Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 18, 1929

Number 2400

LET'S GO

"There isn't any business," wailed the sad and gloomy man, "I haven't made a dollar since the armistice began."
But I couldn't help reflecting, as I heard his story through, That the hopeful, cheerful hustler seems to have a lot to do.

I've been in business places where the air was thick with gloom And the men were sad and solemn like the mourners at a tomb, And there wasn't any business or an order coming in And, what's more, there never will be until those fellows start to grin.

"There isn't any business"—aren't you weary of that cry?
Men have caught the gloomy habit and they sit around and sigh,
But the hustler, I have noticed, who has quit his easy chair
And is confidently working, seems to gather in his share.

With a man's faith in the future — much too long we've scattered doubt,

It is time to get the business, it is time to hustle out.

Much too long we've sobbed and whimpered, much too long we've talked of woe,

Now it's time for optimism and the hopeful phrase: "Let's Go!"



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Lansing, Michigan

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Number 2400

MICHIGAN TRADESMAN E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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

OPEN DISPLAYS

Should Be Built Low and Rearranged Every Day.

"Since remodeling my store, sales have increased more than 25 per cent," said P. Falk, proprietor of Falk's Food Shoppe, Park avenue, Plainfield, N. J. "Women buy more from open displays in a grocery store because they like to browse around when shopping, going from table to table, much as a honey bee flits from flower to flower.

"Department stores and chain stores recognized the selling advantages in open displays many years ago, but for some reason or other the grocer did not adopt this type of arrangement until recently. He seemed to think that everything he sold was demand merchandise and that his sales would reach their peak even if his stock was out of reach in show cases, under counters, behind partitions, in the cellar and on ledges that were inaccessible to hands and eyes.

"However, his presumption was entirely wrong. There is no line that can profit more by impulse buying than groceries, but the grocer must utilize open display methods to generate the buying impulses. Under the old hidden display system, the grocer received too large a percentage of demand merchandise business. Customers would buy readily sugar, flour salt, bread and other staples that carry comparatively low profits, but the long margin specialties would linger longer in their hiding places.

"People seldom would ask for bottled fancies, cordials and other specialties; consequently, the grocer made small profits for many years because his sales were unbalanced—too many staples and not enough specialties. Open displays plus suggestive selling methods have changed all this. Today, the progressive grocer is selling a bigger proportion of specialties compared to his total sales; likewise his net profits are greater at the end of the year." An up-to-date store front is another thing, Mr. Falk believes, that the modern grocer must install in order to beat chain store competition. Your store front must say. "Come in" and the front of Falk's Food Shoppe is inviting enough for any housewife. Displays are not particularly elaborate, but they are changed daily.

"Show a new face to the public every day," says Mr. Falk. "The housewives like variety in their foodstuffs. Also, do away with show window backgrounds. Give the window shoppers a full view of your store from the street. Many times women see something in the center of the sales floor and come in here to buy it. Open displays, of course, should not be built too high. Keep them low enough to allow for a complete view of the store from the sidewalk."

Mr. Falk price-tags all merchandise in show windows and on his sales floor. He gives the price per unit, price for two units and the dozen price. For example, a small can of peaches is priced 10c, or \$1.15 per dozen. A large can of fruit salad is price-tagged 2 for 85c, or \$5 per dozen. This type of price-tagging has made many sales of canned goods in dozen lots because the customers can see that they are saving by buying this way, he contends.

The wrapping counter is in the rear of the store and Mr. Falk claims that this compels every purchaser to walk to the back, even if she buys only a 10c can of peaches, and on the way to the rear many of these purchasers pick up something else and say, "Add this to the order."

"It has been computed by experts that an increase of only 10c to the unit sale will sometimes double net profits for the grocer at the end of the year, and I find that open displays can increase the unit sale to this extent and better," said this grocer. "Then, too, the modern arrangement of stock in a grocery store gives the grocer much more floor space and less work. My clerks and I do only onethird the walking in this store since it has been remodeled. The right kind of floor layout saves steps for the modern grocer. In the old days many of them wasted time, shoe leather, energy and health waiting on customers, hence, the modern open display plan not only makes the grocer wealthier, but also healthier and a wiser merchandiser."

Never before in the history of the world have there been so many people, so many groups trying to make social conditions better, as there are to-day.

Don't let go the old until you've a firm grasp on the new.

Jackson Home Owned Stores Will Make an Exhibit.

Next week at the fair the Home Owned Stores Association will have a booth in the administration building and will put on a demonstration of "The Spending of a Dollar With the Home Merchant and What it Means." It is hoped that the membership will call at the booth and see this demonstration, and co-operate with us in making this booth a success.

The signs of all businesses of the Home Owned merchants is that the effects of the Home Owned Stores Association is producing results. The merchants with whom I have talked, feel and know that their business is better and the consumer is beginning to see light and becoming sold on the idea of patronizing the independent in business. In the grocery line, one chain organization's business has fallen off to the extent of between two and three hundred dollars a week. This is quite encouraging as there have been few new chains started, and Jackson has grown in population which has caused an increase in volume of sales in all lines to supply the demand.

The Association does not take the full credit for better business conditions, but it has done its share in the educational work, and will continue to show the chain stores in their true light and then let the public decide. Certainly, the public have become more critical in making their purchases. I know of many instances where the person in buying has made sure that their purchases have been made in the independent store.

Then to, I believe now that every merchant and wholesaler, his family and employes are aiding in the work, by being sure that they patronize the Home Owned business. We had some real offenders right in our own organization, but you can see the change.

It was reported to me last week that on two occasions two employers, in their desire to promote the trading with home merchants, dismissed two employes who did not, and could not, be shown that their making their purchases in chain stores was in direct conflict with their own welfare. This attitude should be commended, and by the action of these two employers they themselves have shown that they were consistent, and took the stand that loyalty to Jackson and Jackson's business must be produced in the minds of all good citizens.

Along with the above paragraph, I want to impress on the minds of the members that you personally can accomplish much in the contact with personal friends who do not think when they are making their purchases. Last week I was walking down Michigan avenue with a person who should be vitally interested in the saving of

the independent business, and he suggested we stop at a soda fountain, and started right in one of the chain stores. I said, "Wait a minute, let's go around the corner and patronize a Jackson merchant," which he did. That is the thought that I want to get over to you. Stop trading with the chain store, no matter how small the purchase and you do not need to be backward in telling the reasons for your action. Just say that chain business is your competitor, in that it is taking money from Jackson and that you believe your future lies in the amount of business that is done with the home owned merchant, and practice what you believe. These are the helps that are convincing and make people think. and if every merchant and business man in Jackson would assume the individual obligation of explaining the reason for support of Jackson business, more business would develop and a thought would be engendered in the minds of all loyal citizens.

James A. Andrews, Manager.

Ready-to-Wear Business Good.

There is little fault to be found with the present status of the women's ready-to-wear business, despite published reports that sales are under those of a year ago. It was pointed out that while there was some earlyseason hesitation on the part of buyers, this was due almost entirely to uncertainty regarding acceptance of the new styles. The same uncertainty held back cutting of the cheaper dresses, coats and suits until recently. Since then there has been a very material change for the better, and volume is catching up rapidly. Buyers are placing rush orders, and there is a scarcity of really new merchandise in the popular-price ranges. The "style houses" have done well from the season's start.

Eleven New Readers of the Tradesman.

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

W. H. Reynolds, Homer.

J. R. Rebone, 1703 Bal,dwin Ave., Detroit.

E. W. Deiss, 2286 St. Clair Ave., Detroit.

John A. Altieltis, 3308 Joy Road, Detroit.

B. Gulliver, 2645 Harrison Ave., Detroit.

John Sartor, 331 Harper, Detroit. F. A. Vogel, 3001 15th St., Detroit. John Short, 1847 Green St., Detroit. Clark Treat, Grand Rapids.

C. Pastoor, Grand Rapids.

A. Wojciakowski, Grand Rapids.

With vision and devotion voluntary forces can accomplish more than any spread of the hand of government.—Herbert Hoover.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

It is reported by E. A. Cleary, Manager of the Hotels Quincy and Newcomb, at Quincy, Ill., that a man who signs himself "Clarence deMontreville," is wanted by him for passing worthless checks. He is 34 years of age, 5 feet 6 inches tall, weighs 148 pounds, hair medium dark, eyes brown, nationality American. His last place of employment was the Order of R. R. Telegraphers, Statistician Press Ofs., St. Louis. Mo. He now claims to be working for the P. F. Colliers & Son, out of St. Louis, Mo. Mr. Cleary holds a warrant for his arrest and he says that a wire as to his whereabouts will be greatly appreciated.

Mr. Wolf, alias Berg, alias Williams, alias Schmidt, alias Wald, alias Bennett, alias Forman, alias Green. alias Emerson and what not besides, is leaving us. "I ain't going to stick around New York no more," an investigator of the Credit Protection Department of the National Association of Credit Men heard him remark the other day. "It ain't safe any more, with that damn Association so busy."

Mr. Wolf is a specialist—indeed, an artist—in fraudulent bankruptcy. The precise extent of his depredations is unknown, but quite possibly it runs into seven figures, for nothing succeeds like failure. By going broke thirty-five times, Joseph Friedman, a man of twenty-nine aliases cost business somethink like \$2,000,000. Wolf may have done even better.

The activities of "that damn Association" during the past four years have produced evidence which has convicted more than 700 credit crooks. Too many by far, thinks Wolf—so he is off for Philadelphia, Baltimore, and points South. He imagines that somehow, somewhere, a place can be found where the Association "ain't so busy."

Oh, well, others have shared his belief. Of late they have "run over to Phillie" in considerable numbers. But the "damn Association" is about as busy there as in New York. It is "busy" in Baltimore, too. It is busy in the South; only a short time ago it rounded up a gang of crooks in North Carolina who had been involved in at least fifty credit fraud schemes and who are now beginning long terms in the penitentiary. It is busy the country over. True, its million-dollar war-chest shows signs of depletion, it will soon have a new and bigger onea million and three-quarters, this time.

With 26,000 members, the Association, the largest organization of its kind in America, is waging relentless war on credit fraud. It fights to a finish. The mere recovery of sequestered goods fails to satisfy it, although the value of such goods has been enormous. Composition settlements—twenty-five cents on the dollar, say, or even sixty—it abhors. The composition settlement in its opinion, puts a premium on big stealing, leaves the crook free to steal again, and makes him a lifelong menace to the credit

system itself. The scoundrel belongs in prison, and the credit fraternity intends to place him there. Hence its mobile army of business policemen—highly and specially trained detectives, reporting to the Association's offices in 143 cities. Hence, also, a rogue's gallery and a card-index of artists in fraudulent bankruptcy. Every day the little game of getting rich by going broke is getting more difficult.

The fraud investigator who overheard Mr. Wolf's remark about "that damn Association" was much gratified, and so, it may be added, was the headquarters office of the Association. The impression made on the credit crook and the would-be credit crook is just the desired impression. Already, that impression is bearing fruit. Because of it. the number of fraud cases reported yearly has dwindled by nearly one-third, and the saving to business runs high up into the millions -a fact easy to believe when we recall that, not so long ago, credit fraud was costing business half a billion dollars a year.

However, the Association feels that its war on "the crooked bust" has only begun. To be sure, it has driven out the amateurs; fires and fake burglaries are much less common; but it has sharpened the ingenuity of the professionals, who prove once more that old dogs can learn new tricks.

At the same time, thugs scared by the Baumes laws are abandoning violent crime in favor of the supposedly safer and certainly more profitable crooked failure. Let them! Encouraged by its success thus far, the Association is determined to make credit fraud a straight road to the penitentiary. It must give Mr. Wolf the shivers to note the sentence in a recent case — six years!—Rollin Lynde Hartt in Credit Monthly.

This Is Not a Bumper Crop Year.

The crop season is once more moving along into the home stretch. A large part of the small grain—wheat, oats, barley, rye—is threshed and another month will see corn harvest, potato digging and the rest of late harvest well along. Already the plows are busy out over the plains of Nebraska, Kansas and Southward, fitting land for the next sowing of winter wheat.

This is not a bumper crop year. Taking all the important crops together, the combined yield will be around 5 per cent. below the latest 10 year average.

Making a rough generalization, the crops of the North are not up to last year. That includes corn, wheat, oats, potatoes, apples, etc. The reasons lie partly in a somewhat reduced acreage but more directly in a prolonged and widespread stretch of dry weather. The outcome of a season like this reminds us again how closely a nation's food supply hinges upon rain. This year has been a generally dry one, from New England to the Rocky Mountains, and particularly through the wheat territory West of the Mississippi.

The leading crops of the South, on the other hand, cotton, tobacco, sweet potatoes, are apparently somewhat larger than last year. Of course, there have been dry spots in the South also. The cotton market teetered back and forth for some time largely influenced by drought in Texas and Oklahoma.

The wheat situation has more or less crystallized during the past month. The markets have adjusted themselves to a reduced world crop this year. Still, there are enough uncertainties about it to make the markets worth watching.

The movement of wheat and other small grain to market was decidedly heavy this year. This was the result of dry, favorable weather at harvest and of the widespread use of the "combine." Grain flooded the primary distribution channels, filling country elevators and larger concentration points. In certain cases, embargoes were laid down, greatly to the discomfiture of the country and of the grain trade. This early season rush of grain to market is apparently one of the lasting results of the advent of the combine.

The average consumer is going to feel a few direct effects of the crop shrinkage this year. Such things as potatoes and apples, for instance, which go into consumption unprocessed, are about twice as high in price now as a year ago. Most of us do not feel much the fluctuations in wheat prices because we buy bread, not wheat. But a rise in the price of potatoes connects itself up more tangibly as an item in the cost of living.

The potato crop this year is estimated at around 370,000,000 bushels, compared with 464,000,000 bushels last year and 383,000,000 bushels average for the recent five years. In other words, there will be about three bushels of potatoes per person for us to eat this coming year. That is a rather short crop.

Since 1919 there have been four other years when the potato crop turned out about three bushels per capita. It is interesting to note that in those short crop years the average price received by farmers was \$1.50 per bushel in December and \$1.85 the following March. Those were farm prices, be it remembered, not retail prices. The point is that, in the normal course when the potato crop is short the price is not only high in the fall but shows a tendency to make an unusual rise over the winter. The short crop years have normally been times when it was advantageous for the farmer to hold at least part of his potatoes over until spring, whereas the consumer gained by laying in his supply in the fall. That is a rather general principle applying to short crops.

Reports from the Western range country increasingly tell a story of drought and short feed supplies. All the way from Montana to Arizona, the Winter ranges have cured out a sparse growth of grass and hay supplies are low and prices high. Sheep and cattle are moving down out of the high ranges now and the big shipping movement is under way. It is quite possible that the short feed situation will force more stock to market than would normally be sold.

The lamb crop this year turned out

about 250,000 head less than last year, in spite of the fact that breeding flocks are larger than ever. This was due to the bad spring weather and heavy losses of late Western lambs. It has helped to keep the lamb market up this year.

In a general way, the livestock industries are just going into a period of expansion. This holds true for most classes of animals and for poultry as well. In the case of beef cattle, however, well-posted observers do not see much possibility of any marked increase in market supplies under two or more likely three years.

A. B. Genung,

U. S. Department of Agriculture.

Says Mergers Aid Worker.

Working conditions for the average employe have been greatly improved by mergers and the former "little czars" of business who dictated the votes and often even the dress of their workers have been virtually erase: from the commercial landscape, an authority on the present day merger trend said yesterday.

"Large combines find smooth operation vital to their success and go to great lengths to keep their employes contented," he said. "The employment of competent personnel directors trained to a broader view of the workers' rights has become a necessity under such conditions and the influence has spread to the small business man who must keep step with the times in order to hold his position under the present competitive conditions."

Dance Handkerchiefs New Item.

Dance handkerchiefs of chiffon, ranging from 12 to 18 inches square (some are 24 inches) and wholesaling at \$3 to \$7.50 a dozen, are the latest novelty merchandise of this type to find favor with buyers. They are moving freely in several popular colors, among which are Empire green, orchid, various purples and beige, and promise to be an especially active dress accessory item for Fall and Winter retailing. For early Fall wear with sports apparel, a nice business is being done in novelty block-printed and hand-painted chiffon handkerchiefs from 12 to 18 inches square. The approaching end of the advance buying season for holiday handkerchiefs of all kinds finds manufacturers and importers well supplied with orders.

Crystal Glass Orders Ahead.

Sales of crystal glass so far this season are well ahead of a year ago, one manufacturer reporting his orders 25 per cent. larger. Light miter effects have succeeded the floral designs of last year in candlesticks, center pieces and other articles sold. The trade also cites an increase in the business on sterling silver pieces mounted on crystal. Scroll patterns in this merchandise are favored over the modernistic designs that were formerly bought. The tendency in goblets is away from high stem effects. Last year the stems were from 7 to 10 inches high, while this season they run from 3 to 6 inches.

FREEDOM FROM COMPETITION

Buying Good Will in Purchasing a Business.

Where a retail merchant buys an established business and good will, he usually expects to reap some benefit from the good will, and the supposed value of this may be a factor in determining the price of the business. However, if a buyer is to profit from the good will of a business, he must, by the very nature of good will, be free from competition with his seller, for a reasonable length of time.

The question then, of whether the sale of a business and good will will prevent the seller from thereafter competing with the buyer, is one of great importance. And especially is this true from a buyer's standpoint, because the courts have quite generally answered this question in the negative. In other words, in the absence of false representation, the mere sale of a business and good will does not bar the se'ler from opening a competing business.

The application of this rule of law and the possible danger to the buyer of an established business in overlooking it, is illustrated in a long line of well reasoned cases. As an example of how the courts have reasoned in situations of this kind, the following decided case is well worth a brief review.

A business man owned and conducted a retail establishment for a number of years, but decided to sell it and go to another state for the health of certain members of his family. He advertised the business for sale and his reasons for selling. Another business man saw this advertisement, called, inspected the stock and location, and agreed to buy the business and good will.

The parties thereupon entered into a contract of sale whereby the buyer paid \$2,000 down, and gave his note in the sum of \$5,000 for the balance of the purchase price. Now, at this point, it may be noted that the contract of sale specified that it covered the business and good will, but it did not contain a scratch of the pen forbidding the seller from thereafter opening a competing business.

Following this, the seller went to a distant state with his family as he said he would. However, he returned in a few months, and opened another business in direct competition with his buyer. The latter thereupon refused to pay the note for \$5,000 when it fell due, on the ground that the seller had violated his agreement by opening a competing business. The seller filed suit on the note, and the buyer countered by claiming damages in the sum of \$3,000.

This then squarely raised the question of whether or not the sale of the business and good will prevented the seller from thereafter starting a competing business. The case reached the Supreme Court of a Southern state, and here in passing upon the question raised, the court reasoned as follows:

"One who sells his business with

its good will must in good faith do nothing which directly tends to deprive his purchaser of the benefits and advantages of the purchase. But it is well settled that the vendor of the good will of a business may, in the absence of restrictive agreement, engage in a competing business.

"The reasons generally assigned for the rule are that it is quite usual for one to sell his business. While agreements not to engage in the same business are exceptional, and as such agreements result in at least a partial restraint of trade, they are not to be implied from the mere sale of the business with its good will or from loose expressions of the seller during the negotiations for the sale indicating a purpose not to re-engage in the business he is selling.

"It follows, that while (the seller) had no right to do anything which would impair the value of the business, and the good will thereof, sold by him, he did not bind himself not to re-enter the business, and his act in doing so cannot, therefore, be the subject-matter of an action for damages."

In conclusion, the court held the buyer liable upon his note for the purchase price of the store and that he had no claim for damages against the seller. In other words, that, since the contract for sale did not forbid the seller from re-entering the business, the mere sale by him of the business and good will would not have this effect. Certainly, in the light of the foregoing decision, when a retail business is purchased the buyer should for his after protection have the question of competition covered in the contract of sale.

Leslie Childs.

The Late James N. Davis as a Diplomat.

James M. Davis was a useful citizen of Grand Rapids, of which he was a native. His father, a contractor, completed the construction of the East side canal after the originators of the enterprise had abandoned it. Mr. Davis learned the printer's trade in his youth, enlisted in the army, rendered efficient service during the civil war, served the city as a supervisor, alderman and as a member of the board of public works. At one period in his life has was a partner of M. H. Clark, publisher of the Daily Democrat. The firm operated a job printing plant under the direction of Mr. Davis. His services as a member of the Board of Public Works were of much value to the community. Incidents worth recalling are as follows:

Voters residing in the Western section of the city had defeated, from time to time in the past, every proposal submitted to them for the authorization of bonds to raise money for public improvements. Whenever a plan for the making of public improvements was presented for their consideration they voted almost solidly against the plan and in every instance defeated the proposal. West side voters refused to co-operate in giving potency to the plans of the board of supervisors for building a greatly needed jail for the county, until a location for the institution that met

their approval had been selected. If they could not have a jail on the West side they were determined that the Eastern section of the city should not have one. Finally Island No. 1 selected as a site for a jail. It met their approval and they voted in favor of an issue of bonds to be sold for the money needed to erect the structure. When the board decided to build a court house, the West side owners of property were consulted in regard to the site to be chosen for the building. Without their approval Kent county would not have been able to build.

A few years ago the Southern section of the city needed a high school. Plans were drawn and accepted by the Board of Education and a proposition for an issue of bonds to be sold for money to be used in erecting the structure was submitted to the electors. West side owners of property cast their votes almost solidly against the proposition. The plan was defeated.

A local politician who met George A. Davis, President of the Board of Education, a day or two later, remarked: "Davis, you are not a politician. If your Board wishes to build a high school in the Southern end of the city you must also provide such a school for the West side."

Davis saw the point. The Board asked for money to be obtained for two high schools and obtained it easily.

The Board of Public Works decided to extend the water distribution service in all sections of the city. An issue of bonds was deemed necessary to carry out the plan. Mr. Davis was placed in charge of the propaganda on the West side. After a careful study of the situation, Mr. Davis selected streets where voters were most numerous to be provided with mains for the conveyance of water. The owners of property adjoining the streets so designated voted solidly in favor of the proposed bond issue, and Davis' campaign was successful.

Mr. Davis was prominent in Masonic circles. He served one of the sub-ordinate lodges many years as its secretary. Arthur Scott White.

New Scheme To Sell Potatoes and Other Vegetables.

A successful experiment in packaging, labeling and advertising potatoes in fifteen pound retail cotton bags. made recently by the Textile Bag Manufacturers' Association of Chicago, in co-operation with the Michigan Potato Growers' Exchange, indicates the practicability of retail packaging many of the so-called bulky farm products, including white potatoes. sweet potatoes, string beans, asparagus and celery. The association made a preliminary survey of Chicago produce dealers, grocers and housewives to learn their attitude toward the proposed marketing of potatoes in sealed retail bags. Forty per cent. of the produce dedalers interviewed favored a retail sack of either fifteen or twenty-five pounds; 50 per cent, were indifferent, and 10 per cent. were opposed to the plan. Sixty-five per cent. of 700 grocers liked the idea; 12 per cent. were doubtful, but were willing to try the

package, and 23 per cent, declared they could not sell packaged potatoes in their "poor" neighborhoods. It was learned that the average retail sale of potatoes in Chicago is a fraction over seven pounds. The association argued that by putting up potatoes in fifteen pound sacks the unit of retail sale would be increased. The grocers were quick to sense this possibility. They considered also that the package would eliminate waste, save labor and provide attractive store and window displays. Field workers of the association interviewed 650 housewives in Chicago, among whom the chief appeal of packaged potatoes was uniform quality packed under brand with a shipper's guarantee. They declared that many grocers for convenience during rush hours prepare five, ten and fifteen pound paper bags of potatoes in advance, but that it would be preferable to have the package filled, sealed and labeled by any shipper. The cotton bags could be used later for lettuce, dust cloths, polishing cloths and the like. A test shipment of 2,400 fifteen pound sacks of potatoes was also made to Buffalo, N. Y. The fifteen pound sacks sold for 10 cents to 12 cents more than the market price on potatoes of similar quality. They sold readily in the better class neighborhoods, but lagged in the poorer neighborhoods. Total costs to the potato exchange were 18 cents per peck and the selling price to the jobber was 211/2 cents. The wholesaler sold the potatoes for 231/2 cents to the retailers who in turn received from 27 to 35 cents per peck, while New York potatoes of equivalent quality were selling at neighborhood stores for 171/2 cents a peck.

Jewelry Re-orders Diversified.

Re-orders on novelty jewelry are shaping up well, these accessories not being affected by the slowing up in Fall garments occasioned by the recent heat wave. The business, however, while large in total is spread over many items. This indicates that the stores are still testing out the volume selling items and will be guided accordingly in their later purchases. The call for semi-precious stone jewelry is an outstanding feature and will make for a higher price average sale. Crystal, chrysoprase and marcasite effects are stressed, with much attention given rhinestones. Pearls are wanted in both short and long strand effects.

See Reptile Vogue For Spring.

An active demand for specialty leathers such as antelope and reptile leathers is the feature of an otherwise quiet market in the leather trade. Indications are that the reptile leathers in the pastel shades will be in strong call for next Spring. A recent development is the swing toward the use of lizard leather for the children's shoe trade, owing to its non-scuffing as well as style qualities. The call for calfskin and patent leathers is of a staple character, with advance business small. Stocks of leather in tanners' hands are not unduly large.

MOVEMENTS OF MERCHANTS.

Imlay City—The Pontiac Packing Co. will open a meat business here.

Shelby — Duncan Eader succeeds Max Kopeloff in the poultry, egg and junk business.

Cadillac—The Cadillac State Bank has increased its capital stock from \$100,000 to \$150,000.

Munising — Victor Rushford has opened a soft drink and ice cream parlor in the Riihmaa block.

Litchfield — The Litchfield State Savings Bank has increased its capital stock from \$20,000 to \$25,000.

Houghton—The Worcester Lumber Co., Ltd., has changed its name to the Hamar Land & Lumber Co., Ltd.

Royal Oak—The First State Bank of Royal Oak has increased its capital stock from \$300,000 to \$400,000.

Ironwood — Hedlund & Haapoja, dealers in clothing, have increased their capital stock from \$50,000 to \$65,000.

St. Clair—M. Van Houtte has purchased the meat market of Chas. W. Jerome in the H. A. Smith grocery. Holland—The Holland Cleaner Co. has increased its capital stock from \$7,500 to 50,000 shares no par value.

Detroit—The Lakeside Smoked Fish Co., 1337 Winder street, has increased its capital stock from \$5,000 to \$7,500.

Covert—Mrs. A. B. Palmer succeeds the late Mrs. Edna Kenney Swoap in the grocery and general store business

Mohawk—M. J. Foley, manager of the Foley Bros. & Co. meat market, has installed a modern electric-driven meat saw.

Mt. Clemens—Fred Hench recently equipped his meat market with a bundle-tying machine, said to be the first in the vicinity

Muskegon—The Peoples State Bank for Savings, Western and Pine streets, has increased its capital stock from \$200,000 to \$300,000.

Coldwater—Frank A. Rowe has taken possession of the City Meat Market which he recently purchased of Walton Kemp & Son.

Ionia—The Chaffee Bros. Furniture Co., of Grand Rapids, has closed its local store in conformance with a new policy of the company.

Saginaw—J. George Fischer & Sons, in the meat business at 1502 Gratiot avenue, will open a branch market at 511 North Bond street.

Lansing—Edward Burke has engaged in the meat business at 311 North Washington avenue, under the style of the General Market.

Muir—The Muir Elevator is being equipped with modern wheat and bean cleaners and other machinery at an estimated cost of \$3,000.

St. Johns—The St. Johns Co-operative Co. has been incorporated with an authorized capital stock of \$50,000, \$21,700 of which has been subscribed andd paid in in property.

Detroit—The Central Undertakers, 604 Macomb street, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Spring Lake—John Castle has sold his grocery store to J. J. Wolbrink, who has conducted the only general store at Allendale for many years. Mr. Wolbrink will conduct both stores hereafter.

Detroit—The Pilot Drug Co., 3000 Union Trust building, has been incorporated with an authorized capital stock of 10 shares at \$100 a share, \$1,000 being subscribed and \$250 paid in in cash.

Detroit — Taylor-Jessop, Inc., 820 Fisher building, has been incorporated to act as commission merchant with an authorized capital stock of \$50,000, \$5,000 of which has been subscribed and paid in in cash.

Charlotte—Henry Robinson has purchased a lot on East Lawrence avenue and will erect a two-story brick store building. He will occupy the first floor with his sandwich shop and live on the second floor.

Harbor Springs—Adolph G. Hornkohl, who has conducted a bakery here since 1921, has closed it and advertised the building and equipment for sale. He will remove to Manistee and retire from business.

Detroit—The Model Linen Supply, Inc., 1002 East Montcalm street, has been incorporated with an authorized capital stock of \$50,000 preferred and 2,000 shares at \$1 a share, \$5,251 being subscribed and paid in in cash.

Ferndale—The city of Ferndale a few days ago passed an ordinance calling for regulation of slaughter houses and meat markets within the city limits, and appointing an inspector to enforce the ordinance to the fullest extent.

Battle Creek—The Transit Warehouse Corporation, 36 Liberty street, has been incorporated with an authorized capital stock of \$100,000 preferred and 10,000 shares at \$1 a share, \$8,733 being subscribed and paid in in cash.

Ludington—Guy W. Hawley, proprietor of the Park Grocery & Meat Store, 410 West Ludington avenue, has opened a pasteurizing plant at the rear of his store premises. Butter and cottage cheese will also be made there.

Muskegon — Gardner Muskegon, Inc., 1853 Peck street, has been incorporated to deal in new and used automobiles, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,300 paid in in cash.

Grand Rapids—Clifford Taylor, manager of the Parker Inn, Albion, in company with Claude Golden, has purchased the Association of Commerce Restaurant, 7 Lyon street. N. W. The business will be continued under the management of Mr. Golden.

Ironwood—The Commercial Warehouse Co.. Frederick street and Summit Drive has been incorporated to store and deal in feed and food products, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Muskegon—The National Chevrolet Sales, 1036 Terrace street, has been incorporated to deal in automobiles, parts, etc., at wholesale and retail with an authorized capital stock of 10,000 shares at \$10 a share, \$45,000 being subscribed and paid in in cash.

Detroit - Clark-Bettesworth, Inc.,

8716 Puritan avenue, has been incorporated to conduct a general plumbing and heating business with an authorized capital stock of \$15,000, all of which has been subscribed, \$568.81 paid in in cash and \$6,933.19 in property.

Detroit—Logue & Moss, Inc.,, 6346 West Fort street, dealer in household appliances, has merged the business into a stock company under the same style with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in,, \$800 in cash and \$9,200 in property.

Harbor Springs—Adams & Co., who conduct a general store here and at Cross Village, have purchased the grocery, auto accessories and general stock of the Donald M. Sly Estate, at Vanderbilt, and removed it to their Cross Village store where it will be closed out at special sale.

Kendall — The Kendall Peat Moss Co. has been incorporated to produce and deal in peat and peat products with an authorized capital stock of 20,000 shares at \$10 a share, \$10,000 being subscribed and paid in in cash. The business offices of the company are at 2300 Buhl building, Detroit.

Muskegon—I. L. Butterfield, 870 Second street, dealer in china, glass, leather goods, pottery and books, has merged the business into a stock company under the style of I. L. Butterfield, Inc., with an authorized capital stock of \$10,000, of which amount \$7,800 has been subscribed and paid in in property.

Ionia—W. M. Stevenson who has conducted a bakery at Belding for the past two years, has remved his equipment here and installed it at 453 East Main street, where he will conduct a wholesale and retail bakery and delicatessen under the style of the Snow White Bakery & Food Shop. He expects to open for business Sept. 21.

Manufacturing Matters.

Detroit—The Star Tool & Die Works, 6234 Beaubien street, has increased its capital stock from \$50,000 to \$100,000.

Detroit — The Alemite Lubricator Co. of Michigan, 4433 Cass avenue, has changed its name to the Alemite Co. of Michigan.

Bay City — The Automatic Shoe Brush Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Jackson—The Devlieg Machine Tool Co., 533 Hupp avenue, has been incorporated with an authorized capital stock of 1,351 shares at \$100 a share. \$135,100 being subscribed and paid in

Detroit—The Huber Tool Works, 2117 Elmwood street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$3,700 paid in in property.

Detroit — The Detroit Chocolate Drink Co., 2830 Humboldt avenue, has been incorporated with an authorized capital stock of \$50,000, \$24,600 of which has been subscribed and paid in in cash.

Ludington-The Electric Tamper &

Equipment Co., Ludington and Rath avenues, has merged its business into a stock company under the same style, with an authorized capital stock of 10,000 shares no par value.

Detroit—The Aladdin Products Corporation, 821 Book building, has been incorporated with an authorized capital stock of \$25,000, of which amount \$20,000 has been subscribed, \$2,180 paid in in cash and \$14,000 in property.

Detroit—The Pennsylvania Pudding, Ponhaus & Sausage, Inc., 4401 French Road, has been incorporated to manufacture and deal in the above mentioned articles with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Kalamazoo—The Ray-Bar Co., 112 West South street, has been incorporated to manufacture and sell device for blocking goods in shipment, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$4,000 in cash and \$6,000 in property.

Kalamazoo—The American Manufacturing Concern, 608 Kalamazoo National Bank building, has been incorporated to manufacture and deal in machinery for various industries, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed, \$250 paid in in cash and \$1.200 in property.

Detroit—J. C. Haartz Co., of New Haven, Conn., announces that it has sold its entire business to L. H. Green of the Automotive Materials Corporation of Detroit. The details of transfer of assets are now being effected. No change in policies or management is contemplated. The Haartz company is manufacturer of Duro Glass, automobile top fabrics and finish.

Detroit — Announcement has been made by the Detroit Gasket and Manufacturing Co. of the acquisition of the Detroit Cord Manufacturing Co., of Detroit, and the Vanguard Specialties of Canada. Entire personnel of these two companies will be associated with the Detroit Gasket Co., with Edward F. Tannewitz in the capacity of vice-president and director. L. H. Diehl is president of the Detroit Gasket and Manufacturing Co.

Blend Designs in Christmas Paper.

New designs in paper covers for Christmas boxes this year feature papers carrying a blend of modernism and conventional Christmas designs, according to sample swatches sent to the trade in the last few days by producers of the paper. The use of candles, holly sprigs and poinsett's pictures imposed upon a background o angles is common. Although color combinations are as bright as they were last year they lack much of the garishness which characterized the modernist treatments then. The standard Christmas papers which lack any modern treatment are also much in demand by manufacturers of boxes this year.

The distance between failure and success is measured by the lengths of the patience and determination you have—sometimes by inches; sometimes by moments.

Essential Features of the Grocery Staples.

Sugar—The market on refined is the same as a week ago. Jobbers hold cane granulated at 5.95c and beet granulated at 5.85c.

Canned Fruits-Fruits have shown very little activity. Spots are in short supply, and there are many scarcities. It is altogether a sellers' market in this line, and on many items, such as pineapples, raspberries, certain grades of peaches and plums, sellers are in a position to get nearly any price they ask. Maine blueberries have sold here in a small way at \$12 spot. Distributors refuse to buy in large quantities, preferring to let the canners hold their goods, taking supplies when needed and trusting the future development of the market. Future California fruits not booked in heavy quantities. A firm tone was shown by the entire line except in apricots and pears, where a slight easiness continued to prevail.

Canned Vegetables—Spot corn and peas are not in great demand and the market shows no change, with quotations on most items firmly established. The trade here has apparently covered its need in canned vegetables for some time to come, and buying at present is usually only in small quatities for immediate shipment. However, as a line, the canned vegetable markets continue steady.

Canned Fish-The primary market on Alaska salmon has shown greater strength in the last couple of days, with some canners moving up their price on pink talls from \$1.50 to \$1.55. f. o. b. Coast. Whether or not this is the general asking price is not known here. Local operators have shown a little more interest at the \$1.50 price, but are not too willing to pay any more. Late advices from California state that on account of the extreme shortage of mackerel and increased packing costs during the past few months, it has been found necessary to move up prices to \$1.05 a dozen, or \$4.20 a case, f. o. b. Coast. The Coast pink salmon market has developed a stronger feeling, and most packers advanced their prices to \$1.55. The tuna situation in California was devoid of spectacular feature. The run of fish was reported as improved, however, with striped being caught in heavier volume. Japanese crab meat in 1 pound tin has become scarce, and there is a good demand for spot goods. Fancy 1/2s are quoted at \$29 per case, exwarehouse. New York shrimp has been selling in fair volume, with the market well sustained. Maine sardines have ruled quiet, with the market steady.

Dried Fruits—The dried fruits market is comparatively quiet, with no outstanding features to report. The trade continued to buy for the most part on a hand-to-mouth basis, or merely for fill-ins, as their supplies seem fairly well rounded out for the time being. Prunes hold the lead, so far as demand goes, with brokers and distributors doing a moderately heavy business during the week. The market on California prunes has been well maintained, though prices have under-

gone no revision. Apricots have not been moving especially well. Old crop Blenheims have been almost altogether sold up, with no offerings heard of on any grades lower than fancy, which are quoted at 25c a pound, spot, the same price being paid for new crop. Shipments of new crop have been coming in steadily, but offerings are mixed, and it is necessary for a buyer to make the rounds of the jobbers and brokers to get quotations on all grades of Blenheims and Royals. Peaches have ruled rather quiet, with prices firm and unaltered. New York State apples have failed to attract much interest. Northwestern future apples have been in good request on account of the price differential as compared with State offerings. Several carload sales have been reported this week in Northwestern futures. Currants have been devoid of feature on the spot.

Nuts-All spot domestic shelled almonds were advanced in price 2c per pound last Saturday by the California Almond Growers' Exchange. Opening prices have been announced by Rosenberg on the 1929 crop and they were so high that the primary Tarragona market skyrocketed from 72 shillings to 75, with a tendency to advance still further. The California crop is so short that Rosenberg's prices had to be high in order to maintain its reputation on 100 per cent. deliveries. By making high prices he will get enough cancellations to make full deliveries, he appears to figure. The exchange has so far not come out with 1929 prices. The spot almond market reflected the advance in the Spanish market to some extent with quotations going to 24c and even 25c per pound. Several good-sized transactions were reported. Other nuts, shelled or unshelled underwent little change. Filberts remained at former prices, with a strong tone showing. Pecans were firm. Brazils in the shell were moving seasonably well at steady prices. It is believed by the local trade that Brazils will feel the effects of the high almond market, and that before long, further spot Brazil price advances will take place.

Pickles-Future prospects are even worse than last week. Advices from the Pickle Packers' Association are to the effect that total carryover this year will amount to only 1,000,000 bushels. as compared with the normal 3,000,000 bushel carryover. The crop is estimated this year at 2,500,000 to 3,000,000 bushels, which is very short when it is taken into consideration that average yearly consumption is from 5,500,-000 to 6,000,000 bushels. Packers' asking prices are exceedingly high. The spot market shows no change, offerings still being very limited, and there is a great demand which cannot be filled.

Salt Fish—There has not been much activity in the spot market for salt fish this week and prices have remained steady and unchanged. Importers have devoted most of their attention to offerings of new autumn-caught fat Irish mackerel, which are quoted to arrive the last of this month or during October at \$22 on 4s, \$24 on 3s and \$27 on 2s, ex dock New York.

Reports from Ireland indicate somewhat heavier catches and offerings lately have been a little more numerous. Cables on Norwegian mackerel have been high, and failed to arouse any buying interest here this week. Present offerings from Norway force the buyer to take assortments including all sizes of fish, an arrangement not popular here.

Salt—On September 14 the Morton Salt Co. announced a change in their blue package which makes it more profitable to their dealers everywhere. In place of 24 2 lb. packages to the case as in the past, they will now pack 32 26 oz. packages. The price, however, will remain the same. Retailers now receive eight more packages per case on which to make a profit and the 4 lbs. more salt per case is of interest to consumers such as hotels, restaurants, etc.

Sauerkraut—The market is cleaned up closer on bulk sauerkraut at this time than it has been in several years. Demand is not active, however, and the market is only steady. Futures are in fair demand. Canned kraut is moving relatively well, with manufacturers reporting a brisk demand for the season.

Vinegar—A brisk busineses is reported by the local trade. The market is firm, with no particular change in prices.

Review of the Produce Market.

Apples—Wealthy command \$1.50@ 1.65; Strawberry, \$2.25@2.50.

Bananas-7@71/2c per 1b.

Beets-40c per doz. bunches.

Butter—The market is 1c higher than a week ago. Jobbers hold prints at 47c and 65 lb. tubs at 45.

Butter Beans-\$2 per bu.

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

Carrots-40c per doz. bunches.

Cauliflower-\$1.75@2 per doz.

Celery-40@60c per bunch.

Cocoanuts—90c per doz. or \$7 per

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

Dried Beans—Michigan jobbers are quoting as follows:

\text{quoting as follows.} \tag{8.35} \text{Light Red Kidney} \tag{8.50} \text{Dark Red Kidney} \tag{8.50}

Eggs—Local jobbers pay 43c for strictly fresh candled.

Garlic-23c per 1b.

Grapes—Calif. Malaga and Tokay are held at \$2 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—\$4.25 per crate. Honey Dew Melons—\$2.25 per crate. Lemons—The price has declined.

 360
 Sunkist
 \$17.00

 300
 Sunkist
 17.00

 360
 Red Ball
 17.00

 300
 Red Ball
 17.00

 Lettuce—In good demand on the

following basis:
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 \$2.50 per 50 lb. sack; yellow, \$1.50.

Osage Melons—Home grown, \$2.25 per bu.; hearts of gold. \$2 per bu.

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

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

Piep!ant-\$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 fetch \$2.75@3 per bu.

Potatoes—Home grown, \$2@2.25 per

Poutry—Wilson & Company pay as follows:
Heavy fowls _______ 26c
Light fowls _______ 25c
Heavy broilers _______ 25c
Light broilers _______ 20c

Radishes-20c per doz. bunches.

Spinach—\$1.25 per bu.

Tomatoes—Home grown command \$2.50@2.75 per bu.; green, \$1 per bu. Veal Calves—Wilson & Company

 pay as follows:
 23c

 Fancy
 23c

 Good
 19c

 Medium
 16c

 Poor
 12c

Watermelons-40@50c for Indiana.

Ribbed Underwear Sales Lag.

Mills distributing heavyweight ribbed underwear through wholesalers are going through one of the strangest periods in their experience. While buyers talk freely of next Spring's outlook and are backing up their view with a certain amount of business, orders for the current season's delivery are few and far between. That hot weather has discouraged buying temporarily is not doubted, but that the season should be so far over with so much goods still to be bought is causing comment. Some estimates of the volume of business placed thus far put it at only 60 to 75 per cent. of last year's, with other opinions even less optimistic.

His Reward.

"But," protested the new arrival as St. Peter handed him a golden trumpet, "I can't play this instrument; I never practiced while on earth."

"Of course you didn't," chuckled the old saint. "That's why you are here."

Those at the top still encounter hurdles.

Mr. Hanson Invades Saginaw and Bay City.

On Tuesday evening, Sept. 10, the writer was invited to address the retailers of Bay City at a dinner meeting in the Wenonah Hotel, sponsored by the United Grocer Co., of Bay City, for the purpose of electing officers for the ensuing year. It was attended by thirty retailers, accompanied by their wives.

The writer explained it was not the policy of the National Association, nor the State Association to discourage co-operative merchandising movements, which was the personal privileges of all retailers when deemed advisable for self preservation in business, but the interests of the retailers at large must be seriously considered and an opportunity must be extended to all retailers to meet and discuss problems of general interest to the retailers as a whole.

The housewives of to-day represent the retailers' potential field for the sale of their commodities. Inasmuch as the large syndicates have ample funds to engage experts to study scientific merchandising methods, appetite appeal and effective advertising methods, the individual retailers have been seriously handicapped and the only means of combat is for the retailers to organize in local associations and discuss and cope with these problems in an effective manner. The writer urged that greater interest and activity be injected into their local association, and to properly affiliate with the State and National Association, in order to secure a broader scope to their possibili-

On Wednesday the writer devoted the day to calling on Bay City retailers, making suggestions of improvement when called upon and has every confidence in the whole-hearted support of the Bay City retailers.

Thursday afternoon the officers and directors of the State Association met in the offices of the Schust Company, together with the officers of the Saginaw Local Association. Edward Schust, C. W. Haensel, Secretary of the Saginaw Association of Commerce, W. A. Rorke, Secretary of the Wholesale and Retail Division of the Association of Commerce, and Messrs. Frank Preuss, Elmer VanAntwerp and Oney Sabrowsky, of Lansing, members of the State Association, for the purpose of planning the 1930 convention to be held in Saginaw.

The dates for the 1930 convention selected are Monday, April 21, Tuesday, April 22 and Wednesday, April 23, instead of holding the convention on Tuesday, Wednesday and Thursday, as has been customary for a number of years, it being the opinion of the Board the change will ensure better attendance at all sessions, and will afford an oppor-

tunity for those who are obliged to travel some distance to leave day preceding.

The wholesalers of Saginaw were hosts at a dinner at the Bancroft Hotel Thursday evening to the Saginaw retailers, State Association officers, trustees and visiting members which was presided over by Edward Schust, of the Schust Company.

After the introduction and short talks by the officers and members of the State Board of Directors, the writer talked on the advantages of trade organization and urged the Saginaw retailers to give closer attention to their local association activities. I asked the retailers present to pledge themselves to loyally support the State and National Association and lend their best efforts in promoting the largest and best convention in 1930 which has ever been staged in the State of Michigan.

Herman Hanson, Sec'y.

The Death Toll of Lake Michigan. Grandville, Sept. 17—Another lake disaster has gone into the record of lost vessels swallowed by the remorseless maw of old Lake Michigan. The freighter Andaste bound from Grand Haven to Chicago was swallowed in a gale and all on board found watery graves in the big fresh water sea.

Many steamers, as well as sail craft, have fallen victims to the treachery of Michigan's boiling seas. Even when boats set out in pleasant weather there is no surety that they will reach the other shore in safety. The Andaste faced a storm at the outset and went down in midlake.

Forty-nine years ago the beautiful ship Alpena set sail from a Michigan port on the pleasantest day in autumn. No sign of a break in the long-time pleasant weather was visible. The 15th of October, 1880, was an Indian summer day. Hearts beat high with happiness aboard the good steamer as she pulled into the big lake.

pulled into the big lake.
At midnight the sighing of the breeze betokened the approach of a storm. It came all too soon. At midnight the worst storm of years swept the Lake Michigan shore and shipping of every kind was hurled beam up upon the waters.

The Alpena, where was she? Nobody to this day knows the exact spot where the steamer went down, but it was somewhere past the center of the lake toward Chicago. Not one of the several hundred human being crowding her cabins was ever accounted for.

From midnight on through the next day one of the fiercest storms known to lake history kept the waters of old Michigan boiling in fury. Other craft that happened to be out met a similar fate, but the Alpena was one of the most important passenger boats on the lake at that time.

A number of Grand Rapids citizens were among the victims of that memorable lake disaster. The storm swept the land as well, filling the woods roads with fallen trees that required much labor to remove.

There have been many lake disasters

There have been many lake disasters since Michigan became the highway for shipping. In the early lumbering days before steam travel was known, now and then a lumber craft, propelled by sail, left West Michigan shores to never be heard of again.

Business men, travelers, as well as pleasure seekers, were perforce compelled to patronize sail vessels in crossing Lake Michigan. The father of the writer was a lumberman on the Muskegon, and his lumber rafted down

the river found passage by schooner to the Chicago market. He sometimes accompanied these shipments and experienced some rough encounters with lake gales.

On one occasion a big sail craft was lost. It was loaded with goods and provisions from Chicago for the Muskegon custom. There were no railroads then and every bit of food as well as clothing came by boat across the lake.

Members of this vessel's crew we're lost but some of the cargo was washed upon the beach, among other foods were several large cheeses which wreckers gathered from the beach and found that a considerable portion of these were still edible by removing that which the water had soaked, and many kiddies as well as grownups fed themselves with delicious cheese for several weeks after that wreck.

The Lady Elgin was a notable lake disaster, which, however was caused by fire originating in a storm off the West coast. Lake Michigan, next to Superior for size, has been the scene of more shipwrecks than any other of the five inland seas.

At a later date we call to mind the ship Hippocampus which set out to cross the lake in midwinter. She was never heard of again. The passengers and crew found a watery grave amid floating ice and howling winter winds.

There is something weird and uncanny in the thought that people can take passage for so short a lake trip and walk out of the world so utterly as to seem unbelievable, yet such is the fact.

The mysteries of old Lake Michigan may all be compared to those of the Atlantic and South seas. Beneath the surface of the former lie many of the best people of the West who trusted to the good will of Michigan to their complete undoing.

A schooner left Muskegon in an

A schooner left Muskegon in an early day for the Illinois shore. The weather was fine. In fact no storm prevailed for nearly a week, and yet that vessel never came to land. A prominent Westerner went aboard carrying as a part of his luggage a keg of gunpowder.

keg of gunpowder.
Some time later planks from a wreck were washed ashore on which were blackened stains indicating that perhaps gunpowder had been exploded on board a wrecked vessel. The mystery was never solved. It lies with the other mysteries of wreck and loss along the waters of Michigan.

There is not in all the world a more

There is not in all the world a more romantic strip of fresh water than that which lies between the Stra's of Mackinaw and the sand dunes of Indiana.

What are our literary experts doing that this part of the great West has not been embalmed in story? Then where are the great poets that they have remained silent on the subject of Michigan's romantic history?

The poet who fittingly embalms the story of storm and disaster on Lake Michigan in song will live with the greatest writers of all time. How long must we wait for the appearance of such an epic? Old Timer.

Incident of Early Lumbering Days.

Many thanks for the copies of the Tradesman with the lore of other days by At. White and others. I had a very pleasant call the other day from A. Riley Crittenden, of Howell, one of your interesting historical contributors. What a difference is created in one's interest in printed articles when you know the man, learn something of his character and methods of work and his claims to authority? Mr. Crittenden writes from first hand information and personal research, so his articles have a value all their own. He has been over a good deal of Michigan's

historic ground and is in a position to aid tourist organizations and bureaus in the marking of places which ought to be known to every citizen of Michigan and which would interest every tourist who goes about the State. We have no end of historic background. but few natives know much about it and it devolves upon the publicists of to-day to provide education in such matters for the coming generation.

The place where the Pilgrim Fathers landed is much like any other spot on the coast, but the memorials have made it a National shrine. The battle of Bunker Hill has its memorial in the monument and Daniel Webster's dedication speech. The battlefield at Gettysburg would be merely a pretty bit of rolling landscape but for the memorials of heroic deeds and Lincoln's immortal address. American interest in Europe traces directly to the fact that the great events of a thousand years can be followed with the aid of memorials and here in America we have accomplished in three centuries what Europe did in twenty-five centuries, and then Europe capitalized all of it by making the trail of history like a great highway with monuments of great events for its milestones.

Mr. White's story of odd characters of early days reminded me of one I heard about an old-time lumber-jack. Long ago there were logging operations quite close to Grand Rapids. I think C. F. Nason had a camp on the West Side, North of Leonard street. One pay day a gang of the employes delegated one of their number as their purchaser of wet groceries and he plodded across the D. & M. bridge to make his purchases at the store of Pat. Finn's. The groceries were wrapped up in a gallon jug and the buyer, meeting a number of old cronies, lingered until nightfall, during which period he accumulated a further supply which he used for interir decoration. As darkness fell he seized the jug and started unsteadily across the bridge. His feet were none too dependable and his situation was made worse, by the fact that the cross ties on the bridge had been carelessly laid at intervals varying between eight inches and three feet. Pat saw that there was grave possibilities in his way. His life, his sacred honor and the jug and its precious contents were equally in peril. Being of pious inclination when in a state of exixleration he began a sort of runic chant: "God is good -an' the Divil ain't a bad fellow either." This was his oftrepeated refrain as he staggered over the ties, using the soft pedal where the going was fairly good but raising to a stentorian forte when the ties seemed far apart. In the end he reached his destination safely but whether he thanked both his protectors for deliverance is not known. Pat evidently had in him the makings of a theological diplomat.

You've probably heard the story a hundred times, but the lumber camps in Alpine and Walker townships are now almost beyond belief.

Geo. B. Catlin.

What's within colors everything.

"Help the grocer sell the goods you sell him"

DETROIT RETAIL GROCERS' ASSOCIATION, INC.

GROCERS AND BUTCHERS CREDIT INFORMATION BUREAU

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J. R. REBONE, 1st Vice-Pres.
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C. A. DAY, Recording Secretary

ASSOCIATION OFFICES 240-244 CONVENTION HALL 4464 CASS AVENUE DETROIT, MICH.

Detroit, Mich., Sept. 14, 1929

Mr. E. A. Stowe,

Michigan Tradesman,

Grand Rapids, Mich.

Dear Mr. Stowe: At a board meeting of this Association, held this week, attention was called to the continously vigorous manner in which the Tradesman is fighting the battle of the retailers. Out of ten men at the meeting three were regular readers of the paper and were very outspoken in regard to the benefits which they had derived from reading it each week. The other seven were deeply interested and each desires to have you enter a year's subscription in their names. The three readers also want to renew their subscriptions and I am enclosing therefore a check for thirty dollars to take care of these ten subscriptions.

I don't know how the business man can invest three dollars to better advantage than by subscribing to the Michigan Tradesman and reading it religiously.

With personal regards from the writer, I beg to remain Very truly yours,

Detroit Retail Grocers' Association

W. J. CUSICK

President

EIGHTH ANNUAL FOOD SHOW, CONVENTION HALL, NOVEMBER 15TH TO 19TH, INCL.

AROUND THE WORLD BY AIR.

The successful flight of the Graf Zeppelin constitutes a landmark—or should we say airmark?—in the history of navigation. It has established two records. For the first time an airship has flown around the world; moreover, its passengers have circumnavigated the globe in less time than that in which this feat has ever been performed before. The latter of these two records may not last for long, but nothing can change the first.

One graphic way of viewing the swift flight of the Graf Zeppelin is to realize that it has made its way around the world in as many weeks as the Magellan expedition took years. It is true that its time was not much less than recent trips in which travel by airplane and by airship have been combined, but the Graf Zeppelin was not racing. Its voyage was to prove the practicality of such flights by airship, and the day cannot be far distant when the delays it was subjected to at its various ports of call can be largely avoided. Then we shall have aroundthe-world flights in somethin like the Graf's actual flying time-11 days 23 hours 33 minutes.

On the same day on which the Graf Zeppelin was approaching Lakehurst an experiment was performed on the Los Angeles which still further heightens the impression of the dirigible as a true ship of the air. An airplane made contact with the American dirigible and took off a passenger. It played the part of an air launch, like a cutter speeding down the bay to bring in the passengers of an ocean liner. We can imagine some Graf Zeppelin of the future merely pausing for a few hours over Tokio or Los Angeles while a fleet of tiny planes hovers about to help it in discharging its passengers in midair. Perhaps aerial lighters will handle its cargo and supplies of fuel, so that the dirigible may cover its long course without landing but with contacts at every important city on its route.

This is a little fantastic for to-day. but what a small degree of progress some such development would represent as compared with that which has been made in the past few decades! The world first began to contract when the clipper ships made their records for fast passages across the Atlantic and Pacific only some seventy years ago. It was thought then that the limit of speedy travel had about been reached. Imagination could not picture such an event as that which we have just witnessed with an equanimity born of absolute faith in the magic of science.

DEVELOPMENTS QUICKLY.

Developments outside the actual field of business but having an important bearing on business prospects are coming along so quickly that there is difficulty in weighing their probable influffence one way or the other. In the main the trend of international affairs has been almost wholly on the side of improving the outlook, although some of these happenings seem to be aimed at the trade welfare of this country.

Settlement of the reparation quesion and the movement toward disarmament and peace are harbingers of increased business security and expanded world trade. The effort to remove the economic barriers imposed during and after the war by many countries in Europe must certainly be regarded as a step toward business improvement. The suggestion of a United States of Europe may get nowhere, but it dramatizes the benefits which would come from fostering a freer interchange of commodities and the elimination of trade jealousies.

In this plan of Europe as an economic unit is seen a threat to this country. No doubt it is a threat if we adopt what are embargo tariffs on many imports: but should any such amalgamation take place it can be accepted as certain that our policies of isolation would soon disappear. On the other hand, the reduction of handicaps on trade would not only aid the nations concerned but would also assist our own export efforts, now so often hindered by indirect if not by direct means.

The industrial and business records of the week were without special feature. The leading steel factor announced a reduction in unfilled orders, which, however, was somewhat larger than expected. Building permits last month were shown to have dropped some 25 per cent., while contract awards are running about 16 per cent. under a year ago. But record carloadings still testify to a large distribution movement, and employment conditions are counted well ahead of last year.

DRY GOODS CONDITIONS.

Reports from various centers agree that the cooler weather in the week stimulated retail trade to quite an appreciable extent and the dullness caused by the hot spell disappeared. However, the results brought forth by more favorable temperatures were not wholly up to expectations. A combination of circumstances was blamed for this. Until school routine is fully under way, it is pointed out that shopping must suffer somewhat. Added to this influence are the uncertainty over styles among women consumers, the fluctuations in the security markets and the rather widespread notion among workers in various lines that slower operations may be in prospect.

The preliminary report on department store sales in August about met expectations. The Federal Reserve Board put the increase at 4.7 per cent. for the country at large, with 288 stores reporting increases and 158 behind on the month compared with a year ago. The Boston and Cleveland districts enjoyed the best gains, with the former 9.1 per cent. ahead. The increase in this district was 5.2 per cent. Only one district, that of Minneapolis, reported a decrease, but it was a heavy one of 8.4 per cent. While the variations are still wide, the showing of the stores last month was less spotty, since all but those in one section averaged better business.

With more favorable results at retail, operations in the wholesale merchandise markets took on a more active appearance. Style uncertainties are still marked and only in the highest grade lines are the new modes reported as fully accepted. In other ranges they are being introduced, but in modified forms, and there is still question whether women will respond to what the fashion authorities are striving to dictate.

LIP-SERVICE TOO COMMON.

With so much being made of science in business, the counsel heard here and there that the craze for modern methods can defeat its own purposes is often viewed as out of date and reactionary. And yet the plain truth is that in many cases the effort to be scientific at all costs results merely in gathering together a mass or data, some of them revelant but some valueless, which without proper pruning and co-ordination mean nothing.

The trouble is that too many business men are eager to render lip-service to what is new or to what is considered efficiency. They have little idea of what they are striving to accomplish to begin with and they wind up after a lot of misdirected energy and expense with little or nothing to show for their work. It is small wonder, therefore, that real scientific progress in business makes such small beadway.

Perhaps some moralist will be able to point out that the hypocrisy which attaches to prohibition enforcement is spreading to other matters. Certain it is that there is hypocrisy and lip--service in the matter of business ethics, trust law violation and not a small part of the advertising and selling that are done. Firms on one hand will revere the rule of good-will and in the conduct of their business disregard every principle warranted to add to their reputations.

This fault of lip-service does not hold, of course, for all, but it is far too common for the welfare of business. And the tragedy of it is that the many concerns addicted to it are actually having more trouble with their imitation services and products than if they operated on the right lines.

DOFFING THE STRAW.

According to a law ranking in severity with the enactments of the Medes and Persians, straw hats may be worn until September 15, but not after. Be the mercury in the 80's, free men must don felt or beaver or silk headgear and render themselves miserable. It is not known by what so-cial legislation this came to pass or at whose initiative it was brought into being. Suffice it to remark that the whole business is ridiculous and that it smacks of the sumptuary overlording that fell upon us early in our history.

Why custom has interfered with the head coverings of man it is difficult to say. No one presumes to dictate when he shall wear an overcoat, cast aside his vest or change his underwear. There is no unwritten law affecting the demonstration of low shoes or any other kind of shoes. Who will dare to stand up and demand that we shall wear woolen socks or a green tie or a

diamond in our shirts? Lives there a coterie to decree that we shall carry pink pocket handkerchiefs on Sundays and a malmaison in our buttonholes every Tuesday? Why then, do we meekly accept the tyranny of straw hat dictation?

There is peace in our country at this time and the harvests are being gathered with rejoicing. But the New York man and the men of other great cities in these United States must feel rebellion in their honest hearts at a season when unprecedented heats have beaten upon their devoted heads. If on September 15 the thermometers register anything above 80 degrees Fahrenheit we hope that New Yorkers at least will show enough courage to wear any hat they please and set usage at defiance.

TWO-FOR-FIVE POSTAGE.

There comes out of Washington another warning that something may happen to the postal rates. This time it is the first-class mail that is in danger of increase, on the official assumption that such correspondence can best carry the burden. Postal deficits have mounted so steadily and considerably that a business administration can scarcely ignore them, and Postmaster General Brown is seeking reasons and remedies. The suggestion has been made of a 21/2-cent rate for letter mail, together with sensible economies in the department, to bring the post office back to an approximate business basis.

It is suggested that there is small difference between 2 and 2½ cents to the average consumer, even though the fraction means millions to the Government. It might even be urged that two stamps for a nickel would be an actual convenience in calculation and making change.

But there will undoubtedly be widespread protest over any such increase. People found the 3-cent war rate burdensome, and England still does so. Somewhere behind the popular protest against increases in any postal rate is the general conviction that they are intended to pay for inefficiency and abuse of privilege at Washington. While the franking right is still allowed to verbose Congressmen who glut the mails with tons of matter which few of their constituents trouble to read, the average citizen will show small enthusiasm for new denominations in postal stamps on his personal and business correspondence.

It is easy to do what one likes to do. A man who enjoys his work achieves more successes than do less happy workers, and with each victory comes increased zest for the attainment of still greater objectives. Pleasant work is stimulating, while uninteresting work is fatiguing. Thus it is that men who are in their proper fields of endeavor find their work growing constantly more engrossing as the years roll by. Consequently. the first thing I look for in a young man is the aptness, the fitness, the liking for the particular line of work in which he is seeking success,

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Heading South on U. S. 131 Saturday our first stop was at Cutlerville, where I was handed a renewal check signed D. Hoolsema, instead of Ed. Hoolsema, as heretofore. Was informed that Dick had purchased the stock of his brother, Ed., who is now pastor of the Bethel Reformed church at Moline.

At Moline I was interested in the story of the volunteer fire department. told me by the junior partner of Rose & Son. The department was organized over twenty years ago. It began with the old-fashioned hand rail pump. Later a ford truck was purchased and the pump installed thereon. The truck also carried 250 feet of hose and a 40 gallon tank of chemical, with supplies for recharging. The department has held itself in readiness to respond to any call for assistance within ten miles of town. Now the apparatus is being negotiated for by a nearby town. In case of a sale being made, the Moline boys will purchase a Chevrolet truck and a booster pump, which will be much more effective than the present equipment. A committee from the department visited Charlotte, Nashville, Hastings and Vermontville last week, inspecting the equipment provided for rural use in those towns. As Moline is not an incorporated village the department has to depend on voluntary offerings for the purchase of new equipment. The farmers thereabouts are very appreciative of the service thus rendered them in time of need and many of them make annual contributions to the cause, because they realize that the department saves property worth thousands of dollars every year.

Found the new cement pavement from Plainwell to Otsego all completed and open for travel except two or three blocks in Plainwell. The grading and paving appears to have been well done, but I cannot help thinking that one or two curves which disfigured the old road way should have been straightened out.

I asked Roy Eaton, of the department store, how Otsego was doing this year. "Fine,' he replied. "We have erected four or five new brick stores and are creating a Masonic temple which will be a credit to the town and the fraternity." Few towns I visit possess so imposing an appearance as the main street of Otsego in the business section.

During the ten years I served the Mac-Sim-Bar Paper Co. as a director I made regular monthly visits to Otsego and came to cherish a high opinion of the progressive spirit of the town. The death of George E. Bardeen was, of course, a great blow to the community, because he was always first and foremost in every movement which tended to improve the standing of the town, morally, materially or financially. I recall that whenever I happened to be in Otsego

for an evening and wanted a word with the great paper magnate I could nearly always locate him at the fire engine house, playing cards with the firemen.

I mention this circumstance to show the simplicity of the man, who never permitted the possession of a large competence and the carrying of heavy responsibilities to cause him to lose his interest in the average man.

At Plainwell I was sorry to learn of the illness of Mrs. Smith, wife of Amos C. Smith, the local dry goods dealer. Mrs. Smith is threatened with T B. and is taking the rest cure at the home of her son in Grand Rapids.

A new bridge over the race at Plainwell has been completed and will be opened to traffic as soon as the cement approaches are sufficiently cured to be used with safety.

My attention was recently called to a newspaper statement to the effect that W. H. Moran, Chief of the Secret Service Division of the Treasury Department considered that the smaller size currency recently introduced by the Government would be more difficult to counterfeit than the old size currency. As I could not see why this would be so, I wrote the gentleman named in regard to the matter and have received the following reply:

Replying to your note of Sept. 6, you are advised that I must have been misquoted if it is stated that I consider the small size currency more difficult to counterfeit than the old

size currency.

I do not believe it will be more difficult nor easier to counterfeit, but I do believe that it will be more difficult to pass counterfeits of the new small currency into circulation, because of the simplification of design, there being but one design for denom-

The discontinuance of the employment of lines of silk thread in the paper, which had grown to be the main reliance for the determination of the genuineness of currency, and the further fact that this currency being so radically different from any other ever used by the Government, it will naturally be subjected to closer scrutiny in the business world than the old

In giving notes to a stranger be sure and strike out the words THE ORDER OF, so that the note will read, "I pay Mr. Smith sixty dollars." This makes the note so it cannot be sold to a so-called innocent third party and collection enforced by law because the holder of the note is not familiar with the circumstances under which the note was given. This warning would more properly come under the heading of Realm of Rascality, but no matter how frequently I caution my readers on this abuse of giving notes to utter strangers every week some merchant writes me that he has disregarded my warning and is now being pressed for the payment of a note on the third party dodge. I even go further and advise my readers never to give a note or trade acceptance to a stranger, but even that advicegood as it is-is too often ignored, to the later regret, annovance and loss of the maker of the note.

E. A. Stowe.

Agreements Keeping Sellers of Businesses Out of Business.

An incident happened between two business men of a large Eastern city about a month ago which might easily have gotten into the courts, as many a similar case has done before it. Happily it was adjusted out of court, and money and trouble saved for everybody, after both parties involved were made to clearly understand their legal rights and what they would probably get if they went to law.

The case is interesting because the same thing might happen to any business man who buys or sells his business, and unless properly protected against beforehand, and properly handled when it arose, it might come pretty close to causing ruin.

One of these men owned a prosperous retail store in the heart of a suburban section. He sold it to the other man under an agreement of sale which contained the following clause: "Provided that the party of the first part (the seller) shall not re-engage in the same line of business within eight city squares from the business hereby transferred within five years from the date hereof."

Of course the object of this clause is obvious, and I need not discuss it. All agreements for the sale of a business contain some modification of it, if they are wise, but, unfortunately, they do not all contain it in such form that it can be legally enforced. These clauses are clearly in restraint of trade, neverthe less the law upholds them, provided they go no further than to give proper protection to the buyer of a business. If they do go further, they are always set aside on the ground that they represent unreasonable restraint of trade.

In the case I am relating, the seller waited six months and then opened a large store in the same line ten squares beyond the proscribed territory, and if there had been nothing more to it he would have been clearly within his rights. He at once began to solicit within the eight squares, however, in three ways: (1) He advertised cut prices in a paper that circulated almost exclusively in that district; (2) he telephoned his old customers within that district, and (3) he wrote his old customers, enclosing postals on which they could mail him their orders. Goods so ordered were delivered by wagon, but when the buyer of the other business protested, his seller said very confidently that he was not violating the agreement, as neither he nor his salesmen had set foot in the eight squares to solicit business, and he was only delivering orders which came to him voluntarily from people in the eight squares. The seller had a lawyer, and was quite stubborn at the outset, and it looked like a lawsuit for quite a while.

In the end the matter was adjusted and it was agreed between the two counsels in the case that the following was clearly the law governing the matter, and that the court would most certainly decide in accordance with these principles if the matter got that far:

1. The contract barring the seller from a radius of eight squares was

legal and would be upheld. I will discuss a little further on the reasons why this was legal and why others seeking to accomplish the same result are often held illegal.

2. The fair meaning of the contract was that the seller should not go after any of the trade he sold to his buyer.

3. While he was within the letter of the agreement when he opened a store eight squares away, he violated the spirit of it by going over the dead line through letters, the telephone and advertising.

4. Under the agreement the seller had no right to approach in any way whatever anybody within eight squares from his old store, and any orders which he obtained in any of the ways above described were in violation of the agreement.

5. This not only includes the first orders, but all subsequent ones from those customers, even though the subsequent ones may not have been solicited at all. This because the origin of those subsequent orders had been in violation of the agreement.

6. The seller had a right, however, to fill any orders which came to him from people within the eight squares, provided they were brought to him voluntarily, by people whom he had not solicited in any way whatever.

This analysis of the legal phases of

the case-it is almost purely a question of law-is supported by a large number of cases, and would, in my judgment, be the law in every state. The courts everywhere seem to look alike at these agreements by which the seller of a business, or a salesman or solicitor who has built up a trade or route, binds himself to stay out a while. They all look on them as restraints of trade, and they don't like them for that reason. Nevertheless, they realize that without something like this all sorts of outrages would be perpetrated on people who buy businesses, so they reluctantly uphold them when they do not go too far.

A restrictive agreement like this will always be upheld if it binds a party to stay out of business for a limited time, say up to five years, and within a certain territory. What is a reasonable territory depends on the particular case. A country doctor, for example, might have a rambling practice extending over twenty-five square miles. If he sold out, a restriction binding him not to practice again in that territory would probably be upheld. Such a territory would be excessive, however, in the retail case I have described in this article, for the business is a local one, confined probably just about to the eight squares

Agreements that overshoot the mark by containing a clause excluding the seller from re-engaging in the same business at all, or ever, have never been upheld. They are unreasonable restraints of trade, for they go further than they need to to properly protect. Obviously a merchant in the Bronx, cannot insist that the man from whom he bought the business refrain from going into the same business in Brooklyn.

Elton J. Buckley.

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What you learn to-day is what you build on to-morrow; each fact is a foundation stone.

Learn to think and you'll soon learn to do.

Verbeck's Impressions of Agua Caliente, Mexico.

Angeles, Sept. 13-A lot of people coming to California ask me about Agua Calienta, Mexico, and the other day I had a chance to go there with a party of autoing friends. It is located a few miles below the Mexican line, just two or three miles below Tijuana, the "saturation" point for Tijuana, the "saturation" point for Southern California "thirsts." It is really the location of the Tijuana Hot Springs, Agua Calienta being the low down for hot water. It is, in every sense of the word, a regular Monte down for

You know, nowadays, the principal object in life is to make a lot of money, quickly. Los Angeles real estate men tell you that the environs of the City of Angels is the place to do this, but occasionally the dope sheet errs, so the get-rich-quick candidate just naturally gambles a bit and while Tijuaua offers such facilities as wheels of fortune, bungaloo and crap shooting. Agua Caliente is where the class "A" gamblers go to make their millions at faro and roulette. They talk and act in sums like millions because life is short and the pace is swift.

Agua Caliente is a half-hour's drive from San Diego, California, yet, for all purposes necessary, it is as far from the authority of the Government of the United States and the Volstead act, as the jungles of South Africa. And it is certainly a "going" concern—going big and fast. There isn't another place on the continent outside other place on the continent, outside of the U. S. mint, where you see 30 much money piled up before your eyes at one time. Its only rival in the wide world is Monte Carlo, and, in fact, it is generally known as the Monte Carlo of America.

You can quench your thirst there, or increase it, with any form of drink known to the palate-pre-war at that. You can also play any kind of game known to chance. And all the time, drunk or sober, you are safe from the attacks of robbers, the operations of pickpockets or purveyors of knock-out drops, as though you were in your own home in the States, and I am not so sure but what you are much safer. be sure, they have a lot of bodyguards down there, but they are not continuprying into your private affairs and they don't give a fig if you have something on both hips.

Agua Caliente is sure making money now and making it rapidly, and it will continue to do so just as long as Uncle Sam co-operates to the extent of "shooing" victims over the line. There are \$3,000,000 invested in hotel buildings, their equipment, the casino and the beer gardens, and they are making a clean profit of a million a month. You will not see quite so fine spectacle of Spanish colonial archiwhich prior to the eighteenth amend-ment days was a little brown desert waste there now greets the eve a green

All that was necessary to paint this lovely picture was to tap the ample underground waters of the Rio Tijuni in the and water is what makes magic in the desert Delightful gardens tended ceaselessly by Mexican laborers. Clean with desert air, gorgeous and spangled with flowers in hundreds of different

the patios or the open windows. Palms galore, growing like mushrooms.

The hotel itself, is architecturally excellent. The rooms are luxurious. Throughout the grounds are wonderful bungalows. These all go to make up bungalows. These all go to make up accommodations for 400 guests, and by Christmas they expect to have double this capacity. There is nothing shoddy about anything; it is all of the very best. The wealthy traveler will very best. The wealthy traveler will have no excuse whatsoever to make any criticisms. Even the rates are no higher than is charged for similar ac-commodations in the States. Also you are not continually harrassed by the importunities of purveyors of white mule and such.

But gambling-it is everywhere. Not so much by professionals, but by people who are expected to lend respect-ability to the communities from which they came. They come from every-where, belong to noonday clubs, literary societies and bridge clubs and some, no doubt have qualified as ex-perts at horse-shoe pitching. But do they gamble? Well, if I should make the statement that a thousand dollars changes hands every minute, I think I would be well within the confines of

As usual, the percentage is always in favor of the house. The profits of a million-a-month, are not made in hotel operation. Not by a jugful. But the same organization owns the hotel which, necessarily, must make oodles of money.

Then there is the bar which is naturally a big feature of the casino. it was busy every moment, day. But don't think there are any bargain days. Beer, in modest quantities, costs 25 cents the drink and other liquors 50. But they carry with them no undertakers' coupons. When it was busy every moment, night and them no undertakers' coupons. When you figure that in the "good old days" a can of beer set you back only a dime and a "three finger" portion of the harder liquid the same price, it is not hard to understand that Agua Cal.ente activities teem with profits.

For phys.cal exercise one goes to the dog races in the afternoon. It costs a dollar to get in, but you don't mind that because there are also here opportunities for doubling your money including that of betting on the results of the races. If there was anything in these races besides the opportunities for gambling I was not let into the secret, and there thousand or more who had deposited simoleons to get in. The betting booths were crowded but the same could not be said of the grandstand. The dogs were poor specimens, but the race track, when completed, is to

cost a cool million.

Now, if you will look over the prospectus of the hotel you will find prospectus of the notel you will him baths prominently featured, and they are also investing another million in that direction Baths, so luxuriant, that Rome's offerings in compar.son, were but mere "swimming holes." Hot were but mere "swimming holes." Hot water to soak out the sore spots and drinks to put them back.

Here without going to the expense of tipping vessel stewards, or purchasing guide books, you can indulge in the sport of kings and keep out of Fort Leavenworth. And the money spenders were all citizens of the United States, of both sexes. The natives were not allowed to enter any these establishments, except as menials.

Mrs. Mabel Willebrant has been writing a series of articles for the newspapers for which I trust she was well paid. They certainly were, to say the least, copious. But so far as I have observed she has thrown no new light on prohibition, except that in a way she confesses that the most of the statements she made when she was drawing a salary from Uncle Sam, were a species of "overdraft." She freely admits that prohibition does not prohibit, that the bootlegger, the highjacker are the natural offspring of pro-hibition and that the several states which have no enforcement acts have nullified the eighteenth amendment. Of course there may be something behind the curtain with which the public is unfamiliar, which may be the reason why a lot of folks are of the opinion that Mabel is a poor loser.

Down in York State a railroad company sued a Lizzie motorist for butgrade crossing and buckling the cow-catcher. It is true the auto was some-what rumpled in the meeting, but the

company insisted that the autoist was to blame and recovered damages in a court. Here is another slant at our increasing tragedies. If the railroad companies make a practice of suing the reckless motorists who seem to spend their spare time trying to butt trains off of tracks at grade crossings they may eventually be tamed. fact that their own automobiles are sorely mangled should not relieve them from responsibility. The poor engineer is on an iron track and cannot get out of the way.

In the rocking chair marathon which raged in Chicago, the contestants had to stick to their teetering for fifty minutes of every hour. Except for this there could be no stoppage for a snooze. There were fifteen contestants at the start and they had to do more than just sit—they had to keep the old rockers in motion to get the first prize and share in the gate re-ceipts. When they get around to a lazy man's tournament-to find who stay in bed the longest, there sure will be a lot of competition.

One California railroad received \$15 from a man whose conscience tortured him because he snitched a couple of years from the age of his child when he was paying its fare. If this gets to catching the railroads may to operate their trains on this one source of income, for a lot of the angel children I have seen traveling on half-fare tickets would be benefited in appearance by a shave.

Frank S. Verbeck.

Hat Brims Have Drooping Lines.

Hemlines droop to the back in the new Autumn frocks and, quite properly, hat brims pursue the same picturesque course, heightening the "bird silhouette" which is to be desired of all women. Each brim turns jauntily back from the face in one of the infinitely varied ways in which all manage to attain this same line and yet seem individual. At the side the brim must give width as well as originality. but at the back it is content merely to be long, so that it may discreetly cover any straggling, growing bob and yet not interfere with the large fur collar. Even the numerous turbans of the season are long at the back to cover the hair.

Much has been written of this new off-the-face line, but less attention has been drawn to the unusual characteristics of the crown which, this season, is so shallow and close-fitting that often the lining must be omitted and a little binding of ribbon substituted. This skull-cap crown is then further abbreviated, in some cases, by being cut away in front to heighten the arched line over the forehead.

Soleil or felt is the material most often chosen for the new hat and luckiest of all is the chapeau in reversible vis-a-vis, for it combines both soleil and felt in one, the brilliant soleil side appearing generally in the crown and back brim with the upturned brim at front allowing the more becoming soft felt to frame the face.

More distinctive yet than the contrasts afforded by a vis-a-vis are those obtained by the use of flat fur incrustations on soleil or felt. Galyak and caracul, being flattest, are the two furs best adapted for this purpose. In a quaint little bonnet from Marie Christiane a large circle of the fur made up the back of the hat and continued down in under the framing

brim to make earlaps, a thoughtful provision for Winter comfort.

For tailored morning or sport wear there is a whole range of neat wrapped turban effects in tweeds, tricots, wool lace jersey and kindred materials, designed to match and complete the costumes in the woolen fabrics. A bit more formal are the wrapped turbans in double-faced satin ribbon, allowing of inspired color combinations.

The more exclusive houses are talking of velvet hats for later in the season. This hat requires exquisite hand tailoring to be effective and that alone insures its scarcity. Only the finest panne or Lyons velvet is being considered.

It is significant, this division of hats into morning, formal afternoon, sport, and so forth, and is due primarily to the fact that trimming is once more being used. This is not trimming in the sense that it was once known, a complicated decorative scheme compounded of ribbons, buckles and towering ostrich feathers, but trimming for all that. Discreet bows of velvet ribbon to brighten the felt hat, a cluster of ermine tails on a chic black hat or, most frequently of all, a brightly colored flat feather brush springing out at right angles from the side back of the hat. It is significant that these brushes complete the background for the face rather than lie against the cheek as formerly.

Altogether, the Fall and Winter fashions from Paris launch the new period with a return to opulence in fabric and trimmings, and to feminity in the curved and longer lines of the silhouette The persistence of gloves as essential accessories to all costumes for day time and for evening is a detail that reminds the spectator of the intended revival of formal elegance.

Caution Buyers on Long Skirts.

Buyers who may be overenthusiastic about the longer skirt mode are having a check placed on their enthusiasm by retail merchandise managers. Few orders, except for evening wear, are being passed by the merchandise executives which call for a radical addition to skirt lengths below the knee. Two inches appear to be the favored increase. The attitude of the merchandise managers is designed to prevent too hasty jump from the short to the longer skirt which might have an adverse reaction from a retail standpoint. The process of a return to longer skirts must be gradual in order to be profitable.

Sterling Silver Favored For Fall.

A marked return of sterling silver to popularity during the Fall season is predicted. This is expected to be particularly the case with respect to hollow ware, re-orders for which have been developed during the last sixty days. Pewter merchandise, in both plain and polished finishes, continues to hold a certain place in wholesaler's lines, but it has been affected somewhat by the keen price competition which has arisen. This has led to a trading-up policy on the part of specialty and gift shops which is said to be meeting encouraging support from consumers.

The Spirit Behind Individual Ownership.

As the smoke of battle between chain and independent clears away facts about their relations emerge which were not at first plainly seen. The most significant of these is that, except in one respect, neither side possesses advantages inherent to itself which the other cannot adapt with useful results. The exception is the spirit behind individual ownerthip. The chains got their start by cutting price on staple goods. They offered bargains in wellknown articles, well known because of advertising. These bargains were used as leaders to attract customers. Independents, taking their cue from enemy tactics, began to do the same, so that Nationally advertised brands are now sold in many independent stores at chain-store prices, a fact which the Federal Trade Commission is only now beginning to discover. The so-called voluntary chain was the next step. It was predicated on the idea that mass buying had given the chain the whip hand, but could easily be brought to the service of the independent. In some cases groups of retailers were assembled to employ groups of jobbers as their exclusive buying agents. In others the operation was put on a mutual basis. In the Philadelphia marketing area the Frankfort "chain" has been notably successful in the latter field. It embraces some two thousand grocers carefully selected for financial ability, volume of business and general character. Outwardly these stores have every appearance of members of a first-rate chain system. Their aggregate buying power is sufficiently large to give them command of the most favorable conditions. Each member of the whole body has the benefit of the experience of all. And, each being in charge of an independent owner, their businesses are pushed with a degree of energy and selfinterest which the mere store managers of the chains cannot be expected to emulate. 'Chains' of this character, not well known in the East, are numerous in the Midwest and most of them are thriving. The other outstanding fact is very simple and self-evident, yet in the retail trade it seems only now to be coming under general observation. We refer to the obvious truth that in business transactions the buyer gets, as a rule, what he pays for and no more. The chains have grown strong because of their discovery that many people will jump at the chance to buy goods and little else on the side. independent is learning that there are still many other people who prefer to pay also for a maximum of convenience and style in the shops they frequent. Prosperity

tends to increase the number who give luxury a thought.

Frank Stowell. Pearls Still Modish.

Pearls, real or imitation, have an infinite charm that has saved them from fashion oblivion some few times since the beginning of history and seems about to save them again. In the past seasons here attention has strayed to more faddish ornaments, but Parisian society has never swerved in its devotion to the flattering pearl. The French couturiers each season have brought out new designs in costume jewelry, all of which Paris examined eagerly-but continued to wear pearls. Her faithfulness is a notice that America has at last taken to heart, and once more pearls are to be a featured fashion.

Such recent versions as the multistrand seed pearls or the sun-tan necklaces are not the mainstay of this new vogue either; rather it is to be a revival of the best models evolved three, five or seven strand graduated necklaces in the place of honor. The three-strand type has been given a new interest by having its fastening set at the left front of the neck. This provides an opportunity for elaboration of the clasp, which has now become an affair of baguettes, rhinestones and frosted crystal, an inch and a half in length, with a circle of the

during the past ten years with the

stones and frosted crystal, an inch and a half in length, with a circle of the sparkling stones hinged between two rectangles. Pendant from this gorgeous piece of modernistic art is a six-inch shower of graduated pearls. Sometimes there is a rhinestone-set station on each side of the neck, in which case the shower is omitted.

Seed pearls in basket weaves imitating the pearl lace of the Louis XV era make most picturesque necklaces. These are woven in an inch-wide lacy design that lies flat about the base of the neck as a little shaped collar of lace might lie.

Work and worry don't mix.

Nightgowns Are Coming Back.

The trend away from "sleeping" pajamas toward nightgowns which has been reported in the lingerie trade this Summer may be even more definite for Fall, if a report from Paris can be taken as a guide. This said that the current demand for the better-grade garments there favored nightgowns by about 60 per cent. to 40 per cent. The call for "lounging" pajamas, on the other hand, gives promise of strengthening as the Fall season advances. This applies particularly to three-piece models made up of novelty jacketsfrequently of printed or ombre velvet; side-buttoning, wide-legged trousers of a more staple material, and contrasting blouse. The favored trousers are 12 to 14 inches wide at the ankle. Some of the more expensive models feature metallic cloths in the jackets. Most of the jackets are in high colors, with the shade of the blouse con-

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THE WAKE-UP FOOD

FINANCIAL

Success Means Self Denial and Self Control.

"The present day problems in banking demand clear, independent thinkers, unbiased by personal prejudices and receptive to new ideas," said Solomon Levitan, State Treasurer of Wisconsin, in his address before the Milwaukee Chapter of the American Institute of Banking, Tuesday evening of this week.

"Bankers have the same problems of competition, labor and profits that other business men have, but they have an additional responsibility to the community. The banking business is a public trust and upon its successful operation depends the financial safety of individuals and corporations.

"The banker must be conservative, yet he must adjust his methods to meet the ever changing economic conditions. It is here that the blending of young ideas with those of longtime experience is most valuable. It takes the tried judgment of the older bankers to balance the zeal of the younger members of the organization in their application of what they consider improved methods. The readiness to accept new ideas is an essential part of progress, but an ability to discriminate between the practical and the purely visionary is also essential. Most bankers of to-day have worked up to the top of their profession without the aid of special training. Take, for example, men like Mr. Kasten and Mr. Puelicher in your own city, and Mr. Paunack, of Madison, they all worked their way up from the bottom and are the heads of institutions of which any city may be proud. If these men have accomplished what they have without special training, what may we expect from you as members of the American Banking Institute who have the advantages of scientific training?

"Opportunity ever lies in wait for you, but you must be alert to see it. The head of a bank cannot do all the work himself, he must depend upon you. You are as much a part of the organization and as necessary to its efficient and harmonious operation as are the little wheels in a clock to its keeping correct time. Though the returns may not seem large at first, remember you are not working by the week or month. You are laying the foundation for a life work. You may have a bank of your own some day. Even the help of the American Institute of Banking does not take the place of experience. Young people must have the actual experience to develop soundness of judgment.

"Bankers know what the temptations in a bank are and they keep a close watch on their employes. They even employe detectives to watch your habits and how you spend your time out of banking hours. If you drink and gamble they know you are not as strong to withstand temptation as those who are free from these habits. You cannot do everything your young desires dictate. Your promotion depends on your habits, your courteous treatment of customers, your efficiency

and, above all, your honesty. Success in banking means self denial and self control You learn that the best interests of your employer are your interests and it is your duty to protect them. When you give your best service to the bank and to its customers, you are serving yourself best.'

New Plan on Stock Dividends.

What E. H. H. Simmons says in his statement to-day regarding stock dividends is in effect that the Exchange will now open its doors to applicants paying dividends in stock, but that the accounting methods must make clear to stockholders in full the book-keeping procedure.

Years ago a prominent stock listed on the Exchange began paying dividends to its stockholders in the form of shares rather than cash. In more recent years the policy has become more and more popular with companies desiring to keep their stockholders happy and at the same time plow surplus funds back into the property. Experience has taught that in companies enjoying a strong growth element the stockholders benefit in the end if cash that otherwise might have been paid out as dividends can be turned to work for the company. Without minimizing the attractive features of the plan, the Stock Exchange wisely has seen that unless thoroughly understood by the stockholders the scheme presents possibilities for abuse.

What the Exchange now seeks therefore is a more uniform practice with regard to the book-keeping operations in connection with stock dividends and still more full and wide publicity regarding these methods to stockholders. The stand is one that must indeed command respect. In feeling its way gradually toward a set of rules that will permit listing of companies that pay in stock dividends the officials stamp themselves as men who recognize the trend of the times but who mean to protect innocent stockholders.

Very rightly, too, the Stock Ex change differentiates between the problems that arise in connection with the payment of stock dividends by declaring companies and the manner in which these dividends are accounted for when received by investment trusts or holding companies. With regard to the latter current practice varies all the way from a policy of ignoring stock dividends in the income account of receiving companies to a policy of taking them into the income account whether the stock dividends have been realized upon or not at the full market

What the final policy of the Exchange will be the officials themselves do not now pretend to know. For the present apparently the Exchange will "go no further than to take the position that it will raise no objection to the method by which investment trusts, holding companies and others account for stock dividends received by them and not realized upon, provided there is the fullest disclosure of the procedure adopted, and provided that these are not included in the income accounts of the receiving com-

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panies at a greater dollar value per share than that at which they have been charged to income account or earned surplus account by the paying companies. The manner in which receiving companies account for stock dividends received by them and realized upon during the period under review is a matter which the committee will pass on in connection with each specific instance."

Paul Willard Garrett. [Copyrighted, 1929.]

Loans Up a Fifth This Summer.

This summer's rapid expansion in funds borrowed by members of the Stock Exchange to finance security operations gradually is bringing nearer the \$10,000,000,000 goal set not long ago by a shrewd market operator and that at the time seemed a fantastic prediction indeed.

Yesterday's report by the Stock Exchange reveals a \$407,825,132 rise in such ioans for August to a new high at \$7,881,619,426. Month by month the summer's bull market has swelled the volume of funds borrowed by members. The total now stands virtually a fifth larger than it was at the beginning of June. It is 55 per cent. greater than at this time last year. And yet nobody can reckon that this tremendous rise in leans has come entirely within the last three or even the last twelve months. Actually it has been going on for years.

At the end of May, 1926, when the market had attained something of an equilibrium after the setback early that year the total volume of Stock Exchange loans stood at \$2,707,000,000 The level was looked on as abnormal then. Without here endeavoring either to justify or condemn what has happened it is interesting to note that from a point that was regarded high three year ago mans have continued to expand steadily. They now total nearly three times the volume of the earlier date. Where the rise will lead? Whether the situation is sound? How long the country can support so huge a volume of borrowings of this character? These are all questions that the financial district began to puzzle over long ago. The answer does not seem any clearer now than it was in 1926.

The reason among others that this unprecedented expansion in loans has not aroused more concern is that with the jump from \$2,707,000,000 in Stock Exchange loans to \$7,881,000,000 there has been no real disturbance in the ratio of loans to the indicated stock values. Loans have risen fast but stock values have risen faster. Consequently even in this summer's bull market there has been no perceptible change in the relationship of total loans to total values. Indeed the last reported ratio was lower than that for March, 1926, at the time of that year's memorable break. This all has made the financial district come to watch more closely the relation of loans to values than the growth simply in loans.

Time was when the volume of demand loans stood somewhere near that of time loans. The day has passed. As recently as early 1928 the former represented funds in the amount of

three billions whereas the latter represented funds around a billion. On September 1 the total in demand loans stood at \$7.161,977,972 as against only \$719,641,454 in time loans. Obviously the attractive rates available for money on call have encouraged lenders to turn their funds into portfolios of that character. Frequently the rates have been higher there than those offered on time, and of course the lender has thus kept himself in a position to withdraw his funds readily.

Paul Willard Garrett. [Copyrighted, 1929.]

Banner Year in Corporate Earnings.

A 25 per cent, increase in net corporate earnings for the third 1929 quarter now is set as the probable improvement over the corresponding period a year ago that may reasonably be anticipated.

Early this year the prophets thought that 1929 comparisons with 1928 would become progressively worse even though business held up. The theory was that since last year started from a relatively low level and turned higher month by month industry would find it more difficult in the final half of the year to show improvement over 1928 than in the first half. This fear has been subsiding with the continued assurance of excellent earnings.

A new tabulation of the reports of 515 representative industrial corporations prepared by the Standard Statistics Company, Inc., shows that net earnings ran 40.5 per cent. larger in the first half of 1929 than the year before. If the flow of profits continues at anything like the recent rate 1929 will go down in history as the most prosperous year in American industry. When the forecasts for this year were drawn up around January 1 few indeed ventured the prediction that 1929 earnings would run larger than the 1928 record.

The more complete tabulation bears out the conclusion that these large earning gains reflect an improvement for most branches of trade. Standard finds that twenty-two branches of the thirty-two investigated shared this improvement in the first half of 1929. Those making the best gains were automobile parts and accessories, copper and brass, electrical equipment, household products and supplies, machinery, mining and smelting, office and business equipment, oil, railroad equipment, steel and theaters. The apparel, leather and shoe and paper industries suffered a reduction from a year ago.

While neither the public utility nor railroad corporations enjoyed so substantial an increase in the first half as the industrials they nevertheless made good gains. The thirty-three public utility companies that have reported to date earned 12.8 per cent. more in the initial six months than a year ago. The forty-nine railroads that have reported made 36.5 per cent. more.

That the third and final 1929 quarter will bring gains over 1928 comparable to those registered early this year nobody expects. What does now seem probable is that in both the remaining quarters some improvement will be shown over the high levels of a year ago. He was an optimist indeed that



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predicted this at the beginning of the year. Fundamentally, of course, it is this steady flow of good corporate earnings throughout a wide variety of industries that is the basis for confidence in the stock market.

> Paul Willard Garrett. [Copyrighted, 1929.]

Industry Gets Funds in Market.

Those who took fright at the Babson pronouncement will find comfort indeed in Bankers Magazine this month where David Friday puts forth in simple language the theory that industry itself is responsible for the growth in Reserve credit so widely if unintelligently discussed.

While 1929 has been distinguished for its rapid expansion in commercial loans these have nowhere nearly kept pace in the last two years with the growth in security loans. Since the middle of 1927 the latter have increased twice as fast as the former. That is what worries the Reserve. It forms the basis for confusion regarding the market. Industry has gone forward since 1922. All indices show its progress to have been marked. Yet commercial loans which formerly reflected the flow of funds into industry with reasonable accuracy have risen only a third since that deflation year. Where has industry been getting its funds? Can it be that it is drawing funds through security loans which in the same period have doubled?

As David Friday says manufacturing and merchandising concerns have been listing their stocks in large numbers of late and to an increasing extent these corporations have been raising their funds through the sale of stock. "Since these corporations now get the credit they need by issuing securities," he adds, "they do not need to borrow as much as before through the expedient of commercial loans. In this shift in financial practice we have the explanation of the change in the nature of our banking assets.

"The fact that total loans have expanded only at the same rate as industrial production raises at least a presumption that the total credit which is being created by bank loans is going into the support of industry and trade. The difference between the present and a decade ago is that credit is flowing by a different channel. The fact that the lines of business which were large commercial borrowers at that time are the very ones who have listed their stocks on the organized exchanges, would naturally lead one to expect the change in banking resources which has taken place.'

Although not entirely clear yet anparently to the Reserve this drift of funds into industry through the channel of security loans is pretty definitely indicated by the presentation of facts by Dr. Friday. The thing has been accepted as fact in the financial district for some time. What this interpretation does of course is to take away much of the sting that formerly was felt with the growth in security Paul Willard Garrett.

[Copyrighted, 1929.]

Not all who have power have wisdom.

Money Flow Not Regarded as Signal For Another Squeeze.

Yesterday's flurry of 10 per cent. money is not regarded in the financial district as signalizing another money squeeze any more than last week's flush of 6 per cent. funds was accepted as a true indication of conditions.

The return flow of currency from other districts has been relatively slow this month. Indeed since July 10 when the new currency bills were issued the volume of outstanding currency has been somewhat larger than that a year ago whereas earlier in 1929 it had been smaller. The effect of this is plain. With the volume of outstanding currency inflated a condition of greater firmness in money is automatically created. This basic change has contributed toward firm money

Meantime, of course, the Reserve reports show that the demand for loans has continued heavy. Since the New York City banks are in debt at the Reserve they have been somewhat cautious in extending themselves. Aside from the heavy demand for loans on securities the market has witnessed a big demand this season for commercial loans. The combination has naturally tightened money.

With the approach of mid-September money normally eases temporarily in connection with the increased supply of funds made available to the market in anticipation of tax collections and in connection with the Treasury financing. Right on the 15th temporary ease ordinarily is felt. Immediately following, however, the tax checks are taken up and as these funds are drawn off rates tighten again. Yet the swing from high to low over these tax periods is not always important.

It is interesting to recall that the volume of transactions conducted by the Reserve banks for the Government at this time last year was unusually large but induced no great change in money rates. Around September 15 a year ago money was easy for a brief period and then became firmer around September 19 but the settlements brought no drastic fluctuation

What the financial district expects, therefore, is that money will remain firm so long as the demand for funds from industry continues to mount and so long as the demand from the market persists Yet the tacit understanding among leading bankers to keep funds generally stabilized still holds. Consequently it is not anticipated that the money market in the immediate future will witness any sensational change in rates such as it experienced last spring. The Reserve has indicated its intention to buy bills this fall. Presumably it will endeavor to supply funds needed by industry at a stabilized rate.

[Copyrighted, 1929.]

A Business Man's Philosophy.

Nervous people often wonder how anyone can stand or sit in one place all day long performing a routine operation, such as pasting labels on

Many people, we are told, thoroughly enjoy this type of work and prefer

it to a task which involves variety of activity, forcing them to use their heads

This just goes to show how difficult it is to put yourself in another's place.

Whiting Williams, a writer who worked as a laborer, says that workers do not remain on unchanging jobs unless they are suited to the work. The endless repetition permits these people to let their minds wander off into beautiful day dreams. "Wisecracking" is common among such workers. They enjoy a mental freedom that seems most pleasing.

William Feather.

We are prejudiced because we don't

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MUTUAL FIRE INSURANCE

Careless Use of Naphtha, Gasoline and Benzine.

Naphtha, gasoline and benzine have been the cause of more mysterious and disastrous explosions and fires in the home than any other agency of destruction, and the record of naphtha and gasoline in the home is a story of sadness and misery—homes broken up, disfigurement and maining of the human form. principally women and children.

The early lamps, using kerosene that sometimes approached gasoline or naphtha in its volatility; the use of kerosene and gasoline for speed in lighting coal stoves; the gasoline stove over which the housewife labored to get out the family meals, all have lighted their way along the highway of progress in flames; but these uses are of a passing age in the large cities, and now naphtha seeks new ways to put its blight on the home.

To-day naphtha, driven to the outskirts and rural districts in these tragic guises of its flaming youth, seeks a new cultured role in the big cities, just as deadly, but more insidious; i. e., the cleaning of garments in the home. Here its peculiarities as a grand actor in the drama of the fire menace show themselves in an almost temperamental way, but when these peculiarities are understood, the gasoline hazard is revealed as a terrible ogre that should be tied outside. These are some of the characteristics reduced to science:

Naphtha will flash at any temperature above zero.

One gallon of naphtha evaporates into 1600 cubic feet of vapor, and equals 75 pounds of dynamite in this condition when it is mixed in the right proportion with the air.

The range of explosibility varies from 5 per cent. to 20 per cent.

When it is not in a condition of explosibility, this vapor can also flash and burn with disastrous results.

This vapor from the liquid gasoline settles and stratifies, seeking the lowest levels, and travels in an invisible stream along the floor to some open flame—a cloud of vapor so sensitive and dangerous that it can be exploded by a spark from a cat's back.

The most hazardous peculiarity or characteristic of gasoline or naphtha is its ability to build up static electricity by flowing over or coming in contact with other materials of a solid nature, and then discharging this charge with a spark that ignites or explodes its own murderous vapors.

Most people have noticed at times the light spark with its snapping noise that sometimes comes from the hair when combing it with a rubber comb; or the rubbing of hard rubber on silk. This collection of static electricity is more intense when the atmosphere is clear and dry. Static electricity is caused by the intimate contact between different materials with or without friction; the best mediums are two non-conductors. A conductor such as metal of iron, and a non-conductor such as gasoline, have the same ability to build up electrical charge. A charge of static can be built up to such an

extent, by this method, that after shuffling your feet across a rug you can light a gas jet by a spark from your knuckles on a clear, dry day.

In factories where hazardous operations are being used, or there is considerable highly combustible materials, such as gasoline or cotton, etc., the machinery is grounded to carry off the static electricity that may be built up, and thus lessen the fire hazard. The humidity of the room is also kept under control in order to reduce the accumulation of static in machinery, because the energy of static electricity varies with the moisture content or humidity of the atmosphere—which is only a human trait.

It has been proved that friction is not necessary between two materials to form a static charge. If a glass rod is covered with a shellac or varnish and then peeled off before it completely hardens, the varnish will be found to be highly charged.

A belt or a wooden pulley which does not slip builds up this electricity to a high degree, proving that friction is not necessary. All that is required is intimate contact and a sudden separation of two different materials. In this way the washing of garments in naphtha is subject to this danger, especially silk and wool. These two materials can be highly charged by the swishing and rubbing of them in naphtha or gasoline, and it is a very serious menace to life when used, especially in the bath room of the home.

To illustrate that this is a real threat against life and property, approved hose on a gasoline pump has a lining of metal to carry off this charge to the ground. If you will notice, every gasoline tank truck that travels over our city streets and roads has an iron chain hanging from the tank and dragging on the ground to carry off this charge of electricity that is being developed by the swishing of the gasoline inside of the iron tank.

Fires have started by pumping from a gasoline pump into a five-gallon metal can that had a wooden handle which insulated the charge in the can, and when it built up enough, which required only the pumping of one gallon, a spark developed and ignited the gasoline.

Gasoline should not be strained through a fabric, because this can develop static electricity.

Static electricity is the cause of many mysterious fires where there was no apparent open flame to blame. Numerous authorities in the larger cities have compiled statistics concerning the number of people that have been killed or injured by using naphtha, but I hesitate to quote them because the number seems so large.

Those who doubt the seriousness of this hazard, and cannot get themselves to believe these peculiarities of naphtha, can make some of these simple experiment, keeping them under laboratory control, but don't try it on the cat; you might get quicker and better results with a tiger.

John O. Hardwicke.

Most of us fail because we're too lazy to try.

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WILLIAM N. SENF, SECRETARY-TREASURER

THE SYNDICATE SYSTEM.

It Tends To Make an Empire in Business.

Chapter One-Centralization.

Perhaps the most outstanding characteristic of the syndicate system is its inevitable centralization. This is the deciding earmark; it is the dividing line between the syndicate system on one side and the independent system on the other. Nor is it a coincidence that centralization is the inevitable characteristic of the empire. It is here as well the deciding earmark; it is here, also, the dividing line between the empire on one side and democracy on the other.

Study the physical structure of all empires and you will find that centralization was the vital movement which brought every one of them into existence. Egypt, Babylon, Media, Percia, Greece, Rome—every one of them became such solely through the centralization of their component units into one solid unit, with all arrows pointing toward the ruler's palace.

Of course, someone is bound to ask questions: What about democracy as it exists in the United States? Are not our forty-eight states fused together into a solid unit, with a central capital? Yes. Do we not declare that in "Unity there is strength?" Yes. Then, where lies the difference?

The distinction is simple. In our democracy, we have forty-eight states, each ruled by the people of all classes, vocations and stations in life. These forty-eight states, each with its composite populace in power, are united in a common Federal Government, making all Americans of one class, vocation and station, so far as the function of government is concerned. A wealthy man is no more preferred than a poor man as a leader; a lawyer of no more influence than a farmer; a social pillar of no more consequence than a recluse. In the empire, it is quite different. Eligibility of the individual to participate in affairs of governmental control has always been regulated directly according to his position, calling or station in life.

There is another distinction, which more vital. Under the democracy the central capital is established for the common betterment and welfare of the various states-a clearing house, if you please, in which the states meet to work out their own common affairs of mutual government. In the empire. the contrary is true. States are states only in name; in reality only vassals. Whereas in the democracy National Government is maintained for the states; in the empire, the states are maintained for the stability of the National Government. In the democracy rulers are placed in power for the welfare of the individual layman in whose hands the final powers of government lie; in the empire the individuals are placed in subjection for the greater power and security of the ruler, in whose hands the final powers of government lie. In the democracy, the individual is dictator and the rulers are subject; in the empire the ruler is dictator and the individual is subject.

Let us now see what is revealed in the modern trend, simply by transposing this analysis into terms of business instead of government. Place the syndicate in the position of the empire and the independent in the relative position of the democracy and note the parallel.

Under the independent system any central office serves only as a clearing house, maintained and operated for the betterment of the individual participants. Under the syndicate system that central office becomes the seat of authority and the main objective, with the local institutions serving only to increase the powers and profits of the central office. In the independent system, all central functions are created by the individual; in the syndicate the individual is established, employed and directed by the central office. Surely the parallel, so far as physical structure is concerned, needs no further extension as to details. The perfect register is apparent at a glance.

Now to study the empire and the democracy as to their respective functions.

Under the empire, all territorial growth is made for the purpose of vassal annexation. Under the democracy expansion has always grown out of the larger power exerting a protective influence over a smaller neighbor, with the consequent request from the protected one to be admitted to the union. Extension of the empire is executed by force; extension of democracy is necessarily by invitation. The external policy of the empire is invariably aggressive; that of the democracy is protective.

Armaments of the empire are always proportionately greater than those of the democracy, for the reason that the wars waged by empires are largely of an aggressive nature, while those of democracy are protective.

The attitude of the empire toward its neighbors is more likely to be that of respect for the larger and contempt for the smaller, while democracy is fearless of her superiors and solicitous of her inferiors.

Note the parallel in business. Gigantic interests extend their activities into distant territories from headquarters, solely for the purpose of taking over local operatives and making them subject to the disciplines of the home office. Under the independent system central services offer extension of their functions to outer territories where they believe them needed, standing at orders and subject to the dictates of the local operator.

Protective means which are employed by independents are taken by the syndicates and used for aggressive purposes. The independent is called upon to be fair and unprejudiced toward his rivals or competitors, fearing not the big ones, neither ridiculing the small ones. The syndicate, on the other hand, constantly seeks to eliminate competition by annihilating those rivals who are weaker, while it merges and allies itself with its equals and superiors, lest it be annihilated.

Diplomatically, the difference between the empire and the democracy is a study in itself. Briefly, it may be said that empires have been noteworthy throughout all history for their secret treaties and resorts to trickery and deception. Even we folks of 1929 recall the record of a modern empire which openly treated its supposedly honorable agreement as "scraps of paper."

In business, the parallel is perfect. The known mergers and trade alliances are only a hint as to the multitudes of secret agreements in existence throughout the country. Every trick known to scheming minds has been written into the records of big business. The story of syndication in commerce reeks with tales of broken promises, cowardly ruses and successful campaigns of secret pressures which are proven true beyond a doubt. Such a chaotic state is not only inconsistent with a truly independent system of trade, but absolutely impossible. Under the independent system, the patron knows at all times with whom he is dealing; but, under the syndicate system, no man in business can possibly be sure of the identity of either his friends or his enemies. Where is that merchant to-day who has not at some time thought himself safely entrenched in a business friendship, only to find that he had been betraved into the hands of the enemy? An illustration needs only be named to be understood. For instance, the National Grocer Co., which used its independent "R" grocers for tools to a selfish end.

Now let us discuss the last and most condemning piece of evidence in this division of the case!

In the empire all taxation is tribute, paid by the subject for the lavish endowment of the ruler's court. The subject has nothing to say about it. Two courses are open to him—obedience and poverty or rebellion and annihilation. In democracy taxation is the individual contribution of the sovereign citizen as his share in the expense of maintaining his own government. If it becomes excessive, his solution lies in a peacible course. He simply votes in another administration whose business it shall be to reduce the costs of government to suit his will.

In business, profit is to trade what tax is to government. Under the syndicate system, once it dominates the land, the individual has but two courses open in the face of exorbitant prices and excessive profits. He may pay them to his own impoverishment or he may refuse to buy—and starve. Under the independent system, should one source of supply become outrageous in its demands, competition makes it possible for him to buy elsewhere, thereby "voting in a new administration."

As regards the community unit, the question of taxation is vital. The independent system does for the community in business what démocracy does for the state in government. The individual is sovereign. He may patronize whom he please; and know whom he is patronizing. His patronage of the local house pays a local profit which stabilizes local capital surplus

and maintains local economic independence. Under the syndicate system, all net profits go out of the community, making the local community institutions and functions entirely dependent upon the generosity or penury of headquarters. Whereas the local contribution of the independent business man to his home community is his rightful and obligatory share in the maintenance of the neighborhood, the best that the community may expect from the syndicate is a "donation", which automatically places the community in the economic position of a vassal. dependent solely upon the bounty of a distant overlord.

Surely there is no brief to be held for the syndicate's boasted centralization, as becoming to American business and worthy of American patronage. Every development of this characteristic brands the syndicate as an empire of commerce, absolutely at odds with everything that is fundamental to democracy in government.

Next week, we shall tackle one of the most talked-of features of the syndicate, and one of the most striking characteristics of the empire — Efficiency. W. H. Caslow.

Old Timer Takes Little Stock in Weather Prophets. Grandville, Sept. 17—After long and

Grandville, Sept. 17—After long and harassing spring rains the change to continued drought has worked havoc in many portions of our State and country. Such droughts do not come every year and when they do the fire fiend gets in his work.

The great Chicago fire was at the finish of a long summer and autumn drought in 1871. Grass fires have set many buildings on fire and yet people continue to start these small fires for the purpose of clearing away the dead grass. Village and city authorities should be on the alert and leave no stone unturned to keep matches away from grass plats along streets and highways.

Birds and animals suffer from the dry siege as well as humans. Across my lawn darted a plump red squirrel vester morn. It was lucky for h.m that the boy with his deadly air gun had not discovered him.

Spurred, no doubt, by the arid summer many supposedly wise folks are promising us a long and hard winter to follow the drought. This, of course, may come true, but there is not a man or woman who has any call to make such a prophesy.

Large amount of shack in the woods is said to be a sure indication of a severely cold, snowy winter. However, I have personally proven this to be like most weather signs, a fallacy, since one of the most open winters in the past the woods were littered with shack and men and boys gathered the nuts, as beech and butternuts, with not a flake of snow on the ground.

Last year the bear disproved the old tale that when this fellow sees his shadow on the second day of February there is to be six weeks more of wintry weather.

All signs fail in dry weather. If it rains when the sun shines it will surely rain the following day. Not always true. That snakes, birds and fourfooted animals know more than humans about the weather is scarcely tenable. In the spring we shall know what sort of a winter we had, not before

I recall a winter in the lumber woods when snow failed to come in sufficient quantities to make sleighing for the loggers. At the opening of March there had not been a week's sleighing. With a full winter's cut of

logs in the woods this seemed in the nature of a tragedy.

nature of a tragedy.

One Muskegon firm had a full winter's cut of logs on the skids and March winds began to blow over bare woods and fields. This firm let the job of trucking those logs to the river to a jobber at a good price. There being no snow the cost of banking the logs was correspondingly increased.

Soon after the first of March a change came over the scene. Snow-storms swept the country. More than a foot of snow fell and the cold lasted throughout the whole month, sufficiently long for that jobber to get the whole winter's cut to the river on sleighs. It is needless to say that the fortunate jobber made a fine speck out of that spring log hauling.

Long snowy winters are not infrequent in Michigan, and an occasional winter without much snow has been known. Of late we have had no great

fall of the beautiful so it may be possible that we have a snowy winter to come. The prophets, however, have no cause to plume themselves on seeking to frighten the coal buyer into a stampede after coal while it is cheap.

In the main Michigan has sufficient

In the main Michigan has sufficient snow, winters, to make sleighing; for which, since logging days and the going out of horse locomotion, we do not care. Indeed snowless winters are regarded rather as a godsend than otherwise.

Mr. Stowe spoke of the fall of '71 as a droughty one. As I recollect the winter following was not unusual as regards abundance of snow. The winter of 1872-3, however, was one of the snowiest and coldest ever known.

Snowbers, and coldest ever known.

Snow began falling by the middle of November, and bare ground was not seen again until the middle of the next April. The weather was severely and unusually cold, the mercury keeping

well below zero, often down to 30 below, during three months of that winter.

It isn't safe to prophesy as regards future weather conditions. One fall fair and warm weather continued up to New Years and everybody you met was chuckling over the delightful prospect. From New Years to the first of April came cold and snow enough to make amends for the beautiful fall.

Geese and ducks flying South early is said to be a sure indication of a hard winter ahead. Again this sign has too frequently proven untrue so that the "sign" has very little meaning after all

"sign" has very little meaning after all.

Take no stock in the weather prophet. It is easy to tell of the future and perhaps one may guess at the truth half the time, but no oftener. Truth crushed to earth will rise again, but our weather foretellers seldom come within a mile of hitting the mark.

I have had no less than a dozen persons tell me in all earnestness that next winter will be a record one so far as snow and cold are concerned. We who live through shall see of course, but I would not advise anyone to lie awake nights worrying over the big drifts of snow he will have to encounter as an aftermath of our long drought.

True it is that one extreme follows another, and these prophets seem to imagine much stormy weather to follow our long weeks of sunshine. This may possibly be true, but there may be fall rains enough to counterbalance all our dry summer days. If this is so why may it not be a winter of at least a normal amount of snow?

Old Timer.

Men worry a lot about their hair—when it is half gone.

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DRY GOODS

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Harbor Beach

Second Vice-President—D. Mannethander Harbor Beach, Secretary-Treasurer — John Richey, Charlotte, Manager—Jason E. Hammond, Lansing,

Manager Hammond Completes His Calls on the Trade.

Lansing, Sept. 17—The last few days of our summer tour among the members of our Association in Michigan were spent in Grand Rapids and Southern Michigan. Several outlying stores in Grand Rapids were visited and one new member secured with the promise that certain other stores will become members later.

In South Haven we learned with much satisfaction that the health of our member, I. W. Johnson, had improved very much and that business is going on well at his store. He was out of the city on the day of our call.

Had the satisfaction of furnishing to the M. Hale Co. some floor plans for a re-organization of their grocery department. Calls were made on Du-Mez Brothers and A. Steketee & Son, of Holland; the C. H. Kinsev store at Caledonia and McKenney & Seebeck store, Bangor.

Having covered the State and visited practically every member we decided the headquarters office was a good place for us, especially during the previously announced wedding vacation of our office secretary. We are now re-organized for business and news letters will appear at regular intervals.

Three "no account" checks were passed on local merchants late Saturday after banking hours, one drawn on the Chesaning State Bank and the other two on the First National Bank. All three checks were signed "C. O. Patchett" and pavable to "Gale Smith" and were drawn for \$21 each. A quantity of merchandise was purchased and the checks were tendered in payment, cash being drawn for the difference. They were passed by a lady about 35 years of age, medium height, brown eyes, dark hair, weight about 130 pounds. She wore a light colored hat. St. Charles merchants also inform us that three checks with the same names were passed on the stores of

St. Charles merchants also inform us that three checks with the same names were passed on the stores of their town on the same afternoon by the same lady, two being for \$21 and the other for \$18. These were drawn on the St. Charles bank. There is a C. O. Patchett living near Bancroft, but he informed them he knew noth-

we were pleased to receive an advertisement from the Tecumseh Herald mailed to us from A. B. Bovce telling about his Hosiery Club. It consists simply of one free pair with every dozen purchases at \$1.50 a pair and above. When a customer has bought twelve pairs she receives the thirteenth pair free. Mr. Bovce will no doubt be pleased to answer enquiries regarding the success of his

plan.

We were somewhat amused recently by calling upon one of the larger Grand Rapids stores to learn that a promoter had been operating in Grand Rapids. He calls himself a newspaper syndicate writer.

His arrangement consisted of a contract made by a department store and a local photograph gallery. The plan was to advertise in the local papers for people to call at the favored store and with a \$5 purchase obtain a coupon which would entitle them to a free photograph of themselves—the first photograph being furnished without cost—the idea being that the photographer would profit by receiving additional orders for pictures that were entisfactory.

In making contracts, verbal statements were-made by the promoter that the individual store had "exclusive" handling in the city. It later occurs that seven or eight different stores have had "exclusive" contracts with the photographer. This is another instance where contracts with strangers should be entered into with great caution.

Harry G. Robertson, Grand Rapids; James W. Myers, Saginaw; Edgar W. Glasgow, Jackson.

The above heading gives the names of splendid men, members of the Micnigan Retail Dry Goods Association who have been called from their earthly labors since the mailing of our last news letter.

Mr. Robertson has for vears been the manager of the Boston store in Grand Rapids. At the time of a call at this store we were told that Mr. Robertson was in the hospital, but would return soon. We were surprised to learn later of his passing. Mr. Robertson enjoyed the respect and admiration of all of his fellow merchants for his ability and integrity He was a past eminent commander of DeMolai Commandery. Knights Tenplar and belonged to several other fraternal organizations. Mr. Robertson was an Englishman, born in Liverpool in 1864. He came to Grand Rapids in 1897 from Norwich, Conn. He leaves a widow, a son and a granddaughter.

a son and a granddaughter.

In one of our July bulletins we mentioned a call at the store of Iames W. Myers in Saginaw and spoke of serious pains in his head and trouble with his eyes. Mr. Myers was a friendly and genial man. He came to Saginaw in 1922 from Gladwin where he had previously been engaged in the dry goods business. Mr. Myers was a prominent member of the Masonic fraternity, owned a farm in Gladwin county and was highly respected by all who knew him. He was born in 1876. His death occurred at the Ford hospital in Detroit following an operation He leaves a widow and two daughters.

The name of Glasgow is a synonym for ability and integrity in Jackson and surrounding country. Only recently Mr. Glasgow ably served our Association as chairman of the Code of Ethics Committee. He resided in a beautiful home in the country. West of Jackson, where he was born forty-six years ago. His death is a serious loss to his native city and county. Several members of the Michigan Retail Dry Goods Association from Lansing and Battle Creek were in attendance at the funeral and expressed their sincere sentiments of respect to his associates and members of the Glasgow family.

Jason E. Hammond,

Mgr. Mich. Retail Dry Goods Ass'n.

Blouses For the Autumn.

Blouses were never more lovely nor more chic and dainty than they are in the Autumn collections. Both the overblouse, which belongs with the skirt that is fitted over the hips, and the tuck-in shirt worn with tailored suits are in fashion, and there are many new models of each. Crepe of different kinds is the material that is used for most of the softer overblouses in which there are new designs, more finished and more formal than those of last year. There are few straightaround sacque overblouses except for utility. The latest models are very long and are gathered or slightly draped around the hips in different ways that make for softness and grace in outline. The long gilet is introduced in a charming blouse of Paquin blue crepe de chine which is scalloped and bound around the edges with the crepe.

A new cuff made in triplicate flares upward and each of the three layers of the material is scalloped and bound. A small cluster of horizontal shirrings

breaks the plain surface at each side of the waistline, and the blouse is finished with a wide flat band about the hips. This model is duplicated in azalea pink and in pale yellow, and in the capucine shades which are carrying on for the Autumn.

The new blouses have elaborating touches that are most intriguing and vary the plainness of last year's styles. When the neck is finished with a stitched band of the goods, small cravat or rabbit-ear bows are placed, usually three down the front. Some of the simpler models have motifs formed of bands of the material in geometrics or with fagoting and hemstitching.

The monk's cowl reversed is exceedingly popular, hanging in a deep point from a V-neck.

Metal cloth in the sheer chiffon lame, woven in softly shaded designs, is shown in some of the most elaborated blouses for wear with handsome afternoon ensembles of cloth, satin and velvet.

Drug Map Distribution Broad.

More than 6,000 orders from all parts of the country have been received for an elaborate drug map of the world prepared by the National Wholesale Druggists' Association for display by retailers during National pharmacy week. The "week" will run from Oct. 13 to 19. The map, which was said by Secretary Newcomb to have real scientific value, measures 38 by 50 inches, is in four colors and shows the countries from which the various drugs are received. It is meant

for a background for display windows, to be "tied up" directly with displays of drugs during the period. About 20,000 maps will be distributed to the stores by manufacturers and wholesalers.

Freak Pottery Glaze Offered.

A new effect in pottery has been perfected by a manufacturer whereby a freak glaze is obtained. Vases, brica-brac and other giftware items are produced through a process which lets the color run in the second glazing. First the pottery is given a light glaze, then a dab of color is put on to get the freak effect. This color takes many different designs and consequently each article has its own distinctive color pattern Green is the shade used chiefly now on account of its vogue.

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ENTINES

GRAND RAPIDS TRUST CO.
Grand Rapids, Michigan

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 Bidg., Detroit.

Shoes To Blend With Costume.

Shoes for the coming season will blend rather than contrast with the costume, and as shoe fashions do not hesitate to follow where the colors. fabrics and designs of the frock may lead them, it is possible to foresee a shoe wardrobe so extensive that the latest suggestion of an enterprising boottier that shoes be chosen half-adozen pairs at once, does not seem out of place.

Since each costume must have its footwear perfectly in keeping, and as black and brown velvet, or equally luxurious woolen fabrics, seem destined to be the first favorites for the street, it follows that black or brown suede will be the popular leathers, for the softness of suede complements velvets much more happily than does any other leather. Black and brown will be seen the most frequently, but suedes dyed in all the fashionable rich shades such as laurel green, dahlia and plum red will complete the costumes in those colors.

But to say that suede is to be the most desired of leathers does not mean that the suede shoe of recent memory could do duty this season. The plain pump could serve, but in the new oxford and strap models suede is very seldom used alone, but is capped and has its heel and quarter trimmed in matching calf or lizard. This is the distinguishing mark of the new styles, trimming found on the extremes of the shoe rather than through the saddle, as has been the case for some time. The aim, however, has in both cases been to cut the long lines of the shoe, thereby seeming to shorten the foot.

Each designer will have his version of this trimming on cap and quarter with heel. A new design lays the calf across the shoe diagonally in a stepped edge, so that it forms the cap and makes the outside of the shoe seem to be of calf stripped in suede while the other side is entirely of suede.

For winter, oxfords will be of four eyelets height, thus bringing the shoe snugly up about the ankle for weather protection, and both strap and oxford models will be closed; that is, the minimum of cut-out effects will be used. As an illustration of this striving for protective height with as little cut-out space as possible, the new strap models have an inch-wide strap cut in one piece with the quarters and encircling the instep at oxford height. In one suede model, this strap is held with a tiny dagger thrust through the slitted leather, a gold dagger for the brown shoes and a silver one for the black. Another new feature on this same shoe is the square heel, so described because it tapered down in four plane sides.

Average Buyer Ignorant of Sizes Required.

According to the sales manager of a large chain of shoe stores, "nine men out of ten do not know exactly what size shoes they wear, and seven women out of ten are in the same predicament when they enter a shoe store. Of course, there are many women who ask for sizes much smaller than they require out of pride, but the fact is that most of them do not know."

This seems to hold good in nearly every trade whose stock is supplied by numbers and sizes. A Broadway hat store salesman said recently that two-thirds of the men who buy has in his shop cannot even make a fair guess of the size they require without looking in the old hat to see.

Shoe stores have now adopted the use of foot measuring devices which are said to relieve the customer of the responsibility of guessing. Otherwise the salesman must try several pairs of shoes on his customer until the right size is found.

In the case of gloves, the percentage of people who know their exact size is said to be about three in ten. This is even more surprising than the ratio given in the case of shoes for the reason that gloves are bought less often, as a rule, than shoes, especially by men. As for collars, the ratio of men who know their size is more favorable to the customer.

"Probably," said this dealer, "because the wrong size collar is about as bad or worse than none. Men have learned that a quarter size too small will ruin an evening; and, besides the discomfort, if it can be put on at all, there is the preliminary tussle to get it on the shirt band."

How To Take Care of Suede Shoes.

Retailers have had considerable criticism from their customers regarding the difficulty of keeping suede shoes in good condition, and many shoe salesmen do not know the best method to recommend for the proper care of this leather.

If the retailer will instruct his salesmen as to the best method for cleaning suede, and have his clerks explain fully to the purchaser, most of this criticism will be avoided.

As the American Leather Producers state in an article just published, a too vigorous use of the stiff wire brush, or too frequent application of powder cleaners, does scant justice to the shoe. The wire brush is of doubtful value, as the fine wire often cut off or wears down the nap after three or four treatments, and the powder rubs off too easily on the light-colored stockings now in vogue.

Instead, it is recommended that a bristle brush is better suited to the leather, and should be rubbed easily in a circular motion so as to loosen and brush off the surface dirt. Then the shoe should have an even application of liquid dressing in the shade nearest the color of the suede. The liquid dressings contain some aniline dye, and the cleaned shoe would be allowed to dry thoroughly, in an even temperature, so that the dye can take effect, and then the suede should be carefully brushed in one direction with a dry brush.

Not alone satisfied with having him hold down the important post of secretary, Frank T. Hulswit and the other directors of the American Commonwealth Power Corporation have handed over to Albert Vermeer of old Dutch stock the job of attending to the money which flows in and out of the company's treasury. It is an honor that is made doubly so by the responsibilities which accompany it. Yet Albert, as Huswit fondly calls him, is deserving of this additional mantle. He came with Hulswit from Grand Rapids, Mich., and when his master was sorely tried by the loss of control of the United Light & Power, which

he cradled from a youngster until it became a great power in the utility field, it was Albert upon whom he depended and Albert's faith was unshakable in the ability of his boss coming back. Now that the second child of Hulswit's brain has grown into another giant there is no prouder man than Albert Vermeer, Hulswit's effulgent shadow.—Financial World.

Slight forgetfulness may cause a grave accident.



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Lansing, Michigan

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.
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President — A. J. Faunce, Harbor Springs.
First Vice-President—G. Vander Hooning, Grand Rapids.
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Elimination of False Motions Saved Great Chain System.

After years of non profit, the stockholders of a famous grocery chain got control with a 125-year-old banking house in direct management. The bank hired an expert accountant and told him to go about the place, the units, warehouses, offices - everywhere-and see what he could find out. He was told to take his own time, working his own way, and report as he discovered anything he deemed worth while.

First thing he lit on was a row of girls with comptometers engaged in checking over the invoices of the National Biscuit Company. That was about the biggest single source of supply; there were sheaves of invoices; the work took all the time of those girls. He found that the cost was \$7,000 per year. Then he said to himself: "Seven thousand dollars that cost. Just what did we get for it?"

By digging into results-and it's results we want," is it not?-he found that annual errors discovered amounted to about \$500. He found, next, that half of those errors were in favor of the purchaser and half favored the National. So here was an absolutely zero result which cost \$7,000. When this was reported the management reasoned: First, no value to the work. Second, the National is too big to be able to afford any systematic overcharging, and its trifling errors balance out. Hence, let's save this \$7,000.

The stores had been inventoried every fortnight or each month-no matter which. The auditor discovered when he questioned what was received for the cost that the inventories always were neatly filed away. Entire binders of them lay even now in neat rows on upper shelves; but nobody ever looked into them. Actually not a thing was done with them. Even the supposed "moral effect" of frequent stock taking had evaporated through experienced conviction that no manager had anything to fear from the inventory.

That job had cost \$85,000 a year. The system was changed at once. Now the stores are inventoried "every little while," say once in six weeks average, at odd and unexpected times-virtually all for "moral effect." The saving is \$70,000 a year.

All goods are distributed to the units by trucks-railroads are passe in such work now. Somebody had long ago instituted a system of keeping track of mileage made by the trucks. The records were elaborate; but when the auditor asked his searching question: "What did we get for the \$85,000 this work cost?" there was the same final answer: "Nothing!" So that

waste motion is eliminated-\$85,000 further to the good.

It is impossible, come to think of it, to keep track of individual items in any store-chain or other. The units are too small to bear what expense such system must entail. The outcome of such research and realization of the futility of many motions is that the management has concluded that there is no nourishment in seeking some information.

The real question is: Does this store make money? If any unit we have returns us \$1,200 per year more than we put into it, that unit is profitable. If it returns more-and any number return much more, many times \$1,200 in many instances-let's let sit severely alone. If it pays us \$900 or \$600 or any figure much below \$1,200, it is due for searching investigation; and it gets that. But the final results are now the criterion; and the \$162,000 saved on the three items I have indicated already has gone far toward producing the net earnings which are putting that chain back into dividend paying. But the work is not done. Other savings are being effected. When we reflect on the intensive competition, the exceedingly narrow margins, in the retail grocery business, we can see what such elimination of costly false motions can mean.

It is my thought that most grocers who now spend much time standing in their own doorways, hands in pockets, cursing the chains as "a detriment to the business" might readily find plenty similar work to do right in their own store's which would pay them equally well.

So I take a set of rules which are in force throughout the strikingly successful chain of Fly & Hobson, Memphis, and copy most of them for what suggestions of value they must surely carry for grocers who do not intend to lie down and let "conditions" trample the life out of their business. Consider that these rules are in force in an organization which must operate as absentee managers, whose stores are all operated by hired men, and the hints to men who can adapt and modify them to fit their own business must be invaluable.

"When customers enter the store," begins the rules, "they should be greeted with "come right in,' and as they leave the store, request them to 'Call again, please'." What a pleasing contrast to the blatant "Yes sir!" and "Yes ma'am" with which callers are scared out of their wits in most grocery stores. As such alleged greetings are shouted at me, my impulse is to turn and walk out-and I do just that unless I am in the one place where I can find what I really want.

"Wait on customers in their proper turn. Do not show favoritism" is old stuff; but vitally useful from the standpoint that the man who follows it out must necessarily have his attention concentrated on his business. That is more important than we are apt to realize. For the man who pays attention, who holds his mind on the business in hand, not only treats his customer right-but you will never

(Continued on page 31)

M.J. DARK & SONS

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS SUNKIST ~ FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

A NEW DEMAND FOR YEAST

Yeast-for-Health is known to almost everyone through the extensive Fleischmann advertising.

Now a recent discovery which adds vitamin D, the "sunshine" vitamin to this familiar health food, will be featured in a new advertising campaign and a nationwide Radio campaign. These cakes contain as much of this vitamin as can be obtained from a whole day in the sun. All this advertising will create a new demand and send more people

Your Fleischmann man will tell you how to take advantage of this

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.

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.

MEAT DEALER

Michigan State Association of Retail
Meat Merchants.
President—Frank Cornell, Grand Rapids
Vice-Pres.—E P. Abbott, Plint.
Secretary—E. J. La Rose, Detroit.
Treasurer—Pius Goedecke, Detroit.
Next meeting will be held in Grand
Rapids, date not decided.

Growth of the Storage Egg Industry.

Continued expansion of the Nation's cold storage industry for eggs and poultry despite the development of methods which lengthen the producing season and shorten the period of underproduction is predicted by Thomas W. Heitz, dairy and poultry products marketing specialist, Bureau of Agricultural Economics, following a survey of survey of the situation.

The tendency to lengthen the producing season and to shorten the period of underproduction," Mr. Heitz says, "would seem to indicate less need of holding the products in storage. Scientific management will mature pullets earlier and cause a much heavier fall and winter egg production, but it is doubtful if these same flocks will lay appreciably fewer eggs during the spring, which is the season in which eggs are stored. The winter egg and broiler will increase consumption per capita, but as long as the natural inclination of reproduction of the hen is in the spring of the year, and as long as chicks can be reared more economically in warm weather than in cold, the storage houses will probably be little affected by out-ofseason production."

The rapid development of the cold storage industry to the point where the total storage capacity, including that in meat packing plants and private storages, now aggregates approximately 700,000,000 cubic feet is attributed largely to the growth of cities and the increasing demand for products out of their natural season of production. More space is used for the storage of eggs in the public warehouses than for any other one commodity, except apples. Frozen poultry ranks fourth. The increasing population in consuming centers and the consequent increased demand for food during all seasons of the year are expected to bring about a proportionate increased demand for cold storage

Back To Nature To Subsist on Meat.

Another experiment in the use of an exclusive meat diet—although it may turn out also to be an experiment in fasting—is being conducted by Burt M. McConnell, writer, of 231 West 24th street, New York.

McConnell planned to leave Monday for the wilds of New Brunswick, where he proposes to get back to Nature. He will wear clothing, he says, which he will make himself from bark and foliage, and will shoot ducks, geese, moose and deer with a bow and arrows. Since he does not relish roots and berries, his diet will consist almost entirely of meat.

Sacred Bulls in Sausage.

Several sacred brahma bulls were sold in Chicago last week for sausage meat at \$8.50 a hundred pounds on the hoof. Their sale was an unusual feature in the livestock market. The

sacred animals will find their way to the consuming public as just so much bologna.

The animals were brought from India by a Texas breeder as an experiment. While they were easy to raise, it was found that they did not develop enough high-priced steaks to make them profitable. They did, however, develop good sausage meat, and so they were shipped North.

Prime steers were selling for \$15.50 to \$17, but their sacred relations were only worth half that price.

New Way To Dry Food Extracts Is Discovered.

A new process of drying fruit juices, milk and milk products, chocolate, margarine, chemical products, rubber latex, beverage extracts, brewers' materials, soap and tanning extracts, has been patented by a Danish concern in Copenhagen, according to a report received in the Department of Commerce.

The different processes are based on an atomizer, of entirely novel design, and which, it is claimed, is adjustable for thin or thick liquids and is capable of producing particles of large or small sizes down to 1/1000 millimeter. Owing to the new design and speed of the atomizer, all the particles are of about the same size.

Unwrap Meat Before Putting in Ice Box.

The housewife should always unwrap meat, advises the National Live Stock and Meat Board, before placing it in the refrigerator.

When the meat is wrapped up at the shop a certain amount of air is enclosed in the paper. This air is the same temperature as the air in the shop. If the paper is not removed the cold air of the refrigerator is prevented from reaching the meat. Consequently the meat spoils.

Since the housewives are prone to blame the meat dealer when their meat spoils, it is not a bad idea for the butcher to pass on this information to his customers.

American Indians Had Balanced Diet.

Among all the American Indians there were no exclusive meat-eating tribes. In the North portion of the continent the diet was three-fourths animal food, in the Southern part it was three-fourths vegetable, and with the tribes of the coast, mountains, lakes and plains it varied according to the food supply. As a rule the Indian women were cooks of considerable ingenuity and contrary to popular belief the Indians preferred cooked food. Animal food was often dried or frozen and sometimes smoked.

Packing Plant Now Electrocutes Stock

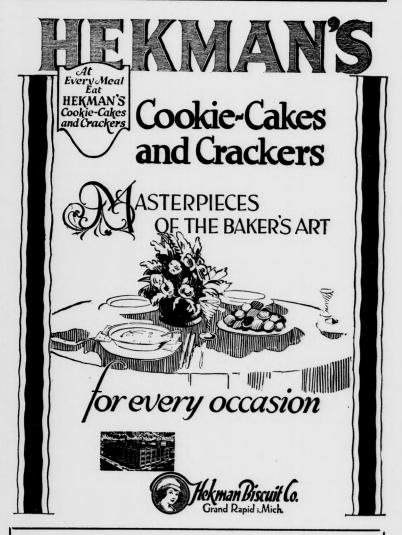
Slaughter houses, such as we know to-day, may soon be relics of history. One of the biggest packing plants in Chicago is trying out electricity in the killing of animals for market. The plan is first to shock the animal with enough "juice" to make it unconscious, after which it is stabbed with a knife. The animal is said to suffer no pain.

The humane societies of the United States have advanced this method.

Don't Say Bread

-Say

HOLSUM



Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

GRAND RAPIDS PAPER BOX Co.

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

RAND RAPIDS, MICHIGAN

HARDWARE

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

Stunts Used in Connection With Stove Selling.

A Western hardware firm pushed the sale of stoves by putting on a demonstration lasting an entire week. The length of time allotted the demonstration was itself something of an innovation; since dealers had been accustomed to put on demonstrations lasting from one to three days.

To make so long a demonstration worth while, the affair was heavily advertised. Two-thirds page space was used in the daily newspapers. Here are some excerpts from the advertising:

If you intend to buy or not—come! Education consists in knowing things.

Know why the oven of the range is heated—How the top is heated—Why the "Blank" range uses so little fuel—Know how the range is made inside and out.

This education may serve you in the future. Don't overlook a chance to know things, shown by someone who knows. Come!

Another advertisement discussed the wisdom of buying a new and up-to-date range:

Which Shall It Be?

Do you intend to continue laboring hard, burning valuable fuel and destroying high-priced food with that old, worn-out cook stove?

You know that old stove eats up a lot of fuel each year.

You know you have trouble in getting it to bake just right. In fact, you spoil a batch of bread every once in a while.

You know it costs considerable for yearly repairs.

Stop. think, figure!

Wouldn't it pay you to buy a good range—a range with a reputation?

In addition to advertising the demonstration, a premium offer was featured. With every range sold during demonstration week, a set of kitchen ware was given without extra charge. The set included a never-burn cooker, steamer, colander, drainer, kettle, teakettle, coffee pot, pudding pan, dripping pan of various sizes. The sets were displayed very prominently in the store throughout the previous week and thus helped to advertise the demonstration

Whether or not premiums should be given on stove sales is a question often argued. An advantage of giving premiums over the occasional practice of "shading the price" is that the premium proposition enables the price to be, nominally at least, fully maintained. This, it is claimed by dealers who adopt the premium idea, is an advantage. Whether or not premiums should be offered is a matter for individual dealer to settle for himself. But it is desirable, as far as possible, to base sales on the quality of the range rather than upon any premium given with it.

In order to attract attention to his stove stock, a Wisconsin hardware dealer held a range-bidding contest. The public was invited to bid on an attractive kitchen range which was exhibited in one of the store windows. The bids were recorded as made and each one was put in an envelope and the envelope sealed and dropped in a box especially provided for the purpose. On the date on which the contest was advertised to close, the box was open and the range awarded to the person who had entered the highest bid.

As a result of this publicity stunt, the dealer obtained the names of a large number of persons who were evidently interested in securing ranges; and they were made the recipients of advertising literature and personal letters. A large number of bidders in the store when the contest closed were shown the entire line of stoves and ranges, and a number of sales were made.

An Illinois hardware dealer adopted the plan of having a special "Range Day" on which hot coffee and biscuits cooked on the range were served from 11 a. m. to 4 p. m. An orchestra was in attendance, and a demonstrator was on hand. About 5,000 biscuits were baked and served. The event was well advertised and drew a large crowd.

Another Western dealer tried a scheme to advertise a certain make of base-burner. A ton of coal was offered as a prize for the best letter giving an actual experience to show the fuel economy of this particular heater. The advertisement announcing the contest was as follows:

"1. Each contestant must be a user of a ——— heater.

2. Where statements are made as to the quantity of coal used in any one season, contestants must give number of the stove, number of rooms heated, approximate size of rooms and number of months stove ran during the season.

"3. Letters must be addressed to the —— Hardware Co. and must not be over 100 words in length.

"4. Contestants must be willing to go before a notary public and swear to the truthfulness of statements made in letters, as the winner will be required to do so before we can deliver the coal.

"5. All letters intended for this contest must reach us not later than November 13. Name of the winner will be published in this space November 15."

A contest of this sort is pretty sure to interest a lot of people. Among the letters received were a number containing data that proved very useful in selling this particular make of heater. Whether it is desirable to restrict a contest of this sort to actual owners is a question; a wide open contest would undoubtedly interest a lot of

BROWN & SEHLER COMPANY

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

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

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

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

B

Wholesalers of Shelf Hardware, Sporting Goods and

Fishing Tackle

Special Reservation Service — "Wire Collect"



In Detroit-the Detroit-Leland Hotel

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

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

DETROIT-LELAND HOTEL

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

Direction Bowman Management
WM. J. CHITTENDEN, Jr., Managing Director

non-owners in this particular make of base-burner, through inducing them to question friends and neighbors and learn the facts about the performance of this type of heater.

A number of the best letters were published, and proved good publicity material.

Another way of calling attention to your stove display, and one which has proved successful in many stores, is to hold a fall opening. Many dealers have found this stunt to work so well that the fall opening has become an annual affair with them. A plan adopted by one store is to auction a high-grade range to the highest bidder. A stove demonstration should also be made a feature of the fall opening.

Fall openings will bring many peop!e to the store, sell other goods, and give the dealer an opportunity to obtain a list of good stove prospects, to be followed up later in the season. About a week after the opening the dealer should send a personal letter to every prospect on his list, discussing the subject of stoves. Include in this letter some good advertising material from the stove manufacturers represented in your line.

It is often worth while, if you have the time. to try a personal follow up. If your prospect doesn't respond to direct-by-mail advertising within a few weeks, drive out and see him, and canvass him personally. This is especially desirable with rural customers, where the dealer can spare a little time for outside work.

Good salesmanship is important in the stove department. In this connection an experienced salesman recently gave me his views:

"It is difficult to instance the best way to sell a stove, for the simple reason that each particular prospect will require to be handled as the case presents itself.

"For a specific instance, however, I might mention only recently a young man who had several years' experience in the stove business. He opened a store of his own in a small town. I chanced one evening to call on him, when a lady came in who was in the market for a good range. The young man knew the different parts of that range from A to Z, and the quality of every bit of material, and how the range did its work. No man could have been better posted. He poured forth a veritable fusilade of sales talk.

"What happened? Instead of convincing, he confused his customer; and he fell down at the critical point in the whole transaction, that of actually closing the sale.

"It is a well known fact that when it comes to buying a range, the average experienced housewife possesses a great deal of practical information. It is information gleaned in her own experience of actual housekeeping; and what she knows, or think she knows, profoundly influences her attitude toward the new range under consideration.

"In this case it would have paid the salesman to draw the customer out, and discover what she was actually thinking. He could have found out in this way what points about the range

interested her, and stressed them; he could have discovered her objections, and answered them simply and directly. Instead, he talked clean over her head, and lost a perfectly good sale.

"In selling goods you require to be somewhat of a judge of human nature; and then you will never know when it will develop something totally unexpected.

"An important thing in stove selling is to keep the stove sold. That is, the dealer should be willing to follow up his individual sales by seeing that the customer gets satisfaction. In the vast majority of cases, stoves as shipped from the factory will be found in thoroughly good working order.

"A dealer placed two ranges in nearby homes. One baked to perfection. The other made any amount of trouble. The dealer had nothing to do in the first case. In the second he made a thorough investigation. On close inspection he found that the chimney was run up only a few inches above the roof. When a chimney cap had been put on, there was no further trouble.

"Trouble is sometimes experienced through the inability of customers to understand even the plainest and simplest directions. The dealer should be prepared to make a call, or even more, and to straighten out any difficulties of this sort. The satisfied customer is the best advertisement; which is why a little follow-up work of this sort constitutes excellent salesmanship."

Victor Lauriston.

Fighting the Fruit Fly.

When Congress goes back to work Secretary of Agriculture Hyde will ask for \$30,000,000 to carry on the campaign against the Mediterranean fruit fly. This is a lot of money, but if it checks the fly it will be well spent. The imported pest is capable of more costly damage than a war, and its possible range of attack includes all the agricultural states south of the Mason-Dixon line.

Among the scheduled uses of the appropriation the most curious is that of destroying the vegetation of 7,000,000 acres in Southern Florida, where the fly is supposed to have its head-quarters. The rest of the money will go for more inspectors, stricter quarantines and further researches into means of control and elimination.

An ominous note is heard in Secretary Hyde's statement that this amount will last not more than one season, and as much again will be needed to carry on the fight next year. But the fight must be won or there will be far bigger bills for farm relief and increases in the cost of living, which will be a worse burden than taxes.

Poultry Packer Caponizes Farmers' Flocks Gratis.

An Iowa City poultry packer makes a specialty of caponizing farmers' flocks during the summer months free of charge. In turn, the farmers agree to sell their capons to the packer during the winter months. This packer is one of the few country operators who has ever shipped out a whole carload of capons at one time.

The wise executive buys thinking the same as he buys raw material.

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)

Nucoa

KRAFT CHEESE

All varieties, bulk and package cheese "Best Foods"?

Fanning's
Bread and Butter Pickles

Alpha Butter
TEN BRUIN'S HORSE RADISH and
MUSTARD

OTHER SPECIALTIES

GRAND RAPIDS SCALE CO.

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

FOR SALE

Prosperous furnace business in Grand Rapids, centrally located, with two exclusive Grand Rapids sales contracts of the best furnaces in this country. Can be bought at inventory, on terms if desired.

Address G. R. care Michigan Tradesman.

The Brand You Know by HART



Look for the Red Heart

LEE & CADY

Distributor

FRIGIDAIRE

ELECTRIC REFRIGERATING SYTEMS
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and Homes

No more putting up ice

A small down payment puts this equipment in for you

F. C. MATTHEWS & CO.

111 PEARL ST. N. W

Phone 9-3249

WATER COOLING EQUIPMENT

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

Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Mrechandising

209-210-211 Murray Bidg.

GRAND RAPIDS.

MICHIGAN

HOTEL DEPARTMENT

News and Gossip Regarding Michigan Hotels.

Angeles, Sept. 13-B. Los (Barney) Carnes, proprietor of Hotel Charlotte, at Charlotte, passed away last week, after an extended illness. He was well known among traveling men was well known among traveling men and was a prominent member of the Michigan Hotel Association. Formerly he operated a hotel at Vicksburg, but took over the Charlotte proposition about six years ago, making it a wonderful success. Mr. Carnes is one of three well-known members of the Michigan association who have passed on since the last annual convention: George Fulwell, formerly operator of Hotel Normandie, Detroit and W. F. Schultz, manager Hotel Ben Franklin, Saginaw, being the other two.

A. T. McFadyen, advertising and convention manager of Hotel Pantlind and manager of the Grand Rapids convention bureau, has resigned the several positions and E. W. Dahl, a publicity writer from Chicago has been Pantlind organization, to fill the posi-tion. Mr. McFadyen, who has been connected with the Pantlind for the past six years, has not announced his future plans, but he goes forth with a surprising record of accomplishment and will presumably abide among pleasant lines.

During the visit of the Graf Zeppelin, at Los Angeles, which was one of the four stops made by the dirigible in its 22,000 mile trip around the world it was my good fortune to have a friend in court who was good enough to see that I got the low down, on the institution.

While the details were all wonderfully interesting, the feeding arrangements naturally appealed to me most. In revictualing for the jump from here to Lakehurst, everything including soups, cooked meats, stews and other foods were hermetically sealed in special cans. Fresh vegetables were carefully packed in sanitary wrappings and sealed in cartons. Fruits were pre-cooled and delivered in perfect condition after a careful inspection for freshness, and every precaution was taken to see that the proper rotation of courses for the entire trip would provide a pleasing variety with no de-

terioration in quality.

The entire weight of the foods thus secured, including containers was up-ward of a ton. The variety was un-limited, and the cooling arrangements were certainly ingenious and compact.

M. L. Tyson, who was formerly manager of Warm Friend Tavern, Holland, has taken over the manage-ment of the Park Lane Hotel, at

The American Hotel Accountances Association will hold their annual convention at Detroit, in conjunction with the American Hotel Association.

The New LaSalle Hotel, Battle Creek, has been sold by Mr. and Mrs. Milton E. Magel to G. R. Warfield and Wm. H. Butler, hailing from Chiand Wm. H. Butler, hailing from Chicago and New York respectively. Mr. Magel was for several vears operator of the Clifton Hotel, at Battle Creek, during the most of which period he was treasurer of the Michigan Hotel Association. Both he and his estimable wife are exceedingly popular with the State fraternity and they certainly will be missed from its ranks if they do not re-enter the hotel field they do not re-enter the hotel field.

Tupper Townsend, announced as having assumed the management of the Georgian Hotel, Evanston, Ill., was given a reception and introduction party by his colleagues on the 10th

Many hotels out here are making a charge of one dollar for cashing personal checks for guests, and it seems to work out all right. This pays for a certain form of indemnity. The Many hotels out here are making a to work out all right. This pays for a certain form of indemnity. The trouble with such protection is that it leads to taking chances, more especially with the knowledge that an insurance organization stands ready to make such losses good. The bankers have a similar form of protection against holdups, but a prominent criminologist in an addreses before the Los Angeles Breakfast club, the other day made the claim that such protection stimu-lates this species of crime and I am very much inclined to agree with him.

Many resort hotels are trying to stretch out the resort period so to extend it beyond labor day, but without much showing of success. It is particularly true of Michigan, however, that the most agreeable month of the entire resort season, is September, but custom has ordained that the young hopeful must report for school duties soon after September first and these are bound to be considered. A few hotels situated in localities which are immune to hav fever, will still continue to operate, but I rather imagine for the purpose of accommodating their patrons than any possibility

The newly remodeled Lincoln Hotel, at Ironwood, was opened a short time since by its long-time owner D. L. Mc-Millan. The improvements are extensive and the traveling public will no doubt show a proper appreciation of what Mr. McMillan has done for them.

Roland A. Cook, former chief clerk at Hotel Mertens, has accepted a po-sition with Skirven, one of the prom-inent hotels of Oklahoma City.

Chas M Luce, proprietor of the Mertens, I notice is "stepping out" a bit. He recently won a cup in the annual regatta at White Lake, a repretition of last year's activities.

John Moran, of Hotel Hermitage, Grand Rapids, announces that he has added twenty-five baths to his equipment, to meet the demands of a constantly increasing patronage.

Notwithstanding the fact that I periodically read of the financial troubles of the Detroit Tuller, I also learn that its indefatigable general manager, Ward B. James, is constantly making improvements therein, and as he is a long-headed individual. I have just about come to the conclusion he has made up his mind that his hotel is to continue functioning, and if this is the case—it will. Ward can accomplish anything from judging of the merits of cattle at a live stock show to operating an airplane, and then fill in by showing them all what he can and does accomplish as a landlord. I am still voting his ticket.

Captured within a few minutes after he had held up Arthur Herman, desk clerk at Hotel Harrington, Port Huron, and robbed him of \$200, a 22 year old bandit was tried the following day and was sentenced to fourteen to twenty years in the penitentiary. Showing that activities around John Anderson's premises are by no means on the wane.

John Pierson who recently bought e Wayland Inn, at Wayland, is already in possession of his new property. With his location he ought to do a profitable business in catering, especially as he brings with him a record of accomplishment in former

Benjamin J. Brubaker, owner and manager of Hotel Roselawn, at Bay

View, near Petoskey, talks about retiring from the hotel business. A hard thing to do, Ben, but has been accomplished occasionally, with regret. by some of my former associates Frank S. Verbeck.

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



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.

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms 400 Baths

> RATES \$2.50 and up per day.

MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

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

Sandwich Shop

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

HOTEL ROWE

Grand Rapids, Michigan. ERNEST W. NEIR, Manager.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER, Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED
Rates \$1.50 and up

EDWART R. SWETT, Mgr. skegon -:- Michigan Muskegon

Columbia Hotel **KALAMAZOO**

Good Place To Tie To

CHARLES RENNER HOTELS

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

Park Place Hotel

Traverse City

Rates Reasonable-Service Superb -Location Admirable.

W. O. HOLDEN, Mar.

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 ventilated. A good place to stop. Rates reasonable.

WILL F. IERWAN

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
Buth.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular
Prices.
Entire Seventh Floor Devoted to
Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

Wolverine Hotel

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

Fifty Year Old Hotel Closes For Good.

Montague, Sept. 17—The old Franklin House, familiar to salesman, tourist, and resident alike, as a hostelry of good cheer in Montague for more than a half-century closed its doors for an indefinite vacation Sunday according to William Peck, proprietor, now in his 87th year and ready to retire from the hotel business.

On the date of its closing, Mr. Peck had been in possession exactly twentyeight years, having purchased the property from the George E. Dowling estate in 1901.

The Franklin House was named after George Franklin, who with Henry Dowling in 1873 started construction on what then was to be one of the finest hotels in West Michigan and incidentally to surpass anything which existed in the rival town of Whitehall across the river.

The two men spent \$23,000 which

The two men spent \$23,000 which was no mean sum in the days of the lumbering era on White Lake. There are 100 cords of cut stone from the limestone quarries of Sturgeon Bay and several hundred thousand bricks from Milwaukee used in the construction of the 32 room hotel. However, there were no freight charges on this material because the two builders used their lumber boats to bring back material on the return trip across the lake.

The finest white pine to be found in the region and bought at \$6.75 a thousand feet was used in the building. To-day it is almost in its original condition

Although the hotel registers never were kept longer than five or six years, many widely known persons have been entertained in the building and many a happy matrimonial career started with the Franklin house as the first stopping place on the honeymoon itinerary.

Since the decline of the railroad passenger traffic and the growing use of tourist camps by the traveling public, the hotel has not seen the rush of business that it one time had although never since he has owned it, says Mr. Peck, has the Franklin House been on the red side of the ledger at the end

of the year.

Mr. Peck finds the hotel too strenuous for his years and has purchased a house across from the old Dowling home, where he is now moving his furniture. He will have his office there instead of in the hotel office, which has been the location of his iustice court for many years. All rogether Mr. Peck has been a justice of the peace for forty-two years and was re-elected this spring for an additional four years which he is expecting to fill.

Mr. Peck was born in Oxford country, Ontario, March 20, 1842, and lived there until 1860 when he came with his father to VanBuren county near Hartford. In 1882 he came to White Lake and lumbered in this region. He had at various times sawmills at New Era, in Mecosta county, and at Osterhouse lake in VanBuren. There the line between Allegan and Van Buren passed through his mill.

passed through his mill.

For forty-seven years he has been in this community, where he has become widely acquainted with the populace of Whitehall and Montague as well as numerous people stopping at his hotel. But from now on, he is planning to take it again.

take it easy.

His favorite amusement is reading, and during his spare moments he will conduct justice court and attend to his insurance business.

News of Interest to Grand Rapids Council.

The September meeting, the first of the season, was held with a fair attendance of the councilors. Many matters of interest came up for discussion that had been held over the summer

recess. Brother Pilkington made a report of the Grand Council meeting at Columbus last June. At that meeting it was decided to make a change in the regalia, eliminating the caps and substituting a newly designed collar. New regalia for Grand Rapids Council will be ordered and put in use in the near future. Brother Pilkington stated that a great deal was said at the Columbus convention about the U.C.T. employment service. It was stated that some jurisdictions, notably Minnesota and North Dakota, have had the employment service in operation for some time with great success. This should assist employers in locating experienced salesmen for their special needs and also assist councillors in locating positions suitable for them. Forms have been prepared, which will be filled out by both employers and unemployed salesmen. To set the ball rolling members of Grand Rapids Council who are at the present time unemployed should communicate with Secretary-Treasurer, Homer R. Bradfield, of Grand Rapids, or, in fact, any council throughout the State. The employment service will bring employers and the U.C.T. closer together and will be of invaluable aid in putting the "Team work in business" plan in operation. Brother Bradfield called attention to the fact that our own brother Pilkington ran a close second for the office of Supreme Sentinel and is assured of this honor at the next meeting in Columbus unless some unforeseen difficulty arises. Chaplin Rutledge W. Radcliffe reported on the uniform and parade committee work at the Grand Council convention in Jackson last June. Grand Rapids council had slightly over forty members in line in the parade and were awarded a \$15 prize for the largest number in line. This was a special prize, however, the regular prize for the largest percentage of members in line going to Coldwater Council. A sincere vote of thanks was extended to brother Radcliffe and his able assistant, brother Saxton for their work on this committee.

· Every effort is being made to make the October meeting, to be held Oct. 5. a huge success. This meeting will open at 3:30 Saturday afternoon and adjourn for dinner at 6 o'clock. The members' wives are especially invited to this dinner and afterwards they plan on organizing a ladies' auxiliary to No. 131. Mrs. J. B. Earle, Grand President of the ladies' auxiliary of Michigan, has been invited here for this meeting. The dinner is being provided at cost, namely 65 cents per plate, and after the dinner initiation will be held by the Council while the ladies are conducting their meeting. This will be followed by a dance from 9 until 12. A program of this kind should insure the attendance of every member of the Council who can possibly come. If this October meeting is a success it will be the first of many such meetings. The committee in charge consists of the wives of the Council degree team and the boys on the degree team will serve the food, so wear old clothes in anticipation of spilled soup and coffee. We cannot

impress it too strongly on our members that everyone having the interests of this Council at heart—and each member should—should attend this October meeting. Mark the date down and plan on it. Letters will be sent out requesting replies for reservation purposes. These reservations must be on hand two or three days in advance of the date to enable the committee to arrange for the eats. We sincerely hope for each member's assistance to make this meeting a huge success.

C. C. M.

C. C. .

Etchings Featured on Cards. Christmas greeting cards made from steel engravings are being replaced by those carrying reproductions of etchings in the lines of many manufacturers and jobbers this year. The change was made, it was claimed recently, to adapt the cards to the present trend toward personal signatures on holiday cards. The practice, according to one manufacturer, has grown up in the East in the last two years and is expected to be more in vogue this year than ever before. In lines of art calendars being shown this year, animal pictures are replacing the garden scenes and sailing ships which were popular as subjects last year.

Offers Table For Radio Bridge.

A folding bridge table made for the special convenience of those who follow bridge games broadcast by radio has been brought out within the last few days by a manufacturer of furniture novelties. The table tops are marked with a circle and also the places to be occupied by "North," "South," "East" and "West." The tables were offered as an experiment in a large Eastern city last week and their reception has prompted the company to undertake volume production of the item. They retail around \$1.95.

Kitchen Gloves in Pastel Shades.

Meeting the demand for color in all kitchen accessories manufacturers of rubber gloves are now producing these articles in pastel shades for the housewife. The gloves, which formerly were produced only in red, are reported to be most popular in jade at the present time, although orders for blue are numerous. The same coloring effects are now being utilized in the production of hot water bottles and are carried even to the detachable shower bath sprays.

Extra Careful Now.

A former county judge, defeated during the 1928 general election, is now the cashier of a California country bank.

"The check is all right, sir," he said recently to a man whom he didn't know, "but the evidence you offer in identifying yourself as the person to whom the check is drawn is scarcely sufficient. And I don't know you at all."

"Well, I know you," rejoined the man at the wicket.

"Possibly," smiled the ex-judge.

"And I've known you to hang a man on less evidence than what you reject now." pursued the other. "Quite likely," replied the former jurist. "But when it comes to letting go of hard cash we have to be mighty careful."

Mother's Job.

Miss Wilcox kept a private school and one morning was interviewing a new pupil. "What does your father do to earn his living?" she asked of the little girl.

"Please, ma'm" was the prompt reply, "he doesn't live with us. Mother takes care of us."

"Well, then, what does your mother do to earn her living "

"Why," replied the little girl in an artless manner "she gets paid for staying away from father."

Making the leasing of a store building to a chain store system is being made the test of civic loyalty in many localities. Because chain stores are not conducted along equitable and ethical lines it is held in some towns that a store owner who contributes to the downfall of a locality by leasing property for chain store purposes is not an ideal citizen and should not be so regarded by those who are working to build up the town along correct lines. This discrimination may be a little far-fetched, but it is based on sound premises and is worthy of careful consideration by store owners who have an abiding interest in the future of their home towns.

Many people are greatly puzzled when they are called upon to choose their life work. Any calling is great when it is greatly pursued, so it does not matter what we do so long as we do not regard it only as a means of making a living. We must be able to see our work in its relation to the world. A doctor may be an angel of healing or he can be merely another prohibition prescriptioner. If a banker will not merely be contented with his bonds he can accomplish an immeasurable amount of good.

Portentious Days.

I have passed
An August day
Typical
With heat at noon
And have seen
Around me lay
Fallen leaves
Which all too soon
Tell me that their work is done
Tell me that a Sirius sun
Daily wakens me.

I have seen
The martins go
Just to-day;
At whose command
Fly they South
Before the glow
Fades upon
The pra'rie land
Where the sunflower, aster, phlox
Bloom beyond the equinox
Pray do answer me.

I have yet
A garden fair
Tuberose
French marigold
Cosmos too
Is bursting there
Immortelles
Which grow not old
But these sunsets have a chill
And a haze obscures the hill
Yonder quite from me.

Dogstar suns
Bring back to me
Warnings when
They reappear
Till my look
Must forward be
Once again
With every year
For the ides of August mean
Jack Frost soon will change the scene
To a color pageantry.
Charles A. Heath.

DRUGS

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

Director-Garfield M. Benedict, San-

dusky.

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

Michigan State Pharmaceutical
Association.
President — Claude C. Jones, Battle Creek. Vice-President-John J. Walters, Sagi-

Secretary—R. A. Turrell, Croswell. Treasurer—P. W. Harding, Yale.

Dispensers Should Concentrate on the Peach.

Dispensers in search of expedients for increasing fountain trade cannot do better at this season than to concentrate on the peach, which is relatively neglected at most fountains. I do not mean it is not served; I make the point that its possibilities are not more than touched. Fountains serve the peach as a fruit. They put peach ice cream, perhaps, and a peach sundae and a peach parfait or so on the menu. If the customer asks for one he gets it. But beyond these simple offerings few dispensers try to go.

Yet the fact is that peach formulas of various kinds can be made to draw new trade if properly managed.

Let us analyze the peach. "Pretty as a peach," is a saying whose origin is obscure but whose meaning is ob-People generally agree that the peach is good to look at. Common association of the word "luscious" with the peach indicates that it is unusually good to eat. In fact the peach is one of the best liked of all fruits. Yet for an unaccountable reason, when it comes to the fountain we find that it is among the most neglected.

This does not mean that it does not play an important part in the creation of fountain confections. It does. But it should come into an even higher place than it now holds. Some have felt that the fact the peach arrives later than other fruits had something to do with the failure to reach first place. The trouble is certainly not in the fruit itself, or in its adaptability. Neither is it in the public taste. As I see it, the sole reason is that the peach has not been as persistently pushed as some other fruits. True it arrives later, and is at its best when many dispensers do not seem to consider it worth while to use trade-building methods. The season is at its height and the people come anyway, they tell us, hence it is not necessary to exert oneself. "Just serve them," they say. Yet it is a mistake ever to think that you have all the trade you can get. Even at this season there is more business to be had.

The peach is not among the better fruits for flavoring carbonated beverages, but when it comes to sundaes and frozen confections, what can equal it? The peach has a flavor hard to surpass. It is at certain times abundant and when abundant is most profitable. Introduce the peach to all who come your way. This may have the effect of making permanent customers.

All fruits containing peach stones

may be peaches, but they do not all taste alike. Therefore much of your success with peach offerings will depend on securing either peaches or peach preparations having the true peach flavor at its best. Some buy peaches on price solely. Many varieties secured on a low price basis are as likely to kill business as they are to develop it.

In selecting peaches or preserved peaches for fountain use remember you are using them as flavoring material. Don't depend on the telephone in ordering peaches. Go where they are, and select them carefully.

The yellow freestone varieties are usually the best adapted to the needs of the fountain. Some canned peaches are selected for appearance rather than flavor. While appearance is a factor at the fountain, the greater factor is flavor. Buy on the flavor basis. For such items as you may require fresh peaches remember that green, hard or tasteless ripe peaches would be expensive to use even if you got them for

While other fruits should not be used when overripe, such is not the case with peaches, for peaches that are so ripe that they are specked can be used by cutting out the spots, and these are often the very finest in flavor.

Those who find their windows valuable in the promotion of fountain sales will discover that displaying peaches is a big help. The cost of such a window, with a liberal display of fruit, will not be excessive and the peaches themselves can be usued in some way, such as the making of peach shortcake.

Those who live in sections where the peaches grow can secure a few branches of trees laden with the ripe fruit to make an attractive window. foresighted and sagacious peach dispenser had peach trees planted in tubs so that when the fruit was ripe he could put the tubs in his window. Another man of my acquaintance uses peach-shaped cards, tinted by a good sign painter to represent the fruit, for his signs. Novelty advertising is effective when in good taste.

Dispensers of fountain beverages long ago discovered that people like an occasional change in the ice cream menu. During the peach season it will be a good plan to have your ice cream manufacturer supply you with a good peach ice cream-one that is well flavored with the fruit. You will find such an ice cream a good seller and a builder of future business.

Another frozen peach special that has done a lot for me is the peach sherbet. I have had my manufacturer furnish me with a sherbet made with milk instead of water, the result being a far richer product which, while it costs a trifle more, makes a far better impression. It will be a good plan to consult the source of your ice cream supply and see what you can get in this direction. Addition of this ice cream for a few weeks to your menu will be pleasing to many of your customers, and if well advertised will draw a number of new people your

Use fruit in making sundaes. Manufacturers furnish it crushed, sliced and in other forms. Select the one that appeals to your trade. Be sure the flavor is good. Serving of more or less insipid varieties has been one of the things that has kept the peach from its rightful place in the great soda fountain business.

Here are a few formulae that have been used successfully as a means of pulling business with peaches.

Place two lettuce leaves on a small platter; on each lettuce leaf place a peach; fill the cavity where the pit was with whipped cream; between the halves place a portion of peach ice cream and cover it with crushed pineapple and decorate it with a cherry. This could be reversed by using pineapple ice cream and covering it with peach fruit, but since the peach halves are used the first combination is preferable.

Peach Pet Sundae

Put a portion of peach ice cream in a sundae cup, pour over it some crushed pineapple, sprinkle with grated nut meats, cover with whipped cream and decorate with a few slices of peach.

Peach Dainty.

At one end of a small platter place a slice of sponge cake; at the other end a portion of vanilla ice cream. Pour some peach fruit over both; cover the cake with whipped cream and decorate with a couple of slices of peach and top the ice cream with a cherry. If variety is preferred, some other fruit can be poured over the ice cream, but always use peach on the cake.

Peach Perfecto.

Take a punch or parfait glass and put a little crushed peach into it; add a little peach ice cream; then a little more ice cream-vanilla this time; then more of the peach fruit; then a little of another ice cream and then fruit again. When the glass is nearly full, finish filling with whipped cream and either nest a cherry or a few slices of peach into it.

Peach Dessert.

Put a portion of peach ice cream in a sundae cup; peel and cut in halves a peach; press the halves on the mound of ice cream; top with whipped cream and decorate with a cherry and some walnut halves.

Strathmore Special.

On an oblong sundae dish place a No. 16 portion of peach ice cream and one of vanilla ice cream. Over the vanilla pour crushed peaches; over the peach pour crushed raspberries. Top each cone with whipped cream and decorate with a cherry. Lay a lady finger at each end of the dish.

Peach Royal.

Pour a ladleful of marshmallow cream dressing into an eight-ounce punch glass; add a ladle of crushed peaches; into this drop a ball of vanilla ice cream; at one side of the portion of ice cream put chopped pecan nut meats; at the other a Nabisco wafer; in the center put whipped cream and top with a cherry.

Bulk vs. Packaged Ice Cream.

You need not sell ice cream at a loss. You can buy the packed article and sell it at a known percentage of profit. If a few go to other fountains, let them go. If the other man is willing

to lose, let him do so. Keep advertising quality, the sanitary idea of the packed ice cream, the fact that you sell it for less than you could where you had the work of dishing it out of a can, and it won't be long before your trade will be back. You will find that dispensers in all sections are discontinuing the sale of bulk ice cream except at the fountain for consumption in sundaes or by the plate, and are serving the take-home trade entirely with packed ice cream. To many this is proving the solution of the problem and perhaps it will for you. My idea is, get the paying business; let the other fellow have the losing trade if he wants it.

Timber Shortage a Menace.

Grandville, Sept. 17—"From Indiana's Northern line to Lake Michigan's farthest mine, Michigan, my Grandville, Michigan.

How joyfully the boys sang that in ye olden time. Or was it "from Saginaw's tall whispering "the verse started. Well, there pines" the verse started. Well, the are no more tall whispering pines Michigan to-day. The timber killer has done his work well and very few pines or even hemlocks are left to weep the tale.

The timber in Michigan was considered of too large a quantity to ever be used up, which shows how little the inhabitants of a state realize facts until it is too late.

Michigan has been denuded of its timber until pine lumber that sold in the open market for less than ten dollars per thousand feet is to-day hard to get at ten times that

What are the future home builders going to do for future building ma-terial? Ship it in from outside perhaps you say. But what outside? One may go thousands of miles, East, West North and South and at every the axe of the tree destroyer has been in evidence.

have before me a letter Pacific slope lumberman enclosing a kodak view of a splendid redwood forest, some of the trees being sixteen feet in diameter. He writes that one land contains of this lumber as did forty acres of Michigan

This man is seeking to sell this splendid timber to some Southern lumbermen, at the same time admit-ting that it looks like a shame to cut these big trees down, the finest in the world.

That sort of shame has been going on for years, even Government lands being stripped to fill the pockets of private parties. No wonder our timprivate parties. No wonder our tim-ber lands have been stripped when men in Government employ skin off timber for their own private benefit.

Not long ago we often heard the remark that it is only a question of time when all the lumber timber in the United States has been cut away. Well, that time is already here, and the search for new fields to conquer is going on with very little success.

Had timber reservation been made

a Government policy half a century ago, and faithfully carried out, the country would not be in the condition that faces it to-day with a lumber famine right at hand.

The big redwood timber of Oregon a sight worth going the sands of iles to see. Tourists will have to miles to see. hasten their steps, however, else there no giant redwood trees to with their tops towering hundreds of feet into the sky.

feet into the sky.

War for the extermination of lumbers been going on too bering timber has been going on too many years, even on the Pacific side of the Nation, to think now of saving any large portion of the original forest.

It is not such a task to rebuild a de-stroved dwelling or block, but when once the tree is destroved should man set out at once to repair the damage by the resetting of young trees it would require a century at least to repair the loss.

Men and tools can destroy in one hour what it has required God a hundred years to grow. Have you ever thought of this when you see the sad waste of one time timbered lands, and note the straggling little sprouts peep-ing up at the sunshine seeking to grow another forest?

Forest preservation in this country really a thing of the past. We have been wastefully lavish of our woods cutting, for which we shall have to pay the penalty for generations to

Oregon and California still have tracts as vet untouched by the destruc-tive axe of the timber slayer. Our Government, while at times making a pretense at saving, has in reality winked at the sadest destruction of forests ever known to the civilized world.

Most of the Western lumbermen are seeking to get rid of their forests.

seeking to get rid of their forests at the earliest possible moment, seeming to think the sooner the whole West

is made a barren waste the better.

We, here in Michigan should use better judgment than to let our one time pine timber lands go to eternal waste. Population is increasing rapidwant on pation can succeed in ethics. ly and no nation can succeed in attain-

ly and no nation can succeed in attaining the height of prosperity with its timberlands given over to the desert.

Even animal life of a wild sort is dving out with the loss of our forests. It is easy to understand how this snoud be so. A nation all plain and no timber will in time give up the ghost and go the way of the Saharas of the old world.

The lumberman mentioned at the beginning of this article was once a

The lumberman mentioned at the beginning of this article was once a prominent Michigan timberman, and went West a score of vears ago because of the failure of this State to keep its forests intact. He has been in the lumber business all his life, is now an old man seeking to wind up his deals that he may retire to private life in his last days.

life in his last days.

This man has been duly shocked at the depth of rascality which has cumbered the Government timber deals

in the West. His voice has been many times raised in protest, but there seems to be method in the madness of times these men who have pretended to have the best interests of the Government at heart while quietly stealing the spoils while the great American peoat heart ple sit supinely down and close the eyes to the greatest timber steal cearth.

Old Timer. steal on

Would Rename "Buyer."

That the term "buyer" is a misnomer and should be done away with and that "department manager," "department merchandiser" or some other more truly descriptive designation should be generally substituted are the contentions advanced by the sales executive of a prominent silk hosiery concern. He further suggested that the expression "salesman" be eliminated in favor of "service man" or "contact man."

"The reason for these suggestions," the executive explained, "is that the modern 'buyer's' ability to move at a satisfactory profit the goods he buys is far more important to his employer than his ability to buy them. Likewise, the 'salesman' has more to do than sell nowadays. He must supply a dollar's worth of service with every dollar's worth of goods he sells. Inability or unwillingness to render this service is more and more offsetting mere mechanical ability to get orders. Proper contacts also mean more these days to the 'salesman' than personal skill in selling."

Blessed be the man who thinks and talks with facts. He is needed in the world to-day, where more is being wasted and more money spent by doing things wrong than by not doing them at all. To the man with facts life offers greater resources, greater responsibilities and more satisfactory achievements than at any period in

WHOLESALE DRUG PRICE CURRENT

Prices	quoted	are	nominal,	based	on	market	the	day	of	issue
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Prices quoted a	re nominal, based on marke
Acids	Cotton Seed 1 35@1 56 Cubebs
Boric (Powd.)	0 Cubebs 5 00@5 2
Boric (Xtal) 9 @ 2	Encalyptus 1 25 ml 5
Cutric 59 @ 6	Hemlock, pure 2 00@2 25
Muriatic 3460	Juniper Berries_ 4 50@4 75
Nitric 9 @ 1	Juniper Wood _ 1 50@1 75
Oxalic 15 @ 2	5 Lard, extra 1 55@1 65
Sulphuric 3½@	8 Lard, No. 1 1 25@1 40
Tartaric 52 @ 6	Lavender Gar'n 1 25@1 50
	Lemon 6 00 06 25
Ammonia	Linseed, raw, bbl. @1 30
Water, 26 deg 07 @ 1	Linseed, boiled, bbl. @1 33
Water, 26 deg 07 @ 1 Water, 18 deg 06 @ 1 Water, 14 deg 5½@ 1 Carbonate 20 @ 2 Chloride (Gran.) 09 @ 2	Linseed, bld less 1 40@1 53
Carbonate	Mustard, aritil oz @ 35
Chloride (Gran.) 09 @ 2	Neatsfoot 1 25@1 35
,	Olive, pure 4 00@5 00
Balsams	Jive, Malaga,
Consilia 1 0001 a	yellow 3 00@3 50
Fir (Canada) 2 75@2 0	Olive, Malaga,
Copaiba 1 00@1 2: Fir (Canada) 2 75@3 00 Fir (Oregon) 65@1 0: Peru 3 00@3 0: Folu 2 00@2 2:	orive, Malaga, green
Peru 3 00@3 25	Origanum pure
101u 2 00@2 25	Origanum, com'l 1 00@1 20
	Pennyroyal 3 00@3 25
Barks	Peppermint 5 50@5 70
assia (ordinary)_ 25@ 30	Rose, pure 13 50@14 00
Cassia (ordinary) 25@ 36 Cassia (Saigon) 50@ 66 Cassafras (pw. 60c) @ 56 Soap Cut (powd.)	Sandelwood F
Soan Cut (nowd)	
35c 20@ 30	1
200	Sassafras, arti'l 75@1 00
Berries	Spearmint 7 00@7 25
lubeh	Sperm 1 50@1 75
Cubeb	Tar USP 7 00@7 25
uniper 11@ 20	Turpentine bbl
rickly Ash @ 75	Turpentine, less_ 73@ 86
	Wintergreen,
Extracts	Wintergreen 5 00@6 25
dicorice 60@ 65 dicorice, powd 60@ 70	birch 3 00@3 25 Wintergreen, art 75@1 00 Worm Seed 4 25@4 50 Wormwood, oz @2 00
Acorice, powd 60@ 70	Wintergreen art 75@1 00
	Worm Seed 4 25@4 50
Flowers	Wormwood, oz @2 00
Arnica 1 50@1 60	
Arnica 1 50@1 60 Chamomile Ged.) @ 50 Chamomile Rom. @ 75	Potassium
The Rom. @ 75	Bicarbonate
Cour	Richromate 35@ 40
Gums	Bromide 15@ 25
cacia, 1st 50@ 55	Bromide 540 31
Acacia, Sorte 45@ 50	Chlorate, grand 2360 20
cacia, Powdered 3500 40	Chlorate, powd.
loes (Barb Pow) 25 4 35	or Xtal 16@ 25
loes (Cape Pow) 25@ 35	Iodide 30@ 90
rices (Soc. Pow.) 75 u 80	Permanganate 221/ 6
Pow. 50@ 60	Prussiate, yellow 3500 45
Camphor 870 01 00	l'russiate, red @ 70
ualae @ 60	Sulphate 35@ 40
Gums Acacia, 1st	
ino townson de 25	Roots
Avrrh @1 20	AU
Ayrrh, powdered @1 25	Blood powdowd 30@ 35
pium, powd. 21 00@21 50	Calamus 250
plum, gran. 21 00@21 50	Elecampane, pwd. 2560 20
hellac	Gentian. powd 20@ 30
ragacanth, pow 21 75	Alkanet 30@ 35 Blood, powdered 40@ 45 Calamus 35@ 85 Elecampane, pwd. 25@ 30 Gentian. powd. 20@ 30 Ginger, African. powdered 30@ 35
nuaiac, pow d @ 70 Lino @ 1 25 Lino, powdered @ 1 25 Lyrrh @ 1 15 Lyrrh powdered @ 1 25 Dpium, powd. 21 00@21 50 Dpium, gran. 21 00@21 50 Dpium, gran. 21 00 55 Dpium, gran. 21 00 65 Dpium, gran. 21 00 35 Dpium, gran. 21	powdered 30@ 35 Ginger, Jamaica 60@ 65 Ginger, Jamaica, powdered 45@ 60
urpentine @ 30	Ginger, Jamaica 600 65
	powdered 45@ 60

10W	4:
Cyanide 30@	94
lodide 4 36@4	6
Permanganate 221/2@	3
Prussiate, yellow 35@	
	4
	70
sulphate 35@	4(
Roots	
Alkanet 30@	3:
	43
	8
	30
Gentian, powd 20@	30
Ginger, African.	
powdered 30@	35
Ginger, Jamaica_ 60@	65
Ginger, Jamaica,	
powdered 45@	60
Goldenseal, pow. 7 50@8	00
lpecac, powd 4 50@5	00
Licorice 35@	40
Licorice, powd 20@	
	30
	50
	40
Khubarh nowd @1	00

Insecticides	lpecac, powd 4 50@5 0
Arsenic 08@ 20	
Blue Vitriol, bbl. @ 0	Licorice, powd 20@ 3
Blue Vitriol, less 0914@1	Orris, powdered_ 45@ 5
Bordea. Mix Dry 1200 2	Poke, powdered 35@ 4
nellebore, White	Rhubarb, powd @1 0
powdered 15@ 9	Rosinwood, powd. @ 5
Insect Powder 47160 6	Sarsaparilla, Hond.
Lead Arsenate Po. 134 @30	ground @1 10
Lime 13 13 13 13 19 19 31	ground @1 10
Lime and Sulphur	Sarsaparilla, Mexic. @ 60
Dry 08@ 2	
Paris Green 24@ 4	Squills, powdered 70@ 80
	Tumeric, powd 20@ 21
Leaves	Valerian, powd @1 00
Leaves	
Buchu @1 0	
Buchu powdored @1 1	

Buchu powdered Sage, Bulk Sage, 'l loose Sage, powdered Senna, Alex 500 Senna, Tinn pow 300 Uva Ursi 200

Oils

Almonds, Sweet, imitation 1 00@1 25 Amber, crude 1 00@1 25 Amber, rectified 1 50@1 75 Amber, 200@2 25 Casput 2 00@2 25 Cassia 3 00@3 25 Castor 1 55@1 80 Cedar Leaf 2 00@2 25 Citronela 75@1 00 Cloves 4 00@4 25 Cocoanut 27¼@ 35 Cod Liver 1 50@2 00 Croton 3 00@3 25

7 50@7 75

3 00@3 25

1 50@1 80

Seeds		
Anise	0	38
Anise, powdered	35@	40
Bird, 1s	13@	17
Canary	100	16
Caraway, Po. 30	2500	30
Cardamon 2	5003	00
Coriander pow40	30@	25
Dill	150	20
Fennell	35@	50
Flax	81/20	15
Flax, ground	31/20	15
Foenugreek, pwd.	150	25
Hemp	8@	15
Lobelia, powd	@1	60
Mustard, yellow	17@	25
Mustard, black	200	25
Poppy	15@	30
Quince1	00@1	25
Sabadilla	4500	50
Sunflower	12@	18
Worm, American	30@	40
Worm, Levant _ 6	50@7	00

Tincture

Aconite Aloes

	110	25	case @15	
	20@ 15@	25 30	Soap, white Castile	
	00@1		less, per bar @1	
	45@		Soda Ash 30	
			Soda Bicarbonate 34.0	
	12@		Soda, Sal 02140	
			Spirits Camphor @1	
6	50@7	00	Sulphur, roll 34 @	
			Sulphur, Subl 4140	
8			Tartar Emetic 700	
	@1	20	Turpentine, Ven. 500	
	Ø1		Vanilla Ex	
	@1		Vanilla Ex. pure 1 50@2	
			Vanilla Ex. pure 2 2502	
	03	48	Zinc Sulphate _ 060	

elladonna	@1 44
nzoin	@2 28
enzoin Comp'd_	W 2 28
ichu Compa	@2 40
antharides	@2 16
antharides	@2 52
psicum	@2 28
atechu	@1 44
nchona	@2 16
olchicum	@1 80
ibebs	@2 76
gitalis	@2 04
ntian	@1 35
aiac	@2 28
laiac	@2 04
dine	(0)1 95
dine, Colorless_	@1 50
on, Clo	W1 50
716	
no	@1 44
rrh	@2 52
x Vomica	@1 80
oium	@5 40
oium, Camp oium, Deodorz'd	@1 44
ium, Deodorz'd	@5 40
ubarb	@1 92
Paints	

Lead, red dry 13% @14%
Lead, white dry 13% @14%
Lead, white oil_ 134 @144
Ochre, yellow bbl. @ 21/2
Red Venet'n Am. 31/20 7
Red Venet'n Eng. 40 8
Putty 500 8
Whiting, bbl 60 414
Vhiting 546(0)10
L. H. P. Prep. 2 80@3 00 Rogers Prep. 2 80@3 00
105ers 11ep 2 80@3 00

L. H. P. Prep. 2 Rogers Prep. 2	540	10
Borers Prop. 2	80@:	3 0
regers frep 2	80@	5 (
Miscellaneou	18	
Acetanalid	576	-
Alum	57@	7
vium. powd and		•
ground	09@	1
ground Bismuth, Subni- trate 2		
Borax xtal or	25@	2 5
Dowdered	05@	1
Canthagaiden		
Cantharides, po. 1 Calomei 2 Capsicum, pow d	30002	
Capsicum, pow d	624	1
	00@9	0
Cassia Buds	3800	4
mark Prepareu_	400	0
Chiorotorin	Wet T	1
Chiorai Hydrate 1	201.11	51
12 8	JUL 13	31
		91
CopperasCopperas, Fowd. Corrosive Subim 2 Cream Tartar	40-1	0 %
Copperas, I'owu.	+4	10
Corrosive Subim 2	2002	30
Cream Tartar Cuttle bone Destrine	30W 40W	4
Leatrine	100	9(
Dover's Powder 4	UUW 4	51
Emery, All Nos.	104	1:
Dover's Powder 4 Emery, An Nos. Emery, Powdered Epsom Salts, bbls. Epsom Salts, less 3 Epson, powdered	w	16
Epsom Sails less ?	3 00	31/4
Ergot, powdered	74 W 4	00
Ergot, powdered - Flake, White - Formaldehyde, lb. Getatine -	150	20
roi maidenvde. Ib	13146	0 25
Glassware Laws 550	800	90
Glassware, less 55% Glassware, full case	60%	
Glassware, full case Glauber Salts, bbl. Glauber Salts less Glue, Brown	(0,0)	214
Glauber Salts less	040	10
Glue, Brown	200	30
Glue, Brown Grd Glue, White 27 Glue, White grd. Glycerine	160	22
Glue, white grd.	2500	35
Glycerine	1000	40
odine	750	95
	45W7	
	00@8 20@	30
4ace	61	50
lace, powdered_	CD I	60
Menthol 8 Morphine 13 5	00009	00
Nux Vomica	8@14	33
Morphine 13 5. Nux Vomica, Nux Vomica, pow. Pepper, black, pow. Pepper, White, pw. Pitch, Burgudry	150	25
Pepper, black, pow	570	70
Pitch Burgud	750	85
Pepper, White, pw. Pitch, Burgudry Quassia	200	25 15
	@	60
Quinine, 5 oz. cans Rochelle Salts	280	40
	60@2	75
Seidlitz Mixture		22 40
Soap, green	15@	30

Seidlitz Mixtus 15@ 30 Soap, green -- 15@ 30 Soap mott cast 25 Soap, white Castile,

25 75 75

SCHOOL SUPPLIES



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

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



Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

GROCERY PRICE CURRENT

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

ADVANCED

Roast Beef Sliced Beef Vienna Sausage

DECLINED

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



1	AIC	A AX	LE (GREA	SE	
48.	1 1	b			4	5
24,	3 1	b			- 6	2
10	lb.	pails,	per	doz.	9	4
15	lb.	pails,	per	doz.	12	6
		pails,				
25	lb.	pails,	per	doz.	19	1

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

BAKING POWDERS Arctic, 7 oz. tumbler 1 35 Queen Flake, 16 oz., dz 2 25 Royal, 10c, doz. 95 Royal, 2 oz., doz. 5 20 Royal, 5 lb. 31 20 Royal, 5 lb. 31 20 Royal, 5 lb. 32 20 Rumford, 10 cper doz. 18 50 Rumford, 10c, per doz. 18 50 Rumford, 10c, per doz. 2 Rumford, 12 oz. doz. 2 40 Rumford, 5 lb. doz. 12 50 BAKING POWDERS

		۲.	C. Br	and Per		
10c	size.	4	doz.		3	70
15c	size.	4	doz.		5	50
20c	size.	4	doz.		7	20
25c	size.	4	doz.		9	20
50c	size,	2	doz.		8	80
80c	size.	1	doz.		6	85
10 1	b. siz	e,	1 do	Z	6	75



Boy Blue. 36s. per cs. 2 70
BEANS and PEAS
100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans 9 25 Red Kidney Beans 9 75
White H'd P. Beans 11

Brown Swedish Beans 9 00
Pinto Beans 9 25
Red Kidney Beans 9 75
White H'd P. Beans 11
Col. Lima Beans 19 50
Black Eye Beans 16 00
Split Peas, Yellow 8 00
Split Peas, Green 9 00
Scotch Peas 7 50

BURNERS		
	1	35
White Flame, No. 1 and 2, doz.	2	25

	BOTTLE (CAPS	
Dbl.	Lacquor, 1	gross	
nk	T DOT OTOBS		15

BREAKFAST	FOODS

DULTEL HOU	Je	•
Kellogg's Brands.		
Corn Flakes, No. 136	2	85
Corn Flakes, No. 124	2	85
Corn Flakes, No. 102	2	00
"en No. 224	2	70
Pep, No. 202		
Krumbles, No. 424	2	741
Ban Flakes, No. 624		
Bran Flakes, No. 602	1	50
Rice Krispies, 6 oz	2	70
Rice Krisp es, 1 oz		
Kaffe Hag, 12 1-lb.		-
cans		30
All Bran, 16 oz		
All Bran, 10 oz		
All Bran, 34 oz		

Post Brands.		
Grape-Nuts, 24s	3	8
Grape-Nuts, 100s	2	7
Instant Postum, No. 8	5	4
Instant Postum, No. 10		
Postum Cereal, No. 0	2	5
Post Toasties. 36s	2	1
Post Toasties, 24s		
Post's Bran, 24s		
Pills Bran, 12s	1	9
Roman Meal, 12-2 lb.	3	1
Cream Wheat, 18	3	5
Cream Barley, 18	3	4
Ralston Food, 18	4	(
Maple Flakes, 24	2	
Rainbow Corn Fla., 36	2	5
Silver Flake Oats, 18s	1	4
Silver Flake Oats, 12s	2	2
90 lb. Jute Bulk Oats,		
	0	1

90 lb. Jute Bulk Oats,		
bag	3	1
Ralston New Oata, 24	2	7
Ralston New Oata, 12	2	7
Shred. Wheat Bis., 36s	3	8
Shred. Wheat Bis., 728	1	5
Triscuit, 24s		
Wheatena, 18s		

BBOOMS	
Jewell, doz 5	2
Standard Parlor, 23 lb. 8	25
Fancy Parlor, 23 lb 9	25
Ex. Fancy Parlor 25 lb. 9	75
Ex. Fcy. Parlor 26 lb. 10	00
Toy1	
Whisk, No. 3 2	75
BRUSHES	

Scrub		
Solid Back, 8 in	1	50
Solid Back, 1 in	1	75
Pointed Ends		
Stove		
Shaker	1	80
No. 50	2	00
Peerless	2	60
Shoe		
No. 4-0	2	25
No. 2-0		

BUTTER COLOR Dandelion	2 85
CANDLES Electric Light, 40 lbs.	191
Plumber, 40 lbs Paraffine, 6s	12.8
Paraffine, 12s Wicking	141/2
Tudor, 6s. per box	

Wicking 40
Tudor, 6s. per box 30
CANNED FRUIT
Apples. No. 10 5 40
Apple Sauce, No. 10 7 50
Apple Sauce, No. 10 7 50 Apricots, No. 2½ 3 40@3 90
Apricots, No. 10 8 50@11 50
Blackberries, No. 10 7 50
Blueberries, No. 10 15 00
Cherries, No. 2 8 25
Cherries, R.A., No. 21/2 4 30
Cherries, No. 10 13 00
Peaches, No. 10 Pie 7 20 Peaches, No. 2½ Mich 2 20
Peaches, No. 21/2 Mich 2 20
Peaches, 21/2 Cal 3 10
Peaches, 10, ,Cal 10 40
Pineapple, 1 sli 1 60 Pineapple, 2 sli 2 65
Pineapple, 2 sli 2 65
P'apple, 2 br. sli 2 35
P'apple, 2 br. sli 2 40
P'apple, 2½, sli 3 20 P'apple, 2 cru 2 65 Pineapple, 10 crushed 14 50
Papple, 2 cru 2 65
Pineapple, 10 crushed 14 50
Pears, No. 2 3 00 Pears, No. 2½ 3 75
Pears, No. 242 3 75
Raspberries, No. 2 blk 3 25
Raspb's. Red. No. 10 11 50
Raspb's Black,
Phuberh No 10 4 75
No. 10 11 00 Rhubarb, No. 10 14 75 Strawberries, No. 2 2 3 25
Strawb's 50. 10 13 00
Silamos 10 19 00

CANNED FISH

0,,,,,,,	
Clam Ch'der, 101/2 oz. 1	35
Clam Chowder, No. 2_ 2	75
Clams, Steamed. No. 1 3	00
Clams, Minced, No. 1/2 2	25
Finnan Haddie, 10 oz. 3	30
Clam Bouillon, 7 oz. 2	50
Chicken Haddie, No. 1 2	75
Fish Flakes, small 1	35
Cod Fish Cake, 10 oz. 1	55
Cove Oysers, 5 oz 1	75
Lobster, No. 1/4, Star 2	90
Shrimp, 1, wet 2	00
Sard's, ¼ Oil, Key 6	10
Sard s, 4 Oil, Key - 5	10
Sardines, 4 O.l., Key _ 5	15
Sardines, 4 O.I, Kless 5	25
Salmon, Red Alaska_ 3	25
Salmon, Med. Alaska 2	35
Salmon, Pink Alaska 2	00
Sardines, Im. 1/4, ea. 10@	22
Sardines, Im., ½, ea. Sardines, Cal 1 35@2	25
Sardines, Cal 1 35@2	25
Tuna, 1/2. Curtis, doz. 4	00
Tuna, 1/4s, Curtis, doz. 2	20
Tuna, 1/2 Blue Fin 2	25
Tuna, 1s. Curtis, doz. 7	00

CANNED MEAT

Bacon, Lge. Beechnut 4 56 Beef, No. 1, Corned. 3 56 Beef, No. 1, Roast 3 56 Beef, No. 2½, Qua., sli. 1 77 Beef, 3½ oz. Qua. sli. 2 2 Beef, 5 oz., Am. Sliced 3 00 Beef, No. 1, B'nut, sli. 4 56 Beefsteak & Onions, s 3 76 Ch.li Con Car., 18 1 35 Deviled Ham, ½s 2 20 Deviled Ham, ½s 3 60 Hamburg Steak & Onions, No. 1 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 32 Potted Meat, ½ Libby 32 Potted Maxt, ½ Lubby 32 Potted Maxt, ½ Lubby 32 Potted Maxt, ½ Lubby 32	Bacon, Med. Beechnut 2	70
Beef, No. 1, Corned. 3 56 Beef, No. 1, Roast 3 56 Beef, No. 2½, Qua., sli. 1 75 Beef, 3½ oz. Qua. sli. 2 25 Beef, 5 oz., Am. Sliced 3 0 Beef, So. 1, B'nut, sli. 4 50 Beefstak & Onions, s 3 70 Ch.li Con Car., 1s 1 35 Deviled Ham, ½s 3 60 Hamburg Steak & Onions, No. 1 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 32 Potte	Bacon, Lge. Beechnut 4	50
Beef, No. 1, Roast 3 56 Beef, No. 2½, Qua., sli. 17 Beef, 3½ oz. Qua. sli. 2 Beef, 3 ½ oz. Qua. sli. 2 Beef, 5 oz., Am. Sliced 3 06 Beef, No. 1, B'nut, sli. 4 56 Beefsteak & Onions, s 3 76 Ch.li Con Car., 1s 1 3 Deviled Ham, ¼s 2 Deviled Ham, ¼s 3 Hamburg Steak & Onions, No. 1 3 Hotted Beef, 4 oz 1 Potted Beef, 4 oz 1 Potted Meat, ¼ Libby 5 Potted Meat, ¼ Libby 5 Potted Meat, ¼ Qua. 3 Potted Ham, Gen. ¼ 1 Vienna Sauss, No. ½ 1 55 Vienna Sauss, No. ½ 1 56 Vienna Sauss, No. ½ 1 56		
Beef, No. 2½, Qua., sli. 1 75 Beef, 3½ oz. Qua. sli. 2 25 Beef, 5 oz., Am. Sliced 3 00 Beef, No. 1, B'nut, sli. 4 50 Beefsteak & Onions, s 3 70 Ch.li Con Car., 1s 1 35 Deviled Ham, ½s 2 20 Deviled Ham, ½s 3 60 Hamburg Steak & Onions, No. 1 3 5 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 50 Potted Meat, ½ Qua. 96 Potted Ham, Gen. ½ 1 45 Vienna Sauss, No. ½ 1 45		
Beef, 3½ oz., Am. Sliced 3 0g. Beef, No. 1, B'nut, sli. 4 56 Beefsteak & Onions, so 3 76 Ch.li Con Car., 1s 1 35 Deviled Ham, ½ s 2 20 Deviled Ham, ½ s 3 66 Hamburg Steak & Onions, No. 1 3 15 Potted Beef, 4 oz 1 16 Potted Meat, ½ Libby 52 Potted Meat, ½ Libby 52 Potted Meat, ½ Qua. 99 Potted Ham, Gen. ½ 1 45 Vienna Sauss, No. ½ 1 45 Vienna Saussage, Qua. 1 10		
Beef, 5 öz., Am. Sliced 3 0t Beef, No. 1, B'nut, sli. 4 5t Beefsteak & Onions, s 3 7t Ch.li Con Car., 1s - 1 35 Deviled Ham, ¼s - 2 20 Deviled Ham, ½s - 3 6t Hamburg Steak & Onions, No. 1 - 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ¼ Libby 52 Potted Meat, ¼ Libby 52 Potted Meat, ¼ Libby 52 Potted Meat, ¼ Qua. 9 Potted Ham, Gen. ¼ 1 45 Vienna Sauss, No. ½ 1 45 V.enna Sauss, No. ½ 1 45 V.enna Sauss, Qua. 1 10		
Beef, No. 1, B'nut, sli. 4 56 Beefsteak & Onions, s 3 77 Ch.li Con Car., 1s 1 35 Deviled Ham, ¼s 2 20 Deviled Ham, ½s 3 56 Hamburg Steak & Onions, No. 1 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ¼ Libby 59 Potted Meat, ¼ Libby 99 Potted Meat, ¼ Qua. 96 Potted Ham, Gen. ¼ 1 45 Vienna Sauss, No. ¾ 1 45 Vienna Sauss, No. ¾ 1 45		
Beefsteak & Onions, s 3 7t Ch.li Con Car., 1s - 1 35 Deviled Ham, ¼s - 2 20 Deviled Ham, ½s - 3 6t Hamburg Steak & Onions, No. 1 - 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ¼ Libby 52 Potted Meat, ¼ Libby 52 Potted Meat, ¼ Qua. 9 Potted Ham, Gen. ¼ 1 45 Vienna Sauss, No. ¼ 1 45 V.enna Saussage, Qua. 1 10	Beef, 5 oz., Am. Sliced 3	00
Ch.li Con Car., 1s 1 35 Deviled Ham, ½s 2 26 Deviled Ham, ½s 3 60 Hamburg Steak & Onions, No. 1 3 5 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 39 Potted Meat, ½ Libby 99 Potted Meat, ½ Lyby 90 Potted Ham, Gen. ½ 1 45 Vienna Sauss, No. ½ 1 45 Vienna Sausage, Qua. 1 10	Beef, No. 1, B'nut, sli. 4	50
Ch.li Con Car., 1s 1 35 Deviled Ham, ½s 2 26 Deviled Ham, ½s 3 60 Hamburg Steak & Onions, No. 1 3 5 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 39 Potted Meat, ½ Libby 99 Potted Meat, ½ Lyby 90 Potted Ham, Gen. ½ 1 45 Vienna Sauss, No. ½ 1 45 Vienna Sausage, Qua. 1 10	Beefsteak & Onions, s 3	70
Deviled Ham, ½s 2 20 Deviled Ham, ½s 3 56 Hamburg Steak & Onions, No. 1 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 52 Potted Meat, ½ Libby 59 Potted Meat, ½ Qua. 36 Potted Ham, Gen. ½ 1 45 Vienna Sauss, No. ½ 1 45 V.enna Sausage, Qua. 1 10		
Deviled Ham, ½s 3 60 Hamburg Steak & Onions, No. 1 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 52 Potted Meat, ½ Libby 52 Potted Meat, ½ Qua. 9 Potted Ham, Gen. ½ 1 45 Vienna Sauss, No. ½ 1 45 V.enna Sausage, Qua. 1 10		
Hamburg Steak & Onions, No. 1		
Onions, No. 1 3 15 Potted Beef, 4 oz 1 10 Potted Meat, ½ Libby 52 Potted Meat, ½ Libby 92 Potted Meat, ½ Qua. 9 Potted Ham, Gen. ½ 1 45 Vienna Sauss, No. ½ 1 45 V.enna Sausage, Qua. 1 10		••
Potted Beef, 4 oz		15
Potted Meat, ¼ Libby 52 Potted Meat, ½ Libby 92 Potted Meat, ½ Qua. 96 Potted Ham, Gen. ¼ 1 45 Vienna Sausa, No. ½ 1 45 V.enna Sausage, Qua. 1 10		
Potted Meat, ½ Libby 92 Potted Meat, ½ Qua. 96 Potted Ham, Gen. ¼ 1 45 Vienna Saus., No. ½ 1 45 V.enna Sausage, Qua. 1 10		
Potted Meat, ½ Qua. 96 Potted Ham, Gen. ¼ 1 45 Vienna Saus., No. ½ 1 45 V.enna Sausage, Qua. 1 10		
Potted Ham, Gen. 4 1 45 Vienna Saus., No. ½ 1 45 Vienna Sausage, Qua. 1 10	Potted Meat, 1/2 Libby	92
Vienna Saus., No. ½ 1 45 Vienna Sausage, Qua. 1 10	Potted Meat, 1/4 Qua.	90
Vienna Saus., No. ½ 1 45 Vienna Sausage, Qua. 1 10		45
V.enna Sausage, Qua. 1 10		
	V oppo Sousogo Oue 1	
veal Loar, Medium 2 25		
	veal Loaf, Medium 2	25

Baked Beans

Campbells	1	1
Quaker, 18 oz	1	0
Fremont, No. 2	1	2
Snider, No. 1	1	1
Snider, No. 2	1	2
Van Camp, small		9
Van Camp, med	1	1

CANNED VEGETABLES Asparagus No. 1, Green tips ___ 3 75 No. 2½, Large Green 4 50 W. Beans, cut 2 1 65@2 25

W. Beans, cut 2 1 05 42 25
W. Beans, 10 8 00 Green Beans, 2s 1 65@2 25
Green Beans, 28 1 65@2 25
Green Beans, 10s @8 00
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s. Soaked 1 25
Red Kid, No. 2 1 25 Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 45@2 35
Corn, No. 2, stan 1 15
Corn, Ex. stan. No. 2 1 40
Corn. No. 2, Fan. 1 80@2 35
Corn, No. 10 8 00@10 75
Hominy, No. 3 1 10
Okra, No. 2, whole 2 15
Okra, No. 2, cut 1 75
Corn, No. 10 8 00@10 75 Hominy, No. 3 1 10 Okra, No. 2, whole 2 15 Okra, No. 2, cut 1 75 Mushrooms, Hotels 32
Mushrooms, Choice, 8 02. 35
Mushrooms, Sur Extra 50
Peas, No. 2, E. J 1 35
Peas, No. 2, Sif, June 1 85 Peas, No. 2, Ex. Sift.
June 1 85
Peas, No. 2, Ex. Sift.
E. J Z 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 60@1 75 Pumpkin, No. 10 5 00@5 50
Pumpkin, No. 10 5 00@5 50
Pimentos, ¼, each 12@14 Pimentoes, ½, each 27 Sw't Potatoes, No. 2¼ 1 75
Pimentoes, ½, each 27
Sw't Potatoes, No. 21/2 1 75
Sauerkraut. No.3 1 45@1 75
Succotash. No. 2 1 65@2 50
Sp'nach, No. 1 1 25
Spinach, No. 1 1 25 Spinach, No. 2 _ 1 60@1 90 Spinach, No. 3 2 25@2 50
Spinach, No. 3 2 25@2 50
Spinach, No. 3_ 2 25@2 50 Spinach, No. 10_ 6 50@7 00

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

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

CHILI SAUCE	
Snider, 16 oz 3	15
Snider, 8 oz 2	20
Lilly Valley, 8 oz 2	25
Lilly Valley, 14 oz 3	25
OYSTER COCKTAIL	
Sniders, 16 oz 3	15
Sniders, 8 oz 2	

CHEESE	
Roquefort 45	
Kraft, small items 1 65	
Kraft, American 1 65	
Chili, small tins 1 65	
Pimento, small tins 1 65	
Roquefort, sm. tins 2 25	
Camembert, sm. tins 2 25	
Wisconsin Daisy 27	
Wisconsin Flat 27 New York June 34	
Sap Sago 42 Brick 34	
DITCK 31	

CHEWING GUM

COCOA



Droste's Dutch, 1 lb 8 5	5
Droste's Dutch, 1/2 lb. 4 5	ś
Droste's Dutch, 1/4 lb. 2 3	2
Droste's Dutch, 5 lb.	2
Droste's Dutch, 5 lb.	,
Chocolate Apples 4 8	1
Pastelles, No. 1 12 (ö
Pastelles, 1/2 lb 6 6	ó
Pains De Cafe 3 (1
Droste's Bars, 1 doz. 2 (N
Delft Pastelles 2 1	
1 lb. Rose Tin Bon	
Bons18 ()
7 oz. Rose Tin Bon	
Bons 9 (H
13 oz. Creme De Cara-	
que13 2	
12 oz. Rosaces10 8	ž
½ lb. Rosaces 7 8	
1/ lb Doctolles 2	23
14 lb. Pastelles 3 4	
Langues De Chats 4 8	51
CHOCOL ATE	

CHOCOLATE				
	Caracas,			
Daner,	Caracas,	74.5		0.

CLOTHES LINE

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

Worden Grocer C

Melrose	
Liberty	
Quaker	
Nedrow	
	House
Reno	
Royal C	lub

McLaughlin's Kept-Fresh



Nat. Gro. Co. Brands
Lighthouse, 1 lb. tins... 49
Pathfinder, 1 lb. tins... 45
Table Talk, 1 lb. cart. 43
Square Deal, 1 lb. car. 39¼
Above brands are packed
in both 30 and 50 lb. cases.

Coffe M. Y., per	100			12
Frank's 50 Hummel's	pk	gs.	4	4 25
CONDE Leader, 4 Eagle, 4 de	doz			7 00

Liagle, 4 doz	•	•••
MILK COMPOUND)	
Hebe, Tall, 4 doz	4	50
Hebe, Baby, 8 doz		
Carolene, Tall, 4 doz.	3	80
Carolene, Baby	3	50

EVAPORATED MIL	K	
Quaker, Tall, 4 doz	4	10
Quaker, Baby, 8 doz.	4	0.0
Quaker, Gallon, 1/2 doz.	4	00
Carnation, Tall, 4 doz.	4	35
Carnation, Baby, 8 dz.	4	2:
Oatman's Dundee, Tall	4	3:
Oatman's D'dee, Baby	4	9:
Every Day, Tall	4	2
Every Day, Baby	4	0
Pet, Tall	4	35
Pet. Baby, 8 oz.	4	25
Borden's Tall		
Borden's Baby	4	2
Dorden's Daby	•	

CIGARS G. J. Johnson's Brand G. J. Johnson Cigar, 10c ______75 00

100 10	00
Worden Grocer Co. Bran	nds
Airedale 35	00
Havana Sweets 35	00
Hemeter Champion 37	
Canadian Club 35	
Robe Emmett 75	
Tom Moore Monarch 75	
Webster Cadillac 75	
Webster Astor Foil_ 75	
Webster Knickbocker 95	
Webster Albany Foil 95	
Bering Apollos 95	
Bering Palmitas 115	
Bering Diplomatica 115	
Bering Del oses 120	
Bering Favorita 135	
Bering Albas 150	
Defing Albas 100	0.

CONFECTIONERY Stick Candy Pails

	Sugar				0
Big	Stick,	20	lb.	case	1
	Mix	ed	Car	ıdv	

Mixed Candy
Kindergarten
X. L. O French Creams
Paris Creams
Fancy Chocolates

5 lb. boxes
Bittersweets, Ass'ted 1 7
Choc. Marshm. Drop 1 6
Milk Chocolate A A 17
Nibble Sticks 1 7
Chocolate Nut Rolls _ 1 8
Magnolia Choc 1 2
Bon Ton Choc 1 5
Gum Drops Pail
Anise 1
Champion Gums 1
Challenge Gums 1
Superior, Boxes 2
Dugottor, Donos

Lozenges	Pail
A. A. Pep. Lozenges	
A. A. Pink Lozenges	1
A. A. Choc. Lozenge	s 1
Motto Hearts	1
Malted Milk Lozenges	2

Hard Goods	
Lemon Drops	
O, F. Horehound dp Anise Squares	
Peanut Squares	17
Horehound Tablets	18
Cough Drops	Bxs
Putnam's	1 35
Smith Bros	1 50

smith	Bros.			1 50
	Packag			
ream	ery Ma	rshr	nallov	VS
4 oz.	pkg.,	128,	cart.	85

4	oz.	pkg.,	48s,	case	3	40
		Spec				
Pin	eap	ple F	udge			19
Ital	l'an	Bon	Bons		_	17
Bai	nque	et Cre	am	Mint	8_	25
Silv	rer 1	King I	M. Ma	llows	1	15
Ha	ndy	Pack	ages,	12-10	c	80

COUPON BOOKS

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

CREAM OF TARTAR 6 lb. boxes _____ 43

DRIED FRUITS Apples

N. Y. Fey., 50 lb. box 151/2 N. Y. Fey., 14 oz. pkg. 16

		Ap	ricots	
Ev	apor	rated	Choice	 2
Ev	apor	rated,	Faney Slabs	 2
10	lb.	box	itron	 4

10 16.	box		 40
		urrant	
Packa			20
Greek,	Bul	k, lb.	 20

	ates		
Dromedary,	368	 6	75
Pe	achi		

Evap. C	Choice		1	61/2
Laman	Pe			
Lemon,				
Orange,	Amer	ican		30

Raisins	
Seeded, bulk	10
Thompson's s'dless blk	081/
Thompson's seedless.	/2
15 oz	091/6
Seeded, 15 oz.	11

60@70.	25	lb.	a Prunes boxes@13
50@30.	25	lb.	boxes @14
40@50,	25	lb.	boxes@16
30@40.	25	lb	boxes@17
20@30,	25	lb.	boxes@20
18 @ 24,	25	lb.	boxes@24

		Hon	niny				
Pearl,	100	lb.	sack	s		3	50
	1	Mac	aroni				
			Bra				
9 oz. 1	oack	age.	per	do	7.	1	30

9 oz. package, per case	2	60
Bulk Goods Elbow, 20 lb.		0 .
		14
Pearl Barley		
Chester	3	75

Barley Grits		
Barley Grits	- 5 00	,
Sage		
East India	10)
Tapioca		
Pearl. 100 lb. sacks	09	,
Minute, 8 oz., 3 do:	z. 4 0	,
Dromedary Instant .	_ 3 50)

FLAVORING EXTRACTS JENNINGS'



PURE FLAVORING EXTRACT Vanilla and Same Price 1 oz. -1 25 1½ oz. -1 180 2½ oz. -3 0t 3½ oz. -4 20 2 oz. -2 50 4 oz. -4 80 8 oz. -9 0t 16 oz. -15 06

3½ oz. At It 57 Years.

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

FLOUR V. C. Milling Co. Brands
Lily White ______ 8 30
Harvest Queen _____ 7 50
Yes Ma'am Graham,
50s ______ 2 20

FRUIT CANS Mason F. O. B. Grand

	o. b. Grand		
Half	pint	7	50
One	pint	7	75
One	quart	9	10
Half	gallon	12	15
	Ideal Glass	Ton	

Ideal Glass Top		
Half pint	9	00
One pint	9	30
One quart1	1	1
Half gallon	5	40

September 18, 1929		MICHIGAN	TRADESMAN		29
GELATINE Jell-O, 3 doz 2 85 Minute, 3 doz 4 05 Plymouth, White 1 55 Quaker, 3 doz 2 25	ISO-VIS MOTOR OILS In Iron Barrels	Suasages Bologna 18 Liver 18 Frankfort 21 Pork 31	SALT Colon'al, 24, 2 lb 95 Colonial, 36-1½ 1 25 Colonial, Iodized, 24-2 2 00 Med. No. 1 Bbls 2 85	SPICES Whole Spices Allspice, Jamaica @25 Cloves, Zanzibar @o8 Cassia, Canton	TEA Japan Medium 35@35 Choice 37@52 Fancy 52@61
JELLY AND PRESERVES Pure, 30 lb. pails 3 30 Imitation, 30 lb. pails 1 75 Pure, 6 oz., Asst., doz. 99 Pure Pres., 16 oz., dz. 2 40	Polarine	Veal 19 Tongue, Jellied 35 Headcheese 18	Med. No. 1, 100 lb. bk. 95 Farmer Spec., 70 lb. 95 Packers Meat, 50 lb. 57 Crushed Rock for ice cream, 100 lb., each 8, Butter Salt, 280 lb. bbl. 421	Cassia, 5c pkg., doz. @40 Ginger, African	Fancy 52@61 No. 1 Nibbs 54 1 bb. pkg. Sifting 14 Gunpowder Choice 40 Fancy 47 Ceylon
JELLY GLASSES 8 oz., per doz 36 OLEOMARGARINE	Iron Barrels Light	Smoked Meats Hams, Cer. 14-16 lb. @29 Hams, Cert., Skinned 16-18 lb @29 Ham, dried beef Knuckles @46	Block, 50 lb. 40 Baker Salt, 280 lb. bbl. 4 10 24, 10 lb., per bale 2 45 35. 4 lb., per bale 2 60 50. 3 lb., per bale 2 8 8 bl. bags Table 42	Nutmegs, 70@90 @59 Nutmegs, 105-1 10 @59 Pepper, Black @46 Pure Ground in Bulk Allsnice, Jamaica @35	Pekoe, medium 57 English Breakfast Congou, Medium 28 Congou, Choice 35@36
Van Westenbrugge Brands Carload Distributor	Special heavy	California Hams	Old Hickory, Smoked, 6-10 lb. 4 50	Allspice, Jamaica @35 Cloves, Zanzibar @46 Cassia. Canton @28 Ginger, Corkin @35 Mustard @32 Mace, Penang 1 39 Pepper, Black @55	Congou, Fancy 42@43 Oolong 39 Choice 45 Fancy 50
Nucyon Nu	Parowax, 100 lb 8.3 Parowax, 40, 1 lb 8.5 Parowax, 20, 1 lb 8.8	Beef Boneless, rump 28 00@38 00 Rump, new 29 00@32 00	MORTON'S	Nutmegs @59 Pepper, White @80 Pepper, Cayenne @37 Paprika, Spanish @45 Seasoning	TWINE Coton, 3 ply cone 40 Cotton, 3 ply Balls 42 Wool, 6 ply 18 VINEGAR
Nucoa, 1 lb 21 Nucoa, 2 and 5 lb 20½ Wilson & Co.'s Brands Oleo	SEMPLAS SOUTH COOR POLISH PORTS PORT	Beef 17 Calf 55 Pork 10	SALT	Chili Powder, 15c 1 35 Celery Salt, 3 oz 95 Sage, 2 oz 90 Onion Salt 1 25	Cider, 40 Grain 23 White Wine, 80 grain 25 White Wine, 40 grain 19 WICKING No. 0, per gross 80 No. 1, per gross 125
Certified 24 Nut 18 Special Roll 19 MATCHES Swan, 144 4 20	Semdac, 12 pt. cans 3 00	RICE Fancy Blue Rose 051/2 Fancy Head 07	Per case, 24, 2 lbs 2 40	Garlic 1 35 Ponelty, 3½ oz. 3 25 Kitchen Bouquet 4 55 Kitchen Bouquet 20 Marjoram, 1 oz. 90 Thyme, 1 oz. 90 Thyme, 1 oz. 90	No. 2, per gross 150 No. 3, per gross 2 30 Peerless Rolls, per doz. 90 Rochester, No. 2, doz. 50 Rochester, No. 3, doz. 2 00 Rayo, per doz. 75
Diamond 144 box 5 00 Searchlight, 144 box 5 00 Ohio Red Label 144 box 5 00 Ohio Blue Tin, 144 box 5 00 Ohio Blue Tin, 720-1c 4 00	Semdac, 12 qt. cans 5 00	RUSKS Dutch Tea Rusk Co.	Five case lots 2 30 lodized, 32, 26 oz 2 40	STARCH Corn Kingsford, 40 lbs 11 ¼	WOODENWARE Baskets Bushels, narrow band, wire handles Bushels, narrow band
*Rlue Seal. 144 4 50 *Reliable. 144 3 65 *Pederal. 144 4 75 *1 Free with Ten. Safety Matches	Medium Sour 5 gallon, 400 count 4 75 Sweet Small 16 Gallon, 2250 24 50 5 Gallon, 750 9 75	Brand. 36 rolls, per case 4 25 18 rolls, per case 2 25 12 rolls, per case 1 50 12 cartons, per case 1 50	Twenty Mule Team 24, 1 lb. packages 3 25 48, 10 oz. packages 4 35 96, ¼ oz. packages 4 00	Powdered, bags 4 50 Argo, 48, 1 lb. pkgs. 3 60 Cream, 48-1 4 80 Quaker, 40-1 07½	wood handles 1 80 Market, drop handle 90 Market, single handle 95 Market, extra 1 60 Splint, large 8 50 Spl'nt, medium 7 50
Quaker, 5 gro. case 4 25 NUTS—Whole Almonds Tarragona 25 Braz'l, New 24 Fancy Mixed 25	Dill Pickles Gal. 40 to Tin. doz. 9 60 No. 2½ Tins 2 25 32 oz. Glass Picked. 2 75	18 cartons, per case - 2 55 36 cartons, per case - 5 00 SALERATUS Arm and Hammer - 3 75	SOAP Am. Family, 100 box 6 30 Crystal White, 100 4 20 Big Jack, 60s 4 75 Fels Nantha, 100 box 5 50	Argo, 48, 1 lb. pkgs. 3 60 Argo, 12, 3 lb. pkgs. 2 62 Argo, 8 5 lb. pkgs. 2 97 Silver Gloss, 48, 1s 11½ Elastic, 64 pkgs. 5 35	Splint, small 6 50 Churns Barrel, 5 gal., each _ 2 40 Barrel, 10 gal., each _ 2 55 3 to 6 gal., per gal 16
Filherts, Sicily 22 Peanuts, Vir. Roasted 114 Peanuts, Jumbo, std. 14 Pecans, 3 star 22 Pecans, Jumbo 40 Pecans, Mammoth 50	32 oz. Glass Thrown 2 40 DIII Pickles Bulk 5 Gal., 200 4 75 16 Gal., 600 9 25 45 Gal., 1200 20 25	SAL SODA Granulated, 60 lbs. cs. 1 35 Granulated, 18-2½ lb.	Flake White, 10 box 4 20 Grdma White Na. 108 3 75 Jan Rose, 100 box 7 85 Fairy, 100 box 4 00 Palm Olive, 144 box 10 50 Laya, 100 box 4 00	Tiger, 48-1 3 30 Tiger, 50 lbs. 06 SYRUP Corn	Pails 10 at. Galvan'zed 2 60 12 at. Galvanized 2 85 14 at. Galvanized 3 10 12 at. Flaring Gal. Jr. 5 00 10 at. Tin Dairy 4 00
Walnuts, Cal. 20@25 Hickory 07 Salted Peanuts Pancy, No. 1 14	PIPES Cob, 3 doz. in bx. 1 00@1 20 PLAYING CARDS	Dackages 1 20 COD FISH Middles 20	Octagon, 120 5 00 Pummo, 100 box 4 85 Sweetheart, 100 box 5 70 Grandba Tar, 50 sm. 2 Grandba Tar, 50 lge, 3 50	Blue Karo, No. 1½ 2 77 Blue Karo, No. 5, 1 dz. 3 91 Blue Karo, No. 10 3 71 Red Karo, No. 1½ 3 05 Red Karo, No. 5, 1 dz. 4 29 Red Karo, No. 10 + 91	Traps Moure, Wood, 4 holes, 60 Mouse, wood, 6 holes, 70 Mouse, tip, 5 holes 65 Rat, wood 1 00 Pat spring 1 00
Shelled Almonds	Battle Axe, per doz. 2 65 Torpedo, per doz 2 25 Blue Ribbon, per doz. 4 25 POTASH Babbitt's, 2 doz 2 75	Tablets, ½ lb. Pure 19½ doz. 1 40 Wood boxes, Pure 2014, Whole Cod 11½	Quaker Hardwater Cocoa, 72s, box 2 87 Fa'rbank Tar, 100 bx 4 00 Trillov Soon, 100 10c 7 25 Williams Barber Bar, 9s 70 Williams Mug, per doz. 48	imit. Maple Flavor Orange, No. 1½, 2 dz, 3 50 Orange, No. 5, 1 doz. 4 99	Mouse, spring 30 Tubs Large Galvanized \$75 Medium Galvanized 775 Small Galvanized 675 Washboards
Filberts 32 Pegans Salted 90 Walnuts Manchurian 55 MINCE MEAT None Such 4 doz. 6 47 Oraker 3 doz. case 3 50	FRESH MEATS Beef Top Steers & Helf25 Good St'rs & H'f 154/023	HERRING Holland Herring Mixed, Kegs 1 10 Mixed, half bbls 8 75 Mixed, bbls 16 50	CLEANSERS	Maple and Cane Kanuck. per gal 1 50 Kanuck. 5 gal. can 6 50 Maple	Banner, Globe 5 50 Brass, single 6 25 Glass single 6 00 Double Peerless 8 50 Single Peerless 7 50 Nort em Queen 5 50
Libby, Kegs, wet, lb. 22 OLIVES 4 oz. Jar. Plain, doz. 1 35 10 oz. Jar. Plain, doz. 2 35	Med. Steers & Heif 21 Com. Steers & Heif. 16@20 Veal	Milkers, Kegs 1 20 Milkers, half bbls 9 75 Milkers, bbls 18 50 K K K K Norway 19 50	KITCHEN ALENZER	Michigan, per gal 2 75 Welchs, per gal 3 25 COOKING O'L Mazola	Universal 7 25 Wood Bowls 13 'n. Butter 5 00 15 in. Butter 9 00 17 in. Butter 18 00 19 in. Butter 25 00
14 oz Tar, Plain, doz. 4 50 Pint Jars, Plain, doz. 3 25 Onart Jars, Plain, doz. 6 60 1 Gal, Glass Jugs, Pla. 2 10 5 Gal Kegs each 8 50 314 oz. Jar. Stuff., doz. 1 35	Good 24 Medium 22 Lamb Spring Lamb 28 Good 26	8 lb. pails 1 40 Cut Lunch 1 50 Boned, 10 lb. boxes 16	OLIMS SOULS	Pints, 2 doz. 6 75 quarts, 1 doz. 6 25 Half Gallons, 1 doz. 11 75 Gallons. ½ doz. 11 30 TABLE SAUCES	WRAPPING PAPER Fibre, Manila, white 05% No. 1 Fibre
6 oz. Jar. Stuffed. doz. 2 35 914 oz. Jar. Stuff. doz. 3 75 1 Gal. Jugs. Stuff., dz. 2 75 PARIS GREEN	Mutton Good 14	Lake Herring 1/2 Bbl., 100 lbs 6 50 Mackeral	SCRUBS-POLISHES ATTENTATION BROK.	Lea & Perrin, large 6 00 Lea & Perrin, small 3 35 Pepper 1 60 Royal Mint 2 40 Tobasco, 2 oz 4 25	Kraft Stripe 09½ YEAST CAKE Magic. 3 doz. 2 70 Sunlight, 3 doz. 2 70 Sunlight, 1½ doz. 1 35 Yeast Foam, 3 doz. 2 70
1s	Medium	White Fish	80 can cases, \$4.80 per case WASHING POWDERS Bon Ami Pd., 18s, box 1 90 Bon Ami Cake, 18s1 621/2	Sho You, 9 oz., doz, 2 25 A-1, large 4 75 A-1 small 3 15 Caper, 2 oz. 3 36	Yeast Foam, 1½ doz. 1 35 YEAST—COMPRESSED Fleischmann, per doz. 30
Bel Car Mo	Heavy hogs	Med. Fancy, 100 lb. 13 00 SHOE BLACKENING 2 in 1, Paste, doz 1 35 E. Z. Combination, dz. 1 35	Brillo	189 188 SIII	
Bel Car-Mo Brand	Trimmings 14 PROVISIONS Barreled Pork Clear Back 25 00@28 00 Short Cut Clear26 00@29 00	E. Z. Combination, dz. 1 35 Dri-Foot. doz. 2 00 Bixbys, Dozz. 1 35 Sh nola, doz. 90	Gold Dust, 12 Large 3 20 Golden Rod, 24 — 4 25 La France Laun., 4 dz. 3 60 Old Dutch Clean. 4 dz. 3 40 Octagon. 96s — 3 9 Rinso, 40s — 3 20 Rinso, 24s — 5 25	Products of Van Buren Co.	4 1 gal. glass 27 00
8 oz., 2 doz. in case 15 lb. pails 25 lb. pails PETROLEUM PRODUCTS From Tank Wagon	Dry Salt Meats D S Bellies 18-20@18-19 Lard Pure in tierces 13½	STOVE POLISH Blackne. per doz 1 35 Black Silk Liquid, dz. 1 49 Black Silk Paste, doz. 1 25 Enameline Paste. doz. 1 35	Rub No More, 100, 10 oz. 3 85 Rub No More, 20 Lg. 4 00 Spotless Cleanser, 48, 20 oz. 3 85 Sani Flush, 1 doz. 2 25	Canning Co. ITALIAN SPAGHETTI DINNER Local Pride Brand 12 50c Family Package 4 50 SALSA SAUCE	CHINESE BROWN SAUCE Local Pride Brand 12 8 oz. Bottles 2 25 4 1 gal. glass 24 00 NOODLES Local Pride Brand
Red Crown Gasoline ! Red Crown Ethyl 14 Solite Gasoline 14 In Iron Barrels Perfection Keros'ne 13.6	60 lb. tubsadvance \(\frac{1}{2} \) 50 lb. tubsadvance \(\frac{1}{2} \) 20 lb. pailsadvance \(\frac{3}{4} \) 10 lb. pailsadvance \(\frac{7}{3} \) 5 lb. pailsadvance \(1 \)	Enameline Liquid, dz. 1 35 E. Z. Liquid, per doz. 1 40 Badium, per doz. 1 35 Rising Sun. per doz. 1 35 654 Stove Enamel, dz. 2 80 Vulcanol, No. 5, doz. 95 Vulcanol, No. 10, doz. 1 35	Sapolio, 3 doz. 3 15 Soapine, 100, 12 oz. 6 4 oz Snowboy, 100, 10 oz. 4 0z Snowboy, 12 Large 2 65 Speedee, 3 doz. 7 20 Sunbrite, 50s 2 10 Wyandote, 48 4 75	Local Pride Brand 48 No. 1 cans 1 80 24 No. 2 cans 3 15 6 No. 10 cans 15 00 CHINESE SOY SAUCE	Chow Mein Chinese 24 No. 2 cans 2 25 BEAN SPROUTS Local Pride Brand Genuine Chinese Bean
Gas Machine Gasoline 37.1 V. M. & P. Naphtha_ 19.6	Compound tierces 12 Compound, tubs 12 1/4	Vulcanol, No. 10, doz. 1 35 Stovoil, per doz 3 00	Wyandot Deterg's, 24s 2 75	Local Pride Brand 12 8 oz. Bottles 2 25	24 No. 2 cans 1 65 6 No. 10 cans 8 00

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Stevens Brokerage Co., Detroit Butterworth & Lowe, Grand Rapids. Market Wholesale Co., Grand Rapids. W. E. Dailey Co., Saginaw. Chase-Hackley Piano Co., Muskegon. Graeff, Inc., Detroit. Wohlyner Co-operative League, Detroit.

C. B. Spring & Bumper Co., Kalamaz00.

Benjamin Noble Co., Detroit. John N. Lassen Corp., Grosse Pointe. Henry Furnace and Foundry Co., Lansing.

F. H. Wolf Land Co., Detroit. Clare E. Halladay Coffee Co., Battle

Jackson Investment Corp., Jackson. State Savings Bank, of Nashville. Safe-Guard Check Writer Corp., De-

Farmers & Merchants Bank of Nash-

Grand Rapids Reliable Tire and Accessories Co., Muskegon.
American Alliance Investing Corp.,

Detroit Hannan Estate Corp., Detroit. Broadbent, Spencer & Co., Detroit. Southwestern Michigan Motor Coach Co., Kalamazoo

Mower-Seaman Associated Stores, Detroit

Madison Theater Co., Detroit. Capitol Theater Co., Detroit. John H. Kunsky, Inc., Detroit. The Broad Land Corp., Detroit. Interstate Stages, Inc., Detroit. Frymire-Keenan Milling Co., Hopkins Stage Co., Inc., Grand Ledge. Roecker Co., Saginaw. Wm. L. B. Collins Co., Morenci. Win. L. B. Collins Co., Morener, Joseph & Feiss Co., Holly. Muskegon Extract Co., Muskegon. Pittsburgh-Erie Saw Co., Detroit. Milne-Schwimmer Manufacturing Co.,

Detroit. Chicago Argo Co., Detroit.
Peck Ashphalt Shingle Co., Detroit.
Mutual Builder Co., Detroit.
Banner-Register Co., Benton Harbor.

Belle Isle-Hacker Boat Sales Co., De-

Karl D. Getchell, Inc., Detroit Benton Coal Co., Benton Harbor. Midfield Oil and Gas Co., Muskegon. Grand Rapids Oil Co., Grand Rapids. Gillette-Beebe Oil Co., Grand Rapids. Traverse Oil Co., Grand Rapids. Seneca Fur Farms, Inc., Allen, Michigan Ox-Hydric Co., Muskegon. Michigan European Hairdressing Academy, Inc.,

Beranek & Beranek, Detroit. Prance-Hoffmeyer, Inc., Detroit, Benton Harbor Baking Co., Benton

Harbor. Nucleus Hall Co., Berrien Center. Belleville Engineering Works, Romu-

A Novel Locomotive.

With all the progress that has been made in electrical engineering during the last fifty years, the steam locomotive is still the normal vehicle of railroad traction. The electric locomotive has certain advantages over the steam locomotive. It is cheaper to operate. It can carry loads as heavy or heavier, and it has vastly greater powers of acceleration. But it has one great disadvantage; the electrification of a railroad, with the installation of a costly power plant and a third-rail system, is enormously expensive. The electric locomotive. therefore, has so far been restricted to comparatively short hauls in which, for a variety of reasons, its advantages outweigh its disadvantages.

In recent years, however, there has been developed a type of electric loco-

motive which, by burning oil fuel in a Diesel engine, generates its own electricity, and which, as a consequence, can be put into operation on any existing railroad track without expensive conversion. One of these oil-electrics, a combination engine and passenger coach, has been tested on the Baltimore & Ohio, making a run from Washington to Chicago at sixty-five miles an hour at about one-third the operating cost of an ordinary locomotive. And now, on the Canadian National Railways, an oil-electric locomotive has survived an even more severe test by hauling a full-sized limited train from Montreal to Toronto at a cost of \$25 for fuel, the cost of coal for the same run being \$80.

At present the initial cost of an oil-electric is about four times as great as that of a steam locomotive, but it is hoped that it will shortly be so much improved that it can be put into general service. In that case the railways will be able to make full use of electricity without burdening themselves with the tremendous expense of electrification.

Recent Mercantile Changes in Ohio.

Summerfield-Tom Reed has purchased the interest of his partner, C. L. Robinson, in the local meat mar-

Cleveland - John F. Schulte has moved his grocery and meat market to 3404 Lorain avenue.

Cleveland-Sam Ognievitz will move his Parkgate meat market from 1032 to 1052 East 105th street.

Dayton-M. A. Kruzsicz has opened a grocery and meat market at 1029 Germantown avenue.

Dayton-Price & Son have opened a grocery and meat market at 2100 Lakeview avenue.

De Graff-Loren H. Casebolt is sole proprietor of the meat market which was formerly owned by Casebolt & Brothers.

Eaton-Paul Fudge has taken over the grocery department of the Baker Brothers grocery and meat market. Baker Brothers will retain the meat

Greenville-The Bauer meat market was recently damaged by fire.

Mansfield-Frank Dillon has discontinued his grocery and meat business at 66 South Main street.

Mansfield-Fred Eulow has sold his grocery and meat market at Bowman and Springmill streets to Fred Blade.

Quincy-Loren H. Casebolt is sole proprietor of the grocery and meat market which was formerly owned by Casebolt Brothers.

Roseville - Mr. Woods, proprietor of the Woods restaurant, has taken over the grocery and meat market of R. L. Deaver,

Toledo-A. A. Miller is remodeling the front of his grocery on Sumner

Toledo-Jos. Steele, who recently purchased the Fleck grocery-market at Oakwood and Upton avenues, has sold to Nathan Greenberg. Mr. Greenberg now conducts four stores.

The more ignorant a man is the harder it is to manage him.

Late Business Changes in Indiana.

Indianapolis-The grocery and meat business of Martin Zinkan, at 1205 Kentucky avenue, has been incorpo-

St. Paul-Carl Wolfe sold his meat market to James Wilson.

South Bend-The Arcade Market has been opened in the Odd Fellows building.

Terre Haute-Fred Paitson and G. E. Martin, proprietors of the delicatessen, bakery and meat market at 1474 Locust street, will open a branch store at 660 Wabash avenue.

Jasper-The Wells grocery and market has opened for business here.

Greensburg-Dennis Kirkpatrick has taken complete control of all interests of the Sel-U-Mor meat market, heretofore owned by himself and Raymond Martin. The market, which is located on East Main street, was purchased by Kirkpatrick & Martin from John Menzie about ten weeks ago.

Shelbyville-Cook's meat market has been giving away a pound of bacon for every \$10 worth of cash register receipts brought back to the market by the patrons.

Long Gloves Coming Back.

Although there seems to be little doubt that the bulk of the business in women's formal gloves this fall will be done on longer styles, there is very much of a question right now as to how long the most popular ones will run. Some opinions are that the sixteen to twenty button lengths will come back after an absence of several years, while others are that the eightbutton length will be about the limit of the general demand. The latter opinions are based on the high retail prices which would have to be paid for the sixteen-button lengths and longer. The matter probably will not be fully settled for another thirty days.

Opinions jibe pretty well on the point that darker shades will prevail in fall street gloves for women. Most of the advance business so far placed has been on browns and blacks, yet there has been a somewhat surprising call for blue, canary and other bright shades for outdoor wear. Three and four button slipons and one-clasp tailored types with novelty cuffs have so far led the list of best-selling styles for the new season.

Warn the Home Canners Against Botulism.

Housewives, busy running down peaches, string beans and other seasonable prey for their fruit jars, are warned to be on their guard against the dangers of botulism by the American Medical Association and the American Public Health Association.

Since November, 1928, eleven outbreaks of botulism have occurred in this country which have been traced to home canned food. In all thirtyfive cases occurred, of which twentyone died. The frightful mortality of this disease makes extra precautions in canning vegetables and meat extremely advisable. The spores of the organism causing botulism can be killed only by long continued heating, a condition that automatically con-

demns the cold pack method in favor a few years ago. Ten per cent. brine should be used for non-acid vegetables and meats, or else these foods should be boiled for some time after they have been removed from the glass jar in which they have been preserved, according to medical authorities.

Plain Fabrics Sought For Curtains.

Plain fabrics, such as marquisette in beige and sand colors, are selling best in curtains for living and dining room use, the trade reports. For bedrooms and dressing rooms, pastel colors are bringing the best demand. Fancy woven voiles and color-dotted grenadines are being favored for kitchens and bathrooms. While the market reports business fairly good in popular price goods, orders are mainly for small quantities, it is claimed. A house catering to interior decorators reports that the use of mohair fabrics in various colors for both window curtains and over-drapes has become popular.

Silk Orders Still Minus Profit.

While the volume of orders for fall silks has expanded recently, there has been no accompanying relief from the unsatisfactory phases of the trading which has featured previous seasons. Much of the business is being taken at a loss. Here and there a firm is doing well from both a volume and profit standpoint, but it is the exception. Conservative opinion inclines to the belief that considerable time must yet elapse for the industry to correct its internal difficulties. The present demand stresses Canton and flat crepes, in addition to velvets. Satins have proved a disappointment so far.

New Shirt Color Plan Works.

Retailers report that the new system being tried out of buying men's shirts and neckwear in wanted colors is working satisfactorily. Manufacturers are co-operating, and for the Spring season the plan is expected to be well established so that retailers will be in position to buy as much of each color in shirts and neckwear as they care to. The solution reached does away with the complaints that they were being forced to take sets of colors, some of which would sell well and others prove "stickers."

Canned Goods Prices To Advance.

With short crops, due to weather and other conditions, affecting all lines of canned fruits and vegetables, the prospect of higher prices in the coming Fall and Winter is a matter of concern to wholesalers at present. Some lines of canned fruits, it is claimed, will command 60@70c more per dozen than last year. The shortage of canned goods due to small packs will be noticeable also in salmon, since supplies of fancy grade fish are small because of Government restrictions and a small catch.

Adversity is a medicine which people are rather fond of recommending indiscriminately as a panacea for their neighbors. Like other medicines, it only agrees with certain constitutions. There are nerves which it braces, and nerves which it utterly shatters.

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Elimination of False Motions Saved Great Chain System.

(Continued from page 20)

hear such a man say "I forgot" or, more indirectly, sidestepping responsibility as much as possible, "I overlooked that."

A good memory, a memory that lets nothing slip, is one of the most valuable of all earthly possessions; and it really means and is nourished upon the ability to pay attention. That's all there is to it.

"Never address customers in familiar terms," continues the rules, "such as calling colored customers 'Uncle,' 'Auntie' and 'Doc.' Do not address 'Little One' or 'Sweetheart.' If acquainted with customer's name, it sounds much better to reply, 'Yes, ma-am' or 'Yes, mu'm'. If not familiar with customer's name, reply courteously: under no circumstances make fresh or curt remarks."

Memphis is distinctly within the Southern "color line" and such region has its own special problems because the Negro is only emerging from his status of servitude and its traditions, customs and manners. Special care must there be exercised that colored people be given their due of courtesy and fair consideration.

But the lesson here is that we get in this world what we give. Those among us who accord politeness and courtesy to others get courtesy and politeness from others. And there is no business lubricant whose efficiency surpasses simple, honest, old-time courtesy-which means true kindliness of thought which shines through our manners if we have it within us.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Bankruptcy Court.

Grand Rapids, Sept. 5. On this day was held the first meeting of creditors in the matter of Lewis H. Bice, Bankrupt No. 3868. The bankrupt was present in person and represented by attorneys Watt & Colwell. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Sept. 5. On this day was held the first meeting of creditors in the matter of Joe George, Bankrupt No. 3874. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr., No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case headen of the distriction of the distriction, as a case without assets.

On this day also was held the first meeting of creditors in the matter Reinhardt P. Ritz. Bankrupt No. 3869. The bankrupt was present in person and represented by attorney John G. Anderson. Certain creditors were represented by attorney Willard J. Turner. No trustee was appointed. The bankrupt was sworn and examined without a reporter. No claims were proved and allowed. The first meeting of creditors in the matter of Howard Harner, Bankrupt No. 3863. The bankrupt was present in person and represented by attorney S. Zamlerowski. No creditors were represented by attorney but one creditor was present in person. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting of creditors in the matter of the bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Sept. 5. We have to-day received the schedules, reference and adjudication in the matter of Joseph Stanecky, individually and also doing business as Eriögman Grocery and Market, Bankrupt No. 3895. The matter has been referred to

Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of
Bridgman, and his occupation is that of
a grocery and meat merchant. The
schedule shows assets of \$4,679.30 of
which \$8.0 is claimed as exempt, with
liabilities of \$19,311.40. The first meeting
will be called promptly, note of same will
be made herein. The list of creditors of
said bankrupt is as follows:
State of M.chigan \$3.33
Bridgeman State Bank, Bridgman 5,500.00
Caroline Stratton, New Troy 2,650.00
Julius Zimany, Kenosha, Wis. 550.00
Julius Zimany, Kenosha, Wis. 550.00
Arbuckle Bros., Chicago 119.6
Augustiny & Fabry Co., Chicago 121.00
Baro la Telephone Co., Baroda 16.19
Bridgman Supply Co., Bridgman 5,18
Bridgman State Bank, Bridgman 300.00
I. R. Butzbach, South Bend, Ind.
Citizens Tele. Co., New Troy 26.04
Cudahy Bros. Co., Cudahy, Wis. 54.45
E.gel Dis. Co., Benton Harbor 8.82
Fletschmann Yeast Co., Chicago 11.6,
Meyer Glassman, Bridgman 29,11
Gloucester Fresh Fish Co., Boston 59,16
John Hasto, Chicago 500,00
Indiana & Michigan Elec. Co.
St. Joseph 28
Edo Kemp & Co., Pickett, Ky. 2, 28
stidd, Dater & Price, Benton Har 28
Stidd, Dater & Price, Benton Har 188
Stidd, Dater & Price, Benton Har 188

Alois, Hoysa, Chicago 10 Indiana & Michigan Elec. Co., St. Joseph 2 E. O. Kemp & Co., Pickett, Ky. Kidd, Dater & Price, Benton Har. 28 S. Joseph 29, 18
S. Joseph 20, Pickett, Ky. 2.98
Kidd, Dater & Price, Benton Har. 28
Davis Knapp, Cnicago 200.00
LaPorte Wholesale Candy Co.
LaPorte, Ind. 36, 85
Mandeville & King Co., Rochester 50, 60
E. V. Martin, Chicago 50, 60, 60
Oscar Mayer & Co., Chicago 75, 60
Pittsburgh, Er.e Saw Co., Pittsburgh 27, 30
Pittsburgh, Er.e Saw Co., Pittsburgh 27, 30
John Polonec, Chicago 175, 60
Julius Pushauer, Bridgman 150, 60
Caarles Reck, Bridgman 150, 60
Caarles Reck, Bridgman 150, 60
Caarles Reck, Bridgman 150, 60
Saranac Machine Co., Benton Har. 13, 01
Standard Oil Co., Grand Rapids 15, 62
Swift & Co., Chicago 50
Swallow Coffee Mills Co., Chicago 62, 00
New Troy Mills, New Troy 19, 35
H. Van Eenenaam & Bros., Zeeland Warner C.gar & Tobacco House, Benton Harbor 10, 50
Julius Zimany, Kenosha, Wis. 30
Sept. 5. We have to-day received the schedules, reference and adjudication is the matter of Harry E. Gearhart, Bankrupt No. 3896. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Three Rivers, and his occu a...
that of a mecuan c. The schedule shows assets of \$14 with liabilities of \$1,200.10.
The court has written for funds and up. 1
receipt of same, the first meeting of creditors will be called, note o.
will be made herein.

will be made herein.

Sept. 5. On this day was held the first meeting of cred-tors in the matter of Caarles Kooistra, Bankrupt No. 3865. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. No creditors were present or expresented. No trustee was appointed. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter present. The first meeting then adjourned without date, and the case has been closed and returned to Lydistrict court as a case without assets.

On this day also was held the first

district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Andrew Gilder, Bankrupt No. 3858. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. No creditors were present or represented. No claims were proved ... allowed. No trustee was appointed the bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first

trict court, as a case without assets.

On this day also was held the first meeting of cred tors in the matter of Roscoe Barnett, Bankrupt No. 3872. The bankrupt was present in person and represented by attorney Myrten W. Davie. No creditors were present or represed. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been coded and returned to the district court, as a case without assets.

In the matter of Truman Scheiern.

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

In the matter of Truman Scheiern, Bankrupt No. 3826. The funds have been received and the first meeting has been called for Sept. 24.

In the matter of Fred Becker, Bankrupt No. 3841. The funds have been received and the first meeting has been called for Sept. 24.

In the matter of William H. Fox, doing business as Knox Shoe Co., Bankrupt No. 3893. The first meeting of creditors has been called for Sept. 24.

In the matter of Alfred A. Ball, Bankrupt No. 3881. The funds have been to ce ved and the first meeting of creditor, has been called for Sept. 24.

In the matter of Thomas L. Blodgett, Bankrupt No. 3775. The funds have been received and the first meeting of creditors has been called for Sept. 23.

In the matter of Forest A. Cain, Bankrupt No. 3802. The funds have been received and the first meeting of creditors has been called for Sept. 23.

In the matter of Forest A. Cain, Bankrupt No. 3802. The funds have been received and the first meeting of creditors has been called for Sept. 23.

In the matter of Forest A. Cain, Bankrupt No. 3802. The funds have been received and the first meeting of creditors has been called for Sept. 23.

In the matter of Raymond Draper, Bankrupt No. 3887. The funds have been

received and the first meeting of creditors has been called for Sept. 23.

received and the first meeting of creditors has been called for Sept. 23.

In the matter of Alvin Hipshier, Bankrupt No. 3880. The funds have been received and the first meeting of creditors has been called for Sept. 23.

In the matter of Miller Markets, Inc., Bankrupt No. 3889. The first meeting of creditors has been called for Sept. 23.

In the matter of Leopold Shindorf, Bankrupt No. 3995, the trustee has here-tofore filed his final report and account, and a final meeting of creditors was held June 28. The trustee was present in person and represented by Glen D. Mathews, attorney. The bankrupt was not present in person, but represented by attorneys Steketee & Steketee. Certain creditors were present in person. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, preferred labor and secured claims in full and for the declaration and payment of a first and final dividerd to creditors of 57 per cent. No objections were made to the ddischarge of the bankrupt. The final meeting then adiourned without date, and the case will be closed and returned to the district court, in due course.

Sept. 9. I have received the schedules, reference and adjudication in the matter of Clarence E. Fye, Bankrupt No. 3897. The matter has been referred to Charles B. Blair as referee in bankruptus. The schedules show assets of \$200 qf which the full amount is claimed as exempt, with I abilities of \$1,323,92. The court has written for funds and upon receipt of same, first meeting of creditors will be called, note of which will be made herein.

Lamont Named in Honor of Worthy Citizen.

A. Lamont Chubb, a resident of Grand Rapids fifty years ago, was esteemed highly by all classes who knew him. Recognition of his worth was not confined to the city. A beautiful little village located on Grand River, a few miles West of the city, bears his given name-Lamont. Mr. Chubb was a manufacturer of implements and tools for farmers. His factory and wareroom was on South Front avenue, opposite Butterworth street. His house was located on Division avenue, North. The site is embraced in the block upon which the main postoffice is located. Eventually the house was moved to State street, near Lafayette avenue. It is still standing.

Previous to 1870, the city of Grand Rapids was divided into three school districts. An act to provide for the consolidation of those districts was enacted by the State Legislature. When the new board met to choose officers, Mr. Chubb was elected President.

In the year 1836. Thomas B. Woodbury purchased a half section of land and platted 80 acres, upon which the village of Middleburgh was planted. Of Mr. Woodbury, a local historian, said. "He was a man of taste, a gentleman and scholar." He placed a wide avenue or boulevard in the center of his village, which still serves as a street for traffic and a park. He did not not give the place his name, as he might have done without a protest. Mr. Woodbury reaped no benefit from his enterprise. After selling his lots for a song he invested his means in

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CASH FOR YOUR STOCK.

Fixtures or Plants of every description.

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Phone Federal 1944.

a grist mill, which burned down, involving a total loss. Mr. Woodbury, destitute, moved to Fruitport, where he spent the remainder of his days

The place became known as "Steele's Landing;" afterwards. Middleburgh. In the year 1857, the name was changed to Lamont.

An interesting tradition in connection with the village: Citizens greatly admired the quiet, placid dignity of A. Lamont Chubb. They had seen in front of his warehouse a road scraper. It was a thing they wanted. A local editor of that period wrote: "They fastened their eyes upon it. They coveted it. The village trustees determined in solemn council to buy it, but lo, the village treasury was empty-not so much as a nickel was available. Still they must have that scraper, even if it should cost them the good name of Middleburgh. Mr. Chubb was sounded. Although he valued the scraper at its full worth, he valued immortality more." Mr. Chubb denied that his gift of the scraper to the village was conditioned upon his name being given to the village. The scraper was presented to the community before his name had been suggested to replace that of Middleburgh. He did not seek immortality so cheaply.

Arthur Scott White.

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 ir capital letters, double price. No charge tess than 50 cents Small display advertisements in this department, \$4 per lnch. Payment with order is required, as amounts are too small to open accounts.

Wanted—Used account register. ress No. 154, c/o Mich gan Tradesn

r' /R SALE—On account of poor health, grocery and marekt. Bargain for cash. Resort center. Year around business. Good town. Carl Kloess, Coloma, Mich.

WANTED—Stock of general merchan-dise or dry goods, in exchange for income property. 3315–12 Mile Road, Berkley, Mich.

Mich 156

If you are interested in buying a business anywhere in the Unitel States or Cunda write for our monthly bulletin. UNITED BUSINESS BROKERS, 2365–18t National Bank Bldg., Detroit, Mich. 157

FOR SALE — Money-mak ng leading cash meat market located in thriving Michigan college town. Modern equipment, Address No. 158, c/o Michigan Tradesman.

FOR SALE—Only men's furn shing 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.

ROPE SALESMEN WANTED in all territories—100 PER CENT PURE MANI-LA ROPE 17c lb. basis. FAST SELLING SIDE LINE, five per cent commission. UNITED FIBRE COMPANY, \$2 South Street, New York City. 145

treet, New YORK City. 14

For Sale — Solid oak tables, des nairs and other office equipment. Utily a few months in office of a loroker. Cheap for cash. On d splay ir office. Tradesman Company. broker.

CASH FOR MERCHANDISE

Will Buy Stocks or Parts of Stocks of Merchandise, of Groceries, Dry Goods. Shoes, Rubbers. Furniture, etc. N. D. GOVER. Mt. Pleasant, Mich.

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

Late News From the Michigan Metropolis.

Funeral services for Henry Koester, 77 years old, were held last Saturday in St. Mory's church. Mr. Koester, who was identified with the wholesale jewelry business in Michigan for many years, died Wednesday at his home, 712 Baldwin avenue, after an illness of six months. Until his retirement from business twelve years ago he had been a member of the wholesale jewelry firm of Kennedy & Koester for more than forty-five years. He was born in Olpa, Germany, and was brought to the United States by his parents when he was two years old. Except for a short time spent as a boy in Ionia, he lived all of the rest of his life in Detroit. He leaves a son, Henry J. Koester, and three daughters, Mrs. Ramous Parish, Mrs. Chester Lillis and Miss Mabel Koester ,all of

Edson, Moore & Co., in answer to the growing tide of mergers and chain store development, has stepped to the front with an announcement to retail merchants in the dry goods and furnishing goods trade calling attention to the inauguration of independent merchants market week, to be held by them this week. In the broadside issued was the statement: "We have no retail stores or branches, nor do we in any way enter into competition with you. Our undivided attention is given to supplying your wholesale needs." Because of the digression from the usual type of merchandising announcements this sale will be watched with interest by wholesale distributors in this and other markets.

Lou Littman has issued an announcement of his removal from the Metropolitan building to new and larger quarters at 133 Grand River avenue at Broadway. Mr. Littman lays claim to being the largest women's dress distributor in Detroit. In the new location he will occupy two floors each containing 6,000 square feet of floor space.

News stories carried last week the report of the abandonment of all interurban service operating out of Jackson, of the Detroit, Jackson & Chicago Railway System, taking effect at midnight Monday, September 16. According to I. F. Collins, receiver of the line. the disposition of the D. J. & C. property is in the hands of the bondholders. To replace the abandoned interurban freight service, the Southern Michigan Transportation Co. has started a trucking line between Jackson and Detroit, Collins announced.

N. H. Lindholm has succeeded the Wilker Pharmacy at 8540 Fenkell avenue.

Joseph Salami has purchased the meat market of J. Larcona, at 1490 Fort street.

If stories being published during the last few days are based on fact, still greater developments along transportation lines are in store for Detroit. The Grand Trunk Railway, according to a report, proposes to build a speedway above its new electrified lines between Pontiac and the new Jefferson avenue terminal. The speedway, to be operated as a toll road, will enable motorists to drive from Pontiac to Jefferson avenue in 30 minutes and from Bloomfield Hills in 20 to 25 minutes, Grand Trunk officials say. The plans provide for a 40 foot paved roadway, to be built above the fourtrack railway. The entire project will cost \$100,000,000 and is to be completed in 1931.

Friedberg's, retail jewelers, opened the seventh store in Detroit last Saturday, at 14205 East Jefferson avenue.

Fifteen hundred delegates attended the convention of the National Association of Insurance Agents, held in Detroit last week.

The Economical Drug Co., a Detroit organization, has purchased the five stores of the Sun Drug Co., located in various parts of this city. According to N. S. Shapero, president of the Economical Co., the Sun stores will conform in appearance and policy with other units of the Economical chain.

Saturday marked the opening of the fourth A. E. Burns shoe store in Detroit, located at Newport and East Jefferson avenues. The main store of the company is located at Grand River avenue and Griswold street.

G. A. Richards, a veteran in the automobile field, and formerly at the head of the Richards-Oakland Co., distributor of Oakland and Pontiac cars, has been elected to the vice-presidency of the Automobile Radio Corporation. He will have charge of manufacturers sale of the Transitone Auto Radio, with headquarters in the Fisher building. Mr. Richards is president and was one of the organizers of the broadcasting station W

Offsetting the traffic congestion confronting the urbanites in the loop district another down town store announces a new branch in the outlying district. The Cunningham Drug Co. is opening a new and modern store at Newport and East Jeerson avenues.

Beverly's women's wear shop announced the opening last Saturday of a branch store at 14219 Jefferson avenue, East.

Store number three was opened last week by Harry Suffrin, clothier at 14217 Jefferson avenue, East. The main store, opened by Mr. Suffrin a few years ago is located at 1133 Shelby

The Board of Commerce is waging a campaign for a new Federal building that will house all Federal activities, rather than the present plan of occupancy of buildings located on sites in various parts of the city.

E. A. Radke, 23504 Mack avenue is now doing business under the name of the St. Clair Shores Hardware Com-

The Serling Drug Co., at Twelfth and Forest avenue, West, has been purchased by I. Goldman and is being operated as the Milwaukee Drug Store, No. 2.

H. I. Dusseau Hardware Co. has moved from 12735 Chicago, West, to 20307 Fenkell avenue.

Sears, Roebuck & Co., of Chicago, is soon to open three new stores in this city. One will be in Highland Park, at 15933-15935 Woodward avenue, another at 12040 Joseph Campau avenue and the third at 10917 Jefferson avenue, East, near the Chrysler plant. The company now has two large department stores in operation

Because Detroit Council, No. 9, U. C. T. is obliged to vacate the hall at 1522 Randolph street, the next meeting. September 21, will be held in the Crystal Room of the Madison Hotel. The old building housing the lodge rooms will be razed to make room for a large, modern building.

James M. Golding.

Items From the Cloverland of Michigan.

Sault St. Marie, Sept. 17-The hay fever season is now in full sway. They about the happiest lot of all the ists who make this place. They tourists who make this place. surely know how to get entertainment, enjoy the fresh air and secure the relief offered them here. From reports it looks as if some of them are going to make this their future home, as they have found this climate to be the best have discovered.

The grocery firm of E. Berube & Son, on the West side, has changed hands. Mr. Berube, Sr., selling his atterest to William Gariepy. The new firm will be known as Berube & Gariery. Gariepy. It is making a number of changes by remodeling and redecorat-It is making a number of the store and expects to install electric refrigeration and carry a larger supply of meats and vegetables. The partners are both enterprising young men who should make a suc-cess of their new venture.

Nelson Hall, member of the Conway & Hall, member of the Con-way & Hall drug store firm, is leaving on an extended automobile trip, ac-companied by his wife. They expect to spend some time at Montreal and Quebec before going to New York and other Eastern cities. En route they will visit their daughter, Dorothy,

who is a student in the Teachers
College at Detroit.
R. E. Schneider, the well-known
merchant at Grand Marais, has recovered from an attack of the flu. He is one of the oldest merchants still in business at Grand Marais. He has been a Tradesman reader for many vears and attributes the success which has attended his many years in business to the information furnished by

the Tradesman.

Newberry is to have a new theater next spring, which will replace the Grand. The new building will be con-structed on the Sheer site on Newberry avenue and will be of brick and A lobby, fifteen feet wide and forty feet long, will lead to the fover at the rear. The auditorium will seat at the rear. The auditorium will seat 400 and the stage will be large enough for all specialty acts. be one story high, with a building two tories high, with a store below and iving rooms above. Thomas Shimliving rooms above. mens will be the manager.

An optimist is a man who shows

his girl how to use a revolver.

The second annual Upper Peninsula State fair, which is being held at Es canaba this week, promises to be the biggest and best ever. There day and night sessions through the six days of fair week. There will be a colorful display of Cloverland's dynamic activity in the fields of farming and industry. Auto races, horse races athletic contests, dazzling fireworks and amazing acts of bravery and skill on the acrobatic platform will be on the acrobatic platform will be crowded into a kleidescopic program for the entertainment of fun seekers. It looks as if all roads will lead to this week

Fred Fleming, who for the past fourteen years, has been superintendent of the War Memorial, has tendered his resignation, to take effect Sept. 30, to accept a position as assistant manager of a large drug firm at Green

Bay, Wis. Mr. Fleming will be greatmissed here, where he has a host of friends. The hospital board also regret this move, as Mr. Fleming was one of the best superintendents the hospital has ever had. A larger and hospital has ever had. A larger and greater future is the only thing which prompts this move. He leaves with the best wishes for his new endeavor.

The season for the passenger steamers on Lake Superior came to a close last Friday with the passing of the steamer Octorara, down bound on her last trip of the season, but the Northern Navigation Co. and the C. P. R. boats will continue on the package freight business until the close of navigation. The boats have enjoyed a fairly brisk season, August being the

big month.

If it were not for man's faith in his fellow man, it would be comparatively easy for a fellow to live within his

Oliver Deichelbon, of Ewen, has purchased the grocery stock of Mrs. W. Thornton, on Bingham avenue, and will continue the business. Some changes will be made and new decorating on the interior. A larger stock will be carried. Soft drinks, ice cream and fancy groceries will be added. Mr. Deichelbon has been in business at Ewen, but considers the Soo a better place with a brighter future. Mrs. Thornton may leave the city shortly, but her plans for the future have not

as yet been made.

We are about to lose another popu-We are about to lose another popular merchant in Elmer Fleming, who, for the past four years, has been connected with the D. R. Williams Furniture Co. Mr. Fleming has accepted the management of the new Ladin & Gale furniture store, at Marquette, and will leave part Saturday to take up will leave next Saturday to take up his new position. Mr. Fleming was his new position. born in the Soo and spent most all of his life here. He was a graduate from our high school and one of our hustling our night school and one of our nustling young business men. While he will be greatly missed here his many friends wish him every success in his new venture. The Ladin & Gale Co. has a chain of stores in Ironwood, Laurium and Hancock, as well as Marquette.

H. E. Fletcher, cashier of the Sault Savings Bank, has returned from an

extended auto trip throughout Chip-pewa county and Drummond Island, combining business with pleasure. William G. Tapert.

Weather Retards Heater Sales.

Awaiting the first break in the warm weather, retailers of small electric heaters are marking time at present before making a concerted drive for sales on such products, according to information in trade circles. The month of September is one of the largest volume months of the year for this type of merchandise. Electric toasters, coffee percolators and waffle irons which have been treated to chromium plating are much in demand at the present.

A friend was showing a Scotchman round his cutlery works at Sheffield-"Here's a souvenir for you, Mac," he said, when the visit was over, and handed him a pocket-knife. "But," he added, "you'll have to give me a halfpenny for it, so that it cannot cut our friendship." With some reluctance the Scot searched his pockets and at last produced a penny. "Hae ye got change?" he asked, anxiously. "Sorry," replied his friend, "I'm afraid I haven't." Mac thought for a minute. "Then ye can just gie me another knife!" he said.

One thorn of experience is worth a whole wilderness of warning.



Ulander, 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.

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You will not only be safe when you sell

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BETTER Bran Flakes

The delicious flavor of PEP plus the healthful goodness of bran. PEP BRAN FLAKES! A double sales opportunity for you. Pep gives these Bran Flakes their better flavor. Just enough extra bran to be mildly laxative.

Take advantage of the extra advertising, sales and other extensive promotion work, by displaying Pep Bran Flakes in your windows—on your counters. Suggest them to your customers. Check up on your stock.







*America's foremost coffee for more than half a century

*It is a matter of record in the history of the coffee trade that Seal Brand was the first coffee ever packed in sealed tins.

CHASE & SANBORN'S SEAL BRAND COFFEE



Worden Grocer Company

The Prompt Shippers

Your Customers Will Like

Quaker Pork and Beans

They Have The Flavor

WORDEN GROCER COMPANY

Wholesalers for Sixty-one Years
OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

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