The march of the world's improvement, led by those nations which have safeguarded the freedom of the individual, has changed the face of the world, and the relations of its inhabitants and their intercourse. Where the right of private judgment has been secured and left free, there new ideas have entered, have been accepted and assimilated. And new ideas cannot enter where the individual mind is not free, but is chained fast to a rigid code that contains no vital principle of growth and adaptation to change, and is fed upon the husks of creeds outworn.

Thomas F. Bayard.

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# MICHIGANTRADESMAN 

## MICHIGAN Tradesman

 E. A. Stowe, EditorPUblished Weekly by Tradesman Company, from its office the Barnhart Building, Grand Rapids.
Unlike Any Other Paper. Frank, free and fearless for the good that we can do. Each issue complete in itself.
DEVOTED TO the best interests of business men.
SUBSCRIPTION RATES are as follows: $\$ 3$ per year if paid strictly in advance. \$4 per year if not paid in advance. Canadian subscription, $\$ 4.04$ per year, payable invariably in advance. Sample copies 10 cente each. Extra copies of current issues, 10 cents; issues a nonth or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents. Entered September 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879 .

## AMESM. GOLDIN <br> Detroit Representative <br> 409 Jefferson, E .

## Chain Store Weaknesses Carefully

 Analyzed.When the farmer ate dinner with the blacksmith, while the blacksmith's son shod the farmer's horses, there was no need of a department of public relations. When the corner grocer exchanged his wares for the farmer s butter and eggs, public relations took care of themselves. With the growth of Nation-wide chains managed in New York or Chicago, as with the growth of public utility holding companies and investment trusts, a definite policy regarding public relations is imperative because of the remoteness of the management from its public.

Many chain store organizations have not as yet taken this fact sufficiently to heart. They have been working overtime building up efficient central organizations, leasing sites, opening stores, perfecting their purchasing, their inventories, their stock control and turnover. They have had all their financing to do, amounting last year to more than a quarter of a billion dollars. The public has been pouring funds into their treasuries at a rate that has kept the chains busy finding ways to invest the money profitably.

Chain store profits customarily depend upon large volume at low prices. Now low price is a twoedged weapon. Its consequences are far-reaching. It arouses the bitter antagonism of the local merchant and stimulates him to put forth his utmost efforts either in economical buying and merchandising or in giving added service to justify the higher price, or in fighting fire with fire by forming his own chain. In many cases the local business man is sure to feel that, whereas he is a part of the community, living in it and
building it up with all his life and fortune, the chain store is merely a conduit through which goods flow in and money flows out, leaving the community more barren for its presence.

Under these handicaps, however prejudiced they may be, no chain store can longer afford to neglect the subject of public relations. Many chains have already awakened to the importance of maintaining good relations with the local business community. But this awakening has been tardy and much prejudice has already been aroused. Many of our greatest lines of industry have felt the weight of public ill will and found that almost a generation is required to live it down.

There are several of these local contacts at which the chain store should look closely in its consideration of amicable public relations. There is its competitor, the unit local merchant. There is its customer, the local family unit. There is its possible stockholder, the local investor. There is its possible supplier, the local producer in one or another line. And finally, there is its local bank.

The local tradesman are the best single class of customers on its ledgers. The banker has felt an inherent right to this class of business. But now comes the chain store, taking business away from the local units stores, closing them up, lessening the value of their bank accounts. And what have they done to replace these accounts in the local bank? Have they taken their place as a constructive financial factor in the growth of the commuinty?

Here are some opinions - or shall I say complaints-which the small town banker voices about the chain store:

1. The average chain store, in a small community, does not maintain an adequate bank balance.
2. Units of chain store organizations do not use a bank's loaning facilities.
3. Chain store units usually do not buy any of the other services which banks have for sale.
4. Chain stores abuse the free services which banks customarily offer, such as getting small change, having check books printed, etc.
5. Chain organizations do not ordinarily buy where their stores are located. Buying is centered at headquarters. This eliminates traveling salesmen. The money spent by commercial travelers is
an important source of small-city revenue.
6. It is true that the chains pay rent and taxes and hire clerks, just as independent retailers do, but as a rule they do not contribute their share to local benefactions or do not patronize local institutions to the extent that their independent competitors do.
7. Chain store profits do not remain in the community.

To confirm the fact that not all chains have been so inconsiderate, a questionnaire was recently sent to bankers in a Middle Western sate. Seventy per cent. of the banks replying reported satisfactory accounts for their chain store customers. Thirty per cent., how-ever-and this a percentage sufficient to cast the cloud of ill will over the entire industry - were not satisfied with their chain store customers. Widely varying expressions of opinion contained in these answers were extremely interesting. They ranged from bankers who declared the chain store to be a much better customer than the local merchant to those who said that the newcomers were the most destructive influences in the modern small towns. Now it is openly admitted by some chain store executives that the welfare of the local bank does not enter into their calculations. They concede that the function of their organizations is simplv to provide good merchandise at low prices, with no responsibility for the development or welfare of the localities they serve. And yet I am sure that there is a broader view of the subject, for I noie that the National Chain Store Association is taking steps similar to those which the banks in our American Bankers' Association have taken to educate the public regarding the policies and methods for which the members stand.

Another phase of the matter is general advertising through which a true understanding of the sincere economic value of chain service can be put before every local market. Public utilities have blazed the trail admirably in this respect. Some chains are already advertising Nationally, so that the new stores that open in various communities will have an accumulated acquaintanceship and good will from the first.

Craig P. Hazelwood,
Pres. American Bankers Association.
To be upset by a laugh is to show you don't believe in yourself either.

## SUCCESSFUL SALESMAN.

Arthur Ver Merris, Representing Terrell Equipment Co.
Arthur Ver Merris was born in the Netherlands Nov. 2, 1877, being the third of eight children. When he was $31 / 2$ years old his parents came to this country and located in Grand Rapids. The subject of this sketch attended school until he had completed the sixth grade, when he entered the factory of the Luce Furniture Co., working there seven and one-half years. He was subsequently three years with Nelson Matter \& Co. The next two years he was employed as clerk by the New York Tea Co. He then engaged in the grocery business on his own account on Houseman street. A year later he sold out and went on the road for the Milwaukee Tobacco Co. He remained with this house one year. He traveled for the Woodhouse Co. eight years. At the end of that engagement he took the position of city salesman for the Worden Grocer Co., with which house he remained ten years. On June 1 of this year he entered the employ of the Terrell Equipment Co., selling the store furniture-steel shelving and counters-manufactured by that organization. He believes his line has a great future and is very enthusiastic over the outlook.
Mr. Ver Merris was married Oct. 19, 1905, to Miss Tunie Haan. They have six children and live in their own home at 1355 Thomas street.
Mr. Ver Merris is a member of the La Grave avenue Christian Reformed church.

Thirteen New Readers of the Tradesman. The following new subscribers have been received during the past week:
Chamber of Commerce, Holland.
Martin Houseman, Lowell.
A. Ver Merris, Grand Rapids.

Bradstreet Co., Detroit.
Harvey O. Carr, Grand Rapids.
C. L. Turner, Newaygo.
P. J. Houbener, Ensley Center.

Irving C. Lamoreaux, Grand Rapids
Stanley Strong, Grand Rapids.
A. G. Blink, Grand Rapids.

Republic Hotel, Bay City.
L. T. Henderson, Dowagiac.

Visiting Nurses Association, Grand
Rapids.
Rapids.
To-day is your day and mine the only day we have, the day in which we play our part. What our part may signify in the great whole we may not understand; but we are here to play it, and now is our time. This we know: it is a part of action, not of whining. It is a part of love, not cynicism. It is for us to express love in terms of human helpfulness.

## IN THE REALM OF RASCALITY.

## Questionable Under Suspicion. Which Are Under Suspicion.

Muskegon Heights, Sept. 30-We are up against it. What shall we do in this case? A perfume salesman by the name of H. E. Collins stopped at our store and sold us an assortment of perfume amounting to $\$ 185$. He 's representing the Jere Manufacturing representing the Jere Manufacturing Co., Iowa City, lowa, and talked us into buying it. We signed the order for $\$ 186$ with the proposition that they would send to twenty-four of our customers letters and these letters would be good for fifty cents each to buy anything in their line and they would replace that perfume. When we send those letters back to them with two more names on each letter and address, so they can write to them about their perfume, and he had with him what they call an atomizer or perfume sprinkler. He sorinkled the people in the store and, of course, they liked it. Then we thought that would be a nice thing to have in the store. But when all this was over and when he was gone, then we realized what fools we were. This happened on Sept 23 at were. This happened on Sept. 23 at p. m., and the next morning we
called him at the Occidental Hotel and we got his wife on the telephone and we got his wife on the telephone and
later on we got him and asked him to later on we got him and asked him to
come up to our store; that we wished come up to our store; that we wished to talk business again with him. He said he would and he did. We told him our wish was to cancel the order. because that was too much perfume for us. Then he told us that he would cut the order in two and ship us half of the order and we told him we wanted to cancel the entire order. He said we were foolish to do so: to give up such a good proposition. We just told him we didn't want it at all and he went out angry. There was another salesman in the store at the time who listened to the conversation. Then listened to the conversation. Unen we went to the Western Union to telegraph that we would not accest the order. To-day we received a letter from Iowa City, dated Sept. 25, stating what they would do. Now, we do not know what to do. Of course. we signed for that amount giving three trade acceptances. Do we have to accept this order? We cancelled that order soon enough, so please let us know when you receive this letter what to do. $\qquad$ Hulka Bros.

On receipt of the above letter the architect of this department wrote his correspondent as follows:
Grand Rapids, Oct. 1-The Jere Mfg . Co. is not rated in the reference book of R. G. Dun \& Co.

I have urged my readers for years never to sign a note for any strange:-
I have warned my readers for years never to sign a trade acceptance.
never to sign a trade acceptance.
On Sept. 18 I repeated this warning under the head of Out Around.
I don't see why you take the Tradesman if you do not read it and profit by the advice we offer from week to week.
By this time your trade acceptances are turned over to a relative of the perfume makers, who can proceed to collect under the innocent third partv dodge, whether you accept the goods or not.

I would advise you to write the company that you will refuse the shipmnt; also warn them not to transfer the acceptances to a third partv. because you will not pay them until the cause you will not pay them until the Court, if necessary. This will probCourt, if necessary. This will probably result in their making some sort of an adjustment with you-perhaps
result in the entire cancellation of the result
order.

If you ever sign another trade acceptance I will immediately visit Muskegon Heights, taking a fool killer with me.
E. A. Stowe.

Michigan has recently received


HARRY GLASS

## CONSOLIDATIONS

## Consolidation, nowadays <br> Is quite a common matter,

The stores and plants and shops and banks
Are not allowed to scatter,
The big ones gobble up the small
And thus grow fat and fatter,
While mere consumers standing round,
Indulge in futile chatter.
My teacher told me years ago
That earth and moon and stars
And all the other heavenly orbs,
Including planet Mars,
Were once united with the sun
Which then was vastly bigger-
In fact, too big; 'cause as she whirled She lost her portly figure.

And so I wonder, now and then,
If like disintegration
Will not befall the merging craze
Which now enthralls the Nation,
Is there a point that may be reached By economic lust,
Beyond which merging may not go Without a sudden bust?
fresh invasions from representatives of the jobbers of junk jewelry in Detroit, Cleveland and other markets. The stuff sold by these houses is absolutely worthless. Any dealer handling such trash should be censured and prosecuted. The worst thing about the situation is the detestable and abominable methods used in effecting sales. Instead of employing the usual terms the agents obtain notes or trade acceptances, which force the receiver to pay for the goods, whether they come as ordered or not. The moment the acceptances are received at headquarters they are transferred to a so-called innocent third party, who proceeds to effect collection, by suit if necessary. These concerns have been exposed in the Tradesman off and on for the past twenty-five years, but they have gotten so rich by unscrupulous methods and disreputable practices that it seems almost impossible to root them out.

The pronounced trend toward consolidation in virtually all lines of industry has been capitalized by stock salesmen in what is termed "reloading" and "double reloading," according to a bulletin just issued by the National Better Business Bureau. Reloading schemes are usually predicated on the merger appeal, the exchange-of-stock appeal or an appeal based on some fictitious news that will result in a stock being worth more money, it is pointed out.
"In the merger scheme a salesman will call and report that the company is about to be absorbed by another company, which will result in the stock being worth considerably more, and as a special concession to stockholders they are permitted to buy some more stock at the old price before the price goes up. Of course, the merger never materializes.
"Favorable information is of a wide variety. Usually it is that the stock is soon to be listed on some exchange at a higher price. Invariably the salesman says the value of the stock will be increased, but the stockholders are permitted to buy a certain 'allotment' of shares at the old price," says the bureau.
"The 'double reload' is sometimes worked in this 'allotment' swindle. After the prospect has bought his 'allotment' another salesman calls and poses as an executive of the company who is just checking up to see if all stockholders have been given the 'good news.' He subtly gets the stockholder to tell him what his 'allotment' was, whereupon the salesman becomes alarmed and says that the stockholder was entitled to more shares than that, and that the first salesman was robbing him by not letting him have his full 'allotment.'
"The prospect is told that this first so he could buy the additional shares salesman undoubtedly was holding out himself and make the profit to which the stockholder is entitled. In a large percentage of attempts the 'double reload' is successful in selling another batch of the same stock."

In the exchange scheme the salesman frankly admits that the stock his prospect holds is worth less than he
paid, but offers an opportunity to recoup the loss by trading the stock for some other which is going to be worth a high price.
In this trade, however, a cash difference must be paid to obtain the new stock. The new stock is just as worthless as the old, and the victim is out the additional cash, it is explained.

Crusader's Report of Visit To the Thumb.
Bay City, Sept. $30-$ One of the most enlightening weeks I have ever spent. in my work of moulding public sentiment in favor of the independent merchant has just been written into the past. It was spent in a portion of the State which I have just visited for the first time-the Michigan Thumb.
Whether it has been the most enjoyable of weeks for me is hard to sav. for while I have encountered much that pleased me, I have likewise met up with certain psychological conditions. as regards the merchant, himself, which give rise to serious question my
my mind. But let me first render my my mind

Monday morning, Sept. 23, I started from Grand Rapids, fully expecting to be home again the following Saturday. Arrived in the Thumb that afternoon ready to begin my week's itinerary Tuesday evening, I met with the business people of Sebewaing in Arbeiter hall, in which meeting there were delegations from Unionville and Elkton. Wednesday evening, a similar meet Bad Axe, with a large turnout of local business people, and some representation from Harbor Beach. Thursday, the Main streeters of Pigeon conday, the Main streeters of Pigeon con-
vened in the hotel dining room there; vened in the hotel dining room there; club at Port Austin gave us a royal reception with practically every merchant and his wife present in.the dining room of the Pointe-of-Pines Hotel. We did our best at each session to present the prevailing struggle between the indeepndents and the syndicate in its true aspects, as these affect the present and future welfare of the American consumer; and in every instance, the agreement appeared to be very nearly, if not fully, 100 per cent. It only remains for the business men of Sebewaing, Bad Axe, Elktoil.
Pigeon and Port Austin to be convinced that the public does care and that the public can be educated. Proof of this kind being substantated, there will be a simultaneous campaign instituted at once in these five towns of the Thumb, directed solely toward the end of placing the simple facts before the general public and leaving the decision up to the Big Umpire of all business.
It so happens that good fortune presents an opportunity for demonstration on the home grounds to prove to the utter satisfaction of the Thumb merchants whether or not the public does care. Here is how it all comes about:
Thursday evening, following the meeting, Ed Woodward, manager of the Huron County Creamery at Pigeon, asked me if I would consent to speak to a gathering of dairy farmers some evening the following week. I readily agreed to do so. Immediately, Mr. Woodward ordered out advertising matter, calling out the dairy farmBerger's hall at Pigeon. This meeting will be held to-morrow evening at 8 oclock; and it will be your crusader's iob to present the dairy marketing problem of Michigan's milk farmers as a special phase of the major syndi-cate-independent struggle which is going on in all lines of business
This call has gone out from all five of the above towns, urging all dairymen to be present. with the promise that the actual facts will be given to them, as these facts affect the destinies
of the independent farmer of Michigan in the dairy line. Incidentally, this meeting is a challenge to your crusader to demonstrate in a local way the truth or error of his contention that the public is ready to be told the truth. and that said public will act in its own defense.

As for the outcome, we have no misgivings. We have had too many occasions of this sort in our experience. We know that the public is more subject to persuasion, by presentation of facts, than many merchant groups. The point is not whether or not the public will hear; but whether or not merchants will have the courage to act in their own cause. To-morrow evening's experiment is going to result, not in a challenge to the public, but a challenge to the merchants of the Thumb. Will they act, simultaneously, in presenting their common case before the jury of Public Opinion, or not? We shall see what we shall see. W. H. Caslow.

## New Grocery Organization Which

 Believes in Cleanliness.Detroit, Sept. 24-The Progressive Independent Grocers' Association now has 104 member stores, and will not for the present take in any more me:nbers, but will devote most of its time to the solution of merchandising problems, store arrangement, and similai problems, according to an announc ment made recently by Louis Shamie, secretary-manager.
Working with Mr. Shamie in the Association are Joe Blaty and James Haboush, both of whom have had many years of experience in the grocery business. Mr. Blaty has operated grocery stores for many years and has gained his knowledge of successfu! methods by actual experience. Mr. Haboush has been with wholesalers. brokers and has also conducted retail stores.
The first problem of the Association, Mr. Shamie pointed out, is the education of its members. As soon as a grocer is made a member Mr. Blaty shows him how to clean his store. how to make it pleasing and to distinguish it from the stores surrounding. After this. the goods are arranged properly, and old equipment replaced by new where necessary. All the goods are
marked with price tags, and handbills are used to announce the grocer's membership in the Progressive Independent Grocers' Association.
As soon as the educational program has been completed, Mr. Shamie said, the association will use newspapers to to the Detroit public
Alex Coury, 15947 Woodward avenue, is ready to testify to anybody at any time that by joining the Association he has done one of the smartest things in his life. Before he had joined the Association, two months ago, he was in despair over his store. His
sales were dropping off. His expenses were just as high as ever. His trade was going to other stores.
At that time, Mr. Coury joined the organization. The day after he signed up, he said, Louis Shamie, secretary of the group, and Joe Blaty and James Haboush came in to rearrange his store. They started to work by cleaining it up, arranging his stock, removing useless counters which kept customers from picking out goods, fixing up his window displavs and making dow, and finally, put up a Progressive sign.
The results seem too good to believe, Mr. Coury said, but in the following two month, the weekly sales in his store began to mount. Slowly thev showed gains over the sales of previous months and previous years, and now, they are about twice what
they were two months ago. And ail they were two months ago. And ail
this happened during the two dullest months of the year.
"This is the most wonderful experience in merchandising that I've had in the years that I've been in the gro-

## When On Your Way, See Onaway.

 Onaway, Oct. 1-The blaze of beauty is upon us. Only at this time of year can Northern Michigan be caught dressed in such brilliant raiment.The style vogue has so ordained that it is now mandatory for us to wear and display colors. Colors of a brilliant hue. Harmonizing colors are the edict, if you please. Color artists are busily if you please. Color artists are busily
engaged preparing sufficient material engaged preparing sufficient material to supply the demand and the con-
sumer is equally ambitious trying to sumer is equally ambitious trying tc
keep pace with the ever increasin? keep pace w
From kitchen to parlor the furniture must necessarily be of the proper color: your new car should match vour eyebrows. The clock refuses to keep time it it disagrees with the complexion of
the tea kettle. The typewriter is out of alignment if failing to agree in color with the office cuspidor, and the adding machine balks at a long line of figures because of a difference of opinion with the lip rouge used by the operator. It is even worse when the kodak produces a fogged picture because a salmon pink selection was used for a cloud effect instead of a rainbow.
Now here is where nature steps in Now here is where nature steps in at this time of year. Her supply of ready-mixed preparations is unlimited She displays them lavishly. This is the month of months. The great artist has performed his work speedily and faultlessly. Behold the picture. A colors, blending, harmonizing, pleascolors, ing and beyond the power of human skill to reproduce.
Once seen, never forgotten, and just as an illustration, (yes, I know you also have nice places where you live)
come with us. Out of Onaway, any
direction, but on this occasion it is Northwest over a winding road; a road not straight or level, combined with that monotony so common to ordinary roads, but a road swinging here and there, first to the right and then to the left. forming graceful curves. On every curve a marvelous picture; a painting; a work of art never yet ac complished by man. Each scene brings forth renewed exclamation of joy. The sumac, the maples, the oaks, the wid cherries, the beech, the snow-white birch; all of these in their respective colorings outlined against the dark green pines, balsams and spruce
We rise to an elevation surprisingly high; up, up until it seems we must leave behind us the feast prepared. But climb to the pinnacle and look; look for miles in all directions. See that silvery stream winding and glistening in the sun, threading its wav amon the forests of iridescent hues.
And far beyond are the big inland akes, Burt and Mullet, plainly visible Blue, deep blue and the distant hills have that deculiar ultramarine blue re minding vou of the colors so charac teristic of the Maxfield Parrish paintings. Have you enjoyed the trip? ctill remains. If your camera the sight done justice to the sights iust witness ed the human camera fitted with sterescopic lenses automatically focused has played an important part and the lessings of a good eyesight should be highly appreciable. Squire Signal.

Wealth doesn't always mean money. Some of the wealthiest mortals on earth are those who just naturally bring cheer into other folks' lives.
The citizen who hasn't any time to waste on civic affairs is mighty poor material for the foundation of good government.

Equipped to serve in every Trust Capacity

MOVEMENTS OF MERCHANTS.
Grand Rapids-G. Hondorp suc ceeds A . Witte in the meat business at 956 Wealthy street.
Sturgis-The Citizens State Bank has changed its name to the Citizens Trust \& Savings Bank.
Detroit-Finsterwald's Fixtex Stores Corporation, has changed its name to the Fintex Corporation.

Detroit-Kahn \& Sherman, Inc., 13300 East Jefferson avenue, has changed its name to Sherman's Shoes, Inc.

Detroit-Standard Home Utilities, Inc., Dime Bank Bldg., has increased its capital stock from $\$ 5,000$ to $\$ 1,-$ 500,000 .
Bay View-Louis A. Smith has closed his grocery store for the season. He will spend the winter in Florida or California.
Saginaw-L. Levinsohn has purchased the Jas. E. Adams stock of boots and shoes and removed it to his auction rooms at Detroit.

Sandusky-L. Levinsohn has purchased the stock of dry goods and shoes of S. L. Utley and removed it to his auction rooms at Detroit.
Rogers City-L. Levinsohn has purchased the stock of clothing and shoes of Stephan's Toggery and removed it to his auction rooms at Detroit.
Lansing-Frank Stanley has taken over the Green \& White Cafe, Hicks block East Lansing and will continue the business under the same style.
Saginaw-L. Levinsohn has purchased the grocery stock and store fixtures of E. L. Kynast, North Sixth street and is closing it out at special sale.

Lyons-The Lyons State Bank has been incorporated with an authorized capital stock of $\$ 20.000$, all of which has been subscribed and paid in in cash.

Grand Rapids-L. Levinsohn has nurchased the dry goods stock and store fixtures of George C. French, 413 Michigan street and removed it to his auction rooms at Detroit.
Bay View-The Bay View House burned last Saturdav night. entailing a loss of about $\$ 100.000$. The owner had only $\$ 50.000$ insurance but will arrange to rebuild immediately.
Big Rapids-L. Levinsohn has purchased the stock of tobaccos and fixtures of the Michigan Cigar Co., of James Obeck and is conducting a closing out sale on the premises.

Pontiac-L. Levinsohn has purchased the stock of clothing. furnishings and fixtures of Kessell \& Purdy, 44 North Saginaw street and is conducting a closing nut sale on the oremises.
Dearborn-The Dearborn Pahrmacy. 501 West Michigan avenue. has been incorporated with an authorized capital stock of $\$ 10.000$. $\$ 6.000$ of which has heen subscribed and paid in in property.
Charlotte-John Thornton. formerIv pharmacist in the Chandler druy store. has purchased the stock and store fixtures and will continue the business under the style of the Charlotte Pharmacy.

Shelby-Kenneth Grant has purchased the stock of general merchandise and store building of Isaac Fisher
and taken possession. Mr. Grant has been employed in the store by Mr . Fisher for the past six years.
Detroit-The Michigan Fibre Co., 1477 Woodland avenue, has been incorporated to deal in waste paper mill supplies, with an authorized capital stock of $\$ 20,000$, all of which has been subscribed and paid in in cash.
Detroit-Autoleather, Inc., 406 West Jefferson avenue, has been incorporated to deal in leather and leather products with an authorized capital stock of 1,000 shares at $\$ 10$ a share, $\$ 5,000$ being subscribed and paid in in cash.
Detroit-The Krue-McMorrow Cotporation, 601 Lincoln Bldg., has been incorporated to deal in radio supplies and electrical apparatus with an authorized capital stock of $\$ 50,000$, $\$ 15$,000 of which has been subscribed and paid in in cash.
Muskegon-John Sytsema, formerly engaged in the undertaking business at McBain, has opened a modern undertaking parlor and funeral chapel at the corner of Hartford avenue and Terrace street under the style of the Sytsema Funeral Home.
Dearborn - Rouge Jewelers, Inc., Dix and Mulkey avenues, has been incorporated to deal in jewelry and kindred merchandise with an authorized capital stock of $\$ 10,000, \$ 6,000$ of which has been subscribed and paid in, $\$ 5,000$ in cash and $\$ 1,000$ in property.
Lansing-Mrs. H. A. Lyon has taken over the restaurant formerly conducted as the Machus Bakery in East Lansing and will conduct it under the style of the Grace E. Lyon Cafe. The building has been remodeled and new equipment installed. Battle Creek-Charles Schultz, Inc., 34 Hamblin avenue, has been incorporated to deal in fuel, building materials, supplies and feed, with an authorized capital stock of $\$ 50,000, \$ 10$,100 of which has been subscribed, \$1.500 paid in in cash and $\$ 8,500$ in property.
Lansing-The Preuss \& Hanks Coal Co., 1326 North Larch street. has been incorporated to conduct a wholesale and retail fuel business with an authorized capital stock of $\$ 25,000$. $\$ 19.000$ of which has been subscribed and paid in, $\$ 9,000$ in cash and $\$ 10,000$ in property.
Nashville-As part of the settlement of the W. H. Kleinhans estate, H. C. Kleinhans becomes sole owner of the department store formerly owned and conducted by his father over a period of more than forty years. The business will be continued under the same style of W. H. Kleinhans.

Detroit-Samuel Zuieback \& Sons, Inc., 5428 Michigan avenue, dealer in dry goods and ready-to-wear apparel for women, has merged its business into a stock company under the same style with an authorized capital stock of $\$ 200,000$, all of which has been subscribed, $\$ 112,750$ paid in in cash and $\$ 85,000$ in property.
Grand Rapids-Funeral services for Paul James Steketee, 67, for many years a member of the firm of Paul Steketee \& Sons, who died suddenly Saturday afternoon at his residence, 31 North College avenue, were held there Tuesday afternoon. The Steketee
stores, both wholesale and retail, were closd all day Tuesday. Deceased had not been active in the business for several years. He was widely known and universally respected.

Gwinn-John Quayle, resident of Marquette county for the last fiftynine years, who for the last twentyseven years had been associated with his brother, Richard Quayle, in the general mercantile business at Princeton and Gwinn, was almost instantly killed Saturday evening at 6 o'clock when a truck, which he was driving near Rock, left the road. He received injuries from which he died a short time later while being taken to Mc Farland for medical attention. Mr. Quayle was driving back from Escanaba in a light delivery truck in which he had a prize bull, which had been exhibited at the Upper Peninsula fair. A bolt on the steering rod of the truck became loose and dropped off, causing the vehicle to plunge into the ditch. The sudden stop, when the machine hit the side of the ditch, threw the bull from the back of the truck toward Mr. Quayle and pinned him to the steering wheel, causing internal injuries. The animal weighed 960 pounds.

## Manufacturing Matters

Detroit-The Detroit Pickle Manufacturing Co., 2496 Orleans street, has changed its name to the Detroit Pickle Works.
Detroit-The Detroit Milk Bottle Crate Co., 1245 Beaufait street, has increased its capital stock from $\$ 10,000$ to $\$ 25,000$.
Detroit-The Miracle Products Co., 1900 East Jefferson avenue, manufacturer of washing compound, has changed its name to the Washing Cream Specialty Co.
Detroit-The National Steel Cordoration, Dime Bank Bldg., has been incorporated with an authorized capital stock of $\$ 1,000$, all of which has been subscribed and $\$ 250$ paid in in cash.
Detroit-The H. A. King Co., Inc., 515 Coe Terminal Bldg., has been incorporated to do general manufacturing with an authorized capital stock of $\$ 50,000, \$ 10,000$ of which has been subscribed and paid in.
Detroit-Frosted Tasties, Inc., 6844 Wagner street, has been incorporated to manufacture and deal in ice cream, ices, etc., and other food stuffs, with an authorized capital stock of 100,000 shares at $\$ 1$ a share, $\$ 1,000$ being subscribed and paid in in cash.
Detroit-The Mechanical Engineering Service Corporation, 727 Insurance Exchange Bldg., machine tools, equipment and machinery, has been incorporated with an authorized capital stock of $\$ 30,000, \$ 20,000$ of which has been subscribed and paid in in cash.
Detroit - Electrochef, Inc., 1301 East Atwater street, has been incorporated to manufacture and deal in clocks, clock movements, switches and controls, with an authorized capital stock of 200,000 shares at $\$ 10$ a share, $\$ 700,000$ being subscribed and $\$ 350$,000 paid in in cash.

Kalamazoo-The Atlas Press Co.,

337 East Kalamazoo avenue, manufacturer and dealer in tools, machine products and special parts, has merged its business into a stock company under the style of the Atlas Products Co., with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and paid in in cash.
News of Interest to Grand Rapids Council.
Everything is set for the big meeting Saturday, Oct. 5. The Council rooms, Louis and Ionia streets. Dinner will be served at $6: 30$ sharp, so that initiation can begin promptly at 7:30 and be completed at 9 p . m. for dancing. The Ladies' Auxiliary are going to form an auxiliary to 131 during the time initiation of candidates is held. We anticipate at least 150 people, but we hope that everyone coming will call Mrs. Robert E. Groom or Mrs. C. C. Myers and make their reservations.
Remember this is the big fall opening of the U. C. T. social affairs and certainly every member and family should be there. Plans have been carefully made to insure a big evening's entertainment. It costs candidates and their wives nothing but members will pay a nominal price of 65 c per plate, but by all means make reservations and be on hand Saturday, Oct. 5th.
Loren Benjamin Teal is chairman of the committee arranging Salesmen Club programs for the month of October. Amos Graves is arranging the program for Saturday, Oct. 5th, and has promised some good live ente:tainment, but being only the second meeting for this season it was impossible for him to give us the full text of the program. Every month's program will be taken care of by a separate committee. Jack Williams is preparing a wall chart which will give at a glance the progress made by the Club, attendance, entertainment and the number of new members gained. We again urge everyone engaged in sales work in this territory to make it a point to be on hand for the Salesmen's Club meetings held at the Rowe Hotel each Saturday at 12:30 p. m.
C. C. M.

## Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Blair Shoe Co., Inc., Detroit. Amplifier Co., Detroit.
Bierd, Lyon and Grandpre, Inc., De troit.
Gunn Oil Corporation, Grand Rapids Chinchilla Rabbit Industries, Inc., Detroit.
Venetian Gardens, Detroit.
Lux Howey Land Co., Detroit.
Michigan Stockbuyers, Inc., Detroit. Andy Mouw, Inc., Grand Rapids. Watling, Lerchen \& Co., Detroit. Breck Fuel Co., Detroit.
Breck Fuel Co., Detroit.
Great Lakes Portland Cement Corporation, Detroit.
Kleen Point Co., Detroit.
Reliance Management Corp., Detroit. Schlitz Products Co., Iron Mountain. Glasiron Products Co., Detroit. Clark Hardware Co., Inc., Detroit Backstay Machine \& Leather Co.. Union City.
Panacea Spring Water Co., Detroit. Colonial Apartments Co., Battle Creek Bond Building Co., Detroit.

## Essential Features of the Grocery

## Staples.

Sugar-The market is 15 points higher than a week ago. Jobbers hold cane granulated at 6.10 c and beet granulated at 6 c .

Canned Fruits-Fruits have been devoid of excitement in the spot market. There is a keen demand for all kinds of pineapple, but stocks are so scarce that prices are nominal.

Canned Vegetables-The belief prevails that the big soup and catsup manufacturers have caused a too sudden advance of tomato prices, and that they have been responsible for the maintenance of the market at existing levels on account of the high price they have been paying for raw stock. Corn is holding its own under conservative buying. The statistical position of this commodity is believed to be strong, and no weakness is expected to develop in the near future. String beans are quiet, but the market is maintained at previous levels, with $\$ 1$ the usual asking price for spots of standard quality. Peas have ruled quiet lately, but a firm undertone has been noted, with buyers paying premiums for certain sieves and grades from Wisconsin and the South.
Dried Fruits-The prune market is firm in the large sizes, with a fair demand apparent. The other sizes are quiet and unchanged. In apricots and peaches there are no features, and the position of the market remains practically at a standstill. There is only a routine demand for both of these latter items, and with the jobbing trade fairly well stocked, no enquiries for large blocks are heard of. Warm weather throughout the greater part of the week had the effect of limiting the request for spot goods to some extent, but no particular results were felt in the price structure, which was considered by the trade as satisfactorily strong. Raisins continue to exhibit strength. The confidence instilled in the raisin trade by the recent loan made to the grape industry by the Federal Farm Board has produced a firmer market, both here and on the Coast, where prices on all kinds and grades have been gradually but steadily advancing. Demand for spot raisins is comparatively active. The market here has not reflected the advances made by California to any noticeable degree except to add firmness to askers' prices.

Canned Fish-Canned fish have been without feature. Red salmon has moved a little more freely, with jobbing lots. There is no abundance of stocks in packers' hands. Pinks are still quoted $\$ 1.50$ Coast, and chums show no change.

Salt Fish-Shore mackerel have been arriving here in heavier volume this week, meeting with a good demand. Shore 1s are quoted on the spot at $\$ 28$ a barrel, with 4 s at $\$ 20$ and 3 s at $\$ 22$. The fish are still running to small sizes, with 3 s and 4 s predominating. Bookings of Irish fat fall caught mackerel have been quite active, according to importers. No. 2 Irish fat running from 250 to 275 to the barrel are quoted at $\$ 28$, while 3 s running 325 to 350 are quoted at $\$ 25$, and 4 s
running 425 to 450 a barrel are quoted at $\$ 23$, f. o. b. dock New York. The Norway market is still too high to attract the interest of local buyers. The catch in Norway is reported as small, and shippers are not inclined to come down in their ideas.
Nuts-Walnuts in the shell are dull as the trade continues to wait for opening prices from California. This announcement is expected to come out around October 7. Brazils in the shell are in fair request, and the market holds firm though quotably unaltered. Unshelled almonds are not in great demand. Pecans are selling moderately well, and the market is maintained at former levels. The condition of the pecan crop in Texas is reported officially at 16 to 40 per cent. normal, which is considerably poorer than last year at this time. The crop has been hurt by dry weather and a smaller-than-average yield is expected from the State as a whole. The crop will not be ready to harvest for some time yet. In the shelled nut market quiet also prevails. The association announces its 1929 prices on vacuum-packed Diamond brand shelled walnuts, but no other opening prices have come out, with the trade still waiting for shelled almond prices from the Coast. Shelled filberts are practically cleaned up, and no offerings of any consequence are available. The situation on the latter nut has turned the attention of the trade to cashew pieces.

Pickles-Packers have withdrawn on all kinds and sizes of future pickles, as growing conditions in the important cucumber states continue unfavorable. The situation has been without relief, and is described by packers as even worse than last week, if possible. As an idea of the constantly rising price ideas of packers in the Middle West, an offering of field runs was received here the other day at $\$ 20$, subject to being unsold, f. o. b. Wisconsin, as against the opening price of $\$ 12$. Spot business is limited by the scarcity of stocks on hand. Assortments are very limited, and prices are firm on all descriptions.

Sauerkraut-Most of the manufacturers are still withdrawn from the market temporarily until they can learn just where they stand regarding a crop. The growing season is late in many producing sections. Raw cabbage prices are high everywhere. A quotation on canned kraut offered from the Central Western States heard lately was on the basis of $\$ 1.10$ for 3 s , f. o. b. cannery. The spot market is quiet and unchanged.
Vinegar-The market continues fairly active, with quotations on spot goods unchanged. Pure apple cider vinegar, 40 grain is quoted at 20@22c f. o. b. Central West factory.

## Review of the Produce Market.

Apples-Wealthy command $\$ 1.75 @$ 2; Wolf River, \$1.50@1.75; Shiawasse, \$2.25@2.50; Jonathans, \$2.50.

Bagas- $\$ 1.25$ per bu.
Bananas-7@7 $1 / 2 \mathrm{c}$ per lb .
Beets-40c per doz. bunches; $\$ 1.25$ per bu.

Brussels Sprouts-28c per qt.
Butter-The market is 1 c lower than
a week ago. Jobbers hold prints at 47 c and 65 lb . tubs at 45 c .
Cabbage- $\$ 1.25$ per bu. for white and $\$ 2$ for red.
Carrots-40c per doz. bunches; $\$ 1.40$ per bu.

Cauliflower-\$1.75@2 per doz.
Celery-40@60c per bunch.
Cocoanuts-90c per doz. or $\$ 7$ per bag.

Cucumbers-80c per doz. and $\$ 1.50$ per bu.
Dried Beans-Michigan jobbers are quoting as follows
C. H. Pea Beans
\$8.10
Light Red Kidney ------------ 8.50
Dark Red Kidney --------.-.-. 8.25
Eggs-The market is 1c higher than a week ago. Local jobbers pay 39 c for strictly fresh candled.
Egg Plant-20c apiece.
Garlic-23c per 1b.
Grapes-Calif. Malaga and Tokay are held at $\$ 2$ per lug; home grown Niagaras and Concords, $\$ 2.75$ per doz. $4 \mathrm{1b}$. baskets; Delawares, $\$ 3.25$.
Green Corn-25c per doz, for white and 35 c for yellow bantam.
Green Onions-Shallots, 40 c per doz. Green Peas- $\$ 3$ per bu. for home grown.
Honey Ball Melons-\$4 per crate.
Honey Dew Melons-\$2 per crate.
Lemons-The price remains the same.
360 Sunkist
\$16.00
300 Sunkist 16.00

360 Red 16.00

300 Red Ball 16.00

Lettuce-In good demand on the following basis:
Imperial Valley, 4 s , per crate,-_ $\$ 5.50$
Imperial Valley, 5s, per crate -- 6.00
Garden grown, per bu. ---------
1.20

Limes- $\$ 1.50$ per box.
Mushrooms-65c per 1 b .
Oranges-Fancy Sunkist California Valencias are now on the following basis:
126 -------------------------------19.00
150 -------------------------------------------------1.00
176 -------------------------------- 7.75
216 -------------------------------- 6.75

288 -----------------------------------------------1.50
Onions-Iowa white fetch $\$ 2.50$ per 50 lb . sack; yellow, $\$ 1.50$; home grown yellow, $\$ 2.25$ per 100 lb . sack.
Parsley-40c per doz. bunches.
Peaches-Elbertas Michigan grown command \$2.75@3 per bu.
Pears- $\$ 2.50$ per bu. for Clapp's Favorite and Bartlett; Calif. $\$ 4.25$ per box.
Peppers-Red, 40c per doz.; Green, 30c per doz.
Persian Melons-\$4 per crate of either 4 or 5 .
Pieplant- $\$ 1.25$ per bu.
Pickling Stock-Little cukes, $\$ 2.50$ per bu.; little white onions, $\$ 1.25$ per 10 lb . box.
Potatoes-Home grown, $\$ 1.50$ per bu. on the Grand Rapids public market; country buyers are mostly paying \$1.50.
Poultry-Wilson \& Company pay as follows:
Heavy fowls ---------------------- 25c
Light fowls ----------------------18c


Light broilers --------------------- 20c
Pumpkin-15@20c apiece.
Quinces- $\$ 3$ per bu.
Radishes-20c per doz. bunches.
Spinach- $\$ 1.40$ per bu.
Squash-Hubbard $\$ 3$ per 100 lbs .
Tomatoes-Home grown command
$\$ 1.25$ per $1 / 2$ bu.; green, $\$ 1.25$ per bu.
Plums- $\$ 3.25$ per 4 basket crate for Calif.; home grown fetch $\$ 2.75 @ 3$ per bu.

Turnips- $\$ 1.40$ per bu.
Veal Calves-Wilson \& Company pay as follows:

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Fancy ------------------------------
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Good -------------------------------------------1 17 20
Medium
Poor 14 c

Watermelons home grown.

Fiber Baskets in Colors Selling.
Fiber scrap baskets made up in all popular colors are now being offered the home furnishings trade. The articles have been produced in two styles, one in plain colors and the other decorated with a Godey print. The latter, which retail at about $\$ 2.39$, have proved more popular, although costing 80 cents more than the plain type. Production of the scrap baskets is an outgrowth of the manufacture of clothes hampers of the same material. The latter were introduced a year ago and have been selling in satisfactory volume.

## Greeting Card Orders Small.

Initial orders for St. Valentine's, Easter and Mother's Day greeting cards are beginning to reach the market from retailers, but dealers complain that the purchases are smaller in quantity than in previous years. The same condition prevailed in early ordering of Christmas cards, it is stated, and at present the re-order business for the holidays is still far under the average vilume. Credit conditions are causing concern, and one jobber reports he has placed more accounts with his attorneys for collection this year than in any two previous seasons.
Somehow or other the clock watchers are always found in the rear division of life's parade.
Wishing an undertaker good luck is always to be voiced with your fingers crossed.

## Late September.

Late September days are fairer
Than a bit of June at
Than a bit of June at play
Though her sunny hours grow sparer
As they follow yesterday As they follow yesterday grow And the pasture looks so lonely
For no kine across it For no kine across it graze As the corn begins to blaze Ear on ear and row on row

## Orchard branches there are bending

With the Wealthy, Rhambo, Stark:
Where the hoot-owl oft is sending
Truant warnings after dark: While the Seckles daddy planted Beez the busy bee enchanted For he loiters there with you When the pears are ripe and mellow
And the Grimes all golden yellow.
And the Grimes all golden yellow Landfolk love September's dreaming
Though the month is sure to bring Tender hazes softly streaming Like a veil on harvesting
As if Nature while retiring
From the heat of summer's sun
Closer drew us till-admiring
Her abundant fruitage done-
Every heart would long remember
Harvest-home in late Sentember
Harvest-home in late Sentember.

## PERPETUAL PAIN

## Caused By the Preposterous Presump-

 tions of John Flynn.John T. Flynn, the Collier's writer, is causing much discussion these days around Main street's round table, with his series of articles, "Chain Likening." It is very evident that Mr. Flynn is all sincerity in his comparisons between the chain store and the independent grocer. It is also evident that he has hit upon the vital fact that it is the consumer's voice which is going to decide the struggle, as he confines his calculations to the limits of the consumer's economic interest, without regard to the good or ill of the gentleman behind the counter. Furthermore, it is manifest that Mr. Flynn seeks religiously to be fair in his comparisons; but mere sincerity of attempt does not preclude success. It is with regret that at least one reader of Mr. Flynn's able series must say that so far, the writer has failed utterly to convince.

First of all, no matter how fair a man may try to be, he cannot confine his comparisons between the independent merchant and the syndicate operator to the realm of mathematics, and still be fair. First, because the mere cheapness of the price-tag is no proof of economy; second, because figures can be made to do anything in the mind of a reader who is ready to accept anything that carries with it the complexion of authority; third, because we American people have so many values in life which dollars can't buy, and without which we no longer can be American.
When Mr. Flynn begins writing a series of articles, in which he begins at the beginning and continues through to the end, then and not until then will he write convincingly. In other words, when he takes all the factors into consideration in his comparisons, instead of assuming that the price-tag is the sole index to economy in business as it effects the consumer, he will begin to get somewhere in his arguments; and, incidentally, he will be putting different conclusions on his paper.
For instance, Mr. Flynn gives us, in his last contribution to Collier's, the comparative prices between chains and independents on these items: butter, bread, sugar, eggs and coffee (being careful to pick out a brand of coffee which has been one of the most notorious footballs in the entire American grocery store). Of course, it is inevitable that the verdict of the figures should be overwhelmingly in favor of the chain store. But does Mr. Flynn go back to the beginning of the chapter dealing with these items, and show what the demoralizing effect has been upon the consumer's meal ticket, as it is being earned from day to day in the production of butter, bread, sugar, eggs and coffee? We would suggest that he confer with the independent dairy farmer and the independent creamery operator, the independent baker, and the poultry raiser, and find what the authentic figures show. How can Mr. Flynn expect to speak con-
vincingly in favor of a consumer "saving" which comes out of the producer's income, when he is speaking to consumers who must be producers before they are accredited consumers?
Nor does Mr. Flynn's assumption end here. He assumes, thus far at least, that the public liability of the chain store and that of the independent are equal. He totally ignores the statements of other authorities, some of them head-and-shoulders above Mr. Flynn's head, which show conclusively that the American taxpayer is paying in taxes many of the items which the independent operator carries on his own overhead expense account, but which the syndicate relegates to the catalogue of public expense, by means of tax dodging, underworld intrigue and other trickeries. (I cite, as one authority, an article in the Magazine of Business, a few months back, written by Frank J. Loesch, "Crime and Your Business." Mr. Loesch is one of the appointees on President Hoover's crime commission, should anyone question his qualifications as an authority). Now, arent' the consumer and the taxpayer very much the same individual?
Going still farther, Mr. Flynn takes no account of the fact that there are values in life which no billions of dollars can buy. These values are being daily made indirect items of merchandise by the syndicate. The syndicate system of business inaugurates a scheme of "competition," falsely socalled, which strikes at the very vitals of American democracy. It throws down the bars of common restraint, and holds constant temptation before every business man to violate the established rules of law and order, without which America must become an inevitable cesspool of moral degeneracy as well as a caldron of commercial anarchy.
All this is very brief, and more or less foggy to the mind that is in the habit of taking things for granted. But to the mentality that has been schooled in the old-time American style of selfthinking and comprehensive calculation, it is very lucid. It may all be summed up in this: Mr. Flynn is quite an authority in "Dollars and Cents," but rather a novice in "Dollars and Sense". Which makes his otherwise able writings a perpetual pain by virtue of their preposterous presumptions.
W. H. Caslow.

## Brief Recital of a Very Useful Life.

 I forwarded your note of invitation to William Stocking, but have not heard from him. Mr. Stocking is quite feeble, but proud as Lucifer. If I take his arm to help him down stairs he shakes me off impatiently. He is quite deaf, but his mind is still clear. I think he has been active as a writer about as long as any man in the State. Born in Waterbury, Conn., in 1840, he graduated from Yale and served in a Massachusetts regiment in the civil war. His first American ancestor, George Stocking, was one of the band of pioneers who founded the settlement of Hartford in 1635. On the Newell (his mother's) side he was descended from Thomas Newell, one ofthe original proprietors of Farmington, Conn., in 1640. So he might class as one of the 100 per cent. Americans. Another ancestor was Samuel Hopkins, a signer of the Mayflower compact, and still another was Henry Wolcott, whose descendants furnished three governors for Connecticut. Mr. Stocking has voted for sixteen presidents of the United States. His course in Yale was interrupted by his enlistment in the war. He graduated after his discharge and in 1868 was given his M. A. degree. He was statistician of his class and became city editor of the Hartford Evening Press in the fall of 1865 .
In those days people took their politics with deadly seriousness and, in order to please the politicians, editors had to be bitterly partisan and unfair. The Detroit Tribune and all the other papers of the 1860 s lived precariously because business men were reluctant about advertising in an organ of the opposing political party. The newspapers were dependent upon subsidies from leading politicians and occasional appointments to state or Federal offices. I think none of the Detroit newspapers of the 1860 s had a steady circulation exceeding 5,000 or 6,000 copies.
When James E. Scripps gained control of the Tribune he decided that advertising, not circulation income, must be the chief revenue of a newspaper. So he moderated the political ferocities of the Tribune and even discovered that there were decent, intelligent men in the democratic party and an occasional intelligent purpose. This changed attitude gave violent offense to party leaders like Zachariah Chandler, Capt. E. B. Ward, James F. Joy, et. al. Thereupon they withdrew their support from the Tribune and founded the Detroit Post, importing for its production new blood in the persons of Carl Schurz, L. J. Bates, E. G. Holden, William Stocking and others. Ten years of costly experience was followed by the merging of the Post with the Tribune. Mr. Stocking soon became editor, as Carl Schurz was not a man who would accept a dictation of newspaper policy and soon Mr . Stocking was given unusual liberty and latitude.
For something like fifty years Mr . Stocking has been the chief resort of Detroiters for statistical information and he was for many years statistician for the Board of Commerce. He wrote Under the Oaks, the story of the founding of the Republican party, several chapters of the life of Zachariah Chander, contributions to the life of Wilbur F. Storey, a considerable part of Emory Wendell's History of Banking in Michigan, a History of the courts of Wayne county, compiled a Michigan almanac for six years and has contributed much to the Michigan Pioneer Collection and to the Michigan History Magazine.

Like many others who serve their generation ably, his work is well known and remembered by only a few. but much of it forms a valuable record.

I hope he will feel able to make the trip and enjoy your hospitality. Am
sure he will heartily appreciate your courtesy in any case, for the men with whom he was intimately associated in his most active period of life have almost all passed off the stage and old age in a great city would be a very lonely period except for one's family and immediate friends.
George B. Catlin.

Items From the Cloverland of Michi-
gan. gan.
Sault Ste. Marie, Oct. 1-The A1goma fair, on the Canadian side of the river, closed last Friday with the smallest attendance in its history, due to three days of partly rainy weather. The exhibits were fine, as well as the The exhibits were fine, as well as the entertainments and attractions.
had everything but the crowd.
The city commission has enacted a: ordinance, creating a license fee of $\$ 1$ per year on radios starting Oct. 1. The purpose of this fee is to provide money to employ an inspector who will try to do away with radio interference.
It is much easier to love a poor girl than a rich one. There is not nearly sc much competition.
The Soo Beverage Co. has sold all of its machinery to Michel Gendron, of Weyburn. Saskatchewan, so that it looks as if the brewing of beer is now a thing of the past. The company is now engaged in manufacturing butter.
We are always harking back to the good old days, but we fail to think of the bad which was mixed with the good.
The fox seems to be getting more numerous in this county. The first one was run over by an automobile last week when Ned Gilhooly was driving into the Soo from West Nebish. He into the Soo from thest Nebish. He noticed the fox on the road, but did
not want to run over him, so drew abreast of the fox, which dodged under the car and was killed. Mr. Gilhooly brought the fox to the Soo, where the skin was removed, which enriched the owner somewhat, beside having the honor of being the first to get his fox in that manner.
Chester Crawford, the well-known merchant at Stalwart, was a business visitor here last week, taking back a load of supplies and getting ready for the Stalwart fair, which takes place Oct. 4 and 5. If the weather is favorOct. 4 and 5 . If the weather is favor-
able they expect a record breaking atable they expect a record breaking at-
tendance, as many attractions have tendance, as many attractions have
been added for this year and a good been added for this year and a good
display of vegetables will be shown. This being one of our late fairs, the vegetables will be larger and better.
It is beginning to look like winter coming on at St. Ignace, as the safe blowers have started operations. The first of the season has been reported by Colwell \& Burns, the clothiers, who found their safe blown last week and $\$ 225$ missing. Fingerprint experts got $\$ 22$ missing. Fingerprint experts got
There is a possibility of the Soo being connected with the air service soon the Furniture Capital Air Service, which is considering making the Soo the North terminal. If everything can be arranged satisfactorily, the service may start next spring.
The art of salesmanship can be stated in five words-believing something and convincing others

William G. Tapert.

## Sears, Roebuck \& Co. Discontinue Groceries.

Sears, Roebuck \& Co. have decided to discontinue the maintenance of their grocery department. The concern expects to have this department liquidated by the first of October. Groceries have not been put into any of the newer mail order houses. The facilities now occupied by groceries are needed for other expansion.

# Your Customers Will Finda New and Healthful Use for an Old Friend 

Jeature Karo in Uour Windows and on Your Counters

This full-page advertisement appears in four colors in the November, 1929 issue of the following magazines

## Ladies' Home Journal <br> McCall's Magazine

 Good Housekeeping Woman's Home Companion Pictorial Review Holland's MagazineModern Priscilla The Parent's Magazine Hygeia

OVERCROWDED PRISONS.
Michigan prisons are not the only ones that are overcrowded. Nor is overcrowding a new thing. What is new is the extent of the overcrowding. In the Federal prisons at Atlanta and Leavenworth, according to the forthcoming Handbook of American Prisons, there are more than twice as many prisoners as can properly be cared for.
The shifts to which officials are driv en by this condition are a disgrace and a menace. In several prisons two men are put into cells which are too small and too poorly ventilated for even one. In some prisons this double decking of bunks is supplemented by a mattress on the floor for a third prisoner
Then there is the idleness resulting from the fact that not enough work is provided for the increased prison population. In Walla Walla, Wash., many of the men are actually locked in their cells for twenty hours a day because there is nothing for them to do. One searches in vain for words with which to characterize this worse than medieval procedure
The effect of these shocking arrangements upon the physical and mental health of those who are subjected to them may best be left to the imagination. The mere necessity of having two or three sittings for each meal imposes a strain to keep commissary departments up to a good sanitary standard.
One way of solving the problem of overcrowding, at least in part, is by making larger use of the parole system. But the thing that has led to the overcrowding-namely, the demand for severer penalties - also works against liberal use of the parole. In not a single state, says Paul W. Garrett, executive secretary of the National Society of Penal Information, have the parole authorities had the courage to announce that until proper housing facilities are provided they will make a careful but freer use of their authority.
Less hysteria and more common sense would improve the entire situation.

FEEL LACK OF GOOD WILL.
With the adoption of a budget of $\$ 250,060$ to educate the public and rep resentative groups of the public on the claimed advantages of the chain store system of distribution, the second anrual convention of the association in this field was concluded at Chicago during the past week. The chain store executives recognize that their efficiency and some of their methods have brought them ill-will from various groups which have persuaded others that they are a menace to public welfare. Proof of this was offered in the growth from the two anti-chain bills drawn by legislators two years ago to the sixty-two which were presented last year.

The chains are, of course, passing through the experience suffered by the mail order houses. Their much vaunted efficiency is the fundamental reason why all their inefficient competitors are anxious to see them put under public or legislative hobbles. But the com-
plaints of these competitors in the main fall on deaf ears where consum ers are concerned, for the simple reason that consumers are interested chiefly in purchasing economies and the arguments of lower prices. Fresh merchandise and clean and attractive stores are much stronger than the generalities offered by those who keep prices high and are indifferent to the condition of goods they sell and the stores they operate.

However, one very important mistake of many chains was placed before the convention by W. T. Grant, when he urged the systems to stop selling loss leaders. This is one of the chief ground on which the chains open themselves to proper complaint, although, of course, independent retailers are just as prone to the evil. Mr. Grant backed up his plea with plain facts from his experience and reasons that should appeal to every chain executive.

## CONTRAST MORE MARKED.

Contrast between the so-called key industries, which furnished the main impetus to industrial operations and to general business for so many months, and the miscellaneous or lighter industries has grown more marked. Steel output has receded further and prices are weaker. Building, as measured by contract awards, is now running about 20 per cent. behind last year. Conditions in the automobile industry are less cheerful, the leading producer reporting a drop in retail sales of 11 per cent. last month, as compared with the usual increase that is obtained from July to August. Sales were also 10 per cent. under August, 1928.
Carloadings continue to run ahead of those recorded for the same periods last year. This seems to indicate that what is being lost from the heavier industries is being offset for the time being by other producing lines. The traffic movement also infers that all is well so far with distribution.
The situation as it appears just now is one which discloses hesitation, with the possibility that slowing down in the important lines of building and automobile manufacture may cut down finally on general activities. The influence of what is happening in security speculation is a factor of first rate importance and a collapse in Wall Street would, of course, have a dire effect on business sentiment and on trade transactions.
Just what will come of Premier MacDonald's visit remains to be seen. The advance in the Bank of England discount rate, just prior to his departure for this side, testifies to the critical situation his country faces, and no doubt some measures will be discussed for mutual co-operation, not only in disarmament but in credit affairs.

## MERGER TREND PROSPECTS.

Just where the merger trend is heading is a question posed in many business quarters at the present time. An industrial engineer considers the matter and sees some reasons for expecting a merger of mergers and finally a combination that will include everything in the country. He qualifies his
forecast by saying it is possible but not probable.

What appears to be more likely is that the present movement will get just so far and then run into about the same difficulties as the last combination era experienced. Already there is definite evidence that more stringent anti-trust laws will be enforced or at least the present laws made more effective
On the other hand, several possibilities must be considered now that were absent or less effective in the old days. The spread of public ownership of securities in the big companies will no doubt hold down the agitation for restriction of monopolies. Secondly, the operations of industrial and trade leaders are on greatly improved lines compared with trust tactics of a quarter century ago. Again, there is the factor of Government regulation which is not so susceptible as it once was to gifts or favors from those coming under that regulation.

As managements become more enlightened on the profits in right deat ing, it is quite possible that the real weaknesses in large aggregations of capital and enterprise will be so far reduced that consumers and labor will accept the new order of things and not find their interests jeopardized.

## DRY GOODS CONDITIONS.

Some slackening of retail demand resulted from the warmer weather, but reports from local and out-of-town stores appeared to agree that volume was at least up to the level of a year ago. Previously it had spurted ahead as the cold spell brought fall apparel needs into call. However, the week furnished good sales on articles of attire and also on home furnishings. The latter have been unusually active
The general idea of retail results for September is that an increase will be shown over the same month in 1928. Not much gain is looked for because of the slow start of fall buying, and day-to-day sales have been rather spotty, depending largely on weather conditions. While merchants are optimistic on trade prospects, it is recog nized, nevertheless, that Wail Street developments, some falling off in employment in important industries and uncertainty on crop returns may reduce purchasing power or at least make the demand hesitant.
While retailers last week would have liked to see brisk business continue, there was one advantage from the lull in the additional time it allowed for necessary deliveries. Slow and small orders given early in the season as a result of the uncertainty on styles brought about a rush of duplicating which has put many of the wholesalers well behind on deliveries. This is true in quite a few garment lines, and the coming Jewish holidays will not reliem matters in these industries.

One of life's funniest mysteries is why a wife whose husband is about as pleasant as an earthquake to have around, will lie awake half the night worrying because he is afraid some other woman is going to walk off with him.

## PROSPEROUS BRAZIL

The estimate that the population of Brazil will reach $240,000,000$ in 1990 , based on a present population of 42 ,000,000 and the percentages of increase in recent years, calls attention to the importance of this Southern neighbor.
While many persons know Brazil as the world's greatest producer of coffee, not all are aware that it is sixth in the world's ranking for daily newspapers and has more than 2,000 publications. Completion of the Oros dam will give Brazil the largest reservoir in the world. Brazil is second in world production of maize crops and ranks high in production of cattle, swine and horses. The area of Brazil equals that of continental United States and Alaska.
The official invitation from Canada to Brazil and other South American countries to send commercial delegations to the Dominion is an instance of enterprise in fostering mutually beneficial relations that contains its lesson for our own country.

## KITE FLYING.

It would be in accord with precedent if one or more of the boys who are trying to see how long they can keep a kite in the air should become interested in what goes on in the upper ether and begin the serious study of it Air currents have a chosen relation to the flight of a kite. Many a boy has has wondered why his kite dives downward instead of staying afloat. There is a reason for it. When the boy learns that, he has had his first lesson in the law of the air. Then he may be told that at the Blue Hill Observatory in Massachusetts they have flown box kites so large and so high that a wire had to be used instead of a kite string and a motor was required to wind the wire on a drum when the kites were hauled down. There are great possibilities in this kite-flying business.

## LEARN WHILE YOU EAT.

In child education it is almost al ways necessary to sugar coat the pill as much as possible. Sometimes it is made all sugar, or, to speak more exactly of the case of which we are thinking, all cracker. For the American Bakers' Association has announced that in addition to the aid of animal crackers and alphabet crackers, children are to be helped along the difficult road to knowledge by the geometric and the geographic cracker. Crunching away on ellipses, hexagons, parallelograms and rhomboids, the Na tion's youth will be unconsciously taking its first lessons in Euclid, while a course of crackers in the outlines of the states will give helpful lessons in geography. Unfortunate the child who draws Delaware or Rhode Island, but we foresee a new popularity for Texas.
Things are so ordered in this world that those who violate its laws cannot escape the penalty. Nature is inexorable. If men do not follow the truth they cannot live.

Somehow or other, one never finds the sweets of life without running into a few vinegar cocktails.

## OUT AROUND.

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

- Believing that Saturday would be the most beautiful Saturday of the entire year on account of the gorgeous colorings taken on by the trees, vines and shrubs, we decided to devote the afternoon to a trip to the Newaygo country and an inspection of the wonderful views afforded by M 82, which parallels the Muskegon River for a considerable distance East of Newaygo. The handiwork of the Master Painter was everywhere in evidence. Indian Summer, with deft and wondrous fingers, had been busy weaving webs of red and yellow, brown and gold and throwing them, like a blanket of glory, over the hills, valleys and ravines where trees and shrubs were permitted to grow.

Even a cursory glimpse of Sparta discloses the new life which has come to that village through the rapid expansion of the piston ring factory. New homes and houses in process of construction are in evidence on every side.

The Roach cannery, at Kent City, gave evidence of high pressure operation, judging by the amount of smoke pouring out of the stack.

Grant had started to decorate the main thoroughfare through the village in anticipation of the color exhibition which will be held there all this week.
My main business at Newaygo was to see that dependable standby at the Newaygo Portland Cement Co., Will Ansorge. I did business with Will's father for many years while he was manager of the great Leitelt Iron Works in Grand Rapids and never met a more pleasant man to deal with. Will is a chip of the old block, but there the continuity ceases. His only child is a daughter, now in her second year at Ann Arbor. I do not know of a man anywhere who is more faithful to his job than Will Ansorge. He knows the cement business in all its details and ramifications. Without him the Newaygo Portland Cement Co. would be poor indeed.

Newaygo is making big plans for her annual color festival on Saturday of this week. She is confidently looking for 10,000 visitors on that day. I propose to get as far away from Newaygo as possible, because if there is anything I do not enjoy it is a crowd.

Found Nels Christenson in a very happy mood, as usual. With a good store, well-selected stock, constantly increasing circle of customers and his family well settled for life, why shouldn't he be happy?

From Newaygo we headed East on M 82, which is now a fine gravel road with scenic surroundings which my poor pen is utterly inadequate to describe. On the top of the hill, while still in the village, the view of the Muskegon River valley with, its won-
derful wealth and variety of coloring, is superb, but four or five miles further East a slight deflection from the main road discloses a view for several miles up and down the River which baffles the power of words to portray. I hope every reader of the Tradesman who lives within a hundred miles of Newaygo undertakes to inspect the gorgeous spectacles which are in evidence on this ronte this week or next.

Instead of going on to Howard City, as I originally intended to do, I turned South to call at the store so long conducted by the late George F. Cook, who was one of the best country merchants I ever knew. Before he died he sold the stock and store building to John De Blaay, who recently re-sold the property P . J. Houbener, who conducted a general store for several years at Pine Creek, near Battle Creek. Mr. De Blaay has removed to Grand Rapids, where he is employed in the factory of the Berkey \& Gay Furniture Co.

I never enter Sand Lake from the West that I do not wish the citizens of that village would undertake to develop a driveway all around the lake after which the village was named. Such a thoroughfare could utilize the country road on the South side of the lake. The shores are so level the road would require little grading. It would seem to me that the owners of frontage on the lake would gladly donate the land. I have made this suggestion before and shall continue to repeat it until I see some evidence of activity in that direction.

About four miles West of Grand Rapids there is a grocery store owned by a man named Stanton, who must be the most popular man in the township. judging by the number of automobiles parked in front of his store at all times during the day and until late in the evening. He is no great shakes as a merchant. His goods are the same as other merchants handle and his prices are neither higher nor lower than those of his competitor. His business has increased to such an extent that he has recently erected a tire and accessory store on one side of his original building and an ice cream and luncheon building on the other. I pass his place of business twice a day, to and from my summer home in Lamont, and occasionally stop to replenish my stocks of oil and gasoline and buy a weekly supply of eggs. There are usually so many customers in and around the store that I have to tarry some time to be waited on. These intervals of idleness have enabled me to study the man and reach a conclusion as to the cause of his popularity and success, which I think are due almost entirely ot his remarkable personality. He has a bright smile and a pleasant word for every customer. He frequently excuses himself when waiting on a regular patron to attend to the wants of a child or aged person. He makes friends with every caller, whether the person is known to him or not. And therein lies the secret of his success.

I happen to know another store on another main thoroughfare, located where it would naturally attract much trade, but I seldom see a single ve hicle in front of the door. The store is so poorly lighted in the evening that anyone would rather enter a morgue than cross the threshold of the store. The interior of the store is filthy beyond description and everything is in disorder. The owner is anything but attractive in appearance and his countenance is about as forbidding as a thunder cloud. Is it any wonder this store does not prosper and that the owner is always prating about the invasion of the chain store?

Speaking of chain stores reminds me that the last report from the Standard Trade and Securities Service indicates that there is evidence of important changes in the retail trade situation. Chief of these is a slower rate of expansion by chain organizations. This is but natural, after such a long period of rapid growth. In the first place, an increasing amount of effort is now required merely to maintain the present rate of progress. Again, as the field becomes more saturated, the finding of new locations or new units to acquire becomes increasingly difficult. It is admitted quite freely by chain store executives that this stage has been reached. Third, a capital market less receptive to new issues of this type necessitates some curtailment of activity. A rough compilation of new capital issues by chain store organizations during the initial six months of 1929 shows a total approximately 20 per cent. less than in the same period of 1928 . This has already been reflected by the abrupt cessation of expansion by several chain organizations.

Nevertheless, some branches continue to expand rapidly. Most prominent are the mail order organizations, of which the two leaders have already provided funds for their programs almost eighteen months in advance. Drug store chains are also showing a higher than average rate of growth through the addition of lunch counters to existing units. Variety stores continue the same expansion rate as they have enjoyed for the last five years. But the increase of grocery store facilities is markedly retarded. For this line it is unlikely that the year as a whole will show a gain in excess of 15 per cent. in sales, compared with last year's gain of 34 per cent.

In the department store field, the period of rapid growth is long since past. Sales increases now parallel those of population increase. For example, the gain in department store sales in the initial seven months o the current year, as reported to the Federal Reserve Board, was 4 per cent., compared with the corresponding months of 1928 . We expect that this expansion will be continued through the balance of the year. Some increase is possible, but hardly above 5 per cent.

Department stores find themselves
constantly coming more and more into competition with chain stores. The former, because of size, must be located in centers of population. The increasingly serious traffic problem, then, is tending to divert customers from department stores to neighborhood specialty chains. Attempts to meet this situation by the establishment of suburban branches by department stores have not been conspicuously successful. Branch stores bring in some additional business, but it is said that they lose more than an equivalent amount of goodwill, through inability to carry the same large stocks of goods as the main store.

E. A. Stowe

## Duplicating Early Suit Orders.

Early orders for women's suits, especially tweeds for sport wear, are being duplicated quite liberally in the market. The vogue for suits is proving stronger than it promised to be at first, and indications yesterday were that it would run into the late Fall in an important way. Suits with jackets of finger-tip length are still the most reely taken, but there is a trend toward longer jackets on the theory that later they can be worn as separate coats with dresses. In the orders for tweed suits two and three piece models predominate, but there is a fair showing of four-piece garments among them. The latter are bought principally in the lighter weights.

Staple Sweater Shortage Ahead?
Jobbers of staple lines of sweaters, ander pressure of their retail accounts or prompt service, are urging quick deliveries from mills wherever possible Sport coats and shakers are particularly wanted, and it was said yesterday that a shortage of them in retail hands is possible before the season ends. Both mill and jobber stocks are light. Delayed buying is responsible for the present rush, which promises to grow as the consumer demand broadens. Shaker sweaters are sought in navy, black, maroon and cardinal, while the nost wanted colors in sport coats are brown, heather and dark oxford.
Note "Trading Up" in Men's Hats.
nsiderable trading up on the part of consumers is reported in the men's hat trade. Both independent and chain stores are said to be finding little difficulty in developing volume on hats retailing at $\$ 5$, with the turnover of types selling at $\$ 7$ and $\$ 8$ also showing up well. Grays so far have led in color preference, with tans expected to gain with the advance of the season. The outlook for derbies is considered good. Most stores are planning to play up derbies late in October, timing their, offerings with the period when overcoats will begin to be worn.

## Proper Definition of His Offense.

The judge admonished the prisoner thus: "I cannot conceive a meaner, more cowardly act than yours. You have left your wife. Do you realize that you are a deserter?"
"Well judge, if you knew that lady as well as I does, you would not call me no deserter. Judge, I'se a refugee."

## FIRES BACK AT FLYNN.

## Leading Grocer of Dowagiac Answers Collier Article.

John T. Flynn has written another article for Collier's Magazine relative to the chain store. It is as full of error as his first article was some months ago-perhaps more so. i. T. Henderson, one of the leading grocers of Dowagiac, sends the Tradesman the following reply to Flynn

In reply to your article in the Collier of Sept. 28, I will say that I appreciate considerable of the article you have written, but from my point of view, I think your classification of stores and your comparison of prices are unfair, lacking the necessary information which becomes explanatory to the reader who is not familiar with the grocery business.

In the first place, you compare prices on butter, bread, sugar, eggs, and coffee. The sugar and coffee comparison may be fair, but as to butter, eggs and bread, there might be a difference in quality or size of package or weight of these articles. The comparison of the other group of items might stand, but as the stock of a grocery store runs into the hundreds, your proof on these nine items hardly gives the reader a fair comparison, as the nine items you compare are a few of those that are used as leaders.

Also in making your comparison you have left out the one and only type of independent store that is progressing, and that is the one which is buying merchandise as it should be bought and meeting the chain store very closely. The class of store you have left out is the store that you should have rated as a highclass store. Of the stores you have rated I have no comment to make, as they have grief enough. This store you have left without mention is the store to which your article is unfair.

I concede that there are too many grocery stores and a large percentage of these grocery store merchants are failures or will fail in time. I also believe that the jobber of to-day is an enemy to this class of stores, because he furnishes them with the foundation for their failure, and this same jobber is a hazard to the good independent store, as he penalizes the good store with the losses and competition of such stores.
I concede, too, that an independent store cannot buy through the regular channels of a wholesale jobber, whether it be delivery or cash and carry basis, and give credit and delivery at chain store prices; nor can he sell on a cash and carry basis and meet chain store prices and keep his jobber in business, as he has an extra profit to contend with that the chain has not.
I do believe that an independent can sell for cash and sell cheaper than any chain store if he can purchase his merchandise on a direct basis; and I am positive that a merchant who purchases his merchandise on a direct basis, the same as the jobber, can run a combination store of cash and carry, delivery and sell on a limited time credit that is O.K., providing the combination of
sales are equally divided, in towns from 5,000 to 10,000 , and sell cheaper than a cash and carry chain store, for this reason: A store doing a cash business of $\$ 60,000$ per year must have sufficient help to wait on the trade during busy periods of the day and during certain periods of the day this sufficient help is more or less in idleness. If the volume of this store can be doubled or nearly so by keeping this sufficient help busy during these idle moments which are not occupied by cash customers, it fills in some very profitable business at a nominal overhead, as the increased cost would be only for delivery, taking care of accounts and carrying charge.
I question whether the cash and carry as it is to-day is a saving to ail concerned in buying. The question arises whether the purchaser can service himself as cheaply as he can get it done by others and whether the time spent in making this saving in purchases is not more valuable than the saving itself, especially where the use of an automobile is required.
A party who shops for bargains and neglects his or her duties which are more valuable than the saving made in the purchases is showing a loss. If a man's time during his life is worth a certain amount, which must be earned every hour during his lifetime to enable him to become worth a certain sum, then every hour he falls short in producing this amount shows him a loss at the end of the stipulated time.

I think there are very few consuming buyers to-day who know, without doubt, unless it be some stapie article, that they are saving money on their general purchases. They merely imagine it or think so because they are told so, as they neither know the difference in quality nor are posted on the price that they should pay for same. In most cases they are at the mercy of the storekeeper, whether it be chain or independent.

I don't think that prices should be made high to the consumer by any excessive profit that any manufacturer, jobber or retailer may add, but I do hold that the price paid for an article and the price that it is sold for by the consumer or producer does not enter into the welfare of the average public. The vital point is that the earning power of the individual must be great enough so that when his living overhead is deducted he has a suitable balance left. An individual is better off to pay 25 cents for a 15 cent article and have a balance left, than he is to pay 10 cents for a 15 cent article and be broke. No laborer or producing consumer can expect to buy an article at a low price and receive a good price for the product for the labor it takes to produce it.
Why not be honest with the laborer and producer and tell him that the price of certain food products is made before the operation of producing same is started. This being the case, how can the laborer or the producer expect to receive more than the finished product is sold for, regardless of how short the product may be or the scarcity the amount of labor might be?

I note that you say that no man has a God given right to be in the grocery business; that the grocery business should be handled by utilities. If this be so, why not enlarge this statement and include all business and thereby exclude all human beings from individual businesses whatever, and handle it like mechanical machinery, passing it down mechanically from this generation to the coming generations, leaving no future for the coming generation except as a $\operatorname{cog}$ in a wheel to produce labor for some gigantic mechanical monster. What a bright future. This may all come to pass, but there is one thing which can never become mechanical, which those who do not possess cannot buy, and that is brains.

I note that you speak of independent chains such as the I. G. A., Rainbow Stores, etc. This is more or less a combination of brains and capital, possibly working capital. The promoters of these organizations are the brains, possibly some capital, and the independents are the capital or a part of the capital, administering their business according to the dictations of those whom I call the brains, making themselves more of an employe than an employer.
As it is not the tendency of the employers in the business profession to extend more to the employe than compelled to, and as self preservation is the first law of nature, it makes it necessary that the independent grocer must keep in close touch and well posted or the party furnishing the brains and possibly some capital may in time have both. I contend that capital cannot succeed without brains and that brains can relieve those with capital and also produce capital.
In this article I do not mean to reflect that any of the independent chains you mention are to be classed as unloyal or trying to be dishonest with their organization, but I do not believe they are in any better position to meet the price situation and show the promoter and operator a profit than the jobber and ordinary independent has in showing a profit and maintaining existence."
You throw considerable stress on handling National advertised merchandise. I am a believer in handling National advertised merchandise, because it is better known, sells better, shows greater turnover: yet that does not necessarily indicate that the quality or the food value is any greater than the unadvertised brands. Seeing a lower price or a higher price on any unadvertised brand of merchandise does not necessarily mean that the consumer is paying any more for the food value contained therein than he would for the advertised brands.
As you insist that all merchandise sold should be of the Nationally advertised brands, do you really think that it would be policy for us to stick to one diet from generation to generation in order to promote the sale of all Nationally advertising foods?
I read all kinds of articles put out by different writers who make suggestions for helping the independent grocer and in most cases the result of
these suggestions has the same effect as moonshine. It stimulates his ambition to try again to accomplish that invisible impossible, unless he is in a position to buy his merchandise on a competitive basis.
I am told of a large food corporation which controls the sale of several food items and which sends its representatives out to the independent merchant telling of their changing their mode of selling thereby placing the independent in a position to meet chain store competition. I don't know whether the independent has been able to meet it or not, but I understand that some jobbers are having to use considerable effort to get their quota of sales large enough to get the same discount, even sacrificing the larger portion of their profit to get the vo!ume, practically robbing Peter to pay Paul. I am repeating this as heresay, as I have had no direct connection with this corporation, so have no proof of same.
Why criticize the chains for becoming monsters if we follow? Why criticize the chain in power dictation if we do it?
I take it from your article that everything bought by the small salaried consumer should be paid for in cash at the time of purchase to enable him to save money. If this be so, I think the rule should be followed mor. closely by the chain, wholesaler and manufacturer and retailer. Is it not a fact that those doing a cash business are using the consumer's cash to pay his 10 and 30 day obligations? Speaking of cash, "taking it as the word implies," would it be possible to do the vast business of this United States on a cash and carry basis? If you mern to sell onily food at retail at cash, tuay I ask, why discriminate
If the old time jobber is to pass out, as your article indicates, why should some monster of wealth deprive the youngsters of the future the opportunity of developing and becoming a factor in future business because his capital is limited and his cash purchases disregarded, because they are too small, leaving an opportunity on!y to those who are born wealthy, w 10 may keep passing the opportunity dewn from generation to gereraticn for time to come?

If I get the right meaning of your article as to future business pelicies. it is more than possible that whea that time comes we may do away with our public schools and let the youngsters of to-morrow get their training through some incorporated utility school, whereby they may train him to do the work that he should do to fill his part of a $\operatorname{cog}$ in this great wheel. There will be nothing else for him. Why not?
Please keep in mind that I personally have no axe to grind. I am perfectly satisfied and contented, have no fault to find with you or any one else. My business conditions are good and prospering and I really think this is the best world I have ever lived in and want to stay as long as possible. I take pleasure in seeing others have opportunities and prosper, and I see no
indication at present that leads me to think otherwise.
Because I speak of utilities in this article, don't think that I am trying to knock them, as I think they have their place in this world and furthermore I am interested in their welfare and own considerable of their stock.
That you may better understand my position, I must say that I am one of those independents who you mentioned in your article, being lucky enough to have two of them located in two towns. One is a cash, credit and de livery, located between two chain stores, one adjoining me and the other the second door from me. We are getting along together fine and all do a very good business, of which I think

I am doing the most. My other store is located in another town, across the street from the A. \& P. store and it is doing fine and I think the A. \& P. is prospering also.
As I am no public entertainer or writer, possibly I have not made myself entirely clear, but if I haven't, you may shoot back at me and if I can answer, will do so. If not, I will keep quiet.

## A Business Man's Philosophy

Many young men and women have an idea that the only way to achieve success in their work is to confine their interest and energy to those things that have a direct and obvious bearing on their jobs.

A friend on the advisory staff of one of the large business concerns of the country comments that our job and our business may be our chie concern during most of our working hours, yet if we never give a thought to anything outside this small circle we soon develop blind spots. In his thoughts a man can compass the whole cosmic universe; it may seem paradoxical, but if he does this, the chances are that he will see his own problems in a truer and clearer perspective than if he magnifies them by study at close range. $\qquad$ William Feat

We should so discipline our minds that we are not dependent on the thinking of others.

Boys' Clothing Demand Spurts.
Orders for boys' clothing and furnishings continue to be actively placed. Hurry calls for quick deliveries are reaching resident buying representatives, who are combing the market for spot merchandise. Suits are being called for in much larger quantities than a week or two ago, the demand covering suits with both long trousers and knickers. Browns and the darker shades generally are preferred. Business in overcoats is gaining and promises to be at its height for quick delivery within the next two or three weeks. Sheep lined and leatherette coats and lumber-jacks are being strongly reordered.

## Michigan Bell Telephone Co.



## Convenience in the Basement

A telephone in the basement! It's just another of those energy-saving conveniences that drive drudgery from the home. And it costs so littleonly $2^{11 / 2}$ cents a day.

Fifteen, even ten years ago, the basement was a dark, damp place. Today, it is quite livable. Ventilation, light, drainage,
and labor-saving devices have aided the transformation.

Add an extension telephone to the list of basement conveniences. It will eliminate climbing the stairs to make or receive telephone calls. You will wonder how you managed without it.

## FINANCIAL

Worry Prevents Us From Doing Our Best.
Worry is an enemy of life. It is insidious, persistent and relentless. Because of its importance as a factor of our everyday life, and also because it is usually on the wrong side of things it is of great importance to us that we fight it with all our might and main. We cannot rely upon the intellect o feeling to be very helpful in this matter; but the will, if we put it into service, can always be helpful.
We hear a good deal about the subconscious mind receiving impressions and acting without our apparent knowledge of its going on. I some times address myself to this subconscious mind and say when I am as sailed by some worrisome thing, "Get busy, help me out, now is your opportunity to help me fight to the limit and I need all the help I can secure so let's join our forces and beat the enemy." This is sort of foolish talk on my part, but the very fact of my doing it strengthens my decision to live up to the best that is in me.
Worry stops digestion. This produces discomfort and results in inefficiency, so that carking cares, unless there is some power to banish them, will dampen our energies and prevent us from doing our best.
Worry affects our outlook on life Even the company of one who worries affects us so that cheer is banished and we lose the brightness of vision which ought to be a constant accompaniment of life.
Worry is a trial to friendship. The man who allows cares to control his energies radiates a poison which destroys friendship. Calmness and bal ance in life are essentials in the preservation of friendship and worry throws things out of balance in our minds and we cannot fulfil the requirements of friendship when we are dominated by

There is an old phrase in connection with algebraic methods which speaks of elimination by substitution. I have often thought that in dealing with worries the very best antidote we can have is to think of somebody who has a greater burden to bear than we have and then be right-minded about it and desire to assist him. This side tracks worries of our own and puts us in a healthier state of mind for the accomplishment of good purposes in life. If one must worry, let him eliminate the things he cannot help. There are enough things which we can be helpful about to cause us trouble with out considering for a moment the things which can't be helped by any care or worry of ours
St Paul intimated that it was impossible to efface the mistakes and wrongs of the past, but they can be atoned for and he illustrated in his life the value of putting the errors and wrong doings of the past behind and pressing forward to do things better in the future
My counsel is that you should not mourn over defeats. Many of the defeats of life are angels in disguise. We may be very persistent in the accomplishment of some purpose and be de-
eated in it and learn afterwards that our point of view was wrong and that others were hewing closer to the line than we. Many a man of my acquaint anc has cited instances in his own career in which he felt deeply chagrined over a defeat, and it proved in the end to be a stimulant.
I like the soldierly quality of defiance in connection with worry. This, of course, brings into light the importance of the will dominating our activities so strongly that carking cares can be banished. Someone has said that worry as a guest soon turns to be a master. Care is corrosive and is a blemish on the brightest vision. We cannot afford to allow it to so dominate our lives as to take the bright ness out of them and lead us, because of our false attitude, to draw conclusions which are a deterrent to the best thoughts and activities.
Somewhere I have read (the author has passed from my knowledge) that o carry worry to bed is to sleep with a pack on one's back. I speak fron experience when I say that in my own life worries have resulted in insomnia, reduced vitality, inability to see straight and have produced inefficiency and false ideas with regard to matters which require a balanced mind to care for. I have found in my own experi ence that when I was carrying worry, even with the strongest desire to banish it, and I have kept recurring to it as a tongue seeks a rough spot in a tooth, that music has been a panacea. I recall, forty years ago, the pleasure of seeing Bob Emmet on the stage and listening to that wonderful lullaby with which he soothed the anxiety of his sister and put her to sleep. Although I have never heard it since, I often recall the refrain and its soothing effect and help to right mindedness and a pleasant outlook on life. The man who can sing and whistle has an antidote to worry, and if he brings it into activity will find it of great value in straightening out kinks which are unwholesome and troublesome
It is important, when we go to bed, that we should sleep, and we canno sleep unless we put behind us the cares and worries of life and allow nature's sweet restorer to accomplish its purpose in giving us rest and safety from the corroding influence of care and worry. The ideal in connection with the beneficent influence of sleep is expressed beautifully in the lines
And the night shall be filled with music, An the cares that infest the day Shall fold t'eir tents like the Arab

Charles W. Garfield.

Menace in Selling By Trusts. Investment trusts and holding companies, great numbers of which have raised millions of dollars and are credited with having supplied the impulse for the stock market's phenomenal advance this year, may bring about the long-awaited crash.
This view is expressed by investment authorities who cannot believe fundamental conditions or immediate prospects for the future justify the astounding upward surge of many high-priced securities, even though gains are in stocks of the country's

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

THREE DOWNTOWN OFFICES EL.EVEN COMMUNITY BRANCHES
strongest industrial companies. They see in the accumulation of these stocks by investment trusts a real menace to the market.

What will happen, they ask, when the trusts begin to sell in substantial volume? This question has been asked before, of course, and in the past has been answered by fresh advances when new trusts have been formed and have bought all stocks offered on recessions.

So many trusts have been formed this year, it is pointed out, that it would not be surprising if a great many managements, eager to make the most favorable showing possible in the way of earnings, will endeavor to take profits at about the same time.

The effect of active investment trust buying has been seen several times in rapid advances in the best stocks. What will be the result of concerted selling? Only time will tell. Those who believe considerable profit taking must be absorbed before the end of the year when many new trusts are "window dressing" for annual or semiannual statements would not be surprised if the decline is as swift as the rises have been in the past.
Regardless of whether one takes a bullish or bearish view of the outlook for the remainder of the year, he will find it interesting to watch for these developments. In fact, the wise investor probably will prepare for a sudden downward movement, having funds available to replace stocks he may have sold on the advance.

Offsetting this dire view of the market's prospects is the knowledge that huge sums of capital are available for investment at much lower levels. In other words, while many investment trusts will have stocks to sell, others will have cash to "cushion" possible slump.

Investment trusts are here to stay, and the fact that some of the country's most conservative bankers have entered the field is assurance in itself that they canfidently believe this country is headed for greater things regardless of intermediate setbacks. If one has the courage and capital to withstand sudden severe market shocks, therefore, he may look forward with these farseeing bankers to bigger and better markets in the years to come.

William Russell White
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Banker Views Expansion as Sound.
Charles E. Mitchell's confidence in the loan position expressed on his departure for Europe is interpreted in the financial district as a further shift by the National City's head toward the constructive side of this market and reversing his attitude in early spring.

The current statement in support of the rise in brokers' loans as a legitimate expansion in credit with the growth of the country is the third of his recent public expressions of this character. Two months ago in the bank's bulletin the stability in call money rates over the troublesome midyear settlement period, and in the face of expectations to the contrary, was explained by the City Bank partly through an agreement reached among leading institutions in New York to
use their efforts to prevent a recurrence of the March experience. What the bank said in effect was that efforts would be made to iron out the peaks and valleys in the money market.
Then in the September bulletin the City Bank chairman, who is a director of the Federal Reserve Bank at New York, took a stand apparently unsympathetic to the August increase in the rediscount rate. While admitting that early in the year he favored an increase in the rediscount rate to check speculative credit the bulletin raised a serious question whether the move at this time would work the desired object and whether indeed it was advisable. That Mr. Mitchell last spring was concerned over the rapid expansion in credit for market uses was no secret to those who follow the City Bank's carefully edited monthly bulletins.

Now Mr. Mitchell apparently feels more comfortable regarding the credit situation notwithstanding the recent unprecedented rise in loans. Five successive weeks of mounting brokers' loans have carried the volume up $\$ 617$, 000,000 to a new high. The total now is more than $\$ 1,000,000,000$ above six months ago. It is more than $\$ 2,000$, 000,000 above a year ago. Precisely how Mr . Mitchell reconciles the present view with those expressed former ly he does not say. It is possible that he believes with David Friday that a large proportion of these loans finds its way into business. Again, it may be that he is comforted by the excellent position of the Federal Reserve. The tremendous expansion in loans since the beginning of the year is explained almost wholly by a rise in the funds supplied by "others." Loans supplied to the market by member banks for their own account and for that of out-of-town banks total less than at the beginning of the year. Paul Willard Garrett.
[Copyrighted, 1929.]

## Insurance Stocks St ll Lag.

One of the puzzling features of this year's record-breaking movement of stock prices has been the relatively small advance in insurance shares.
Although most insurance companies whose stocks are held by the public have come to be regarded as investment trusts, with a background of years of experience, shares of this class have been neglected, while stocks of new investment trusts and trading companies have spurted rapidly.
For some unexplained reason insurance stocks lack the appeal which investors and traders seem to demand these days. Even stock split-ups, which spread to this group of securities, failed to arouse more than passing interest.
In the first eight months of this year insurance stocks increased only 9 per cent. in value, compared with 16 per cent. for industrials, 25 per cent. for rails and 73 per cent. for utilities, according to a study by the United States Shares Corporation.
Last year the insurance group fell behind industrials and utilities, but kept ahead of rails, while in 1924,1925 and 1927 they led the market upward
as a group, the rise in 1927 being twice as large as the next best group, industrials. In 1919 they were only slightly behind industrials, while rails and utilities lost ground.
Insurance companies, it is pointed out, have "participated generonsly in profits from the rise of security values through their heavy holdings in bank and other common stocks." Premium income has been generally larger and underwriting activities have been placed on a sounder basis, it is believed.

Two reasons are advanced by the
corporation for the apparent neglect of insurance shares. These are, the high unit price of stocks of many leading companies and the appeal created by sensational performers in other groups Stocks of insurance companies ar expeted to receive belated recognition, however, and the opinion is expressed that this group is less likely to decline appreciably in the event of a general reaction. William Russell White.
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NINE COMMUNITY BRANCHES

## GRAND RAPIDS NATIONAL COMPANY <br> Investment Securities <br> Affiliated with Grand Rapids National Bank

Wafted Down From Grand Traverse Bay.
Traverse City, Oct. 1-The Hekman Biscuit Co., of Grand Rapids, has leased a store in the Foote building, West Front street, where it will carry a stock of Hekman products for distribution among retail dealers.

Much of the furniture, formerly a part of the equipment of the Park Place Hotel, has been sold to dealers Place Hotel, has been sold to dealers
in second-hand goods. The portion in second-hand goods. The portion
retained will be used for furnishing retained will be used for furnishing
rooms to be occupied by servants in rooms to be oc
the new hotel.

It is stated that the new Park Place will be under the management of W . O. Holden, who had charge of the old hotel forty years. It is said that before he died. twenty-five years ago. Perry Hannah, one of the owners of the Park, provided for the retention of Mr. Holden's services to the close of his life.
In spite of the inclement weather which prevailed, the annual fair of the Northwestern Association was attended more largely than during any of the years of the past. Seemingly the entire population of this region turned out to view the exhibits and to enjoy the amusements afforded.
Complaints are made public now and then of mismanagement of the Munson hospital. Such complaints may be expected against any public may be expected against any public
institution. A poor, worthy, honest young man suffered a double fracture young man suffered a double fracture of his left leg when a gas driven vehicle ran him down. The doctor who was called to attend the sufferer at the Munson hospital, fearing he would not be paid for his services, refused to reduce the fracture. The young man suffered agonizing pains one whole week without receiving proper treatment. Another physician with a heart learned of the case and gave his services without expecting a reward. The young man needed care, he said. So long as he was in the hospital he should have been properly treated without regard to his ability to pay.

In former years retailers of merchandise often had reason to complain of dise often had reason to complain of
a practice indulged in more or less by a practice indulged in more or less by
both manufacturers and jobbers-the both manufacturers and jobbers-the
siaffing of orders. It was not genersiaffing of orders. It was not gener-
ally known that the practice had been ally known that the practice had been
extended to the coal trade, but such extended to the coal trade, but such is a fact. Certain retailers of this city
invariably deliver more coal to a cusinvariably deliver more coal to a customer than he or she had ordered. An order for two tons may be stuffed sevout a protest by the buyer.

Many truck loads of apples are delivered to the canneries and cider delivered to the canneries and cider
mills daily. Heavy shipments in basmills daily. Heavy shipments in bas-
kets are being made to jobbers at kets are being made to jobbers at
Grand Rapids, Detroit and other cities.
The local market is fully supplied with home grown plums, peaches, pears and grapes.

Fred D. Vos, of the National Grocer Co., states that the corporation is confining its business to the fourteen district warehouses it owns in the State of Michigan. Branches at South Bend, Indiana, and Decatur, Illinois. have been closed.

A committee led by George C. Brown, representing the Chamber of Commerce at Cadillac. inspected the equipment of the defunct Straub Candy Co. on Thursday with a view to its purchase and removal to that city. The Chamber of Commerce has a fine building containing 15,000 square feet available for the establishment of a candy factory.

Fred D. Vos, recently appointed a
receiver of the defunct Straub Candy Co. in the interest of creditors by Judge Parm C. Gilbert, of the Grand Traverse Circuit Court, states that creditors of the corporation number 125. Local banks are the largest creditors. Mr. Vos expects to pay at least 50 per cent. on all claims. He states that the sale of manufactured goods is progressing satisfactorily. Considerable quantities of sugar, glucose and chocolate remain to be disposed of. The local Chamber of Composed of. The will endeavor to find a purchaser for the building.
Ben L. Taylor, secretary of the Traverse City Chamber of Commerce. is prepared to assist individuals, firms or corporations well financed and efficiently managed in the establishment of industries in this city. During the current year representatives of twelve or fifteen financially famished or mismanaged industries have begged for local assistance that they might move from their present locations to Traverse City. No consideration will be given to such institutions. Live, prosperous concerns would be welcomed perous concerns w.
and aided liberally.

Arthur Scott White

## A Lesson From a Sun Flower.

I have sun flowers in my garden and during the early summer I watched them grow.
One plant was apart from the large families which grew in clusters and was alone. It grew rapidly and, being of the giant variety, was seven or eight feet high and a large bud ten inches in diameter had formed on it. A wind storm came and this plant, being unprotected, was broken in two.
This blow would have seemed to be the end of that particular sun flower, but I allowed the broken stalk to remain and, much to my surprise, as the weeks went on I found it was not discouraged by the disaster to its career and was putting out new branches. On this beautiful September day I counted twenty-eight buds and blossoms.
The other sun flowers which had not met with this fate had finished their season and were dying and the birds of the air had come and taken all their seeds, while the sun flower which was left, with its blossoms and its buds, continued far into the season.

I took off my hat to this sun flower and bowed before it as I thought of the lesson nature gives us in the rebirth from disaster and how the parallel may run through our lives. We grow up, perhaps so rapidly our heads become too large, and the first real adverse condition which comes along cuts off our career. If we are not discouraged by adversity and have the courage to persist and the hope to live which a worthy mother may have given us the mishap may be a blessing in disgusie and those who have not been tried by reverses may be going to seed and dying while our trials and tribulations may give us good health and bloom.
If we will be faithful and not be discouraged by the most crushing catastrophes which might end our careers, the flowers of bigger and brighter lives will come and neglected opportunities will come to us; flowers of satisfaction from careful study; flowers of comfort from dear friends. flowers of self-reliance from neglectful friends;
and flowers of kindness from the good Samaritans who administer to us when we are in trouble.

Claude Hamilton.
Corset Outlook Improves Notably.
While still somewhat early for the full effects of consumer response to be met, the improvement in demand already experienced by the corset trade leads its executives to look forward to the best Fall season in more than a few years. Manufacturers express


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##  <br> INVESTMENT SECURITIES

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Resources over $\$ 5,600,000$.
themselves as well pleased with the educational work which retailers have done in acquainting consumers with the requirements of the new silhouette. The trade has launched a variety of new models to give the correct high waistline and to yield the lines demanded by the Princess silhouette. An increase in the special order work on corsets, to insure correct fitting, has already been noted by retailers.


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## MUTUAL FIRE INSURANCE

The Story of Fire Prevention Week. Fire Prevention Week. Stop fires before they start. Fires can be prevented; the week focuses attention on this. It is the time to start stopping fires-to begin a campaign lasting 52 weeks in the year.
A cow in Mrs. O'Leary's barn kicked the lantern that started the great Chicago fire of October 9, 1871. The 58th anniversary of this is Fire Prevention Week, 1929. Mrs. O'Leary's cow is symbolic of our everyday carelessness which now costs annually 10,000 lives and nearly a half billion dollars.

Most fires are positively preventable. We only need apply existing engineering knowledge, or plain common sense. There is no excuse for a fire starting, or once started spreading beyond the place where it starts.

Fire Prevention Week is set aside to think and act, on preventing, restricting and extinguishing fires.
"But why should I be concerned about fire?" perhaps you say, "my house and property are insured." Yes, and your butcher, baker and candlestick maker also carry insurance on their property-on their stores and stocks of goods. Everything you buy is insured in every step of its route from producer to consumer. In the price of a suit of clothes, a pound of meat, or a loaf of bread, is concealed a tax which is your share of what is paid to replace what fire destroys.

The insurance company, taking the premium money it collects, distributes it to persons who lose by fire. Last year over $\$ 500,000,000$ was lost by fire in the United States and Canada. Of this, you paid approximately $\$ 4$. If all the indirect losses are also included, such as the incalculable loss due to interruption of business, overhead costs in insurance and upkeep expenses on fire protection facilities, the individual burden becomes twice or three times the above figure.

Besides the financial consideration, fire killed some 10,000 people last year, injured twice as many and caused untold suffering, unemployment and business failures.

While the fire loss impoverishes us as a Nation, every fire is itself local and must be attacked locally. We have three lines of attack against fire: First, preventing it from starting; second, preventing it from spreading; and third, putting it out.

We have control over the physical factors which cause and spread fire. In Fire Prevention Week we should take steps to clean up hazards in our community; to develop care with matches and smokes; to enact ordinances to provide for better building construction and for improvements in the fire and water departments. A cleanup will take care of such hazards as are immediately and easily remediable, while the development of careful habits and improvements in the physical makeup of the community will provide its future safety from fire.

You can do most by lending your aid to the local efforts in your community. There is, or should be, a Fire

Prevention Committee active there, representing all the civic agencies. The fire chief should be an active member of this committee.

Get in touch with this local commit-tee-there is work for all, and your help is needed. The committee can tell you just where your efforts will be most effective. If no local committee is organized, write T. Alfred Fleming, chairman N. F. P. A. Committee on Fire Prevention and Clean-Up Campaign, 85 John street, New York, or to the executive office of the National Fire Protection Association, 60 Batterymarch street, Boston.

Three hundred and seventy-four cities are participating in the fire waste contest conducted by the Fire Waste Council of the U. S. Chamber of Commerce. The value to these cities of their interest in fire prevention is shown by their average per capita loss figures, which run as follows: $\$ 3.77$ in 1925; $\$ 3.07$ in 1926; $\$ 2.70$ in 1927; and $\$ 2.35$ in 1928.
Reports from 259 cities showed a loss during Fire Prevention Week in 1928 of $\$ 533,973$ as compared with an average weekly loss of $\$ 994,048$ for the previous six months.

## Best Po:son For Rats.

Nothing good can be said of rats. The United States Department of Ag riculture estimates that on the average every rat in the United States does damage amounting to fully $\$ 2$ a year, and that there are at least as many rats as human beings in this country, altogether too many rats levying this tax on National production. Their economic wastefulness requires vigorous measures for their control.
In the foremost rank among those suffering from this pest are the wholesale and retail butcher.
In addition to the physical damage rats do by destroying food and property, the Bureau of Biological Survey points out that they are a serious menace to the health of the Nation. Rats are known to spread trichinosis and to carry bubonic plague and other diseases, either directly or by means of the fleas that live on them.
It is not easy to kill rats. They avoid their natural enemies and they are careful and cautious. If their suspicions have been aroused they refuse to eat many tempting bits of food containing rat poison. Poisons set for rats sometimes have killed other animals or children. Phosphorous is a menace, as it may set fire to buildings or field grasses. Arsenic and barium carbonate are dangerous to other animals. Thallium is particularly dangerous and it is costly, as the supply is limited.
Red-squill powder, in the opinion of the Biological Survey, is, if properly prepared, one of the most satisfactory rat poisons now known. Cats, dogs, and other animals usually refuse to eat the material because it causes a tingling and irritation of the throat. It is full of small crystals of calcium oxalate. Rats pay no attention to this feature. It poisons rats, but chickens can eat it without harm. It is a brown powder and can be mixed with the feed the rats ordinarily favor.

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## THE SYNDICATE SYSTEM.

## It Tends To Make an Empire in Business.

Chapter III-Buying Power.
In this chapter, we deal with the syndicate's most powerful argument, appealing for popular favor and patronage on the basis of price.
"Because of our vast buying power," it explains in mock confidence to the public, "we are able to sell you so-and-so for less than you ever paid before. Whereas your local merchant buys in dozens or cases to fill his tiny demand, we buy in carloads and trainloads to supply our hundreds or thousands of stores. Everything for our millions of customers is bought through central offices, thereby reducing overhead, and getting better quantity prices from the manufacturer."

The syndicate is now going farther and saying:
"Because of our enormous distribution, we now own and operate our own factories. Our suits or our soups or our soothing syrups, our what-not, is made by our own employes in our own mills, kitchens and laboratories, thereby eliminating many profits, and making one profit do all the work."
The farmer in America to-day is asking for farm relief, while he patronizes syndicates who operate their own farms on a scale a thousandfold greater than his own. The worker buys from price cutting syndicates which turn the lovely scissors loose on his own payroll, unbeknown to him. That is buying power.
Again we turn to a study of the empire and the democracy in order to get a clue as to the secret flaw in it all.
One of the outstanding earmarks of the empires of all time has been rule by force. Power is the fundamental basis of all imperialism. No single dictator or directorate could possibly retain hundreds, thousands or millions of their fellows in their human grasp except they had the power to do it.
What armed force has always been to the empire, buying power is to the syndicate. Buying power is the mailed fist of business. It is that instrument by which the strong may waylay the weak under the guise of "business-isbusiness," and get away with it.

Listen to what the prominent evangelist, Luke Rader, brother of Paul Rader, the noted Chicago gospel tabernacle preacher, said from the platform of the Grand Rapids coliseum on the last night of his evangelistic campaign in April, 1928:
"Talk about the romance and heroism of so-called big business! As a boy, I lived in the State of Oklahoma, just when gasoline was beginning to carry folks aiong the streets, and the Standard Oil Company was making its big move toward monopoly. I want to tell you something about big business that you may not know. This is not hearsay; I saw it with my own eyes. "I have seen the independent oil man, with his own well and oil burner, making his living in an honest, decent manner, as God intended him to do, and as the Constitution of the United States was framed to protect him in doing. Along came the Standard Oil

Company and set down a well just as near as it dared. It brought out its oil and sent it to the central refinery. Superior efficiency of operation made it possible, so they told us, for the Standard Oil Company to produce kerosene at prices that were a half cent, one cent, two cents, three cents below the price which the independents must have. That was competition, for you. The independents said it couldn't be done, but what was to be done about it? It was the law of competition, supply and demand, don't you know?
"Then came the move which let the cat out of the bag, when for several weeks the Standard Oil Company actually gave away kerosene, free on sidetrack. Do you call that competition? Maybe efficiency could sell kerosene at two or three cents a gallon less than the independent could produce it for; but there is no system of efficiency which can draw oil out of the ground, refine its products, give them away free and make profit for the operators. Get this? The Standard Oil Company wasn't out just to get the business in kerosene. They were out to run everyone else off the grounds. They wanted the field to themselves and were willing to pay for it!"
Continuing, the speaker asked:
"What would you think of me, if I should stalk down into this crowd with my six-feet-two-inches of gym-trained physique, seize the weakest old dyspeptic invalid on crutches by the throat and strangle the life out of him? I suppose I could walk down Monroe avenue to-morrow morning, with my thumbs in my vestholes, and every photographer in town would want my picture for the next Sunday papers. Not on your life. I'd be keeping company with the rats in your Kent county jail.
"Yet, you have, right here in Grand Rapids, and every other city of the country, men, who are honored as business leaders who will not hesitate to take advantage of their money power to squeeze the life out of some little fellow who is just as honest and just as much entitled to live as he. I can't for the life of me see any difference between a physical bully who will take advantage of his superior powers to lord it over weaker fellows and beat them into submission or unconsciousness and the financial bully whose only claim to distinction is a few superior millions and a little more devilish cleverness in the arts of commercial cruelty. They're both bullies; and the one is as cowardly and worthy of the cell as the other."
I should say that this preacher demonstrates ability to think straight. He preaches old-fashioned American doctrine with his gospel and it reeks with good, hard sense.
Take any of our outstanding overlords in our rapidly knitting empire of business. Henry ford, for example. I don't believe that any sincere American begrudges him his millions. Never have I envied the rich man his wealth. It is not his wealth that I fear. It is his power.
Here is a man who directly employs, I am told, more people than are
employed in all the branches of our Federal Government, our forty-eight state governments and all our city governments of 100,000 population and over. He could, if so disposed, purely from self-satisfaction if nothing else, issue one bulletin of one hundred words which would paralyze the business of all America within twentyfour hours and make 40 per cent. of our wage earners idle within a month. Think of it
Not only that. Pause to calculate what would happen if Henry ford and his son Edsel should be out riding. A collision should occur. Both should be killed. Good authority tells us that there is no one upon whose capable shoulders would fall the direction of the greatest industrial empire the world has ever seen. Nothing could avert a veritable earthquake in the financial world which would rock commerce to her very foundations. That's buying power and all that goes with it.
Was it ever intended by the founders of this Nation that one man and his son should ever occupy such an astounding position in our country as this?. Not that I would accuse anyone of such intentions, but nevertheless, our fords, our Raskobs, our Mellons and our Schwabs are but human. When I see our editorial mouthpieces hanging breathlessly as, it were, upon the merest statement of one of our commercial crowns, I question America's good manners in kidding Italy about the omnipotence of her Mussolini. Some weaknesses can be overlooked in the Italian people, with their traditions of Rome and imperial pomp, which cannot be excused in America. If anyone thinks that I exaggerate the autocratic policies of Mr . ford, let him gain the confidence of his local ford dealer, and learn, first-hand, just how much independence is left to any man who displays the authorized ford agency sign.
Far be it from us to be radical, but God forbid that we refuse to face the facts. Let us know the truth; then let us pray for the inner power called determination that shall make us equal to the job of doing in a commercial way what our fathers of 1776 did in a military way in order that democracy shall continue to demonstrate that, after all, while God rules on His throne right shall be might among men.
There is no righteousness in mere power. Were it so, then the elephant would be a saint and the mouse a sinner of the lowest order. He who justifies the syndicate empire on the basis of the "Law of the survival of the fittest," should review the recognized authorities on American order and jurisprudence. He would find that the "Law of the survival of the fittest" has never been declared constitutional, nor even so much as introduced as a bill to any Congress or Legislature. Ours is the proposition that "All men are created equal." The syndicate's authority is the law of the brute and the jungle, the law of the tooth and the claw and the fang, interpreted into terms of business. Our's is the higher law-the law of God, prescribed for the guidance of man-
kind in his conduct toward himself and toward his fellows, as demonstrated by the Good Samaritan.
Some may say that "The survival of the fittest" is a natural law. What of it? Man is not held subject to natural law. That is the reason he has access to means of progress and is not restricted to the animal realm. If man must resign himself to natural law, then progress ceases. Isn't gravity a natural law? Yet, men have learned to fly. What dupes we are to take these bits of pro-syndicate argument for granted, memorizing them word-for-word, parrot-fashion, and thinking ourselves wise simply because we memorize.
Democracy's sole security is vested in the hands of the individual sovereign citizen, whether it be in business or in government. Her only hope lies in the ability and care of that citizen to deport himself wisely as becomes sovereigns. Sad day for our land, when our ruling citizenry ceases altogether to exercise the prerogative of thinking for one's self. It is good to get the opinions of others, if one has the power of shaping opinions for himself; but, to take the opinions of others and absorb them without question is a form of vassalage which should make any true American blusin with honest and commendable shame.
We may, as "good citizens," be able to repeat the Declaration of Independence and the Constitution backward or forward; we may be able to sing the Star Spangled Banner from beginning to end without fumbling a word; we may recite the pledge of allegiance in our sleep every night; but, if we have not the inherent capacity to apply these to a practical, every day conduct of life, as becomes really good citizens, we become comparable of a certain type of zealot who was branded a "hypocrite" and a "generation of vipers," because, while he "professed a form of godliness," he "denied the power thereof." America must needs be careful, lest she profess a form of democracy and deny the power thereof.
W. H. Caslow.

## Novelty Jewelry Call Active.

New items in novelty jewelry feature chromium plating in line with the favor being accorded "white" types of these accessories. Crystals, semiprecious stone set effects and pearls continue to be strongly featured, with rhinestones and marcasite also favored. In colored stones, imitation topaz is meeting with much interest in Russian antique pieces. Pendants and necklaces are designed to match the necklines of the new dresses, although choker effects in crystal and seed pearl are still in substantial deriand. The new styles have encouraged a stronger interest in brooches, and earrings are likewise meeting with an improved call. Retailers in placing their business are asking for quick delivery on most items.

## Traffic Jam Next.

"I'll be a millionaire in a week with my new invention."
"What's that?"
"Making wooden seeds for synthetic blackberry jam."

Is Ours a Decadent Age?
Grandville, Oct. 1-The age which we live is a mediocre age. No great talents are rampant in the land. Statesmen, philosophers, poets, novelists are comparatively unknown. It is a good time for the average boy to a good time for the average boy to
make up his mind to be somebody in make up
the world.
The most of our wars, both foreign and domestic, served to produce great men whose names will adorn history's page to the latest time. Our last great struggle, however, the world war fat ed to produce an American hero which marked him above his comrades. It was a war fought by privates rather than by great generals.
Foch and Pershing were men of ability. Stern warriors who knew their duty and fulfilled it to the letter. yet neither will shine very high up on the pinnacle of fame. Bright lights ia human history are not born every year.
An eminent statesman like some of those who lived in the past might prove a godsend to America but such a one is presumably not forthcoming. Along literary and practical mechanic lines we have a few who strive to serve but have to date made a lamentserve but ha
able failure.
As for the President of the United States, he is a man of every day common sense, yet in no way a profound statesman. The times are more practical than heretofore, and there is much to be commended, yet we do not live in an age of great things. The radio created a sensation when it first came into being, as also did the airships, yet time has softened our astonishment and the old drag of every day commonplaces have returned.
There are no poets in the world today. Strange that a world so much greater than ever before should lack in poetasters. Small minds are tossiing off uninteresting rhymes that nobody reads. We have not even an Ella Wheeler Wilcox or an Alice Garv among women rhysters.
As for the male poets where now is there a Longfellow, a Whittier, a William Cullen Bryant or a Tennyson? Not one in all the world to-day. Among the book writers there are absolutely no great ones. Dickens, Thackery and our own Hawthorne are gone to make room for nonentity.
Sad yet true that literature, art and religion are, and have been for a long time on the down grade. Take our foremost magazines and what sort of mental pabulem do they deal out week by week? Absolutely some of the veriest dribble that would disgust a clam gatherer.
No more literature, no more great educators, no more book makers such as we had a few decades ago, all a vast amount of slush thrust in the faces of the American people asking them to consider this literature. Heaven save the mark
Magazines that were considered first class a few years ago, and catered to a sensible and discriminating public have to-day fallen very low in the have to-day cale of respectability.
Nearly all the tales printed in what are called first class magazines have deteriorated to an alarming extent Authors to-day are accepted who a decade or more ago would have been turned decisively down as lacking in comprehension and ability.
This is certainly not an age of intellectual attainment even though we have the longest list of state schools ever. Why the filth of the market so often finds room in the public prints is a puzzle to respectable humanity.
a No doubt our earry the pen of the forded rich fiel the old Revolutionary novelist as did of the civil war. Since days and those of the civil war. Since the graphic scenes of the great world war did not produce any new gemuses in the writing line we mav hardly look for anything worth while in these late
days of $\sin$ and dazzling street shows. A poet like Longfellow would be something like it. Why can we not have him? Simply from the fact that the world has gone daffy over the silliest of fads and fancies along the lines of dress and entertainment.
To-day there is a splendid opportunity for some genius to startle the world with a flow of literary endeavor that would make the common man sit up and take notice.
In what is America great to-day In point of population, in point of extravagant expepditures of the people's money for high taxation we excel. Along lines of Christian endeavor we are nil. The age of reason departed from America some time ago, and an entirely new world holds swav among our people.
Where are the great ones of vester year? Have they departed to never return? Is there nothing in our present day American life to energize youthful brains to activity along youthful brains to activity along
sensible and foregathering lines? America never in all her history needed an awakening such as she needs today. Are we to have that a wakening or must we go along the narrow aisles of nonentity until, as the boys used to say, the cows come home.
The field is wide, the harvesters few. Just minor poets where once sang Longfellow, Whittier and others. Even the request from high authority for a song to replace the Star Spangled Banner has received no response. One world imagines the budding geniuses of America would be on tiptoe to place a desirable substitute to that song on records. But no, not a genius seems capable of making an effort in all the wide American field.
Fact is that poetry is one of the lost arts. Oratory is another, and as for statesmanship we have had little of that since the days of Lincoln and Douglas.

Old Tiimer.

## Doubt About New Styles Over.

While some of the smaller retailers are still hesitant about accepting the new ready-to-wear styles, due to their unwillingness to take losses on goods in stock, the great majority of buyers are willingly accepting them as harbingers of better business. Manufacturers are showing no hesitancy regarding the new mode, despite the greater buying and manufacturing skill required to keep within designated price limits and maintain normal profits. This was said yesterday to be hardest for the $\$ 3.75$ dress houses, whose percentage of increase production cost resulting from greater yardage per garment and slower output is highest. So far, it was added, there has been no marked "adulteration" of garments in this division.

## Purples Lead Winter Color Card.

A special winter card featuring eighteen shades has just been issued to members by the Textile Color Card Association. The card portrays the color highlights of the recent Paris openings, as well as other outstanding color developments for the 1929-30 Winter season. Five purple shades are stressed on the card, the group comprising magenta dahlia, royal dahlia, violet dahlia, purple dahlia and iris noir. Greens are accorded a place of importance and appear in four different casts. Browns and blues are represented with two tones each, as is red. The remaining shades for evening wear are mimosa yellow and Violaterra, a bluish violet.


## Written In Large Figures

The history of Utica-Knit retail success is written in large figures. The dealers selling this famous line for the first time realize for the first time that Utica-Knit extra value means not only a better garment but a bigger business. This extra value is not tacked on the price but it's evident in every inch of the garment. A small stock or a large one will demonstrate this to you. Decide now on a program of expansion for late Fall and Winter. Feature Utica-Knit Bodygard Underwear.

## PAUL STEKETEE \& SONS <br> GRAND RAFIDS <br> MICHIGAN

## Looking Ahead ..

One of the most heroic deeds in the history of American Railroading was performed some years ago by a locomotive engineer who took his train through a forest fire, thereby saving the lives of several hundred men, women and children.

His only comment on the matter was:
"It's easy enough if you look ahead."
This thought should be impressed upon every man who has his family's interest at heart. It is easy enough to protect your family if you look ahad; if you choose a good insurance company and if you buy the right kind of insurance.

Let us help you LOOK AHEAD.

NEW ERA LIFE ASSOCIATION
(Legal Reserve Organization)
Second Floor Grand Rapids Savings Bldg. Grand Rapids, Michigan Telephones, 9-3189; Evenings, 8-7797.

## DRY GOODS

Michigan Retail Dry Goods Association. President-F. H. Nissly, Ypsilanti. First Vice-Pr
Benton Harbor.
Second Vice-President-D. Mihlethaler. Harbor Beach Secretary-Treasurer - John Richey Charlotte.

## Hosiery That Will Fit Better.

Hosiery hereafter is to be as carefully fitted to the individual wearer as is her corset or her frock. This is a new development in the sale of stockings forced by the general use of chiffon weights, for silk, elastic in itself when used in the heavy stocking, loses that elasticity in the chiffon stocking. Accordingly, new hosiery is being made in four different types of leg shapes for each foot size and the buyer's leg will be carefully measured to see which of these four is best suited, thus obviating either the wrinkles or the tautness that have often occurred under the present system.

The first of these four general types is called "Petite" and, as the name implies, even though the foot size be a ten, is suitable for the slender, rather short leg, whether it be found in the growing girl, in the small woman or in the woman of medium height but very thin legs. The "Princess" will fit the average leg, the "Regal" the heavier, while the extreme type is the "Splendide," designed for the woman of large proportions, whether she be tall, short or of average height.
"All hosiery colors will be darker for Fall," is the prevailing opinion of the experts. Colors, too, it is predict ed, will be blended primarily to the costume, with the depth of the hosiery color depending on the complexion. Thus the sun-tan shades are saved from oblivion and, deepened in tone, are to go on to further success under the classification of brown-beiges, to be worn with the Autumn browns.

Black and white, deep blue or the new dark green costumes promised for early Fall would be unpleasant with these glowing sun-tan shades, however, and for these colors a group of taupes, neither gray nor beige, but a deeper version of the "grege" tone of last Fall, will be used. A dark rosebeige melts delightfully into the new wine reds.
Matching the complexion continues to be the watchword for the evening hosiery. If the stocking can at the same time convey a faint trace of the color of the gown, it is doubly smart, but the complexion is considered first. Care is taken, however, not to flaunt light complexion-shade stocking against the background of a dark gown. A dark stocking is thought to do greater justice to the gown and be a guarantee of the wearer's good aste.
Lace clocks, while not yet as universally accepted here as in France, grow more important as time goes on and are already an essential of the eve ning toilette. Their use domestically is being retarded because of the disinclination to put them into any but the ingrain grade of hosiery which is necessarily expensive because the process calls for dyeing before it is woven.
Each manufacturer has his own idea
of how best to eliminate the ugliness of the necessary heel reinforcing and the result is that a great melange of heel designs in inverted V's, in double V's, in stepped V's are being worn. In the latest models the reinforcing has almost totally disappeared, leaving what is described as the "narrow heel." The shadowy heel outline reflects the small shoe heel of fashion and leaves the ankle clad almost wholly in sheer silk.

## A Revival For the House Dress.

The vogue of the individual gown has revived interest in house dresses. The charm of this type of dress has interested the modistes in designing many pretty and distinctly feminine frocks to be worn at home at any time except for entertaining. Entirely new styles and various novel combinations of fabrics and colors are introduced. These are shown in both the simplest little frocks for wear "about the house" and the more formal gowns.
In the creation of new designs certain liberties are being taken, some with delightful results. In several that have just been brought out entirely new versions of the bodice are shown, using handsome metal cloths, brocades and prints with plain matrials.

In a chic model from a Paris house the bodice, of gray and gilt lame, is made in the form of the old-time basque, semi-fitted and drawn in with a gilt belt at the normal waistline. A short circular skirt of the goods is attached and falls in a ruffle over the hips. A novel feature of the neck is the slanting yoke, which is closed with a line of gathers and buttoned several inches down from the throat, and is topped with a narrow roll collar. Buttons are used at the wrist to fasten the sleeves, which are long and tight. The skirt of this gown is made of plain gray flat crepe.
With the emphasis upon dress for the house, smocked and embroidered frocks are coming into favor. These have heretofore appeared rather eccentric, but they are attracting particular attention now. The decorative frocks of cotton smocked and embroidered in the patterns and colors of the peasants of Europe are being worn in the home by women as well as juniors.

## Jewelry Novelties.

A new use of a new medium, marcasite set with real stones, is seen in an outstanding bit of Fall jewelry, wrought in as quaintly old-fashioned a design and spirit as though it had come straight from the naive age of samplers, lace pantalettes and paperdoilied nosegays. The background is covered solidly with tiny flat marguerites, each flower as stiff and fitted neatly against the next as though some painstaking child had placed them so. The petals are made of marcasite and the prim centers are of halved round stones the size of shot, coral in one case and topaz in another. The design serves as the decoration for a ring in a marcasite shape, an inch long; fo: a daisy chain necklace and for an earring.
Prystal, a new composition material
used for modernistic jewelry in in expensive forms, resembles crystal, but has the advantage of being molded rather than ground. Its chief charm comes from an odd faulting which gives a clouded effect through it like flowers seen in a clear pool. It is brought out in natural and amber shades, which show off in the clouding to best advantage.

## New Styles in Belts.

Belts have an unusual importance this season, since even the much-talked-of princess gowns frequently have them-an unprecedented proceeding in fashion history. Sometimes these belts are stitched bands of the gown fabric, but as often as not they are an added outlet for the originality of the designer.
Wooden sports belts are the natural outgrowth of the wooden sports neck: laces. They, too, are of beads, if a concave disk of natural wood the size of a twenty-five-cent piece can be classed as a bead merely because it is pierced to permit of its being strung.
Braided belts of white leather are found frequently on the sports frocks of tweed.

The New Merchandising Broadmindedness.
Interesting light on the merchandising aspects of new inventions is offered by the new hosiery repair machine developed by a subsidiary of the Gotham Hosiery Co.
At first the owners supposed that such a machine would hurt the sale of new hosiery but, as in so many instances, the narrow merchandising view is not as sound as the broad one. It is now recognized that such repair machines in a hosiery department will actually stimulate the sale of new hosiery by bringing women to the counters for their repairs, which encourages purchases.

## See Colored Shirts For Spring

Manufacturers of better grade shirts see a continued vogue for colored shirts and will feature them in lines to be opened in October and November for Spring delivery. Color ranges will be expanded, although blues are expected to retain their leadership. Producers see a trend toward smaller designs, with the best grades getting away from decorations into the finer stripings. Broadcloths and fine woven madrases are held the leading fabrics. For the early season the better lines will stress collar-to-match styles, the trend later swinging into the collarattached effects. Collar points will be slightly shorter.

A difficulty is a test.

Had Something Coming.
Tommy had been playing truant from school, and had spent a long, beautiful day fishing. On his way back he met one of his young cronies who accosted him with the usual question: "Catch anything?"

Fully conscious of his guilt, Tommy quickly responded: "No, ain't been home yet!"

## Sand Lime Brick <br> Nothing as Durable Nothing as Fireproof Makez Structure Beautiful No Painting No Cost for Ropaire Fire Proof Weather Proof Warm in Winter-Cool in summer <br> Brick is Everlasting GRANDE BRICK CO. Grand Rapids. SAGINAW BRICK CO. Saginaw.

## The Brand You Know by HART



Look for the Red Heart on the Can

LEE \& CADY
Distributor

## OPEN A <br> NEW PROFITABLE <br> DEPARTMENT

## No Investment

If you operate a retail store, here is an excellent opportunity to seat popular prices, and adapted to family trade. Product of reputable manufacture. We establish retail prices and merchandise under prac tical modern plan. YOU RECEIVE
ON ALL SALES. COMMISSIONS open sales. The proposition not carry footwear of ants who do not carry footwear of any kind but
who believe they could sell who believe they could sell a fair dress Box 1000 , e/o Michigan Tradesman.

## BUY YOUR HOSIERY FROM HOSIERY SPECIALISTS

We justly lay claim to being Michigan's largest exclusive hosiery wholesalers. Single dozens or case lots-you will always find the prices, quality and service right, and the goods ready for delivery.

BRODER BROTHERS
MEN'S, WOMEN'S, CHILDREN'S HOSIERY
218 W. Jefferson
Phone Randolph 7322
Detroit

## SHOE MARKET

## Michigan Retail Shoe Dealers Association

President-Elwyn Pond.
Secretary-E. H. Davis.
Treasurer-Joe H. Burton.
Asst. Sec'y-Treas.-O. R. Jenkins. Association Business Office. 907 Trans

What Bus Transportation Means To Merchants.
For some years, the trolley car, always a factor in every urban retail shoe business, has been giving way to the motor bus. As local transportation is a primary factory in shoe selling, dealers throughout the country have been impressed with the facts recently issued by the American Automobile Association on the subject of bus transportation.
It is estimated that about 60 per cent. of the shoe retailers in this country have a present interest in the growing volume of bus transportation while the other 40 per cent. have what is at least a future interest. If the motor bus is to be our chief form of local transport in cities and towns, the shoe dealer will have to study its local tendencies with an eye on his own business if he is to get the full potential of his market.

The fact that half of the cities of this country with 10,000 population or over already have bus service and that all cities with 250,000 or over have lecal bus service, is a sign. In addition, 25 per cent. of the cities with between 15,000 and 25,000 population depend entirely upon bus transportation.

What effect will the further extension of this service have upon the average retail shoe store? Upon the whole, I find that those in the trade think it will be a good one.
"Key" retailers in the trade, with whom this matter has been discussed, feel that new opportunities for business development inevitably come with the particular improvements in local transport that the motor bus brings about. It is also felt that the retailer wil have to exert himself to get the full benefits offered.

While bus transportation has a natural tendency to spread the business of any retail store in the small or medium sized town, it also presents certain dangers in its greater flexibility and the resultant diversion of trade from given stores. As the dealer has no control over routings, frequent changes in routes may work an injury, but this is rarely the case.

Much depends upon the local situation. Where the motor bus supersedes the trolley, these advantages have been found to result in typical trading centers: (a) expansion of the trading area; (b) broadening of demand over new ranges of stocks; (c) increased results from advertising, press and direct mail, roadside, etc.; (d) reduction of "peak load days" and more even distribution of sales over the week; (e) increase in gross sales.
The fact is that the well run motor bus line offers a greatly improved service and more comfort to the traveling public. This naturally encourages more people to travel-travel further and more often, especially on their buying and shopping errands. That the motor bus also brings a higher
percentage of general shoppers to an intersection or trading center is also a fact, as proved by past experience in the trade.

One of the oustanding features of the effect of bus transportation upon the retail end of the trade is this: Given good bus service, the retailer is justified in greatly increasing and expanding his advertising expenditures.

The purely localized business finds that better transportation-as offered by the motor bus line-tends to make more people travel and places a new value upon the various forms of publicity which tie up with a wider trading range.

Every dealer in the retail end of the trade will need to study his own local transportation conditions as it is affecting or will affect his own trade. It does no good to establish policies upon general terms; the situation of every store differs in this respect.

Questions which will be naturally asked are:

1. How will this bus service increase the store's customers?
2. To what extent?
3. To what extent will this broader market effect the breadth of the store inventory and its size?
4. What effect will it have on price policies and price ranges, if any
5. Will local bus lines tap regions in which a different type of consumer predominates?
6. Is the local bus service adequate? 7. What form of advertising will win the trade of bus travelers?

The answer to the first query isto determine the capacity of local bus lines against former trolley service. Then, a check on length of routes and their directions. This gives the retailer a yardstick by which he may measure potential.
If the bus lines bring in new suburban and rural buyers, by reason of their routings, the retailer's merchandise will need to be adjusted to meet the new trade. The same condition may also make necessary a change in price policy or price range. For instance. A new bus line taps a nearby purely industrial region where wage earners comprise the bulk of the population and the stores' stocks have to be broadened in order to handle this new demand.

Also, the retailer will do well to determine whether the new local bus service is adequate and what future plans there may be for extending the service or improving it. For instance: One dealer discovered that a certain road, leading into his own intersection was to be widened and paved and when that was done, local bus line operators planned an up-to-date service, tapping a rich suburban region, now largely trading in the other direction. Upon this basis, this retailer enlarged his store, increased his inventory and improved his front.
Now we come to what is admittedly, the most important of all. What sort of advertising will enable the dealer to reach the most bus users and secure their patronage?

It is a generally accepted fact that the billboards along important bus lines
offer new and productive opportunities for the retailer in the trade, whereas in the past he hedged on going into this kind of exploitation. As one dealer said:
"We never felt that the roadside billboard was much good when trolleys furnished the bulk of our local transportation. The seats in the cars were horizontal with the car itself and very few people could see out or even looked out. So these seating arrangements kept us from using road signs.
"On the other hand, the new motor busses with their cross seats assure us that people will face forward, can conveniently look through the window as they ride. Consequently, we have spread signs all along those bus routes which feed our intersection and with surprising results.
"Again, the bus ride approximates what is a motor car ride-in the mind of the average person. The trolley was noisy, rattly and uncomfortable. But, with better roads and better busses, more people like to ride and ride for greater distances. And they come further to do their buying.
"Therefore, we feel justified in spreading our advertising whether it
be in the local press or direct mail. We know that the surrounding bus fed regions contain a lot of business we should naturally get and the combination of specialized advertising and good, rapid transport make our advertising expenditures highly profitable." Thus, while the coming of the bus foreshadows an exceptional opportunity for the retailer, it also presents certain problems, including that of wider advertising, if the benefits are to be derived.
E. J. Clary.

Chromium Plated Irons Offered.
Chromium plated ware lines have been expanded this year to include center pieces and other items of table ware and manufacturers are now offering chromium plated electric irons. The lines last season were restricted to coffee percolators, toasters and one or two other items, but buyers are now said to be interested in any object which can be so decorated. The iron is being offered with the claim that the smooth, hard finish is an important factor in making ironing easier.
Safety first is common sense, not sentiment.

## ASSOCIATED TRUCK LINES

The Outstanding Freight Transportation Line of Western Michigan.
State Regulation means Complete Protection.
ASSOCIATED TRUCK LINES
Phone $93401 \quad 108$ Market Av.. Grand Rapids, Mich.

## FAST SELLING IONIA FLOWER POTTS

Fancy, Plain or Assorted.
If we send you this crate of quick sellers we will sell you more.


You can double or treble your money on this assortment. IONIA POTTERY COMPANY Ionia, Michigan

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FIRE AND TORNADO INSURANCE

Assets --------------------- $\$ 200,000.00$<br>Saved to Policyholders<br>Since Organization<br>380,817.91<br>Write to

L. H. BAKER, Secy-Treas.

Lansing, Michigan

## RETAIL GROCER

## Retail Grocers and Meat Dealers Associa

 President tion of Michigan. J. Faunce. Harbor Presideprings.
First Vice-President-G. Vander Hooning. Grand Rapids.
second Vice-President - Wm. Schultz $\underset{\text { Secretary }}{\mathrm{Ann}}$ Rapids.

- Herman Hanson, Grand Treasu
Trustees-J. F. Tatman. Clare. Goossen, Lansing: Gailever Lansing: M. C. zoo: O. L. Brainerd, Elsie; Ole Peterson, Muskegon.

Some Strikingly Effective Grocery Organizations.
Some towns seem to have plainly lain down, so far as grocers go, to let "conditions" walk over them.
Newark, New Jersey, is a good example of this. That is a town of some 400,000 , though Northern New Jersey is so virtually a part of New York and all the region is so built up and congested, that it is hard to say where Newark ends and other towns begin.
But Newark's associations are pretty much shot to pieces. There are the remains of three different organizations, all pulling, even if their pull be feeble, in different directions. There is even a split on the basis that some grocers are Jews and the others arewhat have you? Is that not the limit of folly where an industry needs to present a solid front for self-preservation?
The Newark old-timers tell you that the chains have come in so numerously that there is just no chance for old line grocers. Nobody needs to believe that. Nobody who knows anything about business will believe it even for a minute. That is the way the oldtimers tell it. Not to put it on any basis of hearsay or belief, let us take some facts which are easily ascertainable by the most cursory investigation. These show that chains are even now consolidating their units and withdrawing many of them.
This shows that even as the cry is raised that the old ones have no chance, the turning point is just ahead and single line grocers are coming back.
For concrete evidence of the soundness of this statement, let us go only to Paterson, fourteen miles from Newark, though there is no break in the continuity of business and residence buildings along the way. I met young Sam Labaugh, the local secretary, a grocer like his father before him. He told me I was welcome to come to their meeting that night and talk to the members. He apologized because he said that, without notice, I might not have much of a crowd.
I went there and was pleasantly surprised to find thirty-four prosperous looking men in attendance. Moreover, there was no evidence anywhere that a single man among them was afraid of any condition of to-day in business. True, the organization is a buying exchange; but there is so much more to business than buying that one could see these men were all round good grocers.
The questions they shot at me were intelligent, too; and best of it all was the revelation of how they do their joint, mutual advertising. I had taken a chance that in their advertising they
followed out the usual fool ways of grocers elsewhere and spent their money to advertise specials for Saturday when no grocer needs advertising to keep him busy.
They let me complete my argument against such practice. Then they quietly and courteously told me I was out of order in Paterson; because in that town the specials were advertised for the beginning of the week.
Well, I was glad to take off my hat to that crowd. In all the country this is only the second organization I have met up with that has the sound judgment to follow department store practice. The other instance, you will remember, was in Petersburg, Virginia.
So here we have solid prosperity, grocers unafraid, in Paterson, right at the door of Newark, where all is painted a deep indigo.
This is written in Wilmington, Delaware, a state that is a tight little commonwealth with plenty of character of its own, if you ask me. I have traveled in all the states, but happen to know Delaware with a background of twenty years' acquaintance. Of course, it is easier to know Delaware than Texas, for example; for all of Delaware could be put into our Great Salt Lake and leave enough water for San Francisco's 450 square miles of harbor. But size is not all that counts in states or men or businesses and Delaware, one of our oldest commonwealths, likes to remind us that she is actually our oldest State in that she was the first signer of our Constitution.
Notwithstanding her limited size, this old state has only ten people to the square mile; and as more than half the population is in this city of Wilmington, there are plenty of "open spaces" in the lush fertile plain country of this land between the waters. One expects things of such a community and one finds things worth while right here in the Retail Grocers Exchange, a flourishing grocer-owned institution, founded in 1899.
Where there is vigor of character in an organization you will find a strong man in the background. Witness Edgar, of Frankford, Sullivan, of San Francisco, and now William Skellenger of Wilmington. Of course, this does not exhaust the list. I give merely samples from a long line of successful grocer-organizations.
Like others who succeed in this exacting kind of work, Skellenger is an inspirer of his members, a man who leads them with optimism, yet solid regard to facts, to higher planes of thought and endeavor. I have samples of his circular letters to his members. These are plain talks to his flock-not original, not new in either thought or treatment, but plain, simple, homely language which is easily understood by any grocer and so straightforward and sincere that they are certain to be effective. More, that they are effective is evidenced by his 175 active, prosperous membership in this rather limited community, near to big markets and plentifully sprinkled with chain units.
I am tempted to transcribe all his letters, but take parts of the first one (Continued on page 31)

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 <br> MICHIGAN

GRIDDLES<br>BUN STEAMERS<br>URNS<br>Everything in Restaurant Equipment,

Priced Right.
Grand Rapids Store Fixture Co.
7 N. IONIA AVE.
Phone 67143
N. FREEMAN, Mgr.

## M.J.DARK \& SONS INCORPORATED GRAND RAPIDS, MICHIGAN

## Direct carload receivers of UNIFRUIT BANANAS SUNKIST ~ FANCY NAVEL ORANGES andlall Seasonable Fruit and Vegetables

## MORE CUSTOMERS FOR YEAST

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

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

## MEAT DEALER

## Michigan State Association of Retail

 President-Mrank Cornell. Grand Rapids President-Frank Cornell. Grand Rapid Vice-Pres.-E D. Abbott, Flint. Treasurer-Rius Goedecke, Detroit. Next meeting will be held in GrandRapids, date not decided.

Charges More For Serviced Goods.
There are several reasons why different prices are charged in the same locality and they have to do for the most part with grade and service. Because several retail meat markets are located near each other it does not follow that the same kind of trate patronizes each of them. In one case the patronage may be almost entirely from people who go to the markets, make their selections, pay the bill and carry home what they buy. Right across the street a market may be located that takes orders over the telephone or by other means, delivers the meat to the purchaser and charges the amount to be collected weekly, monthly or at longer periods

Frequently the markets catering to the credit and delivery trade handle meat of at least fairly high grade, and in many cases these markets handle the best grade of meat procurable. In the cash and carry markets grade may be high or it may not. It is not unusual to find markets depending on transient trade, handling meat lower than medium grade and in some instances they handle old cow and bull meat. In other words there is no necessary relation between the grades of meat handled by two markets in the same locality. It all depends upon the class of trade and the kind of service rendered.
During certain seasons of the year retail prices of different grades of meat run much closer together than at others. During the season when there are no grass-fed cattle on the market, prices may not vary materially. This is due to wholesale market conditions. When, however, the better grades of beef are replaced in a large measure by beef of lower grade, prices are much wider apart. In other words, when lower grade meat is abundant it is pretty apt to be relatively cheap and when it is scarce it often sells high The same is true of higher grades
But there are some other reasons why meat prices vary. What we have mentioned so far has to do entirely with normal economic conditions and is based on the assumption that all dealers operate on approximately the sa:ne profit basis. As a matter of fact iot all dealers work on the same margin of profit. Where they do, the con-sumer-buyer purchases what she wants on a grade and service basis and pays accordingly. When different dealers charge differently for the same grades and service, the housewife must be a grod judge of meat to know where her buying advantage lies. The Government is doing a lot in establishing uniform standards for grades of meat. Several markets are now having their meats certified and identified for consumers. Many wholesalers are having the Government grade and stamp a considerable quantity of beef so consumers may know exactly what they are buying. Where meats are identified
as to class and grade housewives can make comparisons in prices without difficulty.-New York Office, Department of Agriculture

## Now They're Canning Squab.

Over-production is not always spur to increased business, rather the converse is true, and the merchandise which gluts the market makes the other merchandise cheaper which has already been sold for a good profit In the case of a squab farm in Jersey, however, the over-production of birds which the market could not absorb in fresh form is being canned, and this new form is finding favor. Of course the squab is not being canned yet in large amounts, but it is quite a delicacy and is being appreciated by people who crave just that kind of a dish.
The squab is nicely browned when it is taken from the can, as it has been browned first before being put into the can, and then packed in a light jellied consomme and processed. The consumer may heat the entire contents of the can in hot water, open and have hot, browned, roasted squab, or he may put the can in the ice box and serve this delicate morsel of bird just as it is, cold, packed in a delicious jelly.

Paul Findlay Headed For Michigan.
Paul Findlay, the well-known traveler and lecturer, is headed this way again. He was in Erie last week and will be in Cleveland this week. Next week he will be in Detroit, followed by visits to Lansing. Kalamazoo, Grand Rapids and Ishpeming. Because Mr. Findlay is the steadfast friend of the retail grocery, fruit and produce trades, he should be warmly welcomed at any city he honors with a visit. Association officers desiring his assistance can address him this week in care of the Hollenden Hotel, Cleveland, Ohio.

Remarkable Mercantile Publication.
The Grand Rapids Store Equipment Corporation has issued a very remarkable publication entitled The New Way Method in Merchandising, embodying thirty-eight illustrations of store interiors it has recently installed. Other illustrations in keeping with the subject are everywhere in evidence. The text is fully as illuminating as the i1lustrations, which indicate that the corporation caters to all classes of merchants and handles the commitments of each in an equally satisfactory manner.

Toy Season Winding Up Well.
With both orders and shipments at this time already ahead of last year the toy trade is looking forward to an excellent wind-up of the year's business. Recent orders have been well diversified, with particular attention to dolls and mechanical and educational playthings. Indications are that retailers will launch their holiday season early, immediately after Thanksgiving being the time set for most stores. The 1930 toy fair will be held in New York City from Feb. 3 to March 1. Plans call for the addition of one more hotel to the three in which the fair has been held in past years.

## Always Sell <br> LILY WHITE FLOUR <br> "The Flour the best cooks use."

Also our high quality specialties
Rowena Yes Ma'am Graham Rowena Pancake Flour Rowena Golden G. Meal Rowena Buckwheat Compound Rowena Whole Wheat Flour
Satisfaction guaranteed or money refunded.
VALLEY CITY MILLING CO.
Grand Rapids, Mich.

## Grand Rapids Paper Box Co.

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



## HARDWARE

Michigan Retail Hardware Association. President-W. A. Slack. Bad Axe. Sece-Pres.-Aouis F. Wolf, Mt. Clemens Treasurer-William Moore. Detroit.
Some Suggestions For Fall Hardware Trade.
With the coming of fall, business in the hardware store picks up considerably. The hardware dealer now appreciates the advantage and benefit of the preparatory work he did in the summer months, getting prospect lists in shape and mapping out his fall advertising.
The stove trade is of course a big item at this season. Every wideawake hardware dealer has his list of stove prospects, and his stove campaign was long since well under way. The tendency, as the fall trade grows busier, is to slacken effort; and quite often the dealer who launched his fall campaign with a fixed determination to keep right after the prospects until the last possible minute finds his resolution weakening.
It is worth while, however, not merely to push stoves, but to keep on pushing them. Put on displays as opportunity offers, and if you can spare the time some personal canvassing of dilatory prospects will help to clinch sales.
Stove accessories, stove cement, coal hods, ash sifters, stove and furnace shovels, stove lifters, stove pipes, dampers, collars, flue-stoppers, elbows and similar accessories are in demand at this season of the year, or should be in demand. To stimulate demand, it is often desirable to put on a window display of these lines. The goods are very commonplace items, of course; but they can be arranged in a show window in such a manner as to attract attention and help to create sales. Use a show card or two advising the public to "Prepare for the cold weather.
This should, in fact, be one of your outstanding fall slogans. Not merely should your customers be urged to see that their heating equipment is in good shape with all needful accessories, but the house also should be equipped for the winter months. Slamming doors, draughts and other inconvenences and discomforts can be prevented by the use of door checks and similar appliances. A window display of door checks with a few mounted samples will create enquiries and your salespeople will be able to do the rest. A model in working order in the window will prove a center of attraction. The door check line is a good one to feature in the fall, and checks are badly needed in many homes, stores and offices.
Incidentally, it will be worth while to look to your own store and see that your doors and windows are in shape for the winter months. The lock that won't work, the door that refuses to shut unless it is tugged, the door that slams too noisily, are all annoyances to your customers. Look to these little items and keep your customers in good humor.
Many houses in the winter months would be the better for weather stripping. This is a line that can quite often be profitably pushed. Glass for
storm windows and storm windows themselves are needed and can be sold; and of course householders should be advised to see that broken panes arc replaced before winter comes.
Fall housecleaning in preparation for the winter months opens the way for the sale of mops, brushes, vacuum cleaners, ladders, brooms, dustless mops, chamois and many other lines. A good window display of housecleaning lines will interest the housewife. As a rule it is advisable to price-ticket these lines when they are displayed. In arranging a housecleaning window display be sure that all goods shown are clean and bright in appearance.

Paint is another line which should be strongly featured in the early fall. As long as the weather is good, fall painting is possible; and a strong effort should be made to follow up prospects for exterior paint. The wideawake merchant has already been following up his paint prospects for some time. Here, too, a personal canvass will often help to clinch sales, and special efforts should be put forth to land the prospects who ought to paint now but show a tendency to put off painting until next spring.

In this connection the value of paint in protecting woodwork against the inroads of rough winter weather should be strongly urged. Window displays will help to stimulate interest in painting and give you an opportunity to stress the timely idea of paint as a preservative.

As the season advances, the selling of exterior paint will gradually give place to the pushing of interior specialties. In connection with fall housecleaning, a great many interior specialties, polishes varnishes, floor finishes and the like, can be featured to advantage. Among the popular sellers at this season of the year are linoleum and floor finishes, stove pipe enamel, implement paint, wall finishes and polishes of various kinds.

It is timely to play up the idea of redecorating the house for the holidays. "Brighten up the home for the holidays" is a good slogan to feature in October and November. In fact, these interior lines can be pushed right into the Christmas season. Some direct by mail advertising with the distribution of booklets and other printed matter is advisable.

A large number of buildings including many residences will be nearing completion right now. Finishing hardware will be needed. In some cases this is already provided for by building contracts; but quite often property owners or builders do their own purchasing, and often the selection of the builders' hardware is left until the last minute. Many such prospects are looking around right now, and will welcome helpful suggestions. In particular, the man building his own home and who is his own architect will find himself pretty much at sea when it comes to making a selection of builders' hardware, and will welcome helpful suggestions from the hardware dealer. An attractive window display of builders' hardware will help to get you into touch with these people; while it will usually be found

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 DetroitLeland Hotel an enviable national and international reputation.

700 Large Rooms with bath$85 \%$ are priced from $\$ 3.00$ to $\$ 5.00$
DETROIT-LELAND HOTEL
Bagley at Cass (a few steps from the Michigan Theatre) Direction Bowman Management
WM. J. CHITTENDEN, Jr., Managing Director

## BROWN \&SEHLER COMPANY

Automobile Tires and Tubes Automobile Accessories Garage Equipment Radio Sets

Radio Equipment
Harness, Horse Collars
Farm Machinery and Garden Tools Saddlery Hardware
Blankets, Robes
Sheep lined and
Blanket - Lined Coats
Leather Coats
GRAND RAPIDS, MICHIGAN

## Michigan Hardware Co.

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

## Wholesalers of Shelf Hardware. Sporting Goods and <br> Fishing Tackle

worth while to canvass those of whom you already know. As a rule, you have to go out after this business.

In communities which cater to rural trade, it is worth while to put on some displays appealing especially to farmers. These should be timed for market days. Now, or a little later, is a good time to feature cow chains, fasteners, hinges, hangers, roofing, glass, lanterns, lamps and similar items. It is not too early to play up cross cut saws, hand saws, etc. It is a good rule to get your prospects interested early in the season; if the sales don't actually come now, they are pretty sure to come later.
While these lines may seem prosaic, it is often possible to put on quite attractive and novel displays. One hardware dealer featured a cross-cut saw. For this purpose he secured the biggest $\log$ he could get into the window, and showed a cross-cut saw with a fairly deep cut in the log. Around this central feature were grouped other seasonable lines for farm trade.
A novel stunt was pulled some years ago by a city store. The hardware dealer got a chance to buy a large quantity of discarded railway ties at a very low price. The store put on a display in which a boy was posed with a buck-saw with which he was cuttiong up a railroad tie. The tie was laid across a saw-horse. Other ties were scattered about the window, and in the foreground was a pile of wood with the sign, "This pile of wood represents the contents of one tie sawed and split." An axe was leaned against the saw-buck, and everything was priceticketed. The second-hand railroad ties were sold at 8 cents each. Simultaneously with the display, a newspaper advertisement was run something like this:
"Bernheimer finds you are paying too much for your kindling wood. He also finds that your boy needs exercise. For this reason we call attention to these railroad ties:

Bernheimer's Boys' Playground
"Let your boy saw and split them. It's good healthful exercise and you'll find it, besides, a great money saver. Used railroad ties 8 cents each. We know that upon sawing and splitting them you will find your kindling wood to cost you one-half and perhaps less than you are paying now. We also have the saws, bucks and axes at Bernheimer's well known low prices. If not satisfactory after trial you get your money back; and everything is delivered, no matter how cheap we sell it."
Fall hunting is now on in earnest and a good window display of guns and ammunition will attract considerable attention. Hunting scenes can be arranged at reasonable cost. Manufacturers of guns and ammunition will gladly supply attractive posters and other advertising matter.
A series of sporting goods windows will prove helpful in securing this trade; and a succession of displays will probably be much more effective than a single elaborate display. Merely putting an assortment of goods in the window with a card inviting the customer to come in will, however, not be
enough. The pedestrian may see half a dozen displays of that nature in the course of a couple of blocks.
If you want your windows to stand out, to show the sort of originality that arrests attention and brings customers into your store, something a little out of the ordinary is desirable.
Sporting goods lend themselves admirably to display. Some of the most realistic and most effective trims ever designed have been of sporting goods in hardware store windows. Quite often the most effective displays are relatively simple.
The rule which applies to the stage -that the public must see only the finished effect and nothing of how it is done-applies, in practically ail cases, to this type of window decorating. The display man aims at a certain effect, but in achieving it he must be careful that the passer-by sees only the effect itself and not the gradual assembling of the various items that go to produce it. The devices utilized to arrange materials in a certain position and to make them stay arranged, if discerned, would in many cases ruin the whole effect.
Hence it is desirable to map out your trim in all its details before you start to put it together. Know the exact size of your window, and make sure that the display you plan is entirely practicable. With this preliminary work done, it is an easy matter to put the display together.
Quite often a simple and easilyprocurable accessory makes an immense difference to a window. A small town hardware dealer showed a window trim of rifles, ammunition and shooting accessories which attracted wide attention and brought many sales. The rifles, shotguns and ammunition were neatly arranged. A number of deer heads were introduced into the display. But the feature of the display was the use of autumn leaves to set off the display. These leaves were used to form a background, and were also disposed at the front of the window to form a natural frame through which the goods on display could be seen.
A camping display is always a good stunt. Displays of this type have been many and varied. A dummy figure seated on a log, with a tent in the background; or a dummy figure disposed in the tent opening with a camp fire in the foreground are devices frequently used. If a $\log$ is used, the various hunting accessories can be arranged on or close to it; or they can be scattered about the window.
While the hardware dealer is handling his fall campaign, he should also be looking ahead to Christmas. His "Brighten Up for the Holidays" slogan in connection with the featuring of housecleaning lines and interior paint specialties is in fact a first note of the Christmas campaign.
An early start is important in the Christmas campaign. The campaign need not be kept up, but occasional re minders of the gradual approach of Christmas will be heipful. One hardware dealer started to "talk Christmas" as early at November 1, when he announced through the newspapers
that his toy stock would arrive by a certain date. On the arrival of the goods," he says, "we made a display and at the same time informed the public that the goods were on exhibition in our window and in our store, and open for inspection. This window was left before the public three days, and then the toys were taken out and replaced by a display of fall goods. Twice a week until December 1 there appeared in the papers a list of the goods we had to offer for Christmas. After December 1 our entire advertising space in the paper was given over to Christmas lines, and the windows from then on were all Christmas." The dealer found that such a plan brought out earlier trade, and bigger trade in Christmas lines. Victor Lauriston.

It doesn't mend a cracked skull to say you didn't mean to drop the hammer.


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

When you want good cheese

## ASK FOR <br> KRAFT (D) CHEESE

## Member Michigan Tourist and

 QUAKER RESTAURANT THE HOME OF PURE FOOD Grand Rapids ${ }^{318}$ Monroe Ave ${ }_{\text {Michigan }}$
## GRAND RAPIDS SCALE CO.

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

FRIGIDAIRE
ELECTRIC REFRIGERATING SYTEMS PRODUGT OF GENERAL MOTORS


For_Markets, ${ }^{-}$Groceries- and Homes
Does an extra mans work
No more putting up ice
A small down payment puts this equipment in for you
F. C. MATTHEWS \& CO.

111 PEARL ST. N. W
Phone 9.3249


## 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.

## Link, Petter \& Company Investment Bankers Th FLOOR, MICHIGAN TRUST BUILDING GRAND RAPIDS. MICHIGAN

## HOTEL DEPARTMENT

## News and Gossip Concerning Michi-

 gan Hotels.Los Angeles, Sept. 27-When the Hotel Olds was contemplated at Lansing, I made the prediction that if it was ever made a paying proposition in the light of the tremendous cominetition in that city, the services of a petition in that city, the services of a
magician would have to be invoked. The Lansing Community Hotel CorThe Lansing Community Hotel Co poration evidently found a Houdini in
the person of George L. Crocker, for the person of George L. Crocker, for
the amnouncement has just been made the announcement has just been made
in the daily press to the effect that the in the daily press to the effect that the
stockholders not only received a dividend of 4 per cent. on their investment. but find a condition which is flattering in the highest degree-prospects for even better returns in the future. Mr. Crocker, as general manager of the institution. has certainly given a verv satisfactory accounting of his stewardship. The average occupancy during the year was 70 per cent. and it now looks as though additional rooms would have to be provided in the near future.
Every little while I like to take : trip over to Riverside to avail myself of the opportunity of spreading my limbs beneath the "mabogany" which is so much in evidence at the Mission Inn in its copious dining hall. "Uncle Louie" Winternitz had something to say about this selfsame institution some time ago, but his literary effort was not copyrighted and, besides. I always discover something heretofore unpublished every time I go there.
In the first place, the best meal I ever familiarized myself with any
where is served here and always withwhere is served here and awways without ostentation. Whenever I take a stranger there I never hesitate to guar-
antee complete and. I might say, "lastantee complete and. I might say, "ast-
ing'" satisfaction. I think I have gone ing" satisfaction. I think I have gone so far as to remark that it would be
worth the trip to California to some of worth the trip to California to son
my Eastern epicurian friends.
But I didn't set out to talk about "eats," and am not going to do so. Feeding is only just a "side line" at the Inn.
If you have an inkling of what yous are going to be up against you will lay your plans to spend several hours in looking over the wonderful musesm outlay for the education and entertainoutlay for the educat whether they are
ment of all visitors, when registered guests or not. You will find almost everything here from the colossal four-post bed erected for the sole purpose of stowing away President Taft when he was here a score of years ago as well as the Japanese gong utilized in calling him to a belated breakfast and which has been doing this very thing-somewherewhen the 29th day of Februarv falls on Sunday, but you should be there to hear it.
hear it.
But President Taft has not been the only potentate who has hung around only potentate who has hung around
there for the purpose of telling the there for the Furank Miller. how to
landlord. Mr. Frank operate his hotel, or to put on an eating marathon on the premises. Josenh C. Lincoln, whose Cape Cod storizs we have all read. wrote some of them there; Carrie Jacobs Bond. author of "The End of a Perfect Day," has broken bread there on many an occasion. Also Henry Van Dyke. Harold Bell Wright and John Kendrick Bangs have helped to deplete the Inn's larder.
larder.
I like to go there often, for when I have the price, I feel that even Old Man Epictetus or "Uncle Louie" never had anything on me.

I note the passing of the Franklin House, at Montague. At the time , its construction it must have been a wonderful establishment, with it cadacious public rooms and, commodious bed chambers. "Bill" Peck
was a very good friend of mine during the period of mv hotel operation at Pentwater. Many a lance have we shatte-ed at the royal game of cribbage. During the long and expensive beriod known as winter, we were opperiod known as winter, we were operating commercial hotels and our principal activities consisted in stoking furnaces and waiting for some misguided traveling man to come along and be "fleeced" at the rate of $\$ 2$ per day for room and "three squares." He always kept a good hotel and played a fair game of "crib." If he is still on terra firma I wish him the best that is going.

Years ago there used to be a sort of standing joke concerning the use of alfalfa for human food. First it was tried out on the poultry contingent and found to meet the bill. Now it and found to meet the bill. Now it has become a figure in the ordinary
bill of fare in the so-called health resbill of fare in the so-called healthtas.
taurants. At that it probably contains taurants. At that it probably contains
more nutriment than some of the varimore nutriment than some of the vari-
ous forms of sawdust and nut shells ous forms of sawdust and nut shells
offered the public under the guise of breakfast foors.
The Michigan Hotel Association has provided for distribution among its members cards for posting in as many different places in hotels as the State laws require. There will be a lot of dilatory operators who will neglect to post them, but in so doing they are facing a rather serious problem. In these days when a large proportion of the human family are looking for exthe human family are looking for excuses to bring suits for personal an to
ages, it is well for the hotel man ages, it is well for the hothe his house technically in order. In have his house technically in order. In
other words the posting of these cards other words the posting of these cards does meet fully one requirement and
the landlord who neglects to utilize the landlord who neglects to utilize
these cards is taking a chance no orthese cards is taking a chance no or-
dinary business man would be willing to assume.

No matter what may happen in other industries, there will never be a fiveday week in the hotel business. People must eat and sleep during the entire week of seven days and the probabilities are that hotel patrons will do more eating and sleeping than ever before if they have more idle moments. But arranging for service for an entire seven-day week, carried on iov five-day help will present another problem which may well be threshed out at hotel meetings.
At every hotel convention there is much talk about the iniquities of the tourist camp. Out in California they look upon them as a legitimate proposition and many hotel operators have interested themselves to the extent of investing money in such enterprises. Every time I catch up with an Easterner who has negotiated the Easterner who has negotiated the
coast trip by motor, I learn of the coast trip by motor, Imps. I am not wonders of tourists called free camn
speaking of the so-call speaking of the so-called
but of such as are operated at a modbut of such as are operated at a mod erate charge, with accommodation commensurate with such charges. I take the position that travelers who are unwilling to nay for camp:ne accommodations which are wholesome and adequate-the cost being reason-able-ought to remain at home and avoid paving out money for gasoline. But there are a lot of people who feel that they would like to see the country, and are prepared to nay for modtry, and are prepared to way for moter est accommodations. satisfied with a to this class and be satisfied

Frank S. Verbeck.

## Probably Right.

The teacher was giving the kindergarten class a lesson in natural history. Turning to one small tot, she enquired: "What do elephants have that no other animals have?"
"Little elephants," was the surprising reply.


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

400 Rooms-400 Baths
Menus in English
MORTON HOTEL ARTHUR A. FROST Manager


## The

## Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

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

## 750 rooms - Rates

 $\$ 2.50$ and up with bath.
## Columbia Hotel

 KALAMAZOOGood Place To Tie To
CHARLES RENNER HOTELS
Four Flags Hotel, Niles, Mich.i in
the picturesque St. Joseph Vailey. Edgewater Club Hotel, St. Joseph Mich., open from May to October Both of these hotels are maintained on the high st
by Mr. Renner

## Park Place Hotel

Traverse City
Rates Reasonable-Service Superb -Location Admirable.

HOTEL KERNS
LARGEST HOTEL IN LANSING 300 Rooms With or Without Bath Popular Priced Cafeteria in
nection. Rates $\$ 1.5 \mathrm{C}$ up.
E. S. RICHARDSON, Proprietor

WESTERN HOTEL
Conducted on the European Plan. Conducted on the European Plan.
Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well venti-
lated. A good place to stop. Rates lated. A good place to stop. Rates
reasonable. WILL F. JENKINS, Manager

## NEW BURDICK

## KALAMAZOO, MICHIGAN

In the Very Heart of the City The only All New Hotel in the city Representing 250 Rooms- 150 Rooms with Private European $\$ 150$ Bath. European $\$ 1.50$ and up per Day
RESTAURANT AND RESTAURANT AND GRILL-
Cafeteria, Quick Service, Popular Cafeteria, Quick Ser
Entire Seventh Floor Devoted to
Especially Equipped Sample Room WALTER J. HODGES

## Wolverine Hotel

## BOYNE CITY, MICHIGAN

Fire Proof- 60 rooms. THE LEAD.
ING COMMERCIAL AND RESORT HOTEL. American Plan, $\$ 4.00$ and up; European Plan, $\$ 1.50$ and up.

## HOTEL OLDS

## LANSING

300 Rooms 300 Baths Absolutely Firepronf Moderate Rates Under the Direction of the Continental-Leland CorD
George L. Crocker. Manager
Occidental Hotel
FIRE PROOF
CENTRALLY LOCATED
Rates $\$ 1.50$ and up
EDWART R. SWETT, Mgr.
Muskegon
Michigan

[^0]Mark-Ups Based on Selling Price.
From my observations, I find there has been entirely too much guess work in mark-ups of merchandise and at the close of the year, many retailers who have shown a reasonable turnover of stock and have labored under the impression they have made some money for themselves, have been sadly disappointed with the results of their inventory.
The first and most necessary consideration in any business is the showing of a profit to the store owner and in this day of merchandising it is necessary to sell a number of the rapid movers at a very close price and frequently at cost, which necessitates a higher mark-up on the lines which are not checked up on so closely by the consumer, in order to show a reasonable average of margin or profit.
The method of arriving at the selling price is still a problem for many retailers, who persistently figure, if they pay $\$ 1$ for an item and sell same for $\$ 1.25$ they have shown a margin of 25 per cent.
This method of mathematics, as taught in the schools is correct, insofar as the purpose for which it is taught, but with a retailer dealing in mark-ups it is not correct.

Every retailer, I believe without exception, figures the cost of doing business or overhead by figuring it costs so much money to sell so much merchandise for a certain given period of time and the gross sales represents the selling price of the merchandise.
When the cost of doing business is based on the selling price and the mark-ups are based on the buying or cost prices, unless same is based on a higher level than usual from a percentage basis, the supposed profit at the close of the year will not be available.

The mark-ups should in every instance be based on the selling price and in the absence of a guide in determining same, here is a sample rule that will serve all purposes.

Use 100 per cent. as a basis. Deduct from 100 per cent. the percentage you wish to earn or mark-up and divide the cost by the difference and multiply results by 100 again. This will result in the correct selling price.

To illustrate same, if an article cost $\$ 1$ and you wish to earn 20 per cent., deduct 20 from $\$ 1$ and you will have left 80 as a result. Divide $\$ 1$ by 80 and multiply by 100 and the result will be $\$ 1.25$, the selling price. Now to prove this method take 20 per cent. from $\$ 1.25$ which will result in 25. Subtract 25 from $\$ 1.25$ and you have the original cost of $\$ 1$.

An article appeared in Colliers issue of Sept. 28 entitled "Chain Likening" by John T. Flynn which should be read by every retailer
as well as grocery jobber, belittling the individual retailer to the extreme. What it says about the jobber is plenty.

The article is based on some available statistics, polishing the chain side to the extreme, and is an example of the sort of propaganda which is being used to influence the buying public against the usefulness and efficiency of the retail grocer and jobber.

Nevertheless it may point out many of the weak spots in every individual, which may be very easily overcome with the proper self determination, and should serve as an incentive for every retailer to make it his business to see that an organization is formed of his fellow retailers to study the situation from a serious point. This also applies to the wholesale jobbers, who could be of real service in assisting the retailers to come together and work with them to solve the problems which mean everything to them from a point of business.

## Herman Hanson, Sec'y.

September in a Country Store. It was a village store thirty-eight years ago. Garfield was lying on his deathbed at Elberton. Every steamboat that landed at the village beach discharged cases of goods for the fall trade. Notions, clothing, dry goods. men's furnishings, hats, boots and shoes. All were hauled up to the warehouse beside the storeroom, where they were unpacked, checked up on the invoices, marked and transferred to stock on the shelves and counters, upstairs and down. It was hard work, and continued until the last week in the month. "September delivery" our goods were bought for. Only the boots were left in the cases, but each pair was marked, and the sizes at the end of each case, and they made a long row nearly the length of the room upstairs, and were stacked three cases high, running from four dollars down to two dollars in price. We had as many as ninety cases before the trade began, with a half dozen big drawers downstairs for fancy boots at five dollars, and a dozen more for women's shoes, besides big boxes on the shelves that held a dozen pairs each.
The "fall rush" began at that store the first week in October, and it continued until Christmas. Saturdays the store was jammed from 9 in the morning until 4 in the afternoon. The villagers put off their small buying until evening or did it early in the morning. The seven salesmen, with two or three women, were on deck at ${ }^{-6}$ and quit around 9 in the evening. We had cash sales running as high as $\$ 500$ a day in late fall and credit sales for as much more.
When the day's sales were over, the counter's were a perfect jumble of dress goods, muslins and ginghams. The shoe counter carried three feet of shoes their full length, and in one place at the end of the store room it was not unusual to see a pile of boots and shoes four or five feet high, all tangled up. There were few if any
men's shoes among them. Everybody who wore trousers wanted boots in the winter. There were no pasteboard boxes for individual pairs of shoes or boots in those days. Every pair was held together by wax-ends through their heels. It took hours to sort them out and get them in their drawers, numbered for the different sizes. Upstairs among the heavy boots it was not so bad, but bad enough; and what they lacked in disorder the tumbled clothing stacks made up for. To get all the vests, trousers and coats back into individual suits was a task indeed. But we had to do it on Saturday nights as well as other nights. Uncle Will would have no Sunday work in the store.
Dinner was simply a matter of good or bad luck. Sometimes a clerk could get it at 11 o'clock, sometimes not until 2 or 3 in the afternoon. Talk about getting tired. We often went to bed at 11 after a hot bath with aching legs. But we were always up and dressed up and full of buckwheat cakes, sausage and hot coffee before the Sunday school bell rang next morning. There we saw our girl. We "cut" church usually, and then when dinner came filled up on chicken, sweet potatoes, gravy and queen of pudding. Then we were off to spend the afternoon with our girl until 4 o'clock, when we went back to Grandpa's for hot popcorn and seek-no-further apples. At 6 we tucked in a heavy supper and hustled back to our girl. But only until 9 o'clock. She had an aunt who did not believe in late hours for lovers. Monday morning we were ready for another week's work. We'd be glad to go through all those busy months again!-Chicago Journal of Commerce.

Three Doctors Koon.
Casnovia, Oct. 1 -To show you that
am a reader of, as well as a subI am a reader of, as well as a sub-
scriber to, the Tradesman, I wish to call your attention to a slight error made by Old Timer in the Aug. 28 issue.
There
There were three doctors KoonCharlie, Sherman and Chauncy Chauncy lived at Casnovia, Charlie and Sherman at Lisbon, six mile South of Casnovia.
In regard to your letter of Sept. 2 I am very sorry that your retraction editor is absent from his post of duty In such case must refer the matter t In such case must refer the matter to
my lawyer. While my age entitles me my lawyer. While my age entitles me
to that siesta you forced on me, I am rather sensitive regarding the matter and do not like to have it published. Besides, I was having the time life on my vacation and, incidentally renewing my lost youth.
 Webb.

It is only by labor that thought can be made healthy and only by thought that labor can be made happy;

## Hotel

 OJIBWAYThe Gem of Hiawatha Land ARTHUR L. ROBERTS Deglman Hotel Co.
Enjoy the delightful Government Park, the locks, the climate and drive.
Sault Ste. Marie Michigan
and the two cannot be separated with impunity.-Ruskin.

Discover your own mistakes; don't

## wait for the inspector.



CODY HOTEL
IN THE HEART OF THE CITY OF GRAND RAPIDS Division and Fulton

## RATES

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

## CODY CAFETERIA IN CONNECTION

"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

## HOTEL <br> CHIPPEWA

M. NELSON, Manager

European Plan
MANISTEE, MICH.
p-to-date Hotel with all Modern
Conveniences-Elevator, Etc.
150 Outside Roor, Etc
Dining Room Rooms
Dining Room Service
and Cold Running Water and
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.

## DRUGS

Michigan Board of Pharmacy, President-J. C. Dykema, Grand Rapids
Vice-Pres.-J. Edward Richardson, D:troit Director-Garfield M. Benedict, San-
dusky.
Examination Sessions - Beginning the Examination Sessions - Beginning the August and November and lasting three days. The January and June examina tions are held at Detroit, the August and November examinations at Grand Rapids.

Michigan State Pharmaceutica
President Association.
President - Claude C. Jones, Battle
Creek.
Vice-President-John J. Walters, SagiVice
Secretary-R. A. Turrell, Croswell. Treasurer-P. W. Harding. Yale.
Now That Vacations Are Over.
The soda fountains in any community are part of its life. Your fountain must play a part in the community life-what part depends largely upon the policies that govern its operation.

The needs of every community vary with the changing conditions of the seasons. One of the modern customs that creates many changes in community life is the vacation. Practically every one has a vacation. We all go somewhere. Some of the people of every community are away during the vacation period and therefore missing as customers. Likewise the people of your community are visited by friends from other places. These have helped in some measure to make up for the business lost because of the absence of regular customers. As the majority of people go to some summer resort, however, the exchange is not quite equal, except for resort fountains. They naturally reap a harvest.

The community fountain does well, even during this period, owing as a rule to the fact that the weather conditions force those who are at home to indulge more liberally than usual.
With the coming of school days people must be home that their children may again take up their studies. Business houses have planned it so that their employes are ready for another year's effort.
The fountain manager finds this a difficult period in some ways. Weather conditions create less thirst, people have been away for a good time and have feasted and indulged to the limit in every good thing available so that there is less desire for the things that have had a strong appeal during the months just past.

We must make an extra effort to get people again into the habit of making regular visits to the fountain. This can be accomplished by advertising and by having something to advertise.

There is something in knowing to whom to appeal. To my mind one of the most important groups of your clientele to consider at this time is the school children and young folks generally. They are entering the period of real activity and when it is possible to relax they want something which it is easy for the fountain to supply. Desire is there. It remains for you to crystalize it into business by suggestion.

Some fountains are situated where they can cater to the school trade during the intermission. One dispenser in such a place has found that it pays
to give attention to those who attend a nearby school. He won the good will of the pupils by providing them with a good luncheon at moderate prices. This was accomplished by what he called "school combinations," ranging in price from 10 to 30 cents. He confided to me that he did not make much on these combinations, but that it brought him a lot of fountain and other business, as he carried a full line of school supplies. This man's willingness to make a small profit on luncheons for the children was bringing him large returns in other ways. One fountain had a prize contest during the opening week of school. Every pupil going to the fountain or buying school supplies was given a ticket permitting him one guess in the contest. The window was filled with school supplies and a prize was offered to the one guessing the nearest to the exact number of pieces in the window. There were a few other prizes for those coming near the mark. The contest created much interest and produced a lot of business during the first week of the term, but as this man expressed it: "The main thing in my mind was to get the young folks to form the habit of coming to my fountain just after vacation days were over. If I can get them, then I can hold them until vacation comes again.'
That is the right idea. Go after them now. Don't wait. Early in the school year brings those of school age your way if you are situated so it is worth while, and while not all fountains are near to a school to make the luncheon idea appeal, all fountains in any community can secure a part of the patronage of the younger set if they go after it in the right way

A friend has a fountain in the business district. He tells me he finds that just after the vacation period people are inclined to spend less than ordinarily. He believes the reason for this to be that when they go on a vacation they indulge themselves and for a time after returning are forced to retrench somewhere. Indeed, he has found that many have borrowed for their vacations and have debts to pay.
"I always have certain good things that I save for this time of year," he said. "One of the favorites is coffee ice cream, but as soon as the fresh fruit ice cream comes in the spring I discontinue the coffee. Now that people have tired of summer offerings I put the coffee ice cream back on the list. The result is noticeable immediately, for they are ready for coffee ice cream and the many combinations in which we serve it. I have a coffee week just after vacations are over and during that week I advertise to give a portion of our famous coffee ice cream free with every luncheon where the order amounts to 30 cents or more. This brings an increase in the number of customers at the fountain. Likewise it tends to increase the amount of the check for some who have been in the habit of spending 20 or 25 cents will add an item to secure the free coffee ice cream.
This seems to be an ideal time to try to create more breakfast trade. One
man of my acquaintances who undoubtedly produces one of the finest fountain coffees in the country furnishes coffee free with all breakfasts amounting to 25 cents or more during the month of September. He is in the business district and has found that just after the vacation period people have not reconstructed their habits. They have been away, and being used to changes are easily influenced. The fact that they are spent out makes the offer of free coffee all the more tempting.

Another man whose store is in a large office building in the city has used the same free coffee idea to good advantage, but has confined it to people doing business in or employed in the building. Each is furnished with a ticket calling for a cup of coffee on each working day of the month if pre sented at the fountain before $10 \mathrm{a} . \mathrm{m}$
This ticket is sent with an announcement calling attention to an excellent breakfast menu served at the fountain. ItI is suggested that instead of taking a huried bite and then rushing for the train or car it is much better simply to take the car, come to the building and have breakfast with ample time and enter the office fresh and ready for the duties of the day. Occasionally every one employed in the build ing receives an announcement with some new reason for changing breakfast plans. This has worked to advantage, for now that company has a fine breakfast trade and many of the executives have their breakfast sent to the office, where they can eat it at leisure. In Boston the average business man wants his coffee at $10 \mathrm{a} . \mathrm{m}$. and in London the people want their tea at 4 p. m. One says it stimulates him for the activities of the day, the other that his tea tones up his nerves and fits him to finish the day's duties in a wide awake manner. Here are two things to which the average fountain does not cater.
E. D. Ward.

## Talcum Powders

These consist of finely powdered talc, combined with an antiseptic, as 5 per cent boric acid, and a suitable perfume. Occasionally a little magnesium carbonate is added, but powders in which this an ingredient can hardly be termed true talcum powders, and should be classed among toilet powders, which rather elastic term is used to designate various mixtures designed to be used for the purpose of whitening the skin, to prevent or relieve chafing, etc.

Talcum for Chafing
Talc
385 parts
Acid Boric ----------------------- 40 parts
Zinc Stearate
15 parts
Magnes. Carb.
60 parts
Mix thoroughly and sift.
Tragacanth Hair Dressing.
Gum Tragacanth, whole --- 2 drs. Water $\qquad$ Alcohol 1 --- $\qquad$ 12 ozs. Oil of Rose --.-.-.-.-...-- 5 drops
Add the gum tragacanth to the water previously warmed. When the gum is thoroughly softened, strain the mixture with pressure through a cloth and add to it the oil of rose dissolved in
the alcohol. Any other essential oil or a synthetic perfume may be substituted for the rose oil. If a thicker preparation is desired, more tragacanth may be added.


The N. Y. Hospital Formulary is as follows:
Camphor -------------------- 10 Gm.
Menthol 10 Gmi 10 cc .
Eucalyptol -----------------------10 cc. 10 cc .
Liquid Petrolatum q. s. -----------1000 cc
Triturate the four ingredients to gether and add the liquid petrolatum q. s .

## Detroit Merchants Conduct Course in

 Merchandising.The Detroit Retail Merchants Asociation is sponsoring a course in retail store management and merchan dising to be conducted at and under the supervision of the College of the City of Detroit on every Monday evening from 7 to 9 o'clock, runnins through to December 9 .
H. Cornell Smith, assistant to the general manager of the J. L. Hudson Co., who handled the work last semester, will direct the course
Tuition is $\$ 1$ per evening. An out line of the course follows

September 30-Newspaper advertis ing. Personnel and organization Sytem of production. Advertising copy-its preparation and development. Other advertising (other than newspaper). Direct-by-mail advertis ing copy. Store displays. Preparation of assigned problems in advertising.
October 7-Operation. Functions of operating pyramid. Conveniently facilitating transfer of merchandise from the store to the consumer. Selling personnel. Selection. (With development of resources). Training personnel, control and organization.
October 14-Service. Customer contact conveniences. Purpose and justification of store organization. Floor managers. Wrapping. Packing. Delivery. Adjustments. Mail and telephone order. Manufacturing workrooms. Ser vice-Noncustomer contact divisions Outline of functional organization. Re ceiving and marking. Purchasing Warehousing. Preparation of prob lems assigned in store operation.
October 21-Control division. Accounting. Functional organization. Finance-Accounting and credits and accounts payable. Auditing. Accounts payable. Invoicing. Expense Control. Records for management.
October 28-Credit department organization. Granting of credit. Credit control with collection records, authorization. Preparation of problems asigned accounting and credit divisions.
November 4-Merchandising. Mer chandising and sales promotion. Relations of merchandising management between markets and consumer demand.
November 11-Merchandising management and control. Planning and control of departmentized merchandis-
ing, including planning of model and adequate stocks, setting up open-tobuy and controlling merchnadising ap propriations.
November 18 -Retail buying. Figure mechanics of the buying job. Purchase mark-up. Markdowns. Gross profit Turnover. Discounts. Terms and planning and control of selection,
November 25-Retail buying and merchandising. Fashion and fashion accessory departments.
December 2-Retail buying and merchandising. Nonfashion (but style) and staple department merchandising

December 9-Conclusion, with pres entation of problems assigned in mer chandising.

Merely Working His Head Off.
I sat, not long ago, at the desk of company president. He had been away for three days and many matters were awaiting his attention. From 8:30 to 9 his secretary presented the waiting matters. Each as it came up was considered and disposed of. From 9 to 1 practically every department head was in that room. Problems which seemed difficult and involved were discussed and settled. Decisions came with the regularity of a trip hammer. No swerving, no trimming, no compromising, no delay. It was "yes" or "no" and it was all despatched without a single roar or explosive, without a solitary damn or a single groan.
From there, I went to another city where it was necessary for me to spend a day with another group of men. As I crossed the threshold I knew I was in another world. The roar of voices, the shouts, the expletives, the rush and hurry, the befuddlement and the upsets came with the violence of a tornado. For hours the head of the business bewailed and lamented the stupidity, the laziness, the hopelessness
of his associates and, in that time, he cursed everything from business io human nature.
For the rest of my days I want to forget that second visit and think only of the first. For the rest of my days I want to remember the difference between 'knowing how to work" and "merely working." And, everlastingly, I want to remember the great truth which dawned on me from those two visits-the truth that "knowing how to work" is as much an art, distinct and apart to itself, as any of the sciences which come to us from the laboratory.
On the broad highway you will find men who find life hard, difficult, involved and complex. Each day is a nightmare, each event is a crisis. And you will find others who seem to go on serenely and tranquilly, yet the power they bring to their deeds is filled with the might of a giant.
Is it possible that most of us who find each day so hard have not yet learned how to work? Is it possible that those of us for whom life is filled with so much that is baffling, have not learned the few simple, undying rules, with which men may live?
Energy and power are only useful as long as they are harnessed to an intelligent purpose. Many a man is merely working his head off when he should be working with it on. The difference is in the two visits I made. It is also in the peace, the happiness and success of one type of living and in the tragic excitement and woe and endless worry which Life holds so often for the other.

There are enough good-for-nothing laws commended and introduced in every state legislature to make millionaires of all the rag men if they could only be consigned direct from the committees to the scrap heap.

## 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

## WHOLESALE DRUG PRICE CURRENT



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


## $\begin{array}{llll}\text { Quaker, } 24-12 & \text { oz., doz. } & 2 & 25 \\ \text { Quaker, } & 12-38 & \mathrm{oz} ., \text { doz. } & 3 \\ 35\end{array}$



BLUING
The Oriainal
Condensed
oz., 4 dz cs. 300
oz.. $3 \mathrm{dz} . \operatorname{cs.} 375$
Am. Ball,36-1 oz., cart. 100 freeze, dozen
Boy Blue. 36 s . Der cs. 275

## BEANS and PEAS

 Brown Swedish Beans 900 Prown Swedis Red Kidney BeansWhite $H^{\prime} d$ P. Beans Col. Lima Beans Splack Eye Beans | Split Peas, Green ... 800 |
| :--- |
| Scotch Peas |

## BURNERS Queen Ann, No. 1 and 135 White Flame, No. 1225 and 2, doz.

## BOTTLE CAPS

Dbl. Lacquor, 1 gross

## DECLINED

Cijeer vinear
$\underset{\substack{\text { Leail } \\ \text { Leamb }}}{ }$

BREAKFAST FOODS



##  BRUSHES Solid Back, 8 in. .-.- 1 <br> 

BUTTER COLOR



\section*{| CATSUF. |
| :--- |
| Beech-Nut, small |
| Lill of Valley, 14 oz-- | $\mathbf{2 5} 25$}

CHILI SAUCE


$\begin{array}{llll}\text { OYSTER COCKTAIL } \\ \text { Sniders, } & 16 & \text { oz. } & \\ \text { Sniders } & 8 & \text { oz } & ----2 \\ 20\end{array}$



CLOTHES LINE Hemp, 50 ft.-.-200@2 25 Hemp, $\begin{aligned} & \text { Twisted Cotton, } \\ & 50 \text { ft. } \\ & \text { Braided, } \\ & \text { B0 ft. } \\ & \text { Sash Cord }\end{aligned}$

## Sash Cord ------ 3 50@4

COFFEE ROASTED
Worden Grocer Co.


McLaughlin's Kept-Fresh

|  |  |
| :---: | :---: |
| Nighthouse, 1 lb . | tins |
| athfinder, 1 lb . tins |  |
| Table Talk, 1 lb cart. 43 |  |
| Square Deal, 1 lb . car. $391 / 2$ |  |
|  |  |
| 30 an |  |

Coffee Extracts M. Y., per $100 \ldots \ldots . .12$
Frank's 50 pkgs.
Hummel's 50 Hummel's 501 lb. $101 /$ Leader, 4 doz.
Eagle, 4 doz.
7

MILK COMPOUND
Hebe, Tall, 4 doz. --- 4 50
Hebe. Baby, 8 doz. -- 4
40
Hebe. Baby, 8 doz. $-4_{2} 40$
Carolene. Tall, 4 doz. 380
Carolene. Baby --...- 350
EVAPORATED MILK
$\begin{array}{ll}\text { Quaker, Tall, } 4 \text { doz. }--4 & 10 \\ \text { Quaker, Baby. } 8 \text { doz. } & 460\end{array}$ Quaker, Gallon, $1 / 2$ doz. 40

Qarnation, Tall, 4 doz. 43 | Carnation, Tall, 4 doz. | 435 |  |
| :--- | :--- | :--- | :--- |
| Carnation. Baby, 8 dz | 4 | 25 | Oatman's Dundee, Trali

Oatman's D'dee, Baby Oatman's D'dee, Bab
Every Day, Tall
Every Day, Baby Every Day, Baby
Pet, Tall,
Pet, Baby, Borden's Tall
Borden's Baby

CIGARS
G. J. Johnson's Brand
G. J. Johnson Cigar,

Worden Grocer Co. Brands
Airedale Sw--1.-.---- 350
Hemeter Champion--
Canadian Club
Robert Emmett --
Tom Moore Monarch Webster Cadillac Webster Knickbocker Webster Albany Foil 9500 Bering Apollos Bering Palmitas
Bering Diplomatica
Berin Bering Deloses
Bering Favorita Bering Favorita

CONFECTIONERY
Stick Candy Standard -----------16 16 $\begin{array}{ll}\text { Pure Sugar Sticks-600c } & 400 \\ \text { Big Stick, } 20 \mathrm{lb} . \text { case }\end{array}$

## Mixed Candy

Kindergarten
Kinder
French Creams
Paris Creams

Fancy Chocolates

$31 / 2$ oz.
Amersealed

$$
\text { t It } 57 \text { Years. }
$$

Jiffy Punch
ssorted flav

## FLOUR

V. C. Milling Co. Brands Lily White -.......- 830 Harvest Queen
Yes Ma'am Graham,--
50

## FRUIT CANS

F. O. B. Grand Rapids Half pint
One quart
Hele Ideal Glass Top
Half pint
One pint
One quart
Half gallon
$\begin{array}{ll}9 & 00 \\ 9 & 30 \\ 1 & 15 \\ 15\end{array}$

COUPON BOOKS 50 Economic grade 350
100 Economic grade 450 500 Economic grade 2000 1000 Economic grade 3750
Where 1,000 books are Where 1,000 books are
ordered at a time. specially printed front cover is furnished without charge.

CREAM OF TARTAR

DRIED FRUITS Apples N. Y. Fcy., 50 lb . box $151 / 2$
N. Y. Fcy., 14 oz. pkg. 16 Apricots Evaporated Choice ---- $2!$ Evaporated, Fancy ---10 lb . box Citron

Packages Currants
Packages, 14 oz.
Greek, Bulk, lo.-..... 20
Dates
Dromedary, 36 s.
Evap. Choice -...... 16\%
Lemon, Peel American _-.-. 30

Seeded, bulk Raisins 10
Thompson's s'dless blk

California Prunes
$60 @ 70,25 \mathrm{lb}$. boxes
$60 @ 70,25 \mathrm{lb}$ boxes--@13
$50 @ 60,25 \mathrm{lb}$. boxes.-@14
$40 @ 50,25 \mathrm{lb}$ boxes
$40 @ 50,25 \mathrm{lb}$. boxes_- @16
$30 @ 40,25 \mathrm{lb}$ boxes_-@17
$20 @ 30,25 \mathrm{lb}$ boxes_- 20
$18 \leftrightarrow 24,25 \mathrm{lb}$

Pearl, $100 \begin{gathered}\text { Hominy } \mathrm{lb} \text { sacks _- } \\ 3\end{gathered} 50$ Macaroni
Mueller's Brands
9 oz . package, per doz. $1 \begin{aligned} & 130 \\ & 9 \\ & \mathrm{oz} \text {. package, per case } \\ & 2\end{aligned} 60$
Bulk Goods
Elbow, 20 lb . $081 / 2$
Egg Noodle, $10 \mathrm{lbs} .-14$
 East India Sage 10

Pearl. 100 Tapioca
Minute, 8 oz., $\quad 3$ docks -- 409
0. Mromedary Instant -- 350 FLAVORING EXTRACTS ENNINGS'

 OLEOMARGARINE
Van Westenbrugge Brands
Carload Distributor
 Nucoa, $1 \mathrm{lb}, \ldots-\ldots$
Nucoa, 21
$201 / 2$ Wilson \& Co.'s Brands



Safety Matches

Almonds Shelled
Peanuts, Spanish
125 lb. bags
Filberts
Perans Salted
Walnuts Manchurian _-an

MINCE MEAT
$\begin{array}{lll}\text { None Such, } 4 \text { doz. } & 647 \\ \text { Quaker, } 3 \text { doz. case } & 3 & 50 \\ \text { Libby, Kegs, wet, lb. } & 22\end{array}$
Libby, Kegs, wet, lb. ${ }_{22}^{50}$


241 lb . Tins
8
$8 \mathrm{oz} ., 2$
15
lb.
25
lb.
doz.
25 lb , pails

PETROLEUM PRODUCTS
From Tank Wagon
Red Crown Gasoline - 11
Red Crown Ethyl -14
Solite Gasoline
In Iron Barrels
Perfection Kerosine
Gas Machine Gasoline
Gas Machine Gasoline 37.1
ISO-VIS MOTOR OILS


## Polarine

Iron Barrels



Semdac, 12 pt. cans 300 $\begin{array}{lllll}\text { Semdac, } & 12 & \text { pt. cans } & 300 \\ \text { Semdac, } & 12 & \text { qt. cans } 500\end{array}$

PICKLES
Medium Sour

Sweet Small
16 Gallon, 2250
5 Gallon, 750


Dill Pickles Bulk
$\begin{aligned} & 5 \text { Gial., } 200 \\ & 16 \text { Gal., } 600\end{aligned}$
PIPES
Cob, 3 doz. in bx. $100 @ 120$
PLAYING CARDS
Battle Axe. per doz. 265
Torpedo. per doz. 2625
Blue Ribbon, per doz. 425
POTASH


Pork



Smoked Meate Hams, Cer. $14-16 \mathrm{lb}$.@ 29
Hams, Cert. Skinned 16-18 lb. lb. Skinned
Ham. dried beef Knuckles Pienic Boiled Hams -------- $20 @ 25$
Boiled Hams ------ $@ 45$
Minced Hams Macon 4/6 Cert. --- 24 @34

Beef
Boneless, rump $2800 @ 3800$
Rump, new


Fancy RICE Fancy Head Rose $\begin{array}{r}06 \\ -.- \\ \hline\end{array}$


Franulared. 60 lbs . cs. 135 | ranulated, |
| :---: |
| packages |
| 18-21/2 lb. |

## COD FISH

$\begin{array}{lll}\text { Middles } & 20 \\ \begin{array}{l}\text { Tablets, } 1 / 2 \\ \text { doz. lb. Pure }\end{array} & 191 / 2\end{array}$ 5 Wood boxes, Pure -............. $1401 / 2$ Whole Cod .............. 111/2

## HERRING

Holland Herring

| mixed. half bbls. |
| :--- |
| 10 | Mixed. half bbls. -- 875 | Mixed. bbls. ------- 1650 |
| :--- |
| Milkers, Kegs | Milkers, Kegs .-.....-. $12 n$ Milkers. half bbls. -- 975

Milkers, bbls. Milkers. bbls. -8 lb . pails Cut Lunch
Boned. 10 lb. boxes

Lake Herring
$1 / 2$ Bbl., 100 lbs. ---- 650

Mackeral
Tubs, 60 Count, fy. fat 575
Pails, 10 lb . Fancy fat 175

White Fish
Med. Fancy, 100 lb. 1300


|  |
| :---: |
| Climaline |
| Grandma, 100, 5 c |
| Grandma, 24 Lar |
| Gold Dust, 100s |
| Gold Dust, 12 |
| Golden Rod, 24 |
| La France Laun., |
| Old Dutch Clean |
| Octagon, 96 s |
| Rinso, 40s |
| Rinso, 24 s |
| Rub No Mo |
|  |
| Rub No More, 20 |
| Spootless Cleanser, 48, |
|  |
| ani Flush, |
| npolio, 3 do |
| oapine, 100, |
| nowboy, 100, 10 oz . |
| nowboy, 12 Larg |
|  |
|  |
|  |
|  |


$\begin{array}{llll}\text { Per case, } 24,2 & \text { lbs. -- } & 2 & 40 \\ \text { Five case lots } & \\ \text { lots } & 30 \\ 2\end{array}$

## BORAX

Twenty Mule Team

SOAP
Am. Family, 100 box 630
Am. Family, 100 box
Crystal White,
Big Ja

Fels Naptha, 100 box 555
Flake White 10 box 40
Flake White, 10 box 4
Grdma White Na. 10 s 3 Jan Rose, 100 bo
Fairy, 100 box Fairy, 100 box
Palm Olive, 144 box 10 Lava, 100 box
Octagon, 120 Pummo, 100 box Sweetheart. 100 box
Grandpa Tar Grandpa Tar, 50 sm
Grandpa Tar, 50 lge
Quaker Hardwater Cocoa, 72 s , box $\quad 2 \mathrm{~s}$ Farbank Tar, 100 bx 4 on
Trilby Soap, 100 10c 725
Williams Barber Bar, 9 s 50 Williams Barber Bar, 9 s 50
Wug, per doz. 48


80 can cases, $\$ 4.80$ per case
WASHING POWDERS Bon Ami Pd., 18s, box 190

Seasoning
Seasonin
Chili Powder, 15 c
Celery Salt, 3 oz


## Ponelty, $31 / 2$ oz. Kitehen Bouquet Laurel Leaves

 Marionam. 11 oz.Mavory, 1 oz. $\begin{array}{lll}\text { Thymer, } 1 & \mathrm{oz}, & -- \\ \text { Tumer } & 1 / 2 & \mathrm{oz} .\end{array}$ T

Pure Ground in Bulk




Imit. Maple Flavor Orange, No. $11 / 2,2$ dz, 350
Orange, No. 5,1 doz. 499

Maple and Cane $\begin{array}{lll}\text { Kanuck, per gal. ---- } & 1 & 50 \\ \text { Kanuck, } 5 \text { gal. can -- } & 50\end{array}$

Maple

| Michigan, per gal. -- 275 |
| :--- |
| Welchs, per gal. --- |

COOKING OIL
Mazola


Gunpowder
Choice
Fancy $\qquad$
Ceylon

English Breakfast

Tedium Oolong


Coton TWINE Coton, 3 ply cone -----
Cotton, 3 ply Balls ---
Wool, 6 ply

40
42
18
Cider, 4 Girain
Writan -22
White Wine. 80 grain- 25
Wrain- 19

WOODENWARE
Bushels, narrow band,
Bushels, narrow band,
wire handles
Bushels, narrow band,
wood handles
Market, drop handle-
Market, single handle
Market, single handle-
Market, extra
plint. large


| Churns |
| :--- |
| Barrel, 5 gal., each -240 |
| Barrel. 10 gal., each_- 255 |
| 3 to 6 gal., per gal. |



3 Wood Bowls
13 in . Butter
15 in Butter
17 in Butter

WRAPPING PAPER
Fibre, Manila, white $053 / 4$
No. 1 Fibre
Butchers
$\begin{array}{ll}\text { Kraft } \\ \text { Kraft Stripe } & 06 \\ \text { Kran } & 061 / 2 \\ 061 / 2\end{array}$
Magic, YEAST CAKE
Magic, ${ }^{3}$ doz.
Sunlight, 3 doz.
Sunige.-.-.-
2
Sunlight, ${ }^{3}$ doz.------- 2 Yeast Foam, 3 doz. --- 112
YEAST-COMPRESSED

## Verbeck Enjoys San Diego More Than Los Angeles.

Los Angeles, Sept. 27-Thousands of travelers come to California every year who have never been to sea, but would like a little sailing experiencs Honolulu is 2,500 miles away and rather more than some of them wan to undertake, but to such I always advise either a trip to Catalina Island or a longer voyage to San Diego. One would be surprised to note the num ber of persons who make both of these trips. The Catalina trip is but the matter of a couple of hours, but that to San Diego is much longer though at a nominal expense
With the number of methods of get ting from here to San Diego, beside that of using your own car, it is sur prising the number of individuals who crowd the several steamships which plv between these ports
The other day I took the San Diego rip by water and was much surprised to find the ship so crowded. Every week end I am told the several vessel do a capacity business. It was only a few years ago that one of the transportation companies inaugurated this service purely as an experiment. Soo was necessary for them to place an other steamship into service. Now there are several other local carriers besides the Panama canal lines, which enter San Diego
A trip of this nature is interesting and the ships are no ordinary excursion boats. The one I patronized was quite a block and a half long and as fully equipped for comfort and safety as any liner. This one carried a crew of 175 . It is one of the boats built for 175. It is one of the boats built for ervice between New York and Bos ton, but was taken over by the Government during the kaiser's war and used as an army transnort. It still required to have a certain percent. of Naval Reserve officers among their crew, so that in case the Government needed them again they would imnediately be ready for service. Someow it gives you a feeling of confidence in a ship to know that Uncle Sam also enjoys that feeling of confidence.
Partaking of luncheon at the same table as the chief engineer, with whom I afterward became quite chummy. I was surprised to see how crowded the dining room was. On a recent trip I made to the Hawaiian Islands, the first day out, the number of vacant chairs and the sad story thev told had impressed me. It often was rather uncomfortable to sit on the lower deck without holding an umbrella to the windward. But in the quiet sea lan" that these coasters travel one feels almost as though he were sailing on a river. "I'm all right," I heard one woman say exultantly. "I can do it Next week we'll go to Honolulu."
I asked the purser how they could afford to carry passengers for less than the railroads or stages could and serve them good meals, especially when thev had a crew of 175 to feed and pay "You forget the freight," he said. "On everv trip we carry great quantities of freight. When this service was started a few years ago, we often had only a dozen passengers. Freight was the important thing. Now with the hundreds of passengers, freight still is the most important thing, so far as income is concerned

I have written of San Diego before, but new thoughts come to me concerning this really tropical city. It has several hotels which are notable the world over, and manv more, not so famous, which are still wonderfully comfortable and inviting, and while they really are types of big citv hotels they still have a coy. countrylike way of making their charges, which are reasonable. The one I have stopped at several times is so situated that one can sit in a window and literally watch the town grow. And San Diego has surely grown a lot in the last few years and is still keeping up the pace.

Comparatively speaking, I think for real, sensible building operations. San Diego has Los Angeles backed off the map. Not that she is doing more building as an abstract proposition, but Los Angeles real estate men and in vestors do a lot of dreaming and most of them believe in dreams, though of them believe in dreams, though
there is not so much evidence of their there is not so much evidence of their
coming true as in the case of San coming true as in the case of San
Diego where they build with a purpose in view.
Also San Diego is what one migh call "sweet and simple." "You can jay walk almost anywhere with little danger of being run down bv a motor car. Perhaps it may be that the elevation is so great that the cars become winded before they get there but 1 am informed they have traffic regulations which would do credit to a much larger city, and are favored with a population which believes in
But what I really
But what I really started out to sav was that if you have never taken an ocean vovage, by all means. if you do come to California this winter, do this coastwise stunt, and you will thank nis for the suggestion.
W. C. Durant seems to have got hold of an efficeint cotton picking machine which will pick cotton from the bud and clean and condense it at the same time. At any rate he has organized a big corporation to manufacture the machines and a man with his exnerience as an auto manufacturer ought ne be able to tell exactly what his machine will do. It is announced that chine will do. It is announced that
this machine will mean an annual economic gain of $\$ 100,000,000$ to Texas economic gain of $\$ 100,000,000$ to Texas
alone. What it will do to millions of alone. What it will do to millions
people who have made wages by pickpeople who have made wages by pick-
ing cotton is not known. But this is the way of the world. There has always been much talk about destructiveness to labor every time a new labor-saving device has been discovered, but it is also an established fact that, except in unusual cases, the working man has been provided for in other ways, provided he is master of his own services and is honestly willing to give value received. Otherwise he will be found with the wreckage which alwavs lines the path of destiny, a tribute to - nion tyranny.

The traffic department of California is inaugurating a "hog-calling" contest. Not the same as we have been reading about in the news sheets, but more of a "calling down" program. Since the State Supreme Court has decided that private homes and private conveyances may not be searched wit'1out the proper documents, the motorcycle cops have been withdrawn from that branch of service and have been ordered to round up "road hogs" which infest the public highways. "Calling" these swine over to the curb is more than a mere stunt, such as I spoke of, than a mere stunt, such as I spoke of, but is a real beneficence as well as a
useful occupation. It is said there is useful occupation. It is said there is
nothing a hog dislikes so much as a nothing a hog dislikes so much as a
pen, and they sav it is going to 'je pen, and they say it is going to
the pen or a financial disaster in every case now

Quite recently an air mail pilot celebrated his millionth mile of flving without an accident, accompanied with a sigh that improvements and safetv measures are taking the adventure out of the air. However, at the same time po was making his lament, an air plane was lying like a patch of snow on the was lying like a patch of snow on the summit of Mr. Some may conclude that thrill is still left among the clouds. There is adventure in taking the railroad train, or even riding in the car of your friend. Of course modern precaution has done much to eliminate these elements of danger but every day we read about them. It is not always recklessness which brings about these disasters, aithough stunt flying has brought dow its harvest, but there are the natural
handicaps which present themselves without warning. The daily arrival of the air mail is no longer a novelty. The aviator fully realizes this and he no longer looks for notoriety. He plows his way regularly through clouds and sunshine as part of the great work of the world. He no longer thinks it clever to fly upside down, and he has no consuming desire to fill a watery grave by ocean
flying. They just come and go on schedule, and ought to get pleasure out of the knowledge that they are performing a real public service. And when one fully realizes he is doing this for a purpose, and forgets all about adventure, he has surely arrived.

A domestic relations court has finally been established in Los Angeles. For a long time this city has carried off the sweepstakes for her divorce ac tivities, and it has seemed almost as though the grists turned out have been really greater than the raw material provided for the hopoer. Now it is proposed to dam the water before it reaches the mill-sort of regulate it, as it were. So far the statement has been made that if all the in-laws could be barred from the new-founded home at the time of marriage, many corners in domestic economy could be safely turned. In-laws seem to be the center of disturbance. They are often guilty of making bad matches in the beginning and then kindle the fires that burn the ties in two in the end. The future quality as well as quantity of the human race, might be improved by their elimination or legal regula tion.

Frank S. Verbeck.

## Sears, Roebuck \& Co. Sell Prison Made Overalls.

Sears, Roebuck \& Co. stand convicted of handling prison made goods and Gen. Wood, president of the mail order organization, stands convicted of downright lying.
The story, as it comes from union labor sources, is that in reply to the charge that Sears, Roebuck was buying prison-made overalls, Gen. Wood wrote a letter to the Labor News of Long Beach, Cal., categorically denying that his company was using the prison product. Gen. Wood's letter is quoted as follows
'Overalls are not being manufactured for Sears, Roebuck \& Co. at any state penitentiary or any other penal institution and no overalls are purchased from other sources for sale either in our mail order or other stores."
The Long Beach labor paper thereupon asked the Detroit Labor News to investigate the matter and the latter thereupon printed a letter from the warden of the Michigan State penitentiary at Marquette, which reads as follows:
"Business received from Sears, Roebuck \& Co. is shipped to Chicago, Ill.; Kansas City, Mo.; Dallas, Tex.; Los Angeles, Calif.; Minneapolis, Minn.; Philadelphia, Pa., Seattle, Wash., and Boston, Miss.
"Our sales through the office and by our own salesmen are approximately 12,284 dozen, which would mean that the business received from Sears, Roebuck \& Co. represented about 73.2 pe: cent.; our sales to state institutions, 4 per cent.; sales made through our office and through our own salesmen, 22.2 per cent."

While the Detroit stores of Sears, Roebuck \& Co. were not mentioned
as receiving any of these overalls, the Federation of Labor in that city is said to be in possession of prison-made overalls which were purchased in the Grand River avenue store of the Chicago mail order house.

## Recent Mercantile Changes in Ohio

## Cleveland-The Fisher Brothers Co

 which is in business at 2323 Lakeside avenue, will open a branch market at 11632 Clifton boulevard.Cleveland-John Kaczmarski has sold his grocery and meat market at 4505 Harvard avenue to Peter Gazdowski.
Dover-Russell Groh, who is in the meat business at New Philadelphia, will open a branch market on Factory

Jackson-A. J. Downey has opened modern meat market on Broadway
Lockland-The Roehms grocery and meat market has been opened at 700 Wyoming avenue.
Toledo-The Cooperman Kosher Delicatessen Co., in business at 1950 Canton street, will open a branch market at 717 Adams street.
Toledo-Jack Levitt will open a delicatessen store at 5 East Bancrof:

Attica-George Hoern has sold his meat market to Henry Schimpf.
Cambridge-W. E. Beaver has open ed the Peoples Square Deal market a 943 Wheeling avenue.
Cleveland-The Dedreux market 3491 Lee road will be enlarged by tak ing over additional space at 3489 Lee road.
Cleveland-The meat market and delicatessen store of Barras \& Nelson at 11420 Euclid avenue has been enlarged.

## Uncertain About Blue Overcoats

Uncertainty whether blues will re
peat their former strong popularity in overcoats is cited as one reason for the
delay in placing additional business in both finished garments and fabrics This delay, it is being predicted, will esult in a shortage of merchandis with the arrival of cold weather. While etailers specified blues in a large percentage of their early orders, they have lately assumed an on-the-fence attitude until consumer choice becomes more clearly defined. It is pos ible it, was pointed out yesterday hat the trend may develop too late :o affect this year's business, but it will guide plans to be made for next Fall.

## Fake New $\$ 10$ Bill.

Another attempt to counterfeit the new ten dollar bank notes has been turned up by the Secret Service division of the treasury department. It is on the Federal Reserve Bank of San Francisco, California; 1928 series check letter "B"; face plate No. 9; back plate number indistinct; H. T. Tate, Treasurer of the United States A. W. Mellon, Secretary of the Treas ury; portrait of Hamilton. The gen eral appearance of the note is smudgy and if soaked in water the film applied by the counterfeiters will become sticky and rub off, and the coloring on the seal and numbering will fade, the warning states.

Some Strikingly Effective Grocery Organizations.
(Continued from page 20)
on the pile, because it is as good as any of the others, thus:
"Dear Member: Boys and brooks that run as they may grow to be crooked men and rivers. Habit is a great thing, properly directed. Politeness, gentleness, honesty and truthfulness may be our habits if we practice these virtues long enough. They will assure a man a comfortable living and enable him to respect himself and command respect from others.
"Talk will keep an idle tongue go ing-but not business. If you do anything worth talking about let someone else do the talking.
"If it ever occurs to you that it is too much trouble to serve a customer perfectly, take off your apron, show the customer out, lock the door and hunt for a job that will give you a living without labor-provided it is possible to find such a job. If it is too much trouble for you to adapt new thoughts to your business, get into business that requires no thought.
"All true service has rich rewards. The man who sells groceries is in con stant service to hungry humanity.
Never let go, for half of the game
"Is the way the job is begun,
The half that will bring you your share of fame
"Is sticking until you have won."
A feature of Skellenger's work which strikes me as valuable is uncovered in his special offerings to members. He gives resale prices as well as costs. Ten cent packages of tea are quoted at $771 / 2 \mathrm{c}$ per dozen, with resale price o 2 for 15 c . Palmolive soap is quoted at $\$ 9.20$ per gross to be resold at 3 for 20 c or $\$ 9.60$. This shows margin on tea of 14 per cent. minus and on Palmolive of 4.1 per cent. plus. That's the sort of courage that will hold grocers in business when it comes to a fight for business; and the joke is that such things moved rapidly pay better than sluggish movers at more margin.

Paul Findlay.
Procee lings of the Grand Rapids Bankruptcy Court.
Frand Rapids, Sept. 16 -We have to-
day received the schdules, reference and
adjudication in day received the schdules, reference and
adjudication in the matter of Lloyd .
Taylor. Bankrut No. has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is
a resident of Grand Rapids, and his oca resident of Grand Rapids, and his oc-
cupation is that of a mechanic. The schedule shows assets of $\$ 10$ with liabilities of $\$ 1,213.66$. The court has written for fuds and upon receipt of same, the
first meeting of creditors will be called. first meeting of creditors will be called.
note of which will be made herein. Sept. 16. On this day was held the first meeting of creditors in the matter of Bert S. Thatcher, Bankrupt No. 3876 .
The bankrupt was present in person and muend. No creditors were present represented. No claims were proved and allowed. No trustee was appointed. The
bankrupt was sworn and examine with bankrupt was sworn and examined with-
out 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 of creditors in the the first William Walker. Bankrupt No. 3883 . The bankrupt was not present in person, but
represented represented by attorney Fred J. Cole.
No creditors were present or represented No creditors were present or represented. to permit the appearance of the bankrupt for examination.
On this day and
On this day also was held the first
 The bankrupt was present in person. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt
was sworn and examined, without a re-
porter. The first meeting then adjourned without date. and the case has been closed and returned to the
as a case without assets.
On this day also was held the first Irwin Henry Miller, Bankrupt No. 3860 . The bankrupt was present in person. N creditors were present or represented. No claims were proved and allowed. The out a reporter. H. S. Whitney, of Ben ton Harbor, was named trustee, ana an-
bond placed at $\$ 100$. The first meeting bond placed at $\$ 100$. The first meeting
thend adjourned without date. Sept. 17. On this day was held the of Sonnevelt of craking Co., etc., Bankrupt No. 3885. The bankrupts were pankesent
in person and represented by attorney in person and represented by attorney
John J. Mckenna. Creditors were John J. McKenna. Creditors were pres-
ent and represened by G. R. Credit Mens Association. Claims were proved and allowed. The bankrupts were sworn and
examined, without a reporter. The credexamined. without a reporter. The cred-
itors elected Edward De Groot. of Grand Rapids, trustee and placed his bond at
\$10. The first $m$ meting then adjourned On this day also was held the first marry Labar. Bankrun the matter o bankrupt was present in person and
resented by attorney William A. Mulhern. No creditors were present, except one and allowed.
The bankrupt was sworn and examine without a reporer. The first meeting
then adjourned without then adjourned without date, and the
case has been closed and returned to the district court, as a case without assets. Spt. 17. We have to-day received the schedules, reference and adjudication in
the matter of Curtis E. Monaweck, doing the master as Cuntis E. Monaweck, doing
bankesp
Boofing Co., Bankrupt No. .390. The matter has been
rferred to Gharles. B. Blair as referee in rferred to Charles B. Blair as referee in
bankruptcy. The bankrupt is a resident of Kal mazoo. The schedule shows as-
sets of $\$ 30,040.51$ of which $\$ 500$ is claimed as exempt, with liabilities of $\$ 29,283.50$ The first meeting of creditors will be called and note of same made herein.
The list of creditors of said bankrupt is as follows: creditors of said bankrupt is
Industrial Finace Co, Kalmaze Industrial Finace Co., Kalamazoo $\$ 600.00$ Kal. Loan Co., Kalamazoo ------
Atkinson \& Mosher, Battie Creek Acme Quality Paint Store, Kalama. Celery City Coal Co., Kalamazoo C. D. Close, Battle Creek DeSmit Sheet Metal Works
Edwards \& Chamberlain Hardwar
Faust Pain Co., St. Louis Fisher-Graff Iron \& Metal Co.,
Kalamazoo Gast Drug Co., St. Joseph
G. R. Paint \& Enamel Co., G. R.
170.75 Kal. Gazette, Kalamazoo --...A. L. Lakey, Kalamazoo --.-.
M. \& Tal
Mack Sattery \& Elec. Co., Kal M. H. Maze. Peru, IIl. Co., Kala
Neils Auto Service, Kalamazoo National Salesbrook Co., Shelby, O Paper Makers Chem. Corp., Kala. No.. Buffalo Mrg. Co., Minneapolis
Tamms Silica Co., Chicago Tamms Silica Co., Chicago -...Sherwin WeLliams Co., Chicago
First National Bank, Kalamaz First National Bank, Kalamazoo
Kal. Trust \& Savings Co., Kala.
Logan Long Co., Kalamazoo Logan Long Co, Kalamazoo Kala.
Harry Allen, Monroe James McMillan, Battle Creek
C. Curtis. Kalamazoo -.Shaw Lubricator, Kalamazoo N. J. Baumann, Kalamazoo C. J. Howard, Inc., Chicago Hathawy Tire Co., Kalamazoo -
Michigan Central R. R., Kalamazoo Doublay Bros., Kalamazoo Bos Metal, Kalamazoo Klose Electr, Kalamazoo
Klose Electric, Kalamazoo Mich. Sanitary Towel, Kalamazoo Office Specialty Co., Kalamazoo_ Service Materials Co., Kalamazoo
Chas. E. Shroyer, Kalamazoo Chas. E. Shroyer, Kalamazoo Mich. Bell Tel. Co., Kalamazoo Jackson Flower Co., Kalamazoo
Ray T. Parfet, Kalamazoo Ray T. Parfet, Kalamazoo
J. Van Boven, Kalamazoo J. McMillan, Battle Creek Coldwater Daily News, Coldawater Young Sudio, Kalamazo 0
Prest-O-Lite Battery Co., Kala.-Prest-O-Lite Battery Co., Kala.--
Industrial Finance Co., Kalamazoo ndustrial Finance Co., Kalamazoo 56.00 schedules, reference and adjudication in the matter of Graphic Arts Sign Co., has been referred to Charles B. Blair concern is located at Grand Rapids. The schedule shows assets of $\$ 17,334.15$, with liabilities of $\$ 15,932.97$. The first meetwill be made herein. The list of same itors of said bankrupt is as follows: City of Grand Rapids Jack Zorn, Grand Rapids
Chas. Cox, Grand Rapids
Ohio Shet Metal Co, Grand Ran,
G. R. Gas Light Co.. Grand Rapids
G. R. Gas Light Co. Grand Rapids
G. R. Die \& Tool Co., Grand R.
Graphe Arts Bldg. Co. Grand R.
G. R. Label Co.d Grand Rapids
G. R. Paper Box Co., Grand Rap.
G. Wood Fin. Co.. Grand Rap.
Wut..Kessler Go., Grand Rapids
Kutce's Hdwe. Co., Grand Rapids
Kadow Foundation, Toldo RapisKutche s Hawe. Co., Grand Rapids
Keatew Foundation, TToldo Ohio
Leiten Works, Grand RapidsMeevering Electric Co, Grand Rap.
Marouete Lumber Co., Grand R.
Will Maper Mills Paper Co., Grand Rap
Mich Bell Tel. Co Grand PapidMich. Bell Tel. Co, Grand Rapids
Maz.Dar Corarand
Pittsburgh Po Piate Glass Co., G. R.
Riverside Lbr. Co. Grand Rapids
Riverside Brass \&o. Aluminum
Foundry, Grand Rapids
Soundry, Grand Rapiat
Superior Sheet Muir Pg.
Superior sheet steel Co.. Canton, O
Lawrence, Scudder \& Co., Grand A.
Santary Wiping Rag Co.. Grand R.
Stand Pat Easel Co., New Yor
Sherwood Paint Co.. Lansing
Allan A. Simons Co.. Grand Rapids
Stlan Aller Edme Tool Co.. Grand Rapi Ra
Tisch-Hine Co., Grand Rapids
Valley Plating Co. Grand Radids
Van Rossum Plumbing Co.,
Vanderstel's, Grand Rapids
Valentine \& Co., New York
Watkins Letter show, Grand Rap.
Western Union Telegraph Co.. G.R.
William Hayward Co.. Chicago
Commercial Arts \& Engraving C
Grand Rapids
American Steel
Michigan Paint Co, Grand Rapi
Wotverine Brass Co.. New York Grad Rapids
Valley Steel Products Co.. Detro
Wm. Bummeler Sons Co., G.
old Kent Bank. Grand Rapids
G. R. Savings Bank, Grand Rap.
G. P. Sheet Metal \& Roofing Co
G. R. Sheet Met
Grand Rapids R. Savigs Bank. Grand Rapids
Sept. 18. We have to-day received the
schedules. reference and adjudication in
sche matter of Murel Ball, Bankrupt
then. The matter has ben refert
3907. The matter has been referred to
Charles B Blair as referee in bankrupte
The bankrupt is a resident of Belmon
and his occupation is that of a labore
The schedules show assets of $\$ 5,600$,
The schedules show assets of $\$ 5,600$,
which $\$ 500$ is clamed as exempt. with
liabilites of 8393901 .
written for funds and upon receipt of
same. first meeting of creditors will
se called, n
herein.
schedules, reference and adjudication in
sche matter of Fred H. Wisco, Bankrupt
No. 3908. The matter has been referred
ruptey. The bankrupt is a resident
Grand Rapids, and his occupation is that
of a carpenter and mechanic. The
schedule shows assets of $\$ 188$ of which
schedule shows assets of $\$ 188$ of which
the full anount is
with liabilities of $\$ 1,237.97$. The cour
was written for funds and upon receipt
of same, first meeting of credttors will
Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every
description.
ABE DEMBINSKY
Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich
be called, note of which will be made sept. 17 . On this day was held the
first meeting of creditors in the matter first meeting of creditars in the matter
of Emmett J. Martindale, Bankrupt No. of Emmett J. Martindale. Bankrupt No.
3899 The bankupt was present in per-
son and rearesented by atorney Clair son and represented by attorney clair
S. Beebe. No creditors were present or
represented. One claim was proved represented. One claim was proved and
allowed. No trustee was appointed. The
andren out 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 of creditors in the matter of
Edward Surdick, Bankrupt No. 3867. The
bankrupt bankrupt was present in person and
represented by attorney Clair $S$. Beebe.
Vo crenitors were present No claims were proved and allowed. No
trustee was apponted. The bankrupt
was sworn and examined without a rewas sworn and examined without a re-
porter. The first meeting then adjournclosed and returned to the district court,
as a case without assets.

## Business Wants Department

## frst Insertion

 and four cents a word for each subse.quent continuous insertion. If set in
capital letters, double price. No charge capital letters, double price. No charge less than 50 cents. Small display adverinch. Payment with order is required, as amounts are too small to open accounts. WINDOW TRIMMER. CARD WRITER
and retail store experience. Not satis-
fied with present position. Excellent references: single. E. Sherman, e/o Y. M.
Capital Easo, Texas. An experienced, dependable broker will aid in financing projects of
merit. Amster Leonard, East Orange. For Sale-Hardware stock and fixtures
in small town. Nice store clean stock If you are in the market for something
like this, don't pass it up. Address No.
163, c/o Michigan Tradesman. 163 Women's wall cases, revolving rack,
forms, carpet. Sacrifice for cash, or ex-
change for shoes, hosiery, or auto. Davis change for shoes, hosiery, or auto. Davis
Bros., Lansing. Mich.
For Sale-Write Box 59, Lawton, Mich. for a home. Tourist's Inn - parking
ground. auto laundry. On paved high-
way. Grand Rapids-Kalamazoo. InvesPhysician's location wanted. in good
Pown. Dr. Morton. 730 N . Burdick St., FOR SALE Grocery stock and fixother business on account of health is
ofean for selling. Ray Morrell, Plain-
reason for
well. Mich. FOR SALE-On account of poor health,
grocery and marekt. Bargain for cash.
Resort center. Year around business. WANTED Stock of general merchan-
dise or dry goods. in exchange for income
property. $\quad 331512$ Mile Road, Berkley,
Mich. Mich.
If you are interested in buying a busi-
ness anywhere in the United States or Canada, write for our monthly bulletin. UNITED BUSINESS BROKERS, 23651 st
National Bank Bldg.. Detroit, Mich. 157 FOR SALE-Only men's furnishing and
staple dry goods stock in thriving town
on U.S. 16 . Good business. Will sell for on U.S. 16 Good business. Will sell for
less than inventory account of sickness.
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territories- 100 PER CENT PURE MANI-
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## Late News From the Michigan Metropolis.

John A. Reynolds, vice-president of the Union Trust Co., well known as a speaker on financial matters, will speak to the San Francisco Board of Trade next Tuesday. His subject will be "Modern Develoments in Fnance." Reynolds will be in San Francisco to attend the fifty-fifth annual convention of the American Bankers' Association.
What is counted one of the most successful trips in the series which have been taken by wholesalers in their contacts with retail merchants in various Michigan cities was the meeting on Sept. 26 at Royal Oak. Harvey Campbell, vice-president of the Detroit Board of Commerce, gave one of his usual illuminating talks to the merchants, which included many from surrounding towns, who came as invited guests. Campbell talked on the necessity of co-operation by retailers. "Until retail merchants learn to cooperate and to study modern methods they will be the weakest link in the chain of American business," he warned. "Automobile concerns long ago realized they must work together, and they made agreements for exchange of patents. They help each other in standardization, discover new processes in laboratories and adapt science to manufacturing. This is a great lesson for retailers. They should fight shoulder to shoulder in a closely knit organization," Campbell pointed out. The meeting was held in the Royal Oak atuditorium.

Detroit's third annual fur show opened in Masonic Temple Thursday, Sept. 26, with a display of materials and designs said to rival the creations oi New York and Parisian furriers. Besides offering a chance to see the latest in costly garments, the show included vaudeville entertainment and features demonstrating many angles of the fur trade. A fashion revue was held in the afternoon.
William Alfred Paine, senior partner of the firm of Paine, Webber \& Co., 100 Penobscot building, died at his home in Beach Bluff, Mass., last week after an illness of about two weeks. Mr. Paine was born in Amesbury, Mass., Jan. 29, 1855, and was educated in grammar and high schools. He was a clerk in the old Blackstone bank of Boston from 1873 to 1880 , when, in company with another clerk, Wallaze G. Webber, he formed the partnership of Paine, Webber \& Co., of whicn firm he has been the senior partne: to the date of his death. In 1898 Mr Paine organized the Copper Range and affiliated companies in the Nortnern Peninsula of Michigan and has been the active head of all these companies and devoted much of his time to their delopment and successfu: operation. He was a director of the National Shawmut bank of Boston, a member of the Boston Stock exchange and Chicago Board of Trade. He is survived by his wife, two sons and three daughters and a sister, Mrs. William W. Everts, of Cambridge Mass.
Plans for a window trim contest
among Detroit display men in connection with the celebration of Light's Golden Jubilee in Detroit the week of Oct. 14, honoring Thomas A. Edison, have been announced by the jubilee committee of the Detroit Board of Commerce. The displays, paying tribute to Mr. Edison or featuring one or more of his inventions, will be judged according to originality, execution and appeal. Five cash prizes are to be awarded. The judges will be E. L. Brandt, managing secretary, Detroit Engineering Society; W. R. Ewald, president, the Adcraft Club of Detroit; and Edmund A. Gurry, secretary, Society of Arts and Crafts and director of the Art School. Essays written by Detroit school children on the subject, "The Benefits of the Inventions of Thomas A. Edison," must be in the hands of the judges by Oct. 7, H. J. Lofquist, chairman of the judging committee, said to-day The contest is sponsored by the Women's International Exhibition, which will be held at Convention Hall. Prizes totaling $\$ 500$ will be awarded at the exhibition the night of October 19.
Amen! say the traveling public to E. C. Green's talk before more than 800 delegates to the American Hotel Association of the United States and Canada. Hotel executives were urged by Green to continue to give a maximum of service and shun "elastic rates," to compete with the serious competition now being offered by farm ard village homes a:d tourist cabins or cottage camps. "The tourist camp does not seriously affect the hotel business because the type of tounst who patronizes this camp carries his own equipment and is not interested in hotel accommodations," said Mr. Green. "The farm and village home and the cabin camp are the ones which furnish serious competition for hotels and, if the reports we received are true, they are certain to become even stronger competitors." Mr. Green then urged hotel executives to prohibit the practice of permitting "elastic room rates." "We all know and regret deeply that there still are hotels which have a rather elastic room rate-meaning by that, that if there is a congested period they are inclined to raise their rates antl aiso at the height of the motoring scason. This practice should be prohibited at once. "The sooner all hotels adopt a standard rate," Mr. Green continued, "the sooner they will overcome to an appreciable extent, the inroads which the tourist camps have made in the hotel business. All hotels should post their rates in their guest rooms." Mr. Green urged that it be brought to the attention of tcurists that hotels "provide protection legally safeguarding the person and property of their guests; that hotels provide the best sanitary conditions, under state supervision; that hotels provide accommodations to fit any purse, and that hotels provide diversified amusement and sport facilities."
The Savoy Hotel has changed its name to the LaSalle Hotel. A. B. Loevenich, formerly manager of the Harmonie Club, has been appointed managing director of the hotel and

Bascom D. Akers will act as resident manager. Under the new management the LaSalle should make great strides in placing itself among Detroit's leading hostleries.
Harry C. Hargadon, well known druggist, died Friday, Sept.' 27. He had been ill for about four years from complications that followed an attack of influenza. Mr. Hagadorn conducted a drug store in Bay City for a number of years before moving to Detroit in 1918. When he closed out his business in Bay City he opened a drug store at John $R$ street and Canfield avenue, which he conducted until ill health forced him to retire.
James S. Holden, president of the James S. Holden Co. and director in many leading financial and industrial institutions, was elected a member of the board of directors of Parke, Davis \& Co. at a meeting held by the board a few days ago.
Paul R. Gray, 62 years old, president of the Gray Estates Co. and a leader in Detroit's business and civic life, died suddenly last week at Harwichport, Mass., where his Cape Cod summer home is located. The son of John Simpson Gray, one of the ford Motor Company's original stockholders, Mr. Gray won a place for himself in the city's business circles without the aid of his father's wealth, which he inherited in 1906. Succeeding to the presidency of the Gray, Toynton \& Fox confectionery manufacturing firm, Mr. Gray became its general manager and was instrumental in bringing it to the fore as one of Detroit's leading business institutions. He was interested in many other Detroit business firms.
John S. Sullivan, a florist in Detroit for nearly half a century, died last week at Avondale, Chester county, Pa.. where he was born 71 years ago, and where he took up his residence again upon retiring from business three years ago. Mr. Sullivan, who is a brother of Mark Sullivan, the political writer, came to Detroit in 1883, following training as a florist at West Grove, Pa., and Louisville, Ky. In the early days his greenhouses were located at Gratiot and Elmwood avenues, but with the growth of Detroit were removed to Gratiot and Conners avenues. His first down-town store was on the site of the present D. J. Healy shops. Later he moved to the present Eaton Tower site. A son, Norman, has continued the business left by his father.

Added impetus to the recently or ganized association of Business Pioneers of Detroit was given when a committee representing seven of the oldest established business firms was appointed by Howard Harvey, organizer of the club, to draft by-laws and nominate officers for the association. The committee named is as follows: B. C. Eaton, of Eaton Clark \& Co.; Len West, of the Detroit Free Press; C. F. Backus, of Richmond \& Backus Co.; A. H. Nichols, of Buhl Sons Co.; Harry Uridge, G. \& R. McMillan; F. Y. Henkel, of the Commercial Milling Co., and W. R. Carnegie, of Berry Brothers. The next meeting of the club will be held Tuesday noon, Oct. 15.

Parke, Davis \& Co. has purchased the capsule division of the Arthur Colton Co., of this city. This purchase does not include the Arthur Colton company's pharmaceutical machinery manufacturing plant. That company will continue to supply all such machinery, barring only the capsule manufacturing machinery which now becomes the exclusive property of Parke, Davis \& Co.
The Bank of Detroit has opened its twenty-first office at Mack and St. Jean avenues. G. C. Reid, who has been engaged for the last year as relief manager will act as manager of the new branch.
Retail sales of motor cars in the Detroit area showed a slight increase during the last week and reports from several key points in the United States indicate the same condition.
Latest surveys made by the manufacturing plants indicate that small towns in the rural districts are enjoying a fair trade at this season of the year. This is due to the fact that many farmers are coming into the market for automobiles. It is believed this trade in the rural sections will continue, at least until the end of the month, and then show an increase again about the middle of November. Interest in motor cars is turning to new models and preliminary reports received by factories which have announced their cars for 1930 indicate that attendance at showings all over the country has increased this year And a great many new models remain to be announced.
Automobile factories in the Detroit district have started to make preparations for the automobile shows which will be held all over the country next January, February and March. Of course, the greatest interest is centered in the big National shows in New York and Chicago.
Few people realize the enormous amount of work involved on the part of the factories in preparing for these expositions. It requires several months to complete the work entailed in getting ready the models to be displayed. As many shows are held in many cities simultaneously, the factories must supply numerous cars for exhibition purposes. Several of the plants have made arrangements to announce their new models at show time. In fact, a greater number than usual will be announced.

James M. Golding.

## Long Dress Season Ahead.

All indications in the dress field point to a much longer Fall season than usual. Market opinion summary is that, whereas work on the Winter resort lines ordinarily begins about Nov. 10, it will start considerably later than that this year. With some of the better popular-price houses it may not begin until the middle of December. In the current season's buying the color demand is definitely settling on about five shades. Black comes first, then brown, blackberry (eggplant), dark green and dahlia. Canton and flat crepes still top the materials.
Politeness is a state of mind more than a form of words.


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Grouped together, these structures, housing thousands of telephone workers and millions of dollars' worth of equipment, would make an imposing "business city."
But this building construction represents only a portion of the extension of telephone plant by this Company during that period. Total expenditures for telephone plant expansion in Michigan the past three years were $\$ 72,000,000$, greatly increasing facilities and improving the service. This is a continuing program, for as business and social activities increase, demand for still greater telephone expansion develops.
This plant expansion and improvement would be meaningless if it were not translated into terms of service and a desire to afford increasing telephone comfort, convenience and satisfaction, and to meet the growing needs of the state.

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