best since immediately after the war.

### LIP SERVICE RETAIL FAULT.

In retail stores of any size it is promptly admitted that the business is in a state of flux and that progressive management is highly desirable. And yet instance after instance may be cited where even the most able institutions are still given to lip service to the new ideals of distribution while old and costly methods are still pursued. For example, there is the experience of one college graduate who also went to the trouble to qualify in a retail course. One might imagine that a choice of positions would be open to such a person—and one would be entirely wrong. Only a statistical job with perhaps \$35 a week after three or four years' service.

From a different angle let us cite the case of a sales person who measured off a purchase of curtain material and intended to cut it across as accurately as possible but without pulling a thread for absolute accuracy. The customer insisted on the latter method—her measurements had been carefully made—and the clerk explained that the store counted it too much a waste of time to thus save the patron from a costly mistake and to give proper service.

Take the case of research. Those stores which either have their own laboratories or make use of them can probably be counted on the fingers of one hand, and yet, as a general thing, retailers feel they are carefully restricting their purchases to the best values that can be offered.

Progress has undoubtedly been made in the retail craft, as it is now frequently termed, but old habits hold on. It took the post-war calamity to prove the importance of turn-over and perhaps other emergencies will be necessary to show up other shortcomings and how they may be overcome.

### ANNOUNCE NEW STOCKING.

The manufacture of silk hosiery made to fit the leg as well as the foot is announced by two companies as a new achievement in the manufacture of women's stockings. Under the plan stockings will be made in the present foot sizes, but each will carry at least three divisions in the leg sizes, being proportioned to fit slender, medium and full legs.

### "EQUALITY" FOR WOMEN.

Representatives of women's organizations throughout the world, which have been meeting at Berlin, have split into two factions on the old question of whether women should seek absolute equality with men in the industrial world or whether they should work for protective legislation to safeguard their special interests. Equal rights or equal hazards is the graphic way in which the proposition has been raised, the International Alliance for Woman's Suffrage supporting the first principle, the Open Door International the latter.

It is a question on which we believe most women are definitely upon the side of equal rights secured by protective legislation. There is no question that that is the practical way of looking upon the matter. For all their talk of absolute equality, the radical leaders who assert that women do not need protection cannot change the physiological fact that women do differ from men or deny that if they are to have an equal opportunity in industrial work they must receive special privileges.

It is absurd for them to declare that this means that they are being treated as inferiors and that protective legislation is a mask for discrimination. Let them take the one question of childbirth. Is it evidence of woman's inferiority to man that she should be allowed a vacation period before and during her confinement? If legislation works out as discrimination, that is the target against which women should expend their energies rather than in support of a theory of equality inherently false.

### DRY GOODS CONDITIONS.

Retail trade volume for the month just ended will probably show a fair margin over the sales of the same month last year. And this despite the fact that there was an extra selling day in 1928. The daily average should show a good increase. The month's returns are also likely to disclose less spottiness than has been the case so far this year. Selling weather has been more favorable in various sections of the country.

However, the results by departments is still apt to be spotty. Business in the last week was concentrated upon seasonal apparel and upon resort accessories. This was due in this locality to the hot weather. Summer home furnishings have also figured more prominently in the demand.

As stocks are reduced by the warm weather purchasing, buyers have been more active in the wholesale merchandise markets. Dresses have figured to a leading extent in the demand and stocks of desirable goods in this and other summer lines are reported as scarce. Manufacturers have patterned their operations on those of the stores and have not produced goods much in advance of orders.

Early fall showings in the apparel lines continue to emphasize a more feminine treatment. Floor covering lines were opened early in the week and, as expected, showed little change in price levels but disclosed a great

variety of designs. The new sheen effects were favored and the mills booked about the best business since the war.

### DON'TS FOR BATHERS.

Now is the time for bathers to watch their step. The list of drownings which occur during every week end in the summer months is warning that danger exists, but it is evidently not effective. For reckless bathers no warning will avail, but for those who are willing to be careful if they know what to do and not to do, some don'ts should be timely. It is often those who know how to swim who drown. They gain too high an opinion of their prowess and in a desire to "show off" take unjustifiable risks.

One of the commonest mistakes of bathers is that of remaining in the water too long. There may be no immediate ill effects, but the practice is none the less foolish on that account. In fact, it is the absence of such effects that makes it necessary to be particularly careful in this matter.

Especially timely is the Tradesman's warning against trying to get a coat of sun tan in one or two days. It is agonizing, we know, to wait for the passing of three or even four days in the attainment of this indispensable blessing, but not to wait may turn out to be agonizing too.

### SILK BREECHES HIT ANEW.

We knew that we were on the right track when we said that silk knee-breeches at the Court of St. James's represented an era that was dying. That Ambassador Dawes refused to wear them was a sign of the time. Now there is an even more emphatic one in an identical refusal made by the Right Hon. Margaret Bondfield, Minister of Labor in the British Cabinet. As a Cabinet Minister she is entitled to attend the Prince of Wales's levee, but at that function knee-breeches are prescribed by custom. Why these garments should be objectionable to any lady who follows present styles we can hardly see. But the Right Hon. "Maggie" objects and won't go to the party at all. Here arises a real and vital threat against the old court rig. When the flapper vote makes the British Cabinet dominantly feminine the silk breeches may be quietly outlawed and all future American Ambassadors saved embarrassment. They will probably be Ambassadors by that time, anyway.

### SMOKES AND SCHOOLS.

Daniel J. Kelly, superintendent of the public school system of Binghamton, says that the average American spends 22 per cent. of his annual income on luxuries and only 1½ per cent. on education; he spends more on cigars and cigarettes than he does on schools.

The statistics are interesting, but probably not nearly so terrible as they sound. They might have been continued: The average American spends more money on movies than on bread; more on gum and candy and soda than on temperance tracts, and puts more money in theaters than he does in churches.



## OUT AROUND.

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

Last Saturday was another of those glorious days which are to be found in greater variety and perfection in Michigan than any other state of which I have any knowledge.

Coopersville business men are giving their customers free out door movies every Wednesday evening. I was told the undertaking is proving very popular with the trading public.

The Daggett Canning Co. has erected a neat business office, 16x36 feet in dimensions. It is built with rough surface brick and presents a very handsome appearance.

At Grand Haven I was told that Charles S. Zellar, who has conducted a grocery store at 1320 Washington avenue for several years, has retired to engage in the work of evangelist. I wish him well in his new undertaking. If he should not succeed, he knows he can resume the grocery business and make a good living. The store he occupied has been leased by Smith & Williams, who conducted the grocery business several years at 706 Washington avenue. They are very much pleased with their new location.

Of course we called on Louis J. Koster, who will soon round out fifty years with Edson, Moore & Co. He has just returned from a trip to Boston, where he spent ten days on the farm of a relative, twenty miles out of the "Hub of the Universe."

I believe I do the community in which I live a favor this week by re-printing an editorial I published in the Tradesman eighteen years ago when we were confronted with the most gigantic strike which ever threatened to destroy the greatest industry of Grand Rapids—a conflict which could end but one way: in the decisive defeat of the strikers and the complete annihilation of the trades unions involved in the struggle. For eighteen years the strike fever has been dormant. The election of George Welsh as city manager has given fresh hope to the demons of unrest and the cohorts of treason and anarchy, but I believe sober sense of our workmen as a class will overcome this handicap and prevent a recurrence of the clash which changed Grand Rapids from a hive of industry to the gloom of despair during the summer of 1911.

Gradually we are reducing the area of conflict between capital and the workers. Slowly we are learning that low wages for labor do not necessarily mean high profits for capital and that high wages precipitated by labor union compulsion or conspiracy—without a corresponding return by the worker—are bad for the worker as well as his employer. We are learning that an increasing wage level is wholly consistent with a diminishing commodity price level. We are learning that productivity of labor is not measured alone by the hours of work, nor even

by the test of physical fatigue in a particular job. What we need to deal with are not the limits to which men may go without physical exhaustion, but the limits within which they may work with zest and spirit and pride in accomplishment. When zest departs, labor becomes drudgery. When exhaustion enters, labor becomes slavery. Here in America we have raised the standard of political equality. Shall we be able to add to that full equality in economic opportunity? No man is wholly free until he is both politically and economically free.

Perhaps some day we may be able to organize the human beings engaged in a particular undertaking so that they will truly be the employer buying capital as a commodity in the market at the lowest price. I hope the day may come when these great business organizations will truly belong to the men who are giving their lives and their efforts to them, I care not in what capacity. Then they will use capital truly as a tool and they will all be interested in working it to the highest economic advantage.

Then an idle machine will mean much to every man in the plant, who will realize it is an unproductive charge against himself. Then we shall have zest in labor, provided the leadership is competent and the division fair. Then we shall dispose, once and for all, of the charge that in industry organizations are autocratic and not democratic. Then we shall have all the opportunities for a cultural wage which the business can provide. Then, in a word, men will be free in co-operative undertakings and subject only to the same limitations and chances as men in individual business. Then we shall have no hired men. That objective may be a long way off, but it is worthy to engage the research and efforts of the best thoughts of the best men in the world.

The fact that such a condition is not here to-day is not chargeable, as so often alleged, to the selfishness or dominance of capital. It is not due to the fact that capital seeks to enslave labor. It is not due to the fact that the workers together have not adequate resources to margin the capital which they seek. It is due, in my judgment, solely to the pernicious teachings and practices of the trades unions and to the unwillingness of men to assume responsibility and to take a risk in such a co-operative undertaking. Most men yet prefer a fixed income without risk to a share in the profits of the enterprise with the responsibility which that involves.

I recently received a letter from a man who has landed a dozen or more valuable manufacturing industries for a neighboring city, while Grand Rapids has been asleep—so far as its public service corporation is concerned—and who is to-day regarded as one of the most expert men in his line of business in the United States. The letter is so full of meat and suggestiveness—to those who lend a willing ear to community advancement—that I re-

produce a portion of the letter, as follows:

It is my opinion that no man burdened with Chamber of Commerce activities has a chance to succeed in the "new industries" field. He must be devoted to new and other industries alone.

It is my experience that the best industries come the hardest and the slowest; two to five years is an ordinary period between starting and concluding a job.

The hardest conditions to overcome are the impatience of a community; the mass of undesirable propositions examined as a courtesy to well meaning booster citizens; the unwillingness of co-operators to remain silent until the deals are 100 per cent. completed.

To illustrate, I spent over 300 hours in examining one of our new industries. In 30 minutes I sold an underwriter \$200,000 of their stock. Later I spent time, bringing total up to 71 days, in working out the other phases of relocation. Deal was spread over three years.

The public saw the 30 minutes—the banker and the manufacturer saw the 300 hours. The public saw a few meetings, but the manufacturer and banking associates expressed their opinion by selecting me as a director, consultant and umpire of values in the deal.

Theoretically, I devote a part of my time under a retainer agreement. Actually, I spend over eighty hours weekly on my work.

That and many other experiences tell me emphatically that industrial work must be done by a man with unusual experience and seasoned judgment, freed from all details or duties except his task of "growing" the community and, finally, given a free hand in his acts and decisions.

In my opinion, Grand Rapids has a magnificent foundation for great growth and that growth can be realized with the right kind of an organization, with correct policies and a competent industrial manager, dedicated to an initial ten year program as a preliminary to a permanent activity.

Cities can be built "eugenically" just as herds of cows are increased and improved by intelligent handling.

A hard-headed business man recently purchased a \$750,000 department store stock in a Middle West city. He was so disgusted with the small amount of actual service he received from the buyers of the store that he gave the subject his most painstaking consideration. He noted, for instance, that the shoe buyer was not actually employed over one-tenth of the time and that he peremptorily refused to wait on customers during times of stress when it bothered the department to handle all the customers. He finally decided to dispense with the aid of the buyer and visited the factories whose products the store had specialized on for several years. In each case he told the manager of the factory that he had concluded to discontinue the use of regular buyers and send his orders in by mail; that this would obviate the necessity of entertaining his buyers whenever they came to market, which saving ought to effect a considerable reduction in the price of their purchases.

"You are absolutely right," replied the manager, "and I wish every large merchant would take the same stand in relieving the manufacturer of the most grievous abuse in the business. When buyers come to market we have

to spend hundreds of dollars on them in order to retain their patronage. In some cases we are bluntly told we must pay them a commission on all orders or they will look elsewhere. This is an easy matter for us to adjust providing we know the ratio of commission we must pay, because we can easily add it to the prices of our goods. If you will adopt the plan you suggest and adhere to it strictly, we will save you from 50 to 75 cents per pair on all shoes you buy of us. Of course, there is a glamor about sending buyers to the Eastern market at regular intervals, but you must remember that the cost of doing this and the cost of the entertainment we are forced to furnish is borne indirectly by you until you pass it along to the consumer."

Since a certain local store went into a large amalgamation, it has paraded its connection with much gusto, asserting that the new arrangement enables it to undersell its competitors because of its alleged superior buying power. I recently had occasion to test this statement and found—not particularly to my surprise—that this house was charging 50 cents more for a certain article than the other stores at this market were charging. Enquiry disclosed the fact that the other stores were buying the article in question from local representative of the manufacturer, while the store with the widely flaunted Eastern connection was sending its buyers down to New York to buy it from a factory agent who cannot give the buyer any advantage over the local factory representative. As this method of buying by the local house involves a big bill for entertainment every time the buyer puts in an appearance, the New York agent has to add 50 cents to the price of the article—a penalty the store in question has to pay in order to maintain the wholly useless system of sending its buyers to New York to be wined, dined, girled and otherwise entertained by the people from whom they purchase goods. Whenever I read in the newspaper advertisements flamboyant references to the superior buying power of a house because of its New York connections I smile to myself, because I know how utterly baseless such assertions are and how easy it is for stores which buy goods in their own establishments to undersell the houses which send buyers down to New York to be entertained—at the expense of the house and its customers.

E. A. Stowe.

## Stripes Favored in Fall Neckwear.

Novelty stripes are an outstanding feature of men's Fall neckwear. The patterns include degrade, surah, cluster and herringbone stripes worked out on a variety of grounds. Moire jacquard failles are being featured in heavier qualities, while considerable interest is expected to develop in ties showing satin figures on novelty grounds. Neat jacquard figured effects are regarded as important, particularly on heather and geometric grounds. Softer multi-color combinations will be the rule, with a trend toward browns in line with the favor accorded that shade in men's suits.



### Reason Why Caslow Opposes Buying Clubs.

"Just why do we consumers patronize the chain store, mail-order house and peddler?"

I asked that question as a starter for last week's contribution, after which I went on to say that we consumers, in order to be convinced that the syndicates are our best bets for genuine economy, need not believe a single word they tell us in their half-truth advertising. All we need to do is to follow the examples set by independent merchants, themselves, and listen to what they tell us.

Taking up the first challenge, I went on to show what the example of the independent merchant is who, while himself opposed by the syndicates in his line, will go out and patronize syndicates in other lines or permit his wife to do so. I said my piece and spoke my mind concerning the druggist, baker, banker, dry goods merchant and garage man whose groceries came from the chain grocery store; and at the same time I took notice of the local grocer who had Sears-Roebuck tires on his car, or Richman clothing on his back. To my mind, as a consumer, this outrageous practice of unthinking independents is one of the greatest proofs in favor of the chain store and mail order house which I have ever witnessed. The grocer who buys tires from the syndicate is telling me to buy my groceries there; and the garage man whose groceries come from the chain grocery store is sending me to the syndicate for my tires and batteries.

So much for the matter of examples. Now, I take up the second part of my challenge. I maintain that too much advertising matter put out by independent merchants to-day is selling the public on the idea that syndicate merchandising is the course of popular economy. I know differently; but I am a supporter of the independent merchant, not because of what he has tried to tell me so often, but in spite of it. Now, follow me closely as I explain what I mean, for I am going to speak even more plainly than I did last week, and I don't want you to miss any of it. Perhaps you may not agree with me; but I think I am about to put something into print that has never been published before in quite this manner.

First of all, I want to declare myself on one point. I am absolutely and flatly opposed, as a consumer, to independent merchants' buying clubs; or, at least, all such clubs as I have had occasion to witness up to the present time. My reason is as quickly stated. I oppose the buying club idea among independent merchants because it invariably influences them to swell out their chests and begin talking exactly like the chains and mail-order houses. Listen to this:

Haven't you seen advertising put out by independent merchants telling how they had combined their buying power, thereby making it possible to eliminate the jobber and buy "direct" from the manufacturer? Have you ever stopped to think that every time one of us thinking consumers reads that sort of thing, it reminds us of the old, old talk

of the mail-order house and peddler, about the "elimination of the middle man?"

Have you ever witnessed the advertising message of a group of independent merchants, explaining to the public that through "combined buying power" they were now able to "save money" for the consumer? Can't you see that this only brings up in the reader's mind the propaganda of the chain stores published years ago, how through their "combined stores' mass-distribution and united buying power" the public would now be able to "save money?"

Right here, I take a long pause for a large giggle. I just happened to think of something funny. In Grand Rapids, some months ago, a little group of thirty merchants or thereabouts came out telling the public how much they were going to "save the public" through their "enlarged buying power" because they had "combined their purchases." As a consumer, I remembered how ten years ago a huge chain of stores told me all about that sort of thing. Now, after ten years, the independent merchant comes back and says "amen" to it. And (here is where the snicker comes in) this particular chain now has some 17,000 stores in operation. Over against this huge outfit, a little group of thirty merchants begin talking about their "enlarged buying power." Now, wouldn't that make you laugh out loud, too?

Speaking of independent merchants with their buying clubs, I now approach the most colossal piece of off-color advertising that I have ever seen perpetrated by or in the name of independent merchants. I refer to the buying and advertising group which was formed and is still operated by the National Grocer Co. under the name of the "R Stores."

It so happens that I can show a clear record as regards my attitude in the past toward this movement, as I have fought the National Grocer Co.'s efforts in this activity ever since it started, more than a year ago, in Grand Rapids. I have fought it publicly from the platform and I have fought it privately in conversation and in correspondence. To-day I have reason to believe that some whom I dissuaded from going into it are glad they were warned; and many whom I could not turn away from the idea should be sorry now that they did not listen, in the light of what has now happened. But, had they only had their eyes open in all directions, and looked at other things than those to which the promoters pointed with such enthusiasm, they should have seen the folly of the method at first glance. Here is what happened:

For years, local grocers had talked "individual service" and "local responsibility," as the combative arguments against the chain store's points about "buying power" and "economy." The local grocer for ten years had been keeping his own name before the public, while he ridiculed the thought of there being any merchandising virtue in his store front being of a particular standardized color.

What did the National Grocer Co.

do to him when it persuaded him to fall for the "R Store" racket? First of all, he was required to contribute a given amount (ten dollars per month, I believe) to the advertising jackpot. The total amount was to be used for combined advertising space for all the stores. Notice, I said stores, not merchants. My reason for the distinction is that the merchant's name was largely if not entirely erased from his business, while a magnificent "R" stood out in bold relief showing that his was an "R Store" and not an "R Merchant." Next, his store was painted a certain shade of orange to match exactly the color of 109 other stores in Grand Rapids. Then came the crowning atrocity in the name of independent merchandising.

In the very first advertising appearing in the Grand Rapids Press, the public was given to understand that the "R Stores" were now ready to announce themselves as a new chain of independent merchants. And, in that first advertisement, the word "chain" was employed no less than six times, and I rather believe it was seven, to be exact. I claim that was the finest piece of advertising that the Atlantic & Pacific, Thomas, Kroger and K&B ever had in the history of their labors in Western Michigan. Don't you catch the subtle psychology?

I ask you, since when, and by whose orders, is it required of the independent merchant that he must sail under the name and colors of the chain store in order to get by? Of course, I know that the grocers themselves had nothing to do with the advertising copy. That was the doings of the wholesaler who promoted the game. But the grocers were to blame for meekly signing over to the wholesaler the exclusive "say" as to what the advertising policy should be; and that is where they made their vital blunder.

If these buying clubs and advertising clubs would only come out and say something new, and original, and truly their own, they might lay some claim to virtue from an independent merchandising viewpoint. But I still wait to see such a thing done. In every instance of my observation, the only thing the advertising or buying club has ever said in the way of argument has been to repeat in parrot fashion the identical things which the chains and mail order houses said years ago. It was already old and bewhiskered before the buying club had begun its copy-cat chatter.

I always like to be constructive in my criticisms. I'll be kicked if I am going to knock what someone else is doing, if I can't suggest something better in its place. Sometimes I suggest nothing, when nothing would be better than the thing I am criticising. However, if the independent merchant is bound to have his buying club and if he is determined to talk about his "combined buying power," why doesn't he make it contributive to his own scheme of operation rather than helpful to his syndicate enemies?

I have asked this challenging question many times of merchants, and the comeback is invariably, "What other method can we use in advertising our

buying power?" How can we tell the public that we are meeting our competition from the syndicates in any other way?"

I suggest the following for what it may be worth to you:

If you must advertise "combined buying prices"; and, if you must publish cut prices, selling one item at cost or less in order to get folks into your store to overcharge them on something else; if you must resort to the chain store's tactics because of public demand, then the least you can do is to make it plain to the public that the public is to blame for your action, and announce your "buying power" claims under protest, instead of boastfully.

Suppose every buying club of independent merchants throughout the country, instead of boasting of their "buying power," as the chains and mail-order houses have done, had come out with something like this:

"We are sorry that we are obliged to announce that this store has been forced to join a buying club with a number of other independent stores for the purpose of forcing prices down to a point to meet our syndicate enemies. Heretofore, we have prided ourselves, not alone in the fact that we offered the public honest values and sincere service, but also that we bought our merchandise in the open market in such a manner as to permit the manufacturers sufficient margin to pay decent wages to their labor and profitable prices to the producers of the raw materials.

"However, we are now forced to surrender this position, and take to the cover of combined buying power or retire from business. Our customers have been leaving us and going to the chains and mail-order houses for the alleged bargains offered there. Since it is buying power they want, and bargains they are demanding, we are now ready to give them just as great if not greater bargains than they can secure, even from the syndicates. We realize that this is going to be harmful to the interests of those whose labor and crops have gone into the merchandise we are offering; and we want our customers to realize it, too, for it is upon their demand that it is being done.

"Come, on folks; Get your bargains here. We have the buying power you want. We shall maintain it and we shall exercise it ruthlessly and without mercy against the worker and the farmer until you are ready to release us from your present requirements. We announce our buying power, not proudly, but with confirmed regret. When our customers see the light of truth, and will permit us independent merchants to pay a decent, profitable price for what we buy, we shall be happy to announce a discontinuance of our buying club arrangements; but, until such time, we shall have for you bargains and specials to your heart's content. Look them over. Be convinced that we are now selling at the lowest possible prices through the lower wages and reduced markets which we are helping to force. We must always remember that the public is boss. If you insist upon forcing down prices at the counter, even at the ex-



pense of your income, that is your choice, and we willingly concede you the privilege."

Think this over, Mr. Merchant. If every buying club of independent merchants had thought this matter of advertising through carefully before committing itself, thinking toward a point nearer solution of the real trouble, rather than a point nearer the mere increase of volume for next week or next month, would they not be better off to-day? And had all buying clubs of independent merchants adopted such a psychological injection into their advertising columns as illustrated above, would they not have brought the public up with a jerk in its headlong bargain stampede, and dealt the syndicate operators a blow on the point of the jaw that would now have them reeling into the ropes?

I have little or no sympathy for the merchant who could do nothing more scientific in his business than to copy his enemies and who now finds himself in a compromised position. I run into local merchants everywhere these days who feel that they cannot embrace a truth-telling policy of public education because they are not consistent themselves. They have talked so much and so long exactly like those whom they fight that they would now be eating too many of their own words were they to turn right-about-face.

The independent who has been preaching the virtues of "buying power" is as inconsistent as the orthodox fundamentalist preacher who advocates the dance and the movie. Everything he utters is used against him and his cause. Next week, I hope to have for publication an article on buying power, under the title, "The Mailed Fist." It is my ambition to present this misrepresented evil to Tradesman readers in its true and revealed light.

Meanwhile, if you are still slow to agree with my attitude toward buying clubs, scout around. Check up, especially, on the most recent activities and reported changes of policy of the National Grocer Co. If what we are hearing every day is true, I do not hesitate to say that the "R Stores" campaign to-day brands this wholesale house as guilty of one of the most underhanded pieces of trade trickery against those whom it claimed to serve that I have witnessed in many a week. The woods are full of commercial jackals who will purposely sacrifice the interests of an old customer for the sake of immediate relief to the cash-register; but the alleged policies reported to be now outlined for the National Grocer Co. for 1930 take the prize for merchandising duplicity. And that comes without any ifs ands, or other apologies, from one who can truthfully tell the grocers of Michigan, "I told you so."

W. H. Caslow.

### Once Again We Celebrate Our Birthday.

Grandville, July 2.—One hundred and fifty-three years ago was brought forth a document, signed by the continental fathers, which has produced the most profound results ever achieved by any single act in the history of the world—the American Declaration of Independence.

We are called upon once more to assemble in public places and celebrate that birthday of the Republic. People in every walk in life have an equal interest in the day. In fact the signing of the century and a half old paper brought liberty and freedom to man such as he had never enjoyed before, and not a schoolboy or girl in the land but rejoices to-day in the fact that he and she are living in this land of the free and home of the brave.

While Memorial day is universally recognized as a National day for paying respect to our fallen heroes of all our wars, the Fourth of July has no funeral gloom in its makeup, and the day may be celebrated with all the joy of a wedding celebration. That declaration was surely a wedding of hearts and hands in the greatest contest for freedom the world has ever known.

We celebrate this day with a firm resolve to stand true to the principles of the Fathers. The spirit of the great Washington looks down with approval as the cannons roar and the cheers arise commemorating that event in history which has made forever famous the name of our republic.

No harm if we make considerable noise on this anniversary. The children enjoy it and their elders cannot refrain from being a bit hilarious. The day represents everything for which our flag stands. We are children of the greatest republic on earth. Let us live up to this fact and make no mistakes.

Truly is the Fourth of July a National holiday. In the pine woods of long ago the Fourth was indeed a National holiday. To work on the Fourth would have been considered a sin. "Where are you going the Fourth?" was the query met with on every hand weeks before the day came round.

Celebrations in the lumber woods were mostly in the form of pole raising, burning of gunpowder through the explosion of anvils and the all night dance in the evening. Oftimes a worker would take his sweetheart to a tavern dance, occupying three days in celebrating before he again got back to his job in mill or woods.

It was at a Fourth of July celebration in a county seat village that the news of a great battle being fought on Northern soil reached the settlers. The orator of the day made much of the circumstance that General Lee had crossed the line into Pennsylvania and was crowding the Union army in a hot struggle for the mastery.

All hearts were troubled over the outlook. Should the Southern hosts win over our boys in blue, Philadelphia and New York would come as spoil into the rebel hopper. It may well be imagined what a gloom rested over the hearts of the Michigan folks until news of a great Union victory at Gettysburg reached them over the wires. God had granted us the victory and the name of General Meade ranked high from that hour.

It has been through many such contests as that at Gettysburg that this Nation has passed in erecting the Fourth of July into the greatest day of all the year for the American people.

The Fourth of July may be signalized as Flag day, Memorial and all other holidays rolled into one, the greatest of them all. The whole nation will stand with bared head beneath Old Glory while ministers pronounce benedictions and the children stand awed in the presence of the scene.

We of America are growing bigger and let us hope better, every year as time marches onward to the music of the spheres, with the flag of our independence waving loyally in the breeze.

Every American has cause to rejoice on this independence day as never before in our history. The flag is now more than ever respected over every inch of our territory. The world

war cemented the hearts of loyal Americans, North and South, as never before. The greatest hero of that war came from the South, and the ills of sectional strife were effectually wiped out as the youth of the North and the South fell fighting for the flag in a foreign land.

Come out this year, all you good people, and make the celebration a unanimous one under the stripes and stars. Ring out the bells proclaiming liberty throughout the land. Fire the cannon in recognition of the past glories of the republic. The celebration cannot be overdone.

One hundred and fifty-three years ago three millions of determined colonists leagued themselves in battle for the principles as enunciated in the glorious Declaration of Independence. To-day one hundred and thirty millions keep step to the music of the Nation formed in that long ago.

I recall one Fourth when, as a resident of a settlement on the Muskegon, I remained at home while nearly all the residents of the burg hid themselves down the State road to dances and minor celebrations. Joseph Trouter kept the settlement store, and he seldom indulged in outings.

He and I sat on the front platform and watched the crowd go by. No one came to the store to trade that day. It was a long, lonesome vigil we kept, and the most dismal Fourth I ever remember.

There is no need to-day urging the young people to honor the Nation's natal day. It has been too long recognized as the greatest day of all, and may it ever remain so until the end of time. Old Timer.

### Preparing Fall Jewelry Lines.

Interest in special lines of novelty jewelry for Summer continues active. Sun-tan, lightweight metal, pearl and crystal items are being reordered, with chief interest in necklaces. Wooden beads for beach wear are also in demand. Importers and manufacturers are now assembling Fall lines for showing about the middle of the month. Indications are that the offerings will stress more formal costume ensemble effects, particularly for wear with velvet frocks and evening gowns. Capucine tones are held due for favor during the early season.

### Does Farming By Pressing Button.

Electricity hatches the chickens, milks the cows and tends the furnace on a model electric farm established in Ontario, Canada. It was planned to demonstrate the use of almost every type of electrically operated farm machinery.

One of the most striking features is a giant electric incubator capable of replacing 1,000 setting hens. It hatches 20,000 chicks at a time.

Many farms in Ontario are wired for electricity. The current comes from the hydroelectric plants at Niagara Falls.

### Costumes For Riders.

Riding habits are something of an innovation in a beach wardrobe, but some smart styles have been brought out, since horseback riding is one of the diversions at some of the shore resorts. Linen, duck, khaki, corduroy and the lightest weight cheviot are considered the proper thing for these. One model that has both style and serviceability has jodphurs of white linen, a shirt of crepe de chine and a sleeveless coat of the linen cut with a flare about the hips.

The small customer of to-day is often the big dealer of to-morrow.

Ethics is a path that runs parallel with the great moral highway.



Popular  
Goods  
Make  
Sales  
Jump!

## Duro Belle HAIR NETS

Lustrous, invisible, high in quality, low in price! Furnished in gross counter container of mahogany finished steel.

Another Sensational 10c seller—

**DURO-BELLE  
WATER WAVE NET or  
SLUMBER NET**

with chin elastic

Triple strength artificial silk—each net cellophane wrapped. Open stock or 2 dozen cabinet, assorted.

Have us quote you on YOUR OWN brand!

**NATIONAL GARY  
CORPORATION**

535 So. Franklin St., Chicago.  
251 Fourth Ave., New York.

## Fenton Davis & Boyle

Investment Bankers

Detroit  
Grand Rapids  
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We recommend the purchase of  
**Michigan Steel  
Corporation**  
common stock.  
Listed on the New York  
and Detroit stock  
exchanges.  
Phone or write us for  
particulars.



## FINANCIAL

### Business Flow Remains Full in the Key Industries.

Forecasts on business for the year usually come out on January 1 but if custom had decreed that they be drawn up on July 1 the country this year would find the expressions from its prophets cheerful reading indeed. With the beginning of the second half of 1929 solid foundations for increased confidence in industry have been laid by sustained activity in virtually all key enterprises and by indications of a relaxation in money rates. Notwithstanding the heavy maturity of "rights" with the approach of July 1, and the normal demand for funds in connection with the mid-year settlements, the rates for credit accommodation have held stable. Call money has been supplied steadily at 10 per cent. in contrast to the flurries of March and May. Both the time and bill rates have been lowered. Apparently the Reserve itself is more disposed than formerly to extend aid in meeting the stresses of seasonal demands, convinced, as it seems, that nothing can be gained by a repetition of the gyrations witnessed at the end of the first quarter.

In this connection note that the \$122,000,000 increase in brokers' loans for the week represented funds supplied principally by the member banks themselves. In times past brokers' loans have been expanded, despite efforts of the New York bank to hold them down, through funds supplied by the out-of-town banks and by "others." But in the current week it was a \$155,000,000 increase in brokers' loans by the New York member banks that explained the general rise in brokers' loans. Loans from out-of-town banks fell \$56,000,000. Those from "others" rose only \$24,000,000. While the Reserve system was willing to extend a hand with the approach of July 1, the member banks, in order to maintain their reserves, were compelled to increase their borrowings at the regional institutions this week by \$58,000,000. This brings the total volume of discounts in excess of a billion dollars once more and nearly up to the level of a year ago.

While the sensational movement in public utility stocks is based primarily on huge merger programs rumored and in the process of completion the generally bullish sentiment has grown with an expectation that money will become easier as the year progresses. Evidence of a reversal in Federal Reserve policy can scarcely be found in the system's open market operations but the more lenient attitude of the Reserve makes that possibility a real probability in the opinion of the financial district. Even in the bond market some substantial acquisitions have been made by large houses in the belief that a decline in money rates is imminent, and that with the autumn will come an improved market for these descriptions so long neglected by investors. Certainly the week has brought very definite signs of improvement in the convertible bonds, but in addition it has revealed a strong underlying demand for gilt-edged securi-

ties selling on an attractive yield basis in bonds without a "kick."

With the improved attitude toward money rates has come a conviction that business will not suffer the recession late this year that the prophets so freely predicted when they drew up their January 1 forecasts. A canvass of opinions on 1929 prosperity now would make more cheerful reading than that published at the beginning of the year. The continued satisfactory activity in the major industries, the conspicuous absence of commodity inflation, the reparations settlement, and the full employment of labor at a good wage are among the constructive developments that provide a basis for expectations of a record year. Pessimists who had predicted a downturn in business during the summer are revising their forecasts and pushing further into the future their dates on which a recession might reasonably be anticipated. Whether optimistic hopes will be realized or whether unforeseen developments of an unfavorable character will late this year check the prosperity flow remains a question to be answered by subsequent events.

Paul Willard Garrett.

[Copyrighted, 1929.]

### New Production Top For 1929 Indicated.

The outlook for business and profits has been greatly clarified by the events of the last six weeks. When the economists put out their predictions at the beginning of this year, most of them confined their forecasts to the first half. Few of even that hardy and courageous lot ventured beyond June. Most of them thought the last half of the year would almost certainly bring business recession.

A few said that if gold should flow into the country in considerable sums; if no commodity price inflation should occur; if no untoward conditions developed in agriculture; if the reparations tangle should be settled, and if the credit situation should clear up and ease, then the second half of the year might continue the prosperity which the first half promised.

Now we are just closing a six month period of unprecedented prosperity and profits. The index of industrial output has risen from 100 in the closing months of 1927 and 109 during the spring months of 1928 to 122 in April and May of this year. Industrial profits will be fully 25 per cent. larger this six months than they were during the first half of last year. Railroad earnings promise to be \$100,000,000 larger than during the corresponding period of 1928. In fact, the roads will earn their full dividends of last year during the first half of this.

The very rapidity of this uprush in production has alarmed some of the analysts and has led them to the conclusion that a recession cannot be long delayed. A productive level of 122, as against 109 a year ago and 100 eighteen months ago, seems to them an advance which can hardly be maintained. True, 22 per cent. in eighteen months is a rapid rate of advance. But it is by no means unprecedented. The recovery after the depression of 1921 carried the index of production from

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OFFERS EVERY SER-  
VICE TO THE MAN  
WHO WANTS TO BE  
SOMEBODY ▲ ▲ ▲



## OLD KENT BANK

CAPITAL AND SURPLUS, \$4,000,000

RESOURCES, \$38,000,000

THREE DOWNTOWN OFFICES  
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65 in June, 1921, to 107 in April and May, 1923. This is a gain of 42 points and a relative increase of 65 per cent.

The recession which followed that boom began in 1923 and carried us down to 84 in July, 1924. The subsequent recovery carried us rapidly to 106 in January, 1925. This was 22 points, or 25 per cent., increase over the previous summer. Business never receded materially from that level until it reached 112 in the autumn of 1926 and again in the spring of 1927. This was 33 1/3 per cent. above the low of 1924.

In other words, it maintained the higher level for over two years. Now, after the depression of 1927, the revival has gone to 22 per cent. Certainly it would not be an unprecedented occurrence if this level of activity were to continue throughout the year.

David Friday.

[Copyrighted, 1929.]

#### "Rights" Speed Rise in Loans.

Rapidly rising stock prices laid the foundation for an upturn in brokers' loans last week but maturing stock "rights" once more contributed toward a rise of \$122,000,000, which, incidentally, was supplied principally by the New York member banks themselves.

With the \$136,000,000 increase a week ago this brings the total volume of brokers' loans up again to \$5,542,000,000 or within \$251,000,000 of the peak for all time set on March 20. What interested the financial district most in connection with the week's report on loans was not the extent of the advance but the source of the supply of the additional funds given to the market. For a long time the upward trend in loans has reflected not so much an increase in money, supplied by New York member banks for their own account and for their out-of-town correspondents as contributions from "others." Indeed the New York banks have been slow to expand their loans to brokers.

Yet in the current week it was a \$155,000,000 increase in brokers' loans by member banks for their own account that explained the general expansion. Loans from out-of-town banks actually dropped \$56,000,000. Those from "others" rose only \$24,000,000. Whether this represents a reversal in Reserve policy nobody can say. Presumably it does not. Yet it must be apparent that the New York banks at least were more liberal in allowing their funds to be used to tide over a temporary stress period than they have been on occasion in the past.

That the broad rally in stock prices would carry loans up was a foregone conclusion but in addition during this brokers' loan week heavy subscription payments were met in connection with maturing "rights." Among the items that might have accelerated the demand for loans affecting this week's figure were the sizable Baltimore & Ohio, Steel Corporation and Chesapeake Corporation payments not to mention a number of "rights" payments smaller in size.

Strangely enough the market is not as worried as it was over rising brokers' loans. The increase was accepted by the financial district as a normal development all things considered and

not a matter for great excitement. In fact some bulls are beginning to advance the old theory that rising loans mean an increased public participation and that without rising loans the market cannot have rising stock prices.

Paul Willard Garrett.

[Copyrighted, 1929.]

#### Uniting the Markets of the World.

To American business men, whether their affairs are large or small, local or involved in foreign as well as domestic markets, the present solution of the reparations problem is of practical importance. This is true because of the influence the settlement must exert on foreign trade that in one way or another touches us all. The question, not infrequently heard a generation ago, what have we to do with abroad? is no longer asked. Every farmer knows the significance to him of Europe's demand for his surplus crops. American automobile manufacturers are looking to other countries for outlets to keep their plants going at top speed, and what is true of this giant among our industries is equally true of makers of razor blades and hundreds of other products of American ingenuity. Our interest is twofold. As taxpayers we are affected by an arrangement that, for the time being at least, regulates the vexatious war loan liquidation. As merchants we are more vitally concerned in the setting up of the International Bank of Payments. For in this bank is to be organized not only a clearing house for debts among the nations but a clearing house for foreign exchange in general. What this may lead to no one can yet safely predict. Statesmen and great financiers have dreamed of such an institution for centuries. But it can hardly do less than abate the wastes of gold shipments that have long put an unnecessary handicap on the movement of goods among the countries of the world. It is not too much to hope that eventually it will to some extent regulate foreign credits throughout the world as our Federal Reserve System now regulates domestic credit. To the cause of peace and good will it should contribute a service more practical even than the services made possible through the League of Nations. Some such vision as these may have occupied the mind of Owen D. Young, chief author of the settlement, when he spoke of this bank as the outstanding achievement of the conference over which he presided with such distinguished success.

#### Twelve Hosiery Shades For Fall.

Twelve shades will make up the Fall color card of the National Association of Hosiery and Underwear Manufacturers, which will be sent to members toward the end of this month. They will be Romance, Sun-tan, Onionskin, Sunbronze, Almora, Sable, Allure, Biscay Nude, Afternoon, Breeze Crystal Beige and Duskee. Most of them emphasize the continuation of the popularity of the sunburn shades during the coming season. Sample swatches of the colors have been sent to the members by the Textile Color Card Association, which prepares the hosiery cards in co-operation with the hosiery and underwear group.

## GRAND RAPIDS STOCK EXCHANGE, INC.

115 Ionia Ave., N. W.

OIL, LAND AND LEASE DIVISION

STABILIZING MICHIGAN'S NEW INDUSTRY

## CRUDE PETROLEUM

Accurate information covering every activity of all branches of the Petroleum Industry is more necessary than ever.

Conditions are changing constantly. Those who keep in close touch with the progress of events will be the ones to profit most.

You are taking the best means possible to keep yourself definitely informed by reading The Michigan Oil Bulletin, a copy mailed free upon request. Continue to read it every week. It will provide you with a wealth of information not obtainable elsewhere.



"The Bank on the Square"

## GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank



MICHIGAN SALES CORPORATION, 4 Jefferson Avenue  
PHONE 64989

PRODUCTS—Power Pumps That Pump.  
Water Systems That Furnish Water. Water  
Softeners. Septic Tanks. Cellar Drainers.

GRAND RAPIDS, MICHIGAN

## The Measure of a Bank

The ability of any banking institution is measured by its good name, its financial resources and its physical equipment.

Judged by these standards we are proud of our bank. It has always been linked with the progress of its Community and its resources are more than adequate.

## GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 CONVENIENT OFFICES

## Over a Hundred Additions To Membership.

Since the writer's installation as State Secretary, May 15, 1929, 127 retailers have been added to the list of membership in the State Association. This is only touching the surface and I see no reason why the membership cannot be brought to at least a 1000 before the next State convention.

Last Friday the writer visited the Alma Quality Service group and was favored with the State membership from their retailer membership of 35—six retailers from Alma, two from Ithaca, three from Edmore, one from Shepherd, one from Mt. Pleasant, four from Ashley, one from Winn, one from Harrison, three from McBride, one from Crystal, one from North Star, two from Middleton, one from Pompeii, two from Elwell, one from Elm Hall, two from Riverside, two from Vestaburg and one from St. Louis.

The Alma group is functioning very efficiently and are very contented, not being in the least concerned with reference to competing with the giant competitors.

The Alma group is one of the first groups of retailers in Michigan, to fortify themselves with the means to combat syndicate competition, by arranging with Redman Brothers, whole grocers of Alma, to purchase an interest in the wholesale grocery business, eliminate non-essential service and to secure their merchandise on a competitive basis with the syndicate stores.

The writer also called on several retailers in Greenville, who are operating a home owned stores advertising group and has the assurance of an opportunity to visit them at one of their meetings, with reference to affiliating with the State Association.

There are a number of advertising groups throughout the State, which for some reason or other have isolated themselves from State Association activity and which in the writers opinion is not a healthy state of affairs and must be righted.

Every city or community large enough to foster an Association should by all means have a local association, affording an opportunity to all retailers the privilege of affiliation and exchange of ideas, regardless of their affiliation with advertising groups, for the best interests of all individual retailers can only be served best by a local association, affiliated with the State and National Association, for the price tag is only one of the many problems to be solved, and must be solved unselfishly by the retailers as a whole.

The writer expects to have the opportunity of meeting with the Kalamazoo, Jackson, Battle Creek, Benton Harbor and Saginaw retailers shortly and is receiving the co-operation of the whole-

sale bakers in arranging the meetings, the Holsum Bakers being the first to volunteer co-operation in securing the opportunity of such meetings in three of the above listed cities.

Herman Hanson, Sec'y.

## Who Says the Situation Is Hopeless.

Permit me to ask the few pessimists on your subscription list a question:

"Do you still say that it is a hopeless task to educate the public not to patronize the syndicate operators in business?"

Let me tell you something that has recently occurred in Grand Rapids, the biggest hotbed of bargain-hunting in the world, if not beyond:

A three-store building has just been completed. It comes to me straight that the landlord was deluged with urgent requests from people in the community that he should not rent any quarters to chain stores because they didn't want any chain stores in that locality.

This store-front is located at the corner of Neland avenue and Franklin street. Apparently, some of the facts and figures being published through local papers in Grand Rapids are getting somewhere, even in Grand Rapids.

Just a word to certain merchants and wholesalers in Grand Rapids who failed to come through with their support on the public educational work here a year ago.

Maybe I didn't make the progress that you would have liked to see. Maybe I couldn't deliver "results" before you paid in your money. Maybe it was costing you a little more than you liked to pay. Maybe I couldn't undo in six months the damage you had permitted to be done through ten years of idleness and shortsightedness on your part, but—

Be it known to retail merchants and wholesalers in Grand Rapids, both boosters and quitters—more of the latter than the former—that I am still laying my cards on the table of public opinion every week, right here in Grand Rapids. With the co-operation of two publishers of papers, I am doing it alone, and asking no odds from those of my home town who either failed to aid in their own interests or quit because of an acute attack of cold feet.

I shall keep on along this line, if it takes me years to do it. Then, when the job has been done, I am going to take a lot of pleasure in seeing you benefit by my labors, because I shall not hesitate to rub it in.

For the love of Mike, merchants, get busy. This no job to be done when it is handy for you. It must be done when the crop is ripe. Delay may be fatal. I am still ready to do anything I can to co-operate with the merchants of Grand Rapids, in spite of some past history.

W. H. Caslow.

The human factor in business is directly related to success or failure.

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Each sales experience makes us better or worse.

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COLLECTORS AND INSURANCE ADJUSTERS

Fire losses investigated and adjusted. Bonded to the State of Michigan.

Collections, Credit Counsel, Adjustments, Investigations  
Suite 407 Houseman Building Grand Rapids, Michigan



## MUTUAL FIRE INSURANCE

### The Background of Mutual Insurance.

Something of the worth of an idea may be judged by its background. History has its value for thoughtful people. No project gets far without soil and roots, and in its relation to the life of to-day history is a study of these essential things. When such study reveals to us that existing institutions had their origin in human need, and were developed by the unselfish thought of great minds, the disclosure enhances our estimate of their worth—and rightly so.

Modernists though we may boast ourselves to be, if we are possessed of any measure of caution we do not lay aside a certain degree of suspicion in our enquiry when we approach consideration of the new-fangled overnight development, the mushroom project. It may prove on investigation to be of great merit; to be an inspired answer to some immediately pressing problem. But as to that we need to be satisfied by thorough test. We must await the trial to which time and experience will put it.

But a different mental attitude may well accompany approach to an institution with a history which traces its birth to the labors of great intellects, and to the sponsoring of lives marked by devotion to the public welfare. When such an institution has persisted for nearly two centuries, winning ever wider acceptance and increasing steadily in its usefulness, the presumption unquestionably is in its favor. The suspicious element in our enquiry may be discarded safely.

Insurance in its mutual form has just this kind of background, and just this character of record. It can talk about its past with pride. It can invite scrutiny for its origin and subsequent development with confidence that it will emerge from examination strengthened in the faith of the enquirer.

Mutual insurance had its origin in human need. Obvious as that statement may be, it deserves emphasis, because insurance in this form has an eye single for the satisfaction of need, and none for its exploitation. That has not always been true of institutions arising out of the necessities of life. Many of them have been created for the main purpose of making the necessities of others a means of profit. There is virtue in motive. We can be a little more certain of the plan which is primarily designed to serve than we can of that which is primarily designed to sell. The focus of attention on its conception and elaboration is more friendly to the user.

Mutual insurance in the United States dates back to the middle of the eighteenth century, when the nature of building construction, the methods of lighting and heating, and the primitive provision for protection in case of fire made the hazard of loss through conflagration a constant anxiety to the home owner and the merchant. Here was a need which was keenly felt. Many a good citizen had seen the labor of a life-time destroyed in a few hours, and had been forced to begin again from a veritable zero hour—an hour when he could count nothing as his own.

It was in this situation that one of the greatest minds America has produced, a mind more versatile than any other in the annals of her great sons, began working on the problem which it presented. Benjamin Franklin, printer, statesman, inventor, philosopher—the man who put to the test and proved the truth of the old Scriptural saying, "Seest thou a man diligent in his business, he shall stand before kings"—turned his profound but essentially practical intellect to devising an effective method for providing against the tragedy of fire loss.

Franklin has been called the philosopher of thrift, and his interest in this problem was but a phase of that instinct which made him indignant always at the sight of waste. There can be little doubt that often when he retired to his bed-chamber carrying a lighted candle, or sat over his books at night reading by some flickering flame, or kindled a blaze on frosty Philadelphia mornings in the stove which he had invented, there was present in his thought the fear that some mischance might make him the unwilling incendiary of his own fortune. Beyond question he had heard the alarm at midnight, and hastily donning garments had run to the aid of some neighbor whose home or place of business was being devoured by fire.

Out of his thinking came the Philadelphia Contributionship in 1742, which by its very name conveys the mutual principle on which it was founded. Franklin had no idea of making money out of his neighbors when he called them together. His one purpose was to organize them for mutual protection. He and they would have easier minds; would face the hazards of the future with greater confidence, if they joined hands for the united safe-guarding of the fruits of toil and thrift. The essential feature of the plan was a pooling of contributions upon a basis which forethought guided by experience, could furnish, in order that if any one of them suffered from fire there would be a common fund from which he might be reimbursed, at least in part.

That has remained the essential feature of mutual insurance. There has been great improvement in method, but the principle is unchanged. Time has proved its worth. To-day it is providing a larger measure of security at less cost than any other system of insurance. Experience and science have given to the element of forethought, by which the measure of the contribution—or premiums—must be gauged, a far sharper precision, and the principle has been extended to many other hazards than that of fire.

Another great intellect which was associated with the beginnings of mutual insurance in the United States was that of Chief Justice Marshall, whose vast knowledge of jurisprudence and extraordinary keenness of mind, rank him among the world's ablest thinkers. That his approval should have been set upon the mutual method is conclusive testimony to its soundness.

With such a background mutual insurance justly calls itself American insurance. Its roots are bedded deeply in American soil, and have in them the finest fiber of American life.

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320 Houseman Bldg.

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If you should go on a long journey to-morrow, would you leave your wife and children without means for food, shelter, clothing and education? Of course you would not. But there is one long journey we all must make. The summons for that journey does not always fit our convenience.

Assure your family of protected home life. You can do it the best and in the safest manner by insuring with New Era Life Association (a Grand Rapids institution).

## New Era Life Association

(A Legal Reserve Organization)

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Telephone 9-3189

## GREAT INVESTMENT HOUSE.

### Graphic History of E. H. Rollins & Sons.

From the time of the civil war until the time of his death in 1889, one of the most prominent and outstanding men of New Hampshire was E. H. Rollins, member of Congress from New Hampshire for three terms from 1860 to 1866 and United States Senator from New Hampshire from 1876 to 1882. Senator Rollins was treasurer of the Union Pacific Railroad from 1866 to 1876. He was regarded in his native state as a man of force, judgment and of great executive ability.

Senator Rollins had three sons, Edward W. Rollins, Frank W. Rollins and Montgomery Rollins. All three sons received their education at the Massachusetts Institute of Technology. Edward W. Rollins, the eldest, was graduated from this institution in 1871 and went West to Golden, Col., as an engineer of the Colorado Central Railroad. Recalling his earlier days, Mr. Rollins says:

"In the course of two or three years we had built all of the railroads that seemed necessary, and in order to find something for me to do, in addition to my railroad duties, I was appointed cashier of the road. At that time my father was treasurer of the Union Pacific Railroad. I held the offices of engineer, cashier and treasurer of the Colorado Central until the summer of 1876.

"During the time I was cashier I used to buy up county warrants at a discount in the various counties through which the railroad ran, and used these warrants at par in the payment of taxes. In the summer of 1876 I went to the World's Fair at Philadelphia, and the thought occurred to me that on my return West I would settle in Denver and handle these county warrants and bonds. This I proceeded to do and used my suite of rooms for an office for some years.

"I had a capital of \$5,000, which I had saved up during my railroad experience, and I also had the advantage of any reasonable amount of capital I wanted from the Colorado National Bank."

What is quoted above really constitutes the foundation of the present investment banking house of E. H. Rollins & Sons. In 1880 Edward W. Rollins formed a partnership with Frank C. Young under the firm name of Rollins & Young. This partnership was successful—so much so that it was dissolved and the business taken over by a company known as the Rollins Investment Company, of which E. W. Rollins was president.

Being located in Denver, Mr. Rollins enjoyed abundant opportunities, which he thoroughly improved, to obtain state, city and county obligations which were in turn desirable for Eastern investment. This fact induced Mr. Rollins' brother, the Senator's second son—Frank W. Rollins—who had been graduated from Harvard Law School, to persuade his father, Senator Rollins, to give him the benefit of his name and money in the organization of a company known as E. H. Rollins & Son.

This Eastern company opened offices in Concord, N. H., and, as a practical matter, acted as Eastern representative of the Rollins Investment Company, above mentioned.

E. H. Rollins & Son, as the case in most business enterprises, started in a very small and primitive manner, employing only one or two salesmen. However, its business increased quite rapidly and the firm's name became known even when located at Concord, N. H., to a very large field of the investing public.

In 1887 it was decided advisable to consolidate or merge the two organizations, which have heretofore been described, under the name of E. H. Rollins & Sons, the "s" being added on

Dover during his lifetime. Mr. Young had been graduated from Cincinnati Law School and became a traveling salesman covering the territory extending from Bangor, Me., to Baltimore and so far West as Ohio. These two office boys later became president and vice-president, respectively, of E. H. Rollins & Sons.

As the firm developed, younger men were taken into the company and in 1892, due to the expansion of the business, it was deemed advisable to give up the firm's offices in Concord and offices were opened at 53 State street in Boston. This perhaps marked the beginning of E. H. Rollins & Sons as a National investment house.

Frank W. Rollins was a man of



David A. Warner, Vice-President

account of the interest of the two other sons.

E. H. Rollins & Sons was incorporated in New Hampshire with a capital of \$300,000 and a surplus of \$150,000, which has from time to time been increased, and the firm has reincorporated under the laws of Maine.

In 1890 the firm opened a small office in Boston in charge of the third son, Montgomery Rollins, who had in turn finished his education at the Massachusetts Institute of Technology. This was a very small office. Montgomery Rollins had associated with him at practically no salaries Walter H. Seavey and Richard B. Young, both boyhood friends and companions in New Hampshire, more particularly at Dover, N. H., where Mr. Seavey and Mr. Young were born, Senator Rollins having maintained a country place at

large acquaintance, of very genial manner, quick to make friends and to enlist their confidence. He maintained his residence at Concord, N. H., and in 1898 was elected Governor of New Hampshire, having previously been a member of the State Senate and its president.

In 1892 E. H. Rollins & Sons opened its first office in New York at 36 Wall street. Shortly afterward it moved across to 33 Wall street in what was then the Mechanics National Bank building, where much larger quarters were obtained. Mr. Young made this office his headquarters and men higher up in the former Rollins Investment Company were brought on and put in charge. At this time E. W. Rollins spent a great deal of his time in New York. From 1909 until May of this year the New York office of E. H.

Rollins & Sons was at 43 Exchange place, where for a period of years it was under the administration of Mr. Young, supported by C. B. Wyatt, now vice-president, as New York manager; H. W. Briggs, T. J. Walsh, now vice-president, and G. deB. Greene, now secretary. In May of this year it took much larger quarters in the new Bank of America building at 44 Wall street. Associated with New York in its central Eastern endeavor is an office in Philadelphia in charge of Willard S. Boothby, now a director of the corporation.

In 1903 an office was opened in Chicago in charge of George H. Taylor, one of the best known so-called old-line bond men in the business. Mr. Taylor died in 1922, and the Chicago territory which composes some twenty states of the Central West is under the direction of David A. Warner, William H. Wildes and John W. Esmond.

In 1893 the San Francisco office was opened in charge of George A. Batchelder, a life-long friend of the Rollins family. Upon his retirement he was replaced by Albert Bullard and upon Mr. Bullard's retirement to other activities Benjamin H. Dibblee was made managing director of this office in 1911. The firm of E. H. Rollins & Sons was one of the first, if not the first, Eastern banking houses to open an office in San Francisco, and from the beginning to the present time has been identified directly and indirectly with most of the outstanding public utility developments in the State of California. Mr. Dibblee is a graduate of Harvard, of which he is an overseer, and at the present time occupies a commanding position in the civic life of San Francisco.

In 1909 an office was opened in Los Angeles, now in charge of Donald O'Melveny as managing director.

From its organization E. H. Rollins & Sons has maintained an office in the city of Denver, where in its early days it had very intimate relations with the business community. For many years this office was in charge of T. H. Reynolds and since his death in 1925 has been under the management of R. W. Crosby. Offices are also maintained in other prominent cities so that in all the Rollins organization maintains thirty-seven offices throughout the country.

In 1923 Walter H. Seavey was elected president. Mr. Seavey died in February, 1926, and recently George W. Treat, a native of Maine and for many years an executive in the Boston office and a director of the corporation, was elected his successor. Supporting Mr. Treat in Boston is Edgar C. Rust, a vice-president, who is the executive head of the sales department of the corporation. Mr. Treat is supported by an executive committee who are in turn resident managers, so to speak, of the major offices. This committee consists of Mr. Treat, Mr. Rust, Mr. Esmond, Mr. Briggs and Mr. Dibblee.

The treasury department is headed by Charles E. Carlton, who has served as treasurer for over ten years. His entire business career of thirty-five years has been with the organization, dating from its early days in Concord.

As the business of E. H. Rollins &



Sons has grown it has become to some extent a house of issue in that it enters into the original contract for the purchase of original issues of practically any size. Notwithstanding this it has maintained and increased to very large proportions its retail investment business, having salesmen throughout the country and selling into the safety deposit boxes of investors an amount of securities exceeded, if equaled, by few investment bond houses in the United States. This firm sells what it buys and buys only after the most rigid examination carried on by its experienced investigating department and engineers.

In Boston after outgrowing the 53 State street location the company's offices were moved to 19 Milk street in 1897 where it remained for thirteen years, when offices were taken in the John Hancock building, 200 Devonshire street, Boston, where the home office of the corporation is now located.

In the administration of its business this corporation divides its activities into two departments, buying and selling, these two departments acting quite independently, except for certain obvious co-ordination. Keeping in close touch with the executive committee, these two departments are under the immediate direction of H. W. Briggs in the buying and Edgar C. Rust in the selling. Notwithstanding this statement, it is perhaps true that the constant growth and present success of the Rollins organization are due to a real spirit of co-operative effort throughout its entire organization. Opinions from any source, high or low, are welcomed and accepted if sound. The directors are divided among the major offices and the officers are as follows:

#### Officers

George W. Treat, Boston, Chairman of Board.

Richard C. Hunt, New York, President.

Burton A. Howe, New York, Vice-President.

Warren H. Snow, New York, Vice-President.

Thomas J. Walsh, New York, Vice-President.

Christopher B. Wyatt, New York, Vice-President.

George deB. Greene, New York, Vice-President.

Daniel P. Abercombie, Boston, Vice-President.

John W. Harding, Boston, Vice-President.

Willard S. Boothby, Philadelphia, Vice-President.

John W. Esmond, Chicago, Vice-President.

William H. Wildes, Chicago, Vice-President.

David A. Warner, Chicago, Vice-President.

Benjamin H. Dibblee, San Francisco, Vice-President.

Alexander McAndrew, San Francisco, Vice-President.

Donald O'Melveny, Los Angeles, Vice-President.

Alfred J. Ward, New York, Secretary.

Philip D. Crockett, New York, Assistant Secretary.

Arthur D. Speedie, Boston, Comptroller.

Charles E. Carlton, Boston, Treasurer.

Walter B. Adams, New York, Assistant Treasurer.

Charles H. Bliss, Chicago, Assistant Treasurer and Assistant Secretary.

Nathan A. Dodge, San Francisco, Assistant Treasurer and Assistant Secretary.

#### Directors

Richard C. Hunt, New York.

Burton A. Howe, New York.

Warren H. Snow, New York.

Thomas J. Walsh, New York.

Christopher B. Wyatt, New York.

George deB. Greene, New York.

William R. Spratt, Jr., New York.

Walter B. Adams, New York.

Morris E. Knight, New York.

Robert DeF. Boomer, New York.

Franklin T. Birdsall, New York.

George W. Treat, Boston.

Edward W. Rollins, Boston.

Benjamin W. Scharff, Boston.

Sherwood Rollins, Boston.

Willard S. Boothby, Philadelphia.

John W. Esmond, Chicago.

William H. Wildes, Chicago.

David A. Warner, Chicago.

Charles H. Bliss, Chicago.

Benjamin H. Dibblee, San Francisco.

Alexander McAndrew, San Francisco.

Lorrain B. Mackey, San Francisco.

Donald O'Melveny, Los Angeles.

Wallace A. Marshall, Los Angeles.

The house of Rollins has been perhaps the pioneer in financing public utility developments. In 1880 E. W. Rollins was instrumental in building the third arc light plant in the United States in Denver, and, in 1889, in adopting the second alternating current system in the United States. He became president of the Denver company and its principal owner, but in 1889 the growth of his investment business demanded so much of his time that he was obliged to dispose of it to other interests.

His attention was then called to the hydro-electric and long distance transmission possibilities in California. He went there and became interested in the financing of the hydro-electric powers of that State and was instrumental in financing the first long distance transmission line from Colgate to San Francisco, a distance of 140 miles. The success of these California enterprises has caused the house to give a great deal of attention to this branch of the business ever since and it now forms the larger part of its operations. Due to the large interests of the company in California public utilities Mr. Rollins has made it his practice for the past twenty-five years to spend a large part of each winter on the Pacific coast.

E. H. Rollins & Sons has just celebrated during this year its fiftieth anniversary of buying and selling of investment securities. Its real founder, E. W. Rollins, now chairman of the board, although not active in the current affairs of the company still maintains a very lively interest in its affairs and is ever available for advice and counsel.—Frank J. Williams in N. Y. Evening Post.

## GREAT FURNITURE STRIKE.

Reprinted From the Tradesman of May 17, 1911.

Twenty years ago Deacon Ellis, the erstwhile Mayor of Grand Rapids, conducted a gambling house in this city. He caused the ruin of many men, the despair of many women and the starvation of many children. He contributed to the wrecking of banks and started many men on the downward path of embezzlement and dishonor.

With his ill-gotten gains as a successful gambler, he plunged into politics and bought his way into the Mayorship. His administration has been a byword and a mockery. He has trailed the name of our fair city in the dust. He has impaired its credit, jeopardized its peace and prosperity and undertaken to perpetuate himself and his questionable policies by appointing to office men of weak minds who can be depended upon to carry out the vicious practices and venal methods of their chief.

Not content with the record he had made as an unworthy exponent of the people and a selfish and unscrupulous official, he deliberately set about to destroy our chief industry by encouraging outside shysters and demagogues to come here and introduce the fire brand of trades unionism by organizing our furniture workers. Previous to the advent of Deacon Ellis our working classes were a home-owning, liberty-loving, law-abiding, church-going people, contented with their employment and conditions and living with their employers on terms of mutual peace and good will. In a few short months these people have been changed from peaceful, industrious citizens into law breakers and rioters. The fires have been extinguished under a hundred boilers. The hum of machinery is no longer heard in the great factories. Desperate men, maddened women and hungry children parade the factory districts with bricks in their hands and murder in their hearts. A reign of terror prevails in certain portions of the city. Citizens go to their beds with troubled hearts, fearful that the morning paper will chronicle the destruction of one of our great factories by union incendiaries. Business is stagnant. Thousands of idle men parade the streets. The charities of the city are preparing for the worst winter the city has ever experienced. The man who wants to work is given to understand that he takes his life in his hands if he attempts to earn bread for the family or medicine for the ill.

Why has a peaceful community been plunged into chaos? Simply to gratify the political ambitions of a venal and unscrupulous man—one who has ruined more men and wrecked more homes than any man who ever crossed the threshold of our city. Pretending to be the friend of law and order, he goes about among the strike leaders, encouraging them to continue their infamous propaganda of intimidation, knowing that it must necessarily result in bloodshed and destruction of property and also knowing that the manufacturers of the city will never submit to the demands of the strikers, because by doing so they would not

only destroy our greatest industry, but also ruin the working men by making them the puppets of the union. Nine-tenths of the men now out on strike were induced to quit work by false pretenses and intimidation and would go back to work immediately if they were not afraid they would pay the penalty with their lives or lose their homes by the torch of union incendiaries or have their wives followed to market and their children followed to school by union hirelings yelling "scab" at every step.

How long will the reign of terror and the period of enforced idleness precipitated by Mayor Ellis continue? It will continue until the newspapers accurately reflect public opinion by driving the union organizers and strike leaders back to their saloon homes in Indiana and elsewhere. When this is done and the cheap politicians are silenced and Mayor Ellis is relegated to the obscurity he deserves, the deluded and intimidated workmen will resume their accustomed employment, the great chimneys will again show evidence of life and activity, trade will again flow in its natural channels and sunshine and mutual good will will prevail where now hatred and murder are rampant.

## Novel Initials Made To Decorate Watch Bands.

For those who wish to add a touch of ornateness to their wrist watches there are individual initials worked out so that several may be purchased to make up one's name or monogram. They are made so as to be slid on the ribbon before it is attached to the watch, and are especially suited for those who wear their watches on the under side of the wrist. These initials are made of silver, white gold and white gold with a platinum finish, and are set with marcasite, sapphires, topazes or fine pearls, or are simply chased. Some of them are now being worked into clasps.

One of the new mesh watch straps is made a little heavier than those previously shown and has engraved side fastenings and an engraved clasp for adjusting. This strap comes in yellow gold, white gold or silver, is easy to keep clean and is guaranteed not to stretch or to unravel.

## Smokers' Accessories.

A cigarette case for evening or day use comes in black enamel in a shape almost as slender as the new watches. Except for a raised monogram in either marcasite or rhinestones on a silver mounting there is no embellishment. A lighter to match also has one corner prepared for a similar monogram.

One of the new oval boxes for cigarettes comes in black enamel or green galuchat with an inside glass section. On the top of the cover, which lifts off, there is a place for monogram or one of the new bird or animal figures in silver or gold.

An ash tray is made entirely of rose quartz in a square shape with the sides rolled over. It is larger than most trays and made in modernistic and flat oval shapes and in squares with the ends chopped off. Some have standing steel borders.

## DRY GOODS

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

### Smart Accessories For Evening Wear.

Evening accessories are more and more being planned to have a definite relationship with the type of dress, its fabric and the occasion. If the dress material is plain, the accessories are chosen to supply color, while if the dress is fancy, slippers, bag, and so forth, are of great simplicity. This trend, which is particularly marked this season, has given rise to many innovations in the designs of all items as finishing touches, whether of jewelry or of actual parts of the costume.

A new evening bag of distinction has a gold frame set with coral baguettes and the body part of sheer metal lace studded with coral and other stones. The frame is slightly curved, and finished with a raised clasp of the coral.

Group strands of cut crystals are stylish for the new necklaces. Six and more strands are employed in this treatment, the beads being of graduated sizes and each bead separated by a crystal rondel. A necklace of French design is made of inch-length crystal tubes with stubby looking rondels separating them. Such a necklace reminds one of the old-fashioned door hangings of painted wooden beads.

Rings are now made with special attention as to size and coloring, so that they will match the new styles. The semi-precious stones are used with fine mountings, including amethysts, topazes, lapis, onyx, turquoise, pearls and hematite. The raised or cabuchon types at present predominate, the mountings being set with marcasite, fine seed pearls or rhinestones. Baguettes in crystals are also used in the mountings and shanks. Ovals, squares and rectangles are equally stylish.

Pearls, according to the stylists, are now returning to an unprecedented favor. True to fashion's dictates, they are being brought out in new styles—impossible as that may seem. This year, too, they follow the different types or grades of clothes. For simple but elegant costumes there are strands of pearls in medium and extra long lengths to be wound about the neck. Or, again, there are groups of strands fastened to handsome clasps, made of semi-precious stones. Very fine pearls are used mostly, in sizes that gradually increase toward the front.

The evening shoes for this Summer are confined mostly to solid whites which may be tinted to match the gown or some part of it. The extremely high heel is favored, and when a narrow strap is used a fancy buckle of rhinestones or colored crystals is often noted.

### New Models of Light Sweaters.

Featherweight sweaters made of very thin wool and in lacey designs seem to be taking hold as a fashion item. Some are shown in solid colors with crepe de chine pipings and bands to match, others are in jacquard designs, in zig-zag patterns and small conventional

floral effects. One of the new models, which is copied from an imported sweater, has a front yoke arrangement in a solid color, with a deep "V" neck and the remainder of the garment is in a two-tone color combination. White is the leading shade and is used with red, orchid, green, yellow and black. Another model made without sleeves has a flared jabot, which is bound with pale yellow silk to match the wool. This sweater comes in solid colors only.

White wool in a very loose lace stitch is used in a sweater made with a square neck with flat silk binding and applique in the geometric manner. The sleeves are long and finished with snugly fitting wristbands, also of the silk, which come up on the sleeve part in pyramid fashion. The bottom has a hip band of the silk with two small pockets with outside lids fastened with pearl buttons. A skirt of matching design is also being made.

The flat, wide girdle is used in many of the frocks of crepe and tub silk, with a softly bloused bodice and skirt that flares a bit.

### To Survey Rug Trade.

A nation-wide survey of the retail trade to obtain data on the most successful methods of merchandising carpets and rugs is soon to be undertaken by the Bigelow-Hartford Carpet Co., President John A. Sweetser announced at a meeting of about 500 wholesalers and retailers from various parts of the country. The information obtained will be issued in a series of monthly reports to store executives, merchandise managers, etc. The survey will be part of a plan for an extensive merchandising program to supplement the company's selling course, which has been made use of by many of the largest wholesale and retail concerns in the country.

### Furnishings Bought For Sales.

While warm weather has helped the turnover of men's furnishings, the Spring season as a whole was not productive of any substantial gain as compared with a year ago. A factor in this, it was said yesterday, has been the dearth of salable novelties that registered strongly with the consumer. The outstanding exception to this in the shirt field has been the Barrymore shirt. At present the manufacturing trade is moving stocks on hand of seasonal merchandise and to a fair degree retailers are responding in covering their sales needs.

### Outdoor Toys Sell Well.

Sales of Summer outdoor playthings are credited with being substantially ahead of last year, the demand contributing not a little to the all-year trend of toy sales. Retail departments have given particular attention to such items as outdoor gymnasium sets, sand boxes, swings and portable saws. Aeronautical toys at popular prices and wheel goods have also sold well. Renewed buying for the holiday season by department stores and others which have covered only a portion of their Christmas needs is expected during the weeks directly ahead.

When wisdom is not at hand, silence must stand guard.

### Colorful Suit Cases.

Overnight cases are now selected either to match other luggage or harmonize with a special color scheme. Some of the new ones are made with inverted panel sides and rounded corners. The handles are almost square in shape, as are the locks, the whole idea being toward modernism. Inside there is a place for bottles—although none is included—with special pockets and a covering. There is also an outside covering of cotton twill, with a patented fastening, to keep the bag clean.

### Garment Buyers Cautious.

Ready-to-wear buyers thus far are exhibiting little concern over the strike in the cloak trade. There is no stampede to place advance business and, if

anything, the offerings of manufacturers are being more thoroughly "shopped" than hitherto. A factor in this, of course, is the presence in greater numbers this season of the stylists as aides to the buyers. At present, retailers are studying the outlook for August sales, and adequate deliveries of stock needed for these events seem assured.

### Vitrified Wear in Pastel Shades.

Manufacturers of vitrified wear for household use are turning to pastel shades, according to reports among those supplying colors for the trade. The vivid effects formerly requested in orders from such manufacturers are still much in vogue, but consumers are evidencing interest in the more subdued tones and their preferences are being reflected in the orders received.

# Big Auction Sale

## valuation over \$35,000

## General Merchandise Stock

## Thursday July 11, 1929

## Merchants Clearing House

### Wholesale Auction

176 Jefferson Ave., E.

Detroit, Michigan

*H. J. Gillis Auctioneer by L. Levinson will offer for sale at Public Auction, in lots to suit the trade, a large, complete stock of General Merchandise consisting in part as follows: Dry Goods, Ladies', Men's, Children's Furnishing Good, Clothing, Ready to Wear, Etc. and*

**A TREMENDOUS STOCK OF  
Men's, Women's, Children's, Infants Shoes**

**NOTE! — This is an exceptionally large sale and merits the attention of large and small out-of-town buyers.**

Are you keeping up with the hosiery demand—for quality, for style, for price? We can help you. Glad to quote prices single dozens or case lots—samples on request.

## BRODER BROTHERS

*Michigan's Largest Exclusive Hosiery Distributors*

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## MILLER PEANUT PRODUCTS CO.

*Michigan's Greatest Exclusive Peanut Products  
Manufacturers and distributors to the Jobbing Trade*

**OUR LEADING BRAND — PLAYERS PEANUTS**  
1996 GRATIOT AVENUE DETROIT, MICHIGAN



## 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.

### Color in Men's Shoes.

One of the most interesting recent developments in the styling of men's shoes is the favorable reaction of some important factors in the trade to the suggestion made at the last Joint Styles Conference by a representative of the men's clothing industry that the shoe trade sponsor a serious effort to introduce blue as a third major color for men's footwear.

The idea of blue shoes for men is not an entirely new one. They have been made and sold at various times in the past, more especially in the field of sport footwear. Never before, however, has there been a serious or concerted effort to popularize them on the scale now being considered or to give them a place of major importance alongside of blacks and tans.

It is of particular interest that the suggestion to promote blue shoes for men in this manner emanated from the men's clothing industry. Here is concrete evidence of what may be expected to develop from the closer co-operation which has been growing up between these two crafts in recent months. Blue has long been a staple color in men's clothing, having a place that no other color has quite been able to fill. Can blue shoes for men occupy a similar position in the field of footwear?

It would be unwise at this stage to attempt to answer that question. But there are several considerations likely to have a bearing on the ultimate answer that retail shoe merchants would do well to have in mind. One is the fact that the world of fashion in recent years has grown color conscious to an extent that makes it seem within the realm of possibility to overcome the self-conscious conservatism of the average man with regard to what he wears. Witness what has happened in neckwear, hosiery, hats and even underwear. If color is permitted to run riot in these various accessories, why should it be difficult to popularize such a conservative and generally acceptable color as dark blue in shoes?

It is hardly to be expected that men in general will immediately welcome even such a mild innovation as the promotion of dark blue footwear. The fact that men's shoe styles have mostly followed such conservative lines, especially in the matter of materials, for so many years, makes even such a cautious experiment seem radical to some. It took several seasons for summerweight shoes to win an established place, and while the two ideas are hardly comparable, it seems logical to assume that the average man will hesitate to wear blue shoes until the more daring have made them less conspicuous.

Much will depend upon the attractiveness of the shoes as they are presented to the public, and in this respect it can safely be assumed that tanners and shoe manufacturers will do their utmost to promote and popularize an idea that, if it wins acceptance, should mean much for both in the way of increased business. Much will also depend upon the intelligent co-operation of retailers in selling the idea to the consumer. With one hundred per cent. co-operation all along the line most things are possible.—Shoe Retailer.

### Old Co-operative Undertaking Started 100 Years Ago.

More than one hundred years ago a group of Welsh settlers near Granville, Ohio, organized a co-operative live stock marketing venture. Their first attempt was with hogs which were driven to Sandusky, where the animals were slaughtered and packed, and the pork then shipped by boat to Montreal. An agent of the organization went along to sell the product, but realized only \$1.25 per hundred-weight, a sum too small to yield a profit.

Many other efforts to sell live stock co-operatively are recorded by the United States Bureau of Agricultural Economics, in addition to the co-operative importation of breeding stock, and co-operative driving of stock to distant markets. It was not until after the turn of the twentieth century, however, that the co-operative marketing of live stock began to assume a place of real importance in the Nation's live stock industry.

By the year 1920, there were approximately 1,000 such associations, and on Jan. 1, 1929, there were 2,017 associations listed by the bureau. It is estimated that the live stock co-operatives now handle the business of 500,000 shippers.

Ninety-five per cent. of the approximately 2,000 associations, the Bureau records show, are located in the twelve North Central States. Their business requires a fairly simple type of organization involving little or no capital investment. The stock is sold on the basis of quality and in the most advantageous markets. The manager attends to all the business and pays the members for their shipments, deducting the actual expense of marketing. An important outcome of the movement is its educational value, declare Bureau officials. By shipping live stock through their own organizations, farmers learn of market conditions and requirements, of finishing stock for the market, of sorting before sending to market and other factors.

Prior to the coming of the railroads, stock was commonly driven to market on foot and allowed to graze along the way wherever free pasture was available. Wild cattle and hogs from the Carolinas were driven in great numbers to Charleston and to Baltimore. A traveler in 1794 reported seeing droves of 100 to 500 head along the Virginia roads going to the coast. Some of the early trails led from the Ohio Valley to the Atlantic seaboard. As early as 1800 drovers bought thin cattle in Kentucky and drove them into Virginia in herds of 200 to 300, where they were sold to be fattened for the markets at Baltimore and Philadelphia.

After the civil war, Texas became the great cattle range that supplied the country with beef for nearly thirty

years, and the only way to transport cattle to shipping points on railroads or rivers was to drive them. Two types of trails were developed. The first led in a Northeasterly direction to points in Kansas and Missouri; and the other trails, developed a few years later, led Northwest to ranges in Colorado, Wyoming and Montana, where stock was matured for shipment to market. The number of animals driven from Texas to Northern markets from 1867 to 1898 is estimated at 9,800,000 cattle and 1,300,000 horses. Yet it is upon the experience of these trail blazers that the present successful organizations are based.

### See Crystal Trend as Helpful.

Producers of table and novelty glassware see in the increasing favor for crystal merchandise some easing of the marked price competition which has featured the trade for some time. While colored glassware still is in demand, its price levels have been steadily toward cheaper levels. Crystal stemware, particularly, is forging ahead, both in plain and colored stems. Interest in beverage glasses continues notable. One firm is putting out a black and white color combination in stemware to retail at 39 cents per item. Cut glass continues quiet.

### Insecticide Makers Plan Campaign.

Manufacturers of insecticides and disinfectants will launch a campaign shortly to standardize the terms used for their products. At present it is claimed, the public has a confused idea of the terms antiseptic, disinfectant, germicide, insecticide, etc., and the expressions are frequently misunderstood and misapplied. The educational campaign, it was stated, has been preceded by research and when launched will endeavor to acquaint the public with the particular usage to which each product should be applied.

**Putnam's**

### NORTHLAND CHERRIES

10 LB.  
DISPLAY  
BASKETS



MADE BY  
PUTNAM FACTORY, NATIONAL CANDY CO. Inc., Grand Rapids, Mich.

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.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

### Prompt Adjustments

Write L. H. BAKER, Secy-Treas.

Lansing, Michigan

P. O. Box 549

## 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.

### How a Bright Elmira Grocer Functions

Mixing as I do with grocers associations everywhere, I am minded often to ask why certain back-numbers are not pensioned by associations instead of being made state or local secretaries. For some such officials are less than jokes and function not at all. So it is refreshing to get into Elmira, New York, and meet up with a live bunch.

Naturally, there is a moving spirit behind this organization. There always must be one. In this case it is John Murinan, a bright, upstanding, cheerful young grocer. John combines the characteristics of an enthusiast with a level head. He is a man who recognizes grocer-weakness without losing faith in the grocers inherent possibilities. John runs a fine store himself and makes much money out of it, but he likes to help less aggressive merchants to become more stable and prosperous.

John has been president of the Elmira grocers for so long he has forgotten when he held office first. Like others who have thus served, he says: "Never again. It is a thankless task." Yet I incline to think he will stand by the ship as long as he may be needed.

Under his guidance the Elmira association has engaged an expert accountant, a man with an important record of actual performance behind him, to devote several months to Elmira. He goes into each store in turn and spends a week or ten days completely revamping the accounting system, installing books where he finds none or finds them inadequate; rearranging the store when needful or desirable; suggesting improved methods and displays.

So Elmira is attacking real problems. She is reconstructing her stores from within, where strength always lies if anywhere. Her grocers are not wasting time bewailing the activities of chains. They are bracing themselves on their own resources to cope with all conditions of to-day and to-morrow.

Thus when it is announced that an alleged expert like myself is to be in Elmira on a certain day, the association does not write to me that a meeting is "impossible" on that night and they'd like to have me another time. No, the boys get busy on the basis that this is an opportunity for all that none can afford to miss, and they turn out in flattering numbers. It is refreshing to meet grocers who do not say it is too hot or too cold or too wet or the notice is too short, or there is a movie on to-night, but who take their business seriously enough to give up one entire evening to learning what is going on in the world around them. The Elmira grocers met up with are never going to have to worry about chains or any other conditions.

It goes without saying that Murinan is an exceptional grocer. He would be exceptional in any other walk of life.

First evidence of his exceptional character is that he has kept the name of his original firm, the firm founded by an uncle. The sign Fred Coleman & Co., still hangs above the door. The continuity of the original good will has not been disturbed.

Come to think about it, all progress comes from exceptional men. The common run or average never gets us anywhere in any department of activity. So John operates to get—and gets steadily on the average throughout the year—20 per cent. margin on eggs or more. He also displays tremendous quantities of perishables all over the front of his store, so that he has attained about the ideal condition demanded by present day American habits of eating. His sales run fully one-third fresh fruits and vegetables.

This work of John's is done, please notice, in the face of any quantity of "can't's" among his neighbors; for he gets 20 per cent. on eggs where others are glad to get 10 per cent. or less. He sells Basy bread, the kind sold by Chapman in Columbus, for \$1 per loaf with 30 per cent. margin; and this in a town of around 50,000 population.

For another slant, consider this: The grocers of Elmira are banded together for joint advertising. Like other similar organizations over the country, they play up cut price specials for Friday and Saturday. Thus like other similar organizations—they spend their good money to get extra trade on the days when they do not need extra trade. They give away their margins when they do not get anything for the sacrifice. They thus more sadly overload the week-end and leave Monday and Tuesday dead as ever. It is a constant manifestation of the prevalence of the mistaken notion that cash trade is desirable as against the really profitable family, delivery, credit business.

John does not swim against this stream. He plays in with the others. That is an indication of his broadmindedness. But every week-end he runs a space of his own, headed "luxuries for your table." Under that head he lists—simply lists without prices—such items as the following, which I copy from the issue of June 13:

Fresh Melon Mangoes, New California Plums, Ripe Avocado Pears, New White Turnips, Jumbo Canteloupes, Ripe Watermelons, Fancy Honey Dews, Home Grown Strawberries, Fresh Huckleberries, Fancy Sweet Corn, Ripe Peaches, Summer Squash, etc., and not a price anywhere.

Not every town has a John Murinan who is willing to devote so much time to the upbuilding of his local organization, but I constantly hope that grocers after a while will awaken to the fact that Friday and Saturday are the days to sell fine merchandise for the Sunday and company feedings. If we once get the right idea, to follow department stores in their habit to present special offerings for Monday, we shall pull the woman from the wash-tub by offering specials to get trade when we need it and want it, not when it will be only a burden added to our already far too heavy week-end load.

Paul Findlay.

## BRING NEW LIFE

to your sales by recommending Yeast-for-Health to your customers. They will appreciate your efforts, for nothing is more prized than glowing health. You'll profit, too, for healthy customers eat more of everything that you have to sell. So be sure to boost Fleischmann's Yeast-for-Health and enjoy greater profits.

## FLEISCHMANN'S YEAST

Service

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

## The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS

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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.

## 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.

### Average Family Serves Meat Only Ten Times Weekly.

Merchandising seems at last to be coming in for its due share of consideration in the retail food business. Heretofore, such phases of the business as buying, book-keeping and accounting, store arrangement, stock control, and display—all of them vitally important—have received considerably more attention than the function of selling. Leaders of the food industry seem now to be placing more emphasis on the importance of proper salesmanship.

Most authorities will agree that salesmanship in the retail food store heretofore has run almost entirely to extremes: either the employe has made practically no effort to sell, beyond giving the customer what she requests and perhaps venturing to ask "Will that be all?" or else he has been objectionable in his efforts to push onto the customer some brand or some item she is not interested in. There are plenty of exceptions to this, of course, but good salesmanship has been scarce.

In some cases, dealers have instructed their employes not to make much of an effort to influence the customer, on the grounds that customers don't like to be urged. This depends very greatly, however, on how tactfully and skillfully the urging is done. A competent salesman can help sales in a retail store just as effectively as a salesman in any other line of business.

Just what can the salesman accomplish?

First, he can increase sales by inducing the customer to add more items to her order.

Second, he can persuade customers to select the brands which the dealer is most anxious to push—those which he can buy to best advantage or those on which he makes the most satisfactory profit.

Third, he can make friends for the store and thus help build up a permanent and profitable trade.

As an example of how to carry out the first suggestion, consider the case of meats. Housewives ordinarily order their meat every day or every other day, buying only what they need for the next few meals. It happens, however, that there are a number of meats which the housewife may well buy to keep on hand for emergencies. Such meats are dried beef, bacon, certain of the ready-to-serve meats, and all kinds of canned meats. All of these keep well, some of them indefinitely. The housewife who has one or more of these in her refrigerator or pantry need not worry about her meal if she has forgotten to order in time, or doesn't have time to get her meat, or needs more meat than she had expected.

By suggesting to the housewife that she order one of these meats to keep on hand, the salesman not only may increase the immediate sale, but also

may lead the customer to buy a greater total amount of meat. Some families frequently go without meat for lunch or supper unless they have some left-overs to use, but with canned and cured meats on hand it is likely that meat will be served more often. A survey conducted a few years ago by the U. S. Department of Agriculture showed that the average family serves meat at only ten meals each week. If the customer has bacon or dried beef or canned meats on hand, it is likely that there will be fewer meals without meat.

Moreover, this same survey indicated that about 50 per cent. of the housewives buy meat from more than one store. The more the salesman sells the housewife when she is shopping in his store, the less she will buy from some competitor.

The same reasoning holds true in the case of other foods as well. The salesman very often can add one or two items by suggesting good reasons why the housewife should buy them.

Not every employe will be able to carry out these suggestions properly, but dealers can accomplish a great deal by careful training.

Presumably most successful dealers are fairly good salesmen themselves. If so, they should arrange their work so that they can take time to study their employes and help them improve their sales technique. If the dealer does not have the time or the ability, he should hire some outsider who can do the job.

In the very small shop, where there are only one or two employes besides the dealer, no elaborate method of instruction is needed. The dealer should take care to observe the way his employe waits on customers and frequently make tactful suggestions.

The ability of salesmen to make friends for the store is of the utmost importance. In all business, even the retail trade, friendliness counts for a great deal. The type of cordial relations which keeps customers coming back week after week, even though the competitor down on the corner does not get desperate and cut prices, counts for a great deal.

When a dealer finds an employe who is discourteous or unfriendly to customers, he should get rid of him immediately. Housewives don't care to trade with such salesmen, no matter how fine a man the proprietor himself may be or how favorable his prices are.

Wages constitute the largest item of expense in retail food stores, and yet it is said that sales ability is one of the weakest factors in the average retail shop. It is imperative that the dealer get the most he can for the ten to fifteen per cent. of his sales which is paid out for wages.

E. B. Wilson.

Mixing selling talk with personal comments is like mixing oil with water.

Temporary success gained by sacrificing character is a permanent loss.

We must have self-control before we can control others.

Render service and profit will follow.

## MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low

For Instance:

for **70¢**

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
<b>GRAND RAPIDS to:</b>	
CADILLAC, MICH. ....	\$.70
FLINT, MICH. ....	.70
HOWELL, MICH. ....	.70
JACKSON, MICH. ....	.65
LAKE CITY, MICH. ....	.70
MANISTEE, MICH. ....	.70
SAGINAW, MICH. ....	.70

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

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

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



Don't Say Bread

— Say

**HOLSUM**

## GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

## 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.

### Hot Weather Hints For the Hardware Dealer.

It's quite normal for the hardware dealer to let his energies go slack with the first rush of hot weather. It's quite normal to put forth less effort as long as hot weather continues, and to think and talk about what one will do in the fall. It's easy enough, now that the rush of the spring months is over, to let business run along in a well marked rut, putting forth as little surplus energy as possible.

It's all normal, and it's all easy enough, but it's not good business.

When the hardware dealer feels that tendency to slacken effort he should fight back. If his time is not so crowded in July and August as it was a little earlier, he has that much more time to give to various activities in preparation for his fall trade.

Fall may seem a long way distant; but it is inevitably coming. Between September and Christmas the hardware dealer will be pretty busy. From now until the end of August quite a bit of preliminary can be got through.

Meanwhile, there is regular mid-summer trade to go after. The normal amount of hot weather business in the average community may be small. But it can be materially increased by well directed effort.

Because this business does not come quite as readily as did the spring trade, is all the more reason why extra efforts should be devoted to attract attention to your store.

One good means of attracting attention is to link up your window displays with the numerous public events which fill the summer months in the average communities. For instance, our town right now is agitating for a big day of water sports—a sort of regatta. A wide-awake hardware dealer will capitalize the local interest, and at the same time encourage it, by putting on a preliminary display of canoes, motor boat supplies, and various aquatic accessories. And when the big day comes a second window display will link up with the event itself.

Race meets, big ball games, lodge conventions, gatherings of business clubs—all these events are usually held in these summer months. They bring visitors to town, and they are in the minds of your own home folk. Put on a window display linking up with the event—feature the lodge or society colors, show local souvenirs you handle and in every possible way show that your store, at least, is alive to what is happening.

When Old Home Week comes along a "Welcome" display for the old boys and girls will be in order. Here is a pretty fair idea to tie up with such a display. Show a corner of the home equipped for midsummer and to welcome visitors—table set, electric or gas cooking devices, refrigerator, ice cream freezer, and similar accessories.

The visitors won't buy these things? Quite likely they won't. They can get them at home. But a lot of people in

your community would like to have their homes equipped with just such things, to make it easier for them to entertain visitors. Put on a display of this sort before Old Home Week and you'll get quite a bit of trade—some, in fact, that you perhaps don't expect.

One of the beautiful features of active selling and advertising effort is the occasionally unexpected results. You put on a display calculated to bring in John Smith, whom you have canvassed repeatedly for one of these new iceless refrigerators. John Smith doesn't come in at all; it turns out he has bought from the other fellow. But Bill Jones, whom you never regarded as a prospect, comes in and, without waiting to be sold, tells you he wants one of those things. So, by-and-large, your effort gets the results you wanted, though not the exact results.

The ingenious window trimmer can invest and devise numerous good effects if he allows his fancy free reign. Of course, his work may be limited by his facilities for display. But new ideas, linked up with local happenings, can often produce a very effective window trim with very little effort or expense.

The idea is the thing. An effective trim does not need in all cases to be elaborate.

On particularly hot days, try some displays especially suggestive of cool refreshment—refrigerators, ice cream freezers, lawn seats, hammocks and similar items. One dealer on one of the hottest days in midsummer had his big window carpeted with turf and in the center the smallest type of lawn spray sprinkling the grass. A lot of people went in to get near that cooling spray; and a good many of them lingered to buy hot weather items. On a hot day there's nothing quite so irresistible to the average individual as cool running water, or a fine cool spray.

It will be timely to give your Swat the Fly campaign a boost. By mid-July the chance fly of late May will have increased and multiplied to an enormous extent. Yet there are in every community a host of homes not yet equipped with screen doors and window screens. Now is the time to pick up some of this trade; and nothing is more effective than a good display.

In the average manufacturing town, particularly the smaller community with a number of good industries, a "Made in Your town" display is a good feature. If there is any line of hardware made in your town or city, you can co-operate with the manufacturers in putting on a display that will be of real value as a business booster. Such displays appeal to local patriotism, and are real business builders.

In July the camping-out and tourist trade should be followed up. A good many campers have already gone, but the majority have still to go. Camping is a fine way to spend a holiday, and as the equipment can all be purchased in the average hardware store, it is to your advantage to cater to this trade. A tent, an imitation campfire, some camp enamel ware and chairs, with fishing rods, picnic baskets and

## Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting  
Goods and  
**Fishing Tackle**

Special Reservation Service — "Wire Collect"



## In Detroit—the Detroit-Leland Hotel

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

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

## DETROIT-LELAND HOTEL

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

Direction Bowman Management

WM. J. CHITTENDEN, Jr., Managing Director

## BROWN & SEHLER COMPANY

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

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

GRAND RAPIDS, MICHIGAN



similar articles will stimulate business. Work in some artificial accessories, such as grass, branches, logs, etc.

Do not rely, however, solely on your window display, or your newspaper advertising, to bring this business to your store. Try to get the names and addresses of people who make a regular practice of going camping in the summer. Find out where they go; and find out what sort of equipment is needed in different resorts. Perhaps you have a list of people who went camping last year. Canvass them personally, if you can spare the time. Often one prospect will tell you of another.

In addition to campers, who remain in one location, there are summer cottagers and motor tourists. Each class requires different equipment. If there are summer resorts near your town, they will afford a good outlet for cheap and second-hand ranges, as well as for a few ranges of a better type. Quite often an old-fashioned cook stove will be welcomed for a summer cottage. Then such cottagers need a lot of enamel ware or tin ware, cheap knives, forks and spoons, and cheap dishes, if you handle china. And in selling a good article for the home in town, it is often a good stunt to suggest that the article it replaces will come handy in the summer cottage.

The motor tourist requires easily portable equipment; and good business can be worked up by catering to local tourists of this type. Here, again, it is worth while to get the names and addresses of such tourists.

Tourists visiting your town will be interested primarily in souvenirs, and an occasional souvenir window that can be seen by the passing motorist will bring a lot of people into your store. Many motorists go right on through the average community, unless there is something worth while to halt them; and the window that cannot escape being seen by the man in the car is a great deal more effective than the one visible only to the man on the sidewalk. This should be borne in mind in your window trims appealing to motor tourists.

Warm weather goods of all kinds should be pushed hard in early July. Hammocks, lawn seats, lawn swings, lawn mowers, ice cream freezers, refrigerators and similar articles should be given extra prominence. Frequent changes in your window trims, and good interior arrangement and display, enable the dealer to keep these lines prominently before his customers.

Later, it may be necessary to clear out quite a bit of seasonable stuff that has not sold, as well as odds and ends of stock. The money tied up in these lines will be needed, while it is necessary to get rid of them to make room for fall stock. To this end a special midsummer clearance sale may be desirable a little later. But pushful and persistent selling effort right now will reduce to a minimum the quantity of left-over stock.

If you have not already done so, it is timely right now to consider your own holiday. The harder a dealer works, and the more he needs a holiday, the more convinced he is that the store cannot get along without him.

Get that idea out of your head. It has killed a lot of good merchants. Determine, right now, that you will take at least two full weeks this summer entirely away from the business, where you won't have a chance to think of hardware. And now begin to coach your staff and make your arrangements so that they will be able to carry on in your absence without telephoning or wiring you whenever an emergency crops up.

It pays to put responsibility on your helpers. They'll make mistakes; but the man who never made a mistake never made anything. And no one man can carry the entire burden of a business fifty-two weeks in the year, and year in and year out. So see that your people have their holidays; and at the same time see that they are qualified to help you get yours.

Victor Lauriston.

#### The Shoe on the Other Foot.

To a successful country storekeeper a manufacturing house wrote somewhat as follows:

"Last year you sold — boxes of our product. On our new increased quota scale, we figure that you should do better next year. In fact, we were a little disappointed with you and your total for this year. We appreciate your efforts but believe they can be increased with profit to all concerned.

A trifle piqued, the retailer replied: "As it happens, we have a few shares of stock in your esteemed company. We also notice that in running our store here, we were able to pay a better dividend for the period mentioned than your company did on the aforesaid stock. If you continue to stick to your knitting, we will stick to ours."

#### Some Sterling Deliveries Behind.

So active has been the demand for sterling silverware for wedding gifts since the first of June that some of the larger producers are experiencing trouble in making deliveries on the finer articles and sets in their lines. The call for them has been unusually good this year. Fine tea services, elaborate sterling centerpieces, flower bowls, vases and toilet sets have sold freely, and it is in these that difficulty in meeting delivery dates is experienced. Flatware for gift purposes has also been in active demand, but there is no apparent scarcity of it in the market. All indications yesterday pointed to June's keeping its place as the second best volume month of the year. December always tops the list.

#### Glass Trade Conditions Good.

With the advent of the last half of the year, marketing conditions in the several branches of the flat glass industry, excepting the window glass field, are on an entirely satisfactory basis. Both production and distribution of plate glass are in remarkably well-sustained volume for this season of the year. The same is true in a somewhat lesser degree of rough rolled and wire glass products, as well as specialties. Early acceleration in the demand for window glass seems strongly indicated.

#### THE TOAST SUPREME

# DUTCH TEA RUSK

Baked from  
finest wheat  
whole milk  
fresh eggs



THE DUTCH TEA RUSK CO.  
HOLLAND MICHIGAN

There is nothing better than our  
FULL COVERAGE POLICY.  
**American Mutual**  
**Automobile Insurance Co.**  
701-2 Building & Loan Bldg.  
Grand Rapids, Michigan.

**WATER COOLING EQUIPMENT**  
For Office, Factory, Institution  
**Grand Rapids Water Cooler Co.**  
Grand Rapids, Mich.

**The Brand You Know  
by HART**



Look for the Red Heart  
on the Can

LEE & CADY

Distributor

Phone 61366  
**JOHN L. LYNCH SALES CO.**  
SPECIAL SALE EXPERTS  
Expert Advertising  
Expert Merchandising  
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GRAND RAPIDS MICHIGAN

**I. Van Westenbrugge**  
Grand Rapids - Muskegon  
(SERVICE DISTRIBUTOR)

# Nucoa

**KRAFT K CHEESE**

All varieties, bulk and package cheese

**"Best Foods"**

Salad Dressings

**Fanning's**

Bread and Butter Pickles

**Alpha Butter**

TEN BRUIN'S HORSE RADISH and  
MUSTARD

**OTHER SPECIALTIES**

**Link, Petter & Company**  
(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING  
GRAND RAPIDS, MICHIGAN

#### Sand Lime Brick

Nothing as Durable

Nothing as Fireproof

Makes Structure Beautiful

No Painting

No Cost for Repairs

Fire Proof Weather Proof

Warm in Winter—Cool in Summer

**Brick is Everlasting**

**GRANDE BRICK CO.**

Grand Rapids.

**SAGINAW BRICK CO.**

Saginaw.

**FRIGIDAIRE**  
ELECTRIC REFRIGERATING SYSTEMS  
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and  
Homes

Does an extra man's work

No more putting up ice

A small down payment puts this  
equipment in for you

**F. C. MATTHEWS  
& CO.**

111 PEARL ST. N. W.

Phone 9-3249

When you want good cheese  
ASK FOR

**KRAFT K CHEESE**

## HOTEL DEPARTMENT

### News and Gossip Regarding Michigan Hotels.

Los Angeles, June 29—Announcement has been made of the appointment of Louis Lowe, formerly with the LeClaire Hotel, Moline, Illinois, as manager of Van Etten Lake Lodge, Oscoda. Mr. Lowe has already assumed his duties and will this season provide a golf course as well as riding academy for his guests. F. G. Cowley, former owner of the Lodge, it will be remembered, passed away last year. He was a prominent member of the Michigan Hotel Association.

H. A. Sherwood, a member of the hotel course of Cornell University, will be connected with Hotel Wequetonsing, Harbor Springs, this season. He was formerly with Hotel Stevens, Chicago.

The Grand Hotel, at Mackinac Island, will be headquarters for the National transportation convention, to be held there next week. This will be the most largely attended convention ever held on the Island, over 3,000 delegates being expected on that occasion. Preparations for the convention include the erection of a new banquet hall. Every hotel on the Island has been chartered for this occasion.

Dave Reid has sold his Reid's Hotel, South Haven, to Adolph A. Marsh, more recently of Chicago, but a former Michigan operator. I congratulate Mr. Marsh on the selection of a good hotel property and I trust he will continue to thrive just the same as his predecessor. But I will admit I am just a bit sore at Dave for depriving me of the source of not infrequent items concerning hotel improvements in South Haven. It is said that Mr. Reid will take a rest, but I don't believe he knows how.

William A. Brown, who has owned and operated the Montcalm Hotel, at Howard City, for several years, has exchanged his hotel for a farm owned by his brother-in-law, Albert Wells. Mr. Wells has already taken possession.

Hotel Benjamin Franklin, Saginaw, will hereafter be conducted by William F. Rich, former operator of West Manor, in Chicago, following purchase of the holdings of Curlee & Palmer, who have recently been conducting same under lease from the Saginaw Hotels corporation, owners of this and Saginaw Tavern. Curlee & Palmer took over the Benjamin Franklin, upon the death of its former manager, William F. Schultz, whose death occurred a short time ago, after successfully operating it for several years. The Benjamin Franklin is in excellent physical shape. Mr. Schultz enjoyed the profoundest confidence of his backers and was always clothed with authority to make such improvements as his judgment might dictate, with the result that it was always in an excellent state of repair. It has always enjoyed a very satisfactory patronage.

The American Hotel Association wants Uncle Sam to make a thorough survey of hotel statistics when the next census is taken next year. Such a course might result in opening the eyes of the investing public who have been congregating on the piers awaiting the arrival of "ships" which were expected to produce dividend checks.

Walter Gregory, manager of Chicago's Palmer House, comes forward with the statement that the average room profit of American hotels is 7 cents per night. This, however, is the average profit only. There are a limited number of hotels which make a lot of money, but an appalling ma-

jority which are on the toboggan. That is what brings down the average.

The successful operator of the hotel dining room or the cafe is the one who readjusts his menu to meet the season's requirements, and does not try to palm off on his patrons, in the summer season, a stock of goods suitable only for winter consumption. The thing to do is to watch the returns to the kitchen, which, as a rule, clearly demonstrate what the public are ordering and absorbing in the food line. Then feature the strictly seasonable offering and your efforts will bear results. I have noticed here in California the purely "health" restaurants do a much better business in hot weather than during the periods of lower temperatures. That is because the public naturally drifts away from meats and the more substantial foods at this time, and partake more freely of fruits and vegetables.

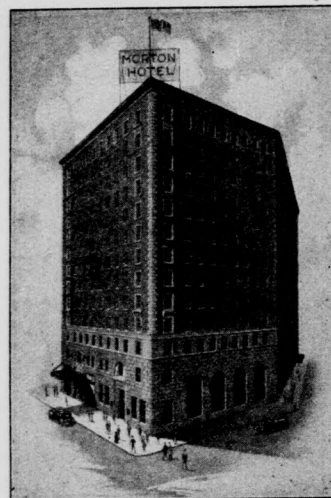
Walter B. Kent, who owned and conducted the Idlewild, a resort hotel at Whitehall, for several years, died there last week. It is not known what disposition will be made of the hotel property.

Some hotel men take the position that guests take pleasure in giving tips to employees who perform satisfactory service. That is all right, but why pass the subject by without a further examination into the facts. All employees do not perform satisfactory service and no one better knows this than the hotel man himself. Some employees, but the type is exceedingly rare, take pleasure in performing a service without any particular thought as to the possibility of receiving a gratuity, but the rank and file measure up the guest and serve accordingly. Tipping will never be done away with. The paying public itself, is responsible for the unsatisfactory conditions but it is within the province of the management to see that everybody gets service, allowing the waiter to take his chances on getting tips.

Here's one I heard at the Breakfast Club, at a meeting of hotel men. I have always held to the notion that fully half the lies told about the Scotch are untrue, but this one carries with it a savour of reasonableness, hence I repeat it: A certain millionaire had suffered with stomach trouble for years and was forced to accept a diet of bread and milk. He longed again to enjoy the fancy French dishes and finally, in desperation, advertised that he would pay any doctor \$50,000 who would cure his ailment. A clever young surgeon convinced him that it would be a simple matter to exchange stomachs with a healthy man, and the suggestion was accepted. The offer of a substantial reward of "boot" money in such an exchange appealed to Sandy MacTavish, a contract was made and the operation performed. But the story bears a sad ending because both the millionaire and the Scotchman died of broken hearts. The millionaire because his Scotch stomach only relished oatmeal porridge and the Scotchman because of acquired expensive tastes.

Castle Park, the picturesque summer resort just South of Macatawa Park, has opened for the season under the management of Carter P. Brown. The opening follows the completion of many improvements, among which are a new water system. At Ottawa Beach a number of new cottages have been erected which will add a tinge of liveliness to this old, established resort section.

I have always been strong for the Greeters organization and it is a source of great satisfaction to know that their Detroit convention was such a successful affair. Sometimes I have felt



YOU ARE CORDIALLY invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service in Grand Rapids.

400 Rooms—400 Baths

Menus in English

**MORTON HOTEL**  
ARTHUR A. FROST  
Manager



## The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fire-proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms — Rates \$2.50 and up with bath.

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

## Wolverine Hotel

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

## HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,  
Manager.

## Occidental Hotel

FIRE PROOF  
CENTRALLY LOCATED  
Rates \$1.50 and up  
EDWART 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

## 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,  
Pres. and Gen. Mgr.



that hotel operators were in a position where they might exercise too much influence in the affairs of the association, but on the contrary there has been extraordinary co-operation between them and the members, who are naturally their employees. It bodes well for the future of Greeterism that they have never at any time adopted trades union tactics, but on the contrary have done everything possible to elevate their own calling and at the same time merit the confidence of employers by unqualified manifestations of loyalty. As a consequence no longer is the Hotel Greeters convention a small gathering of hotel folks but it has reached the dignity of a large National convention of intelligent members of a dignified profession, such a meeting as makes their coming an advantage to the community where it is held. As a result of this meeting at Detroit, and the financial support offered on that occasion, the Greeters Home, at Denver, takes on a spirit of permanency. At first it looked like a big undertaking, but each year the supporting fund becomes larger, improvements are made and while it is to be hoped that advancing time may not make it necessary for any Greeter to end his days there, there is the satisfaction of knowing that this beautiful home is there for occupancy in case of such necessity. I hope the good work of building up the organization continues unceasingly. It is the one association in which the general public—patrons of hotels—are interested; in which they are also beneficiaries, and from them also, as well as the operators, they should receive much encouragement.

Frank S. Verbeck.

#### Items From the Cloverland of Michigan.

Sault Ste. Marie, July 2—The nice weather we have been enjoying for the past week has made us all feel elated, as so much depends on the weather in this part of Cloverland. With good weather comes much extra business and enjoyment. The tourists rush North, the hotels are thriving and the merchants are again optimists. Fishing seems to be good, according to the stories told by many of our visitors who are interested in that sport. Most of our summer cabins are again occupied. The picnic season is also on, which affords enjoyment for our local people, so that everybody seems satisfied, even the ice man.

The Retailers' Wholesale Bakery held their fourth annual meeting here last week at the Hotel Ojibway. The following officers were elected: R. J. McMaster, President; W. McGuire, Vice-President; R. B. Haugh, Treasurer; D. H. Patterson, Secretary. The directors are N. L. Field, Rudyard; C. B. Dell, Ozark; H. Hamilton, Pickford; R. Washburn, Brimley; W. Armstrong, Dafer; John Macki and Sherman Overhault, of the Soo. The report shows that the company had a very prosperous year and added much new equipment and property during the year, with a prosperous season in sight.

J. P. Rahilli, the well-known merchant at Newberry, was a business caller last week.

A. J. Jean, one of our leading jewelers, has purchased the George N. Conklin jewelry stock at Marquette, which will be conducted by Mr. Jean's son, Harvard, who has been in business with his father here. The Conklin jewelry store is one of the oldest stores of its kind at Marquette. The only change in the store will be the addition of an optical department, where a complete line of supplies will be carried, with facilities for testing eyes. Harvard Jean is a graduate in optometry from the University of Rochester and attended the Notre Dame University for two years prior to going into business with his father here.

Cecil Reynolds, of Owosso, has ac-

cepted a position as office manager for the Tapert Specialty Co.

The Soo Marquette Hardware Co. at Marquette, was awarded the \$10,000 plumbing contract for the new Northland Hotel, now under construction at Marquette. This was the largest contract of the kind ever awarded in Marquette.

We see by the papers that the banks will not be given any new currency issue for distribution here until after July 10. This will not cause much hardship, as we have no trouble carrying the present issue which may be larger and heavier.

H. E. Fletcher, cashier of the Sault Savings Bank, and Wesley Clark, cashier of the Central Savings Bank, returned last week from Charlevoix, where they attended the bankers' convention. They report a most enjoyable time.

The nineteenth annual meeting of the Upper Peninsula Conservation Association was held here last Thursday and Friday. It was a big success. W. E. Davidson, President of the Chamber of Commerce, presided at the programme following the luncheon. Mayor E. T. Crisp delivered the address of welcome. Many noted speakers were on the programme. P. S. Lovejoy, of the State Department on Conservation, T. W. Tinker, District Forester, Milwaukee, Robert Craig, Jr., of the School of Forestry and Conservation, Ann Arbor, were the principal speakers at the luncheon.

George E. Bishop, Secretary, spoke on Thursday at the Country club, calling attention to the fact that Chippewa county is fast becoming the finest dairy section in the country.

Mrs. George LaPine will conduct a tea room in the Chippewa Hotel, at Mackinac Island, this season. The hotel dining room has been divided, making three stores. Another store is occupied by the Curry hat shop and one is vacant.

About all of the Mackinac Island hotels will be opened this week, where a large influx of tourists are expected.

Merle Clark, the 16 year old son of Mr. and Mrs. Wesley Clark, won the trip around the world in the flag contest of the United States Flag Association. He was a hero in his home town last week. Merle has been offered a good position by Mr. Hearst as soon as he is ready to accept, if he so desires to get into journalism. He sailed for Honolulu Saturday, June 29. We are justly proud of Merle and can only see a bright future in store for him.

The B. & B. Mercantile Co. wholesale dealers, has obtained a lease on the Cudahy Packing Co. warehouse at Ishpeming. The B. & B. Co., of which D. H. Bilkey and his son, Harvey Bilkey, are the firm members, will continue to make use of the building now occupied on East Ridge street. With the added storage space, including a refrigerator, the firm will be able to make large purchases and add to the line hay, grains, dairy products, etc., now carried. Business is very satisfactory, the owners maintain, and use will be found for all available space in the two buildings. The Cudahy company is carrying on its business in this territory without the use of a distributing plant, meats and other products being sold direct from the refrigerator cars. Ed. Thomas continues to look after the company's business.

The only "monopoly" worth owning is one based on good service and good will.

William G. Tapert.

#### Late News From Grand Traverse Bay.

Traverse City, July 2—Several carloads of Chicago salvage has been placed on sale in this city. It is composed of wearables for men, women and children, crockery, furniture, bedding, stoves and various articles for the home. Much of the junk emits an unpleasant odor. Its sale should have been prohibited as unsanitary.

There are no vacant buildings, either domestic or for business, in this city. Many of the private homes have been opened for the occupancy of tourists. A National organization issues licenses for rooming houses which pass its inspection at \$18 per inspect.

The Steamer Puritan, of the Michigan Transit Corporation, sailing between Chicago and Sault Ste. Marie, makes two calls at Traverse City each week.

Carpenters, masons and decorators and plasterers are quite fully employed on remodeling, repairing and enlarging mercantile and residence buildings. Only a very limited number of new structures have been undertaken. New buildings for the State Hospital and the Clinch hotel, to be placed under contract later, involving expenditures of upwards of \$1,000,000, will afford much employment for mechanics.

Resorters and tourists arriving from the South and West report the highways of Michigan in perfect condition.

State and private camping grounds are filling up with sojourners.

The Indian Trail Hotel, managed by the popular Misses Green, of Saginaw, and the hotel on Omena Point, owned by John R. Santo, have been opened for the reception of guests.

Tours through the surrounding country enable the observer to report that crops in general are in good condition. Farmers are cutting their first crops of alfalfa and preparing to harvest the largest crop of cherries this region has ever produced. Apples and potatoes will probably be large crops this season.

Arthur Scott White.

#### Makes Strong Bid To Lead Garlic Parade.

Produce men who have sensitive smellers need not visit Gilroy, Calif., for it is headed for first place on the map in the matter of growing the lowly garlic. The district this year has a crop of about 2,250 tons. Growers are receiving 5c per pound and up.

Where one car was shipped in 1924, the first year it was grown in this section, the present movement will run close to 200 cars of 30,000 pounds each. The bulbs are graded by machinery. Ten cars will be shipped in lugs and the rest in sacks. The season will run through August. Recent estimates cut the season's total to 150 cars, of which the first six cars will bring back \$9,000. In all, the crop is now estimated at \$225,000.

#### Orange Parfait.

Into a mixing glass place a small scoop of orange ice, one and one-half of vanilla ice cream, and a ladle of whipped ice cream. Mix thoroughly



**HOTEL BROWNING**

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

and transfer to a parfait glass. Top with whipped cream and a cherry.

Ambition without courage and patience is a very dangerous thing.



**CODY HOTEL**

IN THE HEART OF THE  
CITY OF GRAND RAPIDS

Division and Fulton

#### RATES

\$1.50 up without bath  
\$2.50 up with bath

**CODY CAFETERIA IN  
CONNECTION**



**Warm Friend Tavern**  
Holland, Mich.

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

E. L. LELAND, Mgr.

#### **HOTEL CHIPPEWA**

HENRY M. NELSON, Manager  
European Plan  
MANISTEE, MICH.

Up-to-date Hotel with all Modern  
Conveniences—Elevator, Etc.  
150 Outside Rooms  
Dining Room Service  
Hot and Cold Running Water and  
Telephone in every Room.

\$1.50 and up  
60 Rooms with Bath \$2.50 and \$3

*"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.



## 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. Clechanowski, Detroit.  
Vice-President—John J. Walters, Saginaw.  
Secretary—R. A. Turrell, Crosswell.  
Treasurer—L. V. Middleton, Grand Rapids.

### Are Your Bulk Sales Profitable or Otherwise?

Every business is operated either at a profit or at a loss. There is no such thing as the so-called "even break." There is no middle ground in this business of selling at retail.

This is just as true in the operation of a soda fountain as it is in any other line of endeavor. Therefore, much of the elaborate discussion of the sale of ice cream in bulk is idle. Volumes have been written on the subject, and quite naturally, opinions vary. The fact remains, however, that nearly all of the ice cream sold in bulk is sold at a loss.

It is an utter impossibility in this age to refuse to sell this popular product in bulk, if the good will of the consuming public is to be retained. This is particularly true in the neighborhood drug store. Leading manufacturers claim that the consumption of ice cream has increased five-fold during the last ten years. The industry has extended itself to such proportions that it is seldom indeed that a modern drug store is found without the inevitable soda fountain occupying a prominent space. Thus it will be readily observed that the bulk ice cream problem is really a druggists' problem.

This article is prepared from information gathered through personal interviews with 100 druggists operating soda fountains in Ohio, and with four large manufacturers of the product. Many of these druggists sell ice cream in bulk purely because it is traditional, and one of the established principles of the business. Others sell it because patrons demand it. Some of them have accurate records showing profit and loss from the soda department over a period of years but few of them have any record of bulk sales alone. Without a single exception the druggists visited make money from their fountains, but it is obvious in many cases that losses in bulk sales are overcome by profits from counter sales. This is not as it should be, for in many stores the volume of bulk sales is so proportionately great, that profits from the entire department are reduced fully half.

Manufacturers without a single exception encourage the sale of the product in bulk, as this practice greatly increases volume. They do not, however, want the druggist to sell at a loss, as they fully realize that their future depends wholly upon the success or failure of their distributors. Manufacturers are throwing their resources toward

a solution of the problem, which is fully as distasteful to them as it is to the retailers.

Much has been said on the subject and there has been an endless discussion as to just why a gallon of ice cream does not make a gallon. It has been frequently pointed out that a certain amount of air is necessary to enhance palatability; that a certain shrinkage exists which cannot be successfully overcome; that standards of weights and measures do not conform to the rules of common practice. This is all very fine and commendable, but these things do not in the least directly concern the druggist. It matters little to him how much air the product contains, or why a certain shrinkage exists. What he wants to know is how to turn present losses into future profits. The statistics of the efficiency sharks are of little importance.

There is a mammoth drug store in downtown Columbus, in which is operated a soda fountain 70 feet in length. Twelve to fifteen dispensers are kept busy eighteen hours a day. The manager reports that 70 per cent. of the sales volume is on the fountain. But this store serves luncheons, both light and heavy, soups, bouillions, sandwiches, rarebits—in fact everything from goulash to turkey sauce, and is therefore not severely handicapped by the slight loss it suffers on sales in bulk. But the neighborhood druggist whose sales run largely to bulk, and who is not fortified by a large volume on luncheons, faces an entirely different problem.

Ice cream goes to the trade in Columbus at \$1.30 a gallon for vanilla, and at \$1.40 for other flavors. Let's figure a little on the vanilla. A gallon, in Ohio, means five pounds—and five pounds of ice cream is not four quarts, not by any means. A quart container weighs two pounds, when packed ready for delivery. It is therefore evident that only two and a half quarts can be delivered from a gallon. The average selling price is 50 cents a quart. It can readily be seen, therefore, that a gallon brings only \$1.25, against a net cost of \$1.35 including pails. A net loss of 10 cents on every gallon sold, not including refrigeration, time and overhead. There is always incidental expense which must also be considered.

This may sound strange, but look at it from another angle. The standard five-gallon ice cream can is 20 inches deep. Four inches down in the can should yield a gallon. Dip four inches into quart pails and see how many you get.

It has been suggested that bulk sales be supplanted by the sale of bricks. Many good ideas have been advanced. It has been said that bricks offer a greater variety of color and flavor, are more presentable when served, and add a distinction not offered by the bulk product.

This is all very true, and it is a worth while idea to further the sale of bricks wherever possible. But remember that ice cream is not bought for its food value, but for its taste alone; and brick ice cream does not taste like bulk ice

cream. Bricks will never, never, be sold in place of bulk.

It has also been suggested that it be sold by weight. It has been shown that according to standards now in existence, a quart of ice cream should weigh but a pound and a quarter. Put a pound and a quarter in a quart container and hand it to one of your customers, charge him for a quart and see what he says. There is your answer. Even though legislation should be enacted to cover the situation, it would help but little. The buyer does not care whether a quart weighs an ounce or a ton; but when he buys a quart he wants a quart, whether it be rye, corn, mule-sweat or ice cream. And that's that.

A manufacturer in Marion, Ohio, has effected the best solution we have seen. He freezes his product in pint and quart cylindrical containers made of paper, in exactly the same manner he freezes it in five-gallon metal cans. The regular quoto of air is there, and the container is full. The containers are so constructed that the bottoms can be pushed toward the top, and the cream sliced off as it emerges. It thus has much the appearance of brick when served, but retains the flavor of bulk ice cream, which it really is. These packages are sold to the trade at a slight advance over large cans, to cover extra material and labor involved in manufacture. They can be sold at bulk prices at a profit to the retailer. They satisfy the consumer, which after all, is the most important thing of all.

If there is a better solution than this to the growing "bulk" problem, it is to charge what the product is worth on a basis of what comes from the can, not what goes into it.

### When On Your Way, See Onaway.

Onaway, July 2—And it is a splendid time of the year to do it. A constant stream of tourists may be seen on our main street which is really State street and was released to the State a few years ago for paving purposes, now forming quite an important link in U S 23, but to continue. Upon entering our little city the traveler usually visits the several places of business and furnishes his camping equipment with the necessary food supply: groceries, fresh bread, dairy butter, meat, milk, fruits, etc. Here the roads branch in many directions and it is interesting to watch the antics of the enthusiastic campers preparing for their selected locations. One party, after selecting a good supply of post cards and mailing them back home, will make enquiries about the conveniences to be found at the State park on Black Lake and being informed of the 152 acres of virgin forest, fine fishing and boating and an excellent bathing beach, his countenance beams with delight while the children scream in ecstacy.

Another party will get definite information on the numerous trout streams. They are mostly practical trout fishermen with waders, creels and fly casting rods. The selection of flies is usually made after reaching here from the local dealers, as the different streams quite often require different kinds of bait and the dealers are authority on this subject.

Now comes a truck load of young sports out for a good time, regardless of everything; baggage enough for a circus; first time out for some of them and quite often the load is topped off with a big Airdale dog who apparently enjoys the excitement of the trip as well as the boys do. The gang, after

bulging their commissary department to the limit, together with a superabundance of cigarettes and comic papers, leave the town with a whoop for their camping ground, their red bandanas flying and preparing to make history to repeat to their friends when returning home.

The regular yearly resorters, whom we have learned to call by name and greet as part of our residents (which they are for several months of the year) take to their summer homes as do the birds who migrate and return each year. It has become second nature. We would miss them if they failed to return each year and we look forward to their coming. The greeting is cordial and there are exclamations of delight. It reminds me of our birds, a pair of orioles that nest regularly each year in our trees. Upon their first arrival they make their presence known by their beautiful whistling call, as much as to say, "Here we are again and mighty glad to be here." So with the yearly tourist his first greeting is, "My, it seems good to get up North where the air is pure, fresh and sweet; cool nights where we can get refreshing sleep and away from the hot, dusty city." And they mean it.

Two brothers registered here from California last week. Voluntarily they said, "We have perhaps seen sights more wonderful in the way of high mountains and deep canyons, but we have never enjoyed resting in a more beautiful park than we did last night at Black Lake." And they meant that, too. Try it. Squire Signal.

### Do Not Approve of the New Chain System.

Detroit, June 28—Wednesday evening a meeting of fifteen R grocers was held at my store to discuss the new chain stores which we hear so much about.

After this matter was thoroughly discussed, it was decided that it will simply be another competitor, and the very worst kind we could have, because they will cut the price on their own private brands, which we have been pushing for them.

It looks as though they are simply going to use our money and our stores to put over their own chain store.

One of the members present said that Mr. Eliot was man enough to resign his position, rather than put this over on the R stores, but his successor boasts about how he is going to put it over, and claims that the grocers are dumb anyhow.

Another grocer, who was present, said that he had been informed that they were already trying to buy out independent grocers by paying them 25 per cent. in cash and 75 per cent. in stock at \$10 per share, and if he did not take that, they would put a store near him and run him out.

The writer called up a stock broker yesterday and he said the stock was selling around \$7 per share on the Stock Exchange and that it had only paid 10 cents in dividends in three years.

Don't let them bluff you about running you out, and give them your store for stock. Everyone of the R grocers present at this meeting pledged himself, after July 1 not to push any more Light House goods or any of their other private brands and also to refuse to pay \$10 per month to advertise them.

If you are going to advertise and push chain store private brands you might as well push A. & P., Court House or Country Club, all of which have some demand. R Grocer.

Chairman Disappointed R Grocers Committee.

Being able to adapt is quite as valuable as being original.

We persuade others by being in earnest ourselves.



<b>Acids</b>			Cotton Seed	1 35@1 50	Belladonna	@1 44
Boric (Powd.)	9 @	20	Cubeb	5 00@5 25	Benzoïn	@2 23
Boric (Xtal)	9 @	20	Eigeron	4 00@4 25	Benzoïn Comp'd	@2 23
Carbolic	38 @	44	Eucalyptus	1 25@1 50	Buchu	@2 16
Citric	53 @	70	Hemlock, pure	2 00@2 25	Cantharides	@2 52
Muriatic	3 1/2 @	8	Juniper Berries	4 50@4 75	Capsicum	@2 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	3 1/2 @	8	Lard, No. 1	1 25@1 40	Colchicum	@2 16
Tartaric	52 @	60	Lavender Flow	6 00@6 25	Cubeb	@2 76
			Lavender Gar'n	1 25@1 50	Digitalis	@2 04
			Lemon	6 00@6 25	Gentian	@1 35
<b>Ammonia</b>			Linseed, raw, bbl.	@ 84	Gualac	@2 28
Water, 26 deg.	07 @	13	Linseed, boiled, bbl.	@ 87	Gualac, Ammon.	@2 04
Water, 18 deg.	06 @	15	Linseed, bld less	94@1 07	Iodine	@1 25
Water, 14 deg.	5 1/2 @	13	Linseed, raw, less	91@1 04	Iodine, Colorless	@1 50
Carbonate	20 @	25	Mustard, artil. oz.	@ 35	Iron, Clo	@1 56
Chloride (Gran.)	09 @	30	Neatsfoot	1 25@1 35	Kino	@1 44
			Olive, pure	4 00@5 00	Myrrh	@2 52
			Olive, Malaga,		Nux Vomica	@1 80
			yellow	3 00@3 50	Opium	@5 40
			Olive, Malaga,		Opium, Camp.	@1 40
			green	2 85@3 25	Opium, Deodor'd	@5 40
			Orange, Sweet	10 00@10 25	Rhubarb	@1 92
			Origanum, pure	@2 50		
			Origanum, com'l	1 00@1 20		
			Pennyroyal	3 00@3 25		
			Peppermint	5 50@5 70		
			Rose, pure	13 50@14 00		
			Rosemary Flows	1 25@1 50		
			Sandelwood, E.			
			I.	10 50@10 75		
			Sassafras, true	1 75@2 00		
			Sassafras, arti'l	1 75@1 00		
			Spearmint	7 00@7 25		
			Sperm	1 50@1 75		
			Tany	7 00@7 25		
			Tar USP	65@ 75		
			Turpentine, bbl.	@58 1/2		
			Turpentine, less	66@ 79		
			Wintergreen,			
			leaf	6 00@6 25		
			Wintergreen, sweet			
			birch	3 00@3 25		
			Wintergreen, art	75@1 00		
			Worm Seed	3 50@3 75		
			Wormwood	20 00@20 25		
			<b>Potassium</b>			
			Bicarbonate	35@ 40		
			Bichromate	15@ 25		
			Bromide	69@ 85		
			Bromide	54@ 71		
			Chlorate, gran'd	23@ 30		
			Chlorate, powd.			
			or Xtal	16@ 25		
			Cyanide	30@ 90		
			Iodide	4 36@4 60		
			Permanganate	22 1/2@ 35		
			Prussiate, yellow	35@ 45		
			Prussiate, red	@ 70		
			Sulphate	35@ 40		
			<b>Roots</b>			
			Alkanet	30@ 35		
			Blod, powdered	40@ 45		
			Calamus	35@ 85		
			Elecampane, pwd.	25@ 30		
			Gentian, powd.	20@ 30		



# 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

### Smoked Meats

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 lba 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

10c size, 4 doz.	3 70
15c size, 4 doz.	5 50
20c size, 4 doz.	7 20
25c size, 4 doz.	9 20
60c size, 2 doz.	8 80
80c size, 1 doz.	6 85
10 lb. size, 1/2 doz.	6 75

### BLUING

JENNINGS	
The Original	
Condensed	
Quaker, 1 1/2 oz., Non-freeze, dozen	85
Boy Blue, 36s, per ca.	2 70

Am. Ball, 36-1 oz., cart.	1 00
Quaker, 1 1/2 oz., Non-freeze, dozen	85
Boy Blue, 36s, per ca.	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
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## DECLINED

### BREAKFAST FOODS

Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Corn Flakes, No. 102	2 00
Peep, No. 224	2 70
Peep, No. 224	2 70
Krumbles, 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, 12	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

### Stove

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
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### 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 4f
Apple Sauce, No. 10	7 5f
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 sil.	1 45
Pineapple, 2 sil.	2 65
Pineapple, 2 br. sil.	2 35
Pineapple, 2 br. sil.	2 40
Pineapple, 2 1/2 sil.	3 20
Pineapple, 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 1/4 oz.	1 35
Clam Ch., No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	3 75
Fish Flakes small	1 25
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 75
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	3 25
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.	35
Sardines, Cal. 1 35	2 25
Tuna, 1/2, Curtis, doz.	4 00
Tuna, 1/2, Curtis, doz.	3 30
Tuna, 1/2 Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

### CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	3 10
Beef, No. 1, Roast	3 10
Beef, No. 2 1/2, Qua.	5 15
Beef, 3 1/2 oz. Qua.	5 15
Beef, 5 oz., Am. Sliced	2 90
Beef, No. 1, 1/2 nut, all.	4 60
Beefsteak & Onions, 3	7 70
Chili Con Ca., 1s	1 35
Deviled Ham, 1s	3 20
Deviled Ham, 1/2s	3 60
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	92
Potted Meat, 1/2 Libby	92
Potted Meat, 1/2 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	1 25
Beets, No. 2, wh. 1 75	2 40
Beets, No. 2, cut 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
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	2 15
Pumpkin, No. 10 5 00	25 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	2 15
Succotash, No. 2 1 65	2 50
Succotash, No. 2, glass	2 80
Spinach, No. 1	1 25
Spinach, No. 2	1 60
Spinach, No. 3	2 35
Spinach, No. 10	6 50
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.	3 30
Snider, 8 oz.	2 30
Lilly Valley, 8 oz.	3 25
Lilly Valley, 14 oz.	3 25

### OYSTER COCKTAIL.

Sniders, 16 oz.	3 30
Sniders, 8 oz.	3 30

### CHEESE.

Roquefort	45
Kraft, small items	1 65
Kraft, American	1 65
Chili, small tins	1 65
Pimento, small tins	1 65
Roquefort, sm. tins	2 25
Camembert, sm. tins	3 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 35
Droste's Dutch, 1/8 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	3 15
1 lb. Rose Tin Bon	13 00
Bons	13 00
7 oz. Rose Tin Bon	9 00
Bons	9 00
13 oz. Creme De Cara-	13 20
12 oz. Rosaces	10 80
1/2 lb. Rosaces	7 80
1/4 lb. Pastilles	3 40
Langues De Chats	4 80

### CHOCOLATE.

Baker, Caracas, 1/4s	37
Baker, Caracas, 1/8s	35

### CLOTHES LINE.

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

### COFFEE ROASTED

Worden Grocer Co.	
1 lb. Package	
Melrose	36
Liberty	26
Quaker	42
Nedrow	40
Morton House	49
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



## GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 65
Quaker, 3 doz.	2 25

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 80
Imitation, 30 lb. pails	1 75
Pure, 6 oz., Asst. doz.	2 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 &amp; Co.'s Brands

Certified	24
Nut	18
Special Roll	19

## MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	4 20
Ohio Red Label, 144 box	4 75
Ohio Blue Tip, 144 box	4 00
Ohio Blue Tin, 720-1c	4 25
*Blue Seal, 144	3 50
*Reliable, 144	4 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	25
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	14
Pecans, 3 star	22
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	30 1/2
Hickory	07

## Salted Peanuts

Fancy, No. 1	14
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## Shelled

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

## MINCE MEAT

None Such, 4 doz.	6 47
Quaker, 3 doz. case	8 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, Stuffed, 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	2 35
8 oz., 2 do. in case	2 35
15 lb. pails	14
25 lb. pails	14

PETROLEUM PRODUCTS.	
From Tank Wagon.	
Red Crown Gasoline	11
Red Crown Ethyl	14
Sollite Gasoline	14

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

## ISO-VIS MOTOR OILS

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



Iron Barrels	
Light	65.1
Medium	65.1
Heavy	65.1
Special heavy	65.1
Extra heavy	65.1
Polarine "R"	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
Semdac, 12 qt. cans	5 00

## PICKLES

Medium Sour	
5 gallon, 400 count	4 75

## Sweet Small

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

## Dill Pickles

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

## Dill Pickles Bulk

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

## PIPES

Cob, 3 doz. in bx. 1 00	1 20
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## PLAYING CARDS

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

## POTASH

Babbitt's, 2 doz.	2 75
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## FRESH MEATS

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

## Veal

Top	24
Good	22
Medium	20

## Lamb

Spring Lamb	23
Good	27
Medium	26
Poor	20

## Mutton

Good	17
Medium	16
Poor	13

## Pork

Light hogs	16
Medium hogs	16
Heavy hogs	15
Loin, med.	24
Butts	22
Shoulders	18
Sparrs	14
Neck bones	06
Trimnings	13

## PROVISIONS

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

## Lard

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

## Sausages

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

## Smoked Meats

Hams, Cer. 14-16 lb.	@ 30
Hams, Cert., Skinned	
6-18 lb.	@ 29
Ham, dried beef	
Knuckles	@ 46
California Hams	@ 17 1/2
Picnic Boiled	
Hams	20 @ 25
Boiled Hams	@ 44
Minc'd Hams	@ 21
Bacon 4/6 Cert.	24 @ 34

## 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

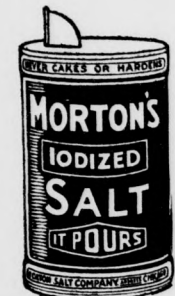
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	99

## STOVE POLISH

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

## SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice cream, 100 lb., each	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.	1 40
Five case lots	2 30
Iodized, 24, 2 lbs.	2 40

## BORAX

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

## SOAP

Am. Family, 100 box	6 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
Tribby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

## CLEANSERS



20 can cases, \$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 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 50
Old Dutch Clean, 4 dz	3 40
Octagon, 96s	3 80
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10 oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapoline, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00

Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandotte, 48	4 75
Wyandotte Deterg's, 24s	2 75

## SPICES

Whole Spices	
Allspice, Jamaica	@ 25
Cloves, Zanzibar	@ 38
Cassia, Canton	@ 32
Cassia, 5c pkg., doz.	@ 40
Ginger, African	@ 19
Ginger, Cochinchina	@ 25
Mace, Penang	1 39
Mixed, No. 1	@ 32
Mixed, 5c pkgs., doz.	@ 45
Nutmegs, 70 @ 90	@ 59
Nutmegs, 105-1 10	@ 59
Pepper, Black	@ 44

## Pure Ground in Bulk

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

## Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	95
Onion Salt	1 85
Garlic	1 85
Ponsett, 3 1/2 oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	30
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, June 18.—We have to-day received the adjudication and reference in the matter of Sunfield Lumber Co., Bankrupt No. 3810. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules have been ordered filed. This is an involuntary case. Upon receipt of schedules, list of assets and liabilities also list of creditors will be made herein.

In the matter of Bert I. Banta, Bankrupt No. 3792. The first meeting of creditors has been called for July 1.

In the matter of Frank B. Wilcox, Bankrupt No. 3818. The first meeting of creditors has been called for July 1.

In the matter of James H. DeVries, Bankrupt No. 3812. The funds have been received and the first meeting of creditors has been called for July 1.

In the matter of Dell Gamble, Bankrupt No. 3737. The funds have been received and the first meeting of creditors has been called for July 1.

In the matter of William J. Hooper, Bankrupt No. 3821. The funds have been received and the first meeting of creditors has been called for July 1.

June 17. We have to-day received the schedules, reference and adjudication in the matter of the Proudfit Loose Leaf Co., Bankrupt No. 3823. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankruptcy concern is located at Grand Rapids. The schedule shows assets of \$135,885.02 with liabilities of \$44,766.48. The first meeting will be called promptly, note of same will be made herein. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$1,342.10
Treas. County of Hamlin, Cincinnati	1.62
County Treasurer, Grand Rapids	346.02
A. Barentz, Grand Rapids	60.35
L. DeKonig, Grand Rapids	17.42
A. Leopold, Grand Rapids	81.99
Winnie Poll, Grand Rapids	26.16
Frank Funk, Grand Rapids	66.13
H. VanDam, Grand Rapids	45.50
B. VanderVeen, Grand Rapids	44.89
Frank Malewitz, Grand Rapids	45.50
C. E. Fox, Grand Rapids	37.61
R. Olree, Alaska	57.87
L. DenHouten, Grand Rapids	44.17
V. Farrell, Grand Rapids	40.00
Frank Misner, Grand Rapids	50.00
L. Vander Veen, Grand Rapids	2.64
Geo. VanderVeen, Grand Rapids	110.00
Mayme Wolter, Grand Rapids	57.87
H. D. Bouma, Grand Rapids	110.00
Vera Landstra, Grand Rapids	47.50
H. M. Durand, Grand Rapids	300.00
Priscilla Proudfit, New York	18.00
J. H. Kiefer, Grand Rapids	300.00
J. H. Stickelmeyer, Grand Rapids	36.00
Marie Balletti, Grand Rapids	36.00
Geo. Kimball, Boston, Mass.	100.00
L. L. Bigley, Chicago	300.00
Gladys Bell, Grand Rapids	21.13
Vera Gates, unknown	25.08
National Contract Purchase Corp., Chicago	7,818.03
Alden & Judson, Grand Rapids	9.75
American Gas Ass'n., Lexington, N. Y.	350.00
American Glue Co., Boston, Mass.	3.00
Bringham, Samuel & Sons, Kala.	12.96
Bixby Office Supply Co., Grand R.	11.02
Bradner, Ames & Co., Chicago	71.50
Brank & Mages, Grand Rapids	4.74
Brochu & Haas, Grand Rapids	3.95
Brown & Schler, Grand Rapids	2.67
Carpenter Paper Co., Grand Rapids	769.58
Can. Mich. Paper Co., Grand Rap.	2,984.60
Central Trade Plant, Grand Rapids	7.80
Coe Mfg. Co., Providence, R. I.	100.00
Consolidated Paper Co., Monroe	178.20
Eli Cross, Grand Rapids	15.90
Ditto, Inc., Chicago	2.99
Eagle Lock Co., Terryville, Conn.	4.45
Eaton Clark Co., Detroit	7.50
Foster Stevens Co., Grand Rapids	5.57
Franklin Fuel Co., Grand Rapids	410.92
Furn. City Plating Co., Grand Rap.	526.76
G. R. Ass'n. of Commerce, Grand R.	87.50
G. R. Belting Co., Grand Rapids	.60
Grand Enameling Works, Grand R.	15.38
G. R. Forging Co., Grand Rapids	2.60
G. R. Ins. Agency, Grand Rapids	14.11
G. R. Printers Ass'n., Grand Rap.	347.07
Hawthorne Studios, Grand Rapids	8.00
Hazeline & Perkins Co., Grand R.	6.61
Hockmeyer Bros., New York	83.23
Holliston Mills, Inc., Norwood, Mass.	2,148.87
Jewish Chronicle, Detroit	15.00
Johnson & King Co., Chicago	.03
Kemble & Mills, Pittsburgh, Pa.	6.70
Kerato Co., Newark, N. J.	196.28
Lamberts & Kaminza, Grand Rap.	34.14
Liverrance & Van Antwerp, G. R.	215.50
Michigan Bell Tel. Co., Grand Rap.	24.60
Mich. Municipal Review, Ann Arbor	35.00
McMullen Machinery Co., Grand R.	2.06
Nason & Proctor, Boston, Mass.	151.24
Natl. Adhesive Corp., Chicago	40.68
Natl. Grocer Co., Grand Rapids	5.87
Natl. Police Guide Serv., Grand R.	3.60
Olsen Co., Grand Rapids	14.13
Pace Howe, Co., Grand Rapids	712.50
Public Utilities Report, Washington	1.20
Reed-Korreck Mach. Co., Grand R.	71.84
Rempliss & Duns Foundry, Grand R.	3.72
Rosen, Herman & Son, Inc., N. Y.	16.25
Shoemaker Co., Philadelphia, Pa.	293.50
L. C. Smith Co., Grand Rapids	1.25
Walter Sparks, New York	30.00
Stralder Fibre Co., Detroit	229.00
Stonehouse Carting Co., Grand R.	107.18
Swift & Co., Chicago	65.96
Telephone Directory Co., Detroit	6.00

Tisch-Hine Co., Grand Rapids	9.00
Tubular Rivet Co., Boston, Mass.	25.00
TerMolen & Hart, Grand Rapids	.84
Ward & Strawhecker, Grand Rap.	600.00
West Disinfecting Co., Detroit	12.25
Western Shade Cloth Co., Chicago	17.50
Western Union Tel. Co., Grand R.	23.44
Whiting Paper Co., Chicago	6,011.27
Worth Bindery, New York	6.00
Yellow Baggage Co., Grand Rapids	74.20
J. J. Walsh, Grand Rapids	882.62
W. S. Proudfit, Grand Rapids	5,419.68
J. M. Proudfit, Charles, Ill.	7,030.24
C. B. Newcomb, Grand Rapids	833.32
Ross R. Deardorff, Plainfield, N. J.	36.90
Geo. C. Brockway, Woodstock, Vt.	4.47
F. H. Friemuth, St. Louis	4.24
Old Kent Bank, Grand Rapids	3,100.00
V. C. Plating Co., Grand Rapids	100.00
Quimby-Kain Paper Co., Grand R.	225.00
J. M. Proudfit, Charles, Ill.	1,100.00
Mrs. S. I. Roden, Grand Rapids	900.00

June 17. On this day was held the first meeting of creditors in the matter of Harry W. Johns, Bankrupt No. 3798. The bankrupt was present in person and represented by attorney Menso R. Bolt. 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.

June 17. On this day was held the first meeting of creditors in the matter of Roy Bosma, Ella Hall and Nellie Bosma, copartners as Dorr Lumber & Hardware Co., Bankrupt No. 3783. The bankrupts are each present and represented by attorney Horace T. Barnaby. Creditors were present and represented by attorney Francis L. Williams, and by agents C. W. Moore, G. R. Credit Men's Association and Central Adjustment Association. Claims were proved and allowed. The bankrupts were each sworn and examined with a reporter present. Seth R. Bidwell was appointed trustee by the referee, upon failure of the creditors to elect, and his bond placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of George W. Cartright, Bankrupt No. 3806. The bankrupt was present in person and represented by attorney A. S. Hinds. No creditors were present, but represented by G. R. Credit Men's Association. Claims were filed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned to June 24, for the election of a trustee.

On this day also was held the first meeting of creditors in the matter of Earl K. Golley, Bankrupt No. 3801. The bankrupt was present in person and represented by attorney A. A. Keiser. 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 Christ Johnson, Bankrupt No. 3803. The bankrupt was present in person and represented by attorney Jerome Turner. 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 George A. Newhall, Bankrupt No. 3805. The bankrupt was present in person and represented by attorney Seth R. Bidwell. 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 New Era Spring & Specialty Co., Bankrupt No. 3745, the election of trustee was held June 18. The Michigan Trust Co., of Grand Rapids, was elected trustee, and its bond placed at \$1,000.

In the matter of Michael Roden, Bankrupt No. 3787, the adjourned first meeting of creditors was held June 15. There were no appearances, other than that of the attorneys for the bankrupt. 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 Isaac M. Roden, Bankrupt No. 3786, the adjourned first meeting of creditors was held June 15. There were no appearances, other than the attorneys for the bankrupt. Claims were proved and allowed. The adjourned first meeting then adjourned without date, and the case then was closed and returned to the district court, as a case without assets.

In the matter of Howard D. Goodrich, Bankrupt No. 3532, the trustee has filed his final report and account, and a final meeting of creditors was held June 14. There were no appearances other than that of the trustee. Claims were proved and allowed. The trustee's final report and account was approved and allowed.

An order was made for the payment of expenses of administration, as far as the funds would permit. There were no 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.

In the matter of Dorr Lumber & Hardware Co., Bankrupt No. 3783, the trustee has filed his final report and account, and an order for the payment of expenses of administration has been made.

June 19. We have to-day received the schedules, reference and adjudication in the matter of Earl K. Fossdick, Bankrupt No. 3824. 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 \$642.95 of which \$500 is claimed as exempt, with liabilities of \$1,635.87. 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 20. We have to-day received the schedules, reference and adjudication in the matter of Truman Scheiern, Bankrupt No. 3826. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of McBride, and his occupation is that of a laborer. The schedules show assets of \$155 with liabilities of \$4,145.95. The court has written for funds and upon receipt of same, the first meeting of creditors will be called and note of same made herein.

In the matter of Harry Davey and Bernard Klooster, as partners trading under the name of Davey & Klooster, Bankrupt No. 3775. The sale of assets has been called for July 9, at the premises formerly occupied by the bankrupt at Ellsworth. All the stock in trade and fixtures and equipment of this estate will be sold, consisting of groceries, all used in conduct of a retail grocery store, appraised as follows: Stock in trade \$806.66 and fixtures and equipment \$400.10, making a total of \$1,206.76. All interested in such sale should be present at the date and time.

June 21. On this day was held the first meeting of creditors in the matter of Clarence F. Fuller, Bankrupt No. 3793. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. Creditors were present by attorney Knapen, Uhl & Bryant. No claims were allowed, although there were some filed. The bankrupt was sworn and examined without a reporter present. No trustee was appointed for the present. The first meeting then adjourned to June 28.

On this day also was held the first meeting of creditors in the matter of Orville Stricklen, Bankrupt No. 3732. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. No creditors were present or represented. 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.

June 21. On this day was held the first meeting of creditors in the matter of Lawrence Benson, Bankrupt No. 3809. The bankrupt was present in person and represented by attorney C. G. Turner. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter present. 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 Chesley A. Shaver, individually and doing business as C. A. S. Forge Works. The bankrupt was present in person and represented by attorneys Watt & Colwell. Creditors were present in person and represented by G. R. Credit Men's Association. Claims were filed. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Carl E. Bergstrom, Bankrupt No. 3804. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr. 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 Michigan Box Co., Bankrupt No. 3057, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held June 7. The bankrupt corporation was not present or represented. The attorney for the trustee was present in person. Claims were proved and allowed. The final report and account of the trustee was considered and approved and allowed. An order was made for the payment of the balance of funds to preferred claims. 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 22. We have to-day received the schedules, reference and adjudication in the matter of Roy Gilbert, Bankrupt No. 3287. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedule shows assets of \$250 of which the full amount is claimed as exempt with liabilities of \$3,141. 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 22. We have to-day received the schedules, reference and adjudication in the matter of Jerry Knapper, doing business as Knapper Heating and Ventilating Co., Bankrupt No. 3828. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo. The schedule shows assets of \$2,883.57 of which \$250 is claimed as exempt, with liabilities of \$13,091.54. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Kalamazoo	\$ 486.28
Christina Scholten, Kalamazoo	5,242.27
First National Bank & Trust Co., Kalamazoo	575.00
Mrs. Clara Smith, Kalamazoo	1,950.00
Mr. and Mrs. Henry Smith, Kala.	500.00
Agricola Furnace Co., Gadsden, Ala.	84.60
Augusta Beacon, Augusta	5.00
The Augustinian, Kalamazoo	80.00
Beckman-Dawson Roofing Co., Chicago	1,515.95
Brundage Co., Kalamazoo	59.20
A. M. Castle Co., Chicago	20.82
DeBothezat Impeller Co., New York	242.11
Detroit Safety Furnace Co., Detroit	299.47
Directory of Material Dealers, Philadelphia	25.00
Follansbee Bros., Pittsburgh	15.00
G.Malesburg Argus, Galesburg	7.00
Goodrich Trans. & Kalamazoo	39.66
G. R. Orn. Iron & Wire Wks., G.R.	121.00
Hero Furnace Co., Sycamore, Ill.	5.93
Home Furnace Co., Holland	12.65
Hoyland & Lemle, Chicago	38.00
Wm. Kreuter, Plainwell	24.00
Marshalltown Heater Co., Marshalltown	974.64
McMullen Printing Co., St. Louis	8.03
Mendon Globe Leader, Mendon	12.00
MidWest Products Co., Cleveland	75.00
Mueller Furnace Co., Milwaukee	105.41
Nat. Warm Air Heating & Ven. Co., Columbus	11.44
Peninsular Stove Co., Detroit	69.50
Richardson & Boynton Co., Chicago	16.00
Sheet Metal Worker, New York	7.00
Square Deal, Kalamazoo	34.00
Star Tinning & Roof Co., Detroit	40.98
Thompson Scenic Co., Chicago	87.50
Carl Hanselman, Kalamazoo	175.00
School Board of Climax	90.00
June 22. We have to-day received the schedules, reference and adjudication in the matter of John Renger and Edward Penger, doing business as Renger Bros., and John Renger individually, Bankrupt No. 3829. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo. The schedules show assets of none with liabilities of \$3,262.88. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:	
Dreshfield Prod. Co., Kalamazoo	\$ 42.50
Natl. Refining Co., Kalamazoo	91.00
H. W. Allen, Kalamazoo	35.00
Joseph Ophole, Kalamazoo	75.00
Metzgar & Triestram, Kalamazoo	28.00
Carl Shanley, Kalamazoo	109.00
Mich. Bread Co., Kalamazoo	129.00
Kala. Bread Co., Kalamazoo	117.00
Star Paper Co., Kalamazoo	320.00
Lambay Wrapper Co., Kalamazoo	66.00
A. E. Irey, Kalamazoo	21.00
Hathaway Tire Co., Kalamazoo	109.00
Wilkerson Tire Service Co., Kala.	12.00
L. A. Schoolmaster, Kalamazoo	300.00
Cramer Electric Co., Kalamazoo	79.00
Ideal Dairy Co., Kalamazoo	14.00
Grove Dairy Co., Kalamazoo	55.00
Redstar Yeast & Products Co., Milwaukee	300.00
P. VanDyken, Kalamazoo	8.50
Miller Coal & Supply Co., Kalamazoo	59.00
Harry Stender, Kalamazoo	75.00
Kal. Glass Works, Kalamazoo	38.85
Celery City Lumber Co., Kala.	214.00
Proctor & Gamble, Cincinnati	14.00
Albert Miner, Kalamazoo	5.70
Wolverine Spice Co., Grand Rapids	20.00
Kal. Creamery Co., Kalamazoo	10.00
Consumers Power Co., Kalamazoo	197.79
H. B. Lawrence, Kalamazoo	unknown
Houston's Flour Mills, Kalamazoo	8.65
Walter Van Dam, Kalamazoo	35.00
Bear & Co., Detroit	53.00
Glass Service Co., Kalamazoo	21.00
Wilson & Co., Chicago	135.00
Swift & Co., Kalamazoo	109.00
Joe Hayes, Kalamazoo	10.00
J. Van Wieren, Kalamazoo	unknown
Kroger Groc. & Baking Co., Kala.	44.00
DeBoer & Sons Lbr. Co., Kalamazoo	5.50
Parfait Ford Service, Kalamazoo	3.50
Bronson Hospital, Kalamazoo	17.00
Little Bros., Kalamazoo	29.00
H. J. Cooper, Kalamazoo	40.00
In the matter of Proudfit Loose Leaf Co., Bankrupt No. 3823. The first meeting of creditors has been called for July 11.	

In the matter of Leonard T. Ellis,



Bankrupt No. 3808. The funds have been received and the first meeting of creditors has been called for July 11.

In the matter of Lewis F. Striker, Bankrupt No. 3822. The funds have been received and the first meeting of creditors has been called for July 11.

In the matter of Lewis C. Christiansen, Bankrupt No. 3830. The funds have been received and the first meeting of creditors has been called for July 11.

In the matter of David E. Nims, Bankrupt No. 3817. The funds have been received and the first meeting of creditors has been called for July 11.

In the matter of Roy Gilbert, Bankrupt No. 3827. The funds have been received and the first meeting of creditors has been called for July 11.

June 25. We have to-day received the schedules, reference and adjudication in the matter of Lewis C. Christiansen, Bankrupt No. 3830. The matter has been received and referred to Charles B. Blair.

The bankrupt is a resident of OGDAs as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a carpenter and contractor. The schedule shows assets of \$300 of which the full amount is claimed as exempt, with liabilities of \$5,010.24. The first meeting will be called promptly, note of which will be made herein.

### THEIR ONLY GOD IS PROFIT.

#### Greed of the Cigarette Manufacturer Amounts To Crime.

Ten years ago no tobacco manufacturer, despite the vast license permitted, had the temerity to cry to our women: "Smoke cigarettes—they are good for you." When newspapers were filled with cure-all and patent medicine advertisements, no manufacturer of a tobacco product dared to offer nicotine as a substitute for wholesome foods; no cigarette manufacturer was so bold as to fly in the face of established medical and health opinion by urging adolescent boys to smoke cigarettes, or young girls—the future mothers of the Nation—to adopt the cigarette habit.

Not since the days when public opinion rose up in its might and smote the dangerous drug traffic, not, since the days when the vendor of harmful nostrums was swept from our streets, has this country witnessed such an orgy of buncombe, quackery and downright falsehood and fraud as now marks the current campaign promoted by certain cigarette manufacturers to create a vast woman and child market for the use of their product.

In bringing to the attention of my colleagues in Congress a situation that demands strong legislative remedy if the health and welfare of the Nation is not to be increasingly undermined by an evil which promises to be greater than alcohol, I desire to make it clear that no attack is intended upon the tobacco growers of our country, many of whom are in the group of pernicious cigarette manufacturing interests; that I realize that many tobacco manufacturers, with a due sense of their social obligations, have refrained and are refraining from exploiting public health in the sale of their products; and that the use of tobacco as a moderate indulgence by adult people is not in question. I rise to denounce insidious cigarette campaigns now being promoted by those tobacco manufacturing interests whose only god is Profit, whose only Bible is the Balance Sheet, whose only principle is Greed. I rise to denounce the unconscionable, heartless and destructive attempts to exploit the women and youth of our country in the interests of a few powerful tobacco organizations whose rapacity knows no bounds.

Whatever may be said of tobacco as

a moderate indulgence, it is clear that the issue raised before the country in some of the current cigarette campaigns is the issue raised by urging excessive cigarette smoking; by flaunting appeals to the youth of our country; by misrepresenting established medical and health findings in order to encourage cigarette addiction.

These great cigarette campaigns, into which millions are being poured in order to create new armies of cigarette addicts, have been accompanied by a barrage of the most patent hypocrisy. "There is not the slightest basis, either in this company's advertising or radio broadcasting, for any suggestion that this or any other tobacco company is planning to create a vast child market for cigarettes," George Washington Hill, president of the American Tobacco Co., has protested in the newspapers. "I should be as shocked," he has declared, "as anybody else if a tobacco company should undertake to appeal to adolescents."

What is to be said for such a statement, when at the very moment this is written, the American Tobacco Co. dares to flaunt on the billboards of the Nation, posters showing an adolescent girl smoking cigarettes?

What is to be said about such a statement when the American Tobacco Co. stands self-convicted before the country for broadcasting tainted testimonials from professional athletes, urging cigarettes as aid to physical prowess, although it has since been forced by innumerable protests addressed to radio stations, to discontinue these claims on the air?

What is to be said for such a statement when to this very day the American Tobacco Co. attacks public health by urging young women to maintain slender figures by smoking cigarettes?

For months the gigantic machine of deception and fraud set up by pernicious cigarette interests has been gathering momentum. Under cover of alleged competition—the "newer competition," as Mr. Hill describes it in an article in the June issue of *World's Work*—the campaign to place a cigarette in the mouth of every woman and youth in the United States has now been extended to every town and village in the country. Mr. Hill's account of the accidental observation that led to the present cigarette campaign is very illuminating. He writes:

"I was driving home from my office one afternoon last fall when my car was stopped by a traffic light. A very fat woman was standing on the near corner, chewing with evident relish on what may have been a pickle, but which I thought of instantly through a natural association of ideas as a sweet.

"This had no great significance until a taxicab pulled in between my car and the curb and blocked my view of the fat woman. I found my eyes resting easily on a pretty and very modern flapper whose figure was quite the last word in slimness. The girl took advantage of the halt to produce a long cigarette holder, filled it with a fag and lighted up."

But pickle or candy—he didn't care which—this flash of vision in the brain

of the president of the American Tobacco Co. became, we are told, the basis of a \$12,000,000 advertising effort in which foot-ball coaches were hired to tell the American boy that cigarettes put vim and vigor into the most strenuous of all physical exercises; in which the alleged testimonials of opera singers were used to persuade the American public that cigarette smoke was soothing to the throat; in which current celebrities were made to say that the cigarette habit was a social asset; in which moving picture actresses, stage stars and others were paid to tell the American woman that they retained their lovely figures only by smoking cigarettes.

The evil example set by the most powerful factor in the American tobacco industry has been quick to bear fruit. A widespread advertising campaign is now under way which actually features cigarettes as a newly discovered nerve tonic. In many women's colleges resentment has been caused by the free distribution of cigarettes designed to start girl undergraduates on the road to cigarette addiction. Another company sends congratulatory birthday greetings with a carton of cigarettes to boys who have reached sixteen years of age. Every temptation that greed can devise is thus placed in the path of our boys and girls.

The contemptuous term "tainted testimonials," coined by leading advertising men to describe the purchased testimony offered by cigarette interests, is sufficient indication of the way which American business generally views this campaign. What quackery! Overnight, as it were, the "coffin nail," against which we solemnly warned our young, became the sovereign good. Are you suffering from sore throat? Gargle with cigarettes—there isn't a cough in them. Would you be slender and charming? Substitute cigarettes for wholesome foods. Would you gain laurels on the football field? Cigarettes will give you vim and vigor. Would you be a great general? Forget that an army marches on its stomach—it marches on cigarette stubs. Would you be a popular sea hero? Throw the life preservers overboard—and place your trust in a package of cigarettes.

It is a high affirmation of American business standards that the Association of National Advertisers, including the most reputable business interests of the country, at its recent meeting in French Lick, Ind., passed a resolution repudiating the tainted testimonials now used in the Nation-wide propaganda on the billboards and in the magazines.

It is important to note, also that out of 786 advertising agencies and National advertisers which answered a questionnaire from the National Better Business Bureau, 581 expressed em-

phatic condemnation of tainted testimonial advertising. The cigarette campaign, it is evident, is a libel—a great libel—upon American business ethics.

Are the interests of public health here to be completely over-ridden, when this same American Tobacco Co., a heavy advertiser in France, does not dare to offer its cigarettes as a substitute for food products in that country?

The time has come for the Congress of the United States to take definite action. The sale of cigarettes, promoted upon a National scale, is properly a subject of interstate commerce. Cigarettes and many tobacco products are Nationally advertised in media which in most cases are subject only to Federal control.

I am convinced that the present great license assumed by certain cigarette interests would have been impossible if tobacco and tobacco products were subject to the same regulations that apply to basic food products or to drug products, in which latter classification tobacco properly belongs.

Reed Smoot,

U. S. Senator from Utah.

## 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—Two computing scales, U. S. meat slicer, electric coffee mill, cash register. Fine condition. Harry Cornman, Sturgis, Mich. 112

FOR SALE—SMALL JOBBING BUSINESS, cigars, tobacco, candies, novelties. Takes small capital. Good business. Other reasons for selling. A real chance. Investigate. Address No. 113, c/o Michigan Tradesman. 113

For Sale—Good clean grocery stock and fixtures. Doing good business. Stock will inventory about \$1500, fixtures extra. C. R. Ohrenberger, 531 No. State St., Big Rapids, Mich. 114

FOR SALE — Thriving grocery store, with some dry goods, doing \$35,000 business yearly. Stock will inventory about \$3,000. Located on Broadway, best business street. Otto Vanderlay, Muskegon Heights, Mich. 109

For Sale—Hardware, implements, furniture, sheet metal shop, under one building. Only business of its kind in town of 1800 population in best section of Illinois. Clean stock and a good, paying business. Stock and fixtures will invoice about \$15,000. Or will reduce to buyer's needs. Exceptionally good lease. C. A. Miller, Washington, Ill. 110

FOR SALE—Well located and well-paying grocery and bakery on main street on U. S. 12 highway, in Sturgis, Michigan. Reason for selling, other business. Address Louis Loetz, Sturgis, Mich. 111

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 — 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—



**SUPREME COUNCIL MEETING.**

(Continued from page 1)

changes under consideration and also to discuss the work of the secretary-treasurers with the idea of improving not only the conditions but the results secured by the secretaries, who to some extent are responsible for the successful carrying on of the local councils. This meeting lasted until 5 o'clock Monday evening and much of the new legislation put through the meeting of the Supreme Council originated in the Secretary-Treasurers Association. M. Heuman, Grand Secretary of Michigan, was elected Vice-President of the International Secretary-Treasurers Association.

The Ancient and Mystic Order of the Bag Man of Bagdad held their annual meeting at the Chittenden Hotel, Tuesday night, at which a ceremonial session was held with initiation of candidates. This preceded a banquet for the members of this organization on Wednesday night. All the delegates with their ladies attended the banquet at the Deshler-Wallick Hotel where a very elaborate menu was served followed by short talks by the Supreme Council officers and others. M. J. Martin, Supreme Counselor acted as toastmaster and proved that he was just as much at home presiding over a function of this kind as in the chair of Supreme council presiding over the deliberations of the organization. The chief speaker at the banquet was Senator Georg H. Moses of New Hampshire, who is also a member of the organization. He spoke of the different lines of work the United States Senate was engaged in and proved that he could be not only serious but very humorous as well. In regard to killing time, he raised the question "Why Go Outside of the United States Senate?" stating that he was not in sympathy with any party or parties who would attempt to obstruct legislation for the sake of their own personal gain or profit. Following the talks musical entertainment was rendered which was followed later on by a period of dancing. The entire arrangements for the banquet were in charge of Supreme Auditor, Charles A. Hebbard, he being responsible for the success of the very happy occasion.

The Michigan delegates consisted of M. J. Howarn, Clif Starkweather, and L. J. Burch, of Detroit; Frank J. Fenski, of Bay City; Eugene Welch, of Kalamazoo; John Q. Adams, of Battle Creek; M. Heuman, of Jackson; L. V. Pilkington and H. R. Bradfield, of Grand Rapids. Angus J. MacEachron, of Detroit, who boasts of his Scotch ancestry was also with the Michigan delegation, although not an accredited representative but by virtue of being Past Grand Counselor had all privileges of the other delegates with the exception of being on the receiving end when it comes to the payment of mileage and per diem. He states that he would rather spend his vacation attending the meeting of the Supreme Council than in any other way and never hesitates to spend his own money if this is necessary in order to be there. The Michigan delegation was quarter-

ed at the New Southern Hotel and the Chittenden, the old timers preferring to stay at the hotel that they had stopped at for many years in the past.

As proof of the fact that the representatives present truly represent the best in everything, not one sign of disturbance in act, word or deed was evidenced during the entire convention, the delegates coming from all over the United States and our sister country on the North, Canada. The convention assembly was as orderly, as deliberative, and as intent and serious in its deliberations as one could wish to see, proving that the traveling men can and do take things seriously when the occasion demands.

**Late News From the Michigan Metropolis.**

On Sunday, June 30, nearly 150 members of the Tulsa Chamber of Commerce visited Detroit as guests of the Detroit Board of Commerce and the Detroit Real Estate Board. The Tulsa party which is traveling by special train, is making a tour of the principal industrial centers in the United States and the principal cities of Eastern Canada. The trip is a good will tour and the primary purpose is to gather ideas as to the development of leading cities in other sections of the country.

Preparations are being made for the reception of the largest crowd in the history of the National Association of Retail Meat Dealers when that organization convenes in Detroit August 5, 6, 7, 8 for its forty-fourth annual convention. Delegates to the number of 1,000 will be in attendance from all the principal cities in the country. Emil Schwartz, 5634 W. Fort street, is in charge of local arrangements.

Otis & Co., stock brokers, 126 W. Congress, announced on Monday the admission of five additional partners. They are R. B. Porter, of Otis & Co.'s Detroit office; Rex P. Arthur and C. E. Wilson of the Denver office, and Harry Connors and Stanley Morrill, of the Chicago office. Mr. Porter, who has been with Otis & Co. for about ten years, was originally of the Denver office, coming to the Detroit office a smanager nearly a year and a half ago.

W. R. Carnegie, formerly vice-president and general manager of Berry Brothers, Inc., Detroit manufacturers of paints and varnishes, has been appointed president and general manager. John C. Witherspoon, for many years a member of the board of directors, will take the office of vice-president. The board has been increased two members, H. L. Stanton, attorney, and Joseph Berry Sherrard, grandson of Joseph H. Berry, one of the founders, taking the new chairs. The new president joined the organization in 1895. He was treasurer for twenty-five years before taking up his present duties as general manager.

A "bomb scare" burglar who has been preying on downtown business offices is being sought by Detroit police. Representing himself as Sergeant McGuire, of police headquarters, he telephoned Maj. Lonzo Koon, presi-

dent of the Northwestern Finance Corporation, 307 Title Trust building, and told him that bombs had been placed under the building and to get out at once. Koon and his employees rushed to the street. No explosion occurred. When he returned to the office he found the cash drawer rifled of \$138. Police told Koon similar scarce burglaries have been perpetrated on other business offices during the past month, but the official police report has not been made public.

The Dr. Scholl Foot Comfort Service Shop will open at 1554 Woodward avenue about July 17. This store is one of a series to be opened throughout the country.

Walter L. Dunham, president of the Detroit Savings Bank, was elected a member of the executive council of the Michigan group of the American Bankers Association at the convention held in Charlevoix last week.

Detroit and Michigan's first consolidated air travel ticket office was opened last Thursday. This new service was installed by the Detroit Automobile Club with seven of the country's leading airplane passenger and taxi lines joining in one office at the auto club headquarters, 139 Bagley avenue.

Morrison & Townsend, members of the New York Stock Exchange, have opened temporary offices at 849 Penobscot building, with Willis T. Higbie as manager. About Aug. 1 the firm will move to larger quarters on the ground floor of the Greater Penobscot building. Mr. Higbie was manager of the General Motors building branch of Otis & Co. He is a brother of Carlton M. Higbie, of Keane, Higbie & Co. Morrison & Townsend have operated under the present name since 1902. It is an outgrowth of E. Morrison & Co., which had a membership in the New York Stock Exchange dating back to 1859. Frederick M. Mutter, who for the last ten years has been with E. E. MacCrone & Co., and prior to that with Post & Flagg, will be office manager.

The Carrier Engineering Corporation, specialists in air conditioning, whose main offices and laboratories are in Newark, N. J., has opened a permanent engineering and sales office in the Buhl building, under the direction of Herbert Peacock, who had previously been assistant to the sales manager of the company.

Following an illness of a year, Edward Simon Davis, 48 years old, president of the Davis Tool & Engineering Co., died last week at his residence, 6525 Lincoln avenue. Death was attributed to heart disease. Besides his wife, Mrs. Katheryne Davis, Mr. Davis is survived by his mother, Mrs. Mary Davis; five brothers, Robert, William, Simon, Charles and Clarence, and two sisters, Mrs. Elizabeth Wilson and Mrs. Margaret Krouse. Mr. Davis was a member of the Masons, Providence, R. I., Scottish Rite, Knights Templar and Shrine, and the Island Country club.

Leonard P. Reaume, prominent Detroit and Windsor, Ontario, realtor and former president of the Detroit Real

Estate Board, was unanimously elected president of the National Association of Real Estate Boards in Boston on June 28 at the twenty-second annual convention. Mr. Reaume is president of Patterson Brothers, realtors, 939 Penobscot building, and is affiliated with the Reaume Organization of Windsor. The honor paid Mr. Reaume was a signal one, as this was the first time in the history of the Association that only one name was proposed for the office to which he was elected. Other Detroiters elected were Richard G. Lambrecht, of Lambrecht & Kelly, a member of the mortgage and finance division of the National Association. Harry T. Clough, secretary of the Detroit board and prominently identified with the National association since its inception, was elected to an honorary life membership in the division of realtor secretaries.

The Fidelity Trust Company opened its new banking department last week on the ground floor in their offices in the Fidelity Trust building. This is said to be the first instance in the history of Michigan that a bank has been made a part of a trust company and functioned under the name of a trust company alone. The largest bank in Cleveland bears the name of a trust company. The Fidelity plans to carry on a general banking business, both commercial and savings.

Philip K. Watson, according to an announcement made last week, was elected vice-president and manager of the Bancdetroit Corporation. The Bancdetroit corporation is affiliated with the Bank of Detroit and conducts a complete investment banking service. Mr. Watson has been with the Bank of Detroit for the last six years as assistant manager and manager of the bond department.

Announcement of the opening of new offices occupying approximately one-third of the fifth floor of the Fidelity Trust building has been announced by the Jennings-Ayers Co. The company's headquarters formerly were at 312 Buhl building. Increased space for the sales department, together with added facilities for other activities of the firm and space for Edward B. Busby, Inc., a subsidiary of Jennings Ayers Co., are provided.

William A. Black has been appointed to the board of directors of the Peninsular State Bank. Mr. Black is secretary-treasurer of the Automatic Products Co., 1145 W. Grand boulevard.

A \$500,000 retail department store was opened at 154 North Saginaw street, Pontiac, last Thursday, by Sears, Roebuck & Co. The new store will represent an addition to the Detroit group and will be under the general supervision of H. N. Byrne, manager of the stores at Gratiot and Grand River avenues, Detroit.

Frederick M. Lawrence has joined the Chambers Agency, Inc., advertising counsel, with offices at 1450 Penobscot building. The Detroit office is a completely equipped unit. Other offices of the firm are located in New Orleans, New York and Louisville.

James M. Golding.



**STRENGTH**

**ECONOMY**

## THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the  
**MICHIGAN MILLERS MUTUAL  
FIRE INSURANCE COMPANY**  
(MICHIGAN'S LARGEST MUTUAL)  
AND ASSOCIATED COMPANIES



**Combined Assets of Group**

**\$45,267,808.24**

*20% to 40% Savings Made Since Organization*

**FIRE INSURANCE—ALL BRANCHES**

Tornado—Automobile—Plate Glass

WORDEN GROCER COMPANY

**The Prompt Shippers**

*Bear This In Mind*

# QUAKER COFFEE

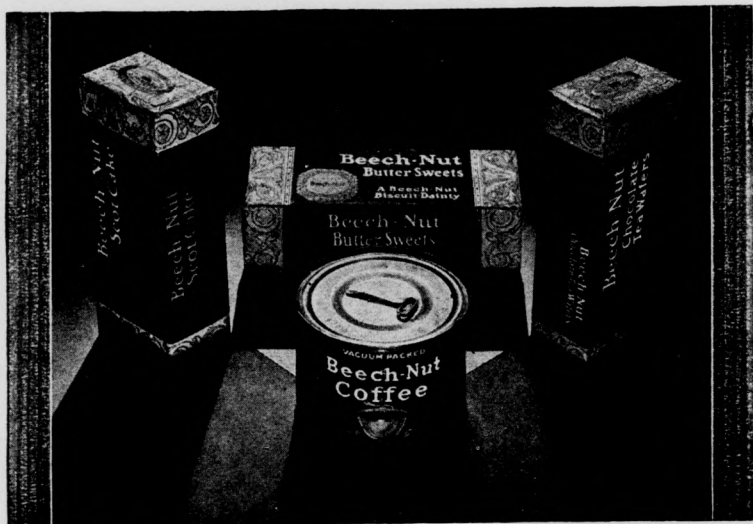
*Is High Quality At A Medium Price*

WORDEN GROCER COMPANY

Wholesalers for Sixty Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.



**What to serve  
for summer refreshments?**

Iced coffee\* and dainty English style Beech-Nut Biscuits make a perfect combination. Chocolate Wafers—Scot Cakes—Butter Sweets, an interesting variety. Your customers will appreciate the known excellence of these Beech-Nut foods. Feature and display this combination as a special for summer entertaining and you will be assured continued sales during this season of the year.

*\*Note: The best iced coffee is made by pouring strong, freshly-made coffee into tall glasses partly filled with cracked ice, adding more ice if necessary to chill thoroughly. Top with whipped cream and serve with powdered sugar.*

## Beech-Nut

FOODS OF FINEST FLAVOR

# 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.

# 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.

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Tradesman Company, Grand Rapids, furnishes the above in circular form as follows: 100, \$3.75; 500, \$7.75; 1,000, \$12.75.