

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 11, 1929

Number 2399

THE BROKEN PINION

I walked in the woodland meadows,
Where sweet the thrushes sing,
And found on a bed of mosses
A bird with a broken wing.
I healed its wing, and each morning
It sang its old sweet strain,
But the bird with the broken pinion
Never soared as high again.

I found a young life broken
By sin's seductive art,
And touched with a Christ-like pity
I took him to my heart;
He lived with a nobler purpose,
And struggled not in vain,
But the life that sin had stricken
Never soared as high again.

But the bird with a broken pinion
Kept another from the snare,
And the life that sin had stricken
Raised another from despair;
Each loss has its own compensation,
There's healing for each pain,
But the bird with the broken pinion
Never soared as high again.

Hezekiah Butterworth.

AMERICAN COMMONWEALTHS POWER CORPORATION

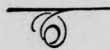
The Optional Warrants

It will be of interest to the Optional Warrant Holders of American Commonwealths Power Corporation to note that The Board of Directors has declared a dividend on Class "A" and Class "B" Common Stock of the Corporation, payable on October 15, 1929, to Stockholders of record October 1, 1929.

This dividend is payable in Class "A" Common Stock at the rate of 1 / 40 of one share (2½%) on each share of Class "A" and / or Class "B" Common Stock outstanding of record October 1, 1929.

This information is of importance to you, for if you exercise the Purchase Privilege represented by your Warrants on or before the close of business September 30, 1929, you will become entitled to the above dividend and subsequent dividends as declared by the Board.

The right represented by the Warrants to subscribe to Class "A" Common Stock AT \$20.00 A SHARE expires at the close of business September 30th, 1929.



Optional Warrant Holders desiring information as to Earnings and Securities of the Corporation will be promptly informed by addressing the Secretary.

American Commonwealths Power Corporation

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

**120 Broadway
New York**

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Number 2399

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.

Caslow Out on the Warpath Against Special Privilege.

Fortunate chance took me to Benzonia and Beulah, where I appeared before the Twin Village Community Club on the evening following labor day. This was my first engagement since the summer vacation and an inspiring opening event it was. If our campaign this year is to be what that first meeting forecasts, the Michigan Home-Trade Campaign is going to be a busy experience for us.

There many striking features about Benzonia and Beulah, aside from the annual smelt run which has made them famous throughout the State. The community spirit of those merchants up there is most remarkable; and their hospitality is something to be long remembered. They seem to have the rare faculty of making a guest feel that he has the keys to the town, and owns everything in it.

Another exceptional quality of these business people is their splendid confidence in one another, and their absolute unwillingness to criticize their fellow-merchants. For the first time since I was in Midland, it was my privilege to talk with community merchants who just wouldn't knock anyone else in the town. Everyone recommended his associates as good fellows; and gave me the impression that he thought they couldn't be beat anywhere in the country. What is more, I believe it.

Still another fine demonstration of spirit was shown during the course of the evening, while we were disposing of the excellent supper served in the Mills Community House by the ladies of the town. Almost the full chatting time was occupied in describing to me the wonderful fighting spirit of the business men of a neighboring town which has run into a stretch of hard luck. And how those Benzonia-Beulah men did praise the boys at Honor! It would do any human heart good to hear it.

It seems that the Honor merchants

have been hard hit by circumstances over which they had no control. A foundry ceased operations and closed down for good. One sawmill burned out; another shut down without a moment's warning, with something like a million feet of logs on hand ready for working up into lumber. Other similar reverses hit the town. Among other things, it lost its county-seat, which was a serious blow. It would seem, from the manner in which it was told to me, that the Honor fellows had excuse for quitting in disgust, if ever a community group did. Houses stood vacant; and as I recall the story, something like two dozen buildings were either torn down or moved bodily out of the village.

Instead of quitting cold, these dauntless chaps just set their jaws, and buckled in, with the result that to-day, they have boulevard lights on the main street, and a solid concrete stretch of road into Traverse City. What is more, they are going to have city water, before Benzonia and Beulah get it—and the Benzonia-Beulah gang actually got a kick out of telling about it. Can you beat that for good sportsmanship?

What is more, B. G. Bennett tells me, one new house is to be built in Honor, and several more new homes are on the list for next spring.

Evidently, the Honor men believe there is something in a name that is worth fighting for and they seem to be the stripe of men that simply can't be licked. And, as for their neighbors at Beulah and Benzonia—well, they know how to take their hats off to a neighboring town, like the good sports they are. Whether the average merchant realizes it or not, Honor represents one sort of spirit which every community must have in this trying time and Benzonia-Beulah represents another that is equally necessary. One is the fighting spirit of indomitability; the other the helpful spirit of good-fellowship that boosts a neighbor rather than knock him.

I hope that some of the merchants in towns who are continually razzing the merchants of near-neighboring towns will copy. I happen to know some dozens of localities that can take both suggestions to heart with good effect.

It so happens that this week's contributions to the Tradesman are being written from the top floor of the Doherty Hotel in Clare, while waiting for the appointed hour of the meeting of the Clare Chamber of Commerce where I am scheduled to speak tonight.

This noon (Monday) it was a pleasure indeed to meet with the Exchange Club in St. Louis. Here is a group

of live-wire chaps (as the Exchange Club always boasts of, wherever you find it). E. E. Guthrie, the secretary, made a special effort for large attendance, with the result that a very exceptional turnout was present.

St. Louis is blessed with a fighting unit of men who are familiar with the first principles of independent enterprise. They know what constitutes local fidelity; and with such a nucleus on the firing line, there should soon be something doing in St. Louis very shortly.

A tentative date has already been reserved, the evening of September 30, for a union meeting and banquet of all the independent business men of St. Louis and Alma. Unfortunately, there was at one time a little friction between these two cities; but time has been a good physician, and most folks have forgotten it. The few who still entertain the germ would do well to rid their systems of it. It is poison to anything like inter-community co-operation, without which, the chain and mail-order is more likely to thrive and profit. There is no reason whatsoever for inter-town antipathy; and every reason for the opposite, especially in this time when the independent merchants everywhere need all the help and teamwork they can secure.

I sincerely believe that the Alma Chamber of Commerce and the St. Louis Exchange Club refuse to listen to anything that will hinder the maximum of co-operation between their organizations. This is as it should be; and their efforts along this line deserve more than commendation. They deserve the 100 per cent. support of every business man in the two cities, regardless whether everything goes to suit everyone or not—which, of course, they never do.

W. H. Caslow.

When the Retail Merchant Should Fight Hardest.

It is inevitable that one engaged in campaign work among local merchants should encounter an endless assortment of excuses for delay and inaction. Usually, they are of a pessimistic sort; but an optimistic procrastinator was met the other day, and his argument cannot fail to appeal to one's sense of humor.

This particular merchant was located in a town in which our labors were endorsed by the business men and the entire program of campaign accepted for employment in that community. Syndicate activities have been injuring the local business houses and it was agreed that something should be done at once. Our suggestions were approved as the best so far available. When this particular grocer was approached on the subject of his finan-

cial support to the movement, his reply was something like this:

"Why, my business seems to be coming back. The public is already thinking. I believe that people are seriously questioning whether the chain and mail order methods of merchandising are best in the long run. A few of my lost customers are beginning to come back, now. I think it is going to take care of itself, without our doing anything."

The newspaper man of the town, who happened to be going the rounds with me at the time, beat me to a reply. While I was still stifling a snicker; he restarted with considerable heat:

"Well, you'd be a h— of a general," said he, to the grocer's surprise. "You'd be ready to fight as long as the enemy had you on the run, but as soon as the other side began retreating, you'd figure to win the rest of the war without doing anything more about it. The time to give the chain store a licking is when you have them on the retreat. You'll never whip them while they are advancing."

Which, to my notion, is a mouthful, without farther comment.

W. H. Caslow.

Better Breakfast Sets Planned.

Believing that a demand exists for a better type of dinette set for breakfast nooks which will be more in accord with other furniture in modern homes, a manufacturer of such furniture is planning to market a stained oak drop leaf table and four chairs with upholstered seats. The product is expected to retail at from \$25 to \$35 per set. A trend toward stained oak in such furniture has been noticeable in the last few months, it is claimed, and bridge tables with frames of that wood have enjoyed a good demand. Brown and light greens are reported as the most popular colors.

Falmouth—Albert Bunning, who has been engaged in general trade here for more than thirty years, has sold his entire stock—dry goods, clothing, shoes, hardware and groceries—to the National Grocer Co. for about \$12,000, all cash. His son will manage the business for the purchaser on a regular stated salary and 75 per cent. of the net profits. Albert Bunning has achieved an exceptional success in this community. He has more than \$50,000 worth of farms, stocked with sheep, in this vicinity and has been first and foremost in developing the agricultural interests of this section. He is President of the Falmouth Bank and is universally loved and respected by everyone who knows him.

Firing a man is usually a confession that you don't know how to handle him.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

"Manufacturing" was the word used in its trade name and in advertisements by a corporation selling and distributing replacement parts for trucks when such company did not own, control or operate a plant wherein were manufactured the products sold by it, but rather, it filled orders for such products from stock purchased from factories over which it had no control. In advertising its replacement parts the company made use of a picture of a large four-story building above which were printed the words, "The home of the largest * * * truck replacement part organization in the world." On the front of the building there appeared in large letters the trade name containing the word "Manufacturing." The company signed a stipulation with the Federal Trade Commission agreeing to discontinue these misleading practices.

Labels such as "Lioret-Paris-New York," "Narcisse" and "Eau de Toilette," used in the trade name and on bottles or other containers of domestic origin by a corporation engaged in manufacturing perfumes and toilet waters at its plant in the United States, is the subject of a stipulation agreement between the corporation and the Federal Trade Commission. The company agreed to cease and desist from using the foregoing designations in a way that would tend to mislead the purchasing public into the belief that the company's products are manufactured in Paris or are of French or Parisian origin.

"Tampa, Florida" was the label used on a cigar by an individual manufacturer who did not make his product in the city of Tampa in the state of Florida. He signed a stipulation with the Federal Trade Commission agreeing to cease and desist from including in the label for his cigars the words "Tampa, Florida" either independently or in connection with other words so as to imply that his cigar is made in Tampa, Florida.

Here is an interesting little quirk of law as to those restrictive agreements we see so much of in connection with the sale of a business or of a partnership interest—by which the seller binds himself not to engage in the same business within a certain period and a certain territory. Sometimes it also occurs in a salesman's contract.

These agreements are in restraint of trade in that they fetter a man's right and power to earn a living—for that reason they are against the policy of the law, and the law doesn't like them. Nevertheless, they will be upheld, because for the proper protection of the other party, provided they are reasonable. Reasonable means limited to what is needed for protection and no more—a limited period and a limited territory.

The case books are full of cases in which a seller who bound himself in an agreement like this, used various sub-

terfuges to get around it. In fact, these cases supply a real gamut of human ingenuity as to schemes to eat your cake and have it too.

In a case just decided one Weller and his wife sold their business to a man named Kunin. The agreement of sale contained a clause by which "the said sellers shall not be engaged nor interested in any way whatsoever, directly or indirectly, in any business similar to the one they are now selling to the said purchaser, within a period of five years from date of settlement and within a radius of five city blocks from the above mentioned premises."

If that had been all, the case would have been decided differently, as we shall see. But in the bill of sale, which followed the agreement, this clause appeared: "It is hereby understood and agreed that the said sellers are not to re-open, re-establish, or in any manner become interested, either as owners or employes, in any business like or similar to the business hereby sold, within a radius of five squares North, South, East or West of the premises herein mentioned for a period of five years from the date hereof."

This transaction occurred in June, 1926. In the spring of 1928, about eighteen months later, the Wellers opened a store in the same line of business four blocks North and two blocks East of the old place. By air line it was less than five blocks away, but by the traveled way, that is by the streets, it was six blocks. A very pretty argument ensued. Kunin, the buyer, said: "You have broken the agreement, because as the crow flies, you are less than five blocks from my store." "Not so," said the Wellers, "because you can't travel as the crow flies, for there are no streets laid that way. By the main traveled way, the only way you can go, it is six blocks, therefore we aren't in default."

Kunin asked the court for an injunction compelling the Wellers to close their place, and got it. They appealed, but the Appeal Court affirmed. The court said if there hadn't been anything to it but the original clause, "within a radius of five city blocks," the Wellers would have been within their rights, for they were six blocks away. But in view of the clause in the bill of sale "a radius of five squares, North, South, East or West," a different situation was created and it would be adjudged by the "crow flies" measurement instead of by the "traveled way" method.

I quote from the decision:

"A restriction, limited as is this to both time and space, is valid, and will be enforced in equity; but being in restraint of trade, cannot be extended beyond its plain terms. Nevertheless, upon a careful study, we have reached the conclusion that the decree was rightly entered. While the words 'the radius' usually signify the distance from the center to the circumference of a sphere or circle, yet, as here employed in the original contract, they should be construed as 'the distance,' so the restriction would embrace a distance of five blocks from the old store. This distance should be

computed by the nearest traveled way and not by air line. So computed, the new store is six blocks from the old and the defendants not in default; but the trouble with their position, as we see it, is the covenant in the bill of sale not to engage in the business 'within a radius of five squares (the same as blocks) North, South, East or West.' Treating this as an additional covenant, or as an explanation of that in the original contract, it shows defendants' understanding to be five blocks in either direction, including five blocks to the North, whereas, the new store is but four. As the blocks North and South are longer than those East and West, it cannot be said, as under the original contract it might, that by the radius of five blocks, short blocks were intended, the covenant saying five blocks to the North, which are long blocks. It does not say merely five blocks away, but five to the North and the same in each other direction. It is manifest that four blocks to the North and two to the East are not five blocks to the North. Since the parties have taken pains to specify five blocks in each direction, we cannot hold the covenant satisfied by four blocks in one direction and two in another; if we could, then three blocks to the North and two to the East would satisfy it."

The case points a way to get complete protection in such an agreement. Instead of saying "a radius of five squares" (which could be defeated in the way the Wellers tried to defeat it, say "a radius of five squares North, South, East or West," and you've got him.

Elton J. Buckley.

[Copyrighted, 1929.]

Anniversary of the Founding of Los Angeles.

Los Angeles, Sept. 6—While the shadow of the new Los Angeles city hall crept over the old Plaza one day this week, pages of the calendar were turned back 148 years and men and women in the costumes of historic days celebrated the anniversary of the founding of the City of the Angels.

In striking contrast to the few humble adobe dwellings and stores of 1771, when the city was founded, towering structures echoed the prayers and songs of the Franciscan monks.

The founding ceremony, an exact duplication of that of 148 years ago, was carried out by a group of pioneer residents. A group of persons in costumes of the period represented the Spanish first settlers, while another group impersonated the Indians.

The headquarters was the old Alvera residence on Olivera street, kept intact from the ravages of time. At one time this was the official headquarters of General John C. Fremont, at one time the governor of California, by virtue of an appointment from the President of the United States.

Costumed dons and donnas and seniors and señoritas danced here to the strains of La Paloma played by a Mexican orchestra. The carnival spirit prevailed everywhere, and descendants of the old-time families who were at one time the aristocracy of California were much in evidence.

A century and a half. When Los Angeles donned her swaddling cloths George Washington was the Nation's outstanding political figure, surrounded by the Adams, Monroe and many others of the great captains of that day and age. And she still crows with wonderful lustiness.

An Indiana doctor who paid \$175-

000 for a lot of desert land supposed to be within the range of the Colorado River improvement is now trying to get some of his money back. If he had followed suggestions made from time to time by the writer he would still be in possession of his lucre. He finds that the land was originally bought from the railroad company at 50 cents per acre and is so far from everything that it can never be irrigated or improved. There are many other victims of flamboyant promises who may never make their plight known. My suggestion would be that men who buy lands in the Colorado Dam section, make an arrangement to live on them a year or so before making even a first payment. Then they would know a lot more about them.

Wheeled chairs are no restriction on the ambition of those who hie themselves to Hollywood to become famous in the movies, as was evidenced by the application of one such to charitable authorities the other day. Although there are fully 10,000 self-styled actors waiting on the fringe of the colony there is no letting up of ambitious activities on the part of many thousands who are awaiting the summons of Dame Opportunity. There may be no place for them but they keep coming. There is no halting in the parade. In a market that is already drugged with beauty they now offer the exotic. If it is in the blood there seems to be no way out of it except by the route of bitter experience.

While all the political, social, economic and religious activities of the world are centered upon programs of peace and good will the labor union leaders continue to think and act only in the terms of threats, strikes, boycotts, intimidation, bombing and violence. They have the only cause on earth that seeks to extend its ranks by violence. In the world of business, finance and diplomacy these criminal indulgences have long since been abandoned. Of all living humans the union bosses alone have learned nothing and made no advance as the scroll of civilization has been unrolled. The church no longer seeks covertly by threats of hell fire but the unions compel membership by menace and oppression. There can be little industrial peace while the walking delegates cling to the path of crimson hue.

Out here in California people are getting over the habit of handing out checks without having money in the bank to protect them. They draw the same punishment as is handed out to the forger. There may be a year in jail as a penalty, or, if the offense be of an aggravated form, penitentiary doors may close upon the offender for a period of one to fourteen years. Maids and matrons who have been passing out checks whenever they have felt the urge for money spending, come within the provisions of the law, and they too must behave or the bogie man will get them. Last week, in Los Angeles, a fair dame drew a penitentiary sentence, although the tender-hearted judge let her off with a suspended sentence and a lecture which ought to prove beneficial.

The other day I accepted an invitation to view the proposed site for a new state park in the San Jacinto mountains. All who have read Helen Hunt Jackson's "Ramona" will remember it was to the San Jacintos that Ramona and her Indian lover fled. There they found solace for a time in the Canyon that still bears his name—the Juan Diego. Helen Hunt Jackson arrived on the scene just after Juan Diego (Allesandro) had been shot by Sam Temple. Investigating the tragedy she was so struck with the injustice done the whole race, that she wrote the book which, for the Indian, tried to accomplish what "Uncle Tom's Cabin" did for the negro.

Here still lives a granddaughter of Aunt Ri, who kept a boarding house at which Mrs. Jackson visited. Here lives an Indian, Palonia Luna, half-sister of Ramona. Here live the descendants of Sam Temple and other actors in the great drama. And here, each year, the drama is made to live again in a most marvelous pageant, staged in a natural amphitheater which for setting and beauty, rivals anything in the country. And when the actors speak of the majestic peak of San Jacinto the audiences raise their eyes to behold the very peak glittering in the sunlight. It is a thrill that comes but once in a lifetime.

Here, high on the mountain, are the peach trees planted by the hand of Ramona. They bloom each spring, near the spot where Allesandro was shot. Yet by a strange coincidence, the very spot where Sam Temple fired the bullet which took his life, is barren, and the Indians to this day insist that it is by the special will of the Great Spirit.

Here is Ramona's grave, the hitch rack where the horse was tethered, over which the shooting occurred, the place where the court house once stood, where the trial took place. Books have been written without number on the background and romance of the Ramona story, but that by Mrs. Jackson has been read by millions and is still in wonderful demand wherever offered in the public libraries.

For the geologist there is much of unlimited interest on San Jacinto. Fossil remains of prehistoric horses and other animals indicate that San Jacinto was one of the last peaks to be thrown up and this may account for the fact that it is the most precipitous peak to be found in all America.

Of painted rocks there are many and new ones are being constantly discovered. One of the finest of these is accessible in Fern Valley—well named. Here the designs are unusual and conform almost minutely to rock paintings and designs found among the early Montezumas of Mexico. It is now fairly well established that the first tribe, from which the seven tribes of San Jacinto sprung, emigrated from Montezuma's domains and were probably a part of that wonderful race.

The painted rock at Fern Valley, which is but a few moment's walk from the main highway by an easy trail, is a remarkable piece of workmanship, conceded by the layman. In the hieroglyphics, peculiar to the races of Montezuma origin, it tells a graphic story of a big hunt. This is painted in a vivid red and is apparently unfaded down to the present day. Its processes to the world would be worth while.

It is claimed that no spot in all the great Southwest is so replete with Indian lore, much of which is yet undeciphered, and undoubtedly much undiscovered, as are the sides of San Jacinto peak. Many volumes have been written on the subject, and scores of scientists are to-day pondering over their finds.

And when you come to realize that this all happens within a few hours' ride of the "angelic" metropolis, it seems almost unbelievable.

Uncle Sam has set aside 50,000 acres for a park which will be improved in time and presumably become as popular as any of the others he has allotted to California.

Frank S. Verbeck.

When On Your Way, See Onaway. Onaway, Sept. 10—Herbert Lefler has greatly beautified his premises by the artistic manner in which he has arranged his landscape gardening. The addition of varied colored lights illuminating the entrance to his service station attracts considerable attention and his 24 hour service is highly appreciated by the traveling public.

The Perry Sales station has recently made an important addition to its force, doubly ensuring the safety of the

property and the surrounding premises. It is a known fact that Mr. Perry uses every precaution for the preservation and upkeep of his service station and equipment. The same applies to Mrs. Perry, who conducts her millinery and fancy goods store adjacent to the gas station. This co-partnership has resulted in the purchase of a fierce thoroughbred bulldog—a dog with a pedigree well into three figures. Well, the dog cuts some figure anyway. Characteristic of the breed, he has that prominent under-shot jaw and a pupillary adjustment between his eyes allowing clear vision both directions, East and West, at the same time. Owing to the nature of and the reputation that bulldogs usually have George decided that the first essential for safety's sake was the purchase of a suitable dog collar and leash, but a survey of all the stores and saddlery shops could not produce one of sufficient strength until Mrs. Perry struck upon the happy idea of splitting a cornpad in two, which made a perfect fit. Now it came to pass that the said pup was not "halter broke" and it required the combined efforts of Mrs. Perry in the lead, on the pull, so to speak, and George bringing up the rear and doing the push act. The combined weight of this couple being over four hundred pounds against the pup's thirteen ounces of apothecary, of course, the pup was at a disadvantage and, being smooth shod at that, his traction was not perfect. Furthermore, his inch and a quarter rope tow line made an imperfect draft, compelling him to come to the surface to blow frequently.

This was a Sunday morning entertainment for the spectators, but we have no illustrations to accompany this article. Squire Signal.

Corporations Wound Up.

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

Blair Shoe Co., Inc., Detroit.
Amplifier Co. of Michigan, Detroit.
Bierd, Lyon & Grandpre, Inc., Detroit.
Gunn Oil Corporation, Grand Rapids.
Chinchilla Rabbit Industries, Inc., Detroit.
Venetian Gardens, Detroit.
Lux Howey Land Co., Detroit.
Michigan Stockbuyers, Inc., Detroit.
Andy Mouw, Inc., Grand Rapids.
Watling, Lerchen & Co., Detroit.
Breck Fuel Co., Detroit.
Great Lakes Portland Cement Corporation, Detroit.
Kleen Point Co., Detroit.
Reliance Management Corp., Detroit.
Schlitz Products Co., Iron Mountain.
Glasiron Products Co., Detroit.
Clark Hardware Co., Inc., Detroit.
The Backstay Machine & Leather Co., Detroit.
Panacea Spring Water Co., Detroit.
Colonial Apartments Co., Battle Creek.
Bond Building Co., Detroit.
Tire Sales Co., Inc., Grand Rapids.
Brown Trucking Co., Detroit.
Farmers Co., Benton Harbor.
Manden Bros., Inc., Detroit.
Newaygo Oil Development Co., White Cloud.
Fremont Oil and Gas Co., Fremont.
Silver Fish Market, Inc., Detroit.
Tilden Iron Mining Co., Bessemer.
Motor Discount Inc., Niles.
Acorn Nut Co., Cheboygan.
Michigan Biscuit Co., Muskegon.
Service Gravel Co., Marysville.
Miller Drug Co., Port Huron.
Cinnati Butchers' Supply Co., Cinnati.
Hygrade Food Products Corp., Lansing.
Heath Boat Corp., Detroit.
Ever-Ready Manufacturing Co., Detroit.
Guardian Mortgage Co., Detroit.
Guardian Investors Corp., Detroit.
Madison Film Exchange, Detroit.
Bankers Company, Inc., Detroit.
Balba Laboratories of America, Fremont.
Baldwin Park Estates, Inc., Royal Oak.
Derega Corp., Kalamazoo.



Two Good Reasons for Making Your Will

Your wife and daughter deserve the best protection you can give. They get it now but will they when you are no longer here? Only by making your Will and naming an experienced, competent Executor and Trustee can you assure the carrying out of your wishes. Make sure now; then accident cannot interfere.

The Officers in our Trust Department will gladly give of their experience in helping you to plan your Will for the practical, economical administration of your Estate. Our representatives also will be glad to explain the many advantages offered by this institution as Executor and Trustee.



THE MICHIGAN TRUST CO.
GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Fountain—H. Myers will open a meat market here.

Muir—The Owen Hardware has succeeded Jones & Owen of this place.

Cheboygan—J. A. Jarvis has opened a meat market at 612 Mackinaw avenue.

Warren—John Schafer will open a meat market at Towline and Utica Junction roads.

Detroit—The meat market of John Kulaga at 2605 Michigan avenue was damaged by fire.

Holland—The Holland Cleaner Co. has increased its capital stock from \$7,500 to 50,000 shares no par value.

Detroit—George D. Basolin has sold his grocery and meat market at 2337 Six Mile Road West to David Dukel.

Kalamazoo—Walter Brylowski, who is in the grocery and meat business at 338 Parsons street, is erecting a store building.

Detroit—Peter Mazurkiewicz has purchased the grocery and meat market at 4721 30th street from Joseph M. Smolenski.

Detroit—Charles Shahbadian has sold his shoe business to Morey Pereira. The store is located at 10429 Kerchival avenue.

Lansing—Ben A. Fletcher has engaged in the hat and cap business at 329 South Washington avenue, under the style of Fletcher's Hat Shop.

St. Charles—A. G. Dunn is the sole proprietor of the meat market which was formerly owned by Vaughan & Dunn, Mr. Dunn having purchased the interest of his partner.

Holland—The Central Hardware has been opened at 29 W. 16th street by J. E. Zwemer and Lewis Nykamp. Mr. Zwemer was formerly in business here as Deur & Zwemer.

Allegan—Chas. Brand is the sole proprietor of the meat market which was formerly owned by Brand & Maskey, Mr. Brand having purchased the interest of his partner.

Flint—The Sherwood Radio Co., 554 Harrison street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,500 paid in in cash.

Big Rapids—Claude Sutton, recently of Ionia, has purchased the meat and grocery stock of George Douglas and will continue the business under the style of the People's Cash Grocery.

Ionia—Arthur Johnson has purchased the interest of his partner, Frank Giddings, in the shoe stock of Johnson & Giddings, and will continue the business under the style of the Johnson Shoe Co.

Galesburg—R. G. Southworth has purchased the interest of Edward Carter in the automobile and auto accessories business of Southworth & Carter and will continue the business under his own name.

Jackson—Rose Foods Service, Inc., 230 Otsego avenue, has been incorporated to deal in food stuffs and food specialties, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in.

White Pigeon—The White Pigeon Co-Operative Co., has merged its business into a stock company with an authorized capital stock of \$30,000, of

which amount \$6,200 has been subscribed and paid in in property.

Grand Rapids—The Ellis Bros. Co. is erecting a one-story cement building, 60x125 feet in dimensions, adjoining its produce house at 300 Ellsworth avenue. It will be occupied as a public garage by a man named Partwell.

Detroit—The Lewis Drug Co., 11505 Hamilton boulevard, has merged its business into a stock company under the same style with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in cash.

Detroit—The United Paint & Supply Co., 13616 Linwood avenue, has been incorporated with an authorized capital stock of \$25,000, \$11,000 of which has been subscribed and paid in, \$1,000 in cash and \$10,000 in property.

Detroit—The General Markets Co., Inc., 842 West Six Mile Road, has been incorporated to deal in all kinds of food products, with an authorized capital stock of \$25,000, \$1,600 of which has been subscribed and paid in in cash.

Holland—Abe Dembinski, bankruptcy auctioneer, has sold the grocery stock and store fixtures formerly owned by Horace Dekker to Louis Silk, of Saginaw, for \$610. Mr. Silk has not announced what he will do with his purchase.

Ishpeming—Wilfred J. Brewer has opened a radio shop in the Roberts block, on Cleveland avenue. He has the exclusive agency for several well known radio sets and will carry a complete stock of radio accessories and equipment.

Detroit—The Mathewson-Daneman Co., 668 East Lafayette street, has been incorporated to deal in furniture, draperies, etc., with an authorized capital stock of \$75,000 common and \$25,000 preferred, \$25,000 of which has been subscribed and paid in in cash.

Detroit—La Jolie, 1705 David Stott building, has been incorporated to deal in women's wear, with an authorized capital stock of 50 shares at \$100 a share, 100 shares at \$100 a share and 150 shares no par value, of which amount \$10,000 has been subscribed and paid in.

Jackson—The American Oil Corporation, Beldon Road, has merged its business into a stock company under the style of the American Oil & Grease Corporation with an authorized capital stock of 100,000 shares at \$1 a share, \$84,000 being subscribed and \$39,000 paid in in cash.

Stanton—Mrs. Mabel McConnell has purchased the grocery and confectionery stock and store fixtures of Frank J. Halbert, in whose employ she has been for the past three years. She will continue the business at the same location and under the same style, the Model Grocery.

Muskegon Heights—The L. C. Monroe Co., 1238 Sixth street, dealer in fuel and building materials, has purchased the stock and plant of the Sien Cement & Coal Co., Williams street and Pere Marquette tracks and will continue the business under the same style at the same location.

Detroit—The R. M. Pratt Window

Shade & Drapery Shoppe, 11539 Twelfth street, has merged its business into a stock company under the style of the R. M. Pratt Studios, Inc., with an authorized capital stock of \$20,000 common and \$5,000 preferred, \$9,000 of which has been subscribed and paid in, \$3,000 in cash and \$6,000 in property.

Manufacturing Matters.

Grand Rapids—I. C. Lamoreaux & Co., 1968 South Division street, has succeeded H. M. Johnson & Co.

Pontiac—Baldwin Abrasives, Inc., 366 South boulevard, East, has changed its name to the Baldwin Abrasive Co.

Detroit—The Artonian Piano Co., 434 West Grand River avenue, has changed its name to the Artonian Music Co.

Kalamazoo—The Hill-Curtis Co., 1600 Douglas avenue, has changed its name to the Hammond Machinery Builders, Inc.

Detroit—The Custom Built Radio Co., 8912 Mack avenue, has been incorporated with an authorized capital stock of \$10,000, \$1,850 of which has been subscribed and paid in.

Grand Rapids—The Metalcraft Heater Corporation, 22 Commerce avenue, S. W., has increased its capital stock from 82,500 shares no par value to 100,000 shares at \$4 a share.

Buchanan—The branch plant of Aaron Strauss & Co., Chicago dress manufacturer, has been removed to this place and opened for business with a working force of 40 women.

Detroit—The Wells-Drake Clinical Laboratory, Fisher building, has been incorporated with an authorized capital stock of 1,000 shares at \$5 a share, \$2,000 of which has been subscribed and paid in in cash.

Dearborn—The Sterling Electric Appliance Corporation, 1540 Barlum Tower, has been incorporated with an authorized capital stock of \$5,000, \$3,500 of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Die Mould Co. of America, 17128 Mt. Elliott street, has

been incorporated to manufacture and sell castings and parts, with an authorized capital stock of \$5,000, \$2,600 of which has been subscribed and paid in.

Lansing—Charles Henry, proprietor of Henry's Chocolates, Inc., has removed his manufacturing and wholesale candy plant from 109 East South street to 1120-22 East Michigan avenue and will open a retail candy and ice cream store in connection.

Detroit—The Michigan Woodframe & Manufacturing Co., 840 West Baltimore avenue, has been incorporated to manufacture wood frames and furniture, with an authorized capital stock of 9,000 shares at \$1 a share, \$1,500 being subscribed and paid in.

Greenville—The Consolidated Soda Fountain Corporation, Grove street, has been incorporated with an authorized capital stock of \$150,000 preferred and 50,000 shares at \$5 a share, of which amount \$40,000 has been subscribed and \$20,000 paid in in cash.

Detroit—The Wilson Auto-Bed Corporation, 2288 First National Bank building, has been incorporated to manufacture and deal in auto-beds and other accessories, with an authorized capital stock of 2,500 shares at \$10 a share, \$2,000 being subscribed and paid in in cash.

Detroit—The Royal Products Co., 18005 Dequinder street, manufacturer of ammonia, bluing and other kitchen preparations, has merged the business into a stock company under the same style with an authorized capital stock of 3,500 shares at \$10 a share, of which amount \$19,450 has been subscribed and paid in.

Grand Rapids—The Steil Shops, 1138 Hamilton street, N. W., manufacturer of wood-turnings, carvings, etc., for furniture, has merged its business into a stock company under the style of the Steil Manufacturing Co., with an authorized capital stock of \$40,000 common and \$35,000 preferred, of which amount \$67,780 has been subscribed and paid in in property.

A swift kick may be as much a proof of friendship as a slap on the back.

We are pleased to announce that

EDWARD H. BRINK

has become associated with us in our investment department.

The Industrial Company

associated with

The Industrial Bank

Resources over \$5,000,000

Essential Features of the Grocery Staples.

Sugar—The market on refined is the same as a week ago. Jobbers hold cane granulated at 5.85c and beet granulated at 5.65c.

Tea—Ceylon, India and Java teas are wanted at unchanged prices. Formosas is fair and there is some demand for Japan and China teas, although the undertone is not strong.

Coffee—The feeling in future Rio and Santos coffee during the week has been a little weak and this has affected prices in this country on these coffees, green and in a large way. The change, however, is slight for the week. Milds show a slight hardening since the last report. The jobbing market on roasted coffee is about where it was, with the usual seasonable demand. Large coffee buyers will probably buy for immediate wants only.

Canned Fruits—Spot fruits have ruled rather quiet, but very firm. Gallon goods are scarce. Raspberries are very hard to locate, though some red Columbians are available at \$8.50. Choice apricots in No. 2½ tins are quoted sparingly at \$2.85. Many grades of peaches are in small supply. Maine blueberries have not been selling heavily at the \$13 price generally asked by packers. Some confirmations have been made on popular brands, but most buyers are unwilling to pay this price, and in several instances packers have shaded.

Canned Vegetables—The major vegetables now promise smaller productions than were earlier anticipated, notably in corn, unfavorable weather in many of the leading states having cut down early estimates. Indications are that the total corn pack of the country will not exceed 15,000,000 cases, and in the opinion of some factors who have studied the situation closely, it will fall short of that amount even granting favorable weather during the remainder of the season. Final reports on the outputs of leading canners in Wisconsin that packed peas this year reveal a total production in that leading pea-producing state of slightly over the 9,000,000 cases earlier forecast, though this figure has not been definitely determined, some plants failing to report. This is a pack of about 200,000 cases less than in 1928, and it would seem to indicate a good market for the ensuing year, as carryover of 1928 pack was negligible as compared with the 1,500,000 unsold cases on hand at this stage of the season a year ago. Tomato pack prospects are fairly good, though reports from producing sections of the country are various, Indiana and Virginia giving discouraging account of recent developments. The markets on these three major commodities have shown a slightly greater degree of firmness in the past week, under a better buying activity. Quotations were not much altered.

Canned Fish—Fish packs have been quiet. No improvement has taken place in the salmon market, and demand is seasonally light, with prices barely steady on Alaska pinks, with reds showing a little firmer tone owing to shorter supplies. Sardines are not

in great request, and quotations have not fluctuated. Maine canners in some sections report heavier catches, while in others the fish are still running light. Bullish estimates on the probable size of this year's pack in that State are being issued by packers, but local traders refuse to take any serious account of them, as there are still three months to go before the season is ended. New pack shrimp is offered to the trade at \$1.40 for mediums and \$1.65 for large choice. Coming on a bare market, a fair demand has been reported.

Rice—Blue Rose was relatively firmer than were other varieties, and some more new crop business was worked by exporters for October-November shipment. The large arrivals here of early rices have moved immediately into consuming channels, and new as well as replacement buying is expected by the trade to absorb present and new offerings. Weather conditions generally favorable to the new crop, but according to Government advices reports from some sections indicate yields below expectations. The market promises to maintain itself even though volume business may be expected to be postponed until the new crop movement will have become heavier.

Beans and Peas—The demand for dried beans during the week has been very poor. Perhaps as the result of this, pea beans have turned weak and declined during the week. Red and white kidneys are fairly well maintained. California limas are firm with an upward trend. Blackeye peas of good quality are steady but quality is running rather irregular and poor stuff is hard to move. Dried peas generally are in fair demand at steady prices.

Cheese—The supply of cheese is still small, as it has been for several months, and the demand quiet. The market is steady.

Salt Fish—Some activity is noted in the mackerel market. Some new Irish have been caught and are selling at a price that would make them high in this country. Norway mackerel are also quoted at high prices. A fair catch of our own shore mackerel is reported, but mostly small sized fish.

Nuts—With almonds and filberts continuing to hold the center of interest in the local market for nuts, a fair activity has been seen this week, with several price advances taking place on the spot. Filberts in the shell have advanced to unusually high levels, with polished round Naples quoted at 17c on the spot, and long Naples at 19c. In the unshelled nuts, California and foreign almonds have commanded the attention of the trade. The former have been cleaned up pretty well by local as well as Coast interests, a California operator practically buying the entire supply of Drakes on hand. It is felt that as the coming domestic crop will be short a number of jobbers are going to be unable to get Drakes, and, with that in mind factors on the Pacific Coast have been buying Tarragonas as a substitute. Tarragonas have been selling on the spot at 23c a pound, while Drakes have been bringing 24½c. Brazils in the shell

have been moving moderately well, and jobbers raised their list prices ½c per pound yesterday. Shelled nuts have continued in good demand, with almonds and filberts leading the list. The exchange has announced another 2c a pound advance in its prices on all shelled almonds effective in ten days or so, reporting a brisk demand at their recently higher prices. Filberts in the shell have been almost altogether sold out on the spot. Cables on new crop Italians have been going up steadily, while offerings from Turkey have been limited.

Pickles—The local market is stronger in tone, with a good demand rapidly cleaning up spot stocks. The situation on new crop is not promising, due to unfavorable weather experienced in the most important producing states. The season is late in most sections, and a short production is generally expected. The carryover raw material is light, with large pickles and midgets scarce.

Syrup and Molasses—Demand for sugar syrup is very light and so is the production, therefore the situation is steady to firm in spite of the dull demand. Compound syrup is also very dull, without change in price for the week. Fine grocery grades of molasses are being asked for with steady prices.

Review of the Produce Market.

Apples—Duchess, Red Astrachans and Wealthy command \$1.50@1.65; Strawberry, \$2.25@2.50.

Bananas—6½@7c per lb.

Beets—40c per doz. bunches.

Butter—The market is unchanged from a week ago. Jobbers hold prints at 46c and 65 lb. tubs at 44c.

Butter Beans—\$1.50 per bu.

Cabbage—\$1.50 per bu. for white and \$2 for red.

Carrots—40c per doz. bunches.

Cauliflower—\$1.75 per doz.

Celery—40@60c per bunch.

Cherries—\$3.25 per box for Calif.

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

Cucumbers—80c per doz. and \$1.50 per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans\$8.25

Light Red Kidney 9.00

Dark Red Kidney 9.00

Eggs—Local jobbers pay 35c for strictly fresh candled.

Garlic—23c per lb.

Grapes—Calif. Malaga are held at \$2.25 per lug; home grown Wordens and Concords, \$2.75 per dozen 2 qt. baskets.

Green Corn—25c per doz. for white and 35c for yellow bantam.

Green Onions—Shallots, 40c per doz.

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

Green Peppers—25c per doz.

Honey Ball Melons—\$4.50 per crate.

Honey Dew Melons—\$2.50 per crate.

Imperial Valley, 4s, per crate ----\$4.50

Imperial Valley, 5s, per crate ---- 5.00

Garden grown, per bu. ----- 1.20

Limes—\$1.50 per box.

Mushrooms—65c per lb.

Oranges—Fancy Sunkist California

Valencias are now on the following basis:

126 ----- \$8.00

150 ----- 7.75

176 ----- 7.50

200 ----- 6.75

216 ----- 6.25

252 ----- 5.25

288 ----- 4.50

324 ----- 4.25

Onions—Iowa white fetch \$3 per 50 lb. sack; yellow, \$1.50.

Osage Melons—Home grown, \$1.50 per bu.; hearts of gold, \$1.75 per bu.;

Rockyforbs command \$1.50 for flats.

Parsley—40c per doz. bunches.

Peaches—Elbertas Michigan grown command \$2.50@2.75 per bu.

Pears—\$2.50 per bu. for Clapp's Favorite and Bartlett; Calif. \$4.25 per box.

Persian Melons—\$4.50 per crate of either 4 or 5.

Pieplant—\$1.25 per bu.

Pickling Stock—Little cukes, \$2.50 per bu.; little white onions, \$1.25 per 10 lb. box.

Plums—\$3.25 per 4 basket crate for Calif.; home grown Burbanks fetch \$2.75 per bu.

Potatoes—Home grown, \$1.50@1.60 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 26c

Light fowls ----- 20c

Heavy broilers ----- 25c

Light broilers ----- 20c

Radishes—20c per doz. bunches.

Spinach—\$1.25 per bu.

Tomatoes—Home grown command \$1@1.50 per bu.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 23c

Good ----- 19c

Medium ----- 16c

Poor ----- 12c

Watermelons—40@50c for Florida.

Eleven New Readers of the Tradesman.

The following new subscribers have been received the past week:

Geo. C. Monroe, South Haven.

C. D. Deuel, Centerville.

J. A. Borgman, Grand Rapids.

L. V. Eberhard, Grand Rapids.

George C. Gerrard, Howard City.

Fred H. Hart, Cedar Springs.

Rockford Hardware Co., Rockford.

Rockford State Bank, Rockford.

W. H. Wakeman, Coldwater.

First National Bank, Detroit.

D. H. Moody, Beulah.

Some men see so far ahead that the details of to-day are only details in the light of the great goal they have set; other men can only see the details. The further ahead men see, the greater the joy in work; and the greater the accomplishment.

You may mean well but if you don't know your business you're going to make mistakes.

CAMOUFLAGED PROPAGANDA.

How Dishonest People Defraud the People.

We have come to think of propaganda as something sinister. This may be due largely to the fact that we read and hear about anarchistic propaganda, bolshevistic propaganda and the like. Some things which we firmly believed during the kaiser's war are now disputed, and people say, "That was all war propaganda."

Originally the word carried no such implication. It was as correct to speak of art propaganda or science propaganda as of something injurious or dangerous.

Because use was made of false representations to arouse the people of any nation to more enthusiastic and vigorous support of their country's prosecution of its part in the war is not proof that truth and justifiable efforts were not also propaganda.

When we speak of disguised propaganda we do not mean to say that extolling, endorsing or recommending certain products, methods or systems is wrong, but we do condemn those same efforts if done under cover of rendering a distinctly different service to the people. Because the promoters of fake cures, manufacturers of nostrums, advocates of new and wonderful methods of treatment of the sick do gain the ear of people by underhanded means, this ought to keep honorable manufacturers and dealers from resorting to camouflaged advertising.

Under the head of interesting facts, new discoveries, scientific progress, and the like, newspapers and other periodicals proclaim untried theories, unfounded claims, extravagant prophecies, as if they were all finalities. So the way is paved for dishonest persons to defraud the people.

Time was when papers were established for the benefit of the readers and the subscribers were considered backers of the enterprise. Of course, we must except political party organs, whose backers were politicians, who dictated the policy of the paper and made up deficits in expenses. And there were others.

To-day the advertising patrons stand first. It is a money making enterprise and the profits come from advertising. Subscribers must be secured and the list increased to the utmost, so that the larger the circulation the higher the rates of advertising. And so the policy of the newspaper is to furnish everybody just what they want, the best they can, as bad as they dare, and all between.

When editorial supervision is high grade the reading matter is generally acceptable to the better class of readers, and yet at the same time offensive advertisements appear in those papers. The publishers care not if the effect is base and degrading. They are after money.

Perhaps we are digressing from our subject. But here is something more in line with the title.

At one time I took five different poultry journals and in time I began to contribute articles on the subject.

They were gladly accepted and published. I received \$5 for one article; two others won \$2 each in a monthly prize contest. I received two poultry books and some subscriptions complimentary, but most of my contributions were gratuitous. I had sent several to one poultry journal which were published, and then one was returned with the explanation that it "would not please the advertising patrons."

That was a revelation to me. The publisher was afraid to publish anything containing any statement, suggestion or hint that one could succeed in the poultry business without artificial incubators, brooders, modern poultry devices and methods, prepared rations, etc., which were so extensively advertised in the poultry journals and farm papers of that day. My previous belief that poultry journals were published solely and primarily to advance the interests of poultry raisers received a jolt.

Another thing I learned in those days: Advertisers who contracted for a certain amount of advertising for the season or by the year could pay up to 50 per cent. of their bill in furnishing articles on poultry topics which were acceptable to the editors. Quite naturally those articles extolled the breed of poultry, the appliances, the methods or the particular thing which the writer advertised in that journal. Another example of camouflaged propaganda.

In order to help pay his advertising bill, a poultry man in the State of New York copied from a poultry journal published in Chicago one of my articles printed three or four years previously, and sent it to Farm and Fireside, of Springfield, Ohio. I discovered the plagiarism and sent to the publishers proofs of my authorship. This was gratefully acknowledged and I was assured that when that man's contract expired no more contributions would be accepted from him. The unethical procedure resulted in extending the benefits of my writing to a greater number of people. My reward.

Works of fiction abound with camouflaged propaganda. Youth in its reading unconsciously accepts the ideas, standards and attitude of mind of the author, often for harm. Men and women of lofty purpose try to inculcate in their writings that only which will lead the reader toward the highest and best.

In some of the books of to-day youth may discover only an interesting story without suggestion of evil, while older ones may discern trends of thought tending to undermine faith and hope and happiness. Camouflaged propaganda. E. E. Whitney.

Our Greatest Business Problem Defective Distribution.

I would like to discuss with you what is perhaps the gravest aspect of the Nation's business, namely, the urgent need for revitalizing the entire system of merchandise distribution in the United States.

This problem is intimately related to the welfare of every one of us. Its

solution involves directly the betterment of every family budget in the country. By establishing greater efficiency and economy in the conduct of domestic trade, we are making the dollar buy more.

The high American standard of living gives you your radios, your motor cars, your comfortable homes, your recreations and amusements. And what is the economic groundwork of that living standard? It has two corner stones. One of these is high wages for those who create the Nation's wealth. The other is low prices for consumers.

Your real wages, of course, are measured by the amount of goods that the money in your pay envelope will buy. To achieve national progress, in a material sense, we must make the dollar buy more merchandise. That necessitates lower prices. And how can prices be lowered? Obviously, by reducing the cost of (1) making the goods and (2) bringing them to you.

In the opinion of trained observers and economists, there is not less than 8 to 10 billion dollars of waste in the conduct of American business every year. And there is ample reason to believe that the highest single percentage of this waste arises in the field of distribution.

That is, I am convinced, the gravest issue now before the industrial and commercial community of the country.

Large sums are needlessly consumed in unsystematic warehousing, in extravagant delivery services, in ill-judged advertising, in unwise credit methods. Great wastes exist also in the physical movement of merchandise—in packing, handling, and transportation. For instance, it has been found that goods can be handled much more economically through the use of "skid platforms"—a device which assembles boxes or other containers on a movable board or base. This is utilized in conjunction with trucks or cranes and does away with the need for handling each individual package separately. Direct savings through the use of such simple devices range from 25 per cent. to as high as 90. It looks as if, with standardization and interchangeability, we might save ultimately anywhere from 200 to 500 million dollars a year in thus simplifying handling. And that is merely one phase of physical distribution.

The fundamental American philosophy of lowering prices so as to increase consumption, of mass turnover and minimum margin of profit—those principles which have been so conspicuous in the success of many of our industrial undertakings—can be applied with equal effect to distribution.

The Department of Commerce has been making a number of investigations that may justly be called large-scale "clinics" for distribution ailments. Such has been the Louisville Grocery Survey in the Kentucky metropolis—a truly epoch-making survey carried out in splendid collaboration between public-spirited Louisville business men and this Department. We have determined how much it costs to sell groceries, analyzed the eccentricities of us consumers, the reasons why grocers fail—and succeed. Every one of us who buys groceries has a direct interest in those questions. This has been described as the first comprehensive enquiry ever attempted as to actual wholesaler-retailer-consumer relations. The results of this Survey have already proved of indisputable value.

Next year it is planned to take a Nation-wide distribution census in connection with the decennial census of population. This should show just what happens to goods between the time they leave the factory and the time they reach the consumer. It will enable business men to know the total sales of the different types of merchandise, and the various types of stores through which they are handled. It will tell us how and where sales are made—in what volume—and the selling methods that are followed.

The Government is reducing the amount of paper in the dollar bill, but we can increase the power in that remaining fragment by prosecuting vigorously this movement to root out economic wastes, especially in distribution, and remember that they are wastes which concern all of us, since we are all consumers. Julius Klein.

Assistant Secretary of Commerce.

Father Called the Turn.

College Boy (home for summer)—Well, dad, bought some books on farming for you to dig into.

Dad—Yeah, and I've bought another 80 acres for you to dig into.

Rudeness is the result of conceit.

Uncle Jake Says



"The reason so many men fail in business is because they are always gazing on its dimples instead of trying to remove its freckles."
Years ago when we started to make

KVP Delicatessen Paper

we thought it was pretty good, but we were not satisfied to let it go at that and so we asked our customers to point out to us the "freckles" if they discovered any, with the result that we improved and kept on improving until now we can frankly say to you that there is nothing better, in its line, for wrapping greasy and moist foods than KVP Delicatessen Paper.

KALAMAZOO VEGETABLE PARCHMENT CO.
KALAMAZOO, MICHIGAN

Nicknames Have Softened Rough Edges of War.

Grandville, Sept. 10—Nicknames for men, women, cities, lakes, rivers and even presidents have been common in the history of the world. You remember that the great Napoleon Bonaparte, the greatest general ever born into the world, was often called the Little Corporal. He was a small man in stature but great in intellect.

As for cities with sobriquets of various hues we have but to mention Boston, known far and wide as The Hub of the Universe; why so called we will leave to the historian. When George B. McClellan took command of the Potomac army he was hailed as the American Napoleon, hence "Little Mac." That he failed in making good as the Napoleon of our civil war cannot be blamed on the inventor of the nickname.

As to other cities we quote that Cincinnati at one time was known as the Porkopolis from the fact that it was the center of an immense pork packing district. Detroit the City of the Straits. Chicago has long been known as the Windy City and again sometimes called the Garden City.

Minneapolis and St. Paul long have borne the sobriquet Twin Cities. Farther North we come to the city of Duluth, hailed as the Zenith City of the Unsalted Seas. Then farther to the East we see the pretty city of Sault Ste. Marie, of French settlement, known far and wide as the Soo.

Pittsburg is often mentioned as the Smoky City. Washington, D. C. was long designated as the City of Magnificent Distances. Doubtless that fitted the National capital better in an early day than at the present time. New Orleans as the Crescent City has long held sway. There are many other cities that have been nicknamed which we will not attempt to designate here.

Nicknames are far more appropriate than real ones at times. For instance, Old Rough and Ready for that rough and tumble fighter of some of our earlier wars. General Zachary Taylor who took the scalp of Santa Anna in one of the fiercest battles of the Mexican war.

It was this nickname that did much to popularize Taylor and lead to his nomination and election to the presidency. Andrew Jackson was familiarly known as Old Hickory, a sobriquet that clung to him throughout his life. It was the stern act of Old Hickory while President that crushed nullification in South Carolina and saved us from a rebellion which came many years later.

Washington was known as the father of his country, Lincoln as the savior of the same. We must not forget President Buchanan, who at one time while President alluded to himself as a Public Functionary. Immediately the people took it up and ever after referred to Buchanan as Old Pub Funk.

Not always respectful were the public titles, nevertheless public opinion was often accurately expressed by them. There was an old campaign jingle referring to Buchanan and Breckinridge thus—"Loud they talk of Buck and Breck for making Kansas all a wreck."

Among the public men of National fame before the civil war was one John Charles Fremont whose nickname was the Pathfinder, because of his trek to the Far West in an early day in search of gold and adventure. While this gentleman was running for president on a new party ticket known as Republican many campaign songs were given to the breeze. One went something like this:

"The Fremont train has got along
Just jump aboard ye foes of wrong.
It carries freedom's noblest son,
And is bound for Washington."
"Old Buchanan's got no wife,
He lived a bachelor all his life;
He hopes to be the White House lessee

Instead of Fremont's charming Jessie."

Not only men and towns but ships have borne appropriate nicknames. We easily call to mind our warship Constitution which bore the no less appropriate name of Old Ironsides, which has been the subject of song and story. This splendid war craft won glory and renown by whipping English cruisers in the war of 1812.

Another ship, invented by Erickson, and christened the Monitor, was sneeringly referred to by the rebels as "The Yankee Cheese Box on a Raft." Well, at any rate that cheese box did good service in saving the Union navy from destruction by the rebel ram Merrimac, rechristened Virginia.

The cheese box on a raft made history of a stirring nature, and served to revolutionize naval construction of war craft. It was as much of a novelty as were the submarines of a later war. It seems that every great war serves to bring out new designs of destructive machinery which in times of peace were not dreamed of.

There are National nicknames as well. We have Uncle Sam representing the United States as a smiling old gentleman with flowing beard, while a little way off stands John Bull of burly build gazing grimly at his rival across the sea.

John Bull and Jonathan are nicknames for the two great English speaking countries of the world. Nicknames may seem sober and childish, yet their use has softened the rough edges of war and given much food for serious thought. Let the world wag as it will we, with our nicknames will be gay and happy still. Old Timer.

Lee and Cady Men Hold One-Day Meet.

Lansing, Sept. 7—About 135 salesmen and house managers of Lee and Cady, Detroit wholesale grocery concern, and officials of the Woolson Spice company, of Toledo, were holding a one-day convention at the Hotel Olds here Saturday. Cities represented included Lansing, Flint, Bay City, Grand Rapids, Kalamazoo, Detroit and Saginaw.

Gilbert Lee, of Detroit, president, was attending the sessions together with T. J. Marsden, Earl Fitzgerald, Geo. Treble, John Moulton and Frank Carroll, all of the Detroit office.

Marsden presided at the morning session at which Lee gave an address of welcome. E. R. Kelsey, of Toledo, a vice-president of Rotary Internationale, was a speaker at the luncheon meeting on the subject, "Our Jobs." A general conference in the afternoon concluded the meeting.

Vision and Success.

Vision plays an important part in business success. The man who looks not only ahead, but all around him, will see opportunities that are entirely missed by men engrossed in the petty routine of immediate affairs.

Without vision, ideals are impossible. The spirit of service the sincere intent to earn one's way in the world, the earnest endeavor to deliver just a little more than is expected—these are products of vision.

Got What He Deserved.

Judge: Prisoner, have you anything to say?

Prisoner: Assuredly, your honor. I desire to state without reserve or circumlocution that the penalty imposed should be in keeping, or as it were, commensurate with my station in life, which has hitherto been of no inconsiderable importance.

Judge: Well, you seem to have a liking for long sentences. Ten years.



REMEMBER
that every
can of

**ROYAL
BAKING
POWDER**

you sell
increases your
sales on all other
items required
for home
baking



INVESTMENT . .

THINK FIRST OF WHERE
AND THEN OF WHAT
YOU BUY.



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

THE TANGLE IN PALESTINE.

While the British are still facing grave difficulties in suppressing Arab uprisings instigated by fanatical propaganda for a holy war, order has been generally restored throughout the cities of Palestine. The labor government has acted promptly and efficiently in meeting the crisis in so far as force could deal with the situation. It must now face the far more serious problem of what can be done to prevent similar outbreaks of Arab-Jew strife in the future.

There can be little question that an investigation of conditions in Palestine will lead the labor party to a careful review of the whole question of the Zionist movement and of Britain's obligations as a mandatory power. There is deep significance in the statement of one of the advisers of the labor party, Mr. George Young. Referring to the Palestine mandate as a commitment "suspect as it is of imperialistic policies," he declared, "If it should appear that this commitment is involving the British not only in a more or less permanent conflict with the Arabs but also in the risk of periodic complications with the Americans, the pressure for withdrawal from Palestine would become irresistible."

Just as Palestine represents a clash between the national aspirations of the Jews as aroused by the Balfour declaration and those of the Arabs as strengthened by the somewhat vague Allied promise for the creation of a great Arab state, so, too, does it represent a clash between the British taxpayer anxious to lessen foreign expenses and an imperial policy which would at any cost protect British interests on the highway to the East. How these diverse and conflicting interests can be reconciled constitutes an appalling problem. Only a most thorough investigation into the conditions responsible for the recent strife, which would also be potential cause for its recurrence, can give the proper background for enabling Great Britain to revise its Near East policy.

The only real hope for Palestine is the creation of a spirit of friendship and co-operation between Arab and Jew. If this cannot be done, the present status of the mandate is impossible. The force of British arms may be able to preserve order, but this is only a temporary solution.

NO MODERN RETAIL SYSTEM.

From O. H. Cheney, who coined the phrase "new competition," we have become accustomed to expect graphic pictures of business and economics, and his address before the Conference on Retail Distribution at Boston last week was no exception. He questioned on that occasion the existence of any modern method in retailing and particularly the thought that one system will eventually be found to achieve the miracle of ending all distribution waste and inefficiency. "I think it would be more profitable for those concerned with distribution," he stated, "to devote less energy to seeking a modern methods in the sense of a system, type of organization or machinery and to devote more thought

and effort to working out improvements in the operating methods of these systems."

He explained that the achievement of efficient production was worked out by pioneers and executives who built great plants with the stop-watch and the microscope and who achieved billion dollar volumes by measuring thousandths of an inch. He declared that the same principle can be applied to distribution.

He pointed out that beyond knowledge and planning the problems of production and distribution diverge. Operations can be organized but with personnel and materials come the trouble, since the "raw material" of distribution is not the goods but the consumer. Therefore an intensive study of the consumer is required with special adaptation to changing habits in buying.

Mr. Cheney's picture of distribution was a thorough one. Perhaps it obscured his preliminary suggestion that we have conferences from time to time not for the exchange of ideas and information, but for the exchange of ignorance when no one would say anything but all ask questions. That idea is decidedly worth attention.

OUTPUTS ARE ADJUSTED.

Barring further developments in the stock market and in the credit situation which once more focused attention on what are disturbing elements, the course of industry and general business appears to offer few changes. Some slackening is noted in the basic lines but this is a healthy sign rather than otherwise because it marks the widespread effort to keep output in proper adjustment to demand. While in several important lines there have not been the seasonal increases in production from July to August that usually occur, this may be explained quite naturally by the high rate of operations previously maintained.

The steel industry has retarded its activities very little although backlogs are being reduced. Some uncertainty attaches to the needs of automobile producers and to future buying of railroad equipment but otherwise the industry still regards prospects as very bright. Automobile production for August is estimated at 516,522 cars, which is slightly below the July output and contrasts with a substantial increase that was recorded last year. Building contract awards for August were some 5 per cent. under those for the same month last year. The oil industry found its over-production problem aggravated when record figures were once more reported. On the other hand, copper has come to life again with heavy purchases and a small price increase named.

Various of the other August data point to good conditions. The failure total was reduced and carloadings were shown to have run at a very high rate for the season. The report of the Department of Commerce on commodity stocks and unfilled orders discloses little basis for anxiety with respect to the business situation by itself. Raw material surpluses are a little high but stocks of manufactured goods

stand about the same as a year ago. Backlogs are higher in all the lines reported.

DEALERS TO SHARE PROFITS.

Since the drug field has furnished many of the new steps in distribution, the plans announced by several of the large manufacturers for a closer co-operation with retail outlets are attracting attention outside that industry. The principal feature of these plans is to give the dealer a definite stake in the success of his supply source. Profit-sharing is the device used in two cases and what amounts to an investment service in another instance.

These methods differ, therefore, from what is being applied in some other fields. One very successful system now operated in the grocery line provides a complete merchandising service for the dealers, the latter agreeing to place a certain amount of business with a wholesaler who belongs to the group operating the service. A similar and older scheme is carried out by a leading shoe manufacturing company.

Where the retailer, assisted by expert counsel in the operation of his store, makes better profits, there is perhaps a natural tendency to give himself most of the credit for his success. Where some of the extra profit he yields his supply source is turned back to him, he may better appreciate his connection with that house. Perhaps the drug manufacturers and wholesalers have argued the matter out this way.

On the other hand, the entire field of distribution and industry have ready examples at hand of how it pays to share profits. An excellent instance is one of the leading chain store companies which, from its humble beginnings, has given its store managers a stock interest in the concern they are building.

DRY GOODS CONDITIONS.

Owing to the widespread uncertainty over apparel styles launched for the new season, there is more than the usual desire to see the kind of selling weather that will enable the stores to test out the new designs in a satisfactory way. Loss of time on these experiments is likely to complicate matters and cause mistakes in purchasing that will cut into future profits.

There is little change in retail sentiment from the general belief that the season now entered will prove quite satisfactory. The head of a large chain system summed up this view during the past week when he pointed out that while there was some slowing down in the later months of 1928 the present trend of trade is toward an increase. At present the special points of activity are found in school outfitting and in home furnishing. Cooler weather will doubtless bring a large volume of apparel business once the new modes are more definitely established.

Combined sales of the two largest mail order and chain store organizations last month ran 30 per cent. above

the August, 1928, figures. The Woolworth totals showed a gain of 12.08 per cent., with the old stores disclosing an increase of 7.4 per cent. Since the gain of the old stores for eight months was 4.11 per cent., the August results proved a real advance and forecast that general trade went ahead.

FLOUTING DEATH.

Since the war hundreds of youths have been killed in gang fights that were commonly laid to Prohibition. An increasing number of deaths from automobiles, now mounting into the thousands annually in almost every state in the Union, has come to be looked upon as almost a necessary concomitant of the constantly growing number and speed of the machines which have become an integral part of to-days civilization.

These deaths, however, were and are largely accidental, to be included in the category covered by the supplication in the Book of Common Prayer, "From battle, murder and sudden death, good Lord deliver us," although the sudden death our English forbears probably visualized was that of getting gored by their prize Guernsey bull or being thrown by their favorite hunter.

Now, with the advent of the airplane, there seems to have arisen a new feeling, one of do or die, that is captivating both men and women. Although these new ships of the air are admittedly far from perfect, they are attracting young people in such numbers that before long the list of automobile fatalities may become comparatively insignificant.

The law of gravitation still operates for the greater part of mankind and its observance will be the part of wisdom for some time to come.

LIGHTED CIGARETTES.

"A lighted cigarette—". One can imagine what the rest of the story is like, even if not the exact details. This particular cigarette, "carelessly flipped from an office window, brought fire apparatus charging into Campaign Square and tied up traffic at that main crossroads of the city for fifteen minutes." The cigarette fell into an awning, which flared up. Some time ago one awning on the Tradesman office burned and another was damaged, because somebody tossed a lighted cigarette out of a window on the floor above.

It is difficult to believe that any of those who are so careless with fire in this form desire to cause injury or loss to others. But how can anybody who reads a newspaper and who has therefore seen many accounts of fires which were started by unextinguished cigarettes take the risk of adding to the number?

The explanation doubtless lies in the cigarette tosser's ineffable laziness. The detection of one or two of these criminally careless individuals and their punishment by a stiff fine or a jail sentence or both would be of public benefit.

A man with a swelled head is one whose brain has ceased to grow.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday was the first cool Saturday we have had in this latitude for the past eight weeks. As a result, I was able to make brief calls on most of my customers in every town on U. S. 131 as far as Big Rapids. I hoped to get to Reed City, Leroy and Tustin, but had to leave those towns for another time later in the year. The result of the drought is apparent every foot of the sixty mile drive from Grand Rapids to Big Rapids. The only crop which appeared to defy the blasting effects of the drought is beans, which the farmers are harvesting in good condition. Of course, the yield is not large, but the selling price is evidently going to be high, so the growers may realize as much on their beans as they do when the crop is a bumper one.

At Rockford the surroundings of the wonderful sidehill home of Adolph Krause have been greatly improved by the magic hand of Eugene Goebel, who has a way of seducing Nature into producing beautiful results with the proper accompaniment of care and water.

The Wolverine Shoe Co. has installed an endless belt arrangement in its office which greatly simplifies the work of the institution.

I found I. M. Wolbrink, the Cedar Springs grocer, very well satisfied over the re-arrangement of his store along modern methods. He finds the change not only lessens the time of his clerks and himself, but actually adds to the volume of his sales. Mr. Wolbrink is one of the few grocers I know who have tile floor in their stores.

The death of John Beucus, who was engaged in the hardware business at Cedar Springs thirty-nine years, affords an excellent opportunity for an experienced hardware man to acquire a long-established business on most favorable terms. I have no authority from the administrator to make this statement, but assume that none of the four heirs—brothers and sisters of the deceased—will care to assume the management of the business.

At Howard City my first call was at the grocery store of Art Crook. I was fortunate in finding two other patrons of the Tradesman in the store, which saved me making two extra calls. Considering how advantageous such a plan would be for me, I have arranged with Mr. Crook to notify him the next time I visit Howard City. He will do his part by sending out invitations to all who are in arrears to repair to the store at the time arranged, with checks in their hands and gratitude in their hearts.

For the first time since I have known Howard City, the town now has but one drug store, George C. Gerrard having acquired both the Gibbs and Bullock stocks and con-

solidated them at the Gibbs location on the corner. Mr. Gerrard hails from Calumet, having been a drug clerk previous to his engaging in business at Howard City. He keeps the fine fixtures installed by Mr. Gibbs in good condition and conducts his store along thoroughly modern lines.

I was pleased to note that the Pennsylvania system has painted the buildings on its experimental farm, which adds much to their attractiveness.

At Morley I was informed by L. J. Turner that he expects to open his new store at the new dam site on the Muskegon river in about a week. The Consumers Power Co. is erecting a store building, 45x50 feet in dimensions, which he will stock with general merchandise, including clothing and shoes. I cannot help feeling that the managers of this gigantic project have made a very happy selection in their storekeeper and eating house manager, because whatever Mr. Turner does he always does well. Mrs. Turner is very enthusiastic over the opportunity thus afforded for financial advancement, as well as good service.

My first visit to Morley was on July 4, 1876. I accompanied the late Hon. L. G. Palmer, who delivered the Independence Day oration. He had been employed in Morley the previous year as superintendent of the public schools. I think the only man who has survived this fifty-three year old event, aside from the writer, is Frederick C. Beard, the Wealthy street (Grand Rapids) grocer. Mr. Beard was then chief clerk for Petersen & Anderson, who were then the leading merchants in their line at Morley. Mr. Palmer was admitted to the bar the next year, practiced law many years at Big Rapids and served his judicial circuit as judge for many years.

J. B. Pettie, who lost his produce warehouse by fire May 31, is erecting a new building on the site of the old building, 40x70 feet in dimensions. The building will be constructed of wood, with cement block foundation. He expects to be able to occupy the new structure in about two weeks.

Steel girders for the new bridge over the Muskegon river at Rogers Dam are now in evidence on a side-track at Stanwood. There appear to be a good many men employed on this improvement, which leads me to believe that the bridge will be opened to the public before snow flies this fall. I cannot understand why the construction of this bridge has been so long delayed, but I suppose there must be a reason. When this bridge is finally completed and the approaches are paved, there will be only one mile of unpaved road between Grand Rapids and Big Rapids.

While in Big Rapids I was reminded of Charles D. Stimson, second son of the late Thomas D. Stimson, one of the early lumber millionaires of Northern Michigan. Charlie, who was two

years my senior, died at his home in Seattle last week. The daily papers stated he was the richest man in Washington. This was what I would expect from my knowledge of the man when we were boys together at Big Rapids in 1874, 1875 and 1876, but I happen to know that the accumulation of money was not his sole occupation by any means. I am sustained in this knowledge of the man by the following local reference to one phase of his career, which I find in the Seattle Argus. It was written by the editor of the paper, who had a close personal relation with the deceased for nearly forty years:

When I read in the Post-Intelligencer this morning that C. D. Stimson, "the rugged old pioneer," was dead it did not seem possible that Charlie Stimson, as his friends call him, was the man referred to.

The daily papers have covered pretty thoroughly Mr. Stimson's business career. And, anyhow, that is unimportant. It is ended, and now the fact that it was an honorable one is all that matters.

In the nineties Charlie Stimson and his brother Fred, who died a number of years ago, were among the best known young men in the entire Northwest. They were leaders—and rivals. That is, rivals in sports. Could Fred's schooner, the Bonita, beat Charlie's yawl, the Olympic? Sometimes she could, and sometimes she couldn't. But, oh, the fun of trying, and oh, the joy of winning. That was before the gasoline "kicker" messed up perfectly good sailing yachts.

Early in life Charlie Stimson lost an arm, a handicap which would have caused many a young man to curl up when it came to sports. But not him. When he was "knee high to a grasshopper" he had learned to swim and hunt, and not for long did the missing arm interfere in those sports. He soon could shoot and swim just a little better than most young men. Perhaps it was the fact that he would accept no sympathy that keyed him up to show his friends that he needed none. When he learned to drive an automobile he did not pick out a light and easily handled car, but one of the biggest and heaviest in the market. At golf he excelled. Many a man watched his game and wondered why he could not do as well with two arms as Charles Stimson did with one.

Some years ago I heard a boy tell another youngster of something he had seen a one-armed man do with a motor car.

"That is nothing," said the other. "Mr. Stimson drives a car as well as anybody."

"Oh, Mr. Stimson," was the reply. "He does everything as well as anybody."

There is a lesson in the life of Charlie Stimson. It is this. What looks like a handicap may prove to be a blessing in disguise. After all, there is only one thing that really cannot be done without in a man's makeup, and that is what is uncouthly spoken of as "guts." One might say that it was nothing for Mr. Stimson to have made money, for the family had money before he was born. But nobody can fail to admire a man who refuses to be defeated when Fate hands him a jolt, and laughs at Fate, and gets away with it. And in thinking of him as I knew him for nearly forty years I am reminded of this quotation: "To thine own self be true, and it must follow as the night the day thou canst not then be false to any man."

Perhaps I should make my readers an explanation regarding the appearance of the Maxwell House coffee advertisement in last week's paper. A

year or more ago, when I was doing all I could to induce grocers to discourage the sale of this brand because of the wicked discrimination the manufacturer was making against the independent merchant, I was offered a \$17.50 advertising contract by the company. The offer was not accompanied by any condition whatever, but I did not think I could consistently accept business from any house I was opposing in the strongest possible terms, and declined the offer. Since that time the Maxwell House business has been purchased by the Postum Cereal people—now General Foods Corporation—which furnishes adequate assurance that the independent dealer will receive a square deal. I believe we succeeded in reducing the sales of the brand in this State at least 50 per cent. Now that the brand is owned by people who are friendly to the regular dealer, I feel no hesitation in withdrawing the interdict I placed on the brand and advised my friends in trade to pass up the prejudice they formed against the brand under the former ownership. Wholesale grocers who refused to handle the brand so long as the Tradesman urged its readers not to stock it or display it in their stores are now putting it in stock and pushing it with hearty good will.

A man recently died in Detroit who had been connected with the Bell telephone organization about fifty years. He was at one time a resident of Grand Rapids. Of Celtic blood and pugnacious temperament he quarreled with nearly everyone he came in contact with. I doubt whether he could claim more than a dozen friends when he passed away.

Grand Rapids has another man who has also been connected with the same corporation forty-five consecutive years. In temperament and action he is exactly opposite the man above referred to. He never made an enemy for himself or his employer. He never truckled to any man, but anyone who had a grievance—or thought he had—was soon convinced that Charley Wilde was a fair man and would do the fair thing by anyone he came in contact with. All his life he has been constructive, conciliatory and an apostle of peace and justice. He is no longer young, but he is the biggest asset the Bell company has ever had in this community.

If it had not been for the other man and a Detroit official of the Bell company named Forbes there would never have been any necessity for an independent telephone company in Grand Rapids. When the Bell service got so wretched that it was a standing joke, these two men stood up against the rising tide of indignation and opposition and defied the business men of Grand Rapids to start a competing company. Forbes insultingly stated at a public meeting called to consider the question of seeking immunity from the wretched service given by the Bell company that if Grand Rapids people went ahead and created a competing organization they would find it

would be "only a question of book-keeping and good interest"—meaning that the competitor would not succeed and that Grand Rapids people would be penalized by an advance in the Bell rates which would make good any losses the Bell company might sustain during the process of elimination. This threat was no sooner uttered than Lester J. Rindge jumped to his feet and authorized the secretary of the meeting to enter his subscription for \$10,000 stock in the competing company. The war was soon on. The Bell company reduced its rates to insignificant figures, but no one would accept its service. Then it offered absolutely free service. This offer was not accepted by anyone but saloon keepers and owners of brothels. For the first time in the history of the telephone industry every house of ill fame had a telephone. Of course, this sort of piracy could not last long. The Bell company soon knocked at the door of the bankruptcy court. Every stockholder lost every dollar he had invested in the company. Every bond holder lost a large proportion of his holding in the re-organization. The Forbes gang of pirates and freebooters were kicked out. Insanity was succeeded by sanity. Riot was succeeded by reason. Sane and sensible men were placed in charge of the business. Grand Rapids people were offered all they had paid for their stock in the independent company and the Bell company set about to restore the good will it had voluntarily surrendered under the management of the Forbes regime. Because the new company has had the assistance of Charley Wilde and men of his type in the work of rejuvenation, the rebirth of the Bell company has been a complete success. In time the company will make up the many millions of dollars it lost through the machinations and mismanagement of the piratical crew which unnecessarily wrecked a magnificent property and ruined hundreds of people who had invested too large a proportion of their savings in stock of the Bell company.

E. A. Stowe.

Inferior Counterfeits of New Bills Detected.

The first attempt to counterfeit the new small-sized currency has ended in failure, according to the Chief of the Secret Service, W. H. Moran.

Advices have been received by the Secret Service that several counterfeits had been placed in circulation in a small town in Iowa, but were quickly detected. One man was reported under arrest on charges of counterfeiting.

Details of the counterfeiting scheme and the location where the fraudulent bills were found were withheld by Chief Moran pending developments. He said, however, that the counterfeits were poor imitations and few people would have been deceived.

It was the official opinion that the new bills were exceedingly hard to counterfeit. It is the expectation of the Department of the Treasury that the number of counterfeits will gradually decrease as efforts to imitate the new bills end in failure.

PEDDLING TO FARMERS.

Practice Which Should Be Abolished By Law.

There is an evil abroad in the land which cuts heavily into the trade of druggists and somewhat into that of grocers. In the past determined efforts have been made by retailers to squelch this kind of selling by seeking to secure laws imposing such heavy license fees that there would be little profit in the business. Other interests have combatted these efforts so that the desired end has not been accomplished.

These concerns which send salesmen throughout the farming community every three months claim that farmers are widely and satisfactorily served by their methods and it would be unfair to them to legislate against the system so as to cripple or kill it. One concern is said to manufacture 100 different preparations and claims to serve two million customers. Having for years observed this matter we are of the opinion that very few farmers are benefited by dealing with the peddlers. Three, four or more concerns work the same territory once in three months, selling in the aggregate little more than one might. The principal goods carried are remedies, toilet articles, extracts, spices and baking powders. The remedies are for all human ailments, for livestock and for poultry. Toilet articles comprise a considerable portion, while grocery items are few and not bulky.

Farmers' wives buy of these men mostly out of pity for the defective, inefficient men who have taken up this work in response to the advertisements which promise from \$50 to \$75 a week above expenses for light, pleasant work. Most of them find the returns barely enough for a subsistence, but keep on all the while in hopes of doing better. So many drop out that it is necessary for the concerns to continually advertise for salesmen.

When you consider the time consumed by the salesman in getting from his home to the portion of territory to be worked, the inopportune hours for trading, the drive from house to house, the many places where no sales are made, giving three months' credit when the housewife is out of money, spending a half hour to sell one or more articles, the margin of profit must be large. A half pound of cocoa was offered for 35 cents. The grocer will sell me nationally known brands in tins at 20 cents per half pound and bulk cocoa at 25 cents down to 15 cents per pound.

The farmer buys liniments and salves because he has neglected to keep himself supplied with these; his wife and daughters buy toilet preparations, some of which they would not trouble to go to a drug store for. And they buy extracts in 75 cent or dollar size bottles so as not to have to send so often to the store for little one to two ounce bottles. Why don't grocers try to educate their customers to buy larger quantities of extracts and spices and help them save money?

That is easily answered. The grocer whose trade is largely that of city

people who can get things from the store every day or oftener have formed the habit of selling little dribbles and they forget that farmers must buy for weeks ahead. The old-time store-keeper used to do the thinking for the farmer, advising how to buy, what to buy and when.

The farmer feels under no obligation to any store except the one that pays the highest price for his products and treats him impartially. Before the cash-and-carry stores appeared or the R stores were organized the farmer had to pay as much for his groceries as city customers who were given credit without interest and goods delivered to their houses from one to three times a day.

And he often had to wait for his fruits, vegetables, butter, eggs, etc., to be emptied, counted or weighed until "we get off this delivery"—for city customers. If he left his stuff an hour or two to attend to other business he was liable to find that nothing whatever had been done for him in his absence.

Years ago in Ann Arbor there were two groceries that drew farmer trade. Miller & Pray on Main street had a shed for farmers' teams; Staebler on Ashley street was near two ten-cent barns for farm teams and he bought all the butter and eggs offered, so that he was able to furnish these to other grocers who had little or no farmer trade, besides shipping to Detroit. Miller is dead and Pray in other work. Staebler at the head of an oil company. Many grocers seemed afraid to buy more than for a few days' needs and frequently told the farmer they could not use what he offered.

Now the grocery specials are all for Saturdays, but no grocer wants to bother with buying from farmers on Saturday—especially as to fruit and vegetables. He must have these all on hand Saturday morning, and to make sure of a full supply he often orders of Detroit or Toledo salesmen earlier in the week.

If the farmer gets his Friday evening daily before he starts for the city on Saturday he can see the lists of grocery specials. If he starts for town before his daily arrives he might visit some groceries and not see any list or signs to indicate there were any bargains for the day. I once bought butter at a certain store and after reaching home found that that store advertised butter for that day at four or five cents less than I paid. Some grocers seem glad to call a customer's attention to specials, while others evidently do not care to sell at advertised prices except to those who demand it.

In the village which has a bank, postoffice, hardware, drug, grocery and clothing store and meat market, the farmer can usually park once and visit all. In the city he must hunt six to ten times for a place to park near places he must visit, but most merchants think farmers can wait better than anyone else.

The merchant who seems not anxious for the farmer's patronage is driving him to trade where he will be served promptly and where he thinks goods are cheapest. E. E. Whitney.

Protection All Right Under Certain Circumstances.

Grandville, Sept. 10—The word protection has no new sound to the American ear. We have as a people rung the changes upon the word until it has become as familiar as pussy wants the corner in childhood days. And why not?

We all need protection from things intangible as from those of a nature that can be plainly discerned. On the question of tariff our American Congress is even to-day puzzling its brains as to about the amount it is necessary to tax foreign imports so as to give ample protection to goods and products of American manufacture.

Our people are ever ready to demand protection from the lawmakers of the land from every evil, real or imaginary, that comes to life. In time of war our army and navy are the country's protectors, as witness Perry's victory on Lake Erie at the time of our last war with Britain. Commodore Perry gave the Johnny Bulls a severe lambasting which they have not forgotten to this day.

The British, so fond of boasting their supremacy of the sea, had to acknowledge finally that a blamed Yankee could stand on a slippery deck as long as an Englishman, which was admitting much from such a source.

In later times came the great battle in Maryland which turned back the hordes of secession and saved the North from being overrun by the armies of Lee. At Antietam on the 16th of this month General McClellan won the greatest victory of his career and gave him much promise in the eyes of the Nation.

It was because of this victory, the greatest world battle up to that date since Waterloo, that President Lincoln issued his proclamation freeing the slaves. Guaranteed protection is the main spring of National prosperity. There is no other condition that can take its place. Even so there is such a thing as overdoing it as an excessive tariff might do.

There is a balance wheel that must be looked after and delicately adjusted in making protection our shibboleth. Aside from war and great National questions we come down to things nearer home and the now.

Up in Newwago county report has it that the deer are so numerous they have become a nuisance, and a menace to farmers' crops. This being so the citizens up there are appealing to the State to give them the privilege of protecting their crops at the muzzle of a gun.

Protection from deer raids in the early days was never necessary since every man was his own judge as to when was a good time to get his venison. In that early day deer had enough wild food to eat without venturing to molest the farmer. Should the State permit the farmers of any county to slay deer? A protective tariff not too heavily laid is of benefit, but it can be overdone, and this should be guarded against.

It is said that in Canada a child was killed by a bear. War on the bear will naturally follow. In Michigan such a tragedy has never taken place. Our Michigan bears were always careful to not molest the human family.

We make laws to protect people from outlaws of all kinds, human and animal. Hawks, owls, crows and that villainous pest, the sparrow, have wrought such mischief that our State has outlawed them for all time. This has served to mitigate the menace. Even though God is said to note the sparrows' fall, even that high example of love for the bird has not served to prevent the law makers from demanding his execution.

Protection from the sparrow menace has gone on successfully. Michigan is to-day fully insured against any future depredations from this vile bird, who it seems crossed the ocean to lay siege to America and try to do that which

the armies of Britain failed to accomplish.

The sparrow counted without his host, however. Once the whole public is arrayed against an enemy that enemy may as well succumb first as last. Such is the case of the sparrow which has about as completely wiped off American soil as it is possible to be.

We have been amply protected from the sparrow by our law-makers, now let's kill the few deer that are left in the woods, also the bear, after which we may turn our attention to that greatest thief in all fowldom, the happy robin redbreast which has been voted Michigan's favorite bird.

While we seem to have been amply protected from most of the birds, how can we reconcile this fact to that other one that new billions of insects have come into existence since the abolishment of the sparrow and crow.

We have protection from the wicked depredations of Mr. Sparrow but that

does not make the fruit and vegetable grower generously inclined to receive the new armies of bugs, worms and grasshoppers with favor.

Is there not such a thing as killing the goose that lays the golden egg? The American people are beginning to realize, perhaps in a small measure their mistake in snuffing out the lives of the feathered millions that once filled our fields and woods with joyous song while filling their crops with bugs, worms and weed seeds.

Protection at the wrong time, in the wrong place, against imaginary enemies have proven a sad mistake which we trust may prove a lesson, however, dear to the haters of our American birds, of which the sparrow was once a leading representative.

Protection is right, and worthy of our best interests when applied at the proper time and place, but misapplied may work greater harm than all the wars of a generation. Old Timer.

Picture Trend Changing.

New types of home and apartment treatment are bringing about a distinct change in the kinds of pictures bought for decorative purposes. Particularly notable is the trend away from large pictures in other than "exclusive" homes. In them the present practice is to hang a single large picture in a room and let it dominate the decorative scheme. This naturally lessens the call for large pictures, and also holds down the demand for the finer small ones.

Persons of more moderate means, however, are buying steadily growing quantities of small inexpensive pictures. In some localities this trend is dictated largely by increasing use by apartment house builders of paneled

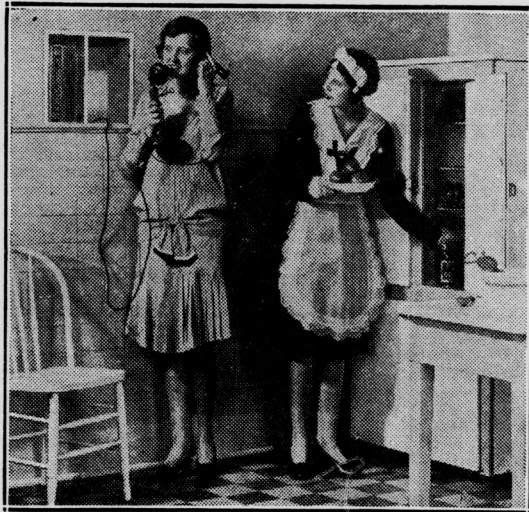
walls, side lights, stippling, etc. "Scenics" continue the favorites, and the vogue for bright colors has brought into consumer preference pictures of a more vivid character. The darkly toned woodland type has suffered in consequence.

Cakes Given on Store's Birthday.

Here's a novel advertising stunt put on by a grocer. On the occasion of the store's thirty-seventh anniversary, customers were sent individual birthday cakes. A list of those to receive the cakes was made up from the books and anyone making certain purchases in the store on that day was also entitled to a cake.

Solitude is good; solicitude better.

MICHIGAN BELL TELEPHONE CO.



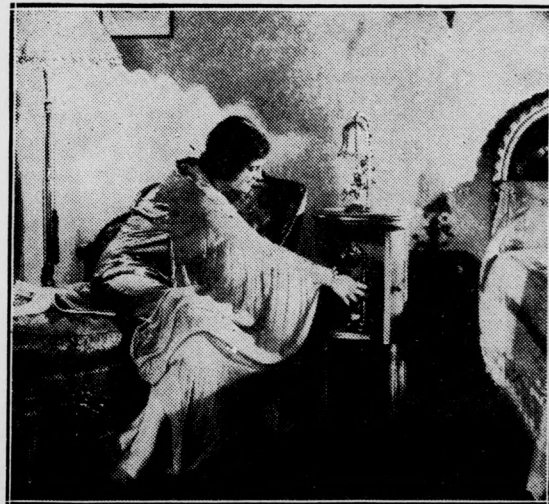
Convenience

It is distinctly embarrassing to have to telephone your grocer in the presence of guests. An extension telephone in the kitchen will enable you to avoid that situation. Also, it will save many steps each day by enabling you to receive calls without going to another room.

An extension telephone anywhere in your home costs only 2½ cents a day.

Security

Fire, accident or sudden illness may have dire results if aid cannot be summoned quickly. You will have a satisfying sense of security if you can reach from your bed and grasp an extension telephone to call firemen, police or doctor.



FINANCIAL

First Attempts at Banking in Grand Rapids.

Banks and bankers are the centers of interest in the minds of men of business these days. The financial transactions of Joseph Brewer, Dudley Waters, John E. Frey, Noyes L. Avery, John H. Schouten, William Alden Smith, Clay H. Hollister, Henry Idema and other leaders of the local banking fraternity are deeply interesting. Old time bankers would be startled, if not shocked, with some of the schemes bankers of the present consider as merely commonplace. Old time bankers shaved notes, advanced funds to merchants, farmers and manufacturers, provided ample security for the payment of loans was in evidence and sold exchange.

The experiences of some of the pioneer bankers of Grand Rapids, in comparison with those of to-day, are of interest. John Ball, many years ago, wrote the following: "John Almy, General William A. Richmond, George Cogshall and others organized the Grand River Bank, of which Almy was president and Richmond cashier. It was located in a little office on Bridge street. Soon after it commenced its business career, Mr. Cogshall and several other stockholders became dissatisfied with the management and undertook to establish another bank in the Campau section of the village. They leased a room over a general store (the location was on Ottawa avenue, midway between Monroe avenue and Louis street). After much urging Louis Campau consented to be its president and Simeon M. Johnson was chosen as its cashier. They named it the Peoples Bank; had plates engraved, bills printed and put into circulation.

The capital stock of the corporation was \$100,000. Under State law the bank needed \$30,000 in specie to start with. Digby V. Bell, of Ionia, State Bank Commissioner, was sent for to examine the bank's assets and put it legally into operation. Instead of finding in the bank the required amount of specie he found but \$6,000. Stockholders proposed making up the deficiency by a draft drawn by Mr. Cogshall on a broker in New York for \$20,000 and one on a Mr. Ketchum, of Chicago, for the balance. Mr. Bell would not approve of such a proceeding. The bank had received deposits and issued its notes to customers. The specie on hand was to be drawn out as soon as the bank formally commenced business. Stockholders were anxious to go on in some way and so far satisfied Commissioner Bell that he allowed them to operate one month, on condition that the means on hand be placed in the hands of a receiver."

Mr. Ball was chosen to take charge of the infant and then his troubles began. He did not like the undertaking, but was finally prevailed upon to assume the responsibility. It was agreed that he should pay such depositors as might demand their money and to redeem the bank bills then in circulation. Mr. Bell handed Ball the keys

to the safe, with the statement that it contained a certain amount of specie and bills. On the following morning on opening the safe, he found \$2,000 missing. His predicament, to say the least, was embarrassing. Mr. Campau came in and stated there were two keys to the safe. He supposed a stockholder named Cook had the other one in his possession. Judge Morrison, who arrived later, confessed that he had taken the missing money from the safe and had given it to Cashier Johnson, who was sick in his room.

More of the money was soon drawn out and Ball was compelled to continue in charge to the end of the month of grace granted by Bell. The bank was still unable to go into operation. Ball resigned and E. B. Bostwick was placed in charge of the institution. Bostwick's experiences are not on record.

Campau used the paper bills printed for the bank to adorn the walls of the tower of his home on East Fulton street.

Harvey J. Hollister, cashier of the First and later President of the Old National Bank, wrote a history of the banks of Grand Rapids in 1868. Evidently he did not consider the Almy and Campau banks worthy of mention. Not even an allusion was made to those institutions.

Mr. Hollister mentions J. W. Wells as follows: "The first bank or exchange office was started by William J. Wells in 1852. With a very limited capital Mr. Wells put out a modest sign and offered to business men his drafts on New York, Detroit and Chicago in exchange for the different sorts of currency then in circulation. A few months later Daniel Ball offered to business men of the town his drafts on different cities of the country, to procure which it was necessary to surmount an outside stairway to the old wooden warehouse on Canal street at Pearl. These two institutions furnished the capital needed by the people of a vigorous, growing young town until 1864."

Banking from 1850 until 1860 was a different business from banking of the present. No more hazardous business could be undertaken. With but meager facilities for obtaining intelligence or of transmitting money it is no wonder that those who were engaged in the business received but poor return for their risk and labor. The rate of exchange on New York was often enormous, at one time rising as high as ten per cent.

In May, 1861, W. J. Wells, yielding to the pressure of the times, suspended operations and in October of the same year Ball's exchange bank was placed in liquidation. Eventually, Wells and Ball paid their obligations in full.

R. Wells, unrelated to W. J. Wells, held forth for a brief time as a banker and custodian of the money of confiding people. His career was brief and painful to a considerable number. By paying high rates of interest he obtained several thousand dollars, closed his door and moved to California.

In December M. L. Sweet, Wm. B. Ledyard, Henry Fralick and others obtained a charter from the general

The Measure of a Bank

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

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WHO WANTS TO BE
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OLD KENT BANK

CAPITAL AND SURPLUS, \$4,000,000

RESOURCES, \$38,000,000

THREE DOWNTOWN OFFICES
ELEVEN COMMUNITY BRANCHES

government and opened the First National Bank. Its capital stock was \$50,000. Arthur Scott White.

National City Bank Opposed Increase in Rate.

Charles E. Mitchell is one conspicuous director of the Federal Reserve Bank at New York who apparently was not sympathetic to an increase in its rediscount rate at this time, and who still entertains real doubts whether the program launched in early August will work the desired ends. At least that is the view of the National City Bank as expressed in its monthly bulletin whose editorial policy he watches closely.

While Mr. Mitchell undoubtedly favored a reduction in the bill rate once the decision was made to raise the rediscount rate to 6 per cent. his attitude presumably was that the season of year had passed for action on the rediscount rate. In this month's bulletin the City Bank makes some pertinent remarks on the Reserve's action that could not have escaped the attention of the bank's head. Mr. Mitchell in this bulletin allows his bank to say quite frankly that it favored a higher rediscount rate early this year, but that the approaching heavy demands for credit in connection with trade make this an awkward time to launch the program.

Here is what the bank says: "It is true that earlier in the year this bank strongly urged an increase in the rediscount rate to 6 per cent. as a measure for bringing the bank rate more nearly in line with prevailing open market rates. Coming, however, at this season of the year, a rate advance could not be supported by Reserve Bank open market operations, which must of necessity take account of the heavy demands for credit soon to come from trade and agricultural sources. When the discount rate was advanced as a move against the continued absorption of credit by the stock market, some action was necessary at the same time to insure a continued supply of credit for business purposes. Hence the reduction in the buying rate. Without at this time attempting to pass upon the justice of thus permitting non-member acceptance dealers to borrow from the Reserve banks at rates lower than member banks can demand on most of their eligible paper, one may question the effectiveness of contradictory measures of this sort, particularly in the light of what has happened since their adoption.

The point of the matter is that by simultaneously raising the rediscount and lowering the bill rate the Reserve Bank worked itself into a paradoxical position. It is not at all certain that the Reserve can control the use to which credit is put. What the Reserve hoped of course was that it would make money firm for the stock market and easy for business. Yet once a bank sells acceptances to the regional institutions there is no way to prevent the use of the proceeds in the stock market. So far the money authorities have found no way to direct the flow of funds to keep them put in airtight

compartments. Money released to business finds its way into the market.

And as the National City Bank itself aptly says "thus far it must be admitted that the tangible results of the recent Federal Reserve rate action have not been impressive." Brokers' loans for the account of New York and out-of-town banks have fallen, but these banks, in co-operating with the Federal Reserve, "have simply handed over a portion of their lucrative call money business to their own depositors who are now lending direct and the expansion in total stock market credit has continued unchecked."

Paul Willard Garrett.
[Copyrighted, 1929.]

Wants Owners To Shake Off Apathy.

The theme of a new book by John H. Sears entitled "New Place of the Stockholder" (Harpers) is that corporate stockholders in this country must shake off a disposition to regard the elected stewards of their organizations as a power omnipotent and like grown children come to recognize that there is after all no Santa Claus.

Not everybody will agree with the author's premise. That the average stockholder does not spend enough time in the examination of the affairs of his company will be freely admitted. Yet when to emphasize his point Mr. Sears implies that the ordinary stockholder takes no more interest in the business than he does "in the daily activities of the coolies of Hongkong" he seems to get beyond the facts as seen by some of the shrewdest observers in the financial district. After all the unprecedented growth in volume of financial literature in the last few years reflects a demand for information either from stockholders or prospective stockholders that must in itself indicate a greater disposition to learn. It is begging the question to state that the appeal of these services lies in what they reveal of speculative possibilities. In the final analysis the reason any investor becomes a stockholder in a particular company is that he thinks it offers an assured return to him or the possibility of appreciation in his capital.

The increase in the number of stockholders in this country in late years makes this new book timely and if what the author says sets some lazy stockholders to thinking more seriously about the doings of their companies it will have served a useful purpose indeed. Here in part is what Mr. Sears says about present-day stockholders: "Stockholders of all classes have become apathetic and indifferent with respect to their legal rights. Whenever they believe themselves mistreated as stockholders or suspect that the affairs of the company are being mismanaged, they usually take their full loss or sell out as best they may. Seldom do they protest, or institute legal proceedings. They do not attend meetings, frequently fail to send back prepared proxies, and make it generally difficult for the management to secure approval of amendments involving new financing, enlargement of purposes, sale of assets, merger, or other deals, sometimes in-

volving the factor of time, with bankers, underwriters, or others."

Now it will be generally agreed that the more any company has the constructive aid of its stockholders the greater is the success assured. And nobody will deny that stockholders by and large are lax. Yet it is open to question indeed whether in this respect the stockholder of to-day is as remiss as the stockholder of yesterday. Almost any prominent executive of America's big and representative corporations will tell you that no small part of his time is spent in explaining to small stockholders why he did this

or why he did not do that. The stockholder of to-day is not asleep. He is a pretty wide-awake fellow. Somebody should now write a book to show how corporate executives to-day as never before feel their responsibility to stockholders and how many a time this keeps them straight on the road.

Paul Willard Garrett.
[Copyrighted, 1929.]

Developing an Attitude of Cautious Confidence.

The failure of the stock market to run into any very substantial liquidation so far this month has confused

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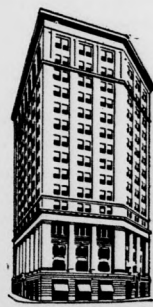
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rather than clarified the atmosphere for those prophets whose business it is to foretell financial events.

That is to say many thought the approach of a three-day holiday would induce selling enough to drive down the averages materially and to improve the technical position of stocks. Their theory was that then the return of vacationists would provide the necessary impetus for another advance. But as those who write market letters so often find, stocks do not move by any rule of thumb. And so once more the predictions of what would happen to the stock market in the early days of September have gone wrong.

Consequently the financial prophets are weighing rather carefully the developments destined to affect either favorably or unfavorably the immediate future in stocks. Those deserving consideration among the constructive forces are: (1) the continued active pace in business with some signs even of an acceleration in steel; (2) big gains in railroad earnings; (3) an increase in corporate industrial profits that exceeds the increase in production; (4) the Hague settlement; (5) the return of thousands of investors to work and to the market from their holiday.

Among the influences that might be set down as likely to affect the market adversely in early September are: (1) the uncertainty over money rates with the approach of the tax settlement date; (2) the weakened technical position in stocks that usually develops in connection with a long uninterrupted rise; (3) uncertainty over money conditions abroad and (4) the prospect that once the pace of industrial activity in any given group begins to decline the reduction in net earnings will be at an accelerated rate.

From these conflicting influences with which the market will have to reckon in the weeks immediately ahead the financial district is developing an attitude of cautious confidence. While there are those who still speak without qualification of prospects for a record bull market from present levels and those who predict with the same confidence a drastic setback soon the consensus is rather that conditions fundamentally remain sound and that, therefore, the market is more likely than not to continue its selective movements.

Regarding the outlook for money the authorities expect firm conditions later in September, but not the drastic flurries that were experienced last spring.

Paul Willard Garrett.

[Copyrighted, 1929.]

Malt Sirups Everyday Food.

It can be safely said that everybody takes some malt extract and malt sirups almost every day, in one form or another—in his bread, or cake, or crackers, in his breakfast cereal, in his malted beverages, in his cough medicine or in his tonic.

The wide field of usefulness for malt extract and malt sirup, while not yet a matter of common knowledge, is becoming more generally understood and consumption of the product in a variety of ways is increasing. Malt

sirup, including the pure barley malt variety known as malt extract, and the pharmaceutical variety called "extractum malti," has a very high food value.

It is made either entirely or principally from whole grain and so has not been robbed of food elements by the "refining" processes which spoil so many modern foods. The process by which barley is made into "malt" before being used in the manufacture of malt extract and malt sirup also puts the food elements into assimilable form so that they can first be completely extracted and afterward thoroughly digested.

As a complete, rich and easily assimilable food, malt extract and malt sirup have hardly an equal, and it is often used either alone or in combination with cod liver oil to overcome under-nourishment and add weight.

The fame of malt extract and sirup as a "body builder" long ago penetrated to far corners of the earth. The "half caste" women of India—those mixtures of white and native, who are proud of their light color, but ashamed of their scrawniness—long ago learned that malt extract or malt sirup would help them round out to the plumpness which an Oriental beauty should have.

While Europe originated malt extract and malt sirup, and is probably still ahead of America in the number of ways in which they are used, malt extract and malt sirup have been produced in the United States in a large way for more than a generation.

Merchant Gives Bag of Samples With Purchases.

Giving shopping bags filled with samples with every purchase of \$2 or more is one of the stunts that David Rath, of George C. Rath & Sons of Dubuque, Ia., used with great success to put over a grand opening sale. The idea is one that any grocer can use in his business. It costs practically nothing to put it over, and still it is a big drawing card.

Samples of various products were collected from specialty men, and in some instances from manufacturers, several weeks in advance of the sale. A few manufacturers will also provide grocers with shopping bags, providing their advertisements appear on them. The night before the sale Mr. Rath and his force filled the bags with miscellaneous samples.

In the grand opening advertisement which appeared on the day before the event, this feature was stressed, also on circulars which were sent throughout the neighborhood. On the day of this sale it was stormy, yet more than 4,000 customers crowded into the store.

A Few Drops of Scotch.

Have you heard of the Scotchman who

—would give a thousand dollars to be a millionaire?

—went crazy because he bought a score card at the ball game and neither side scored?

—stood on the street corner with two slices of bread in hand, waiting for the traffic jam?

—talked through his nose to keep from wearing out his false teeth?

Link, Petter & Company

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GRAND RAPIDS, MICHIGAN



**DUTCH
TEA
RUSK**
THE TOAST SUPREME

Look for the Dutch
Boy on the package

MADE BY
THE DUTCH TEA RUSK CO.
HOLLAND MICHIGAN

16

INVESTMENT SECURITIES

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Industrial Company

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Grand Rapids,
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Resources over
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Opened in 1852

Educational Plant

Campus of one hundred acres. Eleven buildings with modern equipment. Training School, including Elementary and High School Departments.

Certificates and Degrees

Life Certificates on completion of Three Years' Curricula.

A. B. and B. S. Degrees on completion of Four Years' Curricula.

Special Curricula

Home Economics, Kindergarten, Physical Education, Public School Music, Music and Drawing, Drawing and Manual Arts, Commercial, Rural, Agriculture, Special Education.

Normal College Conservatory of Music offers courses in Voice, Piano, Organ, Violin, Band and Orchestra.

Full Term begins September 24, 1929. Write for Bulletin and list of rooms. Rooming houses for women students offer a single bed for every girl.

C. P. STEIMLE, Registrar
Ypsilanti, Michigan.

When you want good cheese
ASK FOR

KRAFT CHEESE

NEW ERA LIFE ASSOCIATION

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SOUND COMPANY, SOUNDLY
MANAGED BY SOUND MEN.

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purchase of
FEDERATED
PUBLICATIONS, INC.
6% SECURED GOLD
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MUTUAL FIRE INSURANCE

Carefully Watch the Fire Tendency in Children.

Fire worship seems to be instinctive in some children. All children delight in fire and at one time or another, desire strongly to set fires and see the flames rise. Even you and I, grown wise with the years, can stand to watch a fire that is costing us nothing, as long as the firemen and police hold their patience.

But, it is no trifling matter for the mother of a child who has the fire-setting notion strongly to the fore. It seems impossible to teach the young fire lover the danger of his quest. He weeps and promises to reform, waggles his head solemnly in token of understanding and sways it from side to side with the gravity of a true mourner in token that never again will he so much as look at a match. And then he does it again.

Usually he is somewhere between three and five years of age. He is a creature of instincts rather than of reason and talking to him, reasoning with him, does not help. Only experience can teach him. We have to learn to say little. Impress him with the feeling that his offense is so great it can be spoken of only in whispers, gestures of distress. And let the weight of the difficulty fall upon his shoulders as far as possible.

After you have put out his little fire, make him "put it out," pouring on water, or sand, in as great a quantity as time and place will permit. If possible let this process inconvenience him. Then let him clean up the mess as far as his abilities permit. That, too, is to be as arduous an undertaking as you can allow under the conditions. All the time you say as little as possible. Your marked silence will speak louder than your words.

Do not tell of his exploit before him, or in fact, behind him if you can help it. The less said the better. The less drama, the less fear, the less excitement he gets out of the occasion the less likely he is to repeat it. The more inconvenience to him personally the better. But do not burn his fingers; do not beat him; do not scream at him. Keep still and let him find his own way out of the trouble as far as possible.

Some children set one fire and never set another. Some will set two or three and the phase is over. Now and again there is a child who keeps on setting fires until he is nine or ten years old. That child needs the attention of the child specialist.

All children love a bonfire. When boys take old pots and put fire in them and signal each other, as warriors of old, never mind. When they gather waste materials for an election fire, direct them as to the place and the time and supervise them. These fires are purposeful; they are in celebration of a rite. They have no relation to the desire of the child to set a fire just for the love of the flame and the smoky smell and the excitement.

It is the setting of the tiny fire in the corner of a room, in the empty

room under the bed, in the corner of the cellar, that the three and four year old enjoys. This is the instinct of old and must be re-directed. Don't be frightened. Watch and keep calm. Guard the matches without making parade about it. Direct the child's attention to other things. Give him, if possible, a new and absorbing interest. But don't beat him. Angelo Patri.

Stenographers As Interpreters of Court Action.

C. H. Strawhecker, a stenographer of the Kent Circuit Court, has been a writer of pothooks (so-called) forty-six years. Mr. Strawhecker commenced the practice of his profession in the courts of Minnesota in 1884. Six years later he took up his residence in Grand Rapids and since has served the courts thirty-nine years. He was born and reared in Plymouth, Ind.

John C. Fitzgerald, an eminent practitioner of law, as a member of the Kent county bar, stated to the undersigned in 1890 that during the trial of a case he could learn what the result would be by watching the actions and facial expressions of the court stenographer, Melbourne H. Ford. If a trial in progress seemed favorable for his client such an indication would be expressed in Ford's face and conduct. If the trial should be running adversely to his client, Ford's attitude would reveal that fact.

In commenting upon the statement of Mr. Fitzgerald, Mr. Strawhecker expressed the opinion that in nine cases out of ten tried in court an experienced stenographer, basing his judgment upon the testimony presented, could safely predict the result of a trial. A stenographer could not always predict the position a judge might assume in regard to the testimony presented by witnesses, but in most instances he would know when he closed his notebook how a trial would end.

Fred J. Irland, of Detroit, was for many years a member of a corps of stenographers who reported the debates and business proceedings of Congress. On a certain occasion, while the undersigned was a sojourner in Washington, Mr. Irland stated that the arguments presented by members of the National legislature in debating questions involved in bills taken up for consideration were practically the same as those senators or representatives of the past ages had employed in presenting their views. Really, there seems to be nothing new under the sun excepting autos, dirigibles, aeroplanes, hydroplanes, radios, cosmetics for women and exposed limbs of females. Arthur Scott White.

Shoe Trade Had Good Month.

August was a better month with leading shoe wholesalers than had been expected, and sales for the first eight months of this year compare satisfactorily with those of the same period in 1928. Deficits in volume shown by some houses up to June 15 have been made up and the remainder of the year promises a gain. Excellent weather during the vacation season and widely increased sales of women's sport shoes were among the reasons given for the improvement.

FAST SELLING IONIA FLOWER POTTS

Fancy, Plain or Assorted.

If we send you this crate of quick sellers we will sell you more.

36 — 4 in. pots and saucers @ 2½c	\$.90
36 — 5 in. pots and saucers @ 5c	1.80
24 — 6 in. pots and saucers @ 7c	1.68
12 — 7 in. pots and saucers @ 11c	1.32
6 — 8 in. pots and saucers @ 16c	.96

Total net -----\$6.66

You can double or treble your money on this assortment.

IONIA POTTERY COMPANY
IONIA, MICHIGAN



SANITARY HANDY PACKAGES

The Popular
10c Seller.



Packed 12 Packages in a Box.
24 different kinds to select from.
ORDER TODAY.

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

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

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Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
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The Net Cost is **30% Less**

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of Fremont, Michigan

WILLIAM N. SINF, SECRETARY-TREASURER

THE SYNDICATE SYSTEM.

It Tends To Make an Empire in Business.

We are about to begin a discussion of the modern trend of trade. The sole purpose is a scrutinizing analysis of the syndicate system of business, with all its boasts and proclaimed virtues. We shall take nothing for granted. Neither shall we indulge in any private opinions on the matter. We shall consider only the evidence in the case, as it has been placed before us average Americans in the pages of history and the columns of the public press, after which we shall draw our conclusions in the open.

It is our contention that the syndicate system is simply a form of business administration in which the policies and methods of empires of all ages have merely been transposed into terms of trade instead of government. It is building in America an empire in business. Business necessarily is a vital factor in the direction and administration of government. Therefore, it is impossible for us to erect an empire in business, and still maintain our democracy of government.

There is our whole contention briefly stated, but it will require some weeks of serial treatment for us to analyze the complex situation and place it graphically before the mind of the reader who has not been thinking in this vein. However, before launching into the subject proper, it is best that we make a survey of some of the fundamentals involved, for purposes of background, in order that we may have something solid always within reach for us to tie to, when we chance to walk into deep water.

We are told that in the beginning, man was presented with a paradise. Life was simple bliss, its bliss being dependent upon its very simplicity. Adam was put in charge of things, the guardian of his own paradise; but, it not being good for man to live alone, he was given Eve, whose office was that of a helpmeet. Everything went lovely, and harmony prevailed unbroken, until Eve met up with the serpent, and was tempted to partake of forbidden fruit, the penalty for which was loss of paradise.

This temptation was, to use a business term, simply a suggested change of policy. There were very valid reasons given for the change. First, the fruit was very pleasant to the eye; it looked beautiful. Second, it was good for food; therefore, economically advisable (if one forgot that paradise was the utmost of bounty on every hand, with provision inexhaustible). Third, it was good to make one wise; therefore, a very progressive move to make. So Eve ate the fruit. Not satisfied with that, she gave it to her husband and he partook of it, also, becoming the world's first henpecked husband. Then a strange thing happened. Their eyes were opened, thanks to the wisdom promised; but the new vision only presented a new problem to be solved. They beheld that they were naked.

They faced their problem, as progressive folks usually do; not in sin-

cere contrition for an error committed, but in search for the best method of solution. The answer was aprons, made of fig leaves—wilting, unsubstantial fig leaves.

History tells us that in the beginning of American democracy, a paradise of new-found liberty and equality was created for us. Life was a simple affair, its very simplicity its own blessing. But things have changed. Whereas law was once respected, it is today flaunted. Whereas American people were once self-dedicated in purpose to first consideration of the common welfare, to-day 120,000,000 people seem largely motivated by the rule of "every fellow for himself." Whereas our halls of government once rang with the democratic challenge that "all men are created equal," they now hush the scheming whispers of "the survival of the fittest."

Don't smile at this and call it pessimism. If you have any sense, abiding sense, of lasting security as an American citizen you may be sure that your all-will-come-out-all right perch is tottering. Your safety hangs by the cob web of we-can't-hold-up-the-wheels-of-progress, perhaps; but just stop and think seriously for one fact facing moment. Prisons crowded; society chafing under the restraints of decency; and the leaders of the land pleading—actually pleading with allegedly respectable American citizens to please obey the law. Listen to a reading of a recent newspaper report, in which an interview was granted by the cut-throat gangster boss of Chicago, upon his ascendancy to power following the dethronement of the blackguard Al Capone. Hear him quoted as saying that no gangster would be at large with high-powered weapons and that all machine guns would be directed from headquarters. Can you imagine that in America? Our public press according a prince of the underworld all the dignity and publicity that could be given a statement from the Capitol or the White House. That is the damning commentary of the facts as they depict the civic and moral degeneracy which has seized upon this one-time paradise of liberty.

Somewhere an Eve has usurped the executive authority of an Adam, and marred our Eden by partaking of forbidden fruit. Perhaps she had valid reasons for her sin. No doubt it was pleasant to the eye; but what of it? Maybe it was good for food; but what does that matter? Suppose it were a "wise idea." Does that lessen our plight now? No, she has eaten of the forbidden fruit. What is more, she has tempted her husband, and he has eaten. Now we are looking at ourselves through a new lens; and behold, we are naked and in need of something that decent American people never needed before; something our fathers never could have guessed would be necessary—obedience of our citizenry to law by force.

Who is this American Adam, into whose charge was given the custody of our paradise? That thing which we once knew as principle. And what is this Eve of ours who usurped the

powers of principle and sold us out to this penalty we face? That which we know as method. The serpent our old, old enemy—the age-old enemy of all democracy—imperialism.

The allegory is plain to him who would read with an eye single to the grim truth. Principle, which once furnished the dynamics which made this country what it was until all this happened, has been compromised by designing method, which was intended only as the helpmeet; and the spirit of the empire is the tempting force behind it all. America has gone method-mad. Anything which saves a penny or earns a dime just must be right by sheer virtue of its monetary profit.

Especially is this true in the realm of business. Merchants, industrial leaders, bankers, what-have-you, all weigh a proposition, scheme or method by this triple standard: 1. Will it work? 2. Can I get away with it? 3. How much does it cost? Pardon the personal reference, but in four years of my career I sold approximately \$30,000 worth of advertising space. Out of all the various advertising stunts I staged, and among all the merchants I solicited, I never had one challenge any proposition of mine with the question, "Is it right?" Principle meant little or nothing. Merchandising to-day is a jungle of method, with basic economic principles of justice and equity shot into oblivion. For instance, any sensible and fair-minded merchant will agree that every item of merchandise should carry its own margin of profit, but where is the dealer who does not feel forced to sell one thing at cost or less and make it up on something else?

What is to be said of the merchant in his business is to be said of the manufacturer and the jobber in theirs and of the consumer in his business of earning and spending. We Americans persist in crooning economic lullabies to lull our conscience, so that it will not be too keenly evident or too plainly eloquent, should it catch us at some of the mean, selfish, double-crossing trickeries to which we resort every day, under the cloak of "good business." We who cheered ourselves hoarse twelve years ago when we sent our boys to other shores to invest their lives in the cause of "making the world safe for democracy," fail for the sake of a penny, a nickel or a dime to demonstrate democracy in business. We could afford to shed blood for democracy on foreign soil; but we "can't afford" the price of a sundae or a cigar or a gallon of gasoline to save democracy for American commerce. Democracy has always been worth fighting for, cheering for, dying for; but it isn't worth the price of a dollar when imperialism offers something "just as good" for 89 cents.

Where is the man who champions our modern imperial trend in trade from principle? His sole justification of to-day's business practices lies in methods. The chain store's superiority over the independent is entirely a matter of method. What is the objective toward which all these mergers, combines and trade-alliances are directed? Can the fundamental principles laid

down by our Franklins, our Henrys, our Jeffersons, our Websters and our Lincolns, be traced in any of the aims of this course? No, the sole objective is "greater efficiency," "increased economy," and "lower prices to the consumer." Method is pushing principle off the throne. Mechanics are replacing dynamics. The serpent of imperialism is whispering his arguments of more-for-less and something-for-nothing—forbidden fruit in the Eden of American prosperity. The shallow-thinking, snap-judgment patrons of the great American bargain counter are being baited into placing a price-tag upon holy things. The old-world spirit of the empire, which has never blushed to prostitute homes and family life, youth and virtue, to gain his ends of power and selfishness has never demonstrated any change of heart. He has always been a deceiver of the masses, a dealer in bondage and human slavery. He has slain friends, parted loved ones, wrecked firesides, broken hearts and left behind him a trail of blood, rapine and death down through all the recorded centuries. It is to expose this modern "friend," known to America as "big business," in reality one and the same with our old, old enemy that this is being written.

The syndicate system of trade is the making of an empire in business. There is not one earmark of the empires of old which has not an exact replica in one of the many boasted "superiorities" of this modern trend. One by one, we shall take them up and trace their origin to the nations in history whose bloody deeds are anathema to American people. This done, we shall be ready to rest our case before any court of public opinion. Our subsequent chapters will be as follows:

- Chapter I, Centralization.
 - II, Efficiency.
 - III, Buying power.
 - IV, Economy.
 - V, The only possible conclusion.
- W. H. Caslow.

A Business Man's Philosophy.

Just how much good does adverse criticism do, if one wishes to be constructive?

In this discussion the assumption will be that adverse criticism is often desirable and necessary. Certain ideas and products should be promptly suppressed. Their creators should be effectively discouraged.

Yet many people ask for criticism, thinking they desire honest judgment when they don't at all. Honest judgment might extinguish any little flame that is burning.

A woman told her cook to make some cinnamon rolls, using a new recipe. The rolls were baked and served, and the cook asked her mistress what she thought of them.

The rolls were not just right, but the cook's intentions were right.

So the woman said, "The rolls were the best I have ever known anyone to make the first time they tried."

Then she explained what was wrong and the cook left the room beaming.

William Feather.

The Character of a Rollins Investment Offering



Before the firm of E. H. Rollins & Sons makes public an offering, the security and the company back of it are subjected to the searching analysis of Rollins' investment specialists, who give due consideration to such factors as the history and personnel of the issuing corporation, the present and future markets for the product or service, and the character and extent of the safeguards set up for the security.

The first concern of E. H. Rollins & Sons is the protection of the interests of the thousands of clients of this international investment house, and every Rollins offering must conform to certain high investment standards.

The Western Michigan investor who is served by the Grand Rapids office of E. H. Rollins & Sons, has the satisfaction of knowing that he is dealing with an investment house of international proportions, with a reputation extending over 50 years, for securities of sound character.

E. H. Rollins & Sons

Founded 1876

HOWE, SNOW & CO., INCORPORATED

Merged 1925

GRAND RAPIDS

BOSTON — NEW YORK — PHILADELPHIA — CHICAGO
DENVER — SAN FRANCISCO — LOS ANGELES
LONDON — PARIS — MILAN

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.

Envelope Type of Handbags Is Popular.

Since suede is to be the popular leather for shoes, it follows that suede in handbags will also be preferred. A number of models recently brought in from Paris show the envelope type predominating in numbers, with the vagabond purse in close second place.

Most of these suede models are trimmed in satin, a new note of considerable interest. Worth's envelope is made with two-thirds of its length of suede and the other third of satin, though generally the satin consists merely of one or two narrow bands encircling the purse and pretending to hold it closed with the aid of a frosted crystal buckle in a slender rectangle, triangle or other geometric shape.

Some attractive bags are being made of shoe calf. One, in dark blue, has no sign of a stitch showing. The frame is of metal, handsomely worked, with a half-inch stripe of blue lacquer and a narrow border of silver metal on both sides. The frame is hinged at each end, and is opened by pressure on a tiny oblong knob of lacquered metal. There is also a small leather tab on the front of the bag to assist in opening.

Pin seal, or what the French call "Mignon seal," is being used for a bag of novel design. It has a flap extending half-way down and has the front seamed and piped in the same or a contrasting color. The clasp consists of a brass plate on the flap, with a slit through which a flat metal prong is snapped and concealed under a brass button. This bag comes in various colors, the leading ones so far being black, navy blue, green, the browns and beiges, red and purple.

A bag of sports type is made of grained calf with two flat sides finished to stand straight, like the sides of a suitcase. It is bound in a contrasting color and each side has two brass eyelets holding braided leather cord handles. The body is finished with a patented opening.

Molyneux has a new envelope bag in the sapphire blue suede with the flap cut away in a series of steps down one side, each step marked with a little square wooden block enameled black. This use of wood blocks occurs also in a Dunhill bag of fine black calf cut in vagabond shape. The clasp is a tiny ebony wood block, while two others, each an inch square, serve as anchors to which the handle is attached.

The New Trends in Lingerie.

One-piece garments come in various materials and combinations of materials. Most women, according to corset makers, prefer a light material in the upper part but do not object to the heavy satins, brocades, twills or broadcloths in the lower. Nevertheless, many of the new garments are

made entirely of lace, net or voile. Some are made without bones and some have boning just in the back panel, but most of the new Winter models have boning in both front panels and back. In the special sizes boning is also used in the side fronts.

Lace tops are used with both day and evening models. One garment, made in various tinted effects, is lined with matching crepe de chine. It is laced on the hips and has very light boning in the back across the normal waistline. The back is almost entirely exposed, the brassiere ends and shoulder straps being attached in a new manner and brought down and fastened to the top edge. This garment comes in the new beige and evening shades.

Another type of combination foundation garment that is at the same time an undergarment comes in embroidered voile, glove silk and a jersey weave, all in flesh color. It has the fitted bandeau top and a snug girdle that is extremely short and has elastic side webbing. The opening is at the left side. To carry out the "pantie" idea there is a gore of the fabric stitched at the lower edge in back and buttoned onto the front panel. So that the open-back vogue may not be interfered with, the bandeau straps come down low and are crossed in overall fashion.

Fill Paper Cigar Box Order.

A paper cigar box with an imitation wood design on its exterior is being produced in volume quantities by a local manufacturer for a cigar company specializing in five-cent foil wrapped cigars. The box, which will hold twenty-five cigars, is intended for holiday trade use. The company is now at work endeavoring to perfect a paper cigar box which will be practical for year-round use and in which cigars without the foil wrapper may be packed. Orders for holiday paper boxes to accommodate a variety of articles have been plentiful from chain stores. One large chain has ordered boxes to hold a tooth brush and paste, shaving brush, cream, razor and powder.

Brimmed Hats Coming In.

While buying of Fall millinery here indicates that small hats of irregular line will dominate, the growing trend toward models with tiny brims makes it appear that the off-the-face shapes will not have everything their own way. Soleils continue to hold the pace they set in the better lines earlier in the season, largely due to the ingenuity of designers in turning out attractive new models. Velvet is gaining ground steadily as a medium as the season advances, getting much of its strength from the use of various types of velvets in women's apparel. Brown shades and black still top the color demand, with interest in a shade called eggplant broadening steadily.

Metal Picture Frames Popular.

Metal picture frames decorated with glass in colors which can be selected to blend with the home color scheme are being featured by several manufacturers of such art and gift novelties. Most of the frames are bordered in

antique gold or silver and are made in all sizes, but have proved most popular in the types with two and three panels designed to hold pictures 3¼ by 4¼ inches. Colonial comb, brush and mirror sets made up with antique gold and silver backs have proved popular in the West and Middle West when made to retail for \$25. Sales of such goods in the East have been slow, however, excepting in the higher price ranges.

Not For Looks.

"I don't like the looks of that mackerel."

"Well, Madam, if it's looks you're after, why don't you buy goldfish?"

The greatest picture-gallery in the world is your mind.

OPEN A NEW PROFITABLE DEPARTMENT No Investment

If you operate a retail store, here is an excellent opportunity to secure a well selected stock of shoes at popular prices, and adapted to family trade. Product of reputable manufacture. We establish retail prices and merchandise under practical modern plan.

YOU RECEIVE COMMISSIONS ON ALL SALES. The proposition is open only to merchants who do not carry footwear of any kind but who believe they could sell a fair volume. For full particulars address Box 1000, c/o Michigan Tradesman.



The
Hair
Net
The
Public
Wants!

Duro Belle HAIR NETS

mean fast sales. Low priced, high quality, lustrous, invisible. In gross counter display case of mahogany finished steel they are wonderful sellers.

A phenomenal 10c item is

Duro Belle WATER WAVE (OR SLUMBER) NET

with chie elastic
Natural and pastel shades, triple strength artificial silk, conveniently packed on card cellophane wrapped. Open stock or 2 dozen cabinet assorted.

Have us quote on
YOUR OWN BRAND!

Also makers of the well known

UNICUM
Hair Net.

NATIONAL GARY CORPORATION

Successors to
NATIONAL TRADING CO.
and THEO. H. GARY CO.
251 Fourth Ave., New York, N. Y.
535 South Franklin St., Chicago, Ill.

Do You Want Big Volume, New Customers, Large Profits, Brisk Future Business? Or If You Want To Retire From Business

—Then You Want a
Jos. P. Lynch 10 Day
Sale.

A large immediate increase in sales, no drastic mark-downs, and hundreds of new customers at practically a normal advertising cost. That is what a Joseph P. Lynch 10 day sale can do for your store.

Furthermore — a Jos. P. Lynch sale tones up store morale, and actually creates tremendous good will which results in larger future business.

May we furnish definite, convincing proof of how the Jos. P. Lynch 10 day sale achieves success in any store, large or small, regardless of where located, or local business conditions? Write today For Full Details. There is no obligation.



Nationally known merchandising expert, whose original, dignified and high class sales methods have won the endorsement of hundreds of leading stores from coast to coast.

The
**JOSEPH P. LYNCH
SALES CO.**
3rd Floor Home State Bank
Bldg.
GRAND RAPIDS, MICH.

SHOE MARKET

Michigan Retail Shoe Dealers Association
 President—Elwyn Pond.
 V. ce-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.

The High Cost of Slow-Pay Customers.

More and more cognizant of the high cost of slow-pay customers and the obstacles they place in the path of efficient, successful merchandising, Mr. and Mrs. Merchant are beginning to take steps to alleviate the situation.

One direction in which these steps point is toward making slow-pay customers pay at least partly for their high cost. The other is toward converting slow-pay customers into prompt-pay customers and in educating new customers to be prompt-paying from the start.

First let us see how slow-paying customers are made to pay partly for the losses they cause. Although this is a comparatively new field to the merchant, one company at least has been in it for more than thirty years—and with very successful results. This is Block & Kuhl Co., operating moderately-sized department stores in Peoria, Decatur and Rockford, Ill. It makes a carrying charge of one-half per cent. monthly on instalment accounts and exacts six per cent. interest on all types of overdue accounts—in instalment as well as charge accounts.

Do the customers of the company resent these charges? The best answer is that the company has increased its patronage consistently throughout the 30 year period. And 60 per cent. of its business to-day is charge business of one sort or another. Not only do the charges net many hundreds of dollars annually that would otherwise be lost, but they have coaxed numerous customers into the prompt-pay class. In fact, the success of the plan has caused other stores in Peoria to levy interest on their own overdue charge accounts, and in Decatur and Rockford the plan goes merrily on, even though competitors do not use a similar one.

The interest levy on charge accounts applies to all charge items not paid for in thirty days. The carrying charge on instalment accounts is made at the time of the sale—after the down payment has been deducted. And interest on the latter accounts begins at the time they become overdue.

The regulations governing all types of charges are lived up to strictly by the store. Excuses are not accepted, with rare exceptions. The store's attitude toward the customer is, in summary:

You have agreed to our terms. It is no more than fair that you should live up to them or pay the penalty of a charge.

Another store, C. H. Yeager Co., Akron, Ohio, has levied interest on overdue charge accounts for eight years. From these are received an amount equal to 1.3 per cent. of the store's annual gross sales. While the plan has been in force charge accounts have quadrupled and charge business has doubled. That doesn't indicate

that customers resent such charges either.

Still another store making charges on overdue accounts is the Standard Clothing Co., Minneapolis. On accounts receivable averaging \$100,000 the company received \$3,050 interest. Extra expense for figuring interest, book-keeping, etc., was \$305, leaving a net from interest of \$2,745. That is equivalent to making sales of \$91,500 at 3 per cent. net profit. And certainly there would be much more work in making those sales than in getting the interest.

Block & Kuhl Co. maintains that it is only a question of time before every store in the country will charge such interest. Indications and needs surely point in that direction.

But, although this plan covers interest losses on money tied up in slow-paying accounts, and consequently is good as far as it goes, it does not compensate for profits that a store could make with the money if it were in hand instead of owed. Nor does it compensate for the extra expense of handling overdue accounts and other items. So even stores which are using this method often are taking steps also to make good for the additional losses and handicaps.

The method of accomplishing this which most readily occurs is to add to the mark-up on merchandise a percentage sufficient to cover these additional losses. Experts vary on what this percentage should be. Some say as high as three per cent., others say as low as one per cent.

To illustrate how the plan is carried out, let us take two per cent. as the extra charge. Then if the mark-up without allowing for the losses is 30 per cent. it becomes 32 per cent. In other words, instead of using 30 as the mark-up percentage you use 32.

But merchants who already have a mark-up which they consider has reached the height limit are inclined to seek other methods to cover the losses. For instance, they may cut off certain other expenses which seem less essential. Or they may make extra charges for certain services, etc.

At the same time that the foregoing methods are being carried out, some of the stores using them and also an increasing number of other stores are starting to attack the problem at its source. In other words, they are striving to convert slow-pay customers into prompt-pay customers and make new customers prompt-pay customers.

Nor is this task, evidently, as hard as it appears offhand. For these merchants are finding that many customers at least are willing to do the right thing in the matter of meeting their accounts once their duty is pointed out to them firmly. This indicates that the present credit system (as numerous merchants have long contended) is the outgrowth of suicidal competition in credit terms as much as of anything else, and that business itself is in a large way to blame for the increase in slow-pay customers.

The efforts to convert slow-pay customers and to cultivate new prompt-pay customers have as a basis the con-

(Continued on page 30)

Don't Overstock

is our advice to grocers.

We would rather have you order smaller quantities more often and keep your "Uneeda Bakers" biscuit stocks fresh and palatable.

That's the reason our salesmen and trucks call so frequently.

NATIONAL BISCUIT COMPANY
 "Uneeda Bakers"



ASSOCIATED TRUCK LINES



The Outstanding Freight Transportation Line of Western Michigan.

State Regulation means Complete Protection.

ASSOCIATED TRUCK LINES

Phone 93401 108 Market Av. Grand Rapids, Mich.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

MUTUAL PROGRESS CASH ASSETS

1912	-----	\$ 460.29
1917	-----	7,191.96
1922	-----	85,712.11
1927	-----	151,393.18
1929	-----	200,661.17

Meanwhile, we have paid back to our Policy Holders, in Unabsorbed Premiums,

\$380,817.91

for
 Information write to

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

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 — Herman Hanson, Grand Rapids.

Treasurer—J. F. Tatman, Clare.

Trustees—O. H. Bailey, Lansing; M. C. Goossen, Lansing; Grover Hall, Kalamazoo; O. L. Brainerd, Elsie; Ole Peterson, Muskegon.

Rather Narrow Margin For Wholesale.

Stories of what it costs to run a wholesale grocer business on the co-operative plan of one kind or another conflict. It listens good to hear the teller tell it, but when his neighbor comments, you are apt to learn that certain factors are not included. Therefore, whether merchandise can be distributed even to such a settled clientele as stock-owning members for three per cent. is a question I can not yet answer.

But there are men who try it. It is a long time since I was in Birmingham, Alabama, but I saw a cash-carry jobbing house there in which the atmosphere of bustle was conspicuous. Men were not sitting pompously at desks, a la the old-time jobber. They were up and about, working in a vigorous sort of way, and strikingly free, apparently, from many of the false motions which always cost anybody a lot of money.

I carried away a weekly circular from which I shall copy a few items and let them speak for themselves. Not to spoil a good story, I shall let these run. Then I shall write my Birmingham friends to learn whether this house still operates and, if so, whether this same plan still prevails. If the answer I get is yes, that will prove rather conclusively that 3 per cent. margin can cover operating wholesale costs.

The introductory talk for February 1 was headed: "Cost plus 3 per cent." That ran right into the paragraph, thus: "Cost plus 3 per cent. is more than a gentle hint to you grocers of the district. Buying your supplies is made a delight instead of a dread when you trade at Taylor's Cash and Carry. 1929 is going off with a bang and if you are not in step marching with us I'm awfully sorry for you. It will mean so much to you, your family, and your friends to have your business on the right basis. You will find our warehouse loaded with the best merchandise that money can buy, and always at the best prices, for cash and carry cannot be matched with the old system of 'take your time and pay me when you can'—those days are gone forever.

"We invite you to our store. We are as modern as your last model automobile. Conditions are rapidly changing in the grocery business. You must adjust your work to meet the changing conditions, and this cannot be accomplished unless you are willing to put your shoulders to the wheel and make a study of your work.

"Retail grocers, you are not fair to yourselves or your loved ones if you stay away from Taylor's Cash and

Carry Wholesale Grocery House."

That, we must admit, is pretty straight talk even for these days. In the next column appears this:

"Irish potatoes. It takes you fellows a little while to wake up, but when you do things go to popping right now. Looks like we are unloading a car of spuds about every thirty minutes—you have found out where to get your Irish—carload price plus 3 per cent.

"120 lb. bags \$1.92 plus 3 per cent., \$1.98—costs you \$1.98 per bag, f. o. b. our warehouse. We deliver to railroad station free of charge."

Over the page is evidence that this wholesaler quotes not merely a special or a few of them. He starts off again:

"To-day's the day. Start to-day to pay cash. It is as good as a savings account started if you do. Don't be a slave to the unnecessary expense of credit and free delivery—cost plus 3 per cent. you will own your supplies cheaper than any chain store in town."

Follows a list of something like 600 or more separate items with plain figure quotations; so this man is not afraid to show what he is prepared to do for his customers. Quoting cost, margin and final figures as he does, he lays his cards on the table face up. I copy a few samples to show on what seemingly unbelievable spreads he operates.

"Cow feed, W. G. Co.'s 100 lbs., \$2.60 plus 3 per cent., per sack \$2.68.

"Hen feed, same, same, \$2.40 plus 3 per cent., per sack, \$2.47.

"Grapelade, Welch's 24s, doz., \$2.25 plus 3 per cent., per doz., \$2.32."

This is like other manifestations we see around the country that, just as we begin to think we have run into a business blind alley, somebody comes along who shows us a perfectly good way out. The "voluntary chain," like the retailer-owned jobbing house, is just coming into notice, but both have been incubating for thirty or forty years or more, only we have not noticed them. The development of all these factors has been about concurrent with that of the chain store as we now know it.

Last winter I opened an account in the Riggs National Bank, Washington. I gave my signature in the usual way. Next morning I drew a check and, without further preliminaries, a teller I had never seen cashed it immediately. I was astonished. He was a bright looking young man, but not out of the ordinary and I asked him how come that he was thus able to recognize a signature that must have been shown him within twenty-four hours and that among many others, probably. His answer was illuminating:

"That is simply special training," he explained. "Once I see a signature I recognize it anywhere. I am like many other people in that faces do not impress me. You might come here for quite a while before I could call you by name; but your signature I shall know without question."

That was modest and therefore praiseworthy; but it was too modest. He understood the peculiar value and unusualness of his accomplishment.

(Continued on page 31)

VINKEMULDER COMPANY

Grand Rapids, Michigan
BRANCH AT PETOSKEY, MICH.

Distributors Fresh Fruits and Vegetables
Cantaloupes, Peaches, "Yellow Kid" Bananas, 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

MORE CUSTOMERS FOR YEAST

Through a recent discovery of science known as irradiation, Fleischmann's Yeast now contains quantities of vitamin D, the "sunshine" vitamin. These cakes are equivalent to a day in the sunshine.

The new Fleischmann national advertising, and a great nationwide radio broadcast will start an increased demand for Yeast. Ask your Fleischmann man how you can get your share.

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

GRIDDLES — BUN STEAMERS — URNS
Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

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.

Recommends Methods For Eliminating Fleas.

"All fleas," says F. C. Bishop, of the Bureau of Entomology, "must have blood to enable them to produce. Infestations by fleas are always connected either directly or indirectly, with the sleeping places of such animals as dogs, cats, hogs, or chickens. The fleas lay their eggs while they are on the animal. The eggs fall among the debris, usually in the sleeping places of the animals, and soon hatch into slender maggots which live in the dust and produce another brood of adults in from two weeks to three months. The adult fleas can live for several weeks without food, which explains how hordes of hungry fleas may greet one in his home on return from a vacation."

"To combat fleas," Mr. Bishop advises, "locate the breeding places and spray lightly but thoroughly with creosote oil. Use a good force pump. Creosote stains considerably, but if used carefully it may be used in basements and outbuildings. This treatment is desirable for chicken houses and runs. If fleas are breeding under rugs or in the cracks in the floor, remove the rugs, hang them in the sun and beat them thoroughly. Wipe the floors with gasoline. Flaked naphthalene scattered over the floor of a room is effective. Use about 5 pounds, and close the rooms for 8 to 10 hours. Dust the infested animals with pyrethrum or derris powder."

Dry Ice Known To Scientist Long Ago.

Dry ice is in one sense not a new discovery. Years ago scientists learned that the sudden expansion of liquid carbon dioxide, from which this new refrigerant is made, resulted in a fall of artificial snow, much colder than the natural variety and absolutely devoid of moisture. Laboratories soon began using it in experimental work, but their processes of producing solid carbon dioxide were so slow and costly that it did not pay them to make more than enough for their own needs.

However, the use of this carbon dioxide product as a commercial refrigerant is new. Simpler and more economical methods of manufacture have brought the price down to a point where many industries can profitably employ it.

Carbon dioxide gas, the same harmless and healthful material used to charge all carbonated beverages, is first converted into snow, and then compressed into solid blocks of a density about 50 per cent. greater than that of water-ice. These solid cakes, dazzling white in appearance, looking like blocks of clean, closepacked snow, are known as "dry ice." The Bureau of Standards at Washington gives these cakes a rating of 109.7 degrees F. below zero, or 141 degrees colder than water-ice. Being absolutely free

from water, instead of melting into water, the cakes disappear as gas.

Cervelatwurst Made of Beef and Pork.

This kind of sausage is made mostly about the end of September, but can be made during the whole summer. Young beef suits best. The beef, after the sinews have been taken out, is salted with 1½ pounds per 100 pounds of meat and put in a cool place for 24 hours. The fat must be solid. For 100 pounds take 65 pounds of finely-chopped beef, add the fat pork, chop same with the beef until it looks like small cubes, then add 1½ pounds of salt, 3½ ounces of saltpetre, 4 2/5 ounces of pepper and 1 ounce of finely ground cardamon seeds. In summer no sugar is taken, but in fall and winter 3½ ounces of white sugar may be added without fear of the sausages being rendered unfit for common use.

Farm Study Dollar Yields \$500 Return

Statistical studies show that for every dollar invested in agricultural research there has been an annual return of \$500 or 50,000 per cent. on the investment, it was stated by Dr. A. F. Woods, of the Department of Agriculture, in a radio address over the National Broadcasting System.

The States and the United States spends about \$25,000,000 a year to protect and develop the agricultural industries valued at \$60,000,000,000, with a gross income of about \$10,000,000,000. In contrast, he said, the other industries of the country invest about \$180,000,000 a year for research, considerably more in proportion than is invested by agriculture.

Consumer Hardware Sales Gain.

A heavy demand for paints and supplies for interior decoration and for all types of upholstery hardware, including curtain rods and similar fixtures, developed among consumers during the past week, and hardware dealers are replenishing their stocks of these supplies in preparation for the increasing Fall activity. Wholesalers, who passed through a slack Summer season in all lines except garden hose and hose accessories, are now busy filling retail orders and look for a steady-volume business for the next two months. They are now placing orders for Christmas hardware, including tree fixtures, for sale early in November.

Lawyer vs. Butcher.

Bursting open the door marked "Private," the meat dealer confronted the local lawyer.

"If a dog steals a piece of meat from my shop, is the owner liable?" he demanded of the man behind the desk.

"Certainly, certainly," replied the lawyer.

"Very well, your dog took a piece of steak worth a half a dollar about five minutes ago."

"Indeed," the lawyer returned smoothly. "Half a dollar's worth? Then if you give me the other half, that will just cover my fee for this consultation."

Blessed is the man who has a job that he likes and who sticks to it.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

Don't Say Bread

— Say

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HEKMAN'S

At Every Meal
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 Cookie-Cakes
 and Crackers

Cookie-Cakes and Crackers

MASTERPIECES
 OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
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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
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Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

HARDWARE

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

Proper Location of the Stove Stock.

A great deal depends upon the location of the stove department in the store. The effectiveness of a dealer's campaign can be, and very frequently is, seriously impaired by the lack of proper facilities in the store for display of the stock. Lack of room compels many dealers to arrange their stoves any old place where space can be found for them. You find a range here, serving perhaps as a counter for a variety of articles; a heater further back; a row of gas stoves lined up against the rear counter. The effect, to put it mildly, is bad.

In some cases the fault is not the dealer's. He has not sufficient room to set aside a large section of the store to be used for the display of a good stock of stoves; and he lacks, perhaps, the capital to move into larger quarters or to extend his store.

Every effort should be made, however, to get all the stoves together. It should not be a difficult matter, except in rare cases, to effect a rearrangement of the interior which would center the stoves in one place.

In any case, the practice of placing other goods on top of stoves should be discontinued. It gives the store the appearance of a junk shop, makes the stoves look distinctly second hand, and makes it distinctly harder to effect sales. The prospective customer cannot feel any very keen desire to own a stove which is encumbered with stew pans, package goods and nail kegs.

The best position of all for the department is, perhaps, at the rear of the store, and on a higher level than the main floor. There is a double advantage in this. The goods can be displayed to the best advantage. The average customer likes plenty of time to talk over and consider a stove purchase. This he cannot do where the stock is placed near the front of the store, with people bustling in and out and more or less confusion at all times. When the salesman can get the customer off in a quiet place and talk to him without interruption, he has a much better chance of making a sale.

Some dealers even go to the length of putting their stove stocks on the second floor. A few put the stoves in the basement, where a basement can be found that is well lighted. The object in each case is the same: to give customer and salesman an opportunity to get together without risk of unnecessary interruption.

A Western dealer emphasizes the importance of having a section of the store devoted exclusively to stoves. "It gives the salesman double the chance," he explains. "If the goods are scattered through the store, people look them over carefully and you cannot tell if they are interested or not. If you question them, they frequently put you off. Now, my department is placed at the rear of the store, and three steps up from the main floor. When a person goes up there, it is a

sure sign that he is interested. We go after him hard, then. The steps cut off his retreat. He can't dodge away. We know he is a prospect, and we stick until we sell him."

A city dealer decided recently that he needed more space for his stove department. An extension was built at the rear of the store, with a rise of several feet. The stove stock was then moved to this new section. A few samples of each line were kept on this floor and the reserve stock and the second hand stoves were displayed in the basement. According to this dealer, the new arrangement gave him a better opportunity to display his stove stock. The elevated section served the purposes of show room to good advantage. It was possible to show the sample stoves from every angle, and to demonstrate their advantages.

A dealer in a city of 20,000 people thus discusses his methods of handling stoves.

"Our scheme of handling stoves is simple in the extreme. Really, it merely consists of having a good line; of showing this line prominently, and in as attractive a manner as possible.

"There are some details which we have kept constantly in mind, however, and to this we attribute a large measure of our success. Success, of course, is a somewhat hard thing to define, but I feel that our stove department has been successful. When last December we took over the business, there were seventy-five ranges in stock. These have been sold. Two carloads have been ordered since and sold, and already a number of models recently secured have been disposed of. We did a bigger business in this line than we expected and we hope to do more next year, for we are satisfied that the methods used are the right ones for us.

"The one thing we have aimed to accomplish above all others is to keep our samples in a prominent place. We have tried to give the stoves a chance to speak for themselves, and they have spoken."

"Perhaps twenty feet back from the door we divide our store longitudinally, using shelves of paint specialties to form the partition. The space on one side of this division is given over to stoves, and there are arranged our samples.

"Every style of stove we carry is there displayed, and only stoves are shown there. I have been in stores where kettles and teapots were placed upon stoves—where the range was made more of a selling counter than an article to be sold. We have nothing like that. I have been in stores where an enquiry for a range necessitated a general disturbance of the stock, where the samples were buried under other articles, and excavations had to be made before they could be shown. Our display isn't like that. It is simple, but it is orderly. That is the great thing in showing stoves.

"One point I might mention in this connection. We have been particularly careful to keep our models looking their best. Every morning each stove on display is polished and cleaned. Customers see their shining surfaces

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

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Automobile Tires and Tubes	Farm Machinery and Garden Tools
Automobile Accessories	Saddlery Hardware
Garage Equipment	Blankets, Robes
Radio Sets	Sheep lined and
Radio Equipment	Blanket - Lined Coats
Harness, Horse Collars	Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

from the front of the door, and often have been led to look at our models just because of their clean and attractive appearance. A customer, moreover, can try the various parts without getting dirty.

"Some dealers may hold that purchasers do not mind getting a little dirty over a stove deal. Perhaps they never do protest against this; but they are impressed when they find they can make a careful investigation without getting hands or gloves at all soiled. It pays to impress people that way.

"There may be a difference of opinion on this point, but I have found it advisable to handle one make of stoves and one make only. We hold this one line before the public as the only line made. We have faith in it ourselves and show this by guaranteeing every stove we sell. Always we install the stoves and make every effort to see that every stove is working properly. A complaint has only to be made once. We send immediately to see what the trouble is, and to rectify it.

"All this means a good deal of work, but it surely does pay. Women are most interested in stoves, and as everyone knows, women discuss their household affairs with one another. Evidently they tell one another of the care we take of the stoves we install, for several have mentioned hearing of this feature of our business from friends.

"Even in the little time we have been in business here, the benefits of keeping a list of those to whom stoves are sold has been apparent. This is done not only so that we will know when a stove was installed and what model it was—facts which are of value in making repairs, if any become necessary—but also because we have found this list one more way in which we can show our faith in the article we are trying to sell.

"Suppose a woman is doubtful about making a stove purchase. "Do you know Mrs. Jones?" we ask. "Well, she has one of these models and seems thoroughly satisfied with it."

"The customer may not buy right then. But if she goes away, she will ask Mrs. Jones about her stove. Mrs. Jones will say, 'Why, that stove is giving me perfect satisfaction. I wouldn't be without it, not for any money.' That prospect will come back and buy the stove, sure as fate.

"Even if the prospective customer does not know personally any of the purchasers of our models, she will have heard of some of them; and the fact that so many reputable people have bought our stoves gives her assurance that she will get satisfaction if she buys from us.

"Of course all the stove sales cannot be made by word inside the store. We advertise, and we find that advertising gets good results. We send letters to people who, we know, will need new stoves. We make it a point to get tab on all stove prospects, and to keep a prospect list of individuals to be followed up, by mail, by telephone and personally.

"In all these ways trade has been secured; but first, last and all time I believe it is necessary to give the stove

itself a chance—give it the space and the light it needs to advocate its own cause."

Another hardware retailer finds that demonstration is a helpful factor in making stove sales. He says:

"We have received benefits from two such demonstrations and are making arrangements for another this coming fall. We have found that in addition to advertising the range, demonstrating its good points and the work it will do, that the demonstration brings many new prospects to our store and gives us an opportunity for future sales. We have had many people come to our demonstrations out of curiosity, who have seen something in our store that interested them, and made purchases of one kind and another. The demonstration helps to advertise the stove, it helps to advertise the store, and it unquestionably builds business, not merely in stoves, but in other lines as well."

Victor Lauriston.

Sugar Institute's Advertising Drive Hits Food Faddists.

For a number of years now, the food faddist has had a fairly free hand with the American people.

He has run wild, so to speak, romping up and down the land terrifying people away from one food after another.

He has not only practically ruined the sale of a great many food products, but he has undoubtedly injured the health of thousands of people, especially women and growing children.

To-day the food faddist is being answered with convincing medical and scientific opinion. The Sugar Institute of New York, in a campaign embracing more than 500 newspapers throughout the United States is exposing the terrific dangers to health that are caused by extreme and senseless dieting to reduce weight.

It is showing the perils to health by inadequate diets for children. It is going still further and using latest medical and scientific opinions to support a wide variety of foods in the daily diet by every man, woman and child who is well and wants to stay well.

This campaign, incidentally, will send people to the grocery store not only for sugar and sugar products, but for innumerable healthful foods that are made more tasteful and palatable by the addition of sugar when cooked or eaten.

Special emphasis is being laid upon all kinds of cereals, bran and flour, milk and eggs, fresh fruits and vegetables of every kind, and jams, jellies and preserves. The Sugar Institute is recommending every kind of canned fruit and vegetable, recent scientific investigation having shown that the health-giving vitamins are not impaired in any way by modern commercial canning processes.

The food faddist has hurt the business and injured the health of the country. The Sugar Institute's National-wide educational campaign is a National, constructive, forceful drive toward restoring sanity in matters of food.

The hardest thing in the world is to find a \$10,000 job for a \$4,500 man.

GRAND RAPIDS SCALE CO.

Sales Agency Fairbanks Scales. Repairing. Installing. 652 Fourth St., Grand Rapids, Mich.

GEO. B. READER

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



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

Member of the Federal Reserve System.

President, Gen. John H. Schouten Vice President and Cashier, Ned B. Alsover Assistant Cashier, Fred H. Travis

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)

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KRAFT CHEESE

All varieties, bulk and package cheese

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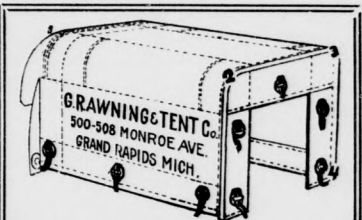
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ELECTRIC REFRIGERATING SYSTEMS PRODUCT OF GENERAL MOTORS



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A small down payment puts this equipment in for you

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WATER COOLING EQUIPMENT

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

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Harry Love, Wilkensburg, Pa., will take the position of manager of the Park-American Hotel, at Kalamazoo, filling the vacancy left by W. H. Wells, who has returned to Indianapolis to manage the Severin. Mr. Wells, who started but a short time ago in Kalamazoo, was previously assistant manager of the Severin, and was immediately offered the managership there last week when that executive died very suddenly. Mr. Love has already arrived with Mrs. Love, who has been employed for the last three years by the American Hotels Company, a subsidiary of the United Hotels of America, which is the largest hostelry chain in the country. He is a graduate of Cornell University, and studied the hotel course there. Love comes here from the Penn-Lincoln hotel, at Wilkensburg.

The New La Salle Hotel in Battle Creek, has just been sold by Mr. and Mrs. Milton E. Magel to G. R. Warfield and William H. Butler. The hotel is a strictly modern commercial house containing sixty-two rooms, twenty-two of which have private baths. The building and furnishings are less than two years old. Mr. Warfield is from Chicago and Florida and Mr. Butler is from New York City.

J. M. Terbush, Jr., President of the Owosso Hotel Co., announces that Ray A. Reynolds has been appointed as manager of the new Hotel Owosso to be opened late in September. Mr. Reynolds was formerly manager of the Hotel Wildermuth of Owosso. It was the original plan of the building company to lease the hotel to an outside company, but this announcement changes the plans and the holding company will also operate the hotel. Mr. Reynolds began his hotel career thirty-five years ago as bus driver for the Hotel Downey, at Vernon. He was chef at one time of the old National Hotel, which was torn down to make way for the new hotel he will manage.

All Detroit is agog over the coming convention of the American Hotel Association and the entire city will be on hand to welcome the bonifaces as they enter the portals. The entertainment planned by the Detroit Hotelmen will be in the nature of a hotel carnival. The doors of the hotels of the city will all be thrown wide open for the visitors. This is one convention that no hotel man or woman can afford to miss. It will go down in history as the "Do things" and "Good Time" convention.

The Hotel Statler will be the official headquarters of the convention and all of the business meetings will be held at this great hotel. Detroit is fortunate in having practically all of the leading hotels grouped near each other so that no matter where the delegations are housed the headquarters is but a dime or fifteen cents taxi ride from the hotel they are stopping at.

The tentative program which will be the program that will be officially followed in Detroit with a few minor changes is as follows:

Thursday, September 26.

9.30 a. m.—Business session, Hotel Statler.

Address of welcome.

Response

Roll call.

Reading of minutes.

Ratification of appointments of special committees—Credentials, Resolutions, Nominating, Auditing.

"The American Hotel Association—Its Past Activities and Future Plans," President Thomas D. Green, Hotel Woodward, New York City.

Reports by Frank A. Dudley, Junior Past President, United Hotels Company, Niagara Falls, N. Y.; Russell M. Keith, Vice-President for the Northern Section; Alfred S. Amer, Vice-President for the Southern Section, the St. Charles, New Orleans, La.; Frank A. Cantwell, Vice-President for the Eastern Section, Stratfield Hotel, Bridgeport, Conn.; Harry C. Fryman, Vice-President for the Western Section, Hotel Hayward, Los Angeles, Calif.; John Davidson, Vice-President for Canada, Canadian Pacific Railway Company, Montreal, Que., Canada.

"Membership of the A. H. A."—Secretary Frank W. Bering, Hotel Sherman, Chicago.

"Finances of the National Association"—Treasurer Samuel P. Leeds, Chalfonte-Haddon Hall, Atlantic City, N. J.

"Meeting of the International Hotel Alliance in Rome"—George W. Sweeney, A. H. A. Vice-President, International Hotel Alliance, Hotel Commodore, New York City.

Remarks by Harry Hackney, President of the National Restaurants Association, Edwin M. Tierney, President of the Hotel Men's Mutual Benefit Association, P. A. Young, President of the Hotel Greeters of America.

Report of Committee on Revision of By-Laws—Charles H. Stevenson, Hotel Stevenson, Detroit.

1:30 p. m.—Business session, Hotel Statler.

"Protection and the Value of Cooperation"—Joseph G. Buch, Chairman Protective Committee, Hotel Windsor, Trenton, N. J., and Sam S. Porter, San Diego Hotel, San Diego, Calif.

"How Far Does Your Accounting Department Take You?"—Ralph Hitz, Chairman of Accounting Committee, the New Yorker, New York.

Report on Activities of American Hotel Accountants Association—K. A. Hopwood, Congress Hotel, Chicago.

"Depreciation and Obsolescence an Economic Factor in Hotels"—Eugene C. Eppley, Chairman Depreciation Committee, Eppley Hotels, Omaha, Neb.

"The Relation of Financing to Hotel Operation"—Paul Simon, Horwath and Horwath, Chicago.

"The Insurance Department of the American Hotel Association"—J. Linfield Damon, Chairman of Insurance Committee, United Hotels, New York.

"The Hotel Red Book"—Thomas D. Green, Chairman, Hotel Red Book Committee.

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.



Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.



HOTEL BROWNING

Grand Rapids
Room & Bath \$2 to \$2.50. No Higher
Three Squares from Station.
Liberal Parking Space.

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 head-
quarters at the

PANTLIND HOTEL

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

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

Wolverine Hotel

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

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the
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GEORGE L. CROCKER,
Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr.
Muskegon -- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

CHARLES RENNER HOTELS

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

Park Place Hotel

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Rates Reasonable—Service Superb
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W. O. HOLDEN, Mgr.

HOTEL KERNS

LARGEST HOTEL IN LANSING

300 Rooms With or Without Bath
Popular Priced Cafeteria in Con-
nection. 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 venti-
lated. A good place to stop. Rates
reasonable.

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private
Bath.

European \$1.50 and up per Day.
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular
Prices.

Entire Seventh Floor Devoted to
Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Friday, September 27.

"National Legislation"—Laurence Mills, Chairman Legislative Committee, Washington, D. C.

"Summation of Legal Matters, and Model Laws"—Frank A. K. Boland, Counsel for A. H. A.

"New Developments in the Copyrighted Music Situation"—Charles H. Stevenson, Chairman, Copyright Music Committee.

"The Growing Demand for Commissions"—Walter L. Gregory, Chairman Commissions Committee, the Palmer House, Chicago.

"Education"—Frank A. McKowne, Chairman, Educational Committee Hotel Pennsylvania, New York.

"The Value of Organization"—William Butterworth, President United States Chamber of Commerce, Washington, D. C.

"A Cure for Roadside Competition"—Elmore C. Green, Hotel Statler, Buffalo, N. Y.

"The National Safety Council and the A. H. A."—Paul Harvey, Chairman of the Committee Co-operating with the National Safety Council, Hotel Paso del Norte, El Paso, Texas.

"Selling Your Hotel to the Public"—William C. Royer, President, International Conference on Hotel Business Promotion, Atlanta Biltmore, Atlanta, Ga.

"Improved Business Practices in Relation with Convention and Group Business"—John F. Bowman, Chairman, Committee on Convention Practices, Hotel Stevens, Chicago.

"Highway Advertising"—Arthur L. Race, the Copley-Plaza, Boston, Mass.

"Educational Publicity"—Speaker to be announced.

Election of officers.

Verbeck's Slant on Michigan Hotels.

Los Angeles, Sept. 6—Quite in keeping with the spirit of enterprise and good horse sense displayed by the promoters of the new James Oliver Curwood Hotel, at Owosso, is the appointment of a manager for the new institution. He is none other than our old friend, Ray H. Reynolds, who for six years was manager of Hotel Wildermuth in that city. In his new work he will be ably assisted by another, also equally as capable—his good wife. During his administration of the affairs of the Wildermuth, Mr. Reynolds demonstrated that "a home away from home" was really appreciated by the traveling fraternity. It didn't mean "applesauce" in any sense. It meant comfort and good food, with a minimum of ostentation. Now he is going to have a spick span new hotel, with every known modern convenience, and one may rest assured he will render a good account of his stewardship. By his selection the backers of this enterprise may reasonably feel assured of immunity from headaches which commonly attack investors in "community" hotel propositions. It will be a "wow" from the very start. If anything could entice me away from California at this time it would be the opportunity of attending the opening of the Curwood in October.

The Michigan Hotel Association holds its annual meeting this week Friday and Saturday at Hotel Bancroft, Saginaw, as the guests of Henry M. Hollister, manager of the hotel and president of the State association. According to a tentative program prepared there will be a splendid business meeting and the entertainment features will be outstanding.

Mrs. Tillie V. Brittain, manager of Hotel Montcalm, Detroit, and a popular member of the Michigan Hotel Association, as well as the Greeters, has been appointed regional promotional director for Michigan, a new position established by the last named organization. Its duties will be to function along the lines indicated by its name: to advise and put into effect such procedure as deemed advisable for the promotion of the best interests of the order. And this charming individual can just do that very thing to a nicety.

The new hotel at Marquette will be known, very appropriately, as the Northland. Work of construction began April 1 and it is now expected that it will be completed and opened January 1 next. It is six stories in height and will have 107 guest rooms, about half of which will be provided with baths. There will be nine living apartments consisting of a combination living and bed room with kitchenette and bath room, all located on the top floor of the establishment. The Arthur L. Roberts Hotel Company will operate same.

Mrs. Spencer Hill, who has conducted a summer resort hotel on Albany Island, near Sault Ste. Marie, for a number of years, died a short time ago. Mrs. Hill and her husband, Captain Hill, were well known in the hotel fraternity of Michigan.

It pleases me greatly to know that W. C. Keeley, who formerly managed Hotel Morton, Grand Rapids, and other hotels of note throughout the Middle West, has associated himself with S. W. Straus & Company, the well-known financial house, and will henceforth have much to say in the managerial affairs of hotels operated by them. He is particularly well cast for the part, having a knowledge of hotel operation backed by many years of experience. Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 10—The hay fever tourists are still coming in large numbers. This is their headquarters. Last year the Ca-Choo Club was organized here, with members from many different states, who, after traveling to various places seeking relief, found that the thriving city of the locks and rapids teeming with pure fresh air and gentle breezes, whose citizens are inoculated with a spirit of hospitality to the stranger within her gates, had added to her prestige by becoming the "hay fever capital." The K. of P. have thrown open their hall for the meetings. Music and talks are enjoyed. Everybody meets everybody. The election of officers resulted as follows: President, Clayton Baldwin, Hammond, Ind.; Vice-President, Miss Henrietta Smith, Columbus, Ohio; Secretary, L. E. Harris, Soo; Treasurer, S. F. Brownlee, Soo. The President appointed a committee on by-laws, also an amusement committee, both of which functioned perfectly and the Ca-Choo Club of America is in full swing, with annual dues of \$1. They are making great preparations for the meeting next year.

The opening convention of the Michigan Bankers Association, group one, was held in the high school auditorium Saturday. A. W. Clarke, cashier of the Central Savings Bank here, was elected chairman and H. J. Vesper, of the First National Bank of Iron River, was named Secretary-Treasurer. After the close of the meeting the members were taken for a trip down the Soo river on the coast guard cutters. An elaborate banquet was enjoyed at the Country Club, Fred Case, of the First National Bank here, being the toastmaster and F. T. McDonald, one of our local attorneys, giving the principal address, on chain banking and concentration of banking authority. The

meeting ended with music and dancing and a good time was had by all.

Death is not a calamity, but an adventure through which we all have to go.

Con Sullivan, who for the past two years has conducted the old Moher meat market and grocery, on Ridge street, has sold out his stock and fixtures and discontinued business. Mr. Sullivan has not been enjoying the best of health and is moving back to his former home at Mt. Pleasant, where he expects to remain.

The State ferry boats at St. Ignace and Mackinaw City have not been running on schedule for the past month, but make trips as fast as they can load and unload. During the first ten days of last month their business averaged 1,250 automobiles daily.

The Central Savings Bank is making extensive improvements, remodeling, increasing the floor space, replacing the entire safe deposit system with the very latest equipment and additional safety features. The safety deposit boxes, 500 in number, are being planned with complete electric alarm wires lining them, so that any attempt at perforation of the walls will sound an alarm in the outside walls and at police headquarters. Access to the lower floor will be provided, where the contents of the boxes may be examined, coupons clipped, etc. The banking force will be stationed on the mezzanine floor. When completed it will be one of the finest bank buildings in Cloverland.

The Hancock Chamber of Commerce is sponsoring improvements to the West Hancock swimming beach and tourist camp, the Michigan Legion, the American Legion and the Hancock Civic League co-operating with the Chamber.

Menominee county merchants and farmers joined in a giant picnic Aug. 8 at the State park on the Green Bay

shore. About 6,000 people attended. It will be an annual affair hereafter.

W. R. Cowan, of the Cowan & Hunt Co., returned last week from a business trip to New York. He was accompanied home by his two sons, who will spend their vacation with their parents.

The advice of the person who tells us what we want to hear always makes the strongest appeal.

William G. Tapert.

Growers Dig Potatoes During Night.

Goldendale, Wash., Sept. 6—Dig your potatoes after nightfall is the advice that has gone out to growers in this section. The hot weather this season is not conducive to the best results in sacking tubers for the market. While "sun-tan" is popular socially this year, the growers realize that it can be over-done very easily in their product. Therefore, flashlights are accompanying the owners to their fields, and the potatoes are being turned up by this illumination and by moonlight. Before the sun rises to attack the thermometer for another day the potatoes are sacked and stored away in cool cellars.

Often we can profit from losses.

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



"And I'll take these, too"

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

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

Beech-Nut
FOODS OF FINEST FLAVOR

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—Claude C. Jones, Battle Creek.
 Vice-President—John J. Walters, Saginaw.
 Secretary—R. A. Turrell, Crosswell.
 Treasurer—P. W. Harding, Yale.

Not a Waiter, But a Salesman.

A trade paper told the story of a waiter in Portland who was rude to a customer. The latter complained and subsequently the erring man was sent to the proprietor for discipline.

The simplest thing would have been to dismiss him instantly. But the proprietor felt it would be better to change the man's attitude and retain him than to dismiss him and break in a new man.

So he talked to him about how everybody in the place was a salesman.

"For instance," he elaborated, "you can sell our service as truly as a salesman on the road sells the goods manufactured by his house. Your attitude, your courtesy, the care with which you fill orders, will all mean 'repeat orders'."

The man's face brightened and the sullenness had disappeared. "Why," he confessed, "that's what I've always wanted to be—a salesman! I didn't think I could ever be one!"

He went back to his duties with his dislike for his job gone.

There are drug clerks who feel there is no future in the drug store—they want bigger salaries—they take no responsibility for their work.

Yet the clerk is the real and only salesman in business, for he sells direct to the consumer, for actual needs. He doesn't have to hunt up "prospects;" they come to him. He doesn't have to carry heavy sample cases; his goods are displayed right there conveniently. He won't have any door slammed in his face; the customer has come in with at least a dim notion of buying something.

Also, if he reasoned logically, he would realize that in the end he pays his own salary. He governs the amount of his pay check by the effort he uses. The proprietor makes a profit only after he reaches a certain volume of sales, so if the clerk wants a raise in salary he must sell more goods, develop a larger clientele of customers, bring in new ones and suggest ideas for window displays.

Money walks out of drug stores every day because a clerk has failed to feel his responsibility as a salesman, has felt that all he had to do was to get the article the customer asked for, wrap it up, take the money and return the change.

Many a druggist who will be extremely careful as to credit risks, devote hours of thought to selection of his stock, and stay up nights writing and re-writing newspaper copy, when it comes to his clerks will hire them,

stick them behind the counter and take them for granted. Yet they are the factor that contributes most directly to his sales and consequently to his profits.

A good salesman was not necessarily born that way. He is much more likely to become competent by study, application, and observation of other's methods. After all, successful selling is largely a matter of establishing pleasant contacts with others so that they grow to have confidence in one.

But the salesman who is ambitious must not only learn certain things; he must adopt an attitude of mind. No salesman can be a success until he is thoroughly sold on his job and the goods he carries. That is the first principle of achievement.

So the drug clerk must be sold on his job, on the opportunities around him every day, and on the merchandising territory in which the store is located.

Having gained that attitude, he must next be sold on the goods in the store. He must know them as thoroughly as a manufacturer's representative would expect to know his stock.

What should he know about his goods? Well, here are a few things that come to mind:

He must know something about the raw material of which they are made, and their process of manufacture, and be ready with reasons why they surpass others. If there is something unusual or distinctive in pattern or design, that should be noted, for many like the "different thing." He should know something of the reputation of the firm making the articles—what standing it has in the business world and what reputation for quality it has earned. Many times the clerk will know of some customer who has bought a similar article, and has recommended it highly. Then if, beyond all these substantial hooks on which to hang sales arguments, he can tell the customer some interesting facts connected with the manufacture or history of the article—something that will add 'atmosphere' or romance to it, and thereby increase the buyer's pride of possession—so much the better.

Of course a busy clerk cannot get such a fund of information about every product he sells, but by reading the helps the manufacturers sent out, perusing trade journals evenings, and keeping both eyes and ears wide open, he may pick up many interesting facts that will enable him to make extra sales. And by tactful suggestion he may persuade customers to buy more goods, of better quality, than they had intended to when they entered the store.

Although "psychology" is a much over-rated factor in the business world, the average clerk could double his annual sales by giving a little thought to the main appeals through which people buy goods, and then study his own customer to see what type of person he is, and what appeal would probably be strongest with him.

For instance, you may appeal to one article or the container, where another customer through the beauty of the

would care nothing for that, and want to know only what it could do for him. His appeal would therefore be the comfort or convenience he would gain through owning the article. Price alone appeals to many people—if it is a "bargain" they'll take it, and care nothing for the fact that by spending a few cents more they could get much higher quality.

This takes time, effort, study, concentration and initiative; but it pays and the clerk who develops himself along such lines will find that customers will ask to have him wait on them. When that comes to pass, he has taken a long stride toward becoming a real salesman instead of a mere order taker.

World Is Plentifully Endowed With Iodine.

Probably every one who has any interest at all in scientific matters, and who has not, knows that we must have our iodine or we cannot properly live. Of course, folks had their iodine long before they knew that they had it and long before they knew that they needed to have it. But lack of iodine caused harm regardless of whether we knew the cause of the harm.

The thyroid gland, for instance, is extremely rich in iodine, and failure to take in the necessary quantity of iodine by way of our food and drink leads to injury. The greater incidence of certain forms of goiter in well defined geographical areas led to the discovery that these areas had water supplies deficient in iodine and it became common practice to add tiny but necessary amounts of iodine to public water supplies in these districts. It has also become fashionable to produce table salt with small quantities of iodine in it. Iodine is undoubtedly an essential element for life, but in this article, beyond mentioning the fact of its necessity for life, we shall devote ourselves to learning how iodine became so widely distributed in nature that living creatures apparently found it available everywhere, the plants in the soil and water which nourished them and the animals in the plants on which they fed and in the water which they drank.

Iodine was discovered in 1811. Since then it has been found in plants and animals, in the air, in soil and in water, in fact everywhere, but always in tiny quantities. About 1900 it was discovered that even igneous rocks, the ancient material produced when the earth cooled, contained tiny amounts of iodine.

When the liquid and gaseous drop-let in the solar system, which our planet undoubtedly was, untold hundreds of millions of years ago, cooled, the elements composing it were distributed in the earth according to their density and affinity for each other in the manner which has led finally to our present world, which is believed by one important school, at least, to be constituted essentially as follows: The core of kernel of the earth is metallic iron; outside of this is a zone of iron sulfide and other sulfides; beyond this is a layer of molten silicates, the crust of which has solidified and forms the

solid earth on which we tread. Outside of this lithosphere or rock layer we have the hydrosphere or water zone and the atmosphere or gaseous zone.

Into which of these zones did iodine originally go and how did it get to the other zones? Prof. Gulbrand Lunde of the University of Oslo, Norway, has studied this problem rather minutely. He found that most rocks contain twenty or thirty parts of iodine per hundred million; 100 tons of rock contain about an ounce of iodine. Gold is easier to obtain and more valuable when you have it than iodine, but deposits containing only an ounce of gold in 100 tons cannot possibly be worked commercially.

Iodine has also been found, but in even smaller quantities, in magnetic sulfides, a material quite similar to that believed to surround the iron core of the earth. Iodine is known to exist in the sea and to be present in the air. The question arises whether it also exists in the iron core of the earth. We cannot actually reach this central mass now and perhaps never shall, but it has been possible to prove that it does contain iodine by indirect but fairly convincing methods.

In the first place it has been possible to prove that all iron and steel contains iodine in quantities of 20 to 70 per hundred million, sometimes a little less, sometimes rather more. Of course this iodine may come from the ores and coke and limestone which are melted together to give iron, but if iron in the blast furnace extracts iodine from the molten slag with which it is in contact, so also might the iron heart of the earth have extracted iodine from the sulfides above it which we are reasonably sure contain iodine. An added proof is that some iron meteorites were analyzed and found to contain approximately the same content of iodine as iron produced in man's blast furnace.

We may conclude that as the earth cooled and divided up into its various phases, iodine showed no remarkable affinity for any of the phases and hence appeared in all of them.

The rocks as they disintegrated had their iodine in one form or another washed into the sea just as common salt has been dissolved from the rocks and washed into the sea. But iodine is being gradually removed from the sea because certain marine plants and animals concentrate this iodine, die and build up sedimentary rocks containing iodine. This brings us to the effect of life on iodine, and of iodine on life.

Since iodine is so thoroughly distributed in nature it is no wonder that it became an essential of living matter. Plants capture their iodine from the soil and air, and marine and aquatic plants from the waters in which they live. Plants are richer in iodine than animals, but all living creatures contain iodine. When plants and animals die their iodine returns to air and soil and water to start a new cycle.

Albert P. Sacks.

A man with an untrained mind gets ugly when he bumps into something beyond his mental scope.

The High Cost of Slow-Pay Customers.

(Continued from page 19)

veying to customers of the impression that it is up to them to carry out their end of the bargain just as much as it is up to the merchant to carry out his end. (This rather than the old viewpoint that the customer is always right in everything, including credit ideas that are the height of absurdity).

One aid that is starting to come into favor in impressing this viewpoint on customers is to have them sign agreements stating just what they understand the credit arrangement with the merchant to be. The customer taking out a charge account agrees to meet purchases with a lump sum every thirty days. The instalment purchaser agrees to pay certain amounts at certain times. If any payment on either type of account is even a day late, some merchants point out the tardiness to the customer.

And the merchants are finding that customers respect them more for insisting that they live up to their end of the agreement. One prominent store is finding this true even in the case of charge customers who agree to pay their accounts in full every 30 days, yet offer part payment. The store immediately reminds that the customer agreed to pay all the amount due and asks for the remainder. And the store gets it, with rare exceptions.

Some of the effective arguments that progressive merchants are starting to use to impress customers of the need of meeting obligations promptly are:

Charge accounts are granted for the purpose of giving you extra time to pay for purchases. If you don't pay promptly you violate your end of the bargain, just as much as we would if we sold you defective merchandise.

Prompt payments help us to reduce the cost of doing business, so they are to your advantage in the end as well as our own.

Surely you want us to be fair to all of our customers. And if we allow your account to drag on indefinitely we are not being fair to our cash customers, for we are extending you credit privileges which they do not have.

Surely you have never stopped to think of the expense and effort required in calling your attention repeatedly to your account being overdue or you would realize that you are not being entirely fair with customers who pay promptly yet must share the cost of your delinquency.

One serious handicap to this educational campaigning is that there always seems to be some merchant in the community who is leniency personified in granting credits and exacting payments. He gives slow-pay customers a chance to use the argument, "Why, Blank would never think of requesting me to do any such a thing. And if you insist on my doing it, I will take my trade to him."

In the end the merchant who refuses to be a doormat simply because Blank is one, generally comes out ahead. For the money that he would tie up in granting absurd credit terms to customers who threatened to switch

to Blank, he can turn over two or three times while Blank is waiting for the money from these customers.

Incidentally this leads to one point which merchants are seeing more and more clearly: Often it is better not to sell out-and-out slow-pay customers at all. So they are sidestepping the granting of credit to such customers.

If competitors would only do likewise (and there is an increasing tendency on the part of merchants in given communities to get together on this proposition), the out-and-out slow-payers would be forced into mending their ways. Then the high cost of slow-pay customers would be well on the road to elimination more or less automatically. Bernard G. Priestly.

Late Business Changes in Ohio.

Steubenville — The Fort Steuben Hardware & Supply Co. has been incorporated at 136 S. 5th street by W. F. Hutton and others.

Tiro—L. F. Heinlein is the successor to Lash & Son in the hardware business.

Springfield—The Springfield Hardware Co. is moving from 16 N. Limestone street to 36 E. Main street.

Lima—Longmeier & Stippick Hardware Co., 317 N. Main street, has taken over the adjoining store at 319 N. Main street.

Willoughby—The I. & J. Hardware Co. has succeeded E. M. Crowther.

East Akron—The Brooklands Garage & Hardware Co. has added a full line of hardware.

Ashtabula—Joe Mercurio has added a meat department to his grocery at 16 Center street.

Cleveland—Mrs. Edythe Kaplan will move her delicatessen to 11202 Superior avenue.

Cleveland—The Quality meat market will be opened at 13405 Euclid avenue.

Lakewood—Fred W. Palmer will move his Palmer meat market to 18510 Detroit avenue.

Toledo—Mrs. Jos. Tyzko has sold his grocery and meat market at 1461 Buckingham street to Charles S. Soblowski.

Toledo—Nathan Greenburg has purchased the grocery and meat market at 1867 Oakwood avenue from J. Steele.

Cincinnati — A co-operative stockyards is to be established in Cincinnati. The capital of \$750,000 has been over-subscribed, the subscriptions totaling \$1,025,000, it was announced recently by L. Maurice Brown, of Long, West & Co., livestock commission merchants. Among those interested in the project are Armin Sanders, president of the A. Sanders Packing Co.; C. C. Hunnefeld, president of the Talbert & McDonald Co., commission men, and H. H. and N. Ray Meyer, of the H. H. Meyer Packing Co.

Bellaire—S. H. Tschappat, who is in the grocery and meat business at Shadyside, will open a branch market at 36th street and Central avenue.

Cleveland—F. W. Palmer will move his meat market to larger quarters at 18510 Detroit avenue.

Dayton—Ben Shapiro has opened a

sanitary meat market at 1108 West Third street.

Monroeville—The Bores meat market has been opened here.

Monroeville—A modern meat market will be opened by Carl Stotz in the Walter block.

Montpelier — Burroughs Brothers have sold their Star grocery and meat market to Mrs. Frank McLaughlin and Mrs. Paul Barkman.

Swanton—Some improvements will be made to the grocery and meat market of Judson & Viers.

Toledo—J. C. McKay is the proprietor of the grocery and meat market at 1436 Noble street which was formerly owned by Jos. C. Seibert.

Late Mercantile Changes in Indiana.

Friendship—Sam Ellerman will add some new equipment to his meat market here.

Hammond—The Dave Lovgren food shoppe at 41 Douglas street, has been incorporated.

Hillsboro—Carl Leighty has opened a meat market here.

Jamestown—Mark Woodwarth has sold his meat market to Oscar Jones.

La Porte—The grocery and meat market of Walter H. Zirzow at 101 Carter street was damaged by fire with a loss of \$9,000.

Newburgh—Otto A. Brizins has sold his meat market to Lee Knight.

St. Paul—James Taylor has purchased the Sanitary Meat Market from Wolfe & Evans.

Shelbyville—Cleon McCabe has purchased the grocery and meat market of C. A. Gartner at 103 North Harrison street.

Goodland—Earl Simmons, formerly meat cutter in the city meat market of Kentland, has purchased Buck's market here. His place in the Kentland market is being taken by John Talley.

Washington—Gordon Brothers here have announced that the Gordon shoe store will be closed out and workmen will alter the building to provide for another line of business.

Bloomfield — Oscar Bredeweg has purchased the grocery-market of John W. Keys.

Connersville—H. J. Border will add some new equipment to his grocery and meat market at 1600 Western avenue.

Plymouth — The Plymouth Farm Supply Co. is now operating in this city.

Knox—Earl Zechiel has succeeded Wm. De Mont in the hardware business.

Kokomo—The Armstrong-Landon Co., hardware, 101 W. Sycamore street, has recently been reorganized, following the death of Geo. W. Landon.

Indianapolis—Carter's Hardware & Variety store, at 3406 E. 10 street, plans to expand into a new building, being constructed adjacent to present store.

Washing Machine Sells Soap Flakes.

After watching a representative of a factory conduct a demonstration of a washing machine in a hardware store, a grocer decided that he, too, would put on a demonstration. He

borrowed a machine from a neighboring dealer. In the middle of the floor he set the machine and on a table alongside of it he put a brand of package soap flakes he was featuring. The demonstration did the rest.

Women looked and saw what the machine was doing to soiled garments. The demonstrator explained the merits of the soap flakes that were being used. Some of the women had not heard of the brand before. When they saw it in action they made purchases.

School Lunch Kits in Demand.

School lunch kits equipped with thermos bottles have enjoyed a large increase in sales during the present season and re-orders on such items have been reaching the local sales offices here in unexpected numbers during the last week. One manufacturer, who has brought the kits out in colors, equipped them with a handy pencil and provided a special place for initials, has found a good response to the idea. The greatest volume of sales is being done on sets which retail at from \$2.25 to \$2.50 complete. Although sales have been uniformly good, those in the Middle West have been best.

Earrings May Come Back.

Indications are beginning to appear in the jewelry trade of a revival in the call for earrings of the better grades this Fall. These will make use of jade and various precious colored stones, both in combination and otherwise. The heaviest demand at the moment is for wide bracelets set with large stones. These average about 1½ inches in width. Necklaces making use of large stones also are in favor in the higher-grade lines. Most used of the stones for expensive pieces in general are rubies, emeralds and sapphires in the order named. The call for rubies larger than ten carats appears to be especially strong.

Government Report on Trade Practice.

The Federal Trade Commission expects to issue its pamphlet on trade practice conferences within a few days. It will be a comprehensive compilation, giving a history of the work, its scope, purpose, etc., and will appeal to all lines of business and industry. It promises to prove a striking example of what business and industry have accomplished through self-regulation and reflect a remarkable transformation during the past decade in eliminating unfair business practices which had been indulged in by a small minority, but whose elimination was necessary for the protection of the majority.

Many Causes For Loss of Customers.

A survey of 200 consumers by a nationally known manufacturing and distributing company disclosed that most had ceased to trade with certain retailers because of the indifference of sales people and unnecessary delays in being waited upon. Other reasons given, in the order of frequency, were attempts at substitution, errors in bills, slow deliveries, over-insistence by clerks, tactless policies, general poor management, ignorance of goods and refusal to exchange.

Rather Narrow Margin For Wholesale.

(Continued from page 20)

For I have known clerks in other banks who have had to compare my signature with my card even after they have cashed many of my checks. One old hotel clerk has cashed my checks intermittently for a year, yet has to go through the process of taking out the card and making close comparison, even as he did the first time.

As a fact, the incident shows why the first young man is a teller in one of the most famous banks in the world. Banking is just like the grocery business in that the exceptional man goes to the top—and stays there—regardless of any special "conditions" which most of us are willing to blame for our own failures. Also, whether a bank clerk or a grocery clerk, the ability to pay attention, to concentrate even for a short time on the matter in hand, is the main keynote of accuracy of memory or performance.

The March circular of Jimmy McLellan, "A Grocer," Longmont, Colo., carries his usual good cheer and good sense. First paragraph of this monthly message to his customers runs:

"Active and energetic work must have food rations to 'carry on'—less strenuous labor demands other kinds of food supplies. Our variety of good things to eat makes it easy to select the food supplies best adapted to your particular needs.

"The old-fashioned steel cut oatmeal is decidedly an ideal cereal for breakfast—takes more time to cook, but when served you get all the food value that nature has placed in this cereal. 3 1/2 lbs., 25c.

"The mystery citizen is the man who keeps aloof of all activity and boosts for local interests and whose contribution to put it over big is lacking. Yet we need him in the community as a shining example of living up to his ideals."

That's sound McLellan philosophy. Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Aug. 27. We have today received the schedules, reference and adjudication in the matter of Harry LaBar, Bankrupt No. 3886. 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 collector. The schedule shows assets of \$800 of which \$500 is claimed as exempt, with liabilities of \$1,385.04. 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.

Aug. 27. We have to-day received the schedules, reference and adjudication in the matter of Raymond Draper, Bankrupt No. 3887. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows assets of \$550 of which \$275 is claimed as exempt, with liabilities of \$987. 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.

Aug. 29. We have to-day received the schedules, reference and adjudication in the matter of Miller Markets, Incorporated, Bankrupt No. 3889. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and their occupation is that of conducting a meat market. The schedules show assets of \$14,907.64 with liabilities of \$52,385.92. The first meeting will be called promptly, note of same will be made herein. The list of creditors of said bankrupt is as follows:

Table listing creditors and amounts for Harry H. Secore, Bankrupt No. 3875. Includes entries like City of Muskegon Heights \$891.57, William Siplienka \$14.00, Mrs. V. C. Burrell \$6.00, etc.

In the matter of Harry H. Secore, Bankrupt No. 3875. The funds have been received and the first meeting of creditors has been called for Sept. 16.

In the matter of Calvin E. Hull, Bankrupt No. 3878. The funds have been received and the first meeting of creditors has been called for Sept. 16.

In the matter of William Walker, Bankrupt No. 3883. The funds have been received and the first meeting of creditors has been called for Sept. 16.

In the matter of George C. Hennes, Bankrupt No. 3873. The funds have been received and the first meeting of creditors has been called for Sept. 16.

In the matter of Harry A. Smalldige, Bankrupt No. 3870. The funds have been received and the first meeting of creditors has been called for Sept. 16.

In the matter of Irwin Henry Miller, Bankrupt No. 3860. The funds have been received and the first meeting of creditors has been called for Sept. 16.

In the matter of John A. Sonneveldt and Phillip J. Veen, individually and as copartners under the name of Sonneveldt Baking Co., Bankrupt No. 3885. The funds have been received and the first meeting of creditors has been called for Sept. 17.

In the matter of James Oldfield, Bankrupt No. 3882. The funds have been received and the first meeting of creditors has been called for Sept. 17.

In the matter of Harry LaBar, Bankrupt No. 3886. The funds have been received and the first meeting of creditors has been called for Sept. 17.

In the matter of Elbert F. Mulligan, Bankrupt No. 3866. The first meeting has been called for Sept. 17.

In the matter of Emmett J. Martindale, Bankrupt No. 3879. The funds have been received and the first meeting of creditors has been called for Sept. 17.

In the matter of Edward Surdick, Bankrupt No. 3867. The funds have been received and the first meeting of creditors has been called for Sept. 17.

Leighton, and his occupation is that of a farmer. The schedule shows assets of \$535 of which \$500 is claimed as exempt, with liabilities of \$2,080.39. The court has written for funds and upon receipt of same, the first meeting of creditors will be made, note of which will be made herein.

Sept. 3. We have to-day received the schedules, reference and adjudication in the matter of John Henry Hamming, Bankrupt No. 3892. 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 paper mill worker. The schedule shows assets of none with liabilities of \$1,019.50. The court has written for funds and upon receipt of same, the first meeting will be called, note of which will be made herein.

Sept. 3. We have to-day received the schedules, reference and adjudication in the matter of William H. Knox, doing business under the assumed name of Knox Shoe Co., Bankrupt No. 3893. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Allegan, and his occupation is that of a merchant. The schedule shows assets of \$2,200 of which \$500 is claimed as exempt, with liabilities of \$2,802.70. The first meeting will be called promptly, note of which will be made herein.

Sept. 3. We have to-day received the schedules, reference and adjudication in the matter of William H. Knox, doing business under the assumed name of Knox Shoe Co., Bankrupt No. 3893. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Allegan, and his occupation is that of a merchant. The schedule shows assets of \$2,200 of which \$500 is claimed as exempt, with liabilities of \$2,802.70. The first meeting will be called promptly, note of which will be made herein.

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and his bond placed at \$500. The first meeting then adjourned without date. On this day also was held the first meeting of creditors in the matter of Albert Leroy Wiley, Bankrupt No. 3857. The bankrupt was present in person and represented by attorneys Galpin, Smedley & Dunn. One creditor was present in person. The claim was proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was appointed trustee, and his bond placed at \$200. The first meeting then adjourned without date.

In the matter of Frank W. Davis, trading as Motor Inn Garage, Bankrupt No. 3537, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held July 15. The trustee only was present. The final report and account of the trustee was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 16 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

It may be scientific showmanship, but we hate clerks who shows us \$5 neckties after we have asked to see \$1 bargains.

Our personality, not what we possess, is our real self.

Our personality, not what we possess, is our real self.

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Business Wants Department

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

For Sale Cheap—One 500-account McCaskey account system; one 250-account Champion account system; one Multi-graph Jr., with typesetter; one four-drawer Shaw-Walker steel filing cabinet. Fleming Shoe Co., Evart, Mich. 150

FOR SALE—Two five-family apartments, new all filled. Settling estate, one-half value, \$28,000. Terms, photo, particulars, J. Van Ness, Big Rapids, Mich. 151

FOR SALE—Only men's furnishing and staple dry goods stock in thriving town on U.S. 16. Good business. Will sell for less than inventory account of sickness. Address Box 196, Webberville, Mich. 152

For Sale—Tinner's business of the late C. W. Rollins of Ashland, Ohio, including tools and material. Address Mrs. C. W. Rollins, Ashland, Ohio. 153

Two SALESMEN starting trip West to Coast. WISH SPECIALTY LINE or ADVERTISING DISTRIBUTION through Western states. Best references. Write L. J. McAdam, 415 Hamilton Place, Ann Arbor, Mich. 147

FOR SALE—New and used furniture and trucking business. Well stocked and doing good business. No competition. W. C. Beelby, Holly, Mich. 148

Auction Sales to reduce or close out your stocks entirely is the efficient way. Write for terms. E. E. Todd, Merchandise Auctioneer, 2645 N. Fairfield Ave., Chicago Ill. 142

ROPE SALESMEN WANTED in all territories—100 PER CENT MANILA ROPE 1c lb. basis. FAST SELLING SIDE LINE, five per cent commission. UNITED FIBRE COMPANY, 82 South Street, New York City. 145

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.

Do You Wish To Sell Out! CASH FOR YOUR STOCK, Fixtures or Plants of every description. ABE DEMBINSKY Auctioneer and Liquidator 734 So. Jefferson Ave., Saginaw, Mich. Phone Federal 1944.

I OFFER CASH! For Retail Stores—Stocks—Leases—all or Part. Telegraph—Write—Telephone L. LEVINSOHN Saginaw, Mich. Telephone Riv 2263W Established 1909

Berdan Abandons the Chain Store System.

While the National Grocer Co. is undertaking to create a system of chain stores to serve as feeders to its wholesale branches, the Berdan Co., of Toledo, one of the oldest and strongest wholesale grocery houses in the Middle West, feels forced to abandon the attempt it has made for several years to make a chain of stores, owned jointly by the jobbing house and the retailer, successful. In return for the special price concessions made them as partners with the jobbing house, the retailers agreed to buy all their goods from the Berdan Co. The official announcement of the fiasco is as follows:

We have discontinued our voluntary chain plan due to the lack of co-operation from the members of the chain.

We have done everything possible to make the thing a success. We hired chain store supervisors to act in the same capacity for our members, and at our own expense we have remodeled stores, put up signs, etc., put men in for as long as five weeks to straighten out the stores, hired men to dress windows for them and teach their clerks how to do it—and the moment we stopped doing the actual work it wasn't done.

We did extensive newspaper advertising, gave special prices on merchandising to be sold as specials, etc. We furnished handbills at the nominal sum of \$2, and still there were members who criticized the items run in the advertisements or the prices and even refused to sell the goods at the advertised price—so all in all we do not have any faith in co-operative propositions. They don't know what the word means, and don't want learn.

Of course, there is one way to make a "voluntary" chain successful and that is to control them some way. The most effective one is through credit. By keeping them in debt to you and threatening to take their store away from them, etc., they can probably be kept in line, if you are cold-blooded enough to do it. So far as we are concerned we are not extending any liberal credit. In fact, we are very strict about our credit, and this being the case we did not enjoy any increased business from our members. Some of them took advantage of the situation to do less with us due to the fact that our competitors were easier on the credit proposition.

At the present time we are disinclined to do much more than advise retailers, putting our money and efforts into creating consumers' demand for our products.

Late News From the Michigan Metropolis.

Hugh Finnegan has remodeled his

drug store at 2766 Sherman avenue and has installed a new fountain.

Green & Smith have opened a new drug store at 1101 W. Warren avenue.

The National Association of the Fur Industry will hold its annual convention in Detroit, Sept. 23 to 25, inclusive, in the Hotel Statler. Fur manufacturers from all parts of the United States will be in attendance and New York fur firms have reserved the entire fourteenth floor of the Statler in order to display their merchandise. Francis C. Dittich, fur merchant at 2339 Grand River avenue, and vice-president of the Association, will act as chairman. Shopping and sight-seeing tours are among the many features scheduled for the entertainment of the furriers.

The first annual exposition advertised as the International Radio Exposition opened this week at the Olympia and will continue until Sept. 17. According to Corlin W. Kirby, executive manager of the exposition and manager of the Detroit Radio Dealers Association, the exposition is being conducted for the purpose of directing public interest to the radio industry in advance of the usual peak season.

The Michigan State Fair, which ended last week, was one of the most successful in point of attendance ever held. According to Fred A. Chapman, secretary, the Fair will show a net profit of \$50,000.

Joseph Isaac has purchased the meat market of Joseph Asmer at 1578 Monroe street.

M. T. Curry succeeds L. Schleicher in the grocery business at 11150 Mack avenue.

The Mortgage and Contract Co. has moved from the Hammond building to its own building at 150 Fort street, W. The Mortgage and Contract Co., originally known as the Detroit Land Contract Co., was organized in December, 1915, and is now one of the largest companies of its kind, having a capitalization of \$1,500,000.

S. N. Ward has disposed of his meat market at 8335 Wildemere to Sam Steinberg, who has taken possession.

Saturday, Sept. 7, the Gutow Motor Sales, Hupmobile dealer, held a formal opening of the new place of business at Gratiot and Maxwell avenue. The new building includes complete sales and service facilities. The corner display room fronts on both thoroughfares. The former salesroom was located across the street.

Fred B. Thompson, pioneer motor truck distributor, has returned to the Detroit field as manager of the Federal Motor Truck Co.'s Detroit branch, a position he held in former years. His appointment was announced by M. L. Pulcher, president of the Federal Co.

The Watnick pharmacy has opened a store in the new building at 11434 Mack avenue.

The Norton-Palmer Hotel, Windsor, has let the contract for a proposed \$350,000 addition of 150 rooms. The hotel is under the management of P. C. Palmer, well known to the merchants of Western Michigan, a ter-

ritory covered by him for many years before embarking in the hotel business. The Norton-Palmer, less than two years old, has been a financial success from its inception. Work on the new addition will begin at once.

Opening of a new office in Detroit has been announced by the Liberty Mutual Insurance Co., of Boston. Business originating in the Detroit area will be handled through the local offices, which occupy quarters in the Dime Bank building. Establishment of the new office was made necessary, according to company officials, by the rapid increase of business in this vicinity. The company specializes in all types of automobile and liability coverage, and also furnishes workmen's compensation insurance to many representative concerns throughout the East and Middle West.

A market under the style of "The New Cadillac Market" has been opened at Randolph and Farmer streets. Meats, groceries, dairy products, delicatessen, lunch counter and soda fountain are included in the merchandising attractions of the new venture.

Dillon & Hambleton are successors to the hardware business of W. T. Hambleton & Co., 8357 Grand River avenue.

The Indian Village Hardware Co. has changed its name to the Gould Hardware Co. and moved from 8311 Mack avenue to 16650 Harper.

Detroit department stores in the down town area are stimulating business with the biggest sales efforts of the year. Hudson's "48th Anniversary Sale", Crowley Milner & Co.'s "Progress Sale," Kerns' "Founder's Month Sale," and Frank & Seders' "8th Anniversary Sale," are the titles of the special down town merchandising events.

The Luths, Dorwald, Haller Co., wholesale jeweler, announces its new location at 1346 Broadway, where it will occupy rooms in the American Radiator building.

The Wolf-Detroit Envelope Co. has purchased the adjoining building to its plant at 530 Piquette avenue. The building occupies a frontage of 193 feet and is 200 feet deep. According to one of the executives the additional space was necessary to care for the expansion of the company's business. When the present location was selected, about four years ago, it was considered large enough to care for the business for several years, but the development has exceeded all expectations. The company manufactures all types of commercial envelopes.

Steve Cusimano has recently opened a new market at 16951 Harper to be known as the Harper and Harvard Grocery.

Clark Duncomb, proprietor of a drug store at 11001 Warren avenue, East, has made extensive alterations in the store. Duncomb moved recently from 10744 Warren avenue, East.

James M. Golding.

Conditions are never as bad as your disappointment leads you to think they are.

Tale-bearers are unbearable.

Rummel Store Celebrates Silver Anniversary.

This month marks the twenty-fifth anniversary of the founding of the general mercantile firm of John Rummel & Co. The company is observing the event through an anniversary sale of one week beginning Sept. 9.

John Rummel, the senior member of Rummel's, came to Sebawaing from Frankenmuth in 1879 and worked for a number of years in the old Henning planing mill. In October, 1885, he took employment with John C. Liken & Co., working for four years in that company's store here. He was then transferred to Kilmanagh to manage their store there. After several years, he formed a co-partnership with A. A. Woldt, at Kilmanagh, and continued in business with Mr. Woldt until 1896, when he sold his interest to his partner.

Mr. Rummel then went to Gera, where he conducted a store for eight years, returning to Sebawaing in 1904 and buying the stock of Marcus Blumenthal, who had been in business in that part of the present Rummel building which now contains the grocery and dry goods lines. With Mr. Rummel was associated his son-in-law, Ernest Moll, who died in 1915. Soon after the company started in 1904, they bought the building in which they operated and a number of years ago the Kellogg building, which now houses the clothing and shoe departments, was bought.

Members of the present firm are: John Rummel, president; Carl H. Rummel, vice-president; Arthur J. Rummel, secretary-treasurer. — Sebawaing Blade.

Gabby Gleanings From Grand Rapids.

William Remus has taken the agency for this city of the Lakewood Development Co., which has bought several thousand acres of wild land in Missaukee county, near Lake City. The former location of Jennings will be the headquarters of the organization, which owns fifteen lakes, including Lake Missaukee. As this improvement is only 125 miles from Grand Rapids it ought to have a peculiar claim on the patronage of Grand Rapids people.

John Hiller, traveling representative for the Holland Ladder & Manufacturing Co., of Holland, while driving with his wife near Albion, collided with another car and received a painful cut over the left eye. Mrs. Hiller had several fractured ribs as well as minor cuts and bruises on her face and body. The injured were taken to the Sheldon hospital at Albion, where they received proper treatment.

Life is simply a matter of concentration; you are what you set out to be. The things you read to-day are the things you become to-morrow. You are a composite of the things you say, the books you read, the thoughts you think, the company you keep, and the things you desire to become.

A salesman who stands still runs no danger of making a false step. But he will get to watch out that he doesn't get stepped on by the hustlers who are out after business.

Coldness kills.



WITH losses lower, with expenses lower, with no inside profits for invested capital—you would expect the net cost of Mutual insurance to be less. It is.

The saving in cost is not made at any sacrifice in safety and strength. The mutual plan of operation is right. Mutual insurance is better protection. Because it is better it costs less.

May sound unreasonable if you are not informed. An investigation is convincing. For the sake of yourself and your business, investigate.

MUTUAL INSURANCE

Is An Investment of Good Judgement

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY**
(MICHIGAN'S LARGEST MUTUAL)
AND ASSOCIATED COMPANIES



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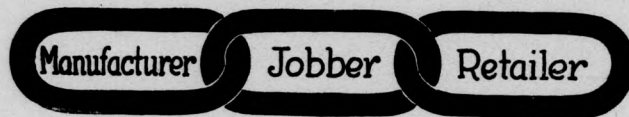
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20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

CHAINS



Those manufacturers who sell them are welcome to the business.

We prefer the loyal support of the Independent Retailer.

PURITY OATS COMPANY

KEOKUK, IOWA

Larger Volume Larger Profit



Sold Only to Independent Merchants

The Monarch Pickle Display is a good companion to the Monarch Display Equipment for Canned Fruits and Vegetables. Live merchants who aim to *increase profit together with volume* will find these new and modern merchandising aids just what they want. Chain stores can't get them. Write for particulars.

**NATIONALLY ADVERTISED
MONARCH
Food Products**

REID, MURDOCH & CO., Chicago
New York, Boston, Pittsburgh, Wilkes-Barre, Tampa, St. Louis,
San Francisco, Los Angeles, Phoenix, Jacksonville.

WORDEN GROCER COMPANY

The Prompt Shippers

Recommend

Morton House COFFEE

It Will Pay You To Do This

WORDEN GROCER COMPANY

Wholesalers for Sixty-one Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.