

## The Song in the Storm

It rains, but on a dripping bough  
A little bird sings clear and sweet—  
I think he knows not why nor how  
Except that with his slender feet  
He feel's dear Nature's pulses beat.

The wind, uprising, stirs the tree,  
And fast with silver tears it weeps;  
The little bird more cheerily  
Pipes with his tender throat, and keeps  
His faith in sunshine, tho' it sleeps.

*James Buckham*

# **AMERICAN COMMONWEALTHS POWER CORPORATION**

Controls Electric Light and Power Properties in fast growing West  
and Southwest sections of the United States through its subsidiary

## **American Community Power Company**

which supplies electrical energy through its operating units to over 250 communities in the states of Missouri, Kansas, Arkansas, Arizona, Nebraska, New Mexico, South Dakota, Louisiana, and Texas, including the growing and important city of Amarillo, the largest city in Northwest Texas.

Year by year these communities have shown a steady increase in population, industry and prosperity. Situated in areas rich in natural resources and agriculture these communities have advantages which industry has recognized. Each year industry in these localities becomes more varied and important. Some of the largest industrial corporations are now here represented.

## **Electric Utilities an Important Factor**

Of vital importance in the growth of these communities has been the supply of electrical energy provided for by subsidiary companies of AMERICAN COMMONWEALTHS POWER CORPORATION. As an integral part of these communities, AMERICAN COMMONWEALTHS POWER CORPORATION has shared its responsibility in providing an adequate and efficient supply of electrical energy at all times, and with them has shared and will continue to share in their prosperity. . . .

## **The Growth and Prosperity of these Communities are Assured**

You can share in this by owning dividend paying Preferred and Common  
Stocks of AMERICAN COMMONWEALTHS POWER CORPORATION.



*For Information Address Secretary*

## **American Commonwealths Power Corporation**

**Grand Rapids National Bank Bldg.  
Grand Rapids**

**120 Broadway  
New York**



# MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, JULY 24, 1929

Number 2392

## 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.

### HAMMOND ON THE GO.

#### Incidents of His Visits To the Trade.

Lansing, July 23—We never have looked out over the beautiful hills, lakes and little valleys of Michigan with greater pride than on our recent trip from Grand Haven to Cheboygan and return by the way of U. S. 27 and 131. Copious rains have made the country green and with verdure the crops look promising, but the resorters had not moved in in sufficient numbers to make the merchants feel as happy as they will be a month later.

Along the Lake Michigan shore the merchants were not as optimistic as we noted in the thumb country and in Southern Michigan. One or two merchants seemed discouraged; but, on the whole signs of progress and good cheer prevailed.

The Addison store, at Grand Haven, was bought two or three years ago by W. D. Baltz, formerly of the F. N. Arbaugh Co., of Lansing. Mr. Baltz is full of enthusiasm regarding his store at Grand Haven and related his plans for the new store at Alma, formerly occupied by D. W. Robinson. The Alma store is being renovated and remodeled and Mr. Baltz will have a stock of goods there about August 1. The Alma manager is Mr. Small, formerly employed in the Robinson store.

The hotels at Muskegon are filled with sturdy looking men who are interested in the promotion of the oil fields. We heard some glowing accounts of the wealth which is being produced. Some people even prophesy that Muskegon will soon be the second city of Michigan. That remains to be seen. Nothing would please us more.

Billy Thornton was in his usual place at the W. D. Hardy store. Always glad to find him there. He is full of interest in the Michigan Retail Dry Goods Association, asks many questions indicative of his loyal and friendly attitude. He regrets that a few prosperous and influential merchants in Michigan do not more fully realize the advantages of a well conducted State Dry Goods Association.

W. J. Carl and S. R. Parsons, at Muskegon Heights, report much increase in business. Mr. Carl's son, Lawrence, is now associated in business with him as the head of the grocery department. Mrs. Parsons is also participating actively in the Parsons store.

Across the street we made a discovery. Our old friend, Himan Rosen-

thal, formerly of East Jordan, is located there. He was swamped with customers at the time of our call. We expect that he will join our Association after he has reviewed the literature that we left on his desk.

Regret to learn through Mr. Dietrich, of the Leahy Co. store, that the proprietor, Miss Neumeister, is obliged to take a vacation on account of needed rest. This store is first-class, well located and well managed.

The Grossman Brothers store, recently doubled in size and thoroughly modernized in every way, shows evidence of the enterprise and thrift of Isaac Grossman, the chief member of the firm. Mr. Grossman greeted us in a very friendly manner and we went away with a check for his annual dues. We suggest that our merchant friends call upon this store. It will be worth your while.

The business cards of A. K. Frandsen, Hastings merchant, ex-President of the Michigan Retail Dry Goods Association, were left in the doors of our brother members all along the Michigan shore. When we arrived at Whitehall Mr. Frandsen had just gone. We had the same experience at Shelby and Hart and finally gave up the chase. Mr. Frandsen is on his way to his old home in Manistique and had previously promised to do some missionary work among the non-member merchants in the line of his travels. Sorry we did not catch him. Hope he and Mrs. Frandsen had a delightful trip.

C. E. Nelson, of Whitehall, was kind enough to say that he felt honored by having two calls on the same afternoon. Mr. Nelson says business is good. His son is now one of the County Agricultural Agents and recently graduated from the Michigan State College.

Floyd Meyers, of Meyers & Son, of Shelby, had just finished putting some repairs on the floor of his store and told us that business had been better this year than the last two or three years. C. F. Schuster's store at Hart, was taking on a new coat of paint. Had a fine visit with Mr. and Mrs. Schuster. They are caring for a handsome son who is temporarily an invalid, having had some hip misfortune. He is on the road to recovery.

M. J. Watkins, at Hart, is putting on what he calls an "All Store Sale." Says business is quiet, but he is glad he came to Hart. A call at the R. G. Rost store revealed that Mrs. Rost is now giving her attention to household duties. We missed her from her accustomed place behind the counter. Rost promised to come to our convention next time. We always miss him when he does not come.

A. J. Jeffries, proprietor of the M. D. Girard store, at Pentwater, laments the number of fires which have recently occurred in Pentwater. One person is now serving time for arson. Meanwhile insurance rates on stores are too high to suit Mr. Jeffries. We have promised to take the matter up with State insurance authorities.

Chain stores seem to be flourishing in Ludington where once the old time department stores were located. A call at the store of G. D. Caplon indicates that he has been going forward. Has grown gradually and substantially from a small store and is now a real dry goods merchant.

G. H. Webster, located in the old Adam Drach location, has a good store and is working hard for business success. He keeps well informed on mer-

chandising questions and will win.

The Wellman store, at Manistee, has moved across the street and is now dealing more in ready-to-wear than in general dry goods. Bob Wellman was cordial and hospitable; is proud of the park improvements with its play grounds on the lake shore, of his membership in the Rotary Club and in his connection with business affairs in Manistee generally. Was given the pleasure of an invitation to his home. Mrs. Wellman and three fine, handsome little daughters greeted us. Congratulations Bob.

With sadness we learned of the death of our friend, Walter F. Reber, of the firm of Reber & Shoecraft. The stock of goods in the Reber & Shoecraft store is well selected and well displayed, the store being in charge of Mrs. Reber and her brother Ross Shoecraft.

C. E. Pearson, who formerly did business in Fremont, is again established in business there. Mr. Pearson was much more encouraged than a year ago when we talked with him regarding his business prospects. Has a fine ready-to-wear and millinery department on the second floor. Mr. Pearson is ably assisted by Mrs. Pearson.

The J. Mulder department store is worthy of honorable mention. Mr. Mulder has a grocery department, enjoys the confidence of the community and does a large business in the surrounding territory.

We asked Mr. Christianson, of the store of Christianson & Sons, of Newaygo, if he had ever visited his native land of Sweden since coming to America. His reply was that "conditions are so much better in this country and we are so much more prosperous that he did not care to go back. I am just as good an American as ever was born in this country." Both Mr. Christianson's sons are in business with him and harmony and prosperity prevail.

Maxwell McIntosh our dry goods merchant from Stanton, has a fine cottage at Clifford Lake and drives back and forth. Drive in some time and see how fine a place it is.

The new Cutler store, at Stanton, is well stocked and those in charge reported a fair business for a newly organized store. We stated in a former bulletin that they are already members of our Association.

We had time to call on our members in "haca on a hurried trip back to Lansing. As usual Henry McCormack is studying hard and is constantly improving the conditions of his store. Merchants who wish to visit with a man who is keeping up-to-date, is full of ideas and getting more all of the time, should give Mr. McCormack a call.

Opposite the alley is the store of W. L. Clise, one of our new members, having joined a year ago. Mr. Clise's business is increasing. He has a well established dry goods department and is interested in the bulletins and other information that he gets from the headquarters office.

Glad to report that C. M. Hays, of the Hays Mercantile Co., is recovering from his illness reported in our former bulletins. All three of Ithaca stores report good business for the summer.

Big Rapids is blessed with chain stores. The J. C. Penney Co. and the V. & R. chain stores occupy locations

side by side. Another chain store down the street was advertising a "going out of business sale." We were told that the sheriff and the Volstead act had something to do with it. Our member, C. K. Heidelberg, of the firm of Uhlman & Heidelberg, says that business, both in Big Rapids and Edmore, is better than previously.

Was told by J. C. Jensen, of the Vogue shop, that he was glad to have us call upon him.

Was disappointed not to find Fred Lyons, of the Lyons Mercantile store, of White Cloud, in his store. Mr. Lyons has been in White Cloud for about a year, formerly residing in Conklin, in Ottawa county. Has a good stock of merchandise and sells everything from automobile tires to groceries and dry goods. We left an urgent invitation to those in charge to have Mr. Lyons come to our next convention.

We were very much interested at Hesperia to hear Archie McCallum, of McCallum Brothers, tell us about his fine family of five daughters, ranging from 25 to 5 years, also the new granddaughter at Cleveland, Ohio. Two of the daughters are graduates of Oberlin college and others on the way. Mrs. McCallum is a very substantial part of the staff in the store. Archie says that his dry goods business is gradually getting smaller, but business generally is fairly good in the town where the Hesperia (Chautauqua) movement originated.

A few years ago the Hesperia movement, which is a community Chautauqua, maintained by the community, was advertised in magazine articles all over the country. The community hall is still very liberally patronized by people who listen to talented speakers from all over the country.

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

#### News and Gossip From Charlevoix.

Charlevoix, July 23—Bruno Herman, proprietor of the Central drug store here, invited me for a Sunday morning spin into the country around here, which is now at its best. We passed Norwood and Atwood churches. They had services which were pretty well attended, judging from the large number of autos in front of the same.

We rode about twenty miles on good pavements and returned to see the railroad being built from the main track of the Pere Marquette as a switch to the land which will be occupied by the cement plant when completed.

We stopped for a while at the Belvedere golf club and admired again the wonderful view of land and lakes from there. We passed the local, nicely kept hospital and from there we visited the local auto camp, which is also the pride of Charlevoix.

L. Winternitz.

#### Six New Readers of the Tradesman.

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

Fred Keister, Ionia.

C. E. Wait, Allegan.

F. J. Brattin & Son, Shepherd.

Scandia Co-Operative Ass'n., Escanaba.

Woodland State Bank, Woodland.

A. G. Curtis, Grand Rapids.

The useful individual is inevitably the successful one.



## IN THE REALM OF RASCALITY.

## Questionable Schemes Which Are Under Suspicion.

Grand Rapids, July 19—Referring to the first article on page two of this week's issue of the Tradesman. This women's proposition was investigated by us and endorsement refused. She did not have the approval of the Grand Rapids Association for the Blind. The Grand Rapids Welfare Union would not sanction her proposition. In addition to being religious propaganda for the Seventh day Adventists church, she receives a commission of 50 per cent., and according to our standards, this is entirely too high when soliciting for charitable purposes.

A large number of our members called this office and refused to contribute upon our recommendation. Unfortunately quite a number went into the proposition without due investigation and regretted afterwards that they had supported the project.

It will interest you to learn that at Carlyle, Pa., there is an organization known as the Society for Broader Education. This organization contracts with patriotic societies, such as the Ladies of the G. A. R. or the Women's Relief Corps and with welfare organizations such as the Women's Christian Temperance Union, etc., to put on a concert—the local organization to receive 10 per cent. of the gross income. About two months are usually consumed in the sale of tickets and usually the sales amount to three or four thousand dollars. To state it in other words, these organizations rent the use of their names, the outsiders sell the tickets and get ninety per cent. of the gross sales. We are bringing this matter to your attention at this time because such a sale of tickets is now going on in Grand Rapids.

Lee H. Bierce,  
Sec'y Association of Commerce.

Hartford, July 22—With a price upon his head and a fugitive from justice, the final chapter of the bankruptcy career of William M. Traver was written last Saturday. After more than seven years of litigation, Trustee Charles E. Anderson, of this place, was discharged and the bankruptcy estate closed in the Federal bankruptcy court.

Creditors received two dividends totaling about 14 per cent. The total liabilities of the bankrupt were nearly \$230,000. Of this amount about \$50,000 was secured by prior claims. The total amount collected by Trustee Anderson was approximately \$39,000. Of this amount about \$25,000 was paid to the unsecured creditors and nearly \$7,000 to priority or lien creditors, with about \$4,000 paid to attorneys and other administration expenses.

During the bankruptcy proceeding, Traver was arrested on complaint of one of the largest creditors for using the mails to defraud and was convicted in the Federal Court in the spring or fall, six years ago, and after he had been apprehended in some other state, at the time he was first arrested, he escaped from the officer and left for parts unknown. Following his conviction he was sentenced to Fort Leavenworth and later paroled. He returned to Hartford and announced to his former creditors that he was going into the canning business and make it a success.

The bankrupt, at the time of his failure or assignment to creditors, in October, 1921, was one of the leading, if not the leading, canner in Southwestern Michigan and had branch plants at Bangor, Breedsville, South Haven and Lawrence. He was reputed to be worth from a quarter to a half million dollars and from all reports greatly enjoyed the notoriety of his reputed wealth and to a great extent capitalized such alleged wealth to obtain other credits. He eventually victimized his creditors, as the bank-

ruptcy proceedings disclosed. Traver in his palmy days posed as the friend of the farmers and laborers who worked in his canning plant. To successfully carry out this role, he always paid or agreed to pay a little better price for canning products than his competitors, as well as a little more wage to the numerous employees, but when the crash came fruit growers, farmers and wage earners were forgotten and in many instances had on their hands uncashed checks and other evidences of debts for fruit and produce furnished the canning plant.

With the crash of the Traver bankruptcy, the Hartford Exchange Bank, one of the oldest banks in Van Buren county and owned and operated by the late George W. Merriam, Hartford's leading and most distinguished citizen, was forced to the wall, and within thirty days the aged Hartford banker filed a voluntary petition in bankruptcy, a most sad ending to a man who was largely instrumental for nearly a half century in the development and growth of Hartford and who had held several positions of honor and trust, as State Senator and member of some of the important boards of the State's administration.

The precarious career of William M. Traver fully demonstrates the old adage, "Honesty and square dealing are the best policies." As the natives gather in the country store and recall Traver's devious dealings, the wonder is how for years he was permitted to go ahead and victimize and fool the people of this community, and fully demonstrates that a glib tongue can fool most of the people for a long time, but the law of compensation finally runs its course and the wolf eventually appears in his own clothing.

Perrinton, July 16—I am enclosing letter from the Consumers Salt Co., of Columbus, Ohio, which I think on the face of it sounds pretty fishy.

Will you please advise through the columns of your paper what you know or are able to learn about this concern?

The statements which are made in this letter do not sound so good and it reads like a fake proposition.

Your reply will be greatly appreciated.

E. W. Troop.

You have the Consumers Salt Co. correctly placed. The concern is a fraud and its product is fraudulent, inasmuch as it does not do what is claimed for it. The further you stay away from this concern the more money you will have in your cash box.

In dealing with a stranger who demands settlement by note, when any question of uncertainty is at issue, it is well to see that the note given by the merchant is made non-transferable to an alleged innocent third party. This can be done by erasing the words "the order of" at the beginning of the note. Make the note payable direct to the party with whom you deal and you will never have any difficulty in contesting payment if the goods or service or blue sky you have paid for before you received same does not come up to the standard described by the agent who made the sale and persuaded you that you should pay in advance for something you could buy in the open market on regular terms.

Banat—Baumann's Northern Supply Co., has been incorporated to operate a creamery and grinding mill with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in.

## Pioneer Teachers of the Pines.

Grandville, July 23—The schooling of the children was not neglected in the wilderness. From far away New England came teachers of the gentler sex to take charge of the little schools established in the settlements of the pine woods by the pioneers of the pines.

Who were these pioneers? Hardy sons of the East from the Penobscot, the Kennebec, the Adroscoggin and other pine lined streams of the Pine Tree State. Then too came other adventurous spirits from the Empire State, that land settled by the Dutch who builded an empire in the great American woods.

Those early days were days of trial in very truth, and yet the men and women thrived and grew strong because of their hardships. Michigan in the making has never been fully historyized. The time will come when a great historian will arise and give us moderns true pictures of those strenuous days in the pine woods.

Where to look for tutors for their growing boys and girls might have proved a puzzle had not the early settlers along the Muskegon and the Grand sent back glowing pictures to the old home which aroused young American womanhood to do and dare for the sake of training the young idea in the way it should go.

However, truth to tell, the first pine woods teacher on the Muskegon came not from the far away land of the rising sun, but instead from the nearer prairies of Illinois, a state that has produced Presidents, and men and women worthy to bear the banner of religion and progress into the uttermost parts of the world.

A tiny miss, yet in her teens. Thirza Ames by name was one of the first of our district teachers in the pine woods. She accompanied her brother Tom across the lake aboard one of the early schooners that had begun to ply between Muskegon and Chicago. This by the way was many years before the first steamboat breasted the waters of Lake Michigan.

Tom Ames was a millright by trade, a natural inventor and well liked by the early settlers. Thirza was at once given the place of teacher and installed in a room less than sixteen feet square in a private dwelling. It was here that the writer first learned the alphabet from a page in Sander's green primer. Remember that book any of you gray heads?

It was the first, followed by Towne's first reader which pictured a two year old boy beating a drum with all the enthusiasm of a grownup. Those were happy days despite the fact that news from outside seldom penetrated to our nest in the big woods.

Thirza made good in the school and every mother's son of that dozen urchins worshipped the ground she trod. After the first term Miss Ames graduated from the little private room to a larger one, a deserted shingle shanty which was more roomy, and gave full play to work in hand. One boy who was more mischievous and ungovernable than the rest was made to sit on the old box stove as a punishment. It proved sufficient without resort to the ferule, the latter being the usual instrument of punishment.

After a few terms Miss Ames met and married a substantial settler who lived a few miles back in the hard timber land. Schools were held in different dwellings for a number of years. At length, however, the settlers decided upon building. I well remember the first schoolhouse which rose on the far back bluff overlooking the Muskegon.

Lumber was cheap as well as labor and when the building was finished it was pointed at with pride as costing the magnificent sum of four hundred dollars. This schoolhouse stood for many years as the best of its kind on the Muskegon. A number of years ago

it gave place to a larger, more artistic structure, which for aught I know still stands as a monument to education in early Michigan days.

Two New England girls rode on a loaded lumber wagon from Muskegon to the upriver country, each one of whom later taught the village school. Miss Corilla True was from Rockland, Maine, and taught a number of terms in the new schoolhouse. She was a lovable character and not one of the boys who were tutored by her but would have fought for her at the drop of the hat.

Miss True was engaged to one of the rising young lumbermen when she at length returned East to make preparations for a wedding which never took place. She fell a victim to that scourge of New England, consumption.

The other girl from the same state also became a teacher of pioneer youngsters, and was also well liked. Tom Ames, heretofore mentioned, laid siege to this girl's heart but failed to win. Miss McKinney returned to Maine and later became the wife of a substantial citizen of New England.

Perhaps this is enough about the girl teachers. There were men also who swung the birch and rod at the Bridgeton school. One, a young squirt from the lumber city at the Mouth, who came all compositely to teach the heathen of the woods and found before he finished that there were those among his students so much ahead of him in knowledge that he resigned before his term expired and returned to the lumber metropolis never more to visit the woods. Said chap is still living at an advanced age I understand.

I must not forget to mention Miss Frances Burling, a Muskegon lady, who also favored Bridgeton with her services and made good as one of the best teachers that ever came to the pine woods. I saw a notice of her death less than a year ago and wish to place a wreath on her tomb as one of the faithful few who won honor as an effective educator.

In this article I have space to name only a few of the very fine pioneer teachers who flourished at an early day in the backwoods. Old Timer.

## Retailer Uses New Way To Pay Bills.

A wholesaler had a lot of trouble in getting a certain retail client to pay his bills—not to pay them promptly, but to pay them at all. Finally, losing patience, he wrote the merchant in question a rather threatening letter, in reply, received the following communication:

"Dear Sir—What do you mean by sending me a letter like the one you wrote on the 10th inst.? I know how to run my business.

"Every month I place all my bills in a basket and then figure out how much money I have to pay on my accounts. Next I blindfold my book-keeper and have her draw as many bills out of the basket as I have money to pay for.

"If you don't like my way of doing things, I won't even put your bills in the basket."

## Sports Style Gloves.

An attractive pair of gloves to wear with sports costume is made in a tailored slip-on style, with a border of squares of glace kid in a darker shade or in a contrasting color, and has a diamond-shaped motif on the back surrounded by embroidered squares in colors to match. The cuff has a small gusset which stands out and is held in place by a small loop and tiny button.

The self-satisfied chap has a darn poor memory.



## SLOW BUT SURE STARVATION

### *Dominance of Chain Store Must Necessarily Result in Impoverishment of the Community.*

I have been accused of many things of which I had no knowledge during the time I have conducted the Tradesman, but one accusation has never been laid at my door—that I have an inordinate love for the chain store. I have fought this menace to legitimate merchandising with all the vigor I could command ever since the viper showed its head. I shall continue to oppose it as long as I have any breath in my body, not because it has no good features to commend it, but because the bad features outweigh the good. Under existing conditions it has but one fundamental theory—to make money for the owner. Such features as service to the public, duty to the community, and fair treatment to clerks are entirely overlooked by the chain stores in the mad endeavor to make as much money as possible and get the money so made out of the town in which it is made at the earliest possible moment. Money made by a legitimate merchant usually finds lodgment in the local bank and is utilized to assist in meeting the payrolls of local factories, from which it comes back to the merchant in never ending procession and succession, but no local banker dares to use the deposits of chain stores in meeting local calls and necessities; because he knows that such action on his part will force him to either suspend payment or go on a borrowing expedition day after tomorrow or week after next.

The independent retail dealer sends out of town only sufficient funds to cover his foreign purchases. The remainder of his bank deposits, which represent the profit he has made in his store transactions, remain in the bank until invested in a home, devoted to payment on a home already purchased on time, applied to the purchase of additional home furnishings, needed additions to his store building, desirable additions to his stock or fixtures or investment in local manufacturing enterprises which give employment to home people and thus contribute to the growth and prosperity of his home town.

The chain store, on the contrary, sends the entire receipts of the store (less rent and wages paid the store manager and his clerk) to the headquarters of the chain system in Detroit or elsewhere, to be immediately transferred to New York, where they are absorbed by high priced executives and clerks and divided among the greedy stockholders of the organization.

This steady stream of money, constantly flowing out of town every week, **NEVER TO RETURN**, must ultimately result in the complete impoverishment of the community. It is a process of slow but sure starvation.

This is the strongest indictment ever presented against the chain store—an indictment which precludes the possibility of a defense, because there can be no defense to a charge of this kind, based on the logic of events.

This indictment effectually outweighs and overcomes any possible advantage which can be presented in favor of the chain store, because of its low prices on some lines of goods, alleged uniformity in methods and prompt service.

In the light of this disclosure, which no one can successfully contradict or set aside, the consumer who patronizes the chain store, instead of the regular merchant, is effectually destroying the value of any property he owns in the town in which he lives, placing an embargo on the further progress of his own community and helping to bring on a period of stagnation in business, real estate and manufacturing which will ultimately force him to accept less pay for his services and reduce the level of living he enjoyed under conditions as they existed before the advent of the chain store.

The decadence of the town, due to lack of employment and the diversion of all available capital to the headquarters of the chains in Eastern money markets, will cause a depression in farm products, due to lack of local demand, which will ultimately result in the impoverishment of the farmer. He can still ship his wheat to Liverpool, but there will be no local market for perishable products which must be consumed near at home.—E. A. Stowe in Michigan Tradesman.

ALL RIGHTS RESERVED

Tradesman Company, Grand Rapids, furnishes the above in circular form as follows: 100, \$3.75; 500, \$7.75; 1 000, \$12.75.

**MOVEMENTS OF MERCHANTS.**

Sears — R. E. Bomerson succeeds John Howitson in general trade.

Keego Harbor—George Rattenburg has re-opened his meat market here.

Lansing—The North American Fur Farms, 802 Pruden Bldg., has changed its name to Fur Farms, Inc.

Saginaw—The W. L. Case Undertaking Co., 413 Adams street, has changed its name to W. L. Case & Co.

Greenville—An up-to-date meat department has been added to the general stock of I. Kipp & Co., on North Lafayette street.

Muskegon—The Piper Ice Cream Company of Muskegon, 1915 Peck street, has changed its name to the Wilcox Ice Cream Co.

Allegan—Mrs. Belle Miner, proprietor of the Sweet Shop, has sold it to Lyle Barker, who will continue the business under the same style.

Detroit—The Coffee-Harroun Co., 7647 Grand River avenue, plumbing and heating contractor, has changed its name to the Coffey-Smith Co.

Dorr—Mrs. Clara Herps has sold her grocery stock to F. B. Jones, formerly engaged in the grocery business at 779 North Coit avenue, Grand Rapids.

Fennville—Mrs. N. E. Herrick has resumed the management of her bakery after an absence of six months, during which time it was conducted by T. Sundstrom.

Lansing—The store building at 412 North Washington avenue is being remodeled and when completed will be occupied by Boelio's furniture store, a new business house.

St. Joseph—Caldwell & Co., investment bankers of Nashville, Tenn., have taken over the Cooper Wells & Co., hosiery mills and plants, supposedly for the Cadet Knitting Co., of Philadelphia, Pa.

Detroit—Boulevard Furs, 6560 Cass avenue, has been incorporated to deal in furs and clothing at retail with an authorized capital stock of \$4,400, all of which has been subscribed and paid in in cash.

Detroit—The Dealers Dairy Products Co., 1951 North Ferry avenue, has been incorporated to deal in dairy products with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and paid in.

Detroit—The Finn Electric Sales Co., 2415 Barlum Tower, has been incorporated to deal in electrical appliances, with an authorized capital stock of \$10,000, \$2,500 of which has been subscribed and paid in in cash.

Owosso—Shippee & Fischer, Inc., 123 West Main street, has been incorporated to deal in auto accessories, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Lansing—The City Baking Co. of Lansing, 934 Clark street, has been incorporated with an authorized capital stock of \$75,000, \$40,000 of which has been subscribed and paid in, \$10,000 in cash and \$30,000 in property.

Detroit—The Stewart Mullenix Lumber Co., 8933 Dexter Blvd., has been incorporated to deal in lumber and fuel with an authorized capital stock of 100 shares at \$10 a share, \$1,-

000 being subscribed and paid in in cash.

Detroit—The Amusement Sales Corporation, 6830 Gratiot avenue, has been incorporated to deal in amusement devices and games, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—Julie, Inc., 7373 2nd boulevard, has been incorporated to deal in women's ready-to-wear apparel with an authorized capital stock of \$75,000 preferred and 100 shares at \$1 a share, \$50,100 being subscribed and paid in in cash.

Detroit—The Meinke Laboratories, Inc., 641 David Whitney Bldg., has been incorporated to deal in chemicals, drugs and medicines, with an authorized capital stock of \$24,000, all of which has been subscribed and paid in in property.

Detroit—The Sunny Day Klotches Kleaners Corporation, 3609 Gratiot avenue, has been incorporated to deal in household electrical appliances, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Detroit Fried Products Co., 2014 Hastings street, has been incorporated to deal in foodstuffs, with an authorized capital stock of \$10,000, \$5,500 of which has been subscribed and paid in, \$500 in cash and \$5,000 in property.

Millbrook—The A. D. Kendall stock of general merchandise and store building has been sold and the stock will be removed to another town. The store is an old landmark having been erected about 60 years ago and was always well stocked, clean and inviting.

Detroit—The Village Kitchen, Inc., 6339 Waterloo avenue, has been incorporated to conduct a bakery with an authorized capital stock of \$15,000 preferred and 200 shares at \$25 a share, of which amount \$17,000 has been subscribed, \$4,000 paid in in cash and \$5,000 in property.

Detroit—The Michigan Snax Stores, Inc., 5913 Fourth avenue, has been incorporated to deal in confectionery with an authorized capital stock of \$150,000 preferred and 20,000 shares at \$5 a share, of which amount \$72,510 has been subscribed, \$250 paid in in cash and \$72,260 in property.

Detroit—The Maidrite Products Co., 4735 Buchanan street, dealer in malt, hops, sugar grain, etc., has merged its business into a stock company under the style of Maid-Rite Products, Inc., with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in.

Saginaw—The M. & B. Ice Cream Co., 301 North Water street, has merged its wholesale and retail ice cream and dairy products business into a stock company under the same style with an authorized capital stock of 600 shares at \$100 a share, all of which has been subscribed and paid in in property.

Marquette—Walter H. Steer, Longyear Bldg., has merged his investment and brokerage business into a stock company under the style of Walter H. Steer & Co., with an authorized capital stock of \$100,000 preferred and 2,000

shares at \$10 a share, of which amount \$45,000 has been subscribed and paid in in cash.

Bay City—In opening a fight on chain stores, 200 independent grocers here, Saginaw, Flint and towns in the Thumb have purchased the plant and business of the Bay City Baking Co. A number of further purchases are contemplated. The reorganized baking company, of which A. J. Runnel, of Sebewaing, is president, will supply independent grocers with baked stuffs.

Ishpeming—Warren H. Manning, prominent landscape architect and chairman of the Committee on State Parks and Regional Planning, who is a frequent visitor to this part of Michigan, believes that Ishpeming would be making a wise move by acquiring the Nelson Hotel property, upon which an option has already been obtained. The taxpayers will be asked on July 29 to vote the sum of \$20,000 for purchase of the plot and necessary improvements.

Grand Haven—Wm. D. Baltz, of the dry goods house of the Addison-Baltz Co., has purchased the dry goods stock of D. W. Robinson, at Alma. He will conduct a closing out sale and then install an entirely new stock. The stockholders in the local store will be given an opportunity to subscribe for stock in the Alma establishment. Most of the buying for the Alma store will be handled at the Grand Haven store. The style of the new concern has not yet been decided on.

Flint—Plans for extensively remodeling and enlarging the Herbert N. Bush store on Saginaw street will be carried into effect immediately. Completion is set for Sept. 1. A new front of very attractive design will be of cut stone and granite, 44 feet wide and three stories high. The sales rooms will extend back to Buckham street, a distance of 150 feet, as at present. Additional space will be acquired through extensions on the third floor. The Bush company plans to take over space above the Baker drug store, on one side, and a room over the Schiappacasse confectionery store, on the other. Present plans call for the installation of new and modern fixtures and equipment throughout the building, making it one of the finest medium-sized stores in the State for the sale of dry goods, women's, misses' and children's apparel, curtains and draperies. The business of the Herbert N. Bush company was established 59 years ago by Haynes & Turner. For sixteen years Charles L. Bartlett was a special partner in the business. For the last 30 years the store has operated under the name of Herbert N. Bush.

**Manufacturing Matters.**

Monroe—The Wilder-Strong Implement Co. has changed its name to the Wilder-Strong Co.

Detroit—The Evans Wiltse Co., 3300 Union Trust Bldg., has changed its name to the Evans Appliance Co.

Detroit—The Fisher Industries, Inc., 708 Hofman Bldg., has increased its capital stock from \$250,000 to \$350,000.

Detroit—The City Metals Refining Co., 687 Illinois street, has increased its capital stock from \$20,000 to \$35,-

000.

Detroit—The R. & M. Manufacturing Co., 5220 Twelfth street, has increased its capital stock from \$25,000 to \$50,000.

Detroit—Broskow & Farber, Inc., Van Dyke and Harper avenue, has changed its name to the Farber Furniture Co., Inc.

Petoskey—The Fochtman Motor Co., has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in cash.

Detroit—The New York Shoe Company, Inc., 3423 Barlum Tower, has been incorporated with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in.

Hancock—The Peterson Boiler & Engineering Co., has been incorporated to manufacture and repair boilers with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Jackson—Bennett & McQuillan, Inc., 36 Sun Bldg., has been incorporated to conduct a manufacturing business with an authorized capital stock of \$50,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Automatic Machine & Engineering Co., 679 West Kirby avenue, has been incorporated with an authorized capital stock of \$25,000, \$6,000 of which has been subscribed and paid in in property.

Detroit — The Tinsey-Bayer Iron Works, 12887 Eaton avenue, has been incorporated to manufacture ornamental iron, with an authorized capital stock of \$25,000, \$3,000 of which has been subscribed and paid in in cash.

Detroit—The National Stair & Cabinet Co., 14265 Birwood avenue, has been incorporated to manufacture stairs and cabinets, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Detroit—The Plant Holding & Development Corporation, 6762 Goldsmith avenue, has been incorporated with an authorized capital stock of \$100,000, \$46,700 of which has been subscribed and \$5,070 paid in in cash.

Detroit—The Artistic Lighting Fixture Co., 7138 Fennell street, has merged its business into a stock company under the same style with an authorized capital stock of \$7,500, all of which has been subscribed and paid in in property.

Detroit—The Thermal Engineering Corporation, 319 Curtis building, has been incorporated to deal in furnaces and supplies, with an authorized capital stock of 10,000 shares at \$1 a share, \$10,000 being subscribed and paid in in cash.

Lansing—The Milbourn Manufacturing Co., 706 Sheridan street, has been incorporated to manufacture store fixtures, fittings and furniture, with an authorized capital stock of \$25,000, \$6,000 of which has been subscribed and paid in in cash.

Detroit — Schmidt Products, Inc., 6260 Russell street, has been incorporated to manufacture engines and machines with an authorized capital stock of \$100,000 preferred and 50,000 shares at \$1 a share, \$50,000 of which has been subscribed and paid in in property.



### Essential Features of the Grocery Staples.

**Sugar**—Jobbers have advanced cane granulated to 5.75 and beet granulated to 5.65. Higher prices are probable before the end of the week. **BUY.**

**Tea**—Considerable activity and firmness have developed in the tea market during the week. Ceylons, Indias, Formosas and Javas have been in very active demand with higher prices quoted in some of the primary markets, particularly Ceylons. New crop India teas are said to be slightly easier on certain grades. Japan teas are also selling well, but Chinas have undoubtedly been neglected. Consumptive demand for tea is active.

**Coffee**—The market, meaning green Rio and Santos, sold in a large way for future delivery, has shown additional weakness since the last report. This has affected spot coffees of these grades and the result is a slight fractional decline throughout the list. Brazil is still having trouble supporting the market for Rio and Santos. Demand for Rio and Santos coffee in this country is poor. Buyers are taking only for actual wants as they expect the market to be lower. Milds show no change since the last report. Situation is none too strong. Jobbing market for roasted coffee unchanged.

**Beans and Peas**—Demand for all varieties of dried beans is small and some weakness has developed in pea beans. Dried peas are also neglected and blackeye peas have declined during the week.

**Cheese**—Cheese is steady with light offerings and moderate demand.

**Canned Fruits**—On Monday opening prices on 1929 canned fruits were announced by the California Packing Corporation, the other packers, in mutual agreement, waiting until Tuesday for their formal opening. The corporation quoted its Del Monte peaches at \$2.65 steamer, an advance of 70c a dozen over the opening in 1928. No. 2½ apricots were named at \$2.70, as against the 1928 opening of \$2.50, while Royal Anne cherries were \$3.70, compared with \$3.20 last year. No. 2½ Bartlett pears were quoted at \$3.30, against an opening of \$2.55 last year. Independent packers were, of course, somewhat lower in their formal opening prices, quoting 2½ choice peaches at \$2.45, 2½ fancy at \$2.70, standards at \$2.15, seconds at \$1.90, and water at \$1.80. These prices are from 30c to 90c a dozen higher than last year's opening. These prices, which constituted the most important development of the week in the local canned foods market, did not come as a surprise, as high levels were anticipated. The trade did not start buying and will very likely not be prepared to do so until next week, as the situation is very hard to figure out and factors here want to know exactly where they stand before booking their requirements. Trading in spot canned foods has been moderately good this week, considering the fact that it is between seasons. Sliced pineapple is scarce and in good demand. Holders are in a position to get almost any prices they desire.

**Canned Fish**—Sales of canned salmon, 1928 pack, are picking up all the

time, both in number and in individual volume, say some of the brokers in the local market. Buyers are willing to pay better prices and there are fewer cheap sellers than there were earlier in the summer. The spot market has been rather weak, compared to the market that has prevailed in the Pacific Northwest, the primary source. Reds have been moving well at firm and higher prices, while chums have been quiet but steady. The trade has not yet shown any interest in the 1929 pack of reds at the price offered by Deming-Gould in a recent announcement, for while lower than some of the trade appeared to expect they are too high to attract most buyers in New York. The outlook for the pack of talls is fairly bullish, however, and canners, ideas do not indicate any probability that much lower prices will rule. The pack will soon be over and figures are expected to be here before long. Sardine packers in Maine continue to report a lack of fish. In many sections the catches have considerably improved but the fish have been running large so that while some keyless oils have been put up the greater proportion has been more suitable for smoking. There has been no change in the spot market for Maine sardines. Portuguese reports indicate a scarcity of sardines for canning and at present it looks as though there might be a short pack this year. It is too early to say anything in regard to the Norwegian pack.

**Dried Fruits**—One of the most important developments in dried fruits this week was the announcement of opening prices on raisins by two of the largest packers in California, choice Thompsons being quoted at 5¼c a pound in bulk, f. o. b. shipping point. Little active attention appeared to be given the raisin opening and it will probably be some time before general buying commences in the trade here. New fruit shipments from California will start for New York before long, apricot commitments being due there around August 5. It is said that the quality of the first fruit is not too good as is the usual case with early fruit. Several packers of Smyrna layer figs have come out with their prices on the 1929 pack and bookings for Fall shipment so far have been very satisfactory, according to local importers. In the minor dried fruits there has been little activity this week, though a firm tone has continued to prevail. Currants are steady and quiet, as are dates, cherries and pears.

**Olives**—Demand for bottled olives has been excellent this week. Superior quality is said to be largely responsible for the recent increase in consumption. Stocks on hand in warehouses are gradually being reduced. Holdings abroad are light, and sellers at Seville are becoming independent. However, there is a sufficient supply in American warehouses to take care of the demand. Large sizes show an advancing tendency in prices. Others are steady and quotably unchanged.

**Pickles**—Salt nubs are in good demand, are scarce, and are bringing stiff prices. Large pickles and midgets are scarce. Supplies of all gherkins are limited, and prices are high

and firm. In general futures are quiet. There is considerable interest shown in genuine dills for fall delivery, however. Some Mid-West packers are offering "field runs" but they do not want to grade them. The cucumber crop at this time, while a little backward in the North, indicates that there will be a normal yield. In some sections it is further advanced than in others. The season itself is late, about two weeks on the average. It is reported that the harvest commenced in New Jersey about the middle of this month. The Southern crop is harvested, and while receipts were heavier than last year, the yield is below average. Hot weather and lack of rainfall injured the fields.

**Syrup and Molasses**—Production of sugar syrup is still short, even for the very light demand. Prices are therefore firm. Unless there is an increase in production this fall, prices will undoubtedly be higher. Compound syrup quiet, but steady to firm. As to molasses, demand is quite light and prices are steadily maintained.

**Salt Fish**—There is a very limited demand for all kinds of salt fish at this time of the year, consequently the local market has ruled quiet and little changed this week. A few arrivals of new fish from Norway have been reported recently, most of the shipments being North Sea mackerel of spring and summer variety. These fish are thin and lots are said to contain an assortment of sizes; a few 3s and the rest 4s and 5s, and they have been selling at from \$17 to \$18 on the spot. Nothing has been heard lately from Ireland except that fish are scarce. Prices here are unchanged.

### Review of the Produce Market.

**Apples**—\$3@3.50 per bu. for Duchess, Transparent and Red Astrachan. This is the highest price harvest apples have ever brought in this market.

**Asparagus**—Home grown, \$1.40 per doz. bunches.

**Bananas**—6½@7c per lb.

**Beets**—Home grown, 50c per doz. bunches.

**Blackberries**—\$4 for 16 qt. crate.

**Butter**—Butter market has been a routine affair during the past week, with only a few slight fluctuations, a decline of ½c and a later advance of about the same. The market is reasonably steady with a fair demand and moderate receipts. Jobbers hold prints at 43c and 65 lb. tubs at 42c.

**Butter Beans**—\$1.75 per bu. for home grown.

**Cabbage**—\$1.40 per bu. for home grown.

**Cantaloupes**—California stock is held as follows:

Jumbos, 45 ----- \$4.25

Jumbos, 36 ----- 4.00

Flats ----- 1.75

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

Cauliflower—\$3.50 per doz. for Ill.

Celery—Home grown, 60c per bunch.

Cherries—\$3.50 per box for Calif.; \$3 per 16 qt. crate for home grown sweet and \$2.50 for sour.

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

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

Currants—\$2.25 per 16 qt. crate for either white or red.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$8.25

Light Red Kidney ----- 8.50

Dark Red Kidney ----- 8.50

Eggs—Fine fresh eggs are comparatively scarce and have moved up possibly 2c per dozen during the past week. Demand is good for this grade, but there is a lot of heated stuff about the market which is hard to move. Local jobbers pay 31c for strictly fresh, candled.

Egg Plant—15c apiece.

Garlic—23c per lb.

Gooseberries—\$2.50 per 16 qt. crate.

Green Corn—50c per doz.

Green Onions—Shallots, 40c per doz.

Green Peas—\$2.50 per bu. for home grown.

Green Peppers—60c per doz.

Honey Dew Melons—\$2.50 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 \$4.50

Garden grown, per bu. ----- 75c

Limes—\$1.25 per box.

Mushrooms—65c per lb.

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

126 ----- \$7.50

150 ----- 7.50

176 ----- 7.50

200 ----- 6.00

216 ----- 5.50

252 ----- 4.50

288 ----- 3.75

324 ----- 3.50

Onions—Iowa white fetch \$2.25 per 50 lb. sack.

Parsley—\$1 per doz. bunches.

Peaches—Elbertas from Georgia command \$3.50 per bu.

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

Plums—\$2.75 per 4 basket crate for Calif.

Potatoes—\$5.50 for Virginia stock.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 27c

Light fowls ----- 23c

Heavy broilers ----- 28c

Light broilers ----- 20c

Radishes—20c per doz. bunches.

Raspberries—Red, \$3.50 per 16 qt. crate; black, \$3 ditto.

Spinach—\$1.20 per bu.

Tomatoes—\$1.85 per 10 lb. basket home grown hot house.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 22c

Good ----- 18c

Medium ----- 15c

Poor ----- 10c

Watermelons—40@50c for Florida.

Whortleberries—\$4.50 per 16 qt. crate.

People are not interested in what you think of yourself.



### Secretary Hanson Moves on the Muskegon Cities.

Monday evening the writer, accompanied by Gerritt VanderHooning, in response to an invitation to meet with the retail grocers of Muskegon and Muskegon Heights, who had arranged for the showing at the Strand theater of Muskegon Heights of the moving picture entitled "The Progressive Grocer," dealing with the old type grocer and the up-to-date grocer, illustrating modern store arrangement, scientific merchandising and consumer appeal.

Approximately 250 were in attendance, comprising the retail grocers of Muskegon and Muskegon Heights, accompanied by their wives and clerks, and many favorable comments were received after the showing of the reel.

Gerritt VanderHooning, First Vice-President of the Retail Grocers and Meat Dealers Association of Michigan, was introduced by Mr. Peterman, chairman of the evening, and gave a short talk on a few of the high lights of the National convention, at Portland, Oregon, and sounded the passing out of the old type of local association with its banquets and picnics as the principal features of activity. He predicted the approach and replacement of local grocers and meat dealers associations, organized for the purpose of studying the report of the Trade Practice Conference of the Federal Trade Commission and its findings in the recent Louisville survey.

The writer related the history of the Muskegon Retail Grocers Association, which was organized about five and one-half years ago, and within a remarkably short period of time attained an enrollment of approximately 150 members, stampeded the State convention held in Grand Rapids with a large delegation and not only secured the convention for Muskegon the following year, but secured the convention for Muskegon the next year as well.

The result was the organizing of the first collective advertising group in the State of Michigan at Muskegon and later the organizing of a co-operative wholesale grocery, which is still in operation and functioning very satisfactorily and effectively for its members.

The present situation of the Muskegon retailers to-day, as the writer views same, is very unfortunate, as the present activity is being confined exclusively to the collective advertising group, no attention being directed to the rank and file of the Muskegon retailers. The writer pleads for the co-operation of the retailers present to lend their assistance in the organizing of a Muskegon local association for the rank and file of the retailers to whom the more successful retailers are morally obligated from a civic standpoint.

E. G. Hoencke, of Chicago,

representing the Independent Grocers Alliance of America, was then introduced by the chairman, who gave a very interesting review of the reasons for the growth of the large retail syndicates and the many problems confronting the individual retailers. He presented their method and system as one of the solutions and which is being applied in some sections of Michigan, as well as a few other states.

The situation in Muskegon today is typical of the conditions existing in a number of other localities throughout the State, although not quite so pronounced, and the writer is hopeful of bringing to the attention of the retailers the unsoundness and dangerous state of affairs in the application of methods that isolate them from their fellow retailers. This might be rightfully termed of a selfish nature, although not purposely so designed, but as a result of lack of due consideration of the obligation of every man to society, his community and to his fellow man. Herman Hanson, Sec'y.

### Some of the Wonders of Nature.

Grandville, July 23—Isn't Nature wonderful?

We know so little and yet think we know so much. The birds have a language of their own which would prove interesting could we humans understand it.

Did you ever attempt to experiment with Nature? It is a pleasing study that leads to many wonderful results, none of which, however, are quite satisfactory to the investigator. The poet who trilled the words, "Out in the fields with God," did a fine thing in showing that the true and real God of the universe walks the fields and woods untrammelled by the four walls of a cathedral.

Outside, under the blue skies, we see God as He is, the creator of this grand world and all that appertains thereto. The trees, flowers, even the grasses proclaim the omnipotence of that power which men blindly worship unknowing even the smallest of His benefactions to the human family.

Once upon a time in delving in an old cupboard I came upon a tin can which was half filled with melon seeds. It was an old can, long forgotten, the seeds having been put away many years before. On counting back I found that for eleven years those seeds had been in their tin can tomb, dead to the world and its surroundings. "Throw them in the stove," suggested one. "Musty things; they won't grow now of course."

Not likely since they had been immured for more than a decade. And yet I had curiosity to try an experiment. I was making a garden and needed melon seeds several of which I planted from the can. The result was surprising.

The yellow seeds swelled beneath the damp soil, bursting and sprouting. Vines of the muskmelon soon ran out across the soil, blossoms came, and in about three months I harvested from those vines some of the finest melons that ever grew.

We will say that each melon contained several hundred seeds. That is to say, from a single planted seed several full grown melons were ripened. From a single seed planted in the spring came five hundred seeds within the heart of luscious cantaloupes, all within a few weeks' time.

From whence came they? Seeds supposedly dead for eleven years com-

ing into life under the influence of earth, sun and rain. Was not this a miracle? Surely, and I would like some of my readers to tell me how this all came about. I have asked wise men and dubs the question without receiving a satisfactory answer, and now I put it up to the readers of the Tradesman.

Again I say, isn't Nature wonderful? Man is unable to tell the how and why of all its works. I have even asked wise theologians and their only reply has been that the works of God are past understanding which of course is true.

A small tree, not larger than a broom handle grew in twelve years into a magnificent tree, fifty feet in the air, and nearly a foot in diameter, deeply rooted to withstand all the winds that blow. Once each year the tree sheds its leaves and goes into winter sleep only to spring into new life the following spring. Why is it? Explain it ye who can.

Birds, beasts and man all come from the same hand, that of an almighty power, though unseen, yet is capable of making a wonderful world which has for thousands of years been the abode of life.

In a sense atheism is on the wane. The wiser man becomes the more convinced he is of the great omnipotence which has fashioned all things in nature and made the wisest men and women stand and stare in wonder.

Why is all this wonderful creation? How can we explain that an acorn, not larger than a man's thumb, when planted in earth bursts its bond and sends forth a tiny sprout, which kissed by the sun and rain, leaps on upward into a great tree. From whence comes the making of the tree? No men are wise enough to explain the mystery of all the growth that surrounds us as we walk forth in the sunshine or storm. It is Nature, that same force which created a human soul and directed its steps down the pathway of life.

Astronomers tell us much of the inhabitants of the skies but not a thing in explanation of earth mysteries. We know that grass grows, but not how it grows. We know that trees spring into mammoth shape from tiny beginnings yet no one has been able to explain the how and why of it all.

Man feels his superiority to all created things, and yet how little he really knows of the grand works of Nature which face him on every hand. We know so little we ought to be humble indeed in the light of unknown worlds which surround us.

Why is the world? Why is man? Answer ye who can. There is enough in the great outdoors to occupy man's thinking cap as long as life lasts. We are not, we cannot be creatures of chance. There is method in all the works of Nature we view around us and we may well take heed of this and try and keep step to the order of creation as we pass along.

Explain the growth of a single plant and omnipotent wisdom is yours. Why may a little melon seed lie in seclusion in an apartment as dry as dust for a term of years, as dead as a door nail, and then when given the right surroundings, burst the bonds of death and spring into new life, repeating itself five hundred fold in the space of a few weeks?

We see all these great, inexplicable things and yet go on our way, unquestioning. It is well perhaps that man has not been given complete insight into the wonderful works of an all wise creator.

Old Timer.

### Direct-Mail Activities.

An accurate mailing list is the first essential for a successful direct-by-mail activity. Every home, office, store, hotel, garage, theater and factory having clerical service is your prospect for fans. It will be a comparatively

easy matter to secure the names in the average city.

Your list should contain the names of professional and business men. In case the names of physicians, lawyers and dentists are not listed in the classified section of your telephone directory they can be obtained through the secretaries of the local associations.

## Fenton Davis & Boyle

Investment Bankers

Detroit  
Grand Rapids  
Chicago

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.



## The Toast Supreme

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

**DUTCH TEA RUSK CO.**  
HOLLAND, MICHIGAN

# DUTCH TEA RUSK



### TOO MUCH LIP SERVICE.

#### Too Little Action Along Right Lines.

There has, according to Scripture, always been something in the neighborly relation, which is vitally akin to godliness. We are told plainly that the law of love toward God is like unto the law of love toward one's neighbor. Jesus in all His teachings spoke of patriotism and one's duty to country in only eight words: "Render unto Caesar the things that are Caesar's." That is all that is recorded of His teachings on this great question. But when dealing with the unit which we are inclined to consider lightly in this modern day. He must needs take space for the entire story of the Good Samaritan to express the truth of one's duty to one's neighbor. That truth is just this: the exercise of neighborliness must be practical or it is worth nothing.

Pondering this, one must wonder about some of our modern ways of professing community spirit. After all, the community—every community—is precisely like a plant. It must be cultivated and watched and protected. It has roots and it has branches and foliage. It needs sunshine; and it needs equally soil and moisture and sustenance from the ground.

The "sunshine" which makes this plant grow consists in such spiritual quantities as "good will," "fellowship" and "mutual confidence," "co-operation" and "neighborliness"—all those things which preachers feature in their sermons and after-dinner speakers dress in the finest of oratory after the Chamber of Commerce banquet has been stowed away. All these things are fine and absolutely essential; but, if there is nothing more material than these, what is the result? Folks say it is "the bunk", and turn their backs upon all spiritual influences in a community.

To-day practically every community is unfortunate in this: preachers and community advocates highly extol neighborly virtues to the disgust of the local merchant; and community activities fall flat because of the failure of the local business men in backing them up—all because the very ones who talk "community virtue" the most have All-State tires on their cars, chain store groceries on their tables and clothes on their backs which were bought where the profits went elsewhere than in the community. Straight talk, that; but it is the truth.

Where lies the trouble? Just this: there has been too much "sunshine" and not enough soil." Too much lip service and too little practical demonstration of the truth that the lips have spoken.

The home-town capital is the soil in which the community-plant must grow. Its roots—the institutions of education, religion, fraternity, common welfare and domestic happiness—do not absorb nutrition from the sunshine, but from the soil. These roots must dig deep into the material wealth and prosperity of the community and find there the dollars-and-cents nutriment necessary to maintain the budgets and finances

that keep the community alive and growing.

Take away from the soil of home-town capital the humus, fertility and moisture of cash assets and local profit and the soil will become poor, weak and incapable of sustaining life. What happens, then? The plant, struggling into the ground to find food and moisture which are not there, cannot stand the sunshine which it otherwise would need. The very sunshine which is essential to its growth only hasten its wilting and its death.

Just a little less turning on of the sun and a little more fertilizing of the soil, please. Less talking about a better community, and more patronage of the local profit surplus. As a choice between two evils, give me the town where everyone knocks the neighborhood, but trades at home, in preference any time to the town where everyone "boosts" the town and trades elsewhere.

Most sane folks will agree that while love is necessary for domestic happiness, no family can live on love. The same thing applies to the community. No community can be a home for happy people where people do not give expression to the spiritual influences which make a good community; but no community can live on good will and fellowship and co-operation in words. It takes an income to keep things going; and the only income which a community has is from the reservoir in which local profits accumulate. You can't draw water from an empty cistern.

Read the story of the Good Samaritan, again. A good neighbor doesn't present his credentials in words, but in practice. Am I looking out for the community in a practical way in which I live or am I like the priest and the Levite, who knew their words so well, but who looked on and passed by on the other side? W. H. Caslow.

#### Developing the Dead Sea Potash Industry.

For thirty thousand years the Jordan has been pouring into the Dead Sea riches that outdazzle those of a South African diamond mine. Twelve hundred billion dollars' worth of potash, bromides and chlorides have been deposited in the sea—wealth easily reclaimable by evaporation and other simple means. Chemical literature virtually ignored them. Some inkling of the watery wealth reached General Allenby soon after he captured Jerusalem. Major T. G. Tulloch, a competent engineer, was ordered to make a chemical survey of the Dead Sea, with the result that Palestine was revealed as a potential El Dorado.

Now comes the news that the Senior Crown Agent for the Colonies has signed a seventy-five year concession on behalf of Palestine and Transjordan, one of the concessionaires being Major Tulloch and the other a Russian mining engineer, M. A. Novomeysky, both representing a company which, at one time at least, had American technical and financial support. At least 10,000 tons of potash must be annually extracted between the eighth and tenth years of exploita-

tion, and 50,000 tons thereafter. Railways must be built partly to reach Haifa and Jaffa, the only ports, and partly to avoid payment of heavy tolls through the Suez Canal. Hydro-electric power plants must also be erected to supply energy for factories and railroads.

At last the famous potash mines of Strassfurt, which were a bone of contention at Paris during the negotiation of the treaty of peace, seem destined to face competition which cannot but work out to the benefit of the American farmer. Prices soared 100, 200, 300 and even 1,000 per cent. before, during and after the war. Potash shipments received at New York amount to \$17,000,000 annually.

The British government has carefully safeguarded the interests of the countries in which the Dead Sea lies. The concessionaire must share his profits, pay royalties and content himself with a monopoly limited in time and to dissolved chemical salts. Fearful lest Palestine and Transjordan be stripped of their potential wealth, the International Zionist organization long ago urged their claims to schools, the development of their arid lands by irrigation, and to representation on the board of directors of the concessionaire company. If these and other claims are heeded, communities which have hardly progressed since biblical times may flourish as never before.

Reliability is the keystone in the arch of success.

*We Recommend*

## UTILITIES POWER and LIGHT

*Common*

Listed New York Curb

*Call Us for  
Market and  
Information.*

## LINK. PETTER & COMPANY

INCORPORATED

Investment Bankers and  
Brokers.

Spend an hour safeguarding the work of a lifetime



## YOU ALONE

*Are able to give this all-important protection  
to your family by making your Will now.*

The MICHIGAN TRUST Co.  
GRAND RAPIDS

## WHO DISCOVERED AMERICA?

The Congressional Record is still undecided and uncommitted as to who discovered America. Unlike the judge who handed down a decision some years ago in settlement of the Shakespeare-Bacon controversy, the House of Representatives is wary. It will not say in so many words whether the Western world was discovered by Columbus or Leif Ericson or "a couple of other fellows."

It will be remembered that Christopher Columbus in 1492 landed in the West Indies, thought the place was China and called it India, and in the course of subsequent voyages and explorations got a foothold on two continents. It is reported in the Saga of Eric the Red that one Leif Ericson went from Iceland to Greenland and thence down the edges of the ice pack to the mainland, and all this five centuries before Columbus ever thought of it.

There are evidences to support the Norseman's legend and more legends to adorn his tale, including guesses as to the origin of blond Eskimos and tales of buried treasure and strange inscriptions. It is likely that Vikings did find their way across the northern seas, routing a trail which the Swedish flyers are now trying to follow, but it is still in doubt as to where and whether they set foot on the American mainland.

Doubtless America was found and lost again many times before Columbus finished the job. Sailors going West could scarcely miss it, even though they could not know that they had stumbled on the land of opportunity, corn on the cob and the five-day week. Congress might neatly evade a decision between the Nordic and Latin claimants by setting up a neutral monument to the unknown sailor who first visited these shores and resisted the temptation to go home and lecture or write a book about it. He was probably unaware of the momentous significance of his achievement, but he is nevertheless, entitled to credit for it.

## WHO'LL PAY THE DOCTOR?

Upon his election as president of the American Medical Association Dr. William Gerry Morgan stated that the outcry against the high cost of medical care came not from the poor but from "the idle rich." This is only half the truth. Those who probably feel most the expenses incurred by illness are the people of moderate means.

As the medical profession is at present organized, those who theoretically can afford it must pay not only their own bills but also those of charity patients. Some way had to be found to reimburse the physician and surgeon for the care he was called upon to give people unable to meet his bills, and the system was developed which allows him to make up this deficit by charging in other cases all that the traffic will bear. There is no question that this has resulted in making the best possible medical care freely available to the poor, but for those on the border line between rich and poor it often consti-

tutes a heavier burden than they can carry.

Yet in any consideration of the cost of medical service the first thing to be remembered is that it is simply an economic problem. The doctor cannot always be a philanthropist. He must be able to meet his own bills to butcher, baker and candlestick maker. If we expect him to do charity work, as we do, it is first necessary that we provide him in one way or another with an income which will allow him to give free service in hospitals and clinics.

It is thus futile to inveigh against the high cost of medical care unless some more equitable system can be devised which will provide for the doctor and for the poor patient at the same time. It is not an easy problem to solve because medical costs are steadily mounting, not through any rapacity on the part of members of the profession but because of the scientific advances, in medicine. We cannot expect to have X-ray or radium treatment provided and difficult operations performed under anesthesia at the same cost to the community as the simple operations and dosings of an earlier day.

In the ideal state, as some persons visualize it, medical care would be provided free of charge to rich and poor alike and private practice would be abolished. But this would mean the wholesale endowment of the profession. Something like this is being approached in the establishment of the great medical foundations with their physicians and surgeons on a definite salary basis, which does away with the need of harrying the rich to make up for the meager allowances of public hospitals.

It may offer the desired solution. For while the man of moderate means pays his share of the upkeep of public health institutions through taxation, and when ill is willing to meet any reasonable expense for the scientific care to which he is entitled, there are limits to his ability to pay, just as there are limits to the unremunerative work which the doctor can afford.

## ECHOES FROM THE PAST.

When two old paddle-wheelers, the Betsy Anne and the Tom Greene, raced over a twenty-mile course from Cincinnati to New Richmond the other day the banks of the Ohio River, it is said, were black with spectators. Nearly 2,000 persons crowded into an excursion steamer to follow the race; a score of motorboats kept company with the competing craft; and when, after a race which hung always in the balance, the Tom Greene, a thick pall of smoke rolling from her scrawny smokestacks, snorted and puffed across the finishing line, victorious by the margin of five feet, airplanes swooped down from the skies to greet her.

But the airplanes, the motorboats and the human beings by the riverside were not, as it may be guessed, the only witnesses of the race, for if ever ghosts have walked about the earth like men, they must have been abroad on the Ohio that day, the ghosts of vanished river captains and of steamers long rusted by the deserted levees of the Mississippi. It is difficult to realize to-

day the great part which the river steamers played only half a century ago in the life of the Central States of this country. They provided not only the means of transportation; those grotesquely disproportionate hulls, with their elaborately carved paddle-boxes, their tiers of gleaming plate-glass and their shabbily luxurious saloons, were romance itself to a people that knew nothing of motion-picture places or radio, of automobiles or even railroad trains.

But the romance has faded. Even if the waterways of the United States are restored, as seems possible, to something of their former importance, there will still be no place for the old-fashioned river steamer. That has been finally relegated, with the covered wagon and the clipper ship, to the dim limbo of the past. But it is refreshing to be able to rescue these phantoms from oblivion and parade them on occasion across the scene that was once so familiar to them.

## FAULT FINDING.

Of all the arts known to man and woman, the art of fault finding is one that is most easily acquired. Perhaps this is because the opportunity to practice it is ever present. Robert Louis Stevenson once wrote: "There is an idea abroad among moral people that they should make their neighbors good." This is a mistake of the saintly. Stevenson pointed out that "one person I have to make good: myself. But my duty to my neighbor is much more nearly expressed by saying that I have to make him happy—if I may."

Fault finding is the occupation of shallow-minded persons, or, shall we say, of those who are so imbued with self-conceit that they can find no fault in themselves and therefore must find it in their fellow creatures. There is nothing particularly clever about this. We all know that it is far easier to destroy than to build up. So why should we take so much pride in correcting others? Few of us can undertake to do this without shouting ourselves hoarse—to prove how very much wiser we are than those whom we set out to correct.

When we must criticize, let us do it constructively, helpfully and hopefully, not captiously or cynically. Above all, avoid nagging. The difference lies in the way in which it is done. The world is full of persons intoxicated with their sense of self-importance, who have learned to pose as perfection through indulging their self-esteem to the point of megalomania. Never hurt any one's feelings in pointing out a mistake. It is frequently wiser to correct it and say nothing; but if the offender must be told, suggest the remedy, for this is true friendship, and, as Sidney Dark has said: "Friendship is the stimulating tribute to one's own pleasant qualities. It inspires self-respect and makes life an enjoyable adventure."

What interests the average buyer is what you can do for him.

You may beat a man in an argument, but that isn't selling him.

## CROPS GOVERNING FACTOR.

With the spectacular rise in wheat, and considerable less anxiety over money rates, the outlook in general business is considered with increased satisfaction, particularly as the basic lines of industry are disclosing less than the usual seasonal slackening. This does not mean to say that certain unfavorable features are entirely ignored. Security prices, of course, must be deemed too high if there were warnings previously when they were actually lower. Credit developments may also be cited, since they are tied so closely to the stock market. And retail sales in the automobile trade are not up to the expectations which the exceptional output reflected. Abroad, there is considerable anxiety over present and prospective exchange difficulties.

Despite these darker aspects of the outlook, however, the average business man feels that if all goes well with the farmer this summer, the volume of business in the coming fall should reach very satisfactory proportions. He also deems a rising stock market as decidedly helpful, and if he sees no signs of tight money he is that much more cheerful.

From the larger activities in industry, little change from recent reports is indicated. The wholesale commodity price index of the *Annalist* continues its sharp rise which began early in June and is now only fractionally below the level of a year ago. The advance has been due largely to the gains in farm product prices.

## DRY GOODS CONDITIONS.

Holding to its satisfactory rate, the volume of retail trade continues to show, on the average, a good increase over a year ago. Weather conditions are more comfortable for shopping and, despite the loss of customers away on vacation, the stores are well patronized. Clearance sales prove an attraction and sportswear figure prominently in the purchasing.

With one more business day in the month this year, the July trade returns should show up extremely well. The agricultural sections are now enjoying improved trade, due to the advance in crop prices, and employment in the cities is better than it usually is for this period. The backward weather this year caused difficulties from which many small retailers may not recover, but the handicap has been overcome, as a general thing.

With the fall buying season launched in an active way, the wholesale merchandise markets report demands in many quarters that appear to be better than a year ago. This is noted in various of the apparel lines, and it is also true of the furniture trade. The present orders received from retailers indicate that there will be the usual testing out of new styles and designs, but the consensus of opinion is that the season has begun in a very auspicious manner. Within the next three weeks, the buying movement will reach its midsummer peak.

Take one angle of your sales work and become an authority on that.



## OUT AROUND.

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

I had many pleasant and instructive interviews many years ago with the late Sidney B. Drake, who succeeded John C. Bonnell and preceded Thomas J. Thompson as local manager of the Standard Oil Co. of Indiana. He was present when the Drake oil well, the first one in this country, came in Aug. 28, 1858. At that time he was station agent at Titusville, Pa., and Coal Oil Johnny—famous in the oil annals of that day and age—was his baggage master. Mr. Drake's description of the results of that famous event—the beginning of the fourth greatest industry in the United States—were very graphic and, although many years have elapsed since Mr. Drake passed away, the salient features of that sensational period in American history are as clear in my mind as though they were told only yesterday. I never expected to see a repetition of such scenes and happenings in Michigan, but a detailed investigation of the oil district around North Muskegon Saturday brought back the events of Mr. Drake's recitals with remarkable force and clearness. Instead of Coal Oil Johnnies dissipating their sudden wealth by ruthlessly smashing mirrors in saloons and buying hacks and presenting them to their drivers, we now see \$3,000 automobiles parked beside shacks and shanties, with no provision whatever for housing them. We see people living on the most expensive foods, while still sleeping on springs and mattresses on the floors of dirty hovels. It seems strange to me that when sudden prosperity comes to some people they think of luxuries before providing themselves with the creature comforts which most of us think should have first consideration in the event of sudden good fortune. In my present state of mind I think I would install a bath tub and a carpet and a bedstead before buying an automobile, but if I had never enjoyed any of these conveniences perhaps I would be just as foolish and extravagant as some of the people I saw on Saturday afternoon.

Oil production in Muskegon and Laketon townships has been increased to where it is now estimated by the best authorities in the field, who thoroughly checked the situation, to be 132,000 barrels a day in Laketon township alone. Muskegon township's open flow production is estimated in excess of 30,000 barrels per day, or a total in both townships in excess of 160,000 barrels per day. This astonishing total is the figure reached after taking into consideration a 40 per cent. discount for flush production.

Based on statistics, the Muskegon pool now has an annual, conservative, potential production of 5,000,000 barrels. There are five pipe lines, with railroad loadings dock facilities and two pipe lines extending into Muskegon Lake with facilities for loading tank steamer and barge shipments. There are over 300 producing wells in the field. These figures do not take into consideration production from other Michigan sources, such as the

Mt. Pleasant and Midland field, Saginaw Valley and various lines showing oil in commercial quantities throughout the State.

It is conservatively estimated that these other sources will augment Muskegon production by at least 3,000 barrels per day, bringing the grand total of Michigan's potential production at this date to around 163,000 daily, or approximately 60,000,000 barrels per year.

I am fully aware that these figures mean little to a person who has never visited an oil field and does not realize the magnitude such figures involve. It is well worth a long trip to Muskegon county to make an intimate inspection of the development already accomplished and the almost incon-

kegon oil field and what I have heard of the Midland and Mt. Pleasant developments, I am fully prepared for the startling news which will confront us when the big pool predicted by the Standard Oil Co. of Indiana, between Howell and Ann Arbor, is opened. Michigan is evidently destined to take rank with many other states in the importance and extent of oil production.

It is not so many months ago that Muskegon was in the dumps, notwithstanding the herculean efforts her people were making to create a great and growing city. The sudden development of the oil industry has precipitated a feverish condition in every branch of business. No merchant any longer complains about lack of business. His



Thomas J. Thompson.

ceivable plans in hand for future expansion. As might be expected, the operations of the Standard Oil Co. of Indiana—and they are very extensive—are marked by a degree of completeness, symmetry and effectiveness not presented by any other operator in the field.

During the ill fated, illy advised and utterly reckless campaign of William Jennings Bryan for free silver, he frequently stated that it was easy to see what God Almighty thought of gold by the wretched places it was found. The same remark might apply to black gold, for of all the unforbidding places in this world the sandy soil and dirty looking swamps around North Muskegon are the worst.

From what I have seen of the Mus-

store is seldom devoid of customers any moment during the day and the percentage of each transaction is rapidly increasing. With some merchants I called upon Saturday I had to submit to long periods of waiting before I could get a word with the owner of the store. I fully appreciate that Saturday afternoon is not a good time to call on retail merchants, but as it is the only time I can be spared from the office, I have to make my calls on my mercantile friends at that time or not at all. Any time I find a merchant who does not care enough for me and my cause to give me a hearing I cheerfully withdraw, without prejudice on my part. If I were a merchant looking for a change of location, I would investigate the Muskegon field very carefully, because I believe the rapid

influx of workers to supply the rapidly increasing factories and oil industry will render necessary the establishment of many more mercantile undertakings.

I had an exceptionally happy meeting before the day was over. I called at the summer home of Thomas J. Thompson, who recently retired from the position of General Manager of the Standard Oil Co. of Indiana, where I had the pleasure of comparing notes with him over the events of six decades. Sixty years ago we were boys together at Lamont. We were both as poor as the proverbial church mouse. I held a higher social position than he did because I performed two important village functions—acted as janitor of the school house winters and manipulated the swing bridge over Grand River summers. He got even with me later by joining hands with John D. Rockefeller and accumulating ten times as much of this world's goods as I possess. I do not begrudge him this distinction, because I know that every dollar he owns is an honest dollar. To me, however, he is the same old "Tom" who used to make up a party of boys one evening a week and proceed to Deer Creek, where we met a similar bunch of lads from Eastmanville and engaged in fistic combat. Because he was the most muscular lad in the village he naturally assumed the lead in matters of this kind and his leadership was so inspiring that Lamont usually emerged from these conclusions with flying colors.

Forty-six years ago Mr. Thompson came to Grand Rapids and got a job driving a pair of mules for the Standard Oil Co. This was on Sept. 23, 1883, the same day I started the Tradesman. Here, again he got the start on me (which he has kept ever since)—he worked only ten hours a day, while I had to work eighteen hours a day for a long period to keep the sheriff away from the door. It was not long before he was given horses to drive, instead of mules. Then he was promoted to the proud position of barrelman; thence to city salesman, sales manager, local manager, Detroit manager, Chicago manager and, as a final culmination of a lifetime of faithful service, General Manager. He is still connected with the company, although he holds no official title. He owns a beautiful home in Chicago and has recently purchased the Gregg home on Spring Lake, with 500 feet frontage on the water. This home was a favorite visiting place of Ambassador Dawes, who made frequent stays at the home under the former ownership. Mr. Thompson is doing much to modernize the property and is adding everything which money can buy or good taste can suggest to contribute to that result. He has erected a new garage, with a playhouse for his 6 year old daughter in one end, and has employed an expert forester from Lansing to shape up the beautiful trees on the place in the most approved manner. Mr. Thompson spends five months of each year in Europe—from December to April, inclusive—and proposes to put in the remainder of his time at his



summer home, which is one of the most beautifully located places on Spring Lake.

Mr. Thompson's mind has always been of a mechanical turn and for several years he was regarded as the expert mechanical authority connected with the branch. He invented a valve for storage tanks which is now in very general use among the various branches of the Standard Oil Co. He gave the invention to the company, not even taking the trouble to secure a patent thereon. The same is true of many other devices which he originated, all of which were cheerfully bestowed upon his long-time employer.

Mr. Thompson is an enthusiastic automobilist and something of a baseball fan. He is not adverse to witnessing a horse race and enjoys all the manly sports keenly, although he finds little time to devote to anything outside of his official duties and his home. He attributes his success in life to "simply work" and those who know him well and are familiar with his methods of working concede that no man has ever given longer hours and more patient and loyal service to an employer than Mr. Thompson did during the long period he was actively connected with the Standard Oil Co.

Naturally, Mr. Thompson's activities have been largely bound up in the large business he has helped to establish on a sound basis, for whose success he is largely responsible and which for many years has been one of the country's just causes for pride. As an employer and manager of men, he has always been noted for his fairness, his compassion for the man lower down and his sympathy for those in distress. With the patrons of his company he has always stood for reliability. He has never paraded or made any fuss about his principles along this line. Honesty is not a mere policy with him; it is a principle. One of his greatest pleasures is in the congenial feeling and confident regard which exist between him and the employees and customers of the company of which he was until recently the executive head.

Mr. Thompson is a man of many parts, but above all is possessed of a wonderful amount of quiet dignity, a kindly disposition and a courteous manner which make for him hosts of friends who remain permanently his friends.

I received a call recently from a man who conducted an installment business for several years, only to find that all the profits of his business career were tied up in installment accounts, a considerable portion of which were against people whom he could not locate. In spite of all he could do, the percentage of losses was very heavy. He recently sold out and has re-engaged in the house furnishing goods business on a strictly cash basis. He believes he will succeed in this undertaking, because he makes it plain to his customers that by dealing with him he can save them an average of 100 per cent. When asked how he proceeded along cash lines, he said:

"I will illustrate by mentioning an

actual occurrence on a rug sale. I pay \$30 for a standard rug. I price my rug at \$45, while the installment dealer who sells the same rug at \$5 down and \$1 per week has to get \$75. A woman calls at the store and I show her the rug. She decides to take it if she can buy it on the installment plan. I show her the factory mark on the back of the rug and tell her to look at the mark on the \$75 rug at the installment store and she will see for herself that both rugs are identical as to quality. Then I tell her I will sell her my rug for \$5 down and \$5 per month, retaining the rug until the last payment is paid. In eight months she will have paid for the rug and saved \$30. This sort of argument appeals to a woman customer, nine times out of ten, and I make a profitable sale and the woman gets her rug at \$30 less than she would pay on the long-time installment system."

E. A. Stowe.

#### Stopping and Making Profits By Congressional Action.

Los Angeles, July 19—One of the big insurance companies reports that the men and women of America own diamonds to the value of four billion dollars, and that among them are very few of the really large diamonds of the world. From this it may be seen that there is much for the willing hands of the burglar element to do. When they have rounded up the visible supply they can take to plundering each other.

The new talking feature of the movie may or may not be a success but it certainly gives one a thrill especially where only a portion of the text is spoken. To have the actors exercise their vocal cords at a time when you are not looking for sound is really somewhat disconcerting. But what really makes the spectator sore is to find that the sweet little fairy he has been sympathetically weeping with really possesses a bass voice which goes rumbling through the show house like the unloading of pig iron from a freight car. I don't care much whether pictures are silent or noisy, but I prefer to have them 100 per cent. either way.

The war between the movie men and the actors union still continues in Hollywood. Once in a while one hears of some small concern giving in to these highjackers, but the big fellows are freezing up and say that henceforth actors will be paid on a basis of merit, and if they don't like it—the world is wide. It is the old skin game of trying to foist the services of incompetents in the game because of their union tendencies, and out here it does not work and hasn't for some years.

The research secretary of the Methodist board of public morals, issues statistics showing that prohibition has increased the National wealth by upwards of \$72,000,000,000. Whereupon the National Industrial Conference Board issues a bunch of figures showing that instead of a gain prohibition has put us into the red exactly twice as much.

I am reminded that at one time E. W. Scripps, publisher, desired some statistics on National affairs for his family of newspapers and offered a Washington professor \$12,000 to do the work of compiling them. He got an answer by wire: "Offer accepted. What do you want the statistics to show? Can furnish to meet any requirement."

Here in Los Angeles the retiring mayor stated that the attempted enforcement of the eighteenth amendment had cost \$3.94 per capita during the past year, or a little worse than

\$5,000,000, no portion of which was paid by the general government. The mayor had something to base his estimate on.

For all the good it has done the American farmer, the late and I might say, unlamented, session of Congress, might just as well have passed a bill reading: "On and after July 1, 1929, all farmers shall make a profit," and adding various penalties for non-compliance.

President Hoover could have signed this and it could have been filed away with various other forgotten laws.

The probable success of the scheme to make farmers prosperous by political maneuvering may be judged by what happened when politicians some years ago, decided to make another industry unprosperous.

At that time Standard Oil was coining money hand over fist. The politicians, in that case, decided that Standard Oil was making too much money, and passed laws to stop it. If you want to know just what luck they had, you might glance at the market quotations for various Standard Oil stocks to-day.

Congress tried its hardest to stop one industry from making profits. It failed. It has now tried to start another industry into the profit class by similar methods. Concerning the efficiency of the prescription your guess is as good as mine.

Getting food out of the ground is just as big an industry as getting oil out of the ground. It profits or loses by the same rule and the passing of laws never will change these rules. Just as sensible as any of these achievements was the promise of a several times runner up for the presidency who promised, if elected, to see that the "law of supply and demand" was repealed.

Business methods, business brains and business ingenuity can make the farmer prosperous. Political agitation never can and never will.

The story has become a legend of the Westerner who, speaking on an Eastern lecture platform, extolled his native land in extravagant terms, referring to Yosemite Falls as the Nation's highest waterfall; Mount Whitney as "America's highest mountain peak;" Death Valley as the "hottest and driest region in the United States;" Grand Canyon as the "deepest hole," etc., who was picked up by a cynical listener with the remark that while the speaker was indulging in all these superlatives he should not forget that the West contained, among its many curiosities, "the greatest liars in the world."

Heretofore the real estate men have had the drag on this kind of stuff, but now the aviation companies are forging to the front almost abreast with the Boulder Dam contingent. On an average of one a day California aviators pass to the great beyond, because, as Thomas Edison says, of attempted silly stunts.

Aviation is most assuredly in its infancy so far as practical performance is concerned. The air transportation of the future, or rather the successful performance of same, will be accomplished by "lighter than air" craft. The plane will, possibly, not be done away with altogether, but it will not become thoroughly practical unless its defects are trimmed down very considerably. Improved fuel will have to be developed for one thing. This may be brought about by the application of gas, to make the craft more buoyant and at the same time useful for fuel.

But the promotion companies will go right ahead, as a mere matter of sentiment, whether dividends are ever paid or not. At least such organizations out here are reporting no profits—except in stock sales.

Word has been transmitted from San

Francisco that a woman on a rail ferry boat fell and received injuries affecting her thyroid glands and that as a result her weight increased 50 per cent., and for which she was awarded a small fortune by a jury in an action against the railroad company.

About everything from patriotism to fat is assigned to the glands these days. Once the appendix was the extracting power of our body and directed everything from diet to bunions. Then the tonsils became the center of attack, and a person with a pair of these organs in his possession became an object of medical suspicion. Then the teeth were found guilty of most of the rebellion in the body.

Just now the glands seem to be the self-starters of trouble. If you are too skinny it is your glands. The name gland seems to function both ways. If you are too tall to enter the door, it is your glands, or if you get lost in the crowd, it is just the same.

The thyroid located somewhere in the neck is supposed to control size. That is, an active one will make an elephant out of you, or a lazy bones will place you in the pigmy class. Either way you lose.

Glands will naturally be placed on the market—possibly in liquid form—and then there will be another type of boot-legger.

However, there will be the same old-fashioned people who do not believe in scientific attainments and will continue to recommend the same old remedies, with molasses added, and a sprig of mint, if obtainable.

Frank S. Verbeck.

#### Censorship of Advertising.

Although there is little reason for believing that Congress will pass Senator Smoot's bill providing for Federal censorship within a limited field, there is always danger in assuming that attempts to increase political power over business will prove unavailing. This is especially true of any proposal of this sort sponsored by a leader having the weight and character of the Senator from Utah. It may be significant that, while ostensibly merely extending the scope of the Pure Food and Drug Act so as to cover advertisements as well as labels, the bill brings advertisements of tobacco products under its terms. But even if the introduction of the bill were interpreted to mean that the chief spokesman in Congress of the beet sugar interests was of a mind to take a hand in the sweets-cigarette imbroglio, that cynical suspicion would not warrant indifference to what he is doing on the part of advertisers in other industries. For if once the camel of government interference gets its nose under the tent of advertising, it is certain that the whole animal will soon thereafter make itself at home within the premises. This is not to say that the great body of advertisers is or should be opposed to measures against fraudulent misrepresentation of goods. There is no quarrel with penal code punishments for obtaining money under false pretenses. There is only commendation for wise exercise by the Federal Trade Commission of its power to prevent practices that are unfairly deceptive. Many advertisers are behind the Better Business Bureau's activities in raising commercial standards and discouraging unsavory methods. But there is a wide gap between sensible measures to stop cheating and enactment of rules that



would tend to restrict free play in the promotion of sales. The time to stop official censorship of advertising is when the thing shows its head. To wait for more definite signs of interference is to imply a degree of indifference that is an invitation to aggressive action.

#### A. & P. Manager Fined For Short Weights.

Battle Creek, July 23—Frank Doyle, who is manager of the A. & P. store at Madison and East Michigan streets, was haled into Justice Shafer's court last week and pleaded guilty to selling

short-weight to his customers. The complaint was made by Charles Stahl, city sealer, who accused Doyle of selling steaks one-fourth pound under weight and two rabbits ten ounces under weight.

Doyle pleaded guilty and explained that the action was individual and was without knowledge or instructions of the company. Justice Shafer fined him \$25 and the costs were \$5, making the total fine \$30. Just why he went so far to absolve the company is rather significant.

Peculiar significance is attached to the statement made by Doyle, when he pleaded guilty, in stating that the A. & P. was without knowledge of his

short-weighing and had given no instructions to that effect. He neglected to state, however, who would have been the beneficiary of his short-weighing, whether he would have stuck it in his pocket or whether he was building up an "overage" to take care of his inventory.

#### Toilet Sets Promise Well.

Toilet sets, in both sterling silver and gold, promise to rank high again this year in the more expensive lines of Christmas presents. Long-handled effects will again prevail, and early retail buying stresses them heavily. The

avored types of mirrors measure about 18 inches from tip to tip, while the brushes run from 12 to 14 inches in length. The higher priced lines stand out in the early orders, and it seems almost impossible to make them too good. Three-piece sets, consisting of brush, comb and mirror, are selling best around \$100, while in gold the favored styles run from \$700 to \$800 in price.

When money talks solemnly, brokers call for more margin.

We recommend for Investment

\$250,000.00—Series F

## Illinois Standard Mortgage Corporation CHICAGO

6% Guaranteed First Mortgage Collateral Gold Bonds

Bonds guaranteed on their face by The Metropolitan Casualty Insurance Company of New York

Assets \$15,452,308.70

CHICAGO TRUST COMPANY, Trustee

Each of the Bonds of This Series Bears On Its Face the Irrevocable Guaranty of the Metropolitan Casualty Insurance Company of New York, reading as follows:

### GUARANTY

*FOR VALUE RECEIVED* the undersigned Company hereby guarantees to the legal holder of this Bond payment of principal and interest of this Bond according to its tenor, upon condition that at the option of the undersigned it is to be allowed eighteen (18) months from the maturity of this Bond, whether by lapse of time, declaration or otherwise, within which to pay the principal amount, but with interest in the meantime semi-annually at the rate named in this Bond, hereby waiving presentment, notice and/or demand to the primary obligor and to the undersigned.

IN WITNESS WHEREOF Metropolitan Casualty Insurance Company of New York, York, has caused this guaranty to be signed in its name by a vice president and its corporate seal to be hereunto affixed and duly attested at the City of New York, State of New York, the \_\_\_\_\_ day of \_\_\_\_\_, 1929.

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK

Attest: \_\_\_\_\_ By \_\_\_\_\_  
Assistant-Secretary Vice President

### Maturities

March 1, 1931	-----\$12,000.00	Sept. 1, 1934	-----\$10,000.00	March 1, 1938	-----\$13,500.00
Sept. 1, 1931	-----10,000.00	March 1, 1935	-----10,000.00	Sept. 1, 1938	-----14,000.00
March 1, 1932	-----10,000.00	Sept. 1, 1935	-----10,000.00	March 1, 1939	-----14,500.00
Sept. 1, 1932	-----10,000.00	March 1, 1936	-----11,500.00	Sept. 1, 1939	-----14,000.00
March 1, 1933	-----10,000.00	Sept. 1, 1936	-----12,000.00	March 1, 1940	-----12,000.00
Sept. 1, 1933	-----10,000.00	March 1, 1937	-----12,000.00	Sept. 1, 1940	-----12,000.00
March 1, 1934	-----10,000.00	Sept. 1, 1937	-----12,500.00	Sept. 1, 1941	-----20,000.00

Price 100 and Accrued Interest, to Yield 6% Insured

## THE INDUSTRIAL COMPANY

Associated With The Industrial Bank

INDUSTRIAL BANK BUILDING

MONROE, OTTAWA, FOUNTAIN STS.

GRAND RAPIDS, MICHIGAN

## FINANCIAL

### Record Pace of Industry Holds.

With the pace of industrial activity still unabated June now goes into history as the sixth consecutive month for 1929 to establish a new record high over the corresponding month of any year.

What is still more interesting is that at 134.8 the Standard index of industrial production for June just computed comes very close to the record high of 137.6 established in May for any month. Not only were the wheels of industry turning faster last month than for any June in history but excepting May they were turning faster than any other month. When set in comparison with a year ago the rate of industrial output during June shows an increase of 13.5 per cent. Whatever others may think of the credit situation certainly dear money has not so far slowed down business or destroyed industry's faith in the future.

Like the 1929 months that had gone before June was distinguished not for an abnormal improvement in two or three industries but for the distribution of its gains. Indeed the industry that did not set a new record for June was the exception rather than the rule. A number of industries topped their previous records for any month as well as those for June. How widely the different groups have shared the country's prosperity, or, putting it in another way, how widely they have contributed to good times generally, is revealed in a comparison of the June rates of production with those for a year ago.

The index of steel production rose to 151.2 as against 112 for June, 1928. Automobile production to 192 from 146.6. Tire production to 261.8 as against 187, establishing a new high not only for June but for any month on record. Paper rose to 137.8 from 135.5 and pulp to 119.5 from 111.1. Gasoline, likewise establishing a new record for any month, rose to 260 as against 220.7 a year ago. Sugar to 90.5 from 82.5. The tobacco industry at 230.2 rose to a new record for any month, as against 179.5 a year ago. The electrical industry at 193.3 was another to reach a fresh top for all time, as against 170.1 a year ago.

A few of the other interesting gains were those by the chemical industry to 138.3 from 120.4, cotton to 114.2 from 102.4, wool to 104.1 from 93.6, silk to 170.7 from 153.1, boots and shoes to 123.3 from 111.9, crude petroleum to 183.5 from 163.4, copper to 152 from 121.7, lead to 128.2 from 102.2 and zinc to 127.2 from 122.4. Slight losses were sustained by the meat, cement and lumber industries.

The lesson to be learned from these figures is that as never before in recorded history industry has become stabilized at a high level of activity and that when its pace has been speeded along sound lines, without the artificial stimulation of rapidly advancing commodity prices, the prosperity state does not turn easily into depression.

Paul Willard Garrett.

[Copyrighted, 1929.]

### Is the Stock Market Vulnerable Again?

This summer's bull market resembles notable previous advances in some ways just before the drop but it also differs in important respects.

The terrific pace of the rise in the last six weeks in itself suggests that the market has become vulnerable again. Not even the upswings preceding the March, 1929, or before that the December and June setbacks, were so sharp as the one we are witnessing. The index of ninety stocks since the end of May has jumped 34 points—industrials 25, rails 29, and utilities 73. Certainly the market possesses elements of vulnerability. Yet the character of buying this summer has been stronger than that preceding any of the violent setbacks lately in the Coolidge-Mellon-Hoover bull market.

Perhaps that is why the rise in brokers' loans although substantial has not reached a point on the chart suggesting danger. Each of the notable setbacks in the market in the last two years has been accompanied by an advance in brokers' loans to a level relatively faster than that in stocks. Loans have been rising faster. Accordingly the two lines have not yet fallen far apart. Indeed on the basis of last week's report the loan index was up only to 212 as against 221 for the stock market.

Whether the stock market is soon to have another corrective downward adjustment is a question nobody can answer. It is always interesting to compare prevailing symptoms with those that have accompanied previous breaks in recent history. Not the least significant difference between the 1929 summer market and previous bull markets has been the absence of a feverish increase in sales volume. That frequently precedes a severe decline. Notwithstanding the greatly increased number of shares listed, and the ever broadening list of stocks, the market has not yet run to 5,000,000 shares for a single trading session to date this summer. Buying if anything has been concentrated largely in groups selected by wealthy institutional investors interested not in market turns but in the investment prospects of particular situations over a long pull. The entrance of strong and important bankers into the public utility situation, the heavy institutional buying of railroad stocks and the extremely careful selection of industrial issues illustrate the character of the present market.

In addition of course the market lately has had the stimulus of rapidly advancing wheat prices which by their severe decline late last spring clouded the outlook for agriculture and depressed the stock market.

Paul Willard Garrett.

[Copyrighted, 1929.]

### Cheerful Sentiment Generated by Sustained Activity.

Whatever Colonel Leonard P. Ayres may think of the stock market this Cleveland prophet in his July bulletin lines up definitely on the side of those expecting good business for the rest of the year.

Without committing himself on pros-

▲ ▲ ▲ A BANK THAT  
OFFERS EVERY SERVICE  
TO THE MAN  
WHO WANTS TO BE  
SOMEBODY ▲ ▲ ▲



## OLD KENT BANK

CAPITAL AND SURPLUS, \$4,000,000  
RESOURCES, \$38,000,000

THREE DOWNTOWN OFFICES  
ELEVEN COMMUNITY BRANCHES

## 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

Phone 86729 Night Phone 22588  
**THE INVESTIGATING AND ADJUSTMENT CO., INC.**  
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



pects for the stock market Colonel Ayres thinks that enough favorable business sentiment has been generated in the last six weeks to keep industry running at a high rate of activity for some months to come by the very momentum of the optimism. Not the least of the contributions toward an improved sentiment has been the steady advance in stock prices since the end of May. Rising stock prices almost invariably result in a more cheerful business sentiment. While the trading volume has not yet reached the 5,000,000 share level, weighted index of ninety stocks is up 34 points since the end of May. Distributed by groups this rise represents 28 points for the industrials, 21 points for the rails and 74 points for the public utility shares.

But Colonel Ayres rightly does not base his expectations for continued good business entirely on the optimism generated by rising stock prices. In addition there is the important consideration that most lines of industry are still operating at high speed after concluding a half-year of record-breaking proportions. The outlook for the rest of 1929 seems favorable, says Colonel Ayres, "and in no small degree this is the case because business sentiment is so generally cheerful that it seems able to carry trade, and industry, and even transportation forward at high levels of activity for some months yet to come by the very momentum of its optimism. If agricultural prospects continue to improve, as now seems probable, and if the stock market will exhibit even a slight degree of prudent restraint, which seems less probable, the outlook for the second half-year promises to continue to be bright."

Among the reasons cited for expectation of good business is the attitude reached freely by business men, bankers and speculators "that the Federal Reserve authorities have definitely accepted defeat in their long struggle to regain control over the credit situation." Colonel Ayres admits that "there is much informed opinion to the contrary" but ventures the prediction that interest rates will remain high during the months just ahead. Whether they do or not however "the fact remains that so far the high prevailing rates for credit have done little apparent harm to business."

One unfavorable aspect of high interest nevertheless is the resultant shrinkage in our loans to Europe which a little more than a year ago were running at the rate of \$2,000,000,000 a year but which have shrunk perceptibly with the rise in interest rates.

Paul Willard Garrett.

[Copyrighted, 1929.]

#### **Recession Early in 1930 "Fairly Well Indicated."**

If precedent is any guide the flow of American corporate profits will complete its three-year earnings cycle this year, mounting to the best levels in history, but will begin to taper off once more early in 1930.

At least this conclusion at once sweet and bitter is the one reached by the experts of Standard Statistics, Inc.,

from their study on the trend in the financial position of industry revealed through the composite income accounts and balance sheets of 561 industrial corporations. Since 1921 industry has passed through three three-year earnings cycles—a decline lasting a year followed in each case by an increase to new record high levels extending two years—although, note this, the general trend has been upward notwithstanding the cyclical shifts.

The depression of 1921 was followed by recovery in 1922 and 1923—one year of decline in earnings followed by two of improvement. Likewise the 1924 recession was followed by a gain in 1925 and a rise to a peak that seemed abnormally high in 1926. Once more the second year of earnings expansion was followed by a recession. After the 1927 recession came recovery in 1928 and it is now all but certain that a still higher earnings peak will be established in 1929. If so that will complete the present cycle and indicate recession in 1930.

Doubtless chance has played a part in the regularity of this rotation. Aside from the law of averages the experts at Standard find a basis for expectations next year. "It is interesting to note that the available evidence does strongly suggest that," they say, "while the current upswing in earnings will doubtless continue through 1929, a recession during 1930 is fairly well indicated. The foundation for this belief may be found, at least in part, in the outlook for lower crop incomes this fall, which, if witnessed, will be reflected in a declining business trend next spring, and in the outlook that the let-down previously anticipated in many lines of industry for the last half of 1929 will probably be postponed until so late in the year as to have comparatively slight effect upon the 1929 results of leading companies, but will be clearly revealed in the early months of 1930."

Whether the next recession in business will come in 1930 as the cycle charts indicate or later the fat earnings put aside by American corporations are building up a cushion of strength that will enable the better companies to withstand a reversal without serious difficulty. Not the least interesting sidelight on this is that whereas inventories have grown the increase in cash assets last year was more than treble that of inventories.

Paul Willard Garrett.

[Copyrighted, 1929.]

#### **Average Yield on Common Stocks Has Changed Little.**

The advance of stock prices to new high records has been justified by increased earnings and dividends, in the opinion of Moody's Investors Service, which has recently compiled interesting statistics on average yields of listed common stocks.

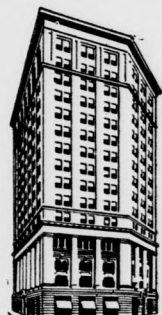
A weighted average of 421 stocks as of June 1 showed the yield of 4.74 per cent. only about 1 point below that of November 5, 1919, when the average of 141 stocks stood at 5.73 per cent. This average on March 7, 1923, was 5.53 per cent., and on January 4, 1926, was 5.81 per cent. Since then the

trend has been toward lower levels.

In spite of the steady rise in prices for the last year, average yields have

remained virtually the same, the statisticians point out.

Record-breaking dividends paid in



"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



## **L. A. GEISTERT & CO.**

Investment Securities

GRAND RAPIDS—MICHIGAN

506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

## **The Brand You Know by HART**

Fancy

Fruits



Quality

Vegetables

**Look for the RED HEART  
On The Can**

## **W. R. ROACH & CO.**

General Offices

Grand Rapids, Michigan

1928 and 1929 "are apparently not at the expense of conservatism in building up stronger equity values," says the analysis.

"The practice—on the part of about 15 per cent. of corporations—of declaring extra dividends rather than increasing liberally the regular rates is another indication of this conservatism in dividend policies.

"Probably even more important than the above are the developments in the field of industry itself. The greater productivity and efficiency of corporations contribute to wider markets and greater earning power and, in addition, result in the accumulation of huge liquid reserves. These funds, in turn, not only make for a still greater financial strength of corporations but become a factor of demand in the security markets. The various merger developments, which are in line with this tendency toward greater efficiency, constitute another factor accounting for the smallness of many a current yield.

"There is no end in sight to this ever-accelerating process," continues the discussion, "and, as long as our financial system grows stronger and more flexible, the probability of a forced liquidation of values, similar to that of 1920, becomes more and more remote.

"Other factors being equal, the advance of stock prices of the last nine months was entirely justified by higher dividends." William Russell White.

[Copyrighted, 1929.]

#### Outlook For Second Half.

The second half of the year begins under conditions so auspicious that even the most conservative observers are beginning to talk confidently of the prospects for the fall and winter months. Generally such indications are not clear until the end of the summer. This year, however, favorable evidence is already coming forward in such volume that early prognosis is scarcely escapable. Of these perhaps the most notable is the continued activity of the steel mills at close to full capacity long after the time of customary slowing down. The same is true of the automobile plants. In both cases demand has dictated output, a fact which supports the belief that the opening of the autumn season will not be clouded by surplus stock. Similar implications are to be found in the impressive data of retail sales. The employment and power figures are eloquent of whirling wheels in the country's factories at large, while the rising relative number of loaded freight cars tells of distribution of goods on a scale never before equaled at this time of year. What all this means is indicated by the brilliant earning statements coming in from industrial corporations and railroad companies for the second quarter, coupled with the comparatively high prices of commodities now prevailing. That business sentiment reflects these conditions is clearly demonstrated by the unprecedented amount of advertising in recent months. Thinning winters are generally presaged by anticipatory tapering of business in the late spring, fattening winters by re-

luctance to pause even for the hot days in June. A specimen of the first sort we saw in 1926, of the second sort in 1925.

#### Leisure Time and Spending.

Everyone has become familiar with modern ideas about high wages and their repercussions in the form of improved standards of living and enlarged buying power that redound to the advantage of industry at large. Most of us know less of the related trend toward fewer working days, to say nothing of fewer working hours. This movement is gaining impetus from the theory, proclaimed most loudly by Henry Ford, that those who make goods to sell find advantage not only in providing wage earners with the means of buying the fruits of labor on a large scale, but also in giving to workers abundant time for the encouragement and satisfaction of their desires for the good things of life. The more they play the more they spend. The five-day week is the longest step in this direction, and naturally it encounters among employers the most resistance. Yet even this radical departure from old economic practice and principle is making astonishing progress. According to a survey of the Bureau of Labor Statistics covering 1928, it affects 53 per cent. of all the clothing establishments and a third of all the operatives, 30 per cent. of the men in automobile plants, and 14.6 per cent. of the building trade workers who are regularly employed. In the building trades and clothing industries the five-day week has not, as a rule, been granted voluntarily. But the same might be said about the maintenance of high wages generally. It remains to be seen whether business as a whole will discover in increase of leisure among the masses of consumers results beneficial to itself which are now credited to the dinner pails that are full and have something on the side as well. At some point, to be sure there must come a break in the circle that used to be called vicious where give and take follow each other like a dog after its tail. But all that any of us can see at present is a surge of activity which is submerging many of the rules that were formerly accepted as established laws. What order will emerge when the seas of swift change begin to subside no man can foretell.

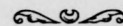
#### A Boudoir Mirror.

Mirrors that may be used on dressing tables or in a very decorative foyer, or, better yet, in one of the newly equipped modern closets, are made of black onyx. The mirror itself has a deep beveled edge, while the back is finished with a border of metal, inside of which is a row of fine seed pearls. Each corner has a stone setting in quartz. Rose and green quartz are mostly used, for they supply the best color contrasts with seed pearls. In the center of the back is a handsome square of engraved metal in an old silver finish which holds a heavy ring about two inches in diameter and about an inch wide, set with a band of seed pearls. A handsome silk cord with a tassel to match is used in conjunction with the heavy metal ring for holding.

## Vacation time is here

Have you considered the advantages of an agency account?

We can relieve you of all the routine care of your securities. Whether at home or away, you will always be able to take advantage of sudden opportunities in your investment situation, as your instructions for sales or transfers will be promptly executed.



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

## We Won't Overstock Any Grocer

Because we know that when he orders "Uneeda Bakers" products in smaller quantities, frequently, he is able to sell them oven-fresh to his customers.

And that's the reason we urge you not to overstock. Our salesman calls often and our trucks give frequent delivery. This helps you keep your stocks complete and fresh at all times.

NATIONAL  
BISCUIT COMPANY  
"Uneeda Bakers"



GUARANTEED  
**UNIFLOW**  
"THE PUMP SUPREME"

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

**MICHIGAN SALES CORPORATION, 4 Jefferson Avenue  
PHONE 64989 GRAND RAPIDS, MICHIGAN**



## MUTUAL FIRE INSURANCE

### Cover Under Alleged Burglary Policy.

By restrictive and limiting clauses the cover under an insurance policy may be so whittled down that it does not answer the purpose for which the insurance was required and taken out at all.

It is important, therefore, to examine your policy to see if you are really covered under it to the extent intended by you in buying the insurance.

This illustrated by the recent case of Dimmitt vs. Hartford Accident and Indemnity Co. The plaintiff sued to recover on an alleged burglary insurance policy, which was an ordinary standard residence burglary policy, except that it bore a rider with the clause "on the highway."

In the policy was a schedule enumerating the location of the residence of the insured; that it was private; that she occupied the entire building and that the occupation of the insured was millinery. The words "Burglary Policy," appeared at the head of the policy in large capitals. The plaintiff testified that the agent of the company at the time he sold the policy understood that it was to cover her jewelry, her personal knick-knacks, and her household silverware in the amount of \$3,000. She testified that she was a business woman and never intended insuring herself solely against "robbery on the highway."

At the trial of the action, judgment was given for the plaintiff, and the defendant appealed.

In affirming the judgment of the trial court, the Supreme Court of Kansas held as follows: "That the record indicates that plaintiff purchased a burglary insurance policy for the purpose of protecting herself against such loss as occurred. It is the duty of the insurer to write a policy in accordance with the application or agreement for insurance and an insured who receives the policy may assume that the insurer has discharged his duty and written a policy upon the basis of the application or the agreement. The defendant is bound by the acts and agreements of its agents and the policy is a straight residence burglary policy. As the language in the contract was sufficient basis for the recovery, reformation of the policy was unnecessary."

While the outcome of this particular case was favorable to the policyholder, it does not follow that similar cases tried elsewhere would have the same result. Accordingly, it is always advisable to examine your policy to ascertain if you are getting the protection you think you are paying for. Particularly is this necessary if you are offered insurance at a considerable reduction in the ordinary rates. Cut rates are usually more than offset by drastic reductions in the coverage, so that while you may believe that you are saving money, you are really getting such a limited coverage that it may be practically worthless for your purposes.

It is so unsatisfactory to flatter a conceited man. He believes you.

The most subtle form of flattery is listening attentively.

### Collected Insurance on the Husband She Killed.

Monroe, July 22—I see by the papers that a woman in St. Louis who shot and killed her husband some months ago has been able to collect under his insurance policy. Could such a thing happen in Michigan? J. V. C.

It would depend upon the circumstances under which the shooting and killing took place.

The case to which you have reference is doubtless that of "Good Time" Charlie Matlock of St. Louis, who back in November, 1928, was shot and killed by his wife in the apartment which he maintained for another woman.

When tried on a charge of murder in the Circuit Court for Criminal Causes several weeks ago Mrs. Matlock was acquitted, the jury accepting her statement that she had shot and killed her husband in self-defense. Evidence at the trial showed that Mrs. Matlock, armed with a revolver had gone to the apartment, intimidated the other woman and waited for her husband to come in.

Mrs. Matlock was the named beneficiary in the insurance policy, but her right to the money was contested by the guardian for Charles Matlock, Jr., a 10 year old son of the slain man by his first wife, while creditors contended the insurance funds should be paid to Matlock's estate so that they could levy against it.

The insurance company interested, the Bankers Life, entered an interpleader suit for the purpose of having the court decide to whom the proceeds of the policy should be paid. The policy was dated April 2, 1928. The insurance company deposited the \$10,000 with the court to be paid to whom the court decided.

Circuit Judge Landwehr of St. Louis, who heard the case, has decided that the insurance money should be paid to Mrs. Matlock.

### A Business Man's Philosophy.

I plead for the right of anyone to speak what is on his mind, not that I endorse what he has to say, but because I fear that in refusing to let him speak I may soon acquire the habit of refusing to let anyone speak who holds ideas that disturb me. The moment I do that I know that the skies are under me and that I have become old and useless. William Feather.

For every employe who is "steady in his work" there shall be steady work. The right to regularity in employment is co-equal with the right to regularity in the payment of rent, in the payment of interest on bonds, in the delivery to customers of the high quality of product contracted for. No business is successfully conducted which does not perform fully the obligations incident to each of these rights. Each of these obligations is equally a fixed charge. No dividend should be paid unless each of these fixed charges has been met. The reserve to insure regularity of employment is as imperative as the reserve for depreciation; and it is equally a part of the fixed charges to make the annual contribution to that reserve. No business is socially solvent which cannot do so.

## Uncle Jake Says—



"Whenever a man gets a notion into his head that he is indispensable, then is the time for him to grab his rubbers because he is due for a long, long slide."

Our

### KVP Delicatessen Paper

has proven itself to be what we say it is, therefore, you are taking no chance of slipping when you use it.

KALAMAZOO VEGETABLE PARCHMENT CO.  
KALAMAZOO, MICHIGAN

## FINNISH MUTUAL FIRE INSURANCE COMPANY

Calumet, Michigan

Organized for Mutual Benefit  
Insures Select Mercantile, Church, School and Dwelling Risks  
Issues Michigan Standard Policy  
Charges Michigan Standard Rates

Saved Members 40 to 68% for 33 Years  
No Membership Fee Charged

For Further Information Address  
FINNISH MUTUAL FIRE INSURANCE CO.  
CALUMET, MICHIGAN

## Affiliated with

### The Michigan Retail Dry Goods Association

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

## THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, SECRETARY-TREASURER



## LOSSES DUE TO BAD BUYING.

### Dealer Who Has Records Stands Best Chance.

Under-buying and over-buying are two important sources of loss in the retail food business. Both can be avoided to a great extent by proper record keeping, and the trouble and expense of keeping these records usually will far more than pay for themselves.

By failing to have some article in stock for which there is a demand the dealer not only loses the sale of that item but often loses the sale of additional items which might have been purchased at the same time.

It is not uncommon to hear a housewife say, "I don't buy from such-and-such a market very often. They're always out of things, especially when I need them." If the truth were known, it is probable that the dealer had been out of what the housewife needed only on a few occasions but he is losing trade consistently for having failed the customer when he did and for having given her the impression that he "always" is out of things.

In the writer's home town it formerly was absolutely impossible to buy sweet rolls after 5 o'clock on Saturday afternoon. Every baker and grocer in town was out of them every Saturday after that hour. Then one of the bakers woke up to the fact that there was business to be had, and he baked up an additional batch of rolls one Saturday afternoon. By 9 o'clock he had sold 100 dozen rolls which were made after 5 o'clock. His customers now expect him to have rolls during the evening and he continues to do a big extra trade after his competitors' supplies are exhausted. In this instance, it was a case of under-baking instead of under-buying, but the principle is the same.

Over-buying is just as serious. When a dealer buys more than his trade will absorb, his business suffers in several ways. First, some of his capital is tied up in dead stock and cannot be used to purchase live stock which may be badly needed. Secondly, if the slow moving merchandise stays on the shelves or in the cooler long enough, it must be sold at a sacrifice, which reduces the dealer's average margin and profit. In the third place, over-stock often is sold after it becomes shopworn or out of condition, with the result that customers become dissatisfied.

Some dealers over-buy because they don't know what they actually do need. We shall say more of this a little later. Others over-buy because they permit the salesman to sell them more than they really want. In most cases, this is not the fault of the salesman. Every salesman knows that it does not pay to over-sell his customers, because that practice will eventually work against him. But unless the dealer or the salesman knows how much the dealer does need, over-selling may result.

Between the two evils—over-buying and under-buying—there is a happy medium which should be the aim of every dealer. By determining what his experience has been in the past under

similar conditions, a dealer can guard against either possibility.

One way is to keep a record of the sales of various commodities. For this particular purpose, however, it is not necessary to analyze the sales of every commodity. Attention can be concentrated on those which the dealer often is out of or over-stocked with. In the case of some items on which the turnover consistently is slow, the dealer may want to know his sales for a period of a month or perhaps two or three months. On other items which turn quickly, he may want to know daily or weekly sales. This will be especially true of perishables.

It also is necessary in the case of some commodities to know how much has been sold on different days of the week; especially Saturday and Monday. Once a record has been obtained of past sales, the dealer is in position to figure how he should buy in the future. It must be borne in mind, of course, that past experience is not a sure-fire guide to the future. A dealer may find that he has sold exactly 250 pounds of pork chops or thirty dozen oranges every Saturday for two months and still his sales may be greater or less the coming Saturday. The law of averages must be used intelligently.

It also is important to note that, in the case of commodities which consistently are out of stock, past experience is not the only factor to consider. The dealer must estimate how much more he could have sold if his stock had not been exhausted. To do this, it is necessary to keep a record of the orders which could not be filled. If the task of keeping such a record becomes burdensome and interferes with other duties of the clerk, the difficulty can be met by checking only a few items at one time. A small note book kept by the cash register will serve for recording such information.

When the dealer knows pretty closely what he can expect to sell within a given period or on a certain day, he is in position to buy more intelligently and to avoid the losses which accompany uninformed purchasing.

Consideration also must be given to the special order problem. It often happens that a good and profitable customer whose favor the dealer wishes to keep at almost any cost will order some item which the dealer does not keep in stock. In order to please the customer the dealer orders especially for her and sometimes has to order a larger quantity than the customer wants at the time. He then puts the balance on a shelf or in the refrigerator and waits for someone else to order the rest.

A retail druggist recently led us to a shelf in the rear of his store and pointed to a dusty collection of cartons and bottles.

"I'm going to take a complete loss on all this stuff. It is what is left over from special orders I placed to accommodate some of my good customers. In some cases, they placed the order and then never came back to get the goods or else refused to take it when it arrived. And nobody else wants it."

This happens in all lines of retail

business. Unless his customer is such a big customer that he can afford to risk taking a loss on unsold portions of the order, the dealer must refuse to accept the order in the first place or else he must go out and buy the exact quantity from some other dealer. Often the latter procedure will save money for him, even though he makes no profit on the sale.

It is impossible to make any definite rules with regard to these phases of buying. One extreme is as bad as the other. The dealer who has records to help tell him how to buy stands the best chance of buying profitably.

E. B. Wilson.

### Some Pioneer Preachers of the Pines.

Grandville, July 23—Among the early pioneers of West Michigan there were no hardier, courageous, self-sacrificing men than those who carried the gospel to the wilderness and blazed the way for religious teaching of the settlers.

My memory carries me back to those early days and I recall several ministers who did yeoman service for Christianity and morality in the shadow of the pines. I call to mind one who should have a monument reared to his memory, the late Henry S. Mellon, than whom no more faithful follower of the cross ever penetrated the pine woods.

He was not an educated man in the highest sense of the term, yet he had a surplus fund of common sense which was far more useful than a college diploma. He secured the use of the schoolhouse at Bridgeton in which to hold religious services and he held those services with regularity, regardless of the opposition which met him at every step.

He had preached several sermons before the hard pets of the border decided to dispense with his services. On one occasion, while engaged in holding a meeting in the evening, some evil disposed persons unhitched his horse from the cutter and boosted said cutter to the top of a woodshed.

When the elder came forth at the close of the services his horse was there, hitched as he had left him, but the cutter had disappeared. No lengthy search was made and the minister, his wife and daughter, wended their way homeward through a slush of snow and water for a distance of half a mile.

Later Mr. Mellon found his cutter and founded a sermon on the trick. This, however, was not the end. In various ways the evil element went to the meetings for the sake of disturbing them. At length it was learned that some of the toughs had hit upon a scheme of throwing out the elder bodily.

This plot came to the ears of some of the better class of millmen who were ever on the alert to see fair play. A mill foreman we will call Sam rolled up his sleeves one Sunday morning, sat on his hands and said:

"Elder Mellon is going to preach to-night if I have to lick every one of those 'tother side the river ruffians." The meeting came to order in the schoolhouse, the same one from which the roughs had driven Seth Abbott at an earlier date. This time, however, the toughs had counted without their host.

Scarcely had the preacher begun his sermon than a lot of men in the back seat rose and filed into the aisle with groans and jeers. Mr. Mellon eyed his enemies without blanching. At the same moment a man arose, stepped into the aisle from one of the front seats, Sam, the strongest lumberjack on the river.

"Take your seats, gents, the elder ain't through yet. You can hand in yer donations later." At the same time

the speaker threw a glance over his shoulder at half a dozen husky lumberjacks of his own crew. "If these cusses attempt any rough stuff, boys, jest throw 'em out." And that ended the eruption. Mr. Mellon later thanked Sam for his contribution to law and order.

Mr. Mellon carried on his preaching throughout a number of years, not only at Bridgeton, but at several other places nearby, and he finally had the satisfaction of building a church which stands to this day as a monument to his faithfulness.

Mr. Mellon held many largely attended district meetings during his wildwoods pastorate, bringing into the woods some of the most eminent ministers in the State of Michigan.

He went out after the sinners and fetched them to the stool of repentance, converting some of the hardest characters in the woods. He was a self-sacrificing servant of the Lord and nobody, not even his enemies, doubted his sincerity. He passed on a number of years ago and none ever came to fill his place. The name of Elder Mellon is held in grateful memory by many old timers of the one time lumber woods.

Another great preacher of pioneer days was a Kent county man, the Grand Old Man of Sparta, Rev. John Maynard, who preached more funeral sermons and united more couples in marriage than any other preacher in the State.

Mr. Maynard was a native of New York, where he often drove twenty miles in order to partake of blueberry pie at a famous wayside inn. He was a Freewill Baptist and served the Spartans in that pulpit for thirty years. He was a whole-souled Christian, ever open to the throbs of pain and sorrow among his fellow men. He had a heart as big as an ox no denying that. He, too, long since departed from earth. A good minister can minister to more sorrowing souls than can any other.

Elder Alanson St. Clair was a minister of note at an earlier day. He was at one time pastor of a Croton church, one in Newaygo, and also one at Muskegon. Before the civil war he was an ardent free soiler, and met with some interesting experiences while on the circuit.

He had some thrilling experiences in Kansas at the time of the border ruffian war on that state when an attempt was made to force slavery on the people of "Bleeding Kansas."

After the opening of the civil war he went about speaking at public gatherings in behalf of the Union, calling on young men to enlist in defense of the imperiled nation. I know of at least one instance where his eloquent appeal decided a certain youth to enlist, and about a year later Elder St. Clair preached that boy's funeral sermon. Ministers of to-day can scarcely know how to appreciate the great work done by their predecessors.

Old Timer.

### British Publicity Slogans.

Lord Dewar, wittiest of British after-dinner speakers, gave the modern advertiser some pointed epigrams when opening an exhibition of poster art. Here are a few of his observations:

Samson got some wonderful advertising results when he took two columns and brought down the house.

The lions of society are tigers for publicity.

Footprints on the sands of time are not made by sitting down.

Nothing deflates so fast as a punctured reputation.

If a man upon his trade relies, he must either bust or advertise.

There is no traffic congestion in the straight and narrow path.



### Labor and Buying Power.

Three items of current news possess a kinship of peculiar business significance: Income tax receipts in the fiscal year ended June 30 were considerably higher than official predictions of their sum; 15,841 employes of Kodak, Ltd., received wage dividends amounting to \$2,204,628; Secretary of Labor Davis, spending a day in Detroit, remarked that the automobile industry's high wage scale had set a pace for all other industries that is reflected in the Nation's buying power. But it is not for any unusual quality that these items are striking. Many developments of recent years have demonstrated our propensity to underestimate the growth of American income in this era of great prosperity. The tendency among employers to give labor a direct interest in profit is daily becoming more marked. The favorable influence of high wages on consumer markets is now recognized wherever economic factors are discussed. Indeed it is just because news of this character is lacking in the distinction of novelty that these items, culled from a single issue of one newspaper, deserve special attention, lest we miss the full import of their close relationship. It is only a few years since rising labor costs were regarded as an obstacle to successful operations that ensure full employment. Until the fallacy of this apprehension was realized distribution of earnings among employes was looked upon as nothing but a means of inspiring loyalty and activity in service. We know now that national receipts are swelling largely on account of liberal diffusion of income to those who buy the products of their own and their fellows' labor. The danger that seems to confront us in these days of concentrated energy is, not that we shall revert to the shortsighted policies that seek immediate advantages for capital, but that, in the drive toward absolute economic efficiency through massed effort, we shall deprive individual adventure in business and industry of the incentives to and opportunities for high endeavor which has long been the hall-mark of our great democracy.

### Problems of Consolidated Selling.

The Fleischmann-Royal Baking Powder merger is in line with modern practice, which endeavors to make the most possible use of facilities for distribution. The bankers discovered in Fleischmann the machinery for marketing operations on a scale much larger than the business of that company was able to take full advantage of. Combination with other manufacturers would be likely to diminish an economic loss by piling up the load where it could be safely and profitably carried. This idea underlies the whole trend to coalescence among producers. It is the theme of many addresses by spokesmen of the Department of Commerce. It is a logical outcome of the search for removable waste at every point in the line of supply from the source of raw material to the ultimate consumer. Eight years ago a Hoover committee, after surveying six major industries, characterized as waste "that part of the time, material and energy

represented in the difference between the best performance on the one hand and the average performance on the other." The union of the leavening companies, which may be only the nucleus of a very large group, seeks to take up the slack in a great distrib-

uting organization. How the problems of salesmanship in dealing with more than one product are to be solved remains to be seen. This is one phase of mergers in general that seems not yet to have been worked out to a satisfactory conclusion. Wherever the

human element is important, consolidation of function is beset with difficulties. It is a good deal easier to standardize goods and processes than the relations between persons that grow up in the satisfaction of demand by supply.



## "My POST TOASTIES business JUMPED with this self-service display"

Sales actually *jumped*—from the moment Louis Schall put this Post Toasties full case floor display to work in his big grocery store in Tarrytown, N. Y.

Put *your* Post Toasties floor display to selling for you. This summer we're telling your customers about the Wake-up Food's quick, new energy as never before—advertising not only in the five leading women's magazines and the farm papers, but in 2300 newspapers in towns large and small. Thousands of Wake-up Food advertisements coming right into your community!

Tonight take home a package of Post Toasties so the family can enjoy a delicious Wake-up Food breakfast. These hot, summer mornings you'll all benefit by its quick, new energy!



## POST TOASTIES The Wake-up Food

(C) 1929, P. Co., Inc.

## AN UNUSUAL COLLECTION SERVICE

We dig up your  
Lost Money



MR. STOWE says: We are on the square. So will you after you have used our service. No extra commissions, Attorneys fees, Listings fees or any other extras—Only one small service charge.

REFERENCES:  
Any Bank or Chamber of Commerce, Battle Creek, MR. STOWE of THIS PAPER, Michigan Retail Dry Goods Association.

For your protection we are bonded by the Fidelity & Casualty Co. of New York City.

Give us a trial on some of your accounts now.

## Merchants' Creditors Association of U. S.

Suite 304, Ward Building, Battle Creek, Michigan

## DRY GOODS

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

### Cigarette Cases.

A leather cigarette case made to hold an ordinary pack of cigarettes comes in all the new colors and in reptile leathers. This case has a turned down flap that fits into a small flat leather loop and conceals a tiny outside pocket which holds a patented lighter. This lighter, although small, is guaranteed to work, and is also covered with leather to match the cigarette case.

For those who are cramped for space or for the bachelor who likes the unusual in smoking and after-dinner articles there are some new type trays recently imported from France. One frame holding three trays is made in an oblong shape, has four legs, and what would be the top of the tray is divided into three sections, each one being removable. Permanently attached to each is a bowl-shaped ash tray, a rectangular box for half a dozen or so cigarettes, a metal circular bar designed to prevent a cordial glass from slipping off, and another one, just opposite, to hold a demi-tasse without its saucer. These trays come equipped with the coffee cups and cordial glasses.

This same idea is repeated in a double-deck tray with a center handle. Both silver and copper finishes are used.

### New Wooden Covers For Umbrellas.

Umbrellas that combine beauty, practicality and smartness are made with wooden telescoping covers which slip on, and are much easier to manipulate than those made of silk. Different woods are used for the sake of variety, including those used in the making of men's fine canes. The umbrellas are made on sturdy wooden frames with unique handles shaped like animal heads, which, by pressing a concealed button, are made to wag their tongues and flap their heads and, in the case of owl heads, the eyes will sparkle. Birds can be made to chirp and dogs to bark or flap their ears. The heads are all good reproductions. Fine quality twill silk in solid colors, or with an occasional colored border, is used.

Since wrist watches have a habit of becoming misplaced and sliding off bureau tops and dressing tables, a new night light has come in to help take care of them. They are equipped with standard batteries and come in modernistic effects, to represent birds and animals or as crystal glasses or odd blocks. A ledge or hook is provided for holding the watch.

### More Millinery Buyers in New York.

More buyers of millinery were in the New York market last week than at any other time this season, and the business placed ran into considerable volume. Much of the buying reported was in the more popular-priced lines, which only recently have been completed for the new season. Heretofore this season, the bulk of the buying

had been in models selling upward of \$10 at wholesale. The cheaper lines are paralleling the more expensive offerings so far as possible, offering reversible soieil of domestic make in place of the imported material employed in the more expensive makes. The colors are the same, with accent on brown, black and blue. A feature of the popular-price buying is the call for somewhat larger head sizes to accommodate young women who are letting their hair grow.

### Solves Mystery of "Shrinkage."

The reason why pre-shrunk fabrics often seem to shrink after being made up, used and washed has been discovered by one of the big shirt manufacturing concerns. Worried by the number of returns of its goods on the ground of neckband shrinkage, this concern put its research department at work on the matter. After careful study the fault was laid at the door of mechanical washing by laundries. This, the investigation brought out, had a tendency to bunch the threads of the fabric up into tiny V-shaped masses, which shortened them and gave the neckbands the appearance of having shrunk. Hand-ironed under pressure, with the neckbands drawn out tightly, the apparent shrinkage was found to disappear.

### Colored Glassware Sought.

The early coming of Summer weather this year and the continuance of high temperatures have produced a wave of consumer buying of colored glassware which has caught many retail stores short of supplies. Duplicate orders are the result. Iced tea and other beverage sets have been extremely active of late, and a good call for glass luncheon sets is also reported. All of these are moving in a variety of shades, of which green and topaz are apparently the most popular. Colored glass console sets are being taken well. Sales of stemware are active both in solid color and contrasting-shade effects. Most of the latter are in two-tone, although in some cases the base and stems are colored and the body of the article is plain.

### Smart Dinner Frocks.

Plain and brocaded taffetas will be worn for restaurant dining and for dance frocks. Lanvin and Cheruit are among the Parisians who are making uncommonly smart gowns of taffeta, some in plain colors and some brocaded with metal thread. Nothing has superseded chiffon, which is used impartially by the various houses. It is adaptable to every season and to both the frock of long lines and the one of many frills.

Several of the less formal evening frocks illustrate new and interesting details in the way of boleros, deep capes and scalloped edges. The sleeveless bodice is omnipresent for evening.

### To Produce Blue Willow China.

Domestic production of the blue willow pattern on china blue plates will be undertaken on a volume scale shortly by a large manufacturer of china. The pattern, which has been a staple throughout the world for over 100 years, according to officials of the

company, has never before been produced in this country on a large scale. At present, it is claimed, the country depends upon imports from England, France and Germany to supply the demand for the blue willow design china. With volume production in this country, it is pointed out, the plates will be available at prices below the import level.

### Sports Belt Vogue Grows.

A growing vogue for sports belts to be worn with business as well as sports suits has brought a substantial gain in the sale of fancy belts this summer. Early orders were satisfactory, but re-orders on the belts have exceeded expectations. The extremely warm weather this season and the fact that men who discarded their vests wanted a belt of brighter or flashier type is held responsible for the increased interest. Orders for belts for the Christmas trade are sparse in the market at the present time, although a few orders for small lots have been received.

### Doll Orders Confirmed.

Doll manufacturers report that merchandise carried over by customers from the Christmas season was disposed of an Children's Day last month and prospects for an active season are excellent. The humid weather of the last two weeks proved a considerable obstacle in the production of dolls, but its effects were minimized by the fact that the spell occurred before the season was at its height. A similar occurrence in August would be a serious set-back, it was said.

### Add Five Dollar Hat.

Desiring a line of \$5 hats to round out their trade lines, the Knox Hat Co. has formed the Byron Hat Corporation, which will shortly begin the manufacture at Danbury of a line of stiff and felt hats for the Spring 1930 season. The new hat will not be sold in Knox Co. stores but by salesmen, and will be carried in the Long Hat Stores, which are affiliated with the Knox Co.

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.

# 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.



## 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.

### Garish Styles and Violent Colors in Shoes.

No part of fashion in dress has changed more swiftly nor more often than footwear. Since the days when plain black or tan was considered the correct thing, there have come, within a few seasons, the most garish styles and violent colors: theatrical details in heels and ornaments, weird reptile skins; new shapes, including skeleton sandals, and what not.

The point of interest in dressing the feet for this Summer's fashions is the finished manner in which all the extremes and extravagances have been reduced to harmonious forms. These are seen in the midsummer ensembles of handbag and shoes of one material and design. The idea has struck the fancy of fashionable women and brought out a large assortment in design, material and color of dainty, chic, dressy little accessories that add a touch of elegance to the simplest costume.

Shoes for the softer and lighter type of dress for midsummer in either the sports or the draped model are of infinite variety, the newest and finest of which are shown with companion bags. Suede, kid, silk and finely woven linen are embroidered in delicate flower patterns in Dresden shades on light beige, white or deep ivory. A few are done in the modernistic manner, but in well-chosen colors. It is decidedly not fashionable this year to be garish as to footwear.

For country wear in the sultry days there are, of course, the usual sports types in leather, canvas, suede and the reptile skins. This season there are few shoes of all one color. Most of the new styles are trimmed with a leather that forms a contrast used in saddle, bands and pipings of tan or black on white and of one color or shade on another. Very rich combinations are effected with brown on beige or sand and, in reverse order, black trimming on tan or beige, and, most striking of all, black on white.

House shoes, such as are worn with an elaborate tea gown, afternoon dress and even mules for the boudoir, are taken into account by the designers, French and American, in models of fine material. Almost all are in plain colors and ornamented in some fashion to blend with the costume. An exotic example of boudoir slipper is one of pale orchid, pink washable moire, with a silk and velvet orchid blossom fashioned on the toe of each.

The effect is the smarter when patent leather is used on dull kid or buckskin, and when the heels are made to match the trimming. Nothing more stylish has been shown in many seasons than shoes brought out for late summer made of white doeskin with saddle trimming and heels of black lacquered leather.

The shoe intended to be worn with

more formal sports dress is called, like the ensemble to which it belongs, a "spectator" shoe. This is shown in several fetching models. One for Summer wear only is of plain white Japanese straw with ankle strap, heel and narrow band trimmings of white leather. A small purse bag in which the design and materials are duplicated is finished with a clasp and monogram of white enamel framed in silver.

These white shoes and bags are made on the same model with dull kid instead of straw, with the trimming of lacquered leather. Dashing combinations are shown in shoes of colored suede, jade, purple, scarlet and blue, trimmed with white or black. In one model of the latest style a shoe of closely woven white linen is embroidered all over with small eyelet dots, each with a ring of black or bright-colored silk sharply pointing the pattern. A bag of medium size matches the shoes.

Hand-painted shoes and bags are shown in a number of charming styles on grosgrain, linen and kid, the motif being small and finely done. Another new phase of this bag and shoe ensemble is extreme in shape and makes use of quaint petit point, usually an angle motif, such as a spray or nosegay of flowers, a small conventional or modernistic figure.

### Multiplying Little Profits.

The dizzy rise of cigarette production, which goes on and on as though it would never end, is one of the wonders of the age that, among many, has become commonplace. For that reason only passing attention is given to the latest figures showing an output for May of 11,168 million, nearly 25 per cent. more than in May last year. But in connection with the cut made in trade prices a year ago last April the record is useful for the light it throws in an elementary way on the relation that under certain circumstances exists between unit prices and volume of profits. When the manufacturers first announced that the popular brands would be sold at \$6 a thousand instead of \$6.40, less discounts, it was reckoned by at least one good authority in such matters that the companies stood to lose twenty million dollars in income if they stuck to these rates for a year. Actually the Big Three reported larger earnings than ever in 1928. Increased consumption was the reason, of course. The arithmetic is so simple that it is worth following only because we are constantly hearing business sermons which ignore the answer. Assuming, for the sake of simplicity, that the old prices prevailed throughout 1928 and that the new prices will continue through 1929, and omitting discounts for the nonce, we arrive at this problem, reminiscent of childhood: If 106 billion (production in 1928) brings \$6.40 a thousand, will the amount taken in be more or less than the amount received from 120 billion (estimated production this year) at \$6 a thousand? The answer, forty-two million more, is not a forecast, needless to say. The net results, everything taken into account, may be somewhat different. But it is near enough in principle to illus-

trate rather strikingly a factor in money making which is still looked at with distrust by a good many business men who are in a position to use it to their advantage. When prices can be made a first lien on profits dividends are not likely to dwindle.

### Taking His Pick.

Murphy had just been presented with

triplets and was so elated over the event that he called in everybody to see them. Among the visitors was Hogan.

"An' what do ye think of that?" demanded the proud father, pointing to his row of offsprings.

"Well," replied Hogan, judiciously, looking the babies over carefully and pointing to an especially healthy specimen, "I'd be keepin' that one."

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

### FIRE AND TORNADO INSURANCE

Assets ----- \$200,000.00  
 Saved to Policyholders  
 Since Organization ----- 380,817.91

Write to

L. H. BAKER, Secy-Treas.

Lansing, Michigan

*Putnam's*

### NORTHLAND CHERRIES

10 LB.  
DISPLAY  
BASKETS



MADE BY

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

## 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

## 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.

### Extra Profits Worked Out By Progressive Grocers.

Grocery departments in department stores are proverbially unprofitable. They are discontinued in most cases. If kept going it is because of long associated traditions or fear that the change may injure the other departments. Those which pay directly in and of themselves are so few that one might almost say they do not exist.

So what I now tell is not at all to be taken as typical. It is radically exceptional. It is told to show once again and very forcibly that the man himself is the element which spells the yea or nay of success in almost any business.

This is a sketch of a grocery department which was started on a new self serve plan in a basement room some ten years ago. It outgrew that room. It was necessary for the management to build an annex and it made one three stories high, with the salesroom on the ground floor. The only entrance to the grocery store is through the aisles of the department store, hence the store as a whole derives the benefit from the leader-influence of the grocery department.

But while groceries originally were installed as a purely leader-department, designed not to be profitable in themselves—planned just to play even—neither making nor losing money—that department now sells \$650,000 worth of goods per year.

Stock carried is \$40,000, hence stock turn is eighteen times a year.

"It seems to me," said the manager, "that the grocery business is in about the best position now that I have ever seen it."

Let other grocers please follow this, because what I hear from most grocers is not such an opinion:

"As the wholesale grocery business is now badly demoralized, we buy almost at our own prices and as for stock, we carry less than ever. Ten years ago, when this business was comparatively small, we had to carry \$60,000 stock. Now we carry only \$40,000. We have cut out \$20,000 of idle capital and curtailed storage and handling to a remarkable extent."

"Of course," he continued, "we have chain competition. Everybody has that and I suppose it must count for something and have some influence; but we literally pay no attention to chains and their ways. I know, of course, by their advertising what they are doing. But if they sell sugar at cost, I do not follow that, nor pay the least attention to it."

"Our business rests and stands on high quality in goods and good service. That may sound trite, but our business grows despite that facts that we are down town, not near our patrons, and that our deliveries have to run on a schedule which is not nearly so prompt as that of a neighborhood

store. There is no other way to build business, to my mind; but our experience shows that such ways do build business."

A severe handicap on this business happens to be its perishables department, and from a peculiar cause. That is department store deliveries. The delivery department is necessarily a thing apart in such a store. Groceries must go in with all other goods, scheduled as other articles, handled by men not as careful of foods as they should be.

Thus melons, for example, also bananas and other soft fruits, are sent to the delivery in the evening in perfect condition, but they lie in a stuffy room over night and when delivered next day are "mush." So severe is this handicap that this manager says the line does not pay him. It hardly plays even. He is considering its discontinuance, because, without it, his groceries pay handsomely.

This, too, in face of the advantage that the store commands such capital that the manager can buy quantities as he feel is good business. Thus, for example, last fall he purchased 3,000 cases of celery and stored it. The manager in direct charge of perishables had to reassure him when that big purchase was made. For he did not think such quantity could be sold. But it was sold and 200 cases in addition. It cost an average of \$2.15 and was sold at an average of \$4.25, which was a nice profit, of course.

All of which shows that men who make good as grocery managers do not accomplish their results without difficulties. "Difficulties are things which show what men are."

Branch units of big metropolitan stores have not as yet worked out, but up to now results have not justified the extensions.

In lines other than groceries it is also discovered that the price element in current competition between chain stores and small individuals is a smaller factor than said individuals think. This was shown in investigation of hosiery, underwear and dry goods lines. The worry of single merchants is supported less by the facts than by the supposition on the part of individuals that the chain can always undersell them and thus divert their business.

Grocers are more frequently scared by similar shadows than by any facts in their business experience, for it is well known that the grocer who knows his business, charges correct prices—neither too high nor too low—and renders proper service, gets along all right regardless of chains.

General credit conditions are pretty sound these days. Enquiries in the large centers are several per cent. less than a year ago. Inasmuch as personal, individual, consumer credit is in better shape to-day than ever, we have mighty favorable conditions for profitable business in our country. The merchant who does not prosper now is apt to be one who could not prosper in any other conditions or at any other time.

Men approached to become members of any trade association invariably ask,

(Continued on page 31)

## 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

## AT YOUR GROCER'S

A huge advertising campaign is sending thousands of new customers to grocers for their daily supply of Yeast. Grocers who show Fleischmann transparencies on their windows or doors, and metal package displays in their stores are identifying themselves with this advertising and are enjoying bigger profits by securing these new customers.

To get your share of this new business be sure you have these displays in a prominent place.

## 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

--

--

MICHIGAN



## 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.

### Harms the Innocent and Rewards the Guilty.

An ordinance is being considered at Mt. Clemens to provide city inspection of meat as a result of accusations made before the county board of supervisors several weeks ago by H. O. Messmore, Utica packer, who attempted to expose paradoxical and unworkable features of the present laws.

The charges of Messmore alleged a situation whereby his own plant, which he said is the only one in the county where meat is rigidly inspected and stamped by the Detroit inspection department, is heavily penalized by a county law providing that all beef cattle entering the county be held in quarantine. This law makes no exception of animals received for immediate slaughter, as is done in similar laws in force elsewhere. As a result, Messmore said he is now slaughtering only nine cattle a week in place of the thirty or forty he killed before the law was passed.

In the meantime, Messmore charged, Mt. Clemens has no protection against contaminated meat except the integrity of local retailers, and the quarantine law itself, except in his own case, is not enforced. He cited a specific instance in which four carloads of cattle entering the county were allowed to go to their destination without either inspection or quarantine.

It was revealed at the hearing that the quarantine law included no penalty for violation.

As a remedy, the packer proposed a change in the quarantine law to allow for the admission of cattle for immediate slaughter, as this precludes the possibility of their spreading disease to county herds. He also proposed more adequate inspection to guard against consumption of diseased or spoiled meat.

Although nothing has yet been done officially, it is believed that the city will pass a new ordinance providing for city meat inspection. Since the city is also establishing a farmer's market, it is proposed to combine the positions of meat inspector and marketmaster.

### How the Four Types of Meat Were Named.

How did the four outstanding varieties of meat get their names?

Up to the Norman conquest of England in 1066, the same names that were applied to the live animals—kine, calves, swine and sheep—were used also for the meat which they produced, but the Normans spoke French and consequently the ruling class, or polite set, used the terms "boeuf," "vielle," "pore" and "mouton," which were the French names both for the meat and for the live animals from which it came.

The native underlings, however, who tended the livestock continued to use the native names. As a consequence

we now have two sets of names—one for the animals and the other for the meat they produce.

### Swine and Cattle Are No Longer Vegetarian.

Even animals, judging from a report of the Bureau of Fisheries, cannot always retain their health on a vegetarian diet. More and more attention is being paid to fish meal as a valuable supplement to the usual cereals used in feeding stock.

In the usual feed for animals, says the report, many elements are not found in the proper proportions. Iodine, for instance, may be absent and goiter result, or calcium may be deficient and bone formation as well as general health may suffer as a consequence. In many cases the land, and consequently the products of the land, may be depleted of these important substances, but the sea, and consequently the fish, retain them in abundance.

### The Chain Store Robs the Community.

Carson City, July 23—I see Thomas Edison is looking for an understudy to succeed himself. While you do not need one yet, no doubt you are thinking about the perpetuation of the Tradesman.

Men who will stand up and fight the battles of the people seem to be growing less in number. Our congress has very little in the way of leadership along this line. The rapid merging going on in many lines of business, especially lines which distribute food and other necessities, indicates that the day of the independent merchant is drawing to a close. The lullaby of "buying power" and "lowest prices" seems to put the mass of the people to sleep. Greed is in the "saddle" and the reward which was always possible for individual effort is gradually being restricted. A few giant corporations desire a monopoly of leading lines of business. If the individual is to have the privilege and rewards which come from initiative endeavor, then a Tradesman publication is needed.

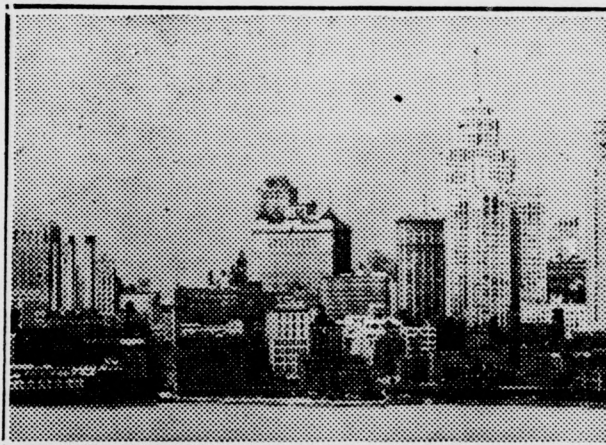
I read with considerable interest the articles of W. S. Caslow. He was here some weeks ago and our merchants and the banks bought a supply of his books, The Sob Squad. I give Caslow credit for awakening the merchants and assisting them to educate their patrons. Here is where the work must begin. The consumer is a free lance as to where he shall spend his money. If he can be made to see that destroying the home merchants will depreciate the value of his property, then he will be more loyal to his home community. Every country town must have the business which rightly belongs to it, otherwise it cannot remain in a healthful condition. The chain store system robs the community, as it gives little in return for what it demands. E. B. Stebbins.

### Fall Call For Rayon Underwear.

Following a successful wholesale summer season, plans are being made to feature men's rayon underwear for Fall. These undergarments, it is said, may be worn comfortably until the temperature demands "heavies." Retailers have placed considerable business already in the merchandise for August-September delivery. Athletic shirts and shorts will again be stressed with some attention given union suits. White is the outstanding shade, with novelty color combinations also figuring strongly in the demand.

Only those who fear death deserve longevity.

## MICHIGAN BELL TELEPHONE CO.



~ DETROIT ~

## Vacation in Michigan

**DYNAMIC Detroit**—giant of the Mid-West—marvel of the industrial world! . . . Factories making thousands of automobiles a day! . . . Center of the aviation industry! . . . Cosmopolitan in character—international in interests! . . . Include Detroit in the itinerary of your touring vacation.

*And keep in touch with home by telephone. Long Distance rates are surprisingly low and the service is fast.*



## 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.

### Suggestions in Regard To Handling Cutlery Stock.

The retail hardware dealer carries few lines that make leading sellers at Christmas time and also enjoy another big season in June. Snow shovels have their limited season, so do lawn mowers. But silverware, cutlery and allied lines receive special attention in both June and December, can also be featured in connection with September weddings, and are in fair demand throughout the whole year.

A line like this is worth featuring, and merits careful and intelligent handling. True, the hardware dealer has keen competition from the jewelry stores; but the line is as legitimate in the one type of store as in the other, and hardware dealers can look to do a big business in all classes of cutlery.

The appropriateness of articles of cutlery and silverware, either as Christmas tokens, wedding gifts or birthday presents, is well recognized everywhere. Most articles of cutlery have the advantage of combining the ornamental and the useful. The line lends itself readily to window display; in fact, cutlery displays are among the most attractive and most successful a hardware dealer can put on.

The heavy trade at Christmas is in itself ample reason for carrying these lines; but the retailer can feel well assured that, with a little pushing, his stock will be kept moving throughout the year. One small city firm has found it advantageous to devote one of their large windows at special season to the display of rich silver plate and gold plate; and in addition has several large silent salesmen, prominently placed in the store, where these lines are on constant display.

The featuring of the higher-grade articles by this firm has won it locally the reputation of handling quality goods. This reputation helps a great deal in making sales that run into money. The average gift purchaser may have a price limit, but at the same time he wants something good and dependable. He will naturally go first to the store where quality is featured.

Upkeep of the stock is, however, an important matter. While it should be given display in a prominent place, that display should be under glass. Cutlery should not be handled indiscriminately, though it is of course necessary and desirable to give the intending purchaser every reasonable opportunity of examining the goods.

In this connection, constant care and watchfulness is needed to guard against possible depreciation. It is no uncommon thing in a careless store to find the blades of pocket knives, carving knives and other articles of cutlery spotted with finger prints that cannot be removed.

Prompt wiping of cutlery with chamois skin immediately after the customer has gone will save some heavy discounts in the value of the articles shown. Then, too, the cutlery

case should be gone over frequently. The work need take little time; but it is important to have it done. In some stores some one member of the staff is placed especially in charge of the cutlery, and is responsible for prompt wiping of all articles on display.

Quite a few hardware dealers have no special system for displaying or sampling table cutlery. In showing many lines of plated ware, the usual custom is to bring down a box of each kind of goods and take samples from the boxes. This method very often results in the covers of the boxes becoming mixed or broken; and where juniors are employed, they very often put the wrong covers back on the boxes. The stock also becomes untidy, the boxes become soiled, and the goods ultimately present a tarnished or rust-spotted appearance.

In a hardware store a short time ago a salesman was showing a lady some silver-plated tea and dessert spoons. The salesman had about ten boxes of spoons on top of a showcase, and had taken a sample from each box. In several cases the spoons were tarnished and the boxes broken from having been shown many times in the same manner.

After making a selection, the lady stated that she wanted nice bright spoons. On looking at the spoons in the box, the salesman discovered that nearly all in that particular box were tarnished, and lying loose in the box, the result being that he was compelled to open a new box to fill the order.

On questioning the salesman regarding the tarnished goods, he stated that they shined them up occasionally or sold them at reduced prices when they became scratched from frequent cleaning. In this store, cutlery, such as dessert and table knives, were shown in the same manner; and often an accumulation of rust-spotted knives had to be sold at reduced prices to clean them out. Meanwhile, the dealer had a disorderly cutlery department, and the packages became soiled and broken. There was also a leak in profits through selling shop-worn goods at a reduction, and through having a large percentage of such shop-worn goods. In addition, a large amount of time was wasted in bringing out the goods to show them, and in afterward replacing the unsold goods on the shelves.

A customer entering a store to purchase cutlery is much more favorably impressed if shown a nice clean set of samples than if he has to wait until numerous boxes are opened only to find in many cases that the goods are tarnished or in a disorderly condition.

Many of the larger stores have introduced systems of various kinds for the purpose of keeping the cutlery department in a clean and tidy condition. One system that has been tried out and proven very successful is so very simple and convenient that almost any hardware dealer could adopt it. The outlay involved is practically nothing.

The idea is to show samples in rolls in much the same manner as cutlery is often shown by travelers. Take, for instance, a silver-plated teaspoon. When a customer asks to see such

## 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



spoons, the salesman produces and unrolls the sample roll which contains tea, dessert and table spoons, one of each kind. A neat price ticket is attached to each sample spoon. On one side is the price, and on the other the stock number.

The result of this system is that the customer can be shown the full line in a few minutes, and there is no confusion regarding prices.

The stock itself is kept on shelves. Each kind or style is given a stock number, and this number is marked or stamped in neat figures on the end of each package. The packages are arranged on the shelves in order of number, beginning with "1" and so on up. It is generally considered best to give the cheaper goods the lowest numbers. If this is done the goods will run from left to right on the ascending scale of quality, the highest grade goods being at the extreme right.

There is no necessity for taking a package from the shelf until the sale has been actually made from the sample roll.

In connection with this system of showing goods, it is desirable to have a price card. This may take the shape of a plain card, or a small price book for the cutlery department. A card of this kind shows, in one column, the stock number; then a description of the item, giving make and pattern; then the selling price. Tea, dessert and table spoons should each be given a place by themselves, then dessert forks, medium forks, dessert knives, and so on. If a price ticket becomes detached from the sample, it is an easy matter to get the stock number and price of the goods from the price card.

In making up the price card the dealer can mark the prices in plain or private figures as he sees fit. If thought advisable, an extra column can be added for quantity prices. It is not necessary to have the cost price appear on the cutlery card as a complete record is usually kept in the regular store price book.

In selling goods in this manner it is not necessary to mark prices on the packages, and when a sale is completed from the sample roll, the customer is given a nice, clean-looking package without price marks of any kind on the cover.

In stock-taking this method has been found very useful as the packages of each number can be counted in a very short time and the numbers entered in the stock book. Many other lines of cutlery may be sampled in the same manner, and several cards may be employed if required.

In this connection, the note to be stressed in cutlery advertising and display is quality rather than price. It may be a good thing to carry a cheaper line, but the quality lines should be strongly featured. Always try to sell the better class of goods, and—unless the case is exceptional—give the customer a chance to see them anyway, even if you have strong doubts of making a sale. It is worth something to get across to every customer the idea that your store in its cutlery department puts quality first, that you know good

cutlery, and that you think he appreciates good cutlery.

Few things help to carry the quality idea so much as care in the settings and backgrounds for your cutlery stock. To display your lines inside the store, select the brightest and newest of your silent salesmen. In your window display, rich, tastefully selected backgrounds are in order. Good taste should predominate wherever and whenever cutlery is shown, and any suggestion of cheapness or inferior quality should be carefully avoided. At night, see that your silent salesmen and your cutlery displays are well lighted. Good lighting brings out the fine points of the goods and their attractive surroundings.

Victor Lauriston.

#### From Mail Order To Counter Sales.

The two biggest mail order houses have never admitted that the business they were organized to transact was slipping away from them. They still send out their catalogues in prodigious numbers. Their increasing sales are still counted among the indices of buying power manifested in orders sent through the post office. But all their new plans are for over-the-counter sales, and the long record shows clearly that expansion on the old lines came to an end when good roads and automobiles enabled their customers to shop around. Sear, Roebuck & Co., first to act on the hint, got a long start with their department stores in the large cities. Montgomery Ward & Co., followed, beginning in towns and small cities with demonstration stations that were speedily converted into regular stores. Now comes the significant news that Montgomery Ward & Co. are about to open in Chicago a chain of ten stores dealing in tires and automobile accessories, "the first step in a plan to start outlets in the large cities," according to George B. Everitt, the president. What this portends is obvious. Sticking at present to comparatively small units, this mail order concern is pushing its way wherever customers are to be found for sales at sight. It will not stop at a small chain if the small chain is successful, nor is there reason to suppose that it will stop at tires and automobile accessories if these go well. With catalogues for those that adhere to mail orders, department stores in the small cities, and a nucleus for general stores in the big cities, Montgomery Ward & Co. seem to be contemplating a scheme of outlets which will embrace every phase of mass selling and add to the already formidable array of great chain systems a recruit of sweeping range. Incidentally, the change means more business for the daily press, since, as Mr. Everitt says, "it is the custom of our stores to depend extensively on newspaper advertising."

#### Window Glass Market Improves.

Enquiries for window glass are more numerous this week than last, and new business actually in hand is also reported slightly improved. Indications point to a continued steady improvement in the situation, as consumer demand for building purposes is on the

increase and should grow better steadily until mid-Fall. Marketing conditions in other branches of the flat glass industry continue satisfactory. The demand for plate glass is holding up well and during the week exceeded the expectations of producers.

Detroit — The Raymond Chemical Co., 1237 Barlum Tower, has been incorporated to manufacture and distribute all kinds of pharmaceuticals, with an authorized capital stock of 2,500 shares at \$20 a share, of which amount \$38,300 has been subscribed and paid in.

### 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.

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

## Nucoa

KRAFT  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



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. Allover  
Assistant Cashier, Fred H. Travis

### GEO. B. READER

Wholesale Dealer in  
Lake, Ocean, Salt and  
Smoked Fish  
1046-1048 Ottawa Ave., N., Tel. 93569  
GRAND RAPIDS, MICH.

### ELEVATORS

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

When you want good cheese  
ASK FOR

KRAFT  CHEESE

NEW ERA  
LIFE ASSOCIATION

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

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

### 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

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.

### WATER COOLING EQUIPMENT

For Office, Factory, Institution  
Grand Rapids Water Cooler Co.  
Grand Rapids, Mich.



## HOTEL DEPARTMENT

### News and Gossip About Michigan Hotels.

Los Angeles, July 19—The Phelps Hotel, at Greenville has changed hands again, this time being taken over by a new owner, Fay Morse, and will be conducted under the management of Mrs. P. M. Storey, formerly of Albion and Detroit. It will be renovated and redecorated at once and ought to be made a profitable investment. Formerly under the management of W. F. Burns, it was an outstanding success, but since Mr. Burns disposed of it about four years ago, it has passed through many vicissitudes and as many changes of management. Physically, the property is all right, and is exceptionally well located in an enterprising city.

Ward James, manager of Hotel-Tuller, Detroit, announces several changes in his staff, following the resignation of Allan Doyle as business promotion manager. Mr. Doyle, as I told you last week, has gone to Rochester, N. Y., to assume the secretaryship of the Chamber of Commerce. Jerry Moore, who has been assistant to Mr. James, becomes business promotion manager, and Howard Smith, former chief clerk, will become assistant manager.

Some years ago a hotel manager conceived the idea of issuing credit cards to those who desired to establish a credit with his hotel, but now other hotel men who adopted the idea are having their troubles. For instance, some of them thought it would make a hit if they would send out a bunch of these cards to prospective customers, resulting in the filing of many of them by irresponsibles, and a consequent shower of bad checks. These with the regulars who occasionally go wrong, proved to be no joke. The moment the hotel man decides that he will cash personal checks for nobody, and require those with other forms of remittances to identify themselves, he may be said to have arrived mentally.

The Fred Harvey people are assuredly the pioneers in about everything which pertains to feeding travelers on railroad trains. In addition to having a trail of comfortable and reasonably priced eating houses clear across the continent, they also operate dining cars as well. Now they have gone into the sky for patronage and have established special dining rooms to accommodate air passengers, and the first thing we know they will have meals served in the air.

Thomas D. Green, president of the American Hotel Association, which is to hold its annual convention at Detroit, in September, has announced a tentative program. Over 700 delegates have already made reservations, which leads one to believe that at least a thousand will be there.

Quite a number of prominent American and European hotel operators will attend with the special idea of absorbing something worth while and they are not to go away disappointed. Also the mass will be leavened with an occasional statesman, besides Edgar Guest, the poet.

Mrs. Z. B. Bowles, who has had many years' experience in the operation of hotels and clubs, is now in charge of the executive operating staff of the recently established women's social center and dormitory at the University of Michigan, which for women, corresponds with the Michigan Union for men.

At the recent convention of the Elks at Los Angeles, the advance estimates favored 125,000 as the number which would probably be present. In fact less than 10,000 came, and not a single hotel in the city, realized on its ad-

vance reservations. Some day hotel men will quit gambling on possibilities of this character, and instead of "turning out" permanents will rope and throw them to prevent their getting away.

Somebody asks: "What constitutes a hotel day?" Who knows? Most hotels have what they call a "check-out" hour, and the day ends with it, no matter what time the guest may have checked in. In some it is, say, 6 p. m. If the guest retains his room after that hour, he is asked to pay for an extra day. If his train does not leave until evening, he is dead sure to retain his room until that hour, even if he has no use for it. There may be a bunch of people who are waiting for rooms at that hour, or they may have gone to other hotels and found what they wanted. But the man who had the room, knew custom allowed him to retain it until the prescribed hour and he had no thought of the poor devil who had been hanging around all day waiting for an opportunity to check in.

All of which could be avoided if the management would establish a system of rebating a part of the charge to the guest who checked out at 9 a. m., being through with his room at that time, but standing on his right to retain it until the later hour. Ten per cent. on a \$5 room would pay for the occupant's breakfast, and he would, in nine cases out of ten, avail himself of it. The income would not question the rate if his bill was advanced to the same extent.

This plan was in vogue in the old Planters Hotel, St. Louis, up to the time it was demolished for a business block, and the Weavers, practical hotel men, assured me on several occasions that it was feasible.

Frank J. Purdy, formerly clerk at Hotel Herkimer, Grand Rapids, recently succeeded Ralph Flanigan as night clerk at Ernest Nier's Rowe Hotel in the Furniture City. Mr. Flanigan has gone East to take a position.

A Chinese restaurant in London is featuring a new delicacy in the form of eggs which have been buried underground for twenty years, and do not require any cooking before eating. It is only necessary to scrape off the subsoil before eating. For people who are a trifle finicky about their fresh eggs, this ought to make a decided hit. It is from among this class that the Chinese "joint" secures most of its patrons.

Joseph Pulliam, booking agent in Detroit, for the Mayflower Hotel, Washington, D. C., is acting as assistant manager of the capitol institution during the summer season. Joe was formerly with the Tuller and Webster Hall, in Detroit, and is well known among the Michigan fraternity. I hope he keeps clear of those corrupt statesmen down there.

Frank S. Verbeck.

### Souvenir Reception.

A certain city store celebrated its first year's anniversary in business by a souvenir reception at its store. Potted plants and flowers lent a pretty air to the place and well-gowned young women distributed smiles and samples, while a girl at the door worked industriously with an atomizer spraying everyone with cologne.

It was Henry Ward Beecher who said: "I understand that no man is living a Christian life who is not a Christian in the world, in the family, in the church, in his mind, in his soul, in the emotions and appetites of his nature, in his hand, in his foot, in his head—who is not a Christian everywhere and

in everything in him. To take every faculty or power God has given you and bring it under divine influence and make it act right—that is being a Christian."



### 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.

### MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

### RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

### PANTLIND HOTEL

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

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

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

### Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

### Columbia Hotel

KALAMAZOO

Good Place To Tie To

### CHARLES RENNER HOTELS

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

### Park Place Hotel

Traverse City

Rates Reasonable—Service Superb  
—Location Admirable.

W. O. HOLDEN, Mgr.

### HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

### 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.

50 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

### Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEAD-

ING 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.



### Items From the Cloverland of Michigan.

Sault Ste. Marie, July 23—The last of the great white pine log drives is now being finished in the Upper Peninsula of Michigan. Nearly 2,500,000 feet of logs are now coming down the Manistique River. When the drive is finished lumbermen say Michigan will have seen the last of the really large scale affairs of that kind. Thus another lost bit of the old frontier, incongruously preserved in as up-to-date a state as Michigan, passes on, for the old-time lumber jack and his log drives are things of the frontier beyond all argument. Epic stories came out of this strange picturesque industry. Timber kings were made over night, building grotesque mansions in isolated mill towns. The lumber jack became famous for his deeds of strength and courage; famous for his wild, uncontrollable spees, with which he celebrated the ending of each drive; famous for his fights and for the liquor he could drink.

The C. M. T. C. training camp here opens for regular work on Monday. It has registered now 340 boys. This is the largest enrollment here in four years. The boys all seem to enjoy our fine climate during the summer. The Bay City boys brought along their band, which adds much pep to the work and is making quite a hit here.

The Blue Front store, owned by Eugene McNally, will open for business next week at 210 Ashmun street. It will carry a full line of office supplies and stationery, typewriters, radios and radio supplies. Mr. McNally is a young Soo man with previous experience in the Haller book store and his start in business for himself promises a bright future.

About the same time the boys start wearing straw hats, the ladies bring out their fur neck pieces. Who'll figure out that one for us?

The new Wynn garage was formally opened last Saturday. The Ojibway orchestra furnished the music. This is one of the finest and largest garages in Cloverland and a credit to our city.

High price for live stock and low price for grain are having the effect of increasing the live stock population of our county farms. Two more carloads of sheep will be shipped in here during the next two weeks by the Soo line railroad, which will be sold at cost to the farmers. We have a good live agricultural agent in D. L. McMillan, who is helping the farmers purchase the right kind of stock and conduct their farms on a profitable basis.

George Kinsella, the well-known merchant of Racine, was a business visitor last week.

Chester Crawford, postmaster and general merchant at Stalwart, paid us a visit last week. He said the strawberry crop around Stalwart is about over for the season.

Unless a man honestly tries to improve himself and his work each day he does not know what real happiness is.

William G. Tapert.

### Advertising Michigan To Michigan People.

Attention is being directed to Michigan as a vacation land in a series of advertisements of the Michigan Bell Telephone Co., published in 250 newspapers and magazines of the State, according to C. J. Andreasen, the company's manager in this area. The first advertisement of the series, carrying an illustration of Detroit's sky line, appears in to-day's issue of this paper.

A great part of Michigan's annual tourist business is derived from visitors from other states, hundreds of Michigan residents being inclined to spend their vacations elsewhere. The purpose of the Telephone Company's va-

cation series of advertisements is to acquaint Michigan people with the beauty spots of their own State, and to induce them to take advantage of the vacationing opportunities close to home. It is the belief of the officials of the Michigan Bell Co., Mr. Andreasen says, that this state has recreational possibilities far beyond those of any other region readily accessible to Michigan residents with the average two weeks' holiday period.

The second advertisement of the series will be devoted to picturesque and historic Mackinac Island and vicinity, the mecca of thousands of visitors annually. Others of the six advertisements will feature other sections that abound in scenic interest and that add to Michigan's fame as a natural playground. A series of similar advertisements was sponsored by the company last year and was the subject of much favorable comment. Over a period of about two years, the Michigan Bell Co. has directed attention to more than forty of the principal cities of the State, in a series of "Know Michigan" window displays shown on Washington boulevard, Detroit, where the exhibits have been viewed by many thousands of people. Each display described the subject city, its natural advantages, industries, products and schools, churches and other institutions.

Manager Andreasen states that, to accommodate the increasing numbers of tourists in Michigan, the Telephone Co. has augmented its forces and has installed additional facilities at many points, part of a continuing program of expansion.

### Business Changes From Ohio.

Burton—Tolcott & Dayton have dissolved partnership in their grocery and meat business. R. R. Dayton will open a grocery and meat market on Main street, independently, while Tolcott Brothers will continue to operate the old market.

Cincinnati—W. L. King, who is in the grocery and meat business at 3942 Burwood avenue, will erect a store building at a cost of \$20,000.

Clarksville—Wm. Myers sold his meat market to Charles Penquite.

Cleveland—Kronenbergs delicatessen has been opened at 6400 St. Clair avenue.

Cleveland—Stanley Broztek will move his grocery and meat market from 4301 to 4251 East 71st street.

Dayton—The Ritz Delicatessen Store has been opened by O. B. Litsch at 536 Xenia avenue.

Fremont—Mrs. Minnie Guettler has opened a store at 515 West State street.

Van Buren—Claude Huntley has discontinued his grocery and meat business.

Youngstown—H. E. Coler, proprietor of the Coler Chain Grocery-Market Stores, has opened branch number nine at 3023 Glenwood avenue.

### Late Mercantile News From Indiana.

Bluffton—David Gerber will open a modern meat market here.

Crawfordsville—Francis & Mount have added a meat department to their grocery stock on North Washington

street.

Decatur—David Gerber has opened a meat market on South Second street.

Michigan City—Ed. G. Miller has sold his meat market at 507 West 10th street to Albert Schnick.

Kentland—Lloyd E. Ford and W.

Leslie Strole are building an abattoir and cooling plant here preparatory to entering into the wholesale and retail meat business. The firm will wholesale meats to local shops within trucking distance and will also conduct a retail market in Kentland.

## WE CAN SELL FOR YOU!

YOUR SURPLUS STOCK  
YOUR ENTIRE STOCK  
GET IN TOUCH WITH US

**Merchants Clearing House**  
Wholesale Auction  
176 Jefferson Ave., E. Detroit, Michigan  
Phone Cherry 0380

H. J. GILLES, AUCTIONEER  
BY L. LEVINSOHN, BUYER AND LIQUIDATOR

**AUCTION SALE EVERY THURSDAY**  
*Big Bargains in General Merchandise, Always*

### Investment Securities

**E. H. Rollins & Sons**

Founded 1876

GRAND RAPIDS

Boston

New York

Philadelphia

Chicago

Denver

San Francisco

Los Angeles

London

300 Rooms with Bath

Rates from \$3.00

**THE DURANT**  
FLINT, MICHIGAN

One of Michigan's Finest Hotels

Under Direction of

**UNITED HOTELS COMPANY OF AMERICA**

Harry R. Price, Managing Director

Dining Room

Soda Fountain

Coffee Room

## 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, Croswell.  
Treasurer—L. V. Middleton, Grand Rapids.

### Milk a Profitable Item at the Fountain.

A successful soda fountain proprietor who is active in keeping his pulse on the trend of public affairs declares that one of his best profit makers is pure, rich milk.

He elected to choose and advertise a special milk, for the reason that a member of his family was out of health, and milk from a fine Guernsey herd of cattle was recommended by the attending physician for the convalescent. The milk was of superior quality so that its value could not be doubted and the patient gained rapidly.

The soda fountain man began to do a little thinking. He went to a number of fountains and bought plain milk and milk beverages. He decided that he could offer something with a better advertising appeal.

First, he made a collection of statements by well-known authorities concerning the value of milk and the imperative need of it for the growing child—a quart of milk a day being generally agreed on as none too much for the boy or girl, with at least a pint for each adult.

As he began this collection of statements in relation to the value of milk as a food, its lime and mineral content for bone and tooth building and repair, its vitamin A and B, making it a protective food, its protein for muscle and tissue building, its fat as a source of energy and the especially high food value of ice cream, ranking alongside of beefsteak, milk, eggs and butter—he became more and more impressed with the thought that the emphasis had been mainly put on milk and ice cream for children, while by every right, adults should take milk and milk drinks vastly more freely than they were doing.

So he went ahead and put in the "Golden Guernsey" milk in pint and half pint, capped bottles. His advertising for his fountain regularly carried a reminder of the benefit and nourishing qualities of pure milk for old and young. A sentence or two on this in his own wording, was rather sure to be followed by a quotation from some authority supporting his own statement or developing it. Then there was sure to be something in the way of assurance that here could be had real "Golden Guernsey" milk, served at its best, any time of the day, for old or young.

Frequently there was a listing of several milk drinks, such as egg and

milk shake, coffee flavor, chocolate flavor, vanilla and cinnamon flavor; or square meal lunch, with the explanation that it contained two strictly fresh eggs, two ounces of pure maple syrup, and eight ounces of "Golden Guernsey" milk which has a high content of cream. Then there was almost always a mention of some kind of ice cream or some ice cream dessert.

Before long he had built up a following of people who found it convenient to drink milk at his fountain or to eat ice cream there.

It was not long before his fountain patronage and profits were greatly increased. As nearly always happens, the fountain proved a leader for other departments, and while individuals were on the ground, they took occasion to buy drugs and confectionery, and cigars and stationery, and toilet goods and other things of which they might be in need.

A hint along these lines should be enough.

This business man, who was a druggist, found that many people had long been sold on the idea of milk drinking, but it hadn't been convenient for them to get the kind of milk they enjoyed when they wanted it. His service met with ready response from old and young.

Some schools serve milk regularly to their children. Many more do not. Few parents, however, would hesitate to give a child the price of a glass of milk to be enjoyed on the way home from school, and taken at such a time it would not interfere with regular meals. Often children who refuse milk at home, will take it eagerly through a straw at the soda fountain, and especially if it is flavored.

### The Life of a Soda Fountain.

"What is the approximate life of a soda fountain and what is its normal annual depreciation? Can a fountain be assembled as cheaply as buying one complete? Is there any material obtainable on light luncheon and soda water, with estimates of the average number of servings from various foods, per pound, etc., as a help in catching leaks, overserving, no checks and short checks?"

The life of a fountain varies greatly, and depends on quality and mechanical construction in the first place, and in the second on care taken to keep it in repair. I have seen two fountains bought from the same firm the same year, one of which at the end of five years was a wreck while the other scarcely showed signs of use.

It is good business judgment to charge off 10 per cent. depreciation a year. A good fountain having proper care should last longer, but on that basis you would be safe and if you establish a fountain fund you will be ready at any time after that when necessary to procure a new fountain and pay cash without drawing on running capital. Too many fail to provide for replacements.

I do not believe that you can buy a varied lot of units and assemble them as cheaply as a reliable manufacturer can supply the whole back of a counter designed to fit the units used. I have

bought several fountains and have found that my needs were best met by a manufacturer to whom I explained the conditions peculiar to my situation.

I have never seen any work dealing with this subject of average portions. It would not be easy to make hard and fast rules. Take, for example, ice cream. Some use a number 16 disher, some a number 12 and others a number 10. Some cut a pie into six portions, others into eight, and so on. You will probably do best by working out a standard of your own. I have been able to tell within a few cents the amount of money taken in from the number of gallons of ice cream used during the day.

E. F. White.

### Lime Lemonade.

Make an ordinary seltzer lemonade and add the juice of half a lime. A good drink, with an attractive name.

### Don't Gum Things Up.

Always avoid overflowing a glass and never permit a dish of any kind to be served that is sticky. The same is true of the handles of spoons.

### New Drink.

Dispenser: "We have orangeade and lemonade."

Customer: "Give me a glass of that First Aid I saw advertised."

### Newport Special.

On a small platter place two No. 16 cones of vanilla ice cream. Over them cut half a banana in thin slices, and sprinkle with chopped nut meats.

### Fresh Fruit Orangeade.

Juice of one orange, 1 tablespoon powdered sugar, 3 dashes lemon juice. Fill glass one-half full shaved ice. Fill glass with plain water and shake well.

### Newport Sundae.

On a small platter place a split banana, and on it place two No. 16 cones of vanilla ice cream. Over one pour a ladle of marshmallow dressing, and sprinkle with chopped nut meats. Cover the other with shredded cocoanut, and top with a maraschino cherry.

### The Predecessor of the Morton Hotel.

Canton Smith, an early settler of Grand Rapids, owned and conducted the National Hotel. Its site is now covered by the Morton. He also engaged in the purchase and sale of real estate. The territory lying between Jefferson avenue, State and Cherry streets, is recorded in the office of the register of deeds as the Canton Smith addition. The small plaza at the junction of State, Cherry and Madison avenue, known as Foster park, was dedicated to the public by the owner. The Common Council gave it the name it now bears. Why was it not called Smith? Because Smith sought to recover the property after the city had been in possession of it many years.

The National Hotel, built mainly of wood, contained three floors and a high attic covered by a gabled roof. In form it was like that of the present Morton Hotel. It contained a comfortable office, a billiard hall with four tables, a bar, a dining hall and about fifty sleeping rooms.

Mr. Smith was assisted in the management of the hotel from time to time by one or more of his sons, J. Aldrich, Warren and Israel C. Smith. A daughter married "Jed" Rathbone and became the mother of J. Mort Rathbone, who is kindly remembered by many as the assistant manager of the Morton Hotel in the employ of J. Boyd Pantlind.

Warren and I. C. Smith enlisted for service in the Federal army in 1861 and remained at the front until April, 1865. When Lee surrendered, I. C. Smith was promoted for bravery in battle several times and finally won the epaulets of a brigadier general. In private life he served the city of Grand Rapids as chief of the fire department, later as superintendent of police and as a collector of internal revenue for the General Government. He was active in the military service of the State, filling successfully in rotation the offices of captain, colonel and general. General Smith married Ada Meeker, daughter of a local merchant. A son was born to them. In later years the son, educated at West Point, became a distinguished officer of the Federal army.

Canton Smith leased the National and sold its furniture to John W. Barker about 1868 and retired to private life. Barker and his wife quarrelled and separated a year or two later and Mrs. Barker assumed the management of the hotel, assisted by a nephew. Mrs. Barker, yielding to the representations of her nephew that a fortune could be gained through a sugar refining corporation located in St. Louis, sold her interest in the hotel to Bench & Campbell and entrusted the proceeds to the nephew for investment. The dividends expected were not realized; the company closed its career in a court of bankruptcy.

Mrs. Barker, an accomplished musician, was the mother of three beautiful and talented daughters. To obtain the means needed for their support Mrs. Barker obtained students of music to teach at their homes. During the winter months Mrs. Barker was often seen wading through deep snows, her limbs encased in a male's boots, from house to house, in keeping her appointments with pupils.

One daughter, Emma, became a skillful soloist with the cornet. Another married Pat Carroll, long employed as a salesman of footwear by Selz, Schwab & Co., of Chicago, who died about eighteen years ago — Carroll was a prince.

Flames destroyed the hotel during the State fair, held in the month of September, 1873. A small part of the furniture was salvaged and sold at auction.

O. D. Sheldon, a traveling salesman in the employ of the National Grocer Co., whose rout is in this region, says trade has improved materially since the resort season opened. The number of resorters and tourists who favor the Traverse section is much larger than in past seasons. Mr. Sheldon speaks enthusiastically of the development of Crystal Downs, four miles North of Frankfort, on Lake Michigan. From



a high towering promontory a splendid view of Lake Michigan and the surrounding country is obtained. Green meadows, gently rolling or hilly, dark forests of birch or evergreens, dunes of white sand, both high and low, Crystal Lake with its charming inland water supply furnish delightful sensations to the sojourner or visitor to Crystal Downs. An 18 hole golf course is as perfect as money and nature could make it. A splendid club house and a dozen or more high grade cottages constitute the developed attractions of the colony. The Manitou Realty Club, of which A. H. Landwehr, of Holland, is president, with E. A. Wallace, of Grand Rapids, D. B. K. Van Raalte, of Holland, B. P. Merrick and Walkly Ewing, of Grand Rapids, is undertaking the development of a property which will be of much greater importance than the average summer resort. The sales of lots are confined to gentiles and are restricted as to buildings to be erected thereon.

The Cherry Festival on July 18 and 19 attracted an attendance of out-of-town people numbering 35,000. The festival was planned and ably managed by committees of the Chamber of Commerce. The art floats were magnificent. Many of the trade floats reflected great credit upon those who provided them. Money was spent most liberally in their production. The festival was of much more importance in every respect than were those that were held in the years of the past.

Mrs. E. Jackson, for many years a dealer in toys and novelties, who also conducted a restaurant, died recently. Her store has been closed.

Travel to and from Petoskey has been impeded by the recent activities of road workers. A detour of ten miles North of Charlevoix is now necessary

to reach the former city. Travel over the Mackinac Trail via Big Rapids and Cadillac is much larger than in former years. Arthur Scott White.

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

Onaway, July 23—The State Park at Black Lake is filled to capacity with tourists. Big catches of fish have been reported and campers proclaim this to be the most ideal summer for years.

M 95, the road leading to Black Lake State Park, has been treated with a coat of dowflake material or something similar and is now perfectly dustless, which will be greatly appreciated by the traffic and especially during the big dairy picnic to be held Wednesday, July 24. The roads in general were never in such perfect condition at this time of the year and motorists claim they prefer a good gravel road to cement.

Big catches of rainbow trout in the numerous streams have been reported and now comes the report from a fisherman at Shoepack Lake of a big seven pound pike which jumped into a boat of its own accord. As no wet goods are allowed on the premises, the report was not impaired by John Barleycorn.

Elbert S. Burns, 8 Oneida Road, Pontiac, wore a smile where the corners of the mouth crossed at the back of his neck when he brought in a five pound bass caught in Silver Lake. Mr. Burns is a banker in Pontiac and claims it would take a heap of gold to produce a smile equal to the one in the picture of himself and his big bass. His stay at the Black River ranch, in company with Rev. Crossland, was greatly enjoyed, although brief.

The deer are so numerous of late that it is a common sight to see them along the highways, evidently wondering where all the people are coming from or where they are going.

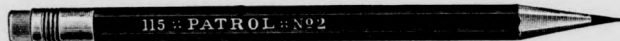
It is stated that G. E. Laing is proposing the construction of a new and modern theater building in the near future, his lease having expired on his present location. The past year has been a very prosperous one for Mr. Laing's business and the public has patronized liberally. Squire Signal.

## SCHOOL SUPPLIES



Our stock you will find one of the largest in Michigan. Complete lines of PENS, PENCILS, CHALKS, PENHOLDERS, CRAYONS, RULERS, PROTRACTORS, DICTIONARIES, PENCIL TABLETS, INK TABLETS, Compasses, Leads, Slates, Artists' Brushes, Fountain Pens, Water Colors, Oil Paints in Tubes, Pencil Boxes, Scholars Companions, Pencil Sharpners, Composition Books, Note, Drawing, Theme, Music Books, Spelling Blanks,

Student Loose-Leaf Books and Fillers, Drawing Papers, Inks, Mucilage, Glues, White Paste, County School Records and Supplies, Etc., Etc.



**Hazeltine & Perkins Drug Co.**  
Grand Rapids Michigan Manistee

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>		<b>Cotton Seed</b>		<b>Belladonna</b>	
Boric (Powd.)	9 @ 20	Cubebs	5 00@5 25	Benzoin	@1 44
Boric (Xtal)	9 @ 20	Elgeron	4 00@4 25	Benzoin Comp'd	@2 28
Carbolic	33 @ 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 28
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	@1 80
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	@2 76
<b>Ammonia</b>		Lavender Gar'n	1 25@1 50	Digitalis	@2 04
Water, 26 deg.	07 @ 18	Lemon	6 00@6 25	Gentian	@1 35
Water, 18 deg.	06 @ 15	Linseed, raw, bbl.	@1 00	Gualac	@2 28
Water, 14 deg.	5 1/2 @ 13	Linseed, boiled, bbl.	@1 03	Gualac, Ammon.	@2 04
Carbonate	20 @ 25	Linseed, bld less 1	10@1 23	Iodine	@1 25
Chloride (Gran.)	09 @ 20	Linseed, raw, less 1	07@1 20	Iodine, Colorless	@1 50
<b>Balsams</b>		Mustard, arifil. oz.	@ 35	Iron, Clo	@1 56
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Kino	@1 44
Fir (Canada)	2 75@3 00	Olive, pure	4 00@5 00	Myrrh	@2 52
Fir (Oregon)	65@1 00	Olive, Malaga, yellow	3 00@3 50	Nux Vomica	@1 80
Peru	3 00@3 25	Olive, Malaga, green	2 85@3 25	Opium	@5 40
Tolu	2 00@2 25	Orange, Sweet	10 00@10 25	Opium, Camp.	@1 44
<b>Barks</b>		Origanum, pure	@2 50	Opium, Deodorz'd	@5 40
Cassia (ordinary)	25 @ 30	Origanum, com'l	1 00@1 20	Rhubarb	@1 92
Cassia (Saigon)	50 @ 60	Pennyroyal	3 00@3 25	<b>Paints</b>	
Sassafras (pw. 60c)	@ 50	Peppermint	5 50@5 70	Lead, red dry	13 1/2 @ 14 1/2
Soap Cut (powd.)	20 @ 30	Rose, pure	13 50@14 00	Lead, white dry	13 1/2 @ 14 1/2
35c	20 @ 30	Rosemary Flows	1 25@1 50	Lead, white oil	13 1/2 @ 14 1/2
<b>Berries</b>		Sandewood, E.	10 50@10 75	Ochre, yellow bbl.	@ 2 1/2
Cubeb	@ 90	Sassafras, true	1 75@2 00	Ochre, yellow less	3 @ 6
Flsh	@ 25	Sassafras, arti'l	75 @ 1 00	Red Venet'n Am.	3 1/2 @ 7
Juniper	11 @ 20	Spearmint	7 00@7 25	Red Venet'n Eng.	4 @ 8
Prickly Ash	@ 75	Sperm	1 50@1 75	Putty	5 @ 8
<b>Extracts</b>		Tany	7 00@7 25	Whiting, bbl	@ 4 1/2
Licorice	60 @ 65	Tar USP	65 @ 75	Whiting	5 1/2 @ 10
Licorice, powd.	60 @ 70	Turpentine, bbl.	@ 59 1/4	L. H. P. Prep.	2 55@2 70
<b>Flowers</b>		Turpentine, less	67 @ 80	Rogers Prep.	2 55@2 70
Arnica	1 50@1 60	Wintergreen, leaf	6 00@6 25	<b>Miscellaneous</b>	
Chamomile (Ged.)	@ 75	Wintergreen, sweet	3 00@3 25	Acetanalid	57 @ 75
Chamomile Rom.	@ 75	Wintergreen, art	75 @ 1 00	Alum	06 @ 12
<b>Gums</b>		Worm Seed	3 50@3 75	Alum, powd and ground	09 @ 15
Acacia, 1st	50 @ 55	Wormwood	20 00@20 25	Bismuth, Subnitrate	2 25@2 52
Acacia, 2nd	45 @ 50	<b>Potassium</b>		Borax xtal or powdered	05 @ 13
Acacia, Sorts	25 @ 30	Bicarbonate	35 @ 40	Cantharides, po.	1 50@2 00
Acacia, Powdered	35 @ 40	Bichromate	15 @ 25	Calomel	2 72@2 82
Aloes (Barb Pow)	25 @ 35	Bromide	69 @ 85	Capsicum, powd	62 @ 75
Aloes (Cape Pow)	25 @ 35	Bromide	54 @ 71	Carmine	7 50@8 00
Aloes (Soc. Pow.)	75 @ 80	Chlorate, gran d.	23 @ 30	Cassia Buds	30 @ 35
Asafoetida	50 @ 60	Chlorate, powd.	16 @ 25	Cloves	40 @ 50
Pow.	90 @ 1 00	or Xtal	30 @ 90	Maik Prepared	14 @ 16
Camphor	90 @ 95	Cyanide	30 @ 90	Chloroform	53 @ 66
Guaiaac	@ 60	Iodide	4 36@4 60	Chloral Hydrate	1 20@1 50
Guaiaac, pow'd	@ 70	Pernanganate	22 1/2 @ 35	Cocaine	12 55@13 50
Kino	@ 1 25	Prussiate, yellow	35 @ 45	Cocoa Butter	60 @ 90
Kino, powdered	@ 1 20	Prussiate, red	@ 70	Corks, ust, less 30-10 to 40-10	
Myrrh	@ 1 15	Sulphate	35 @ 40	Copperas	03 @ 10
Myrrh, powdered	@ 1 25	<b>Roots</b>		Copperas, Powd.	4 @ 10
Opium, powd.	19 65@19 92	Alkanet	30 @ 35	Corrosive Sublim	2 25@2 30
Opium, gran.	19 65@19 92	Blood, powdered	40 @ 45	Cream Tartar	35 @ 45
Shellac	65 @ 80	Calamus	35 @ 85	Cuttle bone	40 @ 50
Shellac	75 @ 90	Elecampane, powd.	25 @ 30	Dextrine	6 @ 15
Tragacanth, pow.	@ 1 75	Gentian, powd.	20 @ 30	Dover's Powder	4 00@4 50
Tragacanth	2 00@2 35	Ginger, African, powdered	30 @ 35	Emery, All Nos.	10 @ 15
Turpentine	@ 30	Ginger, Jamaica, powdered	60 @ 65	Emery, Powdered	@ 15
<b>Insecticides</b>		Golden seal, pow.	7 50@8 00	Epsom Salts, bbls.	@03 1/2
Arsenic	08 @ 20	Ipecac, powd.	4 50@5 00	Epsom Salts, less 3 1/2 @ 10	
Blue Vitriol, bbl.	@ 08	Licorice	35 @ 40	Ergot, powdered	@ 4 00
Blue Vitriol, less	09 1/2 @ 17	Licorice, powd.	20 @ 30	Flake, White	15 @ 20
Bordea. Mix Dry	12 @ 26	Orris, powdered	45 @ 50	Formaldehyde, lb.	13 1/2 @ 35
Hellebore, White	15 @ 25	Poke, powdered	35 @ 40	Gelatine	80 @ 90
powdered	15 @ 25	Rhubarb, powd	@ 1 00	Glassware, less 55%	
Insect Powder	47 1/2 @ 60	Rosinwood, powd.	@ 50	Glassware, full case 60%	
Lead Arsenate Po.	13 1/2 @ 30	Sarsaparilla, Hond.	@ 1 10	Glauber Salts, bbl.	@02 1/2
Lime and Sulphur	08 @ 22	Sarsaparilla, Mexic.	@ 60	Glauber Salts less	04 @ 10
Dry	24 @ 42	Squills	35 @ 40	Glue, Brown	20 @ 30
Paris Green	24 @ 42	Squills, powdered	70 @ 80	Glue, Brown Grd	16 @ 22
<b>Leaves</b>		Tumeric, powd.	20 @ 25	Glue, White	27 1/2 @ 35
Buchu	@ 1 05	Valerian, powd.	@ 1 00	Glue, white grd.	25 @ 35
Buchu, powdered	@ 1 10	<b>Seeds</b>		Glycerine	19 @ 40
Sage, Bulk	25 @ 30	Anise	@ 35	Hops	75 @ 95
Sage, 1/4 loose	@ 40	Anise, powdered	35 @ 40	Iodine	6 45@7 00
Sage, powdered	@ 35	Bird, ls	13 @ 17	Iodoform	8 00@8 30
Senna, Alex.	50 @ 75	Canary	10 @ 16	Lead Acetate	20 @ 30
Senna, Tinn. pow.	30 @ 35	Caraway, Po.	25 @ 30	face	@ 1 50
Uva Ursi	20 @ 25	Cardamon	2 50@3 00	face, powdered	@ 1 60
<b>Oils</b>		Coriander pow.	40 @ 25	Menthol	8 00@9 00
Almonds, Bitter, true	7 50@7 75	Dill	15 @ 20	Morphine	13 58@14 33
Almonds, Bitter, artificial	3 00@3 25	Fennell	35 @ 50	Nux Vomica	@ 30
Almonds, Sweet, true	1 50@1 80	Flax	7 @ 15	Nux Vomica, pow.	15 @ 25
Almonds, Sweet, imitation	1 00@1 25	Flax, ground	7 @ 15	Pepper, black, pow	57 @ 70
Amber, crude	1 00@1 25	Foenugreek, pwd.	15 @ 25	Pepper, White, pw.	75 @ 85
Amber, rectified	1 50@1 75	Hemp	8 @ 15	Pitch, Burgudry	20 @ 25
Anise	1 25@1 50	Lobelia, powd.	@ 1 60	Quassia	12 @ 15
Bergamont	8 00@8 25	Mustard, yellow	17 @ 25	Quinine, 5 oz. cans	@ 59
Cajeput	2 00@2 25	Mustard, black	20 @ 25	Rochelle Salts	28 @ 40
Cassia	3 00@3 25	Poppy	15 @ 30	Sacharine	3 60@275
Castor	1 55@1 80	Quince	1 00@1 25	Salt Peter	11 @ 22
Cedar Leaf	2 00@2 25	Sabadilla	45 @ 50	Selditz Mixture	30 @ 40
Citronella	75 @ 1 00	Sunflower	12 @ 18	Soap, green	15 @ 30
Cloves	4 00@4 25	Worm, American	30 @ 40	Soap mott cast	@ 25
Cocoonut	27 1/2 @ 35	Worm, Levant	6 50@7 00	Soap, white Castile, case	@15 00
Cod Liver	1 50@2 00	<b>Tinctures</b>		Soap, white Castile less, per bar	@ 1 60
Croton	3 00@3 25	Aconite	@ 1 80	Soda Ash	3 @ 10
<b>Asafoetida</b>		Aloe	@ 1 56	Soda Bicarbonate	3 1/2 @ 10
<b>Asafoetida</b>		Arnica	@ 1 50	Soda, Sal	02 1/2 @ 08
<b>Asafoetida</b>		Asafoetida	@ 2 28	Spirits Camphor	@ 1 20
<b>Asafoetida</b>				Sulphur, roll	3 1/2 @ 10
<b>Asafoetida</b>				Sulphur, Subl.	4 1/2 @ 10
<b>Asafoetida</b>				Tamarinds	20 @ 25
<b>Asafoetida</b>				Tartar Emetic	70 @ 75
<b>Asafoetida</b>				Turpentine, Ven.	50 @ 75
<b>Asafoetida</b>				Vanilla Ex. pure	1 50@2 00
<b>Asafoetida</b>				Vanilla Ex. pure 2	25@2 50
<b>Asafoetida</b>				Zinc Sulphate	04 @ 11



# 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

Flour  
Sugar  
Raisins  
Prunes  
Rolled Oats

## DECLINED

Lamb

## AMMONIA

Quaker, 24-12 oz. case 2 50  
Quaker, 12-32 oz. case 2 25  
Bo Peep, 24, sm. case 2 70  
Bo Peep, 12 lre. 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, 12-32 oz., doz. 3 35

## BAKING POWDERS

Arctic, 7 oz. tumbler 1 35  
Queen Flake, 16 oz., dz 2 25  
Royal, 10c, doz. ----- 95  
Royal, 6 oz., doz. ----- 2 70  
Royal, 12 oz., doz. ----- 5 20  
Royal, 5 lb. ----- 31 20  
Calumet, 4 oz., doz. ----- 95  
Calumet, 8 oz., doz. ----- 1 85  
Calumet, 16 oz., doz. ----- 3 25  
Calumet, 5 lb., doz. ----- 12 10  
Calumet, 10 lb., doz. ----- 18 60  
Rumford, 10c, per doz. ----- 95  
Rumford, 8 oz., doz. ----- 1 85  
Rumford, 12 oz., doz. ----- 2 40  
Rumford, 5 lb., doz. ----- 12 50

## K. C. Brand

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

## BLUING

## JENNINGS

The Original

Condensed

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

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

## BEANS and PEAS

100 lb. bag  
Brown Swedish Beans 9 00  
Pinto Beans ----- 9 25  
Red Kidney Beans ----- 9 75  
White Hand P. Beans 9 80  
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

## BREAKFAST FOODS

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

## Post Brands.

Grape-Nuts, 24s ----- 3 80  
Grape-Nuts, 100s ----- 2 75  
Instant Postum, No. 8 5 40  
Instant Postum, No. 10 4 50  
Postum Cereal, No. 0 2 25  
Post Toasties, 36s ----- 2 85  
Post Toasties, 24s ----- 2 85  
Post's Bran, 24s ----- 2 70  
Pills Bran, 12s ----- 1 90  
Roman Meal, 12-2 lb. ----- 3 35  
Cream Wheat, 18 ----- 3 90  
Cream Barley, 18 ----- 3 40  
Ralston Food, 18 ----- 4 00  
Maple Flakes, 24 ----- 2 50  
Rainbow Corn Fla., 36 ----- 2 50  
Silver Flake Oats, 18s ----- 1 40  
Silver Flake Oats, 12s ----- 2 25  
90 lb. Jute Bulk Oats, bag ----- 3 30

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

Scrub  
Solid Back, 8 in. ----- 1 60  
Solid Back, 1 in. ----- 1 75  
Pointed Ends ----- 1 25

## Shove

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

## Shoe

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

## BUTTER COLOR

Dandelion ----- 2 85

## CANDLES

Electric Light, 40 lbs. ----- 12 1  
Plumber, 40 lbs. ----- 12 8  
Paraffine, 6s ----- 14 1/4  
Paraffine, 12s ----- 14 1/4  
Wicking ----- 40  
Tudor, 6s, per box ----- 30

## CANNED FRUIT

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

## CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35  
Clam Ch., No. 2 ----- 2 75  
Clams, Steamed, No. 1 3 00  
Clams, Minced, No. 1/2 2 25  
Finnan Haddie, 10 oz. 3 30  
Clam Bouillon, 7 oz. 3 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@23  
Sardines, Im. 1/4, ea. ----- 25  
Sardines, Cal. ----- 1 35@2 25  
Tuna, 1/2, Curtis, doz. 4 00  
Tuna, 1/4, Curtis, doz. 3 30  
Tuna, 1/2 Blue Fin ----- 2 25  
Tuna, 1s, Curtis, doz. 7 00

## CANNED MEAT

Bacon, Lge. 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., all ----- 1 65  
Beef, 3 1/2 oz. Qua., all ----- 1 25  
Beef, 5 oz., Am Sliced ----- 2 90  
Beef, No. 1, B'nut, all ----- 4 50  
Beefsteak & Onions, s ----- 3 70  
Chili Con Ca., 1s ----- 1 85  
Deviled Ham, 1/2s ----- 3 20  
Deviled Ham, 1/4s ----- 3 60  
Hamburg Steak & Onions, No. 1 ----- 3 15  
Potted Beef, 4 oz. ----- 1 10  
Potted Meat, 1/4 Libby ----- 92  
Potted Meat, 1/2 Libby ----- 92  
Potted Ham, 1/2 Qua. ----- 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 ----- 8 00  
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@10 75  
Okra, No. 2, whole ----- 1 10  
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  
June ----- 2 25  
Peas, Ex. Fine, French ----- 25  
Pumpkin, No. 3 1 60@1 75  
Pumpkin, No. 10 5 00@5 75  
Pimentos, 1/4, each ----- 12@14  
Pimentos, 1/2, each ----- 37  
Swt Potatoes, No. 2 1/2 ----- 1 75  
Sauerkraut, No. 3 1 45@1 75  
Succotash, No. 2 1 65@2 50  
Succotash, No. 2, glass ----- 2 80  
Spinach, No. 1 ----- 1 25  
Spinach, No. 2 ----- 1 60@1 90  
Spinach, No. 3 ----- 2 25@3 50  
Spinach, No. 10 ----- 6 50@7 00  
Tomatoes, No. 2 ----- 1 60  
Tomatoes, No. 3 ----- 2 25  
Tomatoes, No. 10 ----- 7 80

Bar Goods  
Mich. Sugar Can., 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. ----- 2 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 ----- 2 25  
Wisconsin Daisy ----- 25  
Wisconsin Flat ----- 25  
New York June ----- 34  
Sap Sago ----- 42  
Brick ----- 33

## CHEWING GUM.

Adams Black Jack ----- 65  
Adams Bloodberry ----- 65  
Adams Dentyne ----- 65  
Adams Calif. Fruit ----- 65  
Adams Sen Sen ----- 65  
Beeman's Peppin ----- 65  
Bechnut Wintergreen ----- 65  
Bechnut Peppermint ----- 65  
Bechnut 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, 5 lb. ----- 60  
Chocolate Apples ----- 4 50  
Pastilles, No. 1 ----- 12 60  
Pastilles, 1/2 lb. ----- 6 60  
Pains De Cafe ----- 3 00  
Droste's Bars, 1 doz. ----- 2 00  
Delft Pastilles ----- 2 15  
1 lb. Rose Tin Bon ----- 1 00  
Bons ----- 1 00  
7 oz. Rose Tin Bon ----- 9 00  
13 oz. Creme De Cara-que ----- 13 30  
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, 1/2s ----- 37  
Baker, Caracas, 1/4s ----- 35

## CLOTHES LINE.

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

## COFFEE ROASTED

Worden Grocer Co.  
1 lb. Package  
Melrose ----- 36  
Liberty ----- 26  
Quaker ----- 41  
Nedrow ----- 39  
Morton House ----- 48  
Reno ----- 37  
Royal Club ----- 32

## McLaughlin's Kept-Fresh



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

## Coffee Extracts

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

## CONDENSED MILK

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

## MILK COMPOUND

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

## EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 25  
Quaker, Baby, 8 doz. ----- 4 15  
Quaker, Gallon, 1/2 doz. ----- 4 25  
Carnation, Tall, 4 doz. ----- 4 70  
Carnation, Baby, 8 doz. ----- 4 60  
Oatman's Dundee, Tall ----- 4 70  
Oatman's D'dee, Baby ----- 4 60  
Every Day, Tall ----- 4 80  
Every Day, Baby ----- 4 70  
Pet. Tall ----- 4 70  
Pet. Baby, 8 oz. ----- 4 60  
Borden's Tall ----- 4 70  
Borden's Baby ----- 4 60

## CIGARS

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

## Worden Grocer Co. Brands

Airedale ----- 35 00  
Havana Sweets ----- 35 00  
Hemeter Champion ----- 37 50  
Canadian Club ----- 35 00  
Robe Emmett ----- 75 00  
Tom Moore Monarch ----- 75 00  
Webster Cadillac ----- 75 00  
Webster Astor Foil ----- 75 00  
Webster Knickerbocker ----- 95 00  
Webster Albany Foil ----- 95 00  
Bering Apollo ----- 95 00  
Bering Palmitas ----- 115 00  
Bering Diplomatics ----- 115 00  
Bering Delosias ----- 120 00  
Bering Favorita ----- 125 00  
Bering Albas ----- 150 00

## CONFECTIONERY

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

## Mixed Candy

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

## Fancy Chocolates

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

## Gum Drops

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

## Lozenges

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

## Hard Goods

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

## Cough Drops

Putnam's ----- 1 35  
Smith Bros. ----- 1 50

## Package Goods

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

## Specialties

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

## COUPON BOOKS

50 Economic grade 3 60  
100 Economic grade 4 60  
500 Economic grade 30 00  
1000 Economic grade 37 60  
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

## CREAM OF TARTAR

6 lb. boxes ----- 43

## DRIED FRUITS

### Apples

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

### Apricots

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

### Citren

10 lb. box ----- 40

### Currants

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

### Dates

Dromedary, 36s ----- 6 75

### Peaches

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

### Peel

Lemon, American ----- 30  
Orange, American ----- 30

### Raisins

Seeded, bulk ----- 10  
Thompson's seedless blk ----- 08 1/2  
Thompson's seedless, 15 oz. ----- 09 1/2  
Seeded, 15 oz. ----- 11

## California Prunes

60@70, 25 lb. boxes ----- @11  
50@60, 25 lb. boxes ----- @12  
40@50, 25 lb. boxes ----- @13  
30@40, 25 lb. boxes ----- @14  
20@30, 25 lb. boxes ----- @17  
18@24, 25 lb. boxes ----- @19

## Hominy

Pearl, 100 lb. sacks ----- 3 50

## Macaroni

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

## Bulk Goods

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



## GELATINE

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

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

## JELLY GLASSES

8 oz., per doz.	36
-----------------	----

## OLEOMARGARINE

Van Westbrugge Brands  
Carload Distributor



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

Wilson & Co's Brands  
Oleo

Certified	24
Nut	18
Special Roll	19

## MATCHES

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

## Safety Matches

Quaker, 5 gro. case	4 25
---------------------	------

## NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
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@35
Hickory	07

## Salted Peanuts

Fancy, No. 1	14
--------------	----

## Shelled

Almonds	70
Peanuts, Spanish,	13 1/2
135 lb. bags	12
Filberts	32
Pecans Salted	80
Walnuts Manchurian	55

## MINCE MEAT

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

## OLIVES

4 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 35
14 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	3 25
Quart Jars, Plain, doz.	6 00
1 Gal. Glass Jugs, Pla.	2 10
5 Gal. Kegs, each	8 50
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, 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	
8 oz., 2 do. in case	
15 lb. pails	
25 lb. pails	

## PETROLEUM PRODUCTS.

From Tank Wagon.	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14

In Iron Barrels	
Perfection 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	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 1 in, doz.	9 60
No. 2 1/2 Tins	2 25
32 oz. Glass Pickled	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	
------------------------------	--

## 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
-------------------	------

## FRESH MEATS

## Beef

Top Steers & Heif.	25
Good Str's & H'f 15 1/2@23	
Med. Steers & Heif.	21
Com. Steers & Heif. 16@20	

## Veal

Top	24
Good	22
Medium	20

## Lamb

Spring Lamb	30
Good	28
Medium	25
Poor	20

## Mutton

Good	17
Medium	16
Poor	13

## Pork

Light hogs	16
Medium hogs	16
Heavy hogs	15
Loin, med.	25
Butts	23
Shoulders	19
Spareribs	15
Neck bones	06
Trimnings	13

## PROVISIONS

Barreled Pork	
Clear Back	25 00@28 00
Short Cut Clear	26 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
3 lb. pails	advance 1
Compound tierces	13
Compound, tubs	13 1/4

## Sausages

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

## Smoked Meats

Hams, Cer. 14-16 lb.	@31
Hams, Cer., Skinned	
16-18 lb.	@31
Ham, dried beef	
Knuckles	@46
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@45
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 1/2
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
----------------	------

## 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 80
--------------------	------

## Mackerel

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

## White Fish

Med. Fancy, 100 lb.	13 00
---------------------	-------

## SHOE BLACKENING

2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixby's, Doz.	1 35
Shinola, doz.	90

## STOVE POLISH

Blackne, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 35
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
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.	3 40
Five case lots	2 30
Iodized, 24, 2 lbs.	3 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 30
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, 13 1/2	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

## CLEANSERS



80 can cases, \$4.80 per case

## WASHING POWDERS

Bon Ami Pd, 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2
Brillo	4 20
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 00
Gold Dust, 12 Large	4 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 90

Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 30
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	@23
Cassia, 5c pkg., doz.	@40
Ginger, African	@19
Ginger, Cochlin	@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	@46

## Pure Ground in Bulk

Allspice, Jamaica	@35
Cloves, Zanzibar	@46
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.	90
Onion Salt	1 35
Garlic	1 35
Poneltz, 3 1/2 oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 8.—We have to-day received the schedules, reference and adjudication in the matter of Forest L. Wilson, Edward Lee Wilson and William F. Wilson, individually and as copartners doing business under the firm name of Wilson & Sons, Bankrupt No. 3840. The matter has been referred to Charles B. Blair as referee in bankruptcy. Bankrupts are residents of South Haven. The schedule shows assets of \$200 with liabilities of \$5,963.30.

Judson Bailey, South Haven ---\$1,047.00  
Brown & Sehler, Grand Rapids --- 250.00  
Gezon Motor Sales Co., Grand Rapids --- 1,950.00  
Goodyear Tire & Rubber Co., Akron --- 300.00  
Mrs. Anna Craig, Bangor --- 300.00  
J. P. Gordon Co., Columbus --- 34.00  
Flood & Conklin Co., New Jersey --- 60.00  
Defender Mfg. Co., Allegan --- 28.00  
Thoma & Son, Fairfield --- 54.00  
Consolidated Electric Sign Corp., Battle Creek --- 35.00  
Goodlin Automotive Equipment Co., South Bend --- 55.00  
A. Silverman, South Haven --- 70.00  
Wolverine Service Sta., So. Haven --- 48.00  
Tribune Co., South Haven --- 29.00  
Tri-County Tele. Co., South Haven --- 33.00  
Malbone Hdwe. Co., South Haven --- 70.00  
Moore Hdwe. Co., South Haven --- 12.80  
Pekie Printing Co., South Haven --- 7.50  
Thiesen-Clemens Oil Co., St. Joseph --- 34.50  
Republic Paint Co., Chicago --- 36.00  
Beckley Ralston Co., Chicago --- 52.00  
Fern E. Calvin, South Haven --- 100.00  
Dr. F. C. Penoyar, South Haven --- 43.00  
Fred Ott Motor Co., South Haven --- 12.50  
First State Bank, South Haven --- 772.00  
Citizens State Bank, South Haven --- 525.00

July 6. We have to-day received the schedules, reference and adjudication in the matter of Hendrick Candy Co., Bankrupt No. 3843. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids. The first meeting of creditors will be called promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Grand Rapids ---\$ 22.15  
Remington Cash Register Co., Grand Rapids --- 100.00  
Grinnell Bros., Grand Rapids --- 356.50  
Aetna Window Cleaning Co., G. R. --- 3.00  
Byrnes & Shickman, Grand Rapids --- 9.00  
A. E. Brooks & Co., Grand Rapids --- 16.50  
Consumers Ice Co., Grand Rapids --- 22.16  
Fletcher Ins. Co., Grand Rapids --- 15.35  
Ferris Coffee Co., Grand Rapids --- 4.75  
G. R. Marble & Fire Place Co., Grand Rapids --- 30.00  
G. R. Lumber Co., Grand Rapids --- 104.55  
E. B. Gallagher & Co., Grand Rapids --- 67.01  
Heyboer Co., Grand Rapids --- 8.00  
Holwerda Heating Co., Grand Rapids --- 65.12  
Wm. G. Horton, Grand Rapids --- 61.50  
Hershelheimer Co., Grand Rapids --- 104.18  
Hazelton & Perkins Drug Co., Grand Rapids --- 19.63  
Hoekstra Ice Cream Co., Grand Rapids --- 18.25  
Helmus Co., Grand Rapids --- 390.00  
Benj. Powers, Grand Rapids --- 124.75  
Poet Et Cie, Philadelphia --- 3.96  
Pittsburgh Plate Glass Co., G. R. --- 30.00  
National Candy Co., Grand Rapids --- 11.10  
Cornelius W. Moore, Grand Rapids --- 162.95  
Creston Heights Cartage Co., G. R. --- 23.00  
Elka Sterkenberg, Grand Rapids --- 50.00  
D. H. Ryan & Son, Grand Rapids --- 16.50  
Harold Ruck, Grand Rapids --- 5.44  
Rochester Candy Works, Rochester --- 68.57  
Specialty Candy Co., Grand Rapids --- 9.20  
Van Heest & Van Der Meer, Grand Rapids --- 50.00  
I. Van Wiltburg, Grand Rapids --- 22.86  
Sanitary Milk Co., Grand Rapids --- 40.56  
Worden Grocer Co., Grand Rapids --- 20.25  
John Sharpe, Grandville --- 40.00  
H. G. Cook, Grand Rapids --- 300.00  
Chas. A. Herrick, Grand Rapids --- 180.00  
A. Hentscher, Grand Rapids --- 25.00  
Mrs. Sarah Jacobs, Grand Rapids --- 25.00

In the matter of Muskegon Scrap Material Co., Bankrupt No. 3843, the trustee has filed his final report and account, and a final meeting of creditors was held June 28. The bankrupt was not present or represented. The trustee was present. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration and for the payment of preferred tax claims and the declaration and payment of a supplemental first dividend of 5 per cent. and for the declaration and payment of a final dividend of 8.86 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to be district court, in due course.

In the matter of Robert F. Hansen, Bankrupt No. 3749, the trustee has filed his first report and account, and an order for the payment of expenses of administration, preferred labor and secured claims, has been made.

July 10. We have to-day received the schedules, reference and adjudication in the matter of Robert G. Thompson, Bankrupt No. 3844. 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 meat dealer. The schedule shows assets of none with liabilities of \$2,265.37. 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:

Louis Maue, Onkama ---\$164.25  
Swift & Co., Muskegon --- 79.12  
F. C. Larsen, Manistee --- 100.00  
Straub Candy Co., Traverse City --- 54.00  
Hekman Biscuit Co., Grand Rapids --- 50.00  
Roundy Peckham, Milwaukee --- 355.00  
R. Gumz Co., Milwaukee --- 500.00  
E. R. Godfrey, Ludington --- 270.00  
Stendles Paper Co., Muskegon --- 28.67  
A. Groenbach, Milwaukee --- 100.00  
Hermon Koske, Chief --- 52.00  
Ed. Zielinski, Manistee --- 40.00  
Albert Shoedal, Manistee --- 60.00  
Aug. Johnson, Manistee --- 100.00  
Jim Schaefer, Arcadia --- 150.00  
Herman Ziehm, Kaleva --- 29.00  
Worden Grocer Co., Grand Rapids --- 88.33  
Emil Swanson, Manistee --- 45.00

July 10. We have to-day received the schedules, reference and adjudication in the matter of Clarence Finstrom, individually and as Finstrom Bros., and also as Finstrom Motor Sales, Bankrupt No. 3845. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupts are residents of Cadillac, and their occupation is that of an automobile dealer. The schedule shows assets of \$9,668.74 with liabilities of \$19,774.39. The first meeting will be called promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Cadillac ---\$441.27  
Arden Flickenger, Cadillac --- 48.00  
Gilbert Slayter, Cadillac --- 6,025.99  
American State Bank, Cadillac --- 321.00  
Burroughs Adding Machine, G. R. --- 7.70  
Electric Service Sta., Grand Rapids --- 21.30  
Brown & Bigelow, St. Paul --- 50.00  
Vervy's Auto Supply Co., Grand Rapids --- 5.93  
A. M. Shaw Co., Chicago --- 4.02  
L. J. Deming Co., Cadillac --- 5.51  
Fort Wayne Iron Store, Fort Wayne --- 102.35  
Reed & Wiley, Grand Rapids --- 12.75  
Beaver Ins. Co., Cadillac --- 56.40  
Willis Overland, Inc., Detroit --- 480.97  
Western Union Tel. Co., Cadillac --- 3.09  
Cadillac Credit Bureau, Cadillac --- 14.00  
Huckleberry & Watson, Cadillac --- 83.62  
United Automatic Register Co., Cadillac --- 61.76

Arbune Record, Canton --- 18.65  
Kunze Leather Goods, Cadillac --- 1.75  
J. P. Gordon Co., Columbus, Ohio --- 21.30  
D. & K. Electric Co., Cadillac --- 3.41  
Klesner, Cowin, Williams Co., Cadillac --- 54.00

Thomas & Son, Inc., Fairfield, Ia. --- 2.38  
Beckley Ralston, Chicago --- 19.54  
Ott Sales Co., Traverse City --- 2.63  
Anchor Packing Co., Philadelphia --- 61.67  
Pioneer Mfg. Co., Cleveland --- 90.00  
Cadillac Gas Co., Cadillac --- 6.04  
Hart Nash Motors, Inc., Grand Rapids --- 6.80  
Telephone Directory Adv. Co., Detroit --- 18.00  
Kelly Motor Co., Cadillac --- 57.43  
Harris Bros., Cadillac --- 85.74  
Tisch Auto Supply Co., Grand Rapids --- 55.63  
Johnson Hdwe. Co., Cadillac --- 351.13  
C. E. Ault, Cadillac --- 1.50

Advance Rumley Thresher Co., Battle Creek --- 73.33  
Michigan Bell Tel. Co., Cadillac --- 6.73  
Consumers Power Co., Cadillac --- 3.97  
Cadillac Evening News, Cadillac --- 198.28  
Fisk Tire Co., Chicopee Falls, Mass. --- 378.46  
Continental Mfg. Co., Indianapolis --- 6.75  
Ray Small, Cadillac --- .75  
W. L. Norris Co., Cadillac --- 18.32  
Consumers Power Co., Cadillac --- 4.17  
Cadillac Gas Co., Cadillac --- 14.75  
Dr. Ferris Smith, Grand Rapids --- 226.00  
Dr. Reuben Maurits, Grand Rapids --- 15.00  
Fred Ernst & Son, Cadillac --- 4.18  
Fidelity Corp. of Mich., East Jordan --- 236.00  
Dr. G. Devere Miller, Cadillac --- 85.75  
Frank Coffey, Cadillac --- 18.00  
Cadillac State Bank, Cadillac --- 3,104.25  
August Finstrom, Cadillac --- 4,090.00  
Wallace Johnson, Cadillac --- 500.00  
Securities Funding Corp., Cadillac --- 1,600.00  
Midwest Commercial Credit Co., Cadillac --- 210.00  
Advance Rumley Thresher Co., Battle Creek --- 860.00

Saginaw Finance Co., Saginaw --- 794.06  
American State Bank, Cadillac --- 22.92  
Cadillac State Bank, Cadillac --- 1,435.10  
Peoples Savings Bank, Cadillac --- 458.66

July 10. We have to-day received the schedules, reference and adjudication in the matter of Floyd M. Bement, Bankrupt No. 3846. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Cooper township, Kalamazoo, and his occupation is that of a farmer. The schedule shows assets of \$694.33 of which \$690.50 is claimed as exempt, with liabilities of \$9,431.56. 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.

July 10. We have to-day received the schedules, reference and adjudication in the matter of Clarence W. Morgan, Bankrupt No. 3847. 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 tool maker's assistant. The schedule shows assets of \$450 of which \$250 is claimed as exempt, with liabilities of \$1,121.50. The first meeting will be called promptly and note of same made herein.

July 10. We have to-day received the schedules, reference and adjudication in the matter of Alpheus W. Triggs, Bankrupt No. 3848. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of St. Joseph, and his occupation is that of a store clerk. The schedule shows assets of \$75 of which the full amount is claimed as exempt, with liabilities of

\$1,496.50. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

July 11. On this day was held the first meeting of creditors in the matter of Leonard T. Ellis, Bankrupt No. 3808. The bankrupt was present in person and represented by attorneys Rodgers & Dunn. Creditors were present in person and represented by attorneys Dunham & Chollette and Amos F. Paley. 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 Lewis F. Striker, Bankrupt No. 3822. The bankrupt was present in person and represented by attorneys Steketee & Steketee. Creditors were represented by attorneys Linsey, Shivel & Phelps. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned to July 18 for further proceedings as desired.

On this day also was held the first meeting of creditors in the matter of Lewis C. Christiansen, Bankrupt No. 3830. The bankrupt was present in person and represented by attorney Robert H. Burns. No creditors were present or represented. The bankrupt was sworn and examined without a reporter. No trustee was appointed. 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 David E. Nims, Bankrupt No. 3817. The bankrupt was present in person, but not represented by attorney. Creditors were represented by attorney H. H. Smedley. 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 DuBois-Munn Co., Bankrupt No. 3573. A special meeting of creditors has been called for July 26. At such meeting the trustee's second report, and account will be approved and a second dividend to creditors will be considered.

July 11. On this day was held the first meeting of creditors in the matter of Prouditt Loose Leaf Co., Bankrupt No. 3823. The bankrupt corporation was present by two of its officers and represented by attorneys Clare J. Hall, Rodgers & Dunn; Wicks, Fuller & Starr; Boltwood & Boltwood and by G. R. Credit Men's Association and Central Adjustment Association. Claims were filed and allowed. Grand Rapids Trust Company, of Grand Rapids, was elected trustee, and its bond placed at \$1,000. The first meeting then adjourned to July 16, for further proceedings.

In the matter of Jacob J. VandeVisse, Bankrupt No. 3815. The funds have been received and the first meeting of creditors has been called for July 29.

In the matter of Louis F. Deitz, Bankrupt No. 3838. The funds have been received and the first meeting of creditors has been called for July 30.

In the matter of Clarence W. Morgan, Bankrupt No. 3847. The funds have been received and the first meeting of creditors has been called for July 30.

In the matter of Herman F. Higgs, Bankrupt No. 3835. The funds have been received and the first meeting of creditors has been called for July 30.

In the matter of Ernest W. Kraus, Bankrupt No. 3825. The first meeting of creditors has been called for July 29.

In the matter of John Renger and Edward Renger, doing business as Renger Bros. and John Renger individually, Bankrupt No. 3829. The funds have been received and the first meeting of creditors has been called for July 29.

In the matter of F. M. Gray, Jr., Inc., Bankrupt No. 3816. The first meeting of creditors has been called for July 29.

In the matter of Hendrick Candy Co., a corporation, Bankrupt No. 3843. The first meeting of creditors has been called for July 29.

July 12. We have to-day received the schedules, reference and adjudication in the matter of William Bradley, Bankrupt No. 3849. 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 drilling contractor. The schedule shows assets of \$185 of which \$250 is claimed as exempt, with liabilities of \$18,305. The first meeting will be called promptly and note of same will be made herein.

July 12. We have to-day received the schedules, reference and adjudication in the matter of Percy Slough, Bankrupt No. 3850. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a mechanic. The schedule shows assets of \$805 of which the full amount is claimed as exempt, with liabilities of \$1,755.28. 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.

July 13. We have to-day received the

schedules, reference and adjudication in the matter of George W. Fox, Bankrupt No. 3851. 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 \$150 with liabilities of \$5,369.20. The court has written for funds and upon receipt of same, first meeting of creditors will be called, note of which will be made herein.

July 13. We have to-day received the schedules, reference and adjudication in the matter of Kenneth F. Tubbs, Bankrupt No. 3852. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a salesman. The schedule shows assets of \$150 of which the full amount is claimed as exempt, with liabilities of \$6,781.90. The first meeting will be called and note of same made herein.

### AUCTION SALES.

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE WESTERN DISTRICT OF MICHIGAN.

SOUTHERN DIVISION.

At a Court of Bankruptcy held in and for said District and Division, at Grand Rapids, this 8th day of July, 1929.

Present: HON. CHARLES B. BLAIR, Referee in Bankruptcy.

By order of the United States District Court, Western District of Michigan, I shall sell at public auction and to the highest bidder the assets of the

**SUNFIELD LUMBER COMPANY, Bankrupt,**

Sunfield, Michigan.

On Tuesday, July 30, 1929, at 2 p. m. Eastern standard time at the premises, all the lumber, lumber material, machinery, office furniture, fixtures and equipment together with one motor truck appraised at approximately \$1,843.29, together with all the trustees right title and interest in certain parcels of real estate. All sales are for cash and subject to immediate confirmation by the referee.

**ABE DEMBINSKY, Court Auctioneer, Saginaw, Michigan.**  
**HON. CHARLES B. BLAIR, Referee in Bankruptcy.**

By order of the United States District Court, Western District of Michigan, I shall sell at public auction and to the highest bidder the assets of

**HERMAN KNOOP, Bankrupt, Jeweler,**

54 Monroe Ave., N. W., Grand Rapids, Michigan.

On Wednesday, July 31, 1929, at 2 p. m., at the premises. All the stock in trade and fixtures used in the bankrupt's business as a retail jeweler, appraised at \$7,321.41. All sales are for cash and subject to immediate confirmation by the referee. For further information enquire of

**ABE DEMBINSKY, Court Auctioneer, Saginaw, Michigan.**  
**HON. CHARLES B. BLAIR, Referee in Bankruptcy.**

By order of the United States District Court, Western District of Michigan, I shall sell at public auction and to the highest bidder the assets of the

**PROUDITT LOOSELEAF CO., Bankrupt,**

12 Logan St., N. W., Grand Rapids, Michigan.

On Thursday, August 1, 1929, at 10 a. m., Eastern standard time, at the premises, all the stock, raw material, scratch paper, binder stock, finished backs and binders, office furniture and fixtures, machinery, tools and equipment, together with sundry other items, all used in the business of the bankrupt in manufacturing binders, looseleaf systems, filing systems and similar devices for office use appraised at approximately \$16,844.00. Also all dies, patents, applications for patents, show rights and all interests therein owned by the bankrupt and now belonging to the Trustee named below. All sales are for cash and subject to immediate confirmation by the referee. For further information, enquire of

**ABE DEMBINSKY, Court Auctioneer, Saginaw, Michigan.**  
**GRAND RAPIDS TRUST CO., Trustee, Grand Rapids Trust Co., Bldg., Grand Rapids, Michigan.**

**HON. CHARLES B. BLAIR, Referee in Bankruptcy.**

One of the biggest assets a salesman can have is thoroughness.

Quit worrying about things you cannot change.

**Do You Wish To Sell Out! CASH FOR YOUR STOCK,**

**Fixtures or Plants of every description.**

**ABE DEMBINSKY Auctioneer and Liquidator**

731 So. Jefferson Ave., Saginaw, Mich. Phone Federal 1944.



### Extra Profits Worked Out By Progressive Grocers.

(Continued from page 20)

"What do I get out of it?" The San Francisco Grocers Association has one pretty conclusive answer which comes through its insurance department. At a recent meeting one member said the Association gave him \$140 last year in saved premiums, which was a pretty good return for his dues of \$18 per year. Another showed up with \$300 saved.

But there is always weakness among men who have thus to be shown definite, tangible, money savings or returns from association work. The intangibles—Bismarck's "imponderables"—the things nobody can weigh—are much more important.

For example, the department stores are wonderfully organized to interchange information, but they do not pass out individual figures unless they are 400 miles apart. They seem yet to feel that immediate neighbors cannot give each other plain facts and figures, lest one take advantage of the other.

The San Francisco grocers, Brooklyn grocers, Baltimore and Kansas City grocers, those of Minneapolis and hundreds of other towns hand each other their intimate facts and figures during every meeting. This because they have associated together so long that they have become real friends.

Therein they not only beat the department men, but show how their intangible association benefits vastly outweigh anything which might be measured by dollars and cents.

Paul Findlay.

### Right of an Infant To Recover Money.

One of the surest ways for a merchant to lose money, or become involved in expensive litigation, is to have contractual dealings with an infant, or minor. This is true because the contracts of an infant, with few exceptions, cannot be enforced against him, and the other party to the contract is without legal remedy if the infant changes his mind and refuses to abide by the contract.

And, while this rule of law is generally known among merchants, it may well be doubted if there is any other single proposition of law that causes more loss and litigation, year after year in the commercial field. With this in mind then, a brief review of the possible danger to merchants in situations of this kind may be entered into with profit.

In the first place, under the rule as announced, if a merchant sells anything to an infant he cannot enforce payment, unless the articles sold are necessities. And, even when this is true, the burden is on the merchant to show this fact, which is not always an easy thing to do. On the other hand, if the articles sold to an infant are not necessities, as clothing, foods, etc., the merchant may have no right to enforce payment.

But this is not all, for the infant may further have the right to return the article, demand whatever he has paid thereon, and be relieved of all liability. And, in some states, the courts have even gone to the extent of declaring

that the fact that an infant represented himself to be of age in obtaining goods, would not deprive him of his right to return the goods and demand back whatever he had paid on them. Now let us see.

In one case of this kind, the defendant, who was but 19 years of age, was engaged in business and sought to buy a truck. He represented his age to be over 21, and, from the report, it seems that he appeared to be of the age represented. Anyway, on this representation the plaintiffs sold him the truck on the payment plan.

After the defendant had used the truck for some time, and paid \$2,000 on the contract, he defaulted in his payments, and the plaintiffs took the truck. The plaintiffs then sold the truck, and applied the amount received upon the contract, but there was still due a balance of about \$1,000. In order to collect this, the plaintiffs filed suit against the defendant. The latter then came to bat.

In defense to this action, the defendant set up that he was an infant of the age of 19 years; that the contract could not for that reason be enforced against him, and demanded the return of the \$2,000 he had paid on the truck. The plaintiffs then stated that the defendant had misrepresented his age when he bought the truck, and contended that he should be held liable, and not allowed to profit by his own false representations. In passing on the question involved the court had this to say:

"Omitting reference to contracts for necessities and to such contracts as a minor is authorized by statute to make, the court has held that an infant may during his minority avoid his contract relating to personal property, and that such avoidance renders the contract null and void. And fraud is not a bar to the exercise of the infant's right to disaffirm."

"The defendant's disaffirmance rendered the contract absolutely void, and he is neither required to account for the use of the truck nor prevented from recovering the amount he has paid on the note and mortgage. Of course he cannot retain any property acquired by the contract, but the truck has been sold and the proceeds retained by the plaintiffs."

In conclusion, the court affirmed a judgment in favor of the defendant, whereby he was allowed to recover back the money he had paid on the contract, and relieved from further liability thereon. Which, of course, resulted in a substantial loss to the plaintiffs on the truck, as well as the expense, time and trouble involved in conducting a lawsuit through the courts.

Now, it may be said in closing, the courts are not in precise accord on the question of how misrepresentation affects the right of an infant to recover money paid on a contract. And, without doubt, in many states the infant in the case reviewed would not have been permitted to recover, because of his misrepresentation as to his age when he bought the truck.

However, the holding in this case is supported by much authority, and

furnishes a striking illustration of the importance of care when dealing with persons who may not be of age. In other words, a merchant should not take chances on the age of a person, he is dealing with, but, if there is any doubt on this point, outside information should be sought before a contract is entered into.

Leslie Childs.

### Farms and Run Down Towns.

As one drives the main streets of Michigan to-day he is struck with the number of deserted stores. Then, as he tours the highways, nearby he is impressed with the number of deserted farms.

Is the parallel suggestive of a synonym?

Reflecting upon these two similar conditions, which are growing in the State, I tried in vain to recall knowledge of a community in which the farmers had ever prospered while the business men of the locality were suffering reverses. I could not think of one. What is more, I don't believe it possible for the people of any given locality to enjoy prosperity while local business is on the backward trend.

The individual who lives in a community expects certain benefits from that community, if he be human. He expects protection, friendliness, co-operation and the opportunity to take his rightful place in the doings of mankind. Whatever he wins for himself, and is able to preserve for himself, as a consequence of these benefits, he wins and holds by virtue of the blessings of his community. That is his "crop," if you please.

Yet how many people are practicing on their community exactly what unwise farmers are practicing upon their farms?

The farmer who "crops" his farm year after year, without putting the proper fertility back on the soil, isn't a farmer at all. He is a fool. No matter how fertile his soil, the bigger fool he is for wasting his sustenance. That accounts for many a deserted farm in Michigan to-day.

What accounts for so many deserted stores on Michigan main streets? Identically the same condition, transposed into terms of the community. We American people cannot expect to "crop" our neighborhood, without putting something back on the soil. That "something" is the material profit which is our rightful contribution to the locality in return for that which we have derived from it.

There is a locality in Western Michigan where a generation ago there were the finest of farms. Those farms had been built up and improved by hard-working men and women who took pride in their farms. To-day those pioneers are lying in the nearby cemetery; and the children are running the farms. The buildings are run down; the land is becoming poor; and the labors of the parents' lifetime are being wantonly wasted in riotous living.

There are many communities in Western Michigan where a generation ago there were thriving towns. These towns were built up and improved by

hard-working men and women who took pride in their towns and recognized in them an essential institution. To-day those pioneers are lying in the nearby cemetery; and the children are running the towns. The business is run down; the service is becoming poor; and the labors of the parents' lifetime are being wantonly wasted in a riotous stampede of selfish children for "bargains" which do not exist or for "better things" at distant counters.

Show me where there is any difference between run-down farms and run-down towns. And show me where there is any difference between fool farmers who crop their farms and put nothing back; and fool consumers who crop their communities and put nothing back.

W. H. Caslow.

### Wholesale Dry Goods Merger.

New York authorities write the Tradesman that a merger of wholesale dry goods houses is in process of formation at that market. It is understood that six or eight houses will be included in the merger, three of which are alleged to have signed up, as follows:

A. Krolik & Co., Detroit.

Ely-Walker Dry Goods Co., St. Louis.

Finch, Van Slyck & McConville, St. Paul.

### Bad Check Passed Abroad.

The Merchants' Association of Lansing warns the trade against a bad check, described as follows: "Written on the Eaton County Savings Bank of Charlotte, yellow in color and signed by J. B. Ferris." The check in question was made to the Washtenaw Tin Shop in the amount of \$28. The Charlotte bank states there is no account there for J. B. Ferris.

There are so few affairs of the heart untouched by ridicule.

### 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—Clean stock of men's and boys' clothing, shoes, and furnishings. Would consider trade for farm. W. H. Parry, Vassar, Mich. 120

FOR SALE — DRY GOODS STOCK \$6,500. STORE room 20x125 feet. Established 72 years. Want to retire. Will lease or sell building. WINTER & CO., Hamilton, Ohio. 121

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



### Late News From the Michigan Metropolis.

Richard L. Barie, advertising manager of the Artic Dairy Products Co., has been elected secretary of the company. He will continue to supervise the advertising program of the company.

William Bloss, well-known grocer, 4164 Canton avenue, disappeared from his store at Concord and Stewart, last Wednesday. Two days later his body was found hanging from a tree in a woods near Mt. Clemens by his brother, Louis Bloss.

The firm name of Conely, Kappes & Curtis, a Detroit advertising agency, has been changed to Kappes & Jenkins, Inc. French Jenkins, formerly of the Packard Motor Car Co. and more recently general manager of the Standard Securities Co., joined the house over a year ago and has since acquired the interests of Walter Conely and Russell Curtis. The latter are not now associated with the agency.

The steamer Western States took 350 Chrysler salesmen to Mackinac Island Thursday on a two day cruise as part of the four-day programme arranged for the winners in the Nationwide "On to Detroit" contest. The first event of the programme was Tuesday night, when the salesmen were entertained at a banquet at the Book-Cadillac. J. W. Frazer, general sales manager, announced the prize winners.

Funeral services for Henry G. Leise, 65 years old, former member and officer of the F. G. Clayton Co., clothiers, who died last Saturday, were held at the home, 1221 Meadowbrook avenue. Born in Halfway, Mrs. Leise spent his lifetime in the clothing business in this city. He started as a boy with the J. L. Hudson Co. and stayed with that company for eighteen years. Then he went to the F. G. Clayton Co. with which he was connected for twenty-seven years. At the time of his retirement, three years ago, Leise was secretary, treasurer and general manager of the firm.

The Oakland Motor Car Co. last week took over the distribution, retail sale and servicing of Oakland and Pontiac sixes throughout Detroit and Wayne county. The change, according to W. R. Tracy, vice-president in charge of sales for the Oakland company, came as a result of the retirement from the Detroit automotive field of G. A. Richards, president of the Richards-Oakland Co., and the acquisition of the Richards assets by the factory. Harry A. Grubb, vice-president and general manager of the Richards-Oakland Co., has been retained as general manager of the Oakland-Pontiac factory operations in Detroit. The existing system of community dealers will continue as heretofore. Mr. Richards has retired from the automobile business to devote his time to other interests, the principal one of which is the Automobile Radio Corporation, with offices at 2105 Fisher building, who is marketing the new "Transitone" auto radio, a six tube radio set which can be permanently installed in any make or model automobile. According to newspaper reports, especially those in the automotive world, the

new radio has met with instant public recognition.

The Studebaker plant, on Campau street, between West Fort street and West Jefferson avenue, has been leased to the Detroit Aircraft Corporation, which will centralize its executive offices and manufacturing plant in the 50,000 square feet of the new location. The Studebaker branch here was removed several months ago to South Bend, Ind., site of the main plant.

Air service between Detroit and Cincinnati was opened Saturday, when a fleet of four passenger planes arrived at Ford airport. Detroit headquarters of the new line known as the Mason and Dixon Air Lines will be the terminal of the Stout Air Services, Inc., at the Ford Airport, and the Southern terminal will be the Lunken Airport at Cincinnati. The flight from Detroit to Cincinnati will be made in approximately two hours and thirty-nine minutes, including stops. The fare between the two cities will be \$30 or 12 cents per mile. Tickets will be available at the terminals and at the Detroit Automobile Club.

Courtney Johnson, general sales manager and a director of the Hudson Motor Car Co., sailed last week on the Berengaria for an extended tour of the European continent. He will visit London, Berlin and Brussels, where Hudson plants are now in operation, and his itinerary will include important distribution points on the continent.

The Detroit branch of the Packard Motor Car Co. has opened a new sales and service building at Jefferson and Lakepointe avenue, in Grosse Pointe Park. It is said to represent one of the most modern additions to the city's motor car service facilities. W. S. Pickell, general manager of the Packard Detroit branch, announces that J. Alden Blanchard will be the sales manager and O. G. Heinrich service manager of the new plant.

The new D. S. R. (Detroit Street Railway) Terminal Arcade opened at Woodward avenue, opposite the Ford Motor Co., Saturday, May 20. Many of the leading retail firms of the city have leased stores in the new building.

The new Detroit Union Produce Terminal has now been in operation for three weeks. The results show very plainly the extreme value of this facility to the produce trade. Every department is functioning smoothly, all of the little troubles have been settled, and more cars are being disposed of at less cost than was formerly the rule here. General Manager Stuart Lockman estimates that there are at least 25 per cent. more cars being handled now than during the days of the old team track. Collections reported this week by the Detroit Produce Association were \$36,000 greater than during the first week that the Terminal was operating.

The automobile business in Detroit is moving at a fast rate of speed. There are many rumors about new models, but, so far, Buick is the only one to hint anything about 1930 cars. This company admits it will bring out new cars which are now on the production line and it is believed they will be an-

nounced about Aug. 1.

Chrysler has resumed production after closing for two weeks in order to allow its employees a vacation and to take inventory.

The truck business has shown a very healthy increase during the present year. Production has been maintained at high levels and if anything the gain in output has been greater than that of the passenger car business.

Factory officials have been giving attention to the upward trend of gasoline taxes in some states. If these taxes become a burden on the car owner it is believed that action will be taken by the automobile makers.

It is certain that there will be an increase in the number of four-speed transmissions. Two makes of cars are using these types of transmission at the present time and at least one, and possibly two more, may be added. It is claimed for this transmission that it gives higher speed on the open road with less wear on the engine.

There will probably be several new eight-cylinder cars this year and considerable talk is heard regarding the possibility of a twelve. Of course factories are constantly experimenting on multi-cylinder cars and when one of these experimental units is seen rumors start at once. James M. Golding.

### News of Interest to Grand Rapids Council.

This scribe is about to endeavor to clear up an erroneous impression created by local newspaper articles concerning an automobile accident of which our well-known Past Senior Counselor Henry Koessel was an unfortunate spectator, not participant.

A few days ago Brother Koessel was driving west of Coldwater. Accompanying him was another commercial man, whose home was in Battle Creek. They overtook another automobile being driven at quite a good speed. After passing this car, Henry's passenger happened to glance back and noticed that the driver of the car just past was heading for the ditch. Of course, Henry stopped, backed up and endeavored to be of assistance and offered to carry the driver of the wrecked car, who claimed some injuries, back to Coldwater. This he started to do when another car proceeding in the direction of Coldwater kindly consented to do this instead, permitting Henry to continue on his way East of Coldwater.

What was Henry's surprise a day or two later when two Grand Rapids policemen appeared at his home and stated that they had been advised to arrest him by Coldwater police officers on a charge of first leaving the scene of an accident, and, second, driving in a reckless manner.

For advice and counsel Henry called on Homer Bradfield, in view of the fact that his insurance was placed with him. Homer suggested that Henry find out on what grounds they could demand his return to Coldwater. Brothers Koessel and Bradfield found that it was impossible for the officers to serve a warrant in this instance through local police and it was very apparent that the warrant was served

as a bluff to secure Henry's appearance in Coldwater and permit the serving of a civil suit summons, which the driver of this other car substituted, claiming that Henry forced him off the road. This claim on his part is utterly ridiculous and Brother Koessel has many witnesses to this fact. Nevertheless he and Homer Bradfield journeyed to Coldwater, voluntarily accepted service for a civil suit as a result of his appearance in Coldwater, and is spending his time and money to clear up a miserable situation which should never have been brought into court.

Henry's counsel informs him that there will be no difficulty in disposing of this wrong charge, but the fact remains that Henry will be out the fees of his counsel and for this he has our sympathy.

In spite of the foregoing facts any one reading the local newspaper accounts could not help but resent the insinuation that Brother Koessel was in the wrong and was a very serious offender, inasmuch as he left the scene of an accident with the consent of the man who turned his car in the ditch. Even if he had done so without the consent of the alleged injured driver, he would have been perfectly within his rights, as he was in no way responsible for the damage incurred when the driver of the other car left the road. It is hoped that the legal proceedings which will follow Friday of this week will result satisfactorily for Brother Koessel. C. C. M.

### Gabby Gleanings From Grand Rapids.

Grand Rapids, July 23—John L. Lynch has recently closed out the department store stock of Geo. L. For-dyce & Co., at Youngstown, Ohio. This store had been in existence forty-six years. He has also closed out the department store stock of Joel Gutman & Co., at Baltimore, which had been in existence seventy-seven years.

Luther H. Baker, of Lansing, Secretary of the Michigan Shoe Dealers Mutual Insurance Co. and a dominating factor in the Mills Mutual Fire Insurance Agency, was in town last Saturday en route to his summer home on the South side of Crystal Lake, near Frankfort. He will be compelled to shorten his resort season on Crystal Lake by several weeks in order to take part in the unveiling of a monument to Col. Baker, an illustrious ancestor, who was the first American to meet death in the Revolutionary war. He was beheaded by the Indians at a point in the Northern part of Vermont, where the monument will be located. Ray Stannard Baker, who is a cousin of Luther Baker, will deliver the oration on the occasion of the dedication.

### Very Good.

What is life?  
Where there is a ray of light  
Go to it;  
When you know a thing is right  
Go do it.  
When it's dark or when it's grey  
When it's fair or dawning day  
Anytime or anyway  
If the opportunity  
Comes to your community  
Cultivate a bit of good  
It will help he neighborhood  
To do it.

What is life?  
If you wish to be a man  
You live it;  
Anywhere or when you can  
You give it.  
If you lose you always gain  
New straw-hats are spoiled by rain  
But it makes the growing grain  
Grow more straw—and then you know  
Better still, you have more dough  
Which will let you all the more  
Keep on giving as before—  
So give it.

Charles A. Heath.



**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*

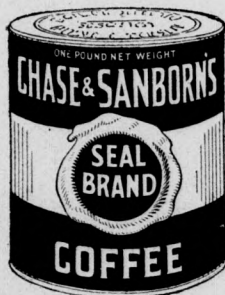
**FIRE INSURANCE—ALL BRANCHES**

Tornado—Automobile—Plate Glass



**Packed in sealed tins  
since 1878. A nation-wide  
fame and distribution  
for fifty years**

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



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



We can't improve

**MUELLER  
PRODUCTS**

Neither can any-  
one else

C. F. MUELLER COMPANY  
146-180 Baldwin Ave., Jersey City, N. J.



**WORDEN GROCER COMPANY**  
**The Prompt Shippers**

*Ask Your Trade To Try*

**Morton House  
COFFEE**

*It Is A Sure Repeater*

**WORDEN GROCER COMPANY**  
Wholesalers for Sixty Years  
**OTTAWA AT WESTON - GRAND RAPIDS**

THE MICHIGAN TRUST COMPANY, Receiver.

— Flies are Dangerous

# KOSAK

formerly **KIP**

Kills Insect Pests



Protect the Little Ones

Standard Oil Company

## For Use In Your Own Store

Newspapers have taught the public to "swat the fly" and to combat other insects. Many insects spread disease. The public expects care to be taken by all stores that handle food.

No progressive retailer can afford to have flies and other insects around when their riddance is so easily effected with KOSAK.

Many retailers spray KOSAK in the evening when their goods are under cover. Others spray whenever insect pests are seen. KOSAK is more economical to use in gallon and five gallon cans.

Prices: 1-gallon can, without sprayer, \$2.75.  
5-gallon can, including KOSAK Improved Sprayer, \$10.00.

STANDARD OIL COMPANY (Indiana)		IG
910 South Michigan Avenue, Chicago, Illinois		
Please tell me why KOSAK offers the dealer a larger margin of profit than any other insecticide.		
Please send me _____ gallon can of KOSAK.		
Name _____		
Title of Business _____		
Address _____		
City _____	State _____	

**T**HE above poster in attractive colors will be flashed from the highways throughout the Middle West beginning June 1st. It tells the Kosak story briefly, pictorially.

In addition to the thousands of boards carrying this message, there will be street car cards, window displays, and other forms of advertising.

When this extensive advertising brings customers to your store asking for Kosak, be prepared to supply them.

You profit more by handling Kosak than on any other similar product. If you haven't our liberal dealer offer, fill in the handy coupon and mail it today.

**STANDARD OIL COMPANY [Indiana]**  
General Offices: 910 S. Michigan Ave., Chicago, Ill.

KOSAK kills flies, ants, mosquitoes, roaches, bedbugs, moths and other insect pests

LOOK for the RED and BLUE CAN bearing the FIVE-LETTER WORD KOSAK