

## From Last Chapter of Book of Proverbs

Who can find a virtuous woman? for her price is far above rubies.

The heart of her husband doth safely trust in her, so that he shall have no need of spoil.

She will do him good and not evil all the days of her life. She seeketh wool and flax and worketh willingly with her hands.

She is like the merchants' ships; she bringeth her food from afar.

She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens.

She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy.

She is not afraid of the snow for her household; for all her household are clothed with scarlet.

She maketh herself coverings of tapestry; her clothing is silk and purple.

Her husband is known in the gates, when he sitteth among the elders of the land.

Strength and honor are her clothing; and she shall rejoice in time to come.

She openeth her mouth with wisdom; and in her tongue is the law of kindness.

She looketh well to the ways of her household and eateth not the bread of idleness.

Her children arise up, and call her blessed; her husband also, and he praiseth her.

**Do You  
Want Big  
Volume, New  
Customers,  
Large Profits,  
Brisk Future  
Business?**

**Or If You Want  
To Retire From  
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—Then You Want a  
Jos. P. Lynch 10 Day  
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A large immediate increase in sales, no drastic mark-downs, and hundreds of new customers at practically a normal advertising cost. That is what a Joseph P. Lynch 10 day sale can do for your store.

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

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JOSEPH P. LYNCH  
SALES CO.**

3rd Floor Home State Bank  
Bldg.  
GRAND RAPIDS, MICH.

# MICHIGAN BELL TELEPHONE CO.

**75<sup>c</sup>**  
a month

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telephone upstairs, in the  
kitchen, or in the basement,  
will cost. Just 2½¢ a day!  
Call the Telephone Business  
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# MICHIGAN TRADESMAN

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 9, 1929

Number 2403

## MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING  
Detroit Representative  
409 Jefferson, E.

### Plea For Attendanc on Findlay Talks.

In my weekly articles to the Tradesman I have been endeavoring to impress upon the retailers the necessity of their applying themselves to modern merchandising methods, in order to succeed in the retail grocery and meat business, and now several cities will be privileged to have an opportunity to hear Paul Findlay, Merchandising Expert, whose services are furnished to the retailers of the Nation without cost to the retailers.

Several meetings are being held in Detroit this week and on Monday evening, Oct. 14, the Lansing retailers will be privileged to hear Mr. Findlay; on Wednesday, Oct. 16, the Kalamazoo retailers will be so privileged and on Thursday, Oct. 17, a meeting has been arranged for in Room 211 at the Y.M.C.A. at 8 p. m. by the local retail grocers and meat dealers association in connection with the local members of the National League of Commission Merchants.

All retailers are invited to attend any of these meetings, regardless of whether or not they are members of the organization, and retailers in the smaller towns tributary to the centers, should by all means avail themselves of this opportunity.

Green goods, consisting of fruits and vegetables, are one of the best features in any store and the retailers who feature their green goods attractively are pretty safe in getting their share of the remainder of the grocery items. Those who have had the opportunity of seeing the Progressive Grocer movie reel will recall that green goods were recommended to be placed immediately inside the door on the right, as customers entered, for which experts have learned there

is a decided advantage in appealing to the customers.

Mr. Findlay will show how green goods can be merchandised, not only scientifically, but profitably, which every retailer should be exceedingly interested in.

Mr. Findlay was the first one to my knowledge who advocated mark-ups on the selling price, many years ago, and if Mr. Findlay accomplished nothing else, this was indeed a real service and contribution which he could well pride himself on, and which has been adopted practically universally by all retailers in foods.

Many meat dealers are featuring green goods as a feature to their meat departments and a special invitation is extended to them, as they have not had the opportunity of developing their merchandising ideas on green goods, which the retail grocers have been trained and drilled in for years.

Herman Hanson, Sec'y.

### News of Interest to Grand Rapids Council.

Saturday, October 5 was certainly a gala day in the annals of Council No. 131. The meeting, as scheduled, started promptly at 3:30 in the afternoon, followed at about 6:30 by a dinner attended by more than 135 members and their wives. Following the dinner the initiation was held. Eleven new members were gained for Grand Rapids Council, eight being candidates and three reinstatements.

The ladies held forth in the rear of the Council chambers and under the supervision of Mrs. Earle, Grand President of Ladies Auxiliaries of Michigan, formed a Ladies Auxiliary with thirty charter members. The officers of the Auxiliary appointed at this meeting were as follows: Mrs. L. L. Lozier, President; Mrs. C. C. Myers, Vice-President; Mrs. H. C. Coleman, Secretary; Mrs. Charles Ghysels, Treasurer. A committee was appointed to formulate a constitution and by-laws. This committee will report at the next meeting of the Auxiliary, to be held the first week in November, concurrent with the meeting of Council 131. While several offices were pressed on Mrs. Walter Lypps in recognition of her years of service, she declined, stating that it is her intention to go South this winter. She later qualified this statement, somewhat limiting the distance South.

During the banquet community singing was much enjoyed under the leadership of our old friend, Harry Burman, whom we are delighted to say has definitely returned to this city. Harry stated that he attended this

meeting of the Council on his return for two reasons, the first being that he wished to collect the prize due him for his telegram during the annual banquet in March and, secondly, because he was celebrating New Year's anyway.

Brother Van Putten donated the service of a fine five piece orchestra with dancing which followed the meeting. Needless to say, the dancing was enjoyed by all. The party broke up reluctantly shortly after midnight. Everyone present thoroughly enjoyed the affair and hoped for many more during the future.

An account of this meeting will be incomplete without due thanks being given to the members of the drill team and their wives. The girls, by dint of conscientiously telephoning direct to every member of the Council, were largely instrumental in getting the record crowd out, and in addition to this spent the best part of Saturday afternoon preparing tables and food; and the boys worked like experienced waiters thereafter. With an organized band of efficient workers such as these the future of Grand Rapids Council is assured.

Next Saturday, as usual, the Salesmen's Club at the Rowe Hotel. Not many of the traveling fraternity who have not at some time or other been to the Salesmen's Club take it upon themselves to attending the meetings. Understand this, fellows, this does not require a special invitation and don't wait to be dragged in by one of the members. Nine cases out of ten after coming up to our meetings you will know several already there, and with the salesman's experience in meeting folks, it should not be hard to break in, especially when the boys are all in your own class. The meetings this year promise to be bigger and better than ever. Next Saturday a speaker is being provided by Loren Benjamin Teal. There is going to be a lot of competition between committees in charge of the meetings for the months as to who gets out the biggest crowd and has the best meetings. So by all means be on hand to help judge. Don't forget, Saturday, 12:30 at the Rowe Hotel. C. C. M.

### Late Mercantile News From Ohio.

Toledo—Elgea Perry, owner of two grocery-markets and member of the Retail Meat Dealers Association, was fatally wounded by an assailant near the garage in the rear of his home Saturday night. He died two days later in St. Vincent hospital. A man said to have had an argument with him recently over a traffic accident has been arrested on suspicion.

Ashland—T. O. Diebler is sole proprietor of the meat market which was formerly owned by Diebler Brothers.

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

Cleveland—J. Miller has sold his market at 17016 Madison avenue to Mr. Winegardner.

Cleveland—Edythe Schultz is the proprietor of the grocery and meat market at 2650 Superior avenue, having purchased same from Adam Dabler.

Cleveland—J. Libiger, who is in the meat business at 5622 Storer avenue, will erect an addition to his store building.

Columbus—J. M. Kennedy, proprietor of the Kennedy grocery and meat market at 1586 Maryland avenue, died at his home.

Delphos—Duncan & Patterson are the proprietors of the grocery and meat market at 528 West Fifth street, which was formerly owned by R. R. Patterson alone.

Delphos—Mr. Alexander has sold his interest in the West Side grocery and meat market to his partners, Mr. Schmidt and Mr. Patton.

Kenton—Mile King has purchased the meat market on North Detroit street from Smith Brothers.

Marion—A delicatessen department has been added to the Marion fish and poultry market at 386 West Center street.

Oak Harbor—G. E. Black has sold an interest in his grocery and meat business to Mr. Schmoor. They will operate under the firm name of Schmoor & Black.

Toledo—G. C. Voll has purchased the grocery and meat market of Ira Ellis at 1450 Prospect avenue.

Toledo—Ed. Samson has sold his grocery and meat market at 1040 Peck street to V. Lipper.

Toledo—The Lattin market, 616 Monroe street, has changed the color of its store front from red to green.

Toledo—F. J. Weiss, 2001 Monroe street, has remodeled his grocery and meat market. Mr. Weiss now has one of the most up-to-date stores in the city.

### Six New Readers of the Tradesman.

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

Herbert C. Schnieder, Grand Rapids  
James Fletcher, Hart.  
Roberts Dept. Store, Elkton.  
Thomas Sayres, Elkton.  
Lawrence Yarocho, Port Austin.  
S. J. Wallace, Port Austin.

### Herbert Hoffman Dead.

Herbert Hoffman, 58, director of the Michigan State Board of Pharmacy during the administration of former Gov. Alex. J. Groesbeck, died in Harper hospital, Detroit, Oct. 8.

Ambition without deeds is like a car without gas.



## IN THE REALM OF RASCALITY.

### Questionable Schemes Which Are Under Suspicion.

Fortunately this department was able to assist Hulka Bros., of Muskegon Heights, to get quick action in the matter played up in this department last week. The trade acceptances came back by first mail on the peremptory demand of Hulka Bros., who write in appreciation of the assistance rendered as follows:

Muskegon Heights, Oct. 3.—We received your letter of Sept 30 about 1 p. m. and after reading the same, giving us detailed instructions as to what to do, we did everything you told us in your letter. We mailed that letter at once, registered, and received letter from them and the notes also. They requested that the matter be hushed up, but we see it is already in the Michigan Tradesman under the heading of Realm of Rascality, so you see now I read our Michigan Tradesman at least once. Even if I did not read our Michigan Tradesman, I know where to go for information when I am in trouble. Believe me, I certainly will read the paper from now on, and I must say you helped us pull out of the hole and we thank you ever so much for your help, and we think every merchant should read Michigan Tradesman, because there are enough pointers in that paper to take advantage of them. We thank you ever so much for your kindness.

Hulka Bros.

A number of recent announcements by the Federal Trade Commission are of interest to readers of the Realm of Rascality.

The Jefferson Furniture Manufacturing Corporation of Birmingham, Alabama, has been ordered by the Commission to change its name and to discontinue misrepresenting itself as a furniture factory. According to the Commission, the company had led the public to believe that tremendous savings might be gained by dealing direct with their factory when as a matter of fact they were not manufacturers but retailers. Some of the phrases used in their advertising are reminiscent of certain claims recently current in this city. For example, "Buy direct from the big factory that has been operating at this same plant for four years" and "Made in Our Own Factory."

A corporation, manufacturing thread has agreed with the Commission to discontinue the names "Nusilk," "Sewinsil" and "Silkron," which had been used in connection with advertising of three grades of yarns and threads composed of material other than silk.

In another stipulation, a corporation manufacturing hollow ware, has agreed to cease and desist from using the words "Nickel Silver" either independently or in connection with any other word in describing its products which are not composed of the metals known as nickel and as silver. They have also agreed to discontinue use of the word "quadruple" either independently or in connection with the word "plate" in describing silver plated ware which has not been plated with four coatings or given a single coating

of silver equivalent in thickness and weight to that which is obtained by four coatings.

The label "Wool Mix" will be discontinued by a corporation manufacturing and selling sweaters and other knitted products and will not be used in the future unless these garments are made wholly of wool. It was provided in this stipulation that when products are made partly of wool and partly of some other material that the word "Wool" shall be accompanied by a word or words displayed in type equally conspicuous so as to clearly indicate that the product is not entirely of wool.

Of special interest is the Commission's announcement of a trade practice conference to be held at Dayton, Ohio, in October, with representatives of persons who are engaged in selling merchandise direct to the public. It is the Bureau's experience that there is a real need for such a conference. Almost every day the Bureau receives complaints from individuals who have purchased garments and other merchandise from canvassers representing New York concerns. It is hoped that the Commission's conference will bring forth some means of controlling this usually irresponsible class of salesmen and that means will be provided whereby customers can obtain a satisfactory adjustment when the merchandise has been misrepresented or is not in accordance with the order.

### Making the Country Better By Saner Methods.

Los Angeles, Oct. 3.—Down in Ohio some feminine reformer proposes legislation prohibiting the display of unstocked nether extremities by the fair sex. It is safe to say that she from the age limit, may have developed a prejudice which is unwarranted. What legislatures really should do is to protect coming generations from these so-called reformers.

What we really need is the exhibition of more common sense by these "world savers."

They alone have been responsible for the crowding of Federal prisons, jails, and the enormous tax on the public for the wages of guards, wardens, turnkeys and gunmen.

And laws are growing more ferocious all the time. Demands for sterner punishments for people who disobey sumptuary laws grow louder and more vindictive. Congress makes felonies out of misdemeanors. It tosses into congested Federal courts thousands of cases that were formerly handled or police dockets.

Meanwhile, the lunatic fringe of government goes ahead contriving more crimes. It seeks to regulate the actions of everyone.

And it will soon come to the pass when they will paw over women's clothing with sneaking hands—and regulate it, making it a felony to disregard its imbecile dictates.

Eventually it will outlaw tobacco. It will try to regiment the Nation into an era of "blue" Sundays, making it a felony to lie under a tree asleep, instead of sitting upright and awake while someone in a pulpit shouts directions for being miserable in new ways.

Soon its effects will be seen on the literature of the American reader. Only a few steps away are the times when fiction will be outlawed and even the classics will be blue-penciled.

Originally Uncle Sam's one desire

was to safeguard the real comforts and innocent pleasures of our citizens, instead of undertaking to arrange the public itinerary of wishes, habits literary tastes, fashions and what not of its citizens.

It is no wonder we cannot find room in penitentiaries for all the people who really ought to be there. Seems as though there is no other game which is considered legitimate but to pile up penal institutions, high wide and handsome.

Even now there is under consideration a move to convert the barracks of the army and navy into dormitories for people who have done something or other which other people think they ought not to do.

This thought comes to me through the action of the Los Angeles police commission, which recently was called upon to provide greater jail facilities. After a careful consideration of the subject an order was issued to the police heads to the effect that under no circumstances were premises to be entered for any purpose whatsoever without a search warrant, and no such warrant was to be issued unless a judge of a court of record authorized it. The statement was openly made that a survey of the city's penal institutions developed the amazing fact that only 17 per cent. of the inmates of the municipal jails were felons in fact, that a certain very large percentage were impounded on very doubtful evidence, for minor offenses, and that the fines collected did not even pay for subsistence furnished prisoners, to say nothing about the cost of administration. Also that several who were in durance vile were really there on the say-so of a certain blatant mouthed servant of Him who qualified charity as one of Heaven's first laws, and who has uniformly failed to produce the evidence he claimed to possess.

Some day the sort of mind which now demands "more prisons" may be turned out of the so-called high places and replaced by a sort of mind that realizes the regulation of every human act is no business of the Government and that some things are not crime: just because some weasel-brained "moralist" thinks they are.

True progress does not mean more prisons, but fewer occupants of those already in existence. There may be such a thing as over-civilization, and the law makers by the exercise of more common sense can help to make the country better by saner methods.

Recently a judge in an interior California county sued a newspaper mar for libel for criticising his actions in a certain criminal case. The lower court allowed nominal damages, but the editor proposed to establish some history by taking the cause to the state supreme court.

California laws covering slander and libel are not dissimilar to those of Michigan, and the decision of the higher court must prove of interest to the journalistic profession everywhere. Here it is:

"Our law in no wise recognizes as contempt any criticism on a judge or his judicial acts after a case has been decided. Nor does it recognize as contempt any personal criticism of the court or of its activities during pendency of an action, so long as the criticism has no bearing on the outcome of the case.

"If a judge's decision is bad or unjust in the opinion of any newspaper or its editor, in California that newspaper may speak its mind without fear of contempt. If false charges are made by the paper in so doing the only recourse the judge has is the law governing criminal and civil slander and action, the same as a private citizen."

In other words, the law as laid down by the higher court, unmuzzles the press when it comes to commenting on the judiciary, so long as such criticism is not actually libelous or slanderous.

The ruling passion among the sporting element, especially in California, certainly begins early. Comes a little girl in her early teens who wants a guardian appointed for her forthwith notwithstanding the fact that she is already provided with two able bodied and probably mentally alert parents. But she craves a court guardian because she is going to make a world-record flight as soon as she learns to fly and can find a millionaire angel to back her. She asserts she will need the guardian to make contracts for the vaudeville, movie and magazine engagements that will at once follow and the cigarette endorsements she can sell. This is her idea of preparedness, and she almost feels that she is prepared to make a flight to Madagascar or Timbuctoo with one loading of her powder puff.

The funny thing about the whole proposition is that the world is fairly cluttered up with fairies of this type the news journals fall for them and the dear public thinks they are entitled to entrance in the sport fields and on the front pages. And civilization advances accordingly.

Now the bean growers of California are making an appeal to the farm relief board for a loan to help them carry on their industry. The grape growers, citrus raisers and the alfalfa fanciers have already done this, and almost any day we may expect the real estate promoters, who have howled themselves hoarse about the wonderful profits in each of these industries, to apply for pensions. As long as Uncle Sam can satisfy himself concerning his ability as a financier, there will be plenty of clients in sight. Why not go a step further and finance the vast army of stranded tourists out here who "didn't know 'twas loaded?"

Now the experts are plucking soft coal smoke out of the air—or wherever they can find it—and condensing it into a line of sulphide products. Save your smoke, for some day, instead of being a nuisance it will become valuable. For the same reason Pittsburgh millionaires will continue to be such.

Frank S. Verbeck.

### Hints To Drivers.

Some of the new cars have interconnected throttles and chokes, so that when starting it is not necessary to adjust the throttle.

Drivers of cars with four-speed transmissions should be careful not to run too fast with a cold motor when starting in first.

The more frequently oil is changed the less often is it necessary to replace the oil-filter cartridge.

When taking a mechanic out to diagnose a trouble the owner should do the driving himself, since the ailment may be due to some habit or mistake in handling the car.

Pull on the rim of the steering wheel, not the spokes, when parking, so as to obtain greater leverage.

When there is difficulty in completing the shift to high on a cool morning, drop back to second, step on the gas and then shift.

Frédéric C. Russell.

Apprentice training is the mastering of fundamentals.

# 129,000 Additional Telephones in Three Years

DURING the past three years, 129,000 additional telephones were installed by the Michigan Bell Telephone Company, as follows:

1926	-	-	46,000 additional telephones
1927	-	-	38,000 additional telephones
1928	-	-	45,000 additional telephones

During the first eight months of this year, 40,000 additional telephones were placed in service, making more than 670,000 now served by this Company.

Every additional telephone installed increases the value of your telephone service by bringing more people within your reach.

Our policy—"To continue to furnish the best possible telephone service at the lowest cost consistent with financial safety".

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# MICHIGAN BELL TELEPHONE CO.



## MOVEMENTS OF MERCHANTS.

Monroe—H. Erfurt & Son, Economy Shoe Store, has made an assignment.

Big Rapids—Claude Sutton has purchased the meat market of George Douglas.

Empire—The Empire State Bank has increased its capital stock from \$15,000 to \$20,000.

Allegan—W. H. Knox, proprietor of the Knox Shoe Co., has filed a petition in bankruptcy.

Centerville—E. T. Frisbie sold his grocery stock and meat market to Ernest E. Pratt.

Otsego—H. Clark Oviatt has leased the Edsell building and opened the Oviatt Kitchenette.

Saginaw—The meat market of Hasse Brothers at 2352 South Michigan avenue was damaged by fire.

Wayne—Peter Gardulski has discontinued his Central meat market at Washington and Michigan avenues.

St. Clair—M. Van Houtte has purchased the meat market of Charles W. Jerome in the H. A. Smith grocery.

Sault Ste. Marie—Burke's Garment Shop, 518 Ashmun street, has changed its name to Bourke's Garment Shop.

Saginaw—Louis Silk, dealer in shoes, etc., at 413 North Genesee street, has sold his stock to the U. S. Cut Rate Stores, Inc.

Detroit—Mrs. Kitty Pearl, proprietor of the Well Dress Shoe Co., 5235 Chene street, has filed a petition in bankruptcy.

Detroit—The Columbia Electric Supply Co., 439 East Columbia street, has increased its capital stock from \$30,000 to \$100,000.

Kalamazoo—C. LaRoy has removed his stock of jewelry, etc., from his South Burdick street location to 125 North Burdick street.

Royal Oak—The B. & C. Stores Co., in business on East Fourth street, will open a branch grocery and meat market on South Main street.

Lansing—A. MacBolt, dealer in boots and shoes at 119 West Michigan avenue is succeeded in business by MacBolt I. Miller Shop, Inc.

Fulton—Tracy Burns has purchased the hardware stock and store fixtures of L. C. Best, trading in his oil station in Battle Creek as part payment.

St. Joseph—W. E. Deffenbacher, manager of the hotel Whitcomb for the past twelve months, has announced his resignation to the board of directors.

Kalamazoo—P. D. Robertson, Inc., dealer in luggage of all kinds, has removed his stock from 222 South Burdick street to 148 West Michigan avenue.

Morrice—The State Bank of Morrice, with a capital of \$25,000, opened for business Oct. 1, in the building formerly occupied by the A. L. Beard & Co. bank.

Otsego—L. M. Dellinger has purchased the building formerly occupied by the Temple Garage and will occupy it Oct. 15 with his stock of automobile accessories.

St. Johns—The Egan Motor Sales Co. has been incorporated with an authorized capital stock of \$20,000, all

of which has been subscribed and paid in in cash.

South Haven—R. J. Hittell, who purchased the Arlington hotel a year ago, has sold the property to W. A. Smith, of Kalamazoo, who has taken possession.

Harbor Springs—C. Wager & Son have removed their meat market from its location on Spring street to a newly remodeled and redecorated store on Main street.

Lansing—Clyde S. Cochrane will engage in the dry goods and women's ready-to-wear apparel Oct. 10, at 402 South Washington avenue, under the style of Cochrane's.

Marcellus—The restaurant property of the late Mrs. Ella Thurkow has been sold to Harold Berry, who will reopen it as soon as the necessary improvements have been made.

McBrides—The Neff bank will be reorganized as a state bank and George C. Urtel, cashier of the bank at Lyons for the past four years, will become cashier of the new McBrides bank.

Litchfield—The Allied Dairy Farms Corporation has been incorporated with an authorized capital stock of 30,000 shares at \$10 a share, of which amount \$65,000 has been subscribed and paid in.

Detroit—The Wolverine Store Front Co., 1203 Barlum Tower, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in property.

Muskegon—The Clock Funeral Home has opened its remodeled modern building to the public. The main entrance to the building is on Grand avenue where the chapel was formerly located.

Detroit—Ward's 5c and 10c to \$5 Stores, 3315 Barlum Tower, has been incorporated with an authorized capital stock of \$50,000, \$16,000 of which has been subscribed and \$4,000 paid in in cash.

Flint—The National Moth Proofing Service, Inc., 1402 Ida avenue, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and \$11,350 paid in in property.

Benton Harbor—The Noble & Price Plumbing Co., Inc., 177 Pipestone street, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Ishpeming—The Ishpeming Store Co., Ltd., has been incorporated to conduct a retail general store with an authorized capital stock of \$30,000, \$21,030 of which has been subscribed and paid in in cash.

Pewamo—Charles Cook, for seven years cashier of the Pewamo State Savings Bank, has sold his bank holdings to Corey Vance, of Mt. Pleasant, who will succeed him as cashier at the close of the present year.

Reese—The Fischer Creameries Corporation has been incorporated to deal in dairy products, farm products, poultry, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Detroit—The Jay Electric Co.,

10233-9 Shoemaker avenue, has been incorporated to deal in all kinds of electrical apparatus with an authorized capital stock of \$6,000, \$3,330 of which has been subscribed and paid in.

Ann Arbor—La Casa, Inc., 302 South Main street, has been incorporated to sell ice cream, candy, cigars and serve lunches, with an authorized capital stock of \$14,000, \$11,000 of which has been subscribed and paid in in cash.

Gaylord—The Top O' Michigan Seed Growers, Inc., has been organized to grow and store seed of certified quality and deal in farm produce with an authorized capital stock of \$20,000, all of which has been subscribed and \$2,000 paid in in cash.

Detroit—The Tillotson-Dewey Lumber Co., 8751 Grand River avenue, has been incorporated to deal in lumber and building supplies at retail with an authorized capital stock of \$10,000, all of which has been subscribed and \$3,000 paid in in cash.

Birmingham—David Fitch has merged his men's clothing and furnishing business into a stock company under the style of David Fitch, Inc., 244 West Maple street, with an authorized capital stock of \$50,000, \$20,000 of which has been subscribed and paid in in property.

Detroit—Herbert B. Ladd, 14131 East Jefferson avenue, has merged his shoe business into a stock company under the style of H. B. Ladd, Inc., with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed, \$1,225.73 paid in in cash and \$3,774.27 in property.

Detroit—The Standard Materials Corporation, 815 Fisher building, has been incorporated to sell at wholesale and retail as broker, ferrous and non-ferrous metals with an authorized capital stock of \$45,000 preferred and 500 shares at \$10 a share, of which amount \$10,000 has been subscribed and \$5,000 paid in in cash.

Albion—The O. H. Gale hardware, for three generations in the Gale family, which for seventy-three years has conducted the business, and the F. W. Austin dry goods store, conducted for the past twenty-five years, will close early this fall. The McClellan Chain Stores Co. has leased the buildings occupied by the two firms.

Owosso—North & Benson, 126 South Water street, have merged their wholesale and retail plumbing and heating business into a stock company under the style of the North & Benson Co., with an authorized capital stock of \$10,000, \$7,000 of which has been subscribed and paid in, \$1,000 in cash and \$6,000 in property.

Scottville—The Fountain creamery has merged its business with that of the Scottville creamery under the style of the Scottville Creamery Co. John Biegalle will continue as manager and the Fountain plant will be conducted as a receiving station. The consolidation will make this one of the largest creameries in the State and will bring its production up to one and one-half million pounds a year.

Ypsilanti—Joseph Hamernik is look-

ing for a man to whom he sold his meat market here for a \$2,000 check, but who got away with more than \$100 cash. The man gave the name of John L. Martin. He made a down payment—with a check—of \$2,000 for the market. Later in the day returned and Hamernik cashed a \$60 check for him, and in the evening gave him the keys to the market. During the night he returned again, rifled the cash register and has not been heard of since.

## Manufacturing Matters.

Bronson—The L. A. Darling Manufacturing Co., manufacturer of metal display fixtures, has broken ground for the large addition it will build to its plant.

Capac—The Valley Elevator Co. has been incorporated with an authorized capital stock of 2,500 shares at \$10 a share, \$10,000 being subscribed and paid in in cash.

Detroit—The Rexpando Piston Ring Co., 1310 Maple street, has been incorporated with an authorized capital stock of \$250,000, \$37,500 of which has been subscribed and \$6,000 paid in in cash.

Glennie—The Glennie Mercantile Co. has been incorporated with an authorized capital stock of \$15,000, \$13,500 of which has been subscribed and paid in, \$9,000 in cash and \$4,500 in property.

St. Johns—The St. Johns Furniture Co. has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.

Augusta—Merger of the Augusta Milling Co. and the C. B. Knappen Co., of Richland, has been announced. The new company will be incorporated under the style of the Knappen Co. and will maintain offices here and at Richland.

Detroit—The Saint Clair Paper Mills, 2947 West Grand boulevard, has been incorporated to manufacture and deal in paper of all kinds with an authorized capital stock of 400,000 shares at \$1 a share, \$25,000 being subscribed and paid in in property.

Ironwood—The Kennedy Co., 239 Frederick street, manufacturer and dealer in building supplies, has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$2,500 paid in in cash.

Detroit—American Engines, Inc., 3102 Union Trust building, has been incorporated to manufacture and deal in engines for automobiles, aircraft and yachts with an authorized capital stock of 50,000 shares at \$10 a share, of which amount \$2,000 has been subscribed and paid in in cash.

Spring Lake—The Fleurance Seat Co., manufacturer and dealer in toilet seats, has merged the business into a stock company under the style of the Fleurance Seat Corporation, with an authorized capital stock of \$150,000 common and \$50,000 preferred, of which amount \$56,490 has been subscribed, \$8,628.41 paid in in cash and \$34,236.59 in property.

### Essential Features of the Grocery Staples.

**Sugar**—The market is the same as a week ago. Jobbers hold cane granulated at 6.10c and beet granulated at 6c.

**Tea**—The useful grades of Ceylon, India and Formosa teas hold steady and the volume of business on Japan and China greens is said to be fair. Prices on all kinds fail to move one way or the other.

**Canned Fish**—Fish packs show absolutely no change, with Maine sardines holding firm at what are believed to be bottom prices. Salmon rules strong both here and on the Pacific Coast. Tuna exhibits a strong undertone, and postings from packers in California indicate a comparative shortage in many grades and sizes.

**Dried Fruits**—Prices on most dried fruits remain stationary this week, the only changes appearing in the less important commodities, notably in Smyrna figs, which have advanced nearly all descriptions. The macaroni pulled type, for instance, advanced a full 3c per pound on all sides, with importers quoting firmly yesterday, and expecting possible further advances in the near future. Smyrna layers and bricks have both been affected to some extent by the strict Government inspection to which all arrivals have so far been subjected, and owing to the fact that several lots have been turned down, importers' ideas have naturally been toward higher prices. A committee made up of several leading men in the New York dried fruit trade paid a visit to Washington this week in regard to the stiff fig inspection, and while nothing definite was done in the direction of a betterment of the situation, it was felt that perhaps there would be more leniency from now on in the passing of the fruit. California and Oregon prunes have ruled very quiet this week and quotations have shown no change whatever. Apricots have also been without change. Old crop apricots are now almost altogether cleaned up, but there are plentiful supplies of 1929 crop on the spot market. Raisins continued strong, but no advances were made during the week. Demand for domestic dried fruits has been rather quiet and the trade has been buying on a purely routine basis. Halloween dates, new crop, opened up yesterday, when the importer anticipating the first shipment made a price of 7½c a pound, spot. The first boat from Persia is due on October 11. This price is lower than the usual opening price, which has of late years been 8c a pound or higher.

**Canned Fruit**—Most canned table fruits are scarce, with pineapple in keenest demand. Extra crushed Hawaiian in No. 10 tins is hard to buy even at \$12.

**Salt Fish**—First shipments of fat Irish fall-caught mackerel arrived in New York this week. These arrivals were light, however, consisting chiefly of 3s and 4s, with a few 2s. More and larger shipments are due to arrive next week. The No. 4s brought \$22 on the spot, while 3s sold at \$24 and 2s at \$28. American shore mackerel have been selling at the same prices. The

salt fish market has remained in practically the same condition as last week, aside from the recent arrivals of Irish mackerel, and features have been lacking. Cables from Ireland indicate higher ideas at the source market. Advances from Gloucester show a falling off in mackerel catches due to stormy weather.

**Canned Tomatoes**—The sharp advance in canned tomato prices features this week's market in canned foods, as activity in other lines continues comparatively quiet, with the tone well maintained and few changes occurring. California is still packing tomatoes, but the season is many weeks late, and from recent reports, a small output is in prospect. If, when official reports come out, the statistics show the pack to be as small as canners have anticipated, another sharp advance in the Southern market is expected by local operators to develop. The other major vegetable packs have been devoid of spectacular activity this week, and have remained at former price levels. Corn has attracted little buying interest, but the market on this commodity seems in a strong position, as canners all over the Middle West have been announcing short deliveries on many items, and are holding for firm prices in every instance. Peas have ruled dull. Pack statistics just recently made public show the total production of the country to be only slightly under the record year of 1924, when 19,315,000 cases were put up. This has been a surprise to most of the trade, which was expecting a much smaller figure. Wisconsin's large output has been particularly surprising to those of the local trade who visited the packing areas out there this season. The quality of the pack, on the other hand, seems to be inferior as compared to other years.

**Nuts**—Activity has not been general in the nut market this week. Demand has continued routine in all quarters and few instances of heavy sales have been reported. Fair buying of California walnuts in the shell has cleaned the market on that item. The announcement of opening prices on shelled almonds by Rosenberg and Sunset created a great demand for spots, which the California Almond Growers' Exchange reports has cleaned them out of all box goods on the spot excepting 5 pound cartons. The market on box goods is now controlled by one operator. The exchange further reports that there are no supplies of Blue Diamond brand almonds of old crop remaining on the Coast, and only a few miscellaneous lots of pieces and commercial grades. In regard to new crop almonds, the San Francisco office of the exchange reports that figures indicate only a 50 per cent delivery on Ne Plus in the shell. The harvest of this variety has not yet been completed, however. On Nonpareils, they will endeavor to make a full delivery, and on Drakes the harvest has just begun, so no predictions are being made. In spot filberts in the shell there has been a moderate demand. Carryover from last year's crop is said to be pretty large, and with new crop coming in supplies are more plentiful.

Extra selected long Naples sold here this week at 22½c a pound.

**Pickles**—The market, being bare of most kinds of pickles, holds firm this week, without much price change occurring. Demand is light, but quite some shopping is required to obtain the desired sizes and varieties enquired for. In the future market most packers are withdrawn, and high prices are looming ahead as prospects for the cucumber crop all over the country continue unfavorable.

**Rice**—Blue Rose for shipment from the South has shown some weakness lately, probably because the crop has begun to move more heavily, and quotations are a little easier. Fortunas appear settled, with no change and the other long grains seem to be in firm shape. Domestic demand for rice of all types has been comparatively quiet, while in the export field enquiry has improved, and some little actual business has been transacted.

### 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@2.75.

**Bagas**—90c for 50 lb. sack.

**Bananas**—7@7½c per lb.

**Beets**—40c per doz. bunches; \$1.25 per bu.

**Brussels Sprouts**—28c per qt.

**Butter**—The market is the same as a week ago. Jobbers hold prints at 47c and 65 lb. tubs at 45c.

**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.

**Celery Cabbage**—\$1.20 per doz.

**Cocoanuts**—\$1 per doz. or \$7.50 per bag.

**Cranberries**—\$4 for ¼ bbl. of 25 lbs.

**Cucumbers**—\$1.50 per doz. for Calif. stock.

**Dried Beans**—Michigan jobbers are quoting as follows:

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

Light Red Kidney ----- 8.75

Dark Red Kidney ----- 8.50

**Eggs**—The market is 3c higher than a week ago. Local jobbers pay 42c for strictly fresh candled.

**Egg Plant**—15c apiece.

**Garlic**—23c per lb.

**Grapes**—Calif. Malaga and Tokay are held at \$1.75 per lug; home grown Niagaras and Concord, \$2.75 per doz. 4 lb. baskets; Delawares, \$3.25.

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

**Green Onions**—Shallots, 50c 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 Ball ----- 16.00

300 Red Ball ----- 16.00

**Lettuce**—In good demand on the following basis:

Imperial Valley, 4s, per crate ---- \$6.00

Imperial Valley, 5s, per crate ---- 6.00

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

**Lima Beans**—30c per qt.

**Limes**—\$1.50 per box.

**Mushrooms**—65c per lb.

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

126 ----- \$9.00

150 ----- 8.00

176 ----- 7.75

200 ----- 6.75

216 ----- 6.00

252 ----- 5.25

288 ----- 4.50

324 ----- 4.25

**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**—Michigan grown Banners, freestone and yellow, 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**—\$3.50 per crate of either 4 or 5.

**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 \$1.25.

**Poultry**—Wilson & Company pay as follows:

Heavy fowls ----- 25c

Light fowls ----- 16c

Heavy broilers ----- 25c

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 \$1.15 per ½ bu.; green, 1.25 per bu.

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

**Turnips**—\$1.40 per bu.

**Veal Calves**—Wilson & Company pay as follows:

Fancy ----- 20c

Good ----- 17c

Medium ----- 14c

Poor ----- 12c

### Recent Business Changes in Indiana.

**Hammond**—The Columbia Packing Co., Inc., with a capital stock of 200 shares, \$50 par value, has been organized here to engage in meat slaughtering and processing. The incorporators are George W. Johnson and Carl Yellen.

**Dunkirk**—Robert Trader has purchased the Davis meat market from Davis & Poor.

**Evansville**—Theo. Weil, proprietor of the Weil meat market, died at his home.

**Fort Wayne**—Fannie Wolf's delicatessen has been opened at 611 Harrison street.

**Monroeville**—Ed. Taylor has sold his grocery and meat market to Mr. Nusbaum.

**Frankfort**—Emil Christensen has sold his meat market on South Main street to the Milner Packing Co.

**Marion**—E. W. Leath will open a grocery and meat market at 842 North Washington street.



## IN BAD FORM.

### Landlords and Barbers Who Are Out of Step.

"Bad form," to quote an expression of a noted Englishman, is applicable to a certain class of hotel keepers, owners of feederies and tonsorial parlors in the summer resort regions. Entry to one of such caravansaries, through a line of malodorous cuspidors involuntarily recalls to the mind of the stranger the pleasures of "Home, Sweet Home." To be greeted by a landlord, sans vest and sans coat, slovenly encased in a hilarious shirt, overdue at the laundry, while smoking a stinking pipe or cigarette, destroys his expectancy of a "good time coming." A clerk in the office with fingers stained by writing fluid, nails imbedded in dirt, grease-spotted clothing and hair on a strike against order, is an example of "bad form." Does the stranger feel assured of a clean bed, well cooked meals and courteous service in such a dump? Not in a resort region. Should he find a clean bed and good food on the table, credit, therefore, is due the landlady, not the landlord.

There may be a young woman in the office. If so, she will be clean, well, if not expensively dressed; she will be modest, attentive and obliging, a beautiful island in a sea of men.

The author of this dose of blah was an occasional patron of a public feedery "out west." It is liberally and handsomely furnished. The meals, due to the culinary skill of the owner's wife, were excellent. The feedery is pleasantly furnished and the owner is laying aside a neat sum for the rainy days of the future. The owner is a striking exhibit of bad form. Before the cash register he may be found in an armless shirt, decorated with a confusion of rioting colors, his trousers hesitatingly supported by a belt which surrounds his over-developed abdomen, behind which he walks lazily when duty or fancy calls for a little physical exertion. He smokes cigarettes and blows stinking odors upon the faces of patrons. The popularity of the place and its success is due to a faithful and capable wife, who manages the establishment. Without her help the owner would, undoubtedly, be a member of the ditch diggers union.

Another institution upon which the writer bestowed an occasional small measure of patronage is managed by a handsome young man and his wife. The man is intelligent, cordial, industrious, attentive and agreeable, but he will not wear a coat, vest or collar. His wife is skilled in the domestic sciences. The meals she serves to guests would do credit to a famous French chef. The place is richly furnished and made attractive by a wonderful collection of works of art. Nothing need be added to the ensemble. If the man of the house could be persuaded to adorn his generously developed body with a collar, coat and vest when he appears beside his exquisitely dressed wife, all would be well. One dislikes to place him in the ranks of men of bad form.

In the tourist regions many of the

knights of the shears and the razors are in bad form. While operating on an unsuspecting stranger they burn tobacco in pipes and breathe the fumes of nicotine, onions and infectious catarrh upon the faces of the suffering occupants of the chair. Their tools, as well as their persons, are unclean and their conversation annoying. Piratical barbers from the cities invade the resort and tourist districts during the summer months. Those birds care nothing for the subjects of their operation. "Eine, zwei and drei; herause mit im," is their motto. They do not expect to serve a tourist more than once; they are not frequently disappointed in their expectations. They practice quantity not quality production. When an unfortunate takes a seat in the chair of such an operator he is pushed out as soon as it is possible to do so. Not infrequently, however, he is treated to an over-service and charged accordingly. A Bostonian ordered a shave. The barber cut the hair off the patron's face. "Neck shaved?" he asked. "Yes," said the patron. Upon leaving the chair the patron placed a two dollar note in the hands of the barber. "We charge extra for neck shaves. Thank you," the operator remarked while dropping the bill in the cash register.

The barberette is not of the bad form class. She is clean, attractively gowned and bobbed, and her tools are in as perfect condition as labor could make them. She is skilled, quiet, guileless and rapid. She will not sacrifice quality of workmanship to speed. Barbering is a natural occupation for her. May the day come speedily when she will displace forever the knights of her trade.

A barber of San Diego was stricken with an incurable disease. He had taught his wife the science of his trade. Finally he was compelled to enter a hospital. His wife took charge of the shop and earned the money needed to care for the husband. Learning of the unfortunate situation of the couple many men who became patrons of the shop sympathized with the woman and her husband, preferred her service ever afterward. She employed two lady operators to assist in the work of the shop and won prosperity by deservng it.

In Los Angeles sixteen young women served the public in a barber shop. Girls polished the shoes, cared for hats and wraps and kept the shop in perfect order. Men were not employed.

A noted author assumed responsibility for the statement that a wife is the property of her husband. Not if the lady knows herself. Property is defined as real or chattel. A wife is neither. Property may be sold, transferred without consideration or destroyed. A wife cannot be so treated. Therefore, she is not property. An illiterate member of a down-trodden class asked a group of his race who were discussing the subject of women suffrage, "What am woman?" and paused for a reply. No one responded. "Why, he continued, "she am herself, of cose." The illiterate individual spoke wisely.

A woman could not be other than

she is. The stars may fall from heaven; the bed of the ocean may become dry land, but women will remain as they always have been in the realm of humanity.

The modern woman of business is the first letter of the alphabet—at the top of the column. She is a faithful leader for the advancement of civilization throughout the world; the patron of literature, fine arts and sciences. She is the power that moves men to the accomplishment of great and worthy undertakings. She is especially interested in such movements as may be undertaken for the advancement of the fine arts. Famous artists teach their pupils that the most graceful and beautiful lines in nature are those of the human body. Hence, models are ever in demand.

Many ladies of the present generation would not deny an exposition of their beautiful figures if they could be convinced that the cause of the fine arts would be advanced thereby. Shapely nether limbs, exposed to sixty degrees above zero, perfectly carved shoulders and necks, long, gently tapering arms and palpitating breasts above the belt line sustain the claim of the artists that beauty has found final lodgment in the female figure.

Arthur Scott White.

Some dumbbells act as if they'd lose their minds if called upon to exercise their brain power.

It takes a lifetime to establish a good reputation that one foolish blunder may wreck.

### Hanson To Co-operate in the Findlay Meetings.

Grand Rapids, Oct. 7—Thanks for your letter with reference to the Paul Findlay Michigan meetings.

I am arranging a meeting for Mr. Findlay Thursday, Oct. 17, in Grand Rapids, and am in touch with Ed. Ellis, a member of the National Association, who will work with me in arranging the Grand Rapids meeting.

I wired Mr. Findlay to-day, asking him to join me at a meeting in Kalamazoo Thursday, Oct. 10, at the Columbia Hotel, which had been previously arranged through the courtesy of the Muller Bakeries.

I also wrote Mr. Findlay to-day, asking him if I may join him at his Battle Creek and Jackson meetings. Both of these points have been tough ones for me to break into and I hope to be extended the opportunity. I promise not to absorb very much time.

At Lansing Mr. Findlay will be well taken care of. I have attended two of their meetings since my installation and believe it would be advisable for me not to impose on them by making my visits to them too frequent.

Herman Hanson, Sec'y.

### Metal Mounted Crockery Offered.

By putting metal mountings of antique silver and gold on ordinary pieces of domestic crockery a manufacturer has converted them into novel sandwich and bread trays and fruit bowls. The pieces, which were offered to the trade this week, were brought out to retail at prices ranging from \$3.50 up to \$7.50. Some are equipped with metal basket type handles, while others are mounted on metal stands and have center handles. Dishes of cream color with floral patterns have been used in constructing the items.

NOTHING TREADS AS SILENTLY  
AS TIME - HAVE YOU  
MADE YOUR WILL?



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan



### Some Outstanding Mercantile Figures at Port Austin.

Did you ever locate the little town of Port Austin on the Michigan map? If not, do so. It will be the smallest sort of dot, right up on the very tip of the Michigan Thumbnail, where the rockbound coast of Lake Huron is constantly being beat upon by the waters at the mouth of Saginaw Bay.

There is much of interest, geographically, topographically and climatically; but my sole attention, upon my recent visit in the little village, was monopolized by the extreme wholesomeness of its people, at least those people whom I had the privilege of meeting.

One of these, a "local boy", is particularly well known, especially in view of the fact that he is not a business man in the locality, but a writer, with special interest in rural physical educational work. His name is Thomas Sayres, better known as Tommy Sayres. Almost anyone in Huron county, with any circle of acquaintance at all, knows Tommy Sayres, for the simple reason that it would be hard to go far afield in the county without meeting him.

Just to show what sort of good sport Tommy is:

The merchants of Port Austin were debating their public educational campaign. Just when a little hesitation first showed up, Tommy takes the floor, gives the idea his O.K., and slaps down a financial starter that proved to be the gauge by which the remainder acted. Then, Mr. Pitwood, the druggist, proceeded to relieve his mind on the subject of the inherent conservatism of the average merchant in such matters. Only Pitwood didn't call it "conservatism." He uses shorter words, with more meaning, as well as more meanness (if they happen to hit you, personally). Any time they don't want to "say it with flowers" in Port Austin, they engage Pitwood as the master of ceremonies. He says it with dynamite.

I would not neglect to make mention of another figure or rather two other figures in Port Austin's citizenry, about whom a strange web of romance has been woven. I now refer to S. J. Wallace and his devoted wife, whose life story during the past few years would have been pathetic, had sheer determination and undaunted courage not been utterly victorious where defeat once seemed inevitable.

Decent delicacy forbids detailed narrative, but the geneneral facts are worthy of publication for the inspiration they should give other business men who find themselves in the grip of the blue demon:

Strange conspiracy of the fates seemed to have slated Sam Wallace for commercial ruin at a time in life when the hair is turning gray and one begins to normally yearn for shirt sleeves and the verandah. Everything was against him. Fortune gone, business in chaos through no fault of his own and his health in tatters, Sam Wallace grimly took new hold on circumstances. His undaunted companion took his place behind the counter, while he fought to regain his health.

Together they faced an all too unsympathetic world, and won. To-day Sam Wallace is nearly sixty, heavier by twenty pounds than he was last June, and hard as nails. If you don't believe it, get this: Every morning he takes his swim in Lake Huron, while the town is mostly sleeping its last dozen winks. And Mrs. Wallace still smiles sweetly upon a world that once treated them coolly. That, alone, is victory, without the rest.

I did not attempt to thank Sam Wallace and his wife for the hospitality of their home while I tarried in Port Austin; but I shall never forget it. Not alone was it the dinner of fish and wild duck which Sam had taken from the nearby waters, delightful as that was. It was something more abiding than that. The atmosphere of the big mansion, with its many rooms, its sixty-five years of romantic history, and its fireplaces exuding their inviting warmth and appeal to dreamy thought. One must be almost sentimental, if he is the guest of Mr. and Mrs. Sam Wallace, of Port Austin, even for one night. He just can't help it.

If there be a merchant in Michigan whose business has gone against him and who is tempted to throw it all overboard, to choose oblivion rather than further struggle, I suggest that it would be well worth his while to take a drive to Port Austin and tell Sam Wallace all about it. He has been through it all, and what is more, he is just the sort of fellow who would take time in the busiest hours to help someone else to do what he did alone, with the help of his wife. If you don't think Sam Wallace knows the meaning of the word "fight," listen to him say:

"What I have, I made here. What I've lost I sunk here. What I still have left will be sunk here, likewise; and, even then, I won't be licked, if only the undertaker will stay away for a while yet."

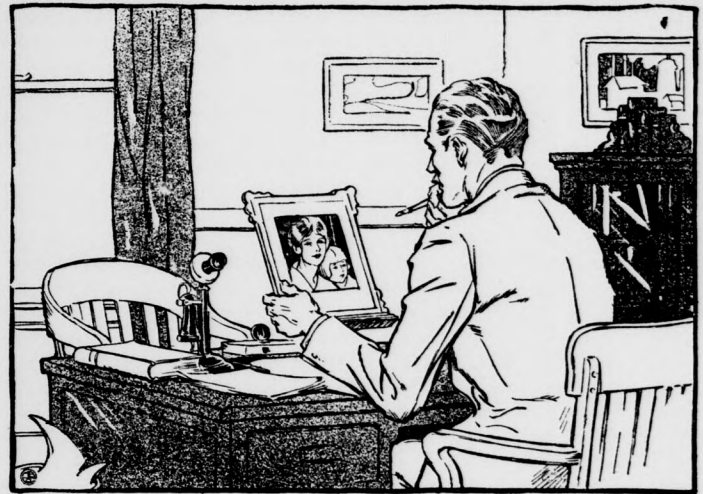
Such a lift is well worth coming to Port Austin for, from any point in Michigan, even if it be away up on the Michigan Thumbnail.

W. H. Caslow.

### New Evening Slippers.

A reaction against the highly colored, intricately cut out evening slipper has set in and the simple opera pump in such neutral materials as gold and silver brocade, white or black crepe de chine as well as satin, each with its metal leather striping, is shown in great quantities. The opera pump is as nearly a closed shoe as one can dare for evening and the neutral tones afford opportunity for dyeing, though it is thought that there will be less demand for the color change as time goes on. An evening fabric quite new this season is panne velvet, brought out to accompany the fashionable panne evening gowns.

Bugle glass beads are used by Patou in an attractive necklace for wear with the printed frock. They are long and are strung together in several strands without rondels or knots, and the strands—probably eight or even twelve—are bunched together, the open ends falling like two tassels.



## PROTECT THE INEXPERIENCED

Without questioning the need and value of Life Insurance, it is still possible to plan so that the proceeds of your life policies will protect absolutely those for whose benefit you obtained them.

Too often these funds in the hands of inexperienced persons are dissipated. A Life Insurance Trust, which places in the hands of an experienced Trustee — this institution — the funds derived from life policies, will insure the carrying out of your wishes.

Investigation of the plan may even show you a method by which you can increase the Estate you will leave. It surely will point the way to sure protection for your Estate. The Officers in our Trust Department will be glad to discuss it with you.



**THE MICHIGAN TRUST CO.**  
GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

### MUDDLING THE CENSUS.

If the plans for making the census next year are not changed, we shall have no way of knowing how many Germans, Poles, Czechs, Jews and members of other nationalities there are in this country. Hitherto one of the questions has asked about the mother tongue of every immigrant. Now it is proposed to change this question to one about the immigrant's birthplace.

How misleading many answers to this question will be is easily illustrated. One immigrant will respond that his birthplace is in Czecho-Slovakia. So he will be set down as a Szecho-Slovak. Yet he is not a Czecho-Slovak and never was. He is German. Another will be put down as Italian because, forsooth, his birthplace in Fiume has become Italian territory. But he is not an Italian by blood. He is a Slovene.

Jews will disappear from the census completely, since they will be counted as Russians, Germans, Poles, etc., according to the country of their birth. What is to be gained by juggling facts in this manner? If the census of 1920 had been taken in this way it would have shown, for instance, that there were 397,000 Hungarians in this country. There were that many immigrants from Hungary, but more than 100,000 of them were not Hungarians by blood. So with the 1,400,000 immigrants from Russia. Fewer than 400,000 of them were Russian by race.

There is also the practical certainty of numerous mistakes in answers to the question of the country of an immigrant's birth. Census questions are generally answered by members of the "second generation." They know their parents' native language, but neither they nor their parents may be sure whether the town or towns in which the parents were born are now part of Hungary or of Czecho-Slovakia. The changes made in the map by the war will render many answers inaccurate.

It is much more important to know an immigrant's racial stock than the country in which his birthplace is located at any particular moment.

### LEGAL EDUCATION AGAIN.

Still another blow is struck at our system of education for practicing law and of admission to the bar by the latest report of the Carnegie Foundation for the Advancement of Teaching. Four volumes of studies of this field of education have now been published by the foundation, which is evidently determined to keep hammering away until there has been a reform of legal education comparable to that which the foundation played an important part in bringing about in medical education.

Colleges and universities which rely upon the tuition fees of law students to support the law school are like the "proprietary" law schools in being exposed to the double danger of admitting those who are not properly qualified to undertake the study of law and of failing to give full instructional return for the time and money expended by their students. If those who are

not properly qualified were weeded out, the cost of the experience would be mainly theirs, but when, under low standards, they are allowed to graduate and to practice, the resulting evils are no longer private—they fall upon the community.

The loss of reputation which the legal profession has suffered can be traced to the same source as that which some years ago had a similar effect upon the reputation of the medical profession — inadequate training and indifferent morality.

The public should demand that no person be admitted to practice law who is not qualified by both education and character. The responsibility for this improvement rests primarily upon the legal profession itself and secondarily upon those who assume to provide legal training. That part of the bar which cares for its reputation owes it to itself to introduce such regulations as will render inadequate training useless for admission to practice. A reform like this would compel law schools to raise their standards or quit.

Law is not a private business; it is a public profession and should be treated as such.

### THE CREDIT SITUATION.

Coincident with the abrupt drop in the stock market, the bankers' association called last week for an investigation of the credit situation by experts to study possibilities of stabilizing money rates and to introduce changes found advisable. The seriousness of the situation brought about by the huge credits poured into the security market was emphasized by leaders of the organization. At the same time the British Chancellor of the Exchequer put to blame for conditions in his country on the same "orgy of speculation" here, as he promised a survey of Great Britain's banking and credit policies.

All told these developments point to something which may go beyond the Federal Reserve "warnings," although what those who lend their funds in the call market and otherwise are to do with their surpluses is not quite clear. Perhaps a stronger trend toward foreign factories and exploitation may develop.

Against the former tendency to reaction, the steel industry was reported during the week to have increased its operation a little. Railroad purchasing was the best branch of demand, and, if anything, the automobile producers were less active. For the first month since January, 1928, motor-car output last month at 417,000 units fell below production in the same month of the preceding year, but in three quarters this year the total 1928 figures have been exceeded by 222,590 cars. Building contract awards for last month will probably show a drop of about 25 per cent. under September, 1928.

The failure report for September disclosed a reduction of 4 per cent. in the number of defaults, with liabilities fractionally higher than a year ago. For the quarter the reduction was 2½ per cent. under the same period in 1928, while total liabilities dropped 17.6 per cent.

### FORECASTS ON THE QUARTER.

As the new quarter is entered, a number of forecasts are issued on what may be expected for the closing months of the year. In the main, these predictions are cheerful although tempered with the opinion that after the large operations earlier in the year not so much gain can be looked for during the remainder of 1929. But it is frequently mentioned that the momentum attained in trade and industry should prove sufficient to produce good volume in the immediate future.

A contribution of rather sound character is offered to the discussion by the carloading estimates made up by the commodity committees for the railroads. These estimates call for an increase of 2.3 per cent. in this quarter over the same period last year. However, the increases and reductions expected are somewhat more spotty than they have been, with seventeen of the former and eleven of the latter. In general it is indicated that freight shipments of industrial products will gain while agricultural transportation will be lower. Automobile producers estimate a gain of 16.3 per cent. The coal and coke business will require 6.1 per cent. and the steel 5.4 per cent. more accommodation. Building material loadings will gain with the exception of lumber, gravel, sand and stone.

If the unfilled order figures of the Department of Commerce for August are studied for a clue to the business movement, it will be found that backlogs were reduced in important industries that month and except for textiles and transportation equipment stood little ahead of last year. But stocks of manufactured goods were also reduced and stood somewhat below surpluses a year ago. Raw material stocks increased and were considerably larger than last year even though production was well ahead of the 1928 rate. The inference of these statistics is that inventories are not burdensome so far as manufactures are concerned although congestion of materials may prove unsettling.

### ENGLISH RETAIL SCHOOL.

Of interest to those merchants who follow closely developments in their field may be the steps taken in England to build up more expert knowledge of retail practice. A report in a recent issue of the Commercial, published by the Manchester Guardian, describes the seventh session of the Drapers' Chamber of Trade Summer School at Balliol College, Oxford. Students to the number of 160 and drawn from small as well as large stores attended the lectures, which dealt with merchandising from many angles.

The program of these meetings varied from "The Effects of Legislation Upon the Development of Trade and Industry" by a reader in economic history in the University of Oxford to "A Talk on Shawls" by a store executive. The younger students displayed great interest not only in the lectures but also in the discussions and debates that followed.

It is significant that the committee

in charge will consider having the lectures in the future tend more to the cultural than to the technical side of business life. The students, it was pointed out, seemed to relish both types.

Some such undertaking for the personnel of stores in this country might be considered equally worth while, just as it has seemed that the surest way to remove many of the troubles in trade would be to provide some means for instructing all retail dealers in the fundamentals of good business practice. It is recognized that personnel remains the "weakest link" in distribution and training along both technical and cultural lines is sadly needed in many cases.

### DRY GOODS CONDITIONS.

Trade results for the week were somewhat marred by unsettled weather conditions and other influences. Reports from stores in this and other sections of the country seem to indicate that the average volume is not much better than a year ago. It is felt, however, that weather favorable to selling will soon improve volume.

The slump in Wall street doubtless has its effect on trade because of the widespread character of stock speculation. Added to this are the uncertainties which have developed in several important lines of industry over employment prospects. The agricultural sections of the country suffer in many cases either from short crops or low prices.

Then, again, if another major reason is sought for explaining why trade suffers a setback, no doubt the multiplication of retail outlets through chain expansion can be readily accepted. Average results must finally move lower as the number of units is constantly pushed up. Of course, the progressive concerns are not affected and this is proved by their mounting sales.

Of the chain systems that have reported on September sales so far, the majority appear to have improved on their gains. However, the first mail order company to report disclosed an increase somewhat lower for the month than for the nine months, which may indicate a slackened demand in the rural districts.

### HONORING THE DOUGHNUT.

All hail to the doughnut! Its quadricentennial is to be celebrated by French bakers this fall, since it is said to have been invented by a French baker in 1529. Ingenious baker, upon whose ingenuity so much of the history of younger generation has been written! De Joinville relates that the Saracens in giving St. Louis his liberty presented him with doughnuts. The origin of the word seems to go back to the Celtic, to a word which means "swelling" or "inflation," an obvious reference to the way the doughnut has of rising from a small piece of dough to melting lightness. Washington Irving in his Knickerbocker History of New York speaks of "an enormous dish of sweetened dough, fried in hog's fat, and called doughnuts or oljekoes."



## OUT AROUND.

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

In traveling West on U. S. 16 Saturday I was pleased to note that cement had been laid on the Grand Rapids belt line for several miles North of Leonard street. Two miles of this line were completed last year—from O'Brien road to Leonard street. The roadway completed this year will evidently be opened to traffic within a couple of weeks.

In passing through Spring Lake I occasionally leave the main street and proceed West on the street one block South of U. S. 16. The street is not paved, but it possesses an interesting spectacle in the shape of groups of outdoor statuary which must have kept the amateur artist busy for several years. The collection would probably not be welcomed in an art exhibition, but it is decidedly unique and interesting just the same.

Grand Haven friends on whom I called Saturday deplore the cessation of operations on a large scale by the Challenge Refrigerator Co. Not having made an alliance with any concern marketing electrical refrigerators, the company is forced to confine its product to ice refrigerators, which do not appear to be in very strong demand at this time. It is to be hoped that the principal owners of the institution—representatives of the Cutler and Savidge estates—will decide to reorganize the company on an iceless refrigerator basis. The continued operation of the factory means much to the working people, merchants, bankers and landlords of Grand Haven.

When I was a small child I distinctly recall the horror with which my country cousins regarded my custom of raising the window in the bedroom assigned me during the night. They insisted that the "night air," as they called it, was deadly poisonous and that I would surely have a fit of sickness if I insisted on permitting the fresh air to enter my room. I usually acquiesced in the wishes of my hosts and pounded my pillow all night as the result of my self sacrifice. I am reminded of this now abandoned practice when I note the increasing number of homes which are being erected every summer season on the Lake Michigan shore, plainly disclosing the fact that fresh air now means as much to the people as fresh water or fresh milk.

The promoters of Lake Michigan Beach are to be congratulated on the start they have made on the creation of a colony of fresh air lovers. Twelve or fifteen attractive cottages have been created on the water side of the wonderful cement road which has been constructed from U. S. 31 to the mouth of Grand River.

Public Librarian Ranck (Grand Rapids) spent his summer vacation in Boston. He visited all the water resorts within fifty miles of the "Hub

of the Universe," as Boston people call their literary headquarters, but failed to find anything at all comparable with Spring Lake. In contour, scenic surroundings, beautiful homes and artistic floral, shrub and tree effects, Mr. Ranck says that Spring Lake is in advance of anything he has ever seen in this country—and he is some traveler, as well as an appreciative observer.

With the efficient motor boat livery now maintained on Spring Lake, it is easy for anyone who has a dollar in his pocket to navigate this beautiful sheet of water under comfortable circumstances and without great loss of time.

In driving South on U. S. 31, just below Grand Haven, I was suddenly confronted with a Greyhound bus, whose driver insisted on occupying his half of the road and taking it in the middle. I made for the side of the road with as little delay as possible, narrowly escaping serious injury to both car and passengers because of close proximity to a ditch. If I had met disaster, the potential murderer who was driving the bus would probably have proceeded without slacking or even moving over to his own side of the road. I have frequently had occasion to refer to the criminal wretches the Greyhound organization employs as drivers of its busses. I cannot understand why the proper department does not put an effectual veto on the employment of such fiends.

I was very much delighted last week when I learned that Lee M. Hutchins had been elected President of the National Wholesale Druggists Association—a worthy honor, most worthily bestowed. Mr. Hutchins is richly qualified by education, experience, temperament and executive ability to do the position justice.

Mr. Hutchins is my ideal of a truly wise man. He never permits himself to reach a conclusion without giving the question involved adequate consideration. I have never known him to reach a decision that was unsound or untenable. Coupled with his outstanding ability is a delightful personality which greatly endears him to his associates. His geniality, his kindness, and his unfailing courtesy, win for him a wealth of affection.

Few men in the world combine the rare characteristics of Mr. Hutchins. Keen of mind, judicial in temperament, upright in character and loving everybody, he lives a great life, offers probably our most outstanding example of voluntary public service in the upbuilding of practical idealism in modern business. Prompted by his ideals, which know no compromise, unselfish in all of his motives, he finds it possible to convince those who would doubt others. Always generous in credit to others, he asks none for himself. He lives a great life. His work will go on forever in the lives of his associates and successors.

I have often thought that, behind his persistent determination not only to live up to what he thinks good form, but to insist upon others living up to good form, Mr. Hutchins has in mind the obligation which he feels he owes to the great field of business in which he labors. Certainly, in his relentless disapproval of those things which are not fine in conversation, in business or in life, his gentleness but firmness of attitude reflect the part of a fearless nature; and the effect of his life is being felt. The younger generation in its prominent leadership is giving evidence of the fearless natures in the mild manners engendered by a gentle heart.

I cannot help feeling that Grand Rapids people made a great mistake in turning their clocks back so early in the season this fall. As a result of our too precipitate action, we get to our offices after two or three hours of daylight and leave them after darkness has put in an appearance. If our action had been deferred until Nov. 1 or Dec. 1 we would have more daylight to work in. Better still, we should have left our clocks and watches undisturbed and run on fast time all the year round. I am informed that many Michigan towns will pursue the latter plan which plainly shows that they have better sense than Grand Rapids has.

E. A. Stowe.

## Clouds of Discontent Linger on European Horizon.

Grandville, Oct. 8.—It seems a useless task to bring the continental powers into harmony at the league of nations court. The lion and the lamb are not at present ready to lie down together and sleep in quietude.

France seems to regard herself as the lamb in this instance, and that if she would avoid making a dinner for the lion she had best keep her distance. Past experience no doubt has led to much of this feeling and we can hardly blame France for taking warning in time.

The French and English are not the dearest friends in the world, nor have they been since Napoleon and Waterloo. France does not quite like the idea of this country and Britain trimming their navies in harmony. An Anglo-Saxon alliance is not relished by the frog eaters nor can we really blame them.

As a member of the Allied forces in a common cause against Germany, France coalesced with Britain for a single war, not to be continued indefinitely. And now that after arrangements are being made to secure the future peace of the world the French are unwilling to sign up where Britain hogs the lion's share of advantage for herself.

Disarmament of land forces is now to the fore and this seems to be a sore spot with the continental powers of Europe. To do the fair thing the nations of the world should completely disarm, retaining only a minimum of soldiers sufficient to do police work.

Not a nation in Europe will consent to this, and we doubt if America is ready to go to that length in the disarmament program. France is not alone in her suspicions of British motives, both in naval and land reductions.

Italy and Japan take issue and range themselves alongside France as against certain propositions of Britain.

As has been said many times and as most people on the outside look at the question appertaining to world peace, there can be no union of senti-

ment among the European powers on the question of disarmament. The sooner those European governments settle down to this fact the sooner will the question be settled.

Italy, under the able guidance of Mussolini, has determined to never again take second place in the doings of continental Europe. She is looming large on the horizon of nationalities, and will surely come in for a large share of public notice when the next war breaks over Europe and the East.

There you go again talking war. Why all these meetings of the powers if not to secure world peace? That may be true, yet there will never come a time when the world will be assured of complete pacification. It is not in the blood of the people inhabiting the lands of Europe and the Far East.

Japan, although but a few islands of the sea, has made its mark on world history and is still to be reckoned with in all future agreements between nations of the world.

It must not be forgotten how that island empire swept the seas of Russian navies and gave the Muscovites a drubbing which actually startled the civilized world at the time. From that hour Japan has been most respectfully received at the council table of the white nations of the earth.

Of course public officials of the various nations of the world cannot sit idly down and doze without lifting a finger to stir the public porridge. Great questions are to be solved in the near future, and Great Britain is never over modest in asserting her supposed supremacy on land and sea.

The Yankee took some of this conceit out of John Bull in the past and to-day Britain is rather anxious that otherwise to placate Uncle Sam while at the same time she proceeds to hamstring some of the other nations of the earth.

However much we may argue the point there is no getting around the fact that Britain is the one power across the water which is viewed with fear and suspicion by all the other nations of Europe.

Jealousy, not unmixed with hatred, are not good bedfellows with which to secure a lasting world peace. The more we study the facts the more convinced do we become that the peace of the world hangs right now on a very brittle thread.

America has her place in world affairs, but nothing we can do will serve to dissipate the jealousy and hatred for Britain of nearly every European power, small and great. The English under the new regime are stirring up resentment and distrust which it will take years of soft peddling to dissipate.

The fact remains that all the agreements which can be entered into will in no sense assure the world of even long years of peace. Like quarreling children the nations of the earth must vent their peevishness on somebody or other, and per consequence, all the present hit-and-miss arguing at Geneva and elsewhere can have little or no effect in pacifying the world.

Doubtless it is well enough for the representatives of the various powers to get together and talk over differences with a view to keeping peace as long as possible, but when France and England lock horns over the proper method to pursue in arranging the navies of the world what may be expected of the rest of us?

It will not be many moons ere the cry of Patrick Henry will again sweep down the by-ways proclaiming that "war is inevitable, let it come." We fervently hope that when the next burst of hostilities wakes the over seas lands America may not be drawn into the affray.

To be sure the Anglo-Saxon might safely defy the rest of the world but let us hope that time is far distant.

Old Timer.



## THE SYNDICATE SYSTEM.

### It Tends To Make an Empire in Business.

#### Chapter IV—Economy.

As one goes about among people, plumbing their hidden convictions and sounding their personal feelings, as American consumers, relative to the syndicate system, with its chains, its mail orders, its bargain counters, its mergers and combines, its dividends and its high financing, one senses a general unrest, suspicion and antagonism. A vast populace, patronizing the syndicate's cash registers as it does, is uneasy and not so sure of it all. But one question needs be answered for them, before they will begin cleaning house in such a manner as American business has never before witnessed.

Here is the question which American masses are asking:

"Why should I pay the independent more for the same thing that I can buy from the syndicate for less?"

To business men who have been in the habit of listing all their life's assets on paper and adding the total on the adding machine, this is a difficult question to answer. Shall I not say, impossible?

The difficulty lies not in the answering, but in the psychology with which the average business man has been educated by syndicate professors and economists to deal with every problem. The weakness of the average business man, in attempting to deal with the syndicate, lies in his assumption that all values in a given transaction must be expressed in some combination of the ten numerals. To him, "economy" can deal only with figures. Anything which is not subject to a definite price tag is ineligible for inventory in business. Every real value must be expressible in "dollars and cents," it not having seemed to seep into his consciousness that there is a code of moral and spiritual mathematics known as "dollars and sense."

Again we go back to our original comparison of the empire and the democracy for light on the matter. This time we will camp in a comparatively modern decade and conduct our surveys in the fields of Lexington and Concord, Bunker Hill, Valley Forge and White Plains.

While democracy was still being born, even before she had been placed in her cradle, the military forces of syndication and independence in Government were being massed, one over against the other. A foreign crown was laying tax upon tax heavily on the shoulders of a long-suffering frontier of thirteen colonies. It might just as well have been a business syndicate, taking toll of forty-eight states, let us say in 1939; but it so happens that it was a King George III in 1775, in this case.

There had been the stamp act, the tobacco act and numerous other levies, each following closely upon its predecessor in quick succession. Then came the tea tax. Had it been a century and a half later, it would have been a Teapot Dome (only a slight difference in the spelling). A tea party

was held, with the codfish and herring of Boston harbor as the specially invited guests of honor. Followed, Paul Revere's ride, battle, Patrick Henry, the Declaration of Independence, more fighting—and the deed was done. Democracy had been born and now lay in her cradle, the offspring of one of the biggest pieces of economic foolishness in history. Did you ever think of it that way? Listen:

Just look over the situation as it was to be seen by those sturdy colonists. They stood out for what was right—their right. Their right to live and worship and prosper and trade and work as they pleased. But what had they on their side? A mere handful of untrained men from every conceivable trade and walk in life; over against them stood the finest disciplined soldiers the world had ever seen, outnumbering them, two to one. The Continentals, with their tattered regimentals and nondescript weapons, looked across their sights at well-fed, warmly-clad ranks, equipped with standardized armaments of war. Back of these troops stood the British crown, with all the wealth that had been previously wrung from these same colonies; while, back of the Continentals were only cabins, and lonely women and children, and half-worked clearings in the forests, and wilderness and savages.

Now, let me ask the man or woman in modern America, who has his home, his car, his radio and his job, "If you can't see the wisdom of paying the price of democracy in business, then how could these pioneers have seen any wisdom in assuming these terrible risks?"

Where lies the difference between our 1929 model of American and the 1776 variety? The difference lies in their code of mathematics.

"Taxation without representation is tyranny!" cried Patrick Henry of Virginia.

Surely, if the tax had been lower. Any taxation, however small, without representation was tyranny. And that was that. Do you get the idea? It wasn't a question of the amount of the tax. It was the principle of the thing that was hateful and could not be tolerated.

Taken from a strictly financial standpoint, would it not have been wiser for those colonists to have reasoned that it were better to put up with oppressions rather than risk a worse fate by rebellion and defeat? That was why I spoke as a modern economist, a moment ago, and declared democracy's birth "the biggest piece of economic foolishness in history."

It was not that they were fighting for moneyed values. They were fighting for things that no money could buy.

"But," interrupts some modern business man, "you can't mix sentiment with business these days."

Oh, no? Let's see. Suppose you get busy, right now, and take every sentimental value out of your business. You have a wife? If she isn't one of the "help," divorce her. Children? Put 'em in the orphan's home. Belong to a church or fraternity? Cancel your

memberships at once. Clubs? Resign. Play golf? Fish? Hunt? Play bridge or poker? Cut 'em out. Oh, yes, I know that exercise is necessary; but you should rig up a private gym in the back room. It will save time and Indian clubs are better anyhow. More efficient, you know. Have any friends outside your business? Give 'em the cold shoulder, right off. Father or mother, brothers and sisters? Forget 'em. These are all sentimental items of overhead that don't mean a thing in business. They aren't even on your inventory; so get rid of 'em.

Now! You are the ideal modern business man. You can eat, sleep and work at the job. You aren't mixing any sentiment with your business whatever. Now, I'll dare you to follow this schedule just one week, and come up the following Saturday morning with enough pep left to turn the key in the lock, and open your doors for business. You'd already be a lunatic or a suicide of a week's standing.

When I meet so-called "economists" whose arithmetic is so shriveled that it cannot extend beyond the limits of the ten digits, I put him down as a false alarm. No American can compute values in mere figures. The adding machine has never been invented upon which the American business man can total all his assets and liabilities. A man may be a merchant, a manufacturer, a farmer or a laborer, but he must be a man, first, before he can be an American.

Now, we leave the individual limits, and look at the situation from the broadest general viewpoint. The syndicate system would remove from trade anything that is not tangible and subject to liquidation in cold cash. Home, society, child training, community life—they all mean nothing to this ruthless gold-digging machine. Its course is ruthless. It ignores everything that is moral or spiritual,

and calculates only in terms of the material.

If allowed to pursue its full course, it will make every merchant a commercial whitsit, with the title of a manager and the authority of a janitor. It will relegate the farmer to the old state of serfdom, working the acres which he once owned under the directions of a superintendent. It will make of the worker a vassal and sentence our children to life at hard labor as a penalty for the crime of being begotten and born by parents who were cheap enough in the sense of moral and patriotic values to put a price tag on holy things.

The person who has nothing which cannot be bought must be a miserable wretch at best. A materialistic trend which will make merchandise of liberty, virtue and posterity is producing

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a generation of unconscious and ignorant economic traitors and libertines. It is betraying our democracy into the hands of the same imperial enemy with which Benedict Arnold bargained and it is prostituting our National integrity, bringing it to the level of the empires of old, with their chattels and their public slave markets.

Again we come face to face with an old principle which was most graphically stated in an economic equation that makes it unanswerable, despite its mathematically presentation:

"What shall it profit a man if he gain the whole world and lose his own soul; or what will a man take in exchange for his soul?"

That business man who sells his business to the syndicate and enters the employ of that syndicate as its local satellite has sold the soul of his business. That community which sells out its local independence, placing its schools, churches and meal tickets in direct dependence upon the whims of policy makers of other centers has sold its soul into an economic bondage. That nation whose people has placed her virtues, liberties and priceless privileges of sovereign citizenship upon the bargain counter is sold into commercial slavery.

Justify this boasted "economy," if you can. A generation of pioneers, poor in material things but rich in spiritual values, placed all that they had—life, home, children, happiness, future prosperity—on the altar of patriotic devotion, staking it upon the supremacy of truth over error, against overwhelming physical odds, making for themselves a haven of liberty, peace and plenty which has become the envy of the world, and the heaven of the oppressed of every nation. Today, another generation, rich as Laodicea in material wealth, yet so "poor and wretched and blind and naked" spiritually, enthrones method above principle, counts dollars of more value than human blood, subscribes to "the survival of the fittest" and renounces the equal creation of mankind upon which their nation was founded, and proceeds to sell out to the highest bidder. What shall be the righteous destiny of such a people? What shall be the just recompense for such a crime?

"To him that hath, more shall be given; from him that hath not shall be taken even that which he hath." That's genuine economics; but you can't tabulate it in an accountant's report.

W. H. Caslow.

#### Wafted Down From Grand Traverse Bay.

Traverse City, Oct. 8.—An official of one of the local banks is responsible for the statement that checks amounting in the aggregate to \$25,000 per month are drawn on the banks of this city to be invested in stocks, bonds and related securities. This fact supplies substantial proof that the people of this region are prospering materially.

The Pennsylvania Railroad has discontinued the operation of trains for passengers between this city and its main line at Walton. A train of mixed cars makes the run daily, occupying five hours in traversing fifty miles, go-

ing and coming. Passengers who are so unfortunate as to be obliged to travel on this train suffer much hardship during the winter months, when the coach in which they are seated is detached from the locomotive to do switching at stations en route.

Urged by R. Floyd Clinch, a large shipper of coal and merchandise over lines of the Pennsylvania, that corporation has agreed to move its unsightly old passenger station and warehouse to another location in order to afford patrons of Mr. Clinch's hotel now under construction, an unobstructed view of wonderful Grand Traverse Bay and its environs. It is hoped that the company may be induced to remove the straps from its tightly bound purse and expend a little money for paint and varnish to be applied to its dilapidated and unsanitary station buildings. It is stated in certain quarters that not one cent has been expended by the company for paint and varnish since its buildings were erected in the year 1872.

Drivers of public conveyances will be benefited by the change promised of a new location for the Pennsylvania passenger station. The present location, within a few hundred feet of the business center of the city, permits patrons of the railroad to walk to or from the hotels in five minutes or less.

By the way, if it may be considered proper, the Tradesman suggests that the new hotel be given the name of its builder—Mr. Clinch. The name of the old house, Park Place, does not signify anything of worth. Many of its old patrons would approve of such a change. Mr. Clinch is an enterprising gentleman, who has contributed much and promises to do more to promote the welfare of Traverse City.

With one exception all highways leading to Traverse City afford the traveler by auto views of prosperous farms, beautiful landscapes, magnificent bays, lakes and rivers, babbling brooks, hills, valleys and woodlands. The exception noted above lies between Traverse City and Beulah. Deserted farms, dilapidated buildings, fencing prostrate on the ground, rust eaten vehicles and machinery, produce a depressing effect in the mind of the beholder. These conditions record the failure of the former or present owners of such farm properties to win success through cultivation. Valuable timber covered these lands years ago. With its removal and conversion into lumber little remained in the light sandy lands to sustain life.

Arthur Scott White.

#### Vitamins Not Plentiful in Gas Ripened Tomatoes.

Premature ripening of tomatoes by ethylene gas treatment does not allow the vegetable to secure its full quota of vitamins, although the gas treatment has no harmful effect on the vitamins already formed in the fruit, according to the Bureau of Chemistry & Soils of the Department of Agriculture following extensive experiments. It was found that tomatoes allowed to remain on the vine until fully ripe were far above gas-ripened tomatoes in vitamin content.

"The ethylene coloring process has been adopted so widely that a large proportion of the lemons, oranges, bananas and tomatoes that are shipped from warmer to colder regions of the United States in advance of the local season are colored by means of it," the Bureau reported.



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## FINANCIAL

### Thoughtfulness Adds To Our Pleasure and Happiness.

A little old lady, partially supported by a cane, faultlessly dressed, with dignity of bearing and a kindly face, came to my desk some time ago and, looking closely into my face, said, "Is this Charlie Garfield?" I responded affirmatively and she said, "I was told that I could find you here and I wanted to just say a few words to you that may remind you of your boyhood." "What is the name?" I said, and she replied, "Oh, I have changed my name twice since the incident occurred which I will relate, but you can call me Miss Hall, as you did then." And then she told me the following story:

"When you were a little boy in Wisconsin, I was a school teacher in your neighborhood. It was the Thanksgiving season and I was among strangers, and your mother kindly invited me to spend Thanksgiving day with her family gathering. It was a beautiful thing for her to do and very thoughtful and it gave me a very happy day. The dinner table was a sumptuous one, and as we gathered around it before sitting down, I counted and there were eighteen of us, all your relatives except myself. Your father, looking around with a beaming smile, said, 'It's a great day for us. There seems to be an abundance upon this table to satisfy our appetites, and somebody has been very thoughtful in carving these turkeys in such a way as to reduce my responsibility and I can more quickly wait upon you all. In recognizing thoughtfulness in others, we recognize the thoughtfulness of our Father in Heaven.' As we sat down, he said, 'Well, where shall I begin,' and several of the children spoke up at once and said, 'With Grandma,' and Grandma said, 'Oh, help the little ones first.' Your father replied, 'The children rule on Thanksgiving day, so I will begin with Grandma.'"

"There is nothing in all my history," the little lady said, "that I recall with greater pleasure than this experience of my school teaching days, and I happened to be in this city and learned that you were a citizen here and it occurred to me that it would be a pleasant thing for you to recall with me that beautiful experience."

In talking about thoughtfulness, my first suggestion is that we ought to be very thoughtful of children in all the ways possible, because we are making impressions upon them which will last a lifetime, and we are setting an example which means a great deal to them. One day, long ago, Senator Sumner gave an address in Milwaukee. They gathered there from a wide range of territory to hear this wonderful man in a marvelous piece of oratory. One middle-aged man was so impressed with it that the next morning he took his little boy to the train, knowing that Sumner would leave upon this particular train; and he said to his little boy, "I want you to meet this great man because you will remember it as long as you live." They sauntered through the train and in the rear

coach, in a drawing room, found the distinguished man. The door was ajar and it was pushed aside a little and the senator looked up, apparently annoyed, and this was the exchange of words: "Senator, I was greatly impressed by your great speech last night and I felt that I would be doing my little boy a great kindness to allow him to take your hand, and so I have brought him in." The senator waived them away and said, "I am writing my address to be given this evening and I cannot be bothered with children." And the little boy, greatly disappointed, has remembered that incident against the distinguished man as long as he lived. That boy grew into the man who became Governor of Michigan and United States Senator. He was Woodbridge Ferris, of Big Rapids.

Next to children in thoughtfulness I am thinking of aged people. We cannot be too particular in little acts of thoughtfulness connected with them, and I have always felt that a grandmother was a benison in every family where she was appreciated. The little acts of thoughtful kindness on the part of children to a grandmother not only add to her pleasures, but react upon the children themselves and they are the better for it.

One of the early songs in our school when I was a lad made a deep impression upon me and I have carried it to this day, and in connection with this brief talk I feel like repeating the words because they seem to fit into the message I am giving you:

Speak gently; 'tis better far  
To rule by love than fear.  
Speak gently; let no harsh word mar  
The good we might do here.

Speak gently to the little child  
Its love be sure to gain.  
Teach it in accents soft and mild  
From evil to refrain.

Speak gently to the young  
For they will have enough to bear.  
Pass through this life as best they may,  
'Tis full of anxious care.

Speak gently to the aged one.  
Grieve not the careworn heart  
Whose sands of life are nearly run;  
Let such in peace depart.

Speak gently to the erring know  
They must have toiled in vain.  
Perchance unkindness made them so.  
O win them back again.

Speak gently, 'tis a little thing  
Dropt in the heart's deep well.  
The good, the joy, which it may bring  
Eternity will tell.

Words of appreciation and commendation are thoughtful expressions which not only give pleasure, but bring people more closely together, and thoughtful words bind them into a closer friendship. It is a little thing to do, to express satisfaction over a good deed or a kind thought, and often we think these things and forget to express them. Let us not neglect the opportunities which are daily given us to bring a ray of sunshine to hearts by a word of thoughtful appreciation. Thoughtful expressions of gratitude are often neglected and we carry a more beautiful message than we know sometimes by a simple "thank you." An elderly man was running an elevator and he carried me up to the fourth floor, and as I stepped out I turned and said, "Thank you," and he looked at me in wonder and then said as I moved away, "That's the first

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time I ever had that done to me."

Just the other day I went with my little "electric" down Eastern avenue, expecting to drive in at the Alger school, but found I could not reach the turning off place because of the work which was going on in laying down the pavement. When I turned to go back, my power escaped me for an instant and I went over the edge of the pavement into the sand. I tried the best I knew how and could not extricate myself with the power of my own car. The children of the neighborhood all knew me and a dozen or more came up and said, "Can't we lift? Can't we get it out?" and I replied, "Well, let's try." And we all with might and main tried to lift the car out of its difficulty, but failed. Just then a man came up and said, "Mr. Garfield, I guess I can help you out. I have a rope in my car here I have carried for many years and never have used it yet and I think this is the opportunity." And he backed his car up toward mine and deftly attached the rope to each car and with the children's help the car was brought onto the pavement properly. I turned to him and thanked him cordially and said, "I may not be able to reciprocate by doing you a kindness, but I will be happy to do it for somebody else." And he replied, "Oh, Mr. Garfield, years ago you did me a great favor and I have always wanted to get even with you in some way and this is my first opportunity. Thank you for the chance that has been given me to express my gratitude."

I had a very serious illness, and every day some thoughtful remembrance came in: a vase of flowers, a beautiful plant, some delicacy for the palate, some anxious question over the telephone, some expressed desire to be useful in some way. All of these touched my heart and I wondered that so many people were so thoughtful. It was a source of humiliation to me while I lay there and thought how many times I had neglected to do this very thing, and it seemed to me then that I would be thereafter more thoughtful of those who needed the pleasant message or the kind remembrance to add to their pleasure.

Last week Mrs. John Barlow came into the bank and gave me a little package and a letter accompanying it. It was for Mrs. Garfield, and when we opened it, it was a beautiful paper knife and on it was placed with indelible ink "Guava—through the kindness of Mr. Garfield," and I recalled that two or three years before, knowing John Barlow's wonderful skill in making paper knives out of ugly pieces of wood I gathered up a number of twigs which I thought would be new to him and brought them over to him and he expressed his gratitude. But Mrs. Barlow said in her note, "The making of this paper knife was the last thing that my John did, and he said while he was at work on it, 'This is for Mrs. Garfield as a bit of memory.'" Can you express the value of these thoughtful courtesies in any way that is adequate? I know of but one way, and that is to let each lesson sink into our heart so that we may be more thoughtful of others.

Day before yesterday we buried the mortal remains of Willis Keyes, who was one of the old employees of the bank. I have known him since he was a little boy and each spring since he has been in the bank, knowing my passionate fondness for spring flowers, he has never failed to bring me a little bunch of the firstlings he gathered from the woods. One day he came to me and said, "Mr. Garfield, one of the principals in the schools doesn't treat me well. When I go to gather the school savings, she evidently doesn't believe in it and counts her share in it as irksome and takes it out on me. I can't talk back to her and I ought not to; but I have been thinking of a way I might make an impression on her. Some years ago you loaned me a booklet entitled "Loving kindness" and I read it with great joy and returned it to you. I wonder if that book is in existence yet." I told him I thought I could find it, and he said, "Are you willing to try and find it and then kiss it goodbye and let me have it?" I said, "What will you do with it, Willis?" "Well," he said, "I haven't thought out just how I will do it, but I want this lady to read it and I don't want to give it to her, but I had thought that possibly some time when I am gathering up my things on her table, I would just accidentally leave it on the table and perhaps she would find it and have curiosity enough to wonder how it came there and wonder what it was." Later on, I asked Willis about his success. "I carried out my plan," he said, "and it worked. After that I was treated with the most delightful courtesy whenever I went to her school. You have lost your book, but it was in a good cause."

These incidents in our lives put a tingle in the blood and quicken the pulsations of the heart. This is life and leads to more abundant life. This group of ours, because of its relationship to others, has unusual opportunities for the expression of thoughtfulness, and I shall be very happy if this word from me shall lead anyone of you as you pass along life's highway to give expression in a thoughtful way to others and thus add to their pleasure and your growth.

We live in deeds, not years;  
In thought, not breaths;  
In feelings, not in fears;  
We should count time by heart throbs.  
He most lives who thinks most,  
Feels the noblest, acts the best.  
Charles W. Garfield.

#### Concentration of Brain Power as Chief Asset.

Concentration of banking institution in several powerful groups, a movement that has aroused widespread interest in governmental as well as banking circles, has only begun, in the opinion of those who have studied the possibilities of such a trend.

This grouping is not simply a reflection of a desire on the part of powerful interests to obtain even greater financial influence; it is a response to the public's demand for greater efficiency, just as the huge consolidations in the public utility field resulted from the pressure for better service.

Banking's greatest need is for brain power, and if this can best be supplied

by powerful groups it is not surprising to find a trend in this direction.

Brain power can be supplied to a dozen or a score of banks as well as it can be made available for one. Thus, it is argued that economies can be effected in this field that parallel those of the utility industry.

Along this line some interesting thoughts are presented by W. R.

Morehouse, vice-president of the Security-First National Bank of Los Angeles, in Burroughs Clearing House. He says:

"Some of our banks have been so busy supervising the use of lead pencils that they have neglected to make full use of the brain power of their employees. Had they spent one-half as much time in the past ten years en-

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couraging their employes to use their brains more, these same young men and young women would have devised better ways of doing the bank's business, installed short cuts in book-keeping methods, eliminated duplication of work and forms, made fewer costly mistakes and rendered better and safer service to customers.

"Instead of developing greater mental powers, these same employes have been watching the small items of expense. It is not that economy in these smaller items should be neglected, but certainly a strict economy in little things should not be the big objective in a bank—not, at least, at the expense of giving full consideration to some of the bigger things, such as the education of employes.

"And so to-day we have big banking problems arising for attention—problems the like of which have never faced us before, and with much of our brain power undeveloped."

William Russell White.  
[Copyrighted, 1929.]

#### Oil Producers in Natural Gas.

Purchase of a controlling interest in the Pacific Public Service Company by the Standard Oil Company of California is regarded as a significant step in public utility development.

Close observers have contended for some time the logical trend in development of the natural gas industry was a closer alliance between petroleum producers and retail distributors of gas. In other words, it is believed many oil companies will take steps to diversify their business in the natural gas field.

Through this latest connection Standard Oil of California will be in a position to supply natural gas to the rapidly growing industrial area served by the Coast Counties Gas and Electric Company, a subsidiary of Pacific Public Service.

Natural gas has so many advantages over the manufactured product that it finds a ready market wherever it can compete in price. Its cheapness and high quality have attracted many industries to the Southwest, where supplies appear to be plentiful, if not inexhaustible.

In areas near producing wells natural gas costing as low as 2 cents a thousand cubic feet to produce is sold to industrial customers for about 8 cents and to residential customers for about 20 cents, as compared with a rate approximating \$1 for manufactured gas in large Eastern cities.

Natural gas, through use of compressor stations, is now distributed through pipe lines of 400 miles or more in length, and soon will be delivered for greater distances. A line from Texas to Chicago is understood to be projected, bringing natural gas to a new territory.

Sales of natural gas have increased steadily in recent years, the gain in the first half of this year over the corresponding period of 1928 having been placed at more than 50 per cent.

More than 50 per cent. of the increase in the use of natural gas has been made in the last ten years, according to figures compiled by God-

dard & Co., who have specialized in financing natural gas projects and who have recently organized the Goddard Securities Corporation to give closer attention to this field. Securities of natural gas projects have proved unusually profitable in the past.

William Russell White.

#### Detroit's Food Problem Solved.

Some idea of the vastness of Detroit's annual food bill is indicated in the fact that within a few years more than \$10,000,000 has been spent in the erection here of new terminals for the handling of fruits and vegetables and other foods.

The most remarkable feature of this was the recent transfer of a \$50,000,000 branch of the business, the Detroit Union Produce terminal, from its old quarters at the foot of Twelfth street to the new terminal at Fort and Green avenues. This group of buildings, on a 40 acre tract formerly used as a circus grounds, has been declared to be the finest in the world.

Not only do the new terminals serve Detroit itself, but by recent development of good paved roads deliveries of fruit and vegetables taken from cars here can be made in cities and towns within a 100 mile radius of the city on the same day they arrive here.

The business is one of the strangest of all industries, and one of the earliest the closing time being 9 a. m., when most other businesses are just beginning the day. Before daylight the bidders are on hand to attend the auctions, and by 10 a. m. the place is clean as a pin, after doing thousands of dollars worth of business, and ready for the next early morning session.

One of the features of the terminal is a "banana shed," 378 feet long, in which this delicate and delicious fruit is unloaded under special temperature conditions, produced artificially, to insure gradual ripening and prevent nipping by frost or too rapid readiness for the table.

Practically every railroad coming into Detroit has spur tracks running into the terminal where hundreds of cars can be unloaded at the same time.

#### New Thing in Canned Chicken.

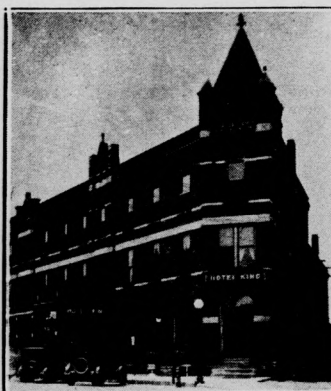
A whole cooked chicken in a tin can is a new thing in the marketing of poultry products that has recently been brought to the attention of the public, says the Bureau of Agricultural Economics, United States Department of Agriculture. The birds are inspected for wholesomeness before cooking by bureau representatives operating under a Nation wide inspection service for the quality and condition of dairy and poultry products. The new method of marketing whole dressed birds in cans, thoroughly cooked and ready to serve, will doubtless enlarge the market for poultry, in the opinion of the marketing experts of the Department of Agriculture, inasmuch as canned poultry can be sold in retail stores everywhere canned goods are carried. Also, the sale of poultry which has been "full drawn" at packing plants and which is now being done, is expected to increase the demand for poultry, because the bird is ready to cook when purchased. There

are no waste parts such as head, feet and entrails, and generally a sweeter, better flavored product is obtained by eliminating the entrail taint often present in birds marketed under the old system. The poultry is drawn in plants where each bird is examined for condition and wholesomeness, and

only birds passed by the Government inspector, can be marketed. The birds after being drawn are individually wrapped or boxed and hard-chilled. The housewife may thaw out the poultry by placing it in water of moderate temperature or by keeping it overnight at room temperature.

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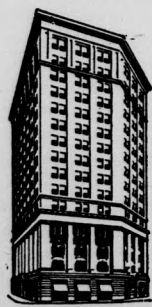
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## MUTUAL FIRE INSURANCE

### Co-operation.

"Our people have in recent years developed a new found capacity for co-operation among themselves to effect high purposes in public welfare."

The foregoing expression of President Hoover states a conclusion of the President's made after eight years of service as head of the Governmental department having to do with the relations of the business interests of the United States. Just as there is a present day trend toward consolidation and merging of business, so, in the opinion of our President, there is a decided trend for co-operation, that he denominates as a new-found capacity. But the American people have always had a flare for co-operative enterprise as is proven by mutual insurance which, for almost two centuries, has been in existence and in successful operation notwithstanding the trend, during most of that period, was distinctly individualism. Mutual insurance is one of the best examples of successful co-operation in the economic history of the United States. As in every other line of human endeavor these co-operative enterprises have sometimes failed just as have the individualistic, capitalistic ventures in the same field. But from Colonial times in the United States, mutual insurance enterprises have been uniformly successful when properly managed, as very few have failed when managed according to the true intent and purpose of their incorporation.

And the success of mutual insurance is not measured solely by its economy, or saving of money, though that is usually considered to be the measure of success of any co-operative enterprise. Its achievements in the field of fire prevention, in the reduction of the moral hazard, in showing the success of co-operative enterprise, and in proving that insurance institutions can be managed by the policy holders themselves are of even greater importance than its success in the field of economy. Yes, mutual insurance is a proof of the capacity for co-operation to effect high purposes in public welfare. In this it stands pre-eminent.

### Safeguarding the Fireman.

Cities and towns generally are showing a more enlightened interest in the welfare of their fire fighters, whether these be full-time paid firemen or volunteers. Salaries are being increased; pension systems are being established; insurance plans are being adopted.

Many city councils are considering at this time payment of the premium on accident insurance policies for all members of the volunteer department. For a relatively small sum, towns and cities have learned that they may compensate their firemen to the extent of \$2,000 for loss of life while fighting a fire and to the extent of a moderate weekly sum during the period of recuperation after injuries.

Other towns and cities are giving serious consideration to the question of liability insurance protection for firemen driving machines. The volunteer fireman when he responds to a

fire alarm is usually driving his machine at a rapid speed. He is much more likely to injure someone. In such cases, he could be sued for damages. Under the law, municipalities as governmental units, oftentimes escape responsibility for injuries caused by employees. The employee himself, however, in the position of a volunteer fireman responding to a fire alarm could not escape such responsibility. In justice to the fireman, the least the city can do is to pay his premiums for liability insurance which will guarantee that in his volunteer service to the community, he shall not be in danger of losing all his property or his future savings.

Even paid firemen have been held liable in suits for damages because of injury done while performing their civic duties.

The more enlightened communities are giving careful study to this entire problem and seek to protect the firemen and their families against privation and want occasioned by municipal service.

### Fire Waste Council.

With fire losses reduced approximately 6½ per cent. for the first six months of this year over the corresponding period of 1928, according to estimates, a reduction in National fire waste has continued steadily over a period of two and one-half years. Encouraged by this showing, the National Fire Waste Council, through which leading National organizations and Governmental bureaus interested in fire prevention co-ordinate their community fire prevention activities, will continue its program which has brought about beneficial results in a large number of cities. In order to lay plans for the coming year the Council will meet at the headquarters of the chamber.

The week of October 6-12, will be observed Nationally as Fire Prevention Week and will serve as the starting point of the year's fire-prevention work of chambers of commerce throughout the country. As usual, the Insurance Department of the Chamber will furnish material to member organizations on Fire Prevention Week programs and other literature may be obtained from member organizations of the National Fire Waste Council.

### New Handbook on Cheese.

In co-operation with the National Cheese Institute, the National Dairy Council has just published an illustrated handbook on the history, food value, manufacturing processes, and various types of cheese, with several pages of quotations from leading authorities on the economic and food value of this product.

The booklet is illustrated with valuable charts and sketches. Among the important chapters are brief stories of the discovery of cheese, consumption facts and figures, principal areas of production, nutritive value of cheese, its economic importance in the diet, descriptions of important cheese varieties, and a typical week's menu showing how cheese can be used by housewives.

## Uncle Jake Says—



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

Years ago when we started to make

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

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## CAPITALIZATION

The authorized issue of Common shares represents the only type of capital.

The shareholders have full voting rights.

The directors, officers and bankers are receiving no bonus or management shares from the Company, but will receive through the bankers, options which have been given to the bankers, in consideration of their payment of all preliminary organization expenses and taxes in connection with the formation of the company and the issuance of the original shares. These options are to purchase all or any part of 2,000,000 Common shares of this Corporation from time to time at the following prices, to wit: On or before August 1, 1932, at \$12.50 per share, thereafter and on or before August 1, 1935, at \$14.00 per share, and at any time after August 1, 1935, at \$15.00 per share until August 1, 1939, with proper provisions to prevent dilution of the value of the options.

## PURPOSE

The Railroad Shares Corporation now owns and will acquire additional securities of Railroad corporations, of holding companies owning shares of railroad operating companies, and/or corporations or companies\* engaged in any business incidental to or doing a substantial portion of its business with one or more corporations or companies engaged in the railroad business in the United States of America and/or Dominion of Canada. All proceeds received from the sale of these Common shares by the Corporation will be devoted to the purchase of securities of this type.

## MANAGEMENT

The officers and directors will include executives and directors of railroad operating and allied companies and will also include members of leading public utility and banking interests in the financial centers of the country. Through these men the Corporation will be enabled to keep in closer touch with important railroad situations than would be possible with the management vested in any one organization.

of any operating property. Shareholders are assured of the Corporation's funds being at all times invested in a well diversified list of such approved securities of established standing, a partial list of which will be found below.

## CORPORATION INCOME

The Corporation's Income is not subject to any management fee.

The income is derived from interest, cash dividends, stock dividends, rights and realized profits, which will accrue to this Corporation for the benefit of the Common shareholders and which will be distributed in accordance with the dividend policy of the Corporation.

## DIVIDEND POLICY

The dividend policy of this Corporation is to distribute in cash dividends, cash received from cash dividends, interest, and a reasonable proportion of the net trading profits. The balance, together with stock dividends and rights received and realized on, will be used to further build up the surplus of the Corporation against which stock dividends may be issued from time to time.

## CONCLUSION

The great strides made by railroads in the last few years and by companies or corporations doing business with these railroad systems in the elimination of costly methods of operation and the substitution thereof of efficient management make the securities of this essential industry attractive to investors. We believe that the precedent established in the O'Fallon decision will be far-reaching in its effect in making possible a clear understanding as to what will be the ultimate returns of earnings of railroad corporations. We believe that the securities of these corporations, at the present time, have a better opportunity to show to the holders a real possibility for appreciation, safety and increased yield in the future, and that the present prices, present earnings and present dividend rates will all reflect the improved conditions



of railroad operating and allied companies and will also include members of leading public utility and banking interests in the financial centers of the country. Through these men the Corporation will be enabled to keep in closer touch with important railroad situations than would be possible with the management vested in any one organization.

## ASSETS

The Corporation's portfolio includes, at cost, securities of many of the country's great railroad systems and of corporations doing a substantial portion of their business with such railroad systems. The Corporation is restricted by vote to invest not over 10% of its assets in the securities of any one company, to make no investments in companies whose only property is under construction and not to purchase the control

\*The Corporation is restricted by vote to invest not over 30% of its assets in the securities of companies coming within this classification.

Railroad Shares Corporation owns and will acquire securities of the following corporations and other similar leading railroad and allied corporations approved from time to time:

As the major part of the Company's assets consists of cash and collateral loans receivable, it is in a position to take advantage of the present favorable opportunities to acquire additional amounts of these securities. Many of those securities now owned have been acquired at near the low prices for the year.

Alabama Great Southern R. R. Co.  
Alleghany Corporation  
American Brake Shoe & Foundry Co.  
American Car & Foundry Company  
American Locomotive Company  
Atchison, Topeka & Santa Fe R.R. Co.  
Atlantic Coastline R. R. Co.  
Baltimore & Ohio R. R. Co.  
Boston & Albany R. R. Co.  
Boston & Maine R. R. Co.  
Boston & Providence R. R. Corp.  
Canadian Pacific Railway Co.  
Central R. R. of New Jersey  
Chesapeake & Ohio R. R. Co.

Chesapeake Corporation  
Chicago & Northwestern R. R. Co.  
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Pullman, Inc.

Reading Co.  
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Treas. Central Mass.  
Light & Power Co.  
BOSTON, MASS.  
EDWIN WHITE  
Kalman & Company, Bankers  
ST. PAUL, MINN.

Listed on the Chicago Stock Exchange. Application will be made to list this Stock on the New York Curb Exchange.

## PRICE AT MARKET

C. D. Parker & Co., Inc.  
BOSTON

Link, Petter & Company  
GRAND RAPIDS

THE STATEMENTS HEREIN, WHILE NOT GUARANTEED BY US, ARE OBTAINED FROM SOURCES WHICH WE BELIEVE TO BE ACCURATE AND RELIABLE

## DRY GOODS

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

### Making Plans For the Fall Campaign.

Lansing, Oct. 4—By the courtesy and hospitality of J. B. Mills of the J. L. Hudson Co., of Detroit, who is one of the directors of our Association, the board of directors of our Association were entertained at a regularly called meeting at the Detroit Athletic Club in Detroit recently.

At this meeting plans for the division of the State into six districts, the appointment of a committee of five for each district, the arrangement for the fall series of district meetings and the fixing of the date of the annual meeting were discussed and practically settled.

Certain details were left for the President and Manager to complete. A definite announcement of the entire scheme for the Fall and Winter months will be made in our next news letter. Look forward to these announcements, as they should interest every member of our organization.

Communication from Saginaw tells us of a man by the name of William Smith, better known as "Bill Smith," formerly employed by S. A. Rider Co. of Chicago, selling aprons, who has gone into the bad check business. Our information is as follows:

"He has been calling here for about two years and so we naturally enough cashed it for him. It was returned to us by the bank endorsed "no account" which started us to investigate. We find he has been more or less of a crook in all his undertakings and he has victimized department heads on whom he has called regularly in quite a few other cities as well. He received \$15 from the L. H. Field store in Jackson under the ruse that 'his car broke down.' He does not drive a car at all, so it is plain crookedness and he should be caught and stopped from victimizing the merchants in this manner."

About \$1,800 worth of dresses which were stolen from Lansing stores have been recovered through the diligence of some of the members of the Lansing police department and Mr. Holmes, of the F. N. Arbaugh Co. The shoplifters were located in Detroit at 158 West Euclid avenue, where the detectives viewed about \$1,500 worth of furs stolen from stores in Lansing and Detroit.

The persons captured went by the names of Ruth Miller, alias Ruth McCoy; Marie Jackson, alias Ann Howard, and Lillian Lucas, all of 158 West Euclid avenue, Detroit. Men giving their names as Ross Miller, Russell Miller and Roy Caldwell, 150 West Euclid believed to be part of the gang are being held for investigation.

We have noticed with much sadness the newspaper item announcing the death of one of the former directors of the Michigan Retail Dry Goods Association—Chas. E. Hagen, for many years a successful merchant in Mt. Pleasant. On account of declining health, Mr. Hagen retired from business three or four years ago and located in East Lansing. Mr. Hagen's funeral occurred in Mt. Pleasant, Tuesday Oct. 2. We remember with pleasure his friendly advice when he served the Association as one of its directors and sincerely regret his passing.

We have just received word to the effect that E. W. Pike has recently been arrested in Quincy, Mass., for passing forged certificates of deposit and is being brought to Madison, Wis.

It is believed that this is the same man who forged several certificates of deposit in Michigan on the Montrose State Bank, Montrose, and the Clio State Bank, Clio.

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

### How Some Stores Pay Help.

An investigation of methods of remunerating sales people in more than one hundred retail establishments has disclosed a wide variety of plans. Almost sixty per cent of the stores report sales clerks on a straight salary basis. The tendency, however, seems to be toward a salary-commission plan or such a basis supplemented by a bonus arrangement.

In determining ratings, it is agreed that promotion and remuneration should be based on the ability of employees. The customary procedure is to measure the employee by some recognized standard. The accepted plan of rating sales people who work on a salary plus commission or bonus is based on a combination of sales efficiency and abstract qualities such as knowledge, tact, appearance, loyalty, industry, initiative, etc.

Ratings are determined by one large store in Providence, R. I., by an advisory board comprised of the vice-president of the company, store manager, personnel director, department managers, and floor managers.

In a majority of the stores employing sales people on a "salary plus" arrangement, first consideration is given to establishing a weekly wage in each department which is sufficient to permit the sales person a fair standard of living. The base is determined largely by these factors: (1) unit of sale; (2) previous weekly sales average; (3) average selling expense in the department; (4) salaries paid by competitors; (5) skill, intelligence, and special knowledge required; (6) unusual departmental conditions, including that of location. The wage base usually represents about 85 to 90 per cent. of the sales person's total compensation.

A fixed quota of sales for each sales person is established in many organizations and the rate of commission on sales above quota is the normal sales force expense percentage of that department as determined from records of past experience. Commissions computed on such a plan are paid weekly in some cases, while in others payment is made on a monthly basis or longer.

When the commission or bonus is computed on a long period and paid at some later date it is the custom in many organizations to render a "statement of progress" weekly. Sales people are also given free access to their individual sales records and credits.

Several stores that were investigated fix a department quota instead of assigning an individual quota to each sales person. In such cases the commission on sales over quota is distributed in proportion to each sales person's fixed weekly salary.

It is claimed that this plan promotes team work; that this type of incentive encourages better care of stock, more attention to customers who enter complaints or seek adjustments, and decreases friction among employees.

Whatever your present or future methods of remuneration may be, it is well to consider that effective salesmanship depends a lot on the sales clerk's state of mind. The investigation tended to confirm the general opinion of merchants that any new remuneration scale should (1) be thoroughly "sold" to the sales people; (2) be fair; offering employees the highest compensation which they are capable of earning, consistent with the net return to the store; (3) be recognized and understood by employees as being fair; (4) be easy to adjust to changing conditions in the store or department.

You may not be considering any change in your present compensation plans. However, these successful experiences of other merchants who have developed effective methods should be filed for future reference.

### Name Men's Spring Shoe Colors.

Advance swatches of seven Spring colors for men's shoes have just been issued by the Textile Color Card Association. Four shades of tan and brown are shown. These comprise: Regent tan, a light shade; Henley, of a copper cast; Angola, a dark tan, and English brown, a dark hue of reddish tone. An innovation in men's shoe colors is commander blue, a dark navy tone, designed to be worn with a dark blue suit. The remaining shades are oxblood and Newport sand, the latter intended for sports. The colors were chosen in co-operation with the Tanners' Council, the National Boot and Shoe Manufacturers' Association and the National Shoe Retailers' Association.

### Reversible Soleils To Hold.

Continued popularity for reversible soleils in millinery wholesaling from \$10 to \$15 each is indicated by cables from Paris. These spoke of the emphasis placed there on reversibles and on plain felts. Not much was said of the use of velvets. The continued strength of black is a feature of the millinery color trend in this country, although the brown shades, among them Autumn, Maracaibo, etc., are also in a strong position. Bottle green and cranberry red are selling better with the improved demand for colors other than black and brown in women's coats. Felts in the same shades also are moving. Slowness in production is forcing makers of the better hats to ask from two to three weeks' delivery on some of the more elaborate models.

### Heavyweight Underwear Wanted.

Current business in men's heavy ribbed cotton underwear is the best for this time of the year in the last three or four seasons. Practically all of the orders received ask for prompt shipment, but relatively few call for express delivery. No premiums are being paid for goods yet, but this is not improbable if the rush continues at its present rate. Price concessions are out of the question. Much of the present rush is due to delayed buying earlier in the season in the hope of lower cotton prices and a resultant cutting of quotations on finished goods.

No man can be considered educated if he "flies off the handle" every time anything goes wrong.



### The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY

Distributor

### OPEN A NEW PROFITABLE DEPARTMENT

#### No Investment

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

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

### Sand Lime Brick

Nothing as Durable  
Nothing as Fireproof  
Makes Structure Beautiful  
No Painting  
No Cost for Repairs  
Fire Proof Weather Proof  
Warm in Winter—Cool in Summer

#### Brick is Everlasting

GRANDE BRICK CO.  
Grand Rapids.  
SAGINAW BRICK CO.  
Saginaw.



## SHOE MARKET

**Michigan Retail Shoe Dealers Association**  
 President—Elwyn Pond.  
 Vice-President—J. E. Wilson.  
 Secretary—E. H. Davis.  
 Treasurer—Joe H. Burton.  
 Asst. Sec'y-Treas.—O. R. Jenkins.  
 Association Business Office, 907 Transportation Bldg., Detroit.

### Checking Up On Your Stock Turn.

The best way for the footwear retailer to get an "overall" on his business is to have a reliable system of checking up on the rate of stock turnover. While there is more than one way to secure this data, what is chiefly needed is a simple and workable plan for the small shoe store as well as for the large store or department.

Within the past few months, the writer of this article has had occasion to study this problem in connection with operations in eleven average shoe shops and departments. While some of these, in spite of an abnormally low turnover rate, and in spite of no reliable figures on the rate at all, have been profitable, this was the exception and not the rule.

The shoe dealer is interested in knowing (a) what the exact rate of turn is and (b) what remedies may be applied to a rate that is too low.

Our little survey revealed the fact that true control of any retail shoe business requires a definite knowledge on this point—which acts as a yardstick for the measurement of the progress of the business as a whole. It is not a difficult or even troublesome matter to arrive at the rate of turnover, despite the fact that the basis of it is a monthly inventory. The formula can even be briefly expressed in a few words:

Divide the amount of yearly sales by the amount of the average monthly inventory, using selling prices.

But, unfortunately, there is a little more in the application than that. For instance:

The dealer might proceed along the above simple lines and then make the error of establishing his figures on the basis of actual physical inventory—as, for instance, of December 31, 1928. But this inventory is not necessarily the average inventory. It would, therefore, distort the entire calculation. Again, he may make the error of using cost figures instead of selling figures. Here, too, the results would be decidedly misleading.

At the end of the year, stocks in the trade usually are at their lowest ebb. So, if the dealer takes this low inventory and divides it into the year's sales, the result will be a greater number of stock turns than he actually enjoyed.

Now, to get the average inventory is the very crux of the matter and the safest way to arrive at it is to make a "book" proposition, and not try for a monthly physical inventory of stock. That is, we take our actual physical inventory on the last day of the month ending our fiscal period, and we add to these figures all goods bought and added to stock during the month that follows or the first month in the new period, always computing in terms of selling prices. At the end of the first month the sales of that month are deducted and the purchases added, this

procedure holding good for each month in the year successively.

Here we have a firm basis on computation, inasmuch as we get our average inventory figure on a 30-day period which is ordinarily entirely adequate to the purpose. The actual handling of a "book" inventory can be made extremely simple, requiring only the establishment of a journal. Following is given a suggested form of entry for this undertaking:

\$19,200 Physical inventory, Dec. 31, 1927.

10,000 Additional stock purchases during Jan. 1928.

\$29,200 Total stock on hand.

11,250 January, 1928 total sales.

\$17,950 Inventory, Feb. 1, 1928.

This process is repeated each month during the year.

Now, at the end of 1928, another physical inventory is taken. This gives 13 inventories in all. The results of the 13 inventories now are added up and divided by 13 and the dealer has a reliable index bearing on his actual rate of stock turn for the year.

The advantages of having this knowledge are obvious. It can be applied to the every day operation in the store. For instance:

When the rate of turnover is too low, the dealer may:

Weed out slow moving stock which may retard the overall turnover.

Advertise the slow movers or push them through display and aggressive store selling.

Reduce stock through a reduction of purchase.

Buy with a surer knowledge of local demands.

Abnormally low rate of turnover in the trade doesn't represent a cause for a lower profit. Low turnover rate is a result of faulty merchandising practice.

This may include over buying, buying out of season, buying goods unsuited to local demand, and failure to advertise, display and sell properly.

A record such as that described above furnishes the retailer with what amounts to a chart giving the store's progress from month to month. Where such information is missing, the dealer is likely to be in much the same situation as a ship's captain at sea without compass or chart.

The result of failure to have these data naturally is seen at the end of the year, when the various complications present themselves. At such a time it usually is too late to apply prompt remedy and the goods will have to be dumped at cut prices or otherwise disposed of at a loss.

Local conditions affect turnover rate to some extent. But, as a basis of comparison, the turnover rates in several lines of business are given below: Women's clothing, 6; shoes, 1.6; leather goods, 3; men's wear, 4; dry goods, 3; furniture, 3; floor coverings, 2.6; drugs, 5.3; glass, china, 2.5; hardware, 2.3; lighting fixtures, 3.6.

One important point in connection with this simplified form of getting the rate of turnover lies in its freedom

from costly and annoying physical inventories at frequent intervals. Having at hand the amounts of sales and purchases, the retailer can keep before him at all times a pretty accurate picture of his business.

### Cheese Making Becomes Established in South.

The last few years have seen the rise of a new industry in the South—

that of cheese manufacture, says the United States Department of Agriculture. In 1914 no cheese factories operated in the South. The fact that in 1928 the South manufactured more than 6,000,000 pounds of cheese, valued at a million dollars or more, with the State of Mississippi alone making 2,500,000 pounds, is evidence that cheese manufacture is likely to become an established industry in this section.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

### MUTUAL PROGRESS CASH ASSETS

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

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

**\$380,817.91**

for  
Information write to

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

## ASSOCIATED TRUCK LINES



The Outstanding Freight Transportation Line  
of Western Michigan.

State Regulation means Complete Protection.

**ASSOCIATED TRUCK LINES**

Phone 93401 108 Market Av. Grand Rapids, Mich.

## FAST SELLING IONIA FLOWER POTTS

*Fancy, Plain or Assorted.*

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

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

Total net -----\$6.66

You can double or treble your money on this assortment.

**IONIA POTTERY COMPANY**  
IONIA, MICHIGAN

## RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor Springs.

First Vice-President—G. Vander Hoon-ing, Grand Rapids.

Second Vice-President—Wm. Schultz, Ann Arbor.

Secretary — Herman Hanson, Grand Rapids.

Treasurer—J. F. Tatman, Clare.

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

### Sub-Standard Goods and Substandard Men.

Last night I had a meeting with the grocers of Trenton, New Jersey. It was in a wholesale produce house. As we waited for the late comers to assemble, I reflected on what happy results had accrued from the casual fraternization of grocers all over the land as they have met day by day in our produce markets. Many a strong association has had its inception, and many a weak one has taken on vigor, as a result of men meeting daily and becoming acquainted.

But the blind do not see and there are plenty among us who have eyes and see not. Others there are who are awakened by competition to become better merchants.

Grocers everywhere would vastly benefit themselves if periodically they took a stroll in their neighborhoods and other districts of their home towns to get the viewpoint of the consumer on their own stores. In a few short blocks of Trenton, I was struck by the fact that individual stores lagged far behind in attractiveness. In Broad street, Trenton, I looked at food store windows on a single walk up town and had I been minded to purchase, I would certainly have gone into any one of three or four chain units in preference to any one of the numerous individual stores I passed.

Why is it that chain units present such attractive fronts? The men in charge thereof are hired men. They have no such immediate, pressing indissoluble interest in the profits of the stores as individuals. Yet they run rings around individuals as a usual thing. I think the answer is akin to that of the steamship. Take the old Nyack that has crossed Lake Michigan for more than fifty years. Her engines are ancient. They sway as they labor; but the brasses are bright and every portion spick and span. Remark on that and the response is: "Them fellows have to do that. If they did not, they'd soon find there were plenty others who would."

So the chain managers have to keep stores that are spick and span or lose their jobs. Somebody stands over them. They have to work diligently at least one way from the collar. But nobody stands over the individual store owner. Nobody prompts him, unless it be his wife, and her he is apt to discount. Yet his salvation depends on work as good as of the chain manager plus his own privilege and opportunity to work both ways from his collar. Herein he has at least half his anatomy at his own disposal that the chain manager cannot use because so much of the business is run without reference to himself.

I told these facts to my audience

last night and they seemed to get the logic of what I said. There is, in fact, no help for any man, regardless of his activities, who will not help himself. No outside help will do him a bit of good.

Ten years ago in Wilmington, Delaware, I saw the store of the T. J. Lawson Co. I told the story then of its condition. It was such a terrible hodgepodge, so inextricably mixed up, so hopelessly disordered, that I could not see how anybody could conduct in it and know anything about what he was doing. Yet I also saw they were doing a good business. I told the facts, that no vaudeville sketch of Fatty Arbuckle could surpass the interior aspect of Lawson's ten years ago.

That store to-day is still in charge of the man who ran in when I saw it first. It is not up-to-date yet, but it is wonderfully improved. It has held on for seventy-five years' consecutive, unbroken ownership, because it has always enjoyed the custom of Wilmington's wealthy clientele. Those folks not only order by phone, going to the store virtually not at all; but of late years orders have come from the servants, many of whom do not permit their mistresses to go into the kitchen even for inspection. Such a clientele means fine goods, unexceptionable service; prices no object.

As I stood looking at the store the cashier answered the phone. It was just noon. She asked aloud of another woman behind the counter: "Can we send that lettuce right up to Mrs. Spondulix? She wants it right away. Is there anyone who can take it right off?" How familiar that was to me. Those people are exacting, but they are the real people whom, in the long run, it is a pleasure to serve—and get paid for serving.

I heard of the business of James Morrow & Sons in Wilmington. I also heard an express agent comment on that business. "Grocery store?" he questioned. "You mean a fancy goods store. Those folks get all kinds of prices. At that I wish I could afford to trade there altogether, for they have the finest stock in Wilmington." How would you like to have folks talk that way about you? No reputation could be more desirable. And Morrow is evidence that old-time methods keep men stable in our country, even as they do in Britain or France or Italy.

I hunted up Morrow's. I found the "son" who was left, a man of my own age who had started behind the counter about when I did, in 1877. In the store was his son, a mature man, the third generation. Business was established in 1842 by the first Morrow, long dead. This present elder Morrow was born where the store now stands, into which the business was moved in 1844. The location long ago became passe for retailing to transients hence Morrow's to-day holds its fine telephone, cash-delivery trade in "dry" groceries, sales running 93 per cent. credit and 7 per cent. cash. But also they have the present property and plan to move "up town" within two

(Continued on page 31)

## The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS      --      --      MICHIGAN

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

### Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

## VINKEMULDER COMPANY

Grand Rapids, Michigan  
BRANCH AT PETOSKEY, MICH.

Distributors Fresh Fruits and Vegetables  
Cantaloupes, Peaches, "Yellow Kid" Bananas, Oranges,  
Lemons, Fresh Green Vegetables, etc.

## M. J. DARK & SONS

INCORPORATED  
GRAND RAPIDS, MICHIGAN

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

## MORE CUSTOMERS FOR YEAST

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

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

## FLEISCHMANN'S YEAST

Service

We now invite you to inspect the finest cold storage plant in America. We have Charles A. Moore Ventilating System throughout the building enabling us to change the air every seven hours.

We also carry a complete line of fresh fruits and vegetables at all times. Won't you pay us a visit upon your next trip to Grand Rapids.

## ABE SCHEFMAN & CO.

COR. WILLIAMS ST. AND PERE MARQUETTE RY.. GRAND RAPIDS



## MEAT DEALER

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

### Defends the Flavor of Frozen Meat.

In the aggregate large quantities of meat are frozen in the United States each year, and as a consequence must be defrosted or thawed before it can be consumed. There is a prejudice against frozen or—as it is so often disparagingly called—cold storage meat.

"There is really no reason," says the Bureau of Agricultural Economics, "why such prejudice should exist, for the best judges of meat in the country often purposely buy the frozen meat product because usually they can save money by doing so, and yet suffer no loss in flavor, tenderness or food value. Many consumer-buyers at different times during the year use meat has been frozen and defrosted. The best hotels and clubs in the country do likewise. It would be impossible for them to serve their patrons with the various kinds of meat dishes demanded were they to depend entirely on unfrozen meat.

"Beef, veal, lamb, mutton, poultry and game are examples of products which are frozen when supplies are heavy and taken out and sold when fresh supplies are scant or not available at all. Some of the most critical consumers eat frozen game and like it, and find no disadvantage from its having been frozen. We have no desire to start a discussion here on the relative desirability of strictly fresh and defrosted meats of similar grade, but the purpose is rather to state that there are sound economic reasons why meat is frozen and that meats frozen while strictly fresh, held, and later defrosted under approved conditions, provide meat meals that are satisfactory, good or delicious, according to the grade of the meat in question. It might be well to here note that all frozen or cold storage meats are not of the same grade any more than are all fresh meats."

### Stamps "Thank You" on Cancelled Checks.

A Chicago meat retailer, who does an extensive charge account business, has injected a little courtesy idea into his business, which he feels has been responsible in a great measure for the length of time he has had his accounts.

He rubber stamps "Thank You" on all checks he receives from his customers. When the checks are returned by the bank, the customer, of course, can see that the merchant appreciates his business.

### Meat Cutting Economy.

Some retailers claim their customers will not buy meat that is not cut before their eyes. Other retailers sell only pre-cut meat, usually displayed attractively in cooled cases.

Consumer preference in this respect is largely due to custom. There is no difference between meat cut ahead and that cut in the presence of buyers,

providing both are equally fresh and of good appearance. Retailers who cut their meat in advance of sale find economy in doing so. They find themselves able to do the cutting at a lower cost and in some of the markets cutting machines are employed. Besides, workmen specially trained in retail cutting usually produce more uniform results than counter-men who also cut. Consumers who have little time to spend in markets may be waited on more quickly when the meat is cut.

### Do You Handle Fish?

A growing interest in fish and its accompanying profit has been evidenced by meat marketmen throughout the country.

With the problems of spoilage substantially eliminated by the entrance of fillets and frozen fish, and the rapid transportation facilities on fresh fish, many shops located miles inland have been able to deal in them at a great profit.

The opportunities available for the meat market through the addition of a line of fish items are tremendous. Considering the comparatively large margin of profit in fish, butchers who are not now dealing in it should avail themselves immediately of what the field offers.

### Frozen Fish in Canada.

The Hudson's Bay Company, which since the latter part of the 17th century has imported into Great Britain furs and skins obtained from Canada, is now using its extensive organization to develop a new trade in frozen fish. Refrigerating plants have been installed in New Foundland and at a number of points in Labrador. Here salmon, lobsters, halibut, and cod are packed for dispatch to the United Kingdom.

Lobsters and halibut steaks are expected to enjoy great popularity. Lobsters are boiled at the stations, frozen and packed in cases of 50 for shipment. Halibut steaks average about one pound each, and are cut from the fish, skinned, boned and frozen.

### Allows Customers To Select Saturday Specials.

"What kind of a special should I offer for Saturday that will be the most appealing?"

Meat merchants find this a puzzling question each week as their special day nears.

A Memphis, Tenn., retailer has solved the question. In his orders delivered during the week, he inserts a blank on which the customer can fill in her suggestions as to what she would like to see.

The merchant makes these answers—of which he receives a fair percentage in reply—the basis for settling his "Special" problem.

Just as a shallow brook is a noisy one, so the man who knows the least is the one most ready to assert himself.

A man is never as smart as he thinks he is or as dumb as the rest of us think he is.

## GRAND RAPIDS PAPER BOX CO.

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

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Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

## HARDWARE

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

### System in Plumbing and Tinshop Departments.

Important as is system in the store proper, it is equally important in the plumbing and tinsmithing departments. Quite often, for lack of system in keeping track of time and materials, the losses in these departments eat up a large share of the profits from the store itself.

It is of the utmost importance to the plumbing department to have the stock in such condition as to facilitate the proper handling of business. Nothing is more annoying than to discover, in the full swing of business, that the stock of some articles has gone too low; and to have to go to a competitor for this or that article. On the other hand it is a great satisfaction to feel that one controls the outgoing and incoming stock as well as that used on the different jobs.

One hardware dealer who runs a very successful plumbing department has worked out a system which, though perhaps not perfect, illustrates the principles to be followed.

This dealer has a stock book arranged on the loose leaf system. The large sheet, 11½ by 9 inches, gives room for five sets of columns. Each set of columns shows "Cr," "Job No.," "Dr.," "Job No." The first (credit) column shows the stock in hand or eventually coming back from different jobs. The second (debit) column shows the stock going out on the different jobs.

An article frequently used may be given an entire sheet in the loose-leaf system. Another article may require only half a sheet, or even just one column. The hardware dealer further explains his system thus:

"For example, half-inch elbows occupy an entire sheet in our stock book, on account of their being much used. Taking for granted we have 150 half-inch elbows in stock. We mark 150 in the column headed Cr. and S in the column headed Job No. This signifies we have this quantity in stock at the time we start work for the season, or as the case may be.

"We take out 15 elbows. So we mark in the Dr. column the number 15 and in the corresponding Job No. column the number of the job, say 1. We send out 20 for Job No. 2, 8 for Job No. 3, entering these accordingly in the Dr. column. With each debit we reduce the figure on the Cr. column to correspond. That is, when 15 elbows go out the figure drops from 150 to 135; when 20 go out the credit is reduced to 115; when 8 go out it becomes 107.

"Then 5 elbows come back from Job No. 1. We increase the credit total to 112 (107 plus 5) and enter opposite the 112 the figure 1, signifying that the return has come from Job No. 1. So it goes on. We have before us definite figures of the amounts of material sent out on each and every job; and, in addition, a constant record

of the amount of any given article still in stock.

"The job numbers represent the parties for whom the work is being done. The actual names, with corresponding numbers, are recorded in a convenient portion of the stock book. For example:

Job No. 1—G. Smith.

Job No. 2—R. Jones.

"In this manner we are able to see at any time where our stock has gone, how much has been used, and how much stock we have on hand. In this way we can tell at a glance whether or not, and probably how soon, the stock of any given article should be replenished. The danger of running out of one article and overstocking with another is pretty well eliminated. With each article listed we make a memo of the amount we wish to keep on hand. The most inexperienced junior can tell at a glance whether we have reached the danger line or not.

"The book may also be used as a cost book by marking the cost of each article at the top of the page, and also the selling price; which will enable the book-keeper to make out the accounts without any assistance from the proprietor.

"In connection with this stock book we use an indexed file for keeping track of individual accounts. When we commence on a job, a list of material required is written out by the foreman, which is copied into the file. This file shows the date, name and address of the party for whom the job is done, number of the job, and the articles and quantity. There are columns for material returned and material used. When material is taken out, all articles are deducted from the stock book. When the job is completed and there is unused material, this is marked on the file under the head "Material Returned" and these returns are checked back to the credit column of the stock book. On the file itself the amount of material actually used is worked out, and, if desired, the cost of the job, the selling price and the profit can be figured in columns provided for that purpose. This gives not merely a check on material, but a pretty clear idea of cost and profit."

The same principle can be adopted in connection with the tinshop. Here the risks of waste are enhanced by the fact that not merely is material taken out and lost track of, but a good deal of waste results from faulty cutting. A dealer who has studied the problems of this department thus sums up his views:

"One of the chief troubles encountered by our tinsmiths is found in the lack of knowledge regarding the laying out, method of construction and development of the various patterns which they are from time to time called upon to make.

"While it must be said there are some very complicated patterns to be developed once in a while, it can also be said that, provided the general principles of the work are studied and mastered, it is not impossible nor is it even difficult to overcome these problems.

"There has been great improvement

## BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

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Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

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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  
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Special Reservation Service — "Wire Collect"



## In Detroit—the Detroit-Leland Hotel

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

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

## DETROIT-LELAND HOTEL

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

Direction Bowman Management

WM. J. CHITTENDEN, Jr., Managing Director



in machinery which stamps out parts and in some cases blank articles complete. But we do need practical men who can cut out patterns of almost any shape from sheet metal.

"In the case of tinsmiths and sheet metal workers the chief problems are of a geometrical nature, and of course the draftsmanship; and some of these problems seem exceedingly complicated until they have been clarified by intelligent study. The main thing is to become versed in the general principles of the work, and then to apply these principles to the individual problem.

"One of the main features, when working out the construction of an article is, 'Can it be made in one piece and not involve too much waste of materials?' Often only half a pattern need be developed, and in that case it may be possible to reverse the half pattern and save material.

"One of the greatest leaks in the tinshop is the waste in material. This should not be, especially in these days, when by careful buying almost any size of sheet can be secured. With more study along the lines of pattern developing and a little care in buying the material, such waste in material would be a thing of the past and those in business would find a great saving in material in their tinshops.

"It is worth while to encourage more study by workmen and to supply a first class book on the development of patterns as one of the important shop accessories. Nothing is more discouraging than to see piles of scrap sheet metal under the benches.

"While referring to this accumulation of waste material under the benches and on the shelves, it is a good thing to go over all stock patterns; and if the lines of work handled include small sized work as well as articles of normal size, there should be a number of small patterns on hand; and a shop rule should be made that no scrap be thrown out which could be used for these small articles. For instance, pieces large enough to make a 2, 3 or 4 piece 3 inch elbow could be marked and cut out when work is slack. The apprentices could be encouraged to do this work instead of hanging around idle.

"It may be said, such small articles can be bought much cheaper than they can be made by hand. But the establishment of a shop habit of this sort encourages the thrifty use of materials, and systematic saving along other lines.

"It all works back, though, to the man knowing his job and knowing how to lay out material with the minimum of waste. The thrifty employe is the one who learns how to do things in the most efficient way. Efficiency, and the habit of doing things efficiently, are profitable, not merely for the shop, but for the workman.

"I remember a case that just illustrates this point. A young fellow had learned his trade, or thought he had learned it, in a big city. He had worked eight years at making up all kinds of warm air furnace work. He went into the shop and began to fit up the piping and casings. His next step was marking out elbows, register box-

es and the like. He then took up the brake work and made up stack pipe, and in all this he made good and incidentally saved a few hundred dollars.

"He felt he knew the trade. He heard of an opening in a small town where a hardware business was for sale and a tinsmith was needed. It was a good town, and the business a good prospect. The young fellow, though didn't know the hardware line; but he met a man who did, and the two went into partnership and took over the business.

"All went well for a few weeks. One day a dairyman called and wanted a large funnel of heavy sheet tin used especially for dairy work. This funnel required a peculiar offset on the spout. The order was taken, and the tinsmith began to figure out the pattern. He simply couldn't do it. In the end he threw up the job. Similar problems cropped up, as they will in a small town where a tinshop has to make all sorts of things; and the outcome was that the young fellow sold out his interest and the hardware dealer took another partner.

"That's an instance of the reason why it pays the workman himself to give more study to sheet metal pattern development. While he is working for the other chap he has the chance to teach himself a lot of things that will be helpful and, indeed, absolutely necessary when he goes into business for himself."

Thrifty use of time is important. This does not mean excessive haste. A tinshop foreman illustrated the difference:

"I've had the speedy type of workman—the man who rushed through a job as if his life depended on it. Like as not, he'd botch something in his haste; and when he got through the job he'd feel entitled to loaf and waste all the time he'd saved. And on the other hand I've had the excessively careful man who did the thing just right but took more time for the job than it really needed.

"What I like best is the chap who has developed a gait that spells steady progress—who neither rushes nor dawdles, but goes steadily through a job, takes time to do it right, and when it is done moves on without delay to the next job. That sort of man is the ideal workman for me. But that sort of man is scarcer than hen's teeth, and the man who develops the habit of working like that has created in himself a valuable asset."

Victor Lauriston.

#### New Citrus Product on Market.

An important event in the citrus industry has been consummated with the announcement of a new method of preserving the flavor and vitamin content of citrus fruits without the use of preservatives, and the organization of three new companies to manufacture and sell the new product.

The newly organized companies are the Whitefield Citrus Corporation of Delaware, the parent holding and sales company; the Whitefield Citrus Products Corporation of California, Ltd., and the Whitefield Citrus Products Corporation of Florida.



### The Toast Supreme

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

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HOLLAND, MICHIGAN

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be bought at inventory, on terms  
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Address G. R. care Michigan  
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### NEW ERA LIFE ASSOCIATION

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

When you want good cheese  
ASK FOR

**KRAFT K CHEESE**

## HOTEL DEPARTMENT

### Is the Michigan Resort Business Changing?

Los Angeles, Oct. 4.—Every resort landlord realizes that conditions in his field are rapidly changing, but few have yet come to any definite conclusion as to what the outcome will be, and where they will finally take permanent form—if anywhere. In one statement I have read by the landlord of a high-class Michigan summer hotel, his observation is that the resort situation has changed materially this year, there having been a decided falling off in what is classed as actual touring business, while the permanent summer boarders were in excess of last season. He adds that "this transition which is taking place makes it difficult for those in the game to decide just what next year will bring forth." In other words, he feels that we have finally reached the peak and are booked for a slump that will continue through the coming years. Off hand, it would seem that most resort hotel landlords would welcome a drift back toward the permanent guest, rather than the brief stop of the motorist who flits here and there, but never remains long in any place. Certainly, it would enable the operator to get a better and more accurate line on "where he is at," for at present many famous resorts are little more than transient hotels, with practically a complete change of faces almost daily. In any event, it is difficult to believe that city people are going to quit spending their vacations in the country, and whether the motorist makes long or short stops, he will certainly be abroad in the land during the summer season, and some hotel, somewhere, will be called upon to take care of him. I have held all along that the tourist camp was a sort of "craze," that eventually it would become the stopping place for birds of passage who cared little what happened to them so long as they could "imitate" those who, from freak of fortune, were enabled to indulge in greater luxury, or, for the first time were participating in a romantic program. In the long run the vacationist who can afford it is pretty sure to gravitate to the hotel which can provide him with the comforts which he can command at home. He isn't going to make himself miserable during the summer months, under the guise of a vacation.

Hence it behooves the operator to have his lamp trimmed for any emergency, and to couple up with this program a schedule of charges which will justify the guest in his belief that he is being fairly treated.

Eddie Moran, assistant manager of the Morton Hotel, Grand Rapids, with his recently acquired bride, have been making a visit to Northern Michigan resorts. They have spent their vacation profitably and pleasurably. Lester Briggs, of the same institution, and Mrs. Briggs, have resorted at Algonac.

The Majestic Hotel, on Torch Lake, situated near the village of Central Lake, was consumed by fire recently. The loss is estimated at \$40,000. Knowledge as to whether it will be rebuilt has not been vouchsafed so far.

It develops that my statement concerning the acquiring of the Savoy Hotel, Detroit, by Maynard Smith and others, was not founded on fact. It will continue to be operated by the present management, headed by M. A. Bradbury, the only change being that of name. It will henceforth be known as the LaSalle.

It will be a matter of general regret among his former Michigan colleagues

to learn that Tupper Townsend, former manager of Hotel Whitcomb, St. Joseph, who was compelled to sever his connection with that institution on account of ill health, has been transplanted to the Georgian, a residential hotel, at Evanston, Illinois, as general manager, but a satisfaction to know that the lost health has been regained. Mr. and Mrs. Townsend were among my warmest friends and the occasional visits I made to the Whitcomb during their administration were certainly bright spots in my existence. Tupper knows how to operate a hotel, in its every detail, is in every sense a real landlord, and when I make my contemplated Eastern visit this fall am going to tell him so to his face.

Extensive improvements have just been completed at the Ottawa Hotel, Cheboygan, the most noticeable being the installation of plate glass fronts on both the Main and State street sides. The lobby has been refurnished, the dining room enlarged by the addition of a lunch counter, and numerous baths added to bed chambers. Improvements have also been made to the Annex, formerly known as the New Cheboygan. The entire building has been renovated, furniture rehabilitated and all floors refinished.

When California hotel men suffered the legislature to put over the so-called "gratuities bill," they evidently did not know about the Ethiopian in the wood pile. It simply looked like a simple effort to standardize the giving and acceptance of tips—and anyhow California hotel men are not as well organized as they are back home; they didn't have any tab on the legislature. The giving and acceptance of tips, is a very bad practice at its best and most hotel men would be glad to get away from it. In fact it ought to be outlawed under "conspiracy" legislation. But in the California case, somebody discovered that certain hotel operators were farming out the tipping privileges for a consideration—and a considerable one at that. It seems some solon had been inveigled by a pretty girl at the check stand to give up a quarter and became wise to the fact thereafter, that the fair one didn't put it in her stocking, but turned it over to the landlord. He got sore about it and now if there is any division of tips between employer and employe, it must be so announced by conspicuous placards.

Walter J. Leitzen, former operator and owner of Hotel Frontenac, Detroit, who was a sojourner in California last year, accompanied by his family, is this year touring through Europe, getting the "low down" on just how they do things over there. He is exceedingly popular with his Michigan colleagues.

Edward Footitt, formerly affiliated with Hotel Lewis, Detroit, under the management of W. H. Rademaker will henceforth have charge of Hotel Dixieland, in that city.

Frank S. Verbeck.

### Lamp Trade Reports Vary.

Conflicting reports concerning the demand for lamps and lamp shades are current. While some companies complain of a slack season, the majority claim sales are holding up well in comparison with last year. Parchment shades with cut-out print designs are leading in the lamp shade field at the present time. An attempt to revive the popularity of silk shades is under way, but has not made much progress so far.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

## PANTLIND HOTEL

"An entire city block of Hospitality"

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Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop



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

"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.

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### HOTEL CHIPPEWA

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

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

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### Warm Friend Tavern Holland, Mich.

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

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### CHARLES RENNER HOTELS

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

### Park Place Hotel Traverse City

Rates Reasonable—Service Superb  
—Location Admirable.

W. O. HOLDEN, Mgr.

### HOTEL KERNS

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

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BIG RAPIDS, MICH.  
Conducted on the European Plan. Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. Rates reasonable.

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

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300 Rooms 300 Baths

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FIRE PROOF

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EDWARD R. SWETT, Mgr.

Muskegon -:- Michigan

### Columbia Hotel

KALAMAZOO

Good Place To Tie To

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



### Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 8—The advertising and buying groups of the Grand Rapids Retail Grocers and Meat Dealers Protective Association have arranged for a chicken dinner at the Lone Pine Inn, ten miles Northeast of Grand Rapids, Tuesday evening, Oct. 15. Secretary Hanson has arranged to have a full attendance on that occasion. Addresses will be made by the officers of the organization and possibly one or more invited guests.

It has been decided to hold an open meeting of retail grocers, meat dealers and fruit dealers Thursday, Oct. 17, to listen to an address by Paul Findlay, traveling apostle for the American League of Commission Merchants. The meeting will probably be held at the Association of Commerce hall. Those who heard Mr. Findlay's talk at the annual convention of the Michigan Retail Grocers and Meat Dealers Association at Grand Rapids last winter will surely want to hear him again. His remarks on the sale of fruit and vegetables and how to handle them at a profit and with a minimum of waste are well worth traveling a long way to hear. Merchants' wives and clerks are especially invited to attend this meeting, which will be free to all.

Olivet college is the recipient of gifts from David Edwin Keyes, Grand Rapids, which Keyes hopes will form a nucleus for a valuable historical collection. His sister, Sophia W. Keyes, was one of the three forming the first class of graduates for the college, and their father, Julius Keyes, was the first secretary and treasurer of the college. Julius Keyes died in 1868 in Lansing, where he worked in the auditor general's office. The Keyes family went to Olivet in 1853, leaving there in 1865. Among the gifts Keyes contributed to the college is the hammer made by his father and used by him in the construction of the first brick building. Among others are two large pictures of Julius Keyes and daughter, Sophia, each mounted in handsome walnut frames. Keyes hopes to obtain the pictures of the other two graduates, Sarah Benedict and Mary A. Barber, both of Vermontville, to add to the collection.

With the recent acquisition of the Berkey & Gay business, the Simmons Company has entered the general furniture field, and, it is declared, negotiations are under way for the amalgamation with other important companies which will round out the Simmons line. A new type of furniture, made of plastically molded synthetic material, will be introduced about the first of the year under the trade name of "Zalmite," and is expected to make trade history. "Zalmite," it is declared, will be produced in colors and on a mass basis, making it available for the construction of low-priced furniture, and the Simmons organization is looking forward to a heavy volume of business in this line. Simmons' sales for the current year, including an estimated contribution of \$9,000,000 by Berkey & Gay, are placed at around \$60,000,000. This would represent an increase of \$23,500,000 over the \$36,479,261 reported for last year.

J. H. Hagy, who entered the employ of the Hazeltine & Perkins Drug Co. forty-seven years ago, handed in his resignation last week, to take immediate effect. He will be continued on the pension list of the company as long as he lives because of the long period of service he has to his credit. As the result of being hit by an automobile two years ago, he was compelled to spend three months with his son, Harry, in California last winter. He plans to do the same the coming winter, leaving for the Coast with his wife shortly after Christmas. President Hutchins is very fond of his long-time employe and speaks in the highest

terms of the pleasant and profitable relations they have sustained during the thirty-one years he has been connected with the house in an executive capacity. Mr. Hagy's son has the sole representation of the J. B. Williams Co. on the Coast, with headquarters in Los Angeles. He is one of the outstanding men in his line in the United States.

### Clothiers Report Brown Leads in Colors.

Brown is the Nation-wide leader in men's suits, with blue a close second and leading in some parts of the East and Middle West, according to the first official report of the style committee of the National Association of Retail Clothiers and Furnishers. The report, issued during the week, covers the month of September and indicates the items of apparel in greatest demand as noted by retail stores.

The report notes a striking difference in the suits worn by the business man, the young man and the collegian. The business man in most sections is taking to the single-breasted model with plain shoulders, notch lapels, semi-fitted waist and trousers with eighteen-inch bottoms. The young man likes the closer fitting model with rope shoulders and peak lapels. The college man still wants his coat to hang loose, with natural shoulders, notch lapels and twenty-inch trousers. Worsteds and unfinished worsteds suits make up the bulk of the demand. Tweeds are showing a marked increase.

Blues lead overcoats, with half belt and full belt models coming back. Fleeces are popular, with camel's hair and llama fabrics holding first place in some cities. Light shades are wanted in topcoats.

In furnishings, white shirts still lead, with blues strong. Patterns are divided between solid colors and stripes. Figured effects dominate in neckwear, but stripes are in good demand. Black shoes are preferred in footwear, the percentage running around 60 for black and 40 for tans. In hats, grays and tans are about equally divided. Derbies are steadily gaining ground, with the possible exception being the South.

### Contracts Made on Sunday.

Sunday laws have given judicial jaws hard nuts to crack. An old Pennsylvania statute, dated 1794, prohibited "all worldly employment or business" on Sunday. Did this invalidate an agreement to marry made on the first day of the week? The Pennsylvania courts disagreed. In one case the validity of a matrimonial engagement entered into on Sunday was sustained, following, perhaps, the psychology of Tennyson's dictum that marriages are made in heaven. In another case it was decided that an agreement to marry, entered into on a Sunday, would be regarded as binding in law only if the parties subsequently ratified it on a week day.

A general impression prevails that all contracts made on Sunday for the future performance of an act are invalid. This, like marriage contracts under the old Pennsylvania statute, depends upon the statutes of the particular state. In New York the law pro-

hibits on Sunday "all trades, manufactures, agricultural or mechanical employments," as well as all public selling of property, with certain exceptions. These provisions, however, merely prohibit the regular conduct of business on Sunday. They do not apply to incidental business transactions, and a man may as validly date and draw checks to pay his debts, enter into a contract of employment or agree to sell his house on a Sunday as on any other day of the week.

### SWORN STATEMENT FURNISHED THE POST OFFICE DEPARTMENT.

Statement of the ownership, management, circulation, etc., of the Michigan Tradesman, published weekly at Grand Rapids, Michigan, required by the Act of Aug. 24, 1912.

State of Michigan, ss.

Before me, a notary public in and for the State and county aforesaid, personally appeared Ernest A. Stowe, who, having been duly sworn according to law, deposes and says that he is the business manager of the Michigan Tradesman and that the following is to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Editor—E. A. Stowe, Grand Rapids.

Managing Editor—E. A. Stowe, Grand Rapids.

Business Manager—E. A. Stowe, Grand Rapids.

Publisher—Tradesman Company, Grand Rapids.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of the stockholders

owning or holding 1 per cent. or more of the total amount of stock.)

E. A. Stowe, Grand Rapids.

F. E. Stowe, Grand Rapids.

F. A. Wiles, Grand Rapids.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent. or more of total amount of bonds, mortgages, or other securities, are NONE.

4. That the two paragraphs next above, giving the names of owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

E. A. Stowe, Business Manager.  
Sworn to and subscribed before me this 1st day of October, 1929.

(SEAL) Florence E. Stowe,  
Notary Public in and for Kent Co., Mich.  
(My commission expires Jan. 12, 1931.)

## MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

### RATES

\$2.50 and up per day.



## "And I'll take these, too"

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

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

# Beech-Nut

FOODS OF FINEST FLAVOR



## DRUGS

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

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

**Michigan State Pharmaceutical Association.**  
President—Claude C. Jones, Battle Creek.  
Vice-President—John J. Walters, Saginaw.  
Secretary—R. A. Turrell, Croswell.  
Treasurer—P. W. Harding, Yale.

### Opening the Fall Fountain Business.

Most of us who were in the drug business twenty-five years ago are familiar with the soda fountain methods of that day, which usually included an "opening" of some sort in the spring, after a long winter of disconting when the soda fountain was entirely or partly dismantled and the marble slab used as a display counter for merchandise.

I remember an opening in the case of a New York drug store where 6,000 glasses of soda water were served during the day and an 8-piece orchestra furnished music. This is matched, however, by an opening a Baltimore, Md., druggist staged last season when he put his new fountain in commission and 20,000 people visited his store in one day!

The opening formerly meant the beginning of summer soda fountain service after the closed winter season. To-day there is no closed winter season save in some country villages where the summer is a time of tourist and boarder activity and the winter a period of stagnation. Openings are now, usually, the event celebrating a new fountain, a new store, or an addition to either.

The soda fountain is an all year around proposition or it is nothing. With most fountains operating twelve months in the year, the druggist who closes that department for the winter will find his spring fountain business very much what the drug business would be were he to close his store during the winter. When he opened, he would have it all to do over again, for all his last year's customers would be educated to buy elsewhere.

It would seem that, since there is no closing time for the fountain, there is no real opening time. There are times, however, when it is worth while to get busy with special fountain trade stimulation.

One of these times is in the early fall when the schools are opening, when people are coming back from their vacations and looking for more of the amusements to be found indoors and in the streets of town rather than in the country.

An "opening" may not be exactly in order, but there may be special events tied up with fountain operation and service with a special view to interesting the younger element. An important factor in the fountain trade of the druggist situated where he is accessible to the pupils of a school after school closes or possibly during noon hour, is the student trade.

I think it is safe to say that, everything else being equal, the druggist who has ample space to accommodate the youngsters with seats will be the one to get their patronage. Further than that, they are going to patronize the store whose equipment is up to date. I have recently seen a store almost double its fountain and luncheonette business by extending its room back a few feet and replacing plain round table with booth equipment, using such booths as had high backs, a post with coat hooks, and mirrors and electric lights. The booths cost about \$95 each to buy. This store is getting practically all the school trade because it offers what the student want, a place where they can sit down in isolated groups and take their time. Incidentally, an automatic piano and violin, nickel-in-the-slot musical instrument has been installed that adds to the entertainment, the customers paying for the music.

Where a druggist in a small town has the courage to go ahead and install equipment that puts him far ahead of his competitors and gives him a place unusual in a town of that size, he gets the business. He has a place people like to visit, and a place they will boast about as a credit to the town. People in the small town are quick to appreciate unusual enterprise of that kind and to adopt the result as an institution in the community.

The cost of new installation often seems prohibitive to a druggist, especially to the man who has never taken radical steps of that sort, but has followed the easier and more conservative way. He does not realize that, instead of that money being just so much out of the profits of his business, it is an investment that is going to pay for itself and give him additional returns in the way of profit.

Improvements have been so numerous and so rapid in fountain equipment and luncheonette service in the past few years that many stores find themselves left behind, with their fountain patronage dwindling.

In the nature of things it is not possible for all the druggists in a community to be in the lead and what resists and very progressive no one might happen if all were equally progressive, but there is no danger of anything like that coming to pass. There are always enough who will stand still or drop back, to make the enterprising ones sure of a return for their enterprise.

If I were to call on ten druggists within the next week, soliciting from each an interest in some new equipment I was sure would add to the attractiveness of the fountain and increase its business, I might find one who would welcome me and listen with eager interest and with the hope that he had discovered something that might enable him to multiply his fountain sales, but the other nine would do their best to get out of listening to my story, and they would fight my attempts to sell to them. That is probably nothing against the nine. They would simply be following the traditions in which they have been bred.

Instead of most druggists being on

the lookout for something new and helpful in equipment, they are on the lookout lest someone sell them something they had not for years been planning to buy.

I know that is so from observation and from the fact that I was one of those conservatives in my own drug store, hanging back and fighting every traveling salesman with a new proposition.

If the fountain business were mainly that of serving elderly ladies and staid, middle-aged gentlemen, there would be little need for adding continually new features in service, equipment and taste. But the fountain is the fountain of youth in that its patrons are largely youth.

What are you going to do this fall to get the autumnal business coming your way?

It may be that when the schools are open there will be very little difference in the personnel of the young folks of your community. There may be no boarding school near you, no school that attracts any save local day pupils. You reason that those youngsters have been in town all summer and possibly patronizing you as well as you could expect, so why consider the situation as changed by the opening of the schools?

The situation is changed in that the young people, for one thing, are formed into new and different groupings when they get into school and they begin to look for different amusements and their daily routine of travel takes them to the school buildings, perhaps leading them past stores they would scarcely ever pass during vacation periods. There is the time after school is out in the afternoon when the natural inclination, especially of the girls, is to patronize a soda fountain before going home. The boys may flock to the athletic field in the afternoon in good weather, but in bad weather and when winter comes, the boys, too, will make for the soda fountain after they leave school.

That is not true of a hundred per cent. of the students, but it is true of enough of them to make it a factor that needs to be considered in planning to get the fountain business of the school pupils.

It is rather surprising to consider how much money high school students can and will spend. When father was a boy, he thought himself lucky to have a nickel to spend and a dime was a lot of money. But when our kids come to us for spending money anything less than a dollar doesn't even draw a "Thank you." Every druggist knows that, outside of ice cream cones, the five cent sales rung up on the fountain cash register are so few as to be negligible. With the various "specials" running up to 35 cents or 50 cents each, and with luncheonette service including sandwiches up to 50 cents or 75 cents each, what chance for a boy or girl, and particularly a boy and girl, to get in and out of the drug store without the druggist coralling more than a quarter? People have almost forgotten that the fountain business used to be a nickel and dime proposition.

Someone in your town is going to make extra effort this fall to bring in the boys and girls. There will be new equipment. There will be a study of what new things can be offered and advertised that may make a hit with that class of patrons. There will be a rearranging of the store to give more space for fountain service, with brighter lights and other attractions to make people want to come oftener.

If you can give young people a good time while they are in the store to patronize the soda fountain, you can get and hold their trade. If you give them no inducement but first class ice cream and beverages, you can get some, although rather less, of their patronage. If you give them only ordinary service and ordinary beverages, and no good times inducements, you will never secure their trade in any large degree. They may happen in at times, but yours will not be their favorite fountain.

Try to get your fountain service up to the highest point of efficiency by the time cold, indoor weather comes. Look over competing fountain equipment and see what you can do to make your store look and actually become more entertaining — not as a loafing place, but as a place to come and spend money to have a good time at eating and drinking what you have to sell. Open up for the fall with something more to offer than you have ever before offered at your fountain.

### Huron County Farmers Listen To Naked Truth.

As one who is sincerely striving to render his maximum service to independent merchants in a special way, there is a phenomenon in human psychology which I would give much to have explained. There is one thing about local business men I have never been able to understand. It is this:

When all available argument has been brought to bear in proof of the contention that public education is the vital factor now needed to put the independent merchant "over the top" in his struggle against financially superior foes and when he readily admits that nothing but public sentiment can stop the day's stampede toward ultra syndicate commercial formations, he shakes his head sadly and says that he doesn't believe that the public can be educated.

In this time of unparalleled advertising volume, should the merchant any longer question the capacity of the public to be educated? When one tobacco company will set aside more than twelve millions of dollars for one year's budget, for no other purpose than to teach the American public to "reach for a lucky instead of a sweet," what foundation has the merchant for his doubts regarding the willingness of the public to be educated?

I sincerely hope the day will come when the independent merchant will wake up to the fact that he is advertising himself as hopelessly out of step with realities by making such a statement of doubt. To hasten that day, I render an account of happenings as they transpired in Pigeon, Michigan,





# GROCERY PRICE CURRENT

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

## ADVANCED

Cigarettes

## DECLINED

Smoked Meats

### AMMONIA

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



### MICA AXLE GREASE

48, 1 lb. ----- 4 55  
24, 3 lb. ----- 6 25  
10 lb. pails, per doz. 9 40  
15 lb. pails, per doz. 12 60  
25 lb. pails, per doz. 19 15  
25 lb. pails, per doz. 19 15

### APPLE BUTTER

Quaker, 24-12 oz., doz. 2 25  
Quaker, 12-32 oz., doz. 3 35

### BAKING POWDERS

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

### K. C. Brand

Per case  
10c size, 4 doz. ----- 3 70  
15c size, 4 doz. ----- 5 50  
20c size, 4 doz. ----- 7 20  
25c size, 4 doz. ----- 9 30  
50c size, 2 doz. ----- 8 80  
80c size, 1 doz. ----- 6 85  
10 lb. size, 1/2 doz. ----- 6 75

### BLUING

#### JENNINGS

The Original

#### Condensed

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



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

### BEANS AND PEAS

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

### BURNERS

Queen Ann, No. 1 and 2, doz. ----- 1 35  
White Flame, No. 1 and 2, doz. ----- 2 25

### BOTTLE CAPS

Dbl. Lacquer, 1 gross pkg., per gross ----- 15

### BREAKFAST FOODS

Kellogg's Brands.  
Corn Flakes, No. 136 2 85  
Corn Flakes, No. 124 2 85  
Corn Flakes, No. 102 2 00  
Peep, No. 224 ----- 2 70  
Peep, No. 202 ----- 2 00  
Krumbs, No. 424 ----- 2 70  
Bran Flakes, No. 624 2 45  
Bran Flakes, No. 602 1 50  
Rice Krispies, 6 oz. ----- 2 70  
Rice Krispies, 1 oz. ----- 1 10  
Kaffe Hag, 12 1-lb. cans ----- 7 30  
All Bran, 16 oz. ----- 2 25  
All Bran, 10 oz. ----- 2 70  
All Bran, 1/2 oz. ----- 2 00

### Post Brands.

Grape-Nuts, 24s ----- 3 80  
Grape-Nuts, 100s ----- 2 75  
Instant Postum, No. 8 5 40  
Instant Postum, No. 10 4 50  
Postum Cereal, No. 0 2 25  
Post Toasties, 36s ----- 2 85  
Post Toasties, 24s ----- 2 85  
Post's Bran, 24s ----- 2 70  
Pills Bran, 12s ----- 1 90  
Roman Meal, 12-2 lb. ----- 3 35  
Cream Wheat, 18 ----- 3 90  
Cream Barley, 18 ----- 3 40  
Ralston Food, 18 ----- 4 00  
Maple Flakes, 24 ----- 2 50  
Rainbow Corn Fla., 36 2 50  
Silver Flake Oats, 18s 1 40  
Silver Flake Oats, 12s 2 25  
90 lb. Jute Bulk Oats, bag ----- 3 10  
Ralston New Oats, 24 2 70  
Ralston New Oats, 12 2 70  
Shred Wheat Bis., 36s 3 85  
Shred Wheat Bis., 72s 1 65  
Triscuit, 24s ----- 1 70  
Wheatena, 18s ----- 3 70

### BBOOMS

Jewell, doz. ----- 5 25  
Standard Parlor, 23 lb. 8 25  
Fancy Parlor, 23 lb. 9 25  
Ex. Fancy Parlor 25 lb. 9 75  
Ex. Fcy. Parlor 26 lb. 10 00  
Toy ----- 1 75  
Whisk, No. 3 ----- 2 75

### BRUSHES

Scrub  
Solid Back, 8 in. ----- 1 50  
Solid Back, 1 in. ----- 1 75  
Pointed Ends ----- 1 25

### Stove

Shaker ----- 1 80  
No. 50 ----- 2 00  
Peerless ----- 2 60

### Shoe

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

### BUTTER COLOR

Dandelion ----- 2 85

### CANDLES

Electric Light, 40 lbs. 12 1  
Plumber, 40 lbs. ----- 12 8  
Paraffine, 6s ----- 14 1/2  
Paraffine, 12s ----- 14 1/2  
Wicking ----- 40  
Tudor, 6s. per box ----- 30

### CANNED FRUIT

Apples, No. 10 ----- 5 4c  
Apple Sauce, No. 10 7 50  
Apricots, No. 2 1/2 3 40  
Apricots, No. 10 8 50  
Blackberries, No. 10 8 00  
Blueberries, No. 10 ----- 15 00  
Cherries, No. 2 ----- 3 25  
Cherries, R.A., No. 2 1/2 4 30  
Cherries, No. 10 ----- 13 00  
Peaches, No. 10 Pie 7 20  
Peaches, No. 2 1/2 Mich 2 20  
Peaches, 2 1/2 Cal. ----- 3 10  
Peaches, 10, Cal. ----- 10 40  
Pineapple, 1 sil. ----- 1 60  
Pineapple, 4 sil. ----- 2 35  
Papple, 2 br. sil. ----- 2 25  
Papple, 2 br. sil. ----- 2 40  
Papple, 2 1/2 sil. ----- 3 20  
Papple, 2 cru. ----- 2 65  
Pineapple, 10 crushed 14 50  
Pears, No. 2 ----- 3 00  
Pears, No. 2 1/2 ----- 3 75  
Raspberries, No. 2 blk 3 25  
Kaspb's Red, No. 10 11 50  
Raspb's Black, No. 10 ----- 11 00  
Rhubarb, No. 10 ----- 4 75  
Strawberries, No. 2 ----- 3 25  
Strawb's No. 10 ----- 13 00

### CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35  
Clam Chowder, No. 2 ----- 2 75  
Clams, Steamed, No. 1 3 00  
Clams, Minced, No. 1 2 25  
Finnan Haddie, 10 oz. 3 30  
Clam Bouillon, 7 oz. 2 50  
Chicken Haddie, No. 1 2 75  
Fish Flakes, small ----- 1 35  
Cod Fish Cake, 10 oz. 1 55  
Cove Oysers, 5 oz. ----- 1 75  
Lobster, No. 1/4, Star 2 90  
Shrimp, 1, wet ----- 2 00  
Sard's, 1/4 Oil, Key ----- 6 10  
Sard's, 1/4 Oil, Key ----- 5 75  
Sardines, 1/4 O.I., Kless 5 25  
Salmon, Red Alaska ----- 3 50  
Salmon, Med. Alaska ----- 2 50  
Sardines, Im. 1/4, ea. 10 22  
Sardines, Im. 1/2, ea. ----- 25  
Sardines, Cal. ----- 1 35  
Tuna, 1/2, Curtis, doz. 3 60  
Tuna, 1/4s, Curtis, doz. 2 20  
Tuna, 1/2 Blue Fin ----- 2 25  
Tuna, 1s, Curtis, doz. 7 00

### CANNED MEAT

Bacon, Med. Beechnut 2 70  
Bacon, Lge. Beechnut 4 50  
Beef, No. 1, Corned ----- 3 50  
Beef, No. 1, Roast ----- 3 50  
Beef, 3 1/2 oz. Qua. sil. 1 25  
Beef, 3 1/2 oz. Qua. sil. 1 25  
Beef, 5 oz., Am. Sliced 3 50  
Beef, No. 1, B'nut, sil. 4 00  
Beefsteak & Onions, s 7 70  
Chili Con Car. 1s ----- 1 35  
Deviled Ham, 1/4s ----- 2 20  
Deviled Ham, 1/2s ----- 3 60  
Hamburg Steak & Onions, No. 1 ----- 3 15  
Potted Beef, 4 oz. ----- 1 10  
Potted Meat, 1/4 Libby 52  
Potted Meat, 1/4 Libby 92  
Potted Meat, 1/4 Qua. ----- 99  
Potted Ham, Gen. 1/4 1 45  
Vienna Saus., No. 1/2 1 10  
Vienna Sausage, Qua. ----- 1 10  
Veal Loaf, Medium ----- 2 25

### Baked Beans

Campbells ----- 1 15  
Quaker, 15 oz. ----- 1 05  
Freemont, No. 2 ----- 1 25  
Snider, No. 1 ----- 1 10  
Snider, No. 2 ----- 1 25  
Van Camp, small ----- 90  
Van Camp, med. ----- 1 10

### CANNED VEGETABLES

Asparagus  
No. 1, Green tips ----- 3 75  
No. 2 1/2, Large Green 4 50  
W. Beans, cut 2 1 75  
W. Beans, 10 ----- 8 00  
Green Beans, 2s 1 65  
Green Beans, 10s ----- 8 00  
L. Beans, 2 gr. 1 35  
Lima Beans, 2s, Soaked 1 25  
Red Kid, No. 2 ----- 1 25  
Beets, No. 2, wh. 1 75  
Beets, No. 2, cut 1 45  
Corn, No. 2, stan. ----- 1 15  
Corn, Ex. stan. No. 2 1 40  
Corn, No. 2, Fan. 1 80  
Corn, No. 10 ----- 8 00  
Horned, No. 3 ----- 1 10  
Okra, No. 2, whole ----- 2 15  
Okra, No. 2, cut ----- 1 75  
Mushrooms, Hotels ----- 32  
Mushrooms, Choice, 8 oz. 35  
Mushrooms, Sur Extra 50  
Peas, No. 2, E. J. ----- 1 35  
Peas, No. 2, Sif. ----- 1 85  
Peas, No. 2, Ex. Sift. ----- 2 25  
Peas, Ex. Fine, French 25  
Pumpkin, No. 3 1 60  
Pumpkin, No. 10 5 00  
Pimientos, 1/4, each 12 14  
Pimientos, 1/2, each ----- 27  
Sw't Potatoes, No. 2 1 75  
Sauerkraut, No. 3 1 45  
Succotash, No. 2 1 65  
Succotash, No. 2, glass 2 80  
Spinach, No. 1 ----- 1 25  
Spinach, No. 2 1 60  
Spinach, No. 3 ----- 2 25  
Spinach, No. 10 ----- 6 50  
Tomatoes, No. 2 ----- 1 60  
Tomatoes, No. 3 ----- 2 25  
Tomatoes, No. 10 ----- 7 00

### Bar Goods

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

### CATSUP.

Beech-Nut, small ----- 1 65  
Lilly of Valley, 14 oz. ----- 2 25  
Lilly of Valley, 1/2 pint ----- 1 65  
Sniders, 8 oz. ----- 1 65  
Sniders, 16 oz. ----- 2 35  
Quaker, 10 oz. ----- 1 35  
Quaker, 14 oz. ----- 1 90  
Quaker, Gallon Glass ----- 11 50  
Quaker, Gallon Tin ----- 7 50

### CHILI SAUCE

Snider, 16 oz. ----- 3 15  
Snider, 8 oz. ----- 2 20  
Lilly Valley, 8 oz. ----- 2 25  
Lilly Valley, 14 oz. ----- 3 25

### OYSTER COCKTAIL

Sniders, 16 oz. ----- 3 15  
Sniders, 8 oz. ----- 2 20

### CHEESE

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

### CHEWING GUM

Adams Black Jack ----- 65  
Adams Bloodberry ----- 65  
Adams Dentyne ----- 65  
Adams Calif. Fruit ----- 65  
Adams Sen Sen ----- 65  
Beeman's Peppin ----- 65  
Bechnut Wintergreen ----- 65  
Bechnut Peppermint ----- 65  
Bechnut Spearmint ----- 65  
Doublemint ----- 65  
Peppermint, Wrigleys ----- 65  
Spearmint, Wrigleys ----- 65  
Juicy Fruit ----- 65  
Krigley's P-K ----- 65  
Zeno ----- 65  
Teaberry ----- 65

### COCOA



Droste's Dutch, 1 lb. ----- 8 50  
Droste's Dutch, 1/2 lb. ----- 4 50  
Droste's Dutch, 1/4 lb. ----- 2 35  
Droste's Dutch, 5 lb. ----- 60  
Chocolate Apples ----- 4 50  
Pastelles, 1 lb. ----- 12 60  
Pastelles, 1/2 lb. ----- 6 60  
Pains De Cafe ----- 3 00  
Droste's Bars, 1 doz. ----- 2 00  
Delft Pastelles ----- 2 15  
1 lb. Rose Tin Bon ----- 18 00  
7 oz. Rose Tin Bon ----- 9 00  
13 oz. Creme De Cara-que ----- 13 20  
12 oz. Rosaces ----- 10 80  
1/2 lb. Rosaces ----- 7 80  
1/2 lb. Pastelles ----- 3 40  
Langues De Chats ----- 4 80

### CHOCOLATE

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

### CLOTHES LINE

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

### COFFEE ROASTED

Worden Grocer Co. 1 lb. Package ----- 36  
Melrose ----- 26  
Liberty ----- 42  
Quaker ----- 40  
Nedrow ----- 49  
Morton House ----- 37  
Reno ----- 37  
Royal Club ----- 32

### McLaughlin's Kept-Fresh



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

### Coffee Extracts

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

### CONDENSED MILK

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

### MILK COMPOUND

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

### EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 10  
Quaker, Baby, 8 doz. ----- 4 40  
Quaker, Gallon, 1/2 doz. ----- 4 00  
Carnation, Tall, 4 doz. ----- 4 35  
Carnation, Baby, 8 doz. ----- 4 25  
Oatman's Dundee, Tall ----- 4 35  
Oatman's D'dee, Baby ----- 4 25  
Every Day, Tall ----- 4 25  
Every Day, Baby ----- 4 25  
Pet, Tall ----- 4 35  
Pet, Baby, 8 oz. ----- 4 25  
Borden's Tall ----- 4 35  
Borden's Baby ----- 4 25

### CIGARS

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

### Worden Grocer Co. Brands

Airedale ----- 35 00  
Havana Sweets ----- 35 00  
Hemeter Champion ----- 35 00  
Canadian Club ----- 35 00  
Robert Emmett ----- 75 00  
Tom Moore Monarch ----- 75 00  
Webster Cadillac ----- 75 00  
Webster Astor Foil ----- 75 00  
Webster Knickerbocker ----- 95 00  
Webster Albany Foil ----- 95 00  
Bering Apollon ----- 95 00  
Bering Palmitas ----- 115 00  
Bering Diplomatica ----- 115 00  
Bering Delioses ----- 120 00  
Bering Favorita ----- 135 00  
Bering Albas ----- 150 00

### CONFECTIONERY

Stick Candy Pails  
Pure Sugar Sticks-600c 4 00  
Big Stick, 20 lb. case ----- 18  
Horehound Stick, 5c ----- 18

### Mixed Candy

Kindergarten ----- 17  
Leader ----- 13  
French Creams ----- 15  
Paris Creams ----- 16  
Grocers ----- 11  
Fancy Mixture ----- 17

### Fancy Chocolates

5 lb. boxes  
Bittersweets, Ass'ted 1 75  
Milk Chocolate A A 1 75  
Nibble Sticks ----- 1 75  
Chocolate Nut Rolls ----- 1 85  
Mangolia Choc ----- 1 25  
Bon Ton Choc ----- 1 50

### Gum Drops

Anise ----- 16  
Champion Gums ----- 16  
Challenge Gums ----- 14  
Jelly Strings ----- 18

### Lozenges

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

### Hard Goods

Lemon Drops ----- 19  
O. F. Horehound dps. ----- 18  
Anise Squares ----- 18  
Peanut Squares ----- 17

### Cough Drops

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

### Package Goods

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

### Specialties

Pineapple Fudge ----- 18  
Italian Bon Bons ----- 17  
Banquet Cream Mints ----- 23  
Silver King M. Mallovs ----- 15  
Handy Packages, 12-10c ----- 80

### COUPON BOOKS

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

### CREAM OF TARTAR

6 lb. boxes ----- 43

### DRIED FRUITS

#### Apples

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

#### Apricots

Evaporated Choice ----- 21  
Evaporated, Fancy ----- 21  
Evaporated, Slabs ----- 20

#### Citron

10 lb. box ----- 40

#### Currents

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

#### Dates

Dromedary, 36s ----- 6 75

#### Peaches

Evap. Choice ----- 16 1/2

#### Peel

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

#### Raisins

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

### California Prunes

60@70, 25 lb. boxes ----- 11  
50@60, 25 lb. boxes ----- 14  
40@50, 25 lb. boxes ----- 16  
30@40, 25 lb. boxes ----- 17  
20@30, 25 lb. boxes ----- 20  
18@24, 25 lb. boxes ----- 24

#### Hominy

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

#### Macaroni

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

#### Bulk Goods

Elbow, 20 lb. ----- 08 1/2  
Egg Noodle, 10 lbs. ----- 11

#### Pearl Barley

Chester ----- 3 75  
0000 ----- 7 00  
Barley Grits ----- 5 00

#### Sage



## GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 35
Quaker, 3 doz.	2 25

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

## JELLY GLASSES

8 oz., per doz.	36
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## OLEOMARGARINE

Van Westenbrugge Brands  
Carload Distributor



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

Wilson & Co.'s Brands  
Oleo

Certified	24
Nut	18
Special Roll	19

## MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 20
Ohio Blue Tin, 144 box	5 00
Ohio Blue Tin, 720-lb	4 00
*Blue Seal, 144	4 50
*Reliable, 144	3 65
*Federal, 144	4 75
*1 Free with Ten.	

## Safety Matches

Quaker, 5 gro. case	4 25
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## NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
Fancy Mixed	25
Filberts, Sicily	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	14
Pecans, 3 star	22
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	30@35
Hickory	07

## Salted Peanuts

Fancy, No. 1	14
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## Shelled

Almonds	70
Peanuts, Spanish	12
125 lb. bags	12
Filberts	32
Pecans Salted	80
Walnuts Manchurian	55

## MINCE MEAT

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

## OLIVES

4 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 35
14 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	3 25
Quart Jars, Plain, doz.	6 00
1 Gal. Glass Jugs, Pla.	2 10
5 Gal. Kegs, each	8 50
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuff., doz.	2 35
9 1/2 oz. Jar, Stuff., doz.	3 75
1 Gal. Jugs, Stuff., dz.	2 75

## PARIS GREEN

1/2s	34
1s	32
2s and 5s	30

## PEANUT BUTTER



<b>Bel Car-Mo Brand</b>	
24 1 lb. Tins	
8 oz., 2 doz. in case	
15 lb. pails	
25 lb. pails	

## PETROLEUM PRODUCTS

<b>From Tank Wagon</b>	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14

<b>In Iron Barrels</b>	
Perfection Kerosene	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

## ISO-VIS MOTOR OILS

<b>In Iron Barrels</b>	
Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



## Iron Barrels

Light	65.1
Medium	65.1
Heavy	65.1
Special heavy	65.1
Extra heavy	65.1
Polarine "F"	65.1
Transmission Oil	65.1
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 30
Parowax, 100 lb.	8.3
Parowax, 40, 1 lb.	8.55
Parowax, 20, 1 lb.	8.8



Semdac, 12 pt. cans	3 00
Semdac, 12 qt. cans	5 00

## PICKLES

Medium Sour	
5 gallon, 400 count	4 75

## Sweet Small

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

## Dill Pickles

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

## Dill Pickles Bulk

5 Gal., 200	4 75
16 Gal., 600	9 25
45 Gal., 1200	20 25

## PIPES

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

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

## POTASH

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

<b>Beef</b>	
Top Steers & Hef.	25
Good Steers & H't 15 1/2@23	
Med. Steers & Hef.	21
Com. Steers & Hef.	16@20

## Veal

Top	22
Good	19
Medium	16

## Lamb

Spring Lamb	24
Good	22
Medium	20
Poor	20

## Mutton

Good	14
Medium	13
Poor	11

## Pork

Light hogs	16
Medium hogs	16
Heavy hogs	1
Loin, med	26
Butts	24
Shoulders	19
Spareribs	16
Neck, bones	06
Trimnings	14

## PROVISIONS

<b>Barreled Pork</b>	
Clear Back	25 00@28 00
Short Cut Clear	26 00@29 00

## Dry Salt Meats

D.S. Bellies	18-20@18-19
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## Lard

Pure in tierces	13 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 3/4
10 lb. pails	advance 7/8
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	12
Compound, tubs	12 1/4

## Suasages

Bologna	18
Liver	18
Frankfort	21
Pork	21
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice cream, 100 lb., each	87
Butter Salt, 280 lb. bbl.	24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
35, 4 lb., per bale	2 60
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked, 6-10 lb.	4 50

## Smoked Meats

Hams, Cer. 14-16 lb.	@27
Hams, Cer., Skinned 16-18 lb.	@26 1/2
Ham, dried beef	
Knuckles	@45
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@40
Mixed Hams	@21
Bacon 4/6 Cert.	24 @34

## Beef

Boneless, rump	28 00@38 00
Rump, new	29 00@32 00

## Liver

Beef	17
Calf	55
Pork	10

## RICE

Fancy Blue Rose	06
Fancy Head	07

## RUSKS

<b>Dutch Tea Rusk Co. Brand.</b>	
36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

## SALERATUS

Arm and Hammer	3 75
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## SAL SODA

Granulated, 60 lbs. cs.	1 35
Granulated, 18-24 lb. packages	1 20

## COD FISH

Middles	20
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Wood boxes, Pure	30 1/2
Whole Cod	11 1/2

## HERRING

<b>Holland Herring</b>	
Mixed, Kegs	1 10
Mixed, half bbls.	8 75
Mixed, bbls.	16 50
Milkers, Kegs	1 20
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	16

## Lake Herring

1/2 Bbl., 100 lbs.	6 50
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## Mackeral

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

## White Fish

Med. Fancy, 100 lb.	13 00
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## SHOE BLACKENING

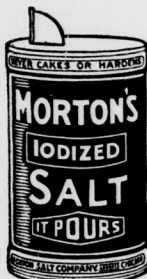
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Dozz.	1 35
Sh.nola, doz.	90

## STOVE POLISH

Blackne, per doz.	1 35
Black Silk Liquid, dz.	1 49
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 35
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, per doz.	3 00

## SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice cream, 100 lb., each	87
Butter Salt, 280 lb. bbl.	24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
35, 4 lb., per bale	2 60
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked, 6-10 lb.	4 50



Per case, 24, 2 lbs.	2 40
Five case lots	2 30
Iodized, 32, 26 oz.	2 40

## BORAX

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

## SOAP

Am. Family, 100 box	6 30
Crystal White, 100	4 20
Big Jack, 60s	4 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	4 20
Grdma White Na. 10s	3 75
Jan Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	10 50
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 17
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

## CLEANSERS



80 can cases, \$4.80 per case

## WASHING POWDERS

Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2

Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 10
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10 oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	3 85
20 oz.	2 25
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandote, 48	4 75
Wyandote Deterg's, 24s	2 75

## TABLE SAUCES

Lea & Perrin, large	6 00
Lea & Perrin, small	3 24
Pepper	1 64
Royal Mint	2 40
Tobasco, 2 oz.	4 25
Sho You, 9 oz., doz.	2 25
A-1, large	4 75
A-1 small	3 15
Caper, 2 oz.	3 30

## TEA

<b>Japan</b>	
Medium	35@35
Choice	37@52
Fancy	52@61
No. 1 Nibbs	54
1 lb. pkg. Sifting	14

## Gunpowder



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 23.—On this day was held the first meeting of creditors in the matter of Raymond Draper, Bankrupt No. 3887. The bankrupt was present in person and represented by attorney Charles L. Dibble. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting, as adjourned, in the matter of William Walker, Bankrupt No. 3883. The bankrupt was present in person and represented by attorney Fred J. Cole. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Miller Markets, Incorporated, Bankrupt No. 3889. The sale of assets has been called for Oct. 8, at the premises formerly occupied by the Bankrupt, 135 W. Western avenue, Muskegon, all the stock in trade, consisting of groceries together with fixtures all used in a retail grocery and meat market, said groceries appraised at approximately \$604.14 and fixtures at approximately \$3,336.50. Also fixtures located at 179 Broadway, Muskegon Heights, appraised at approximately \$1,215, said fixtures all used in a retail grocery and meat market; also one cooler, located at the Lange Transfer Warehouse, appraised at \$50. The sale will be held at 135 W. Western avenue, Muskegon. All interested in such sale should be present at the date and time.

Sept. 18. We have to-day received the schedules, reference and adjudication in the matter of Robert Meek, Bankrupt No. 3909. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$1,001. The court has written for funds and upon receipt of same, first meeting of creditors will be called, note of which will be made herein.

On this day also was held the first meeting of creditors in the matter of Elbert F. Mulligan, Bankrupt No. 3866. The bankrupt was present in person, but not represented by attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of James Oldfield, Bankrupt No. 3882. The bankrupt was present in person and represented by attorneys Jewell, Fae, Messinger & Grettenberger. Several creditors were present in person. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Bernice Taylor, individually and as Rustic Inn, Bankrupt No. 3890. The first meeting of creditors has been called for Oct. 14.

In the matter of Curtis E. Monaweck, doing business as Consumers Roofing Co., Bankrupt No. 3905. The first meeting has been called for Oct. 11.

In the matter of Walter DeLanate, Bankrupt No. 3900. The funds have been received and the first meeting of creditors has been called for Oct. 11.

In the matter of Roy G. Walker, Bankrupt No. 3861. The funds have been received and the first meeting of creditors has been called for Oct. 11.

In the matter of Clarence E. Fye, Bankrupt No. 3897. The funds have been received and the first meeting of creditors has been called for Oct. 11.

In the matter of Graphic Arts Sign Co., Bankrupt No. 3906. The first meeting of creditors has been called for Oct. 11.

In the matter of Harry E. Gearhart, Bankrupt No. 3896. The funds have been received and the first meeting of creditors has been called for Oct. 10.

In the matter of Harry R. Rodgers, Bankrupt No. 3894. The funds have been received and the first meeting of creditors has been called for Oct. 10.

In the matter of John Henry Hamming, Bankrupt No. 3892. The funds have been received and the first meeting of creditors has been called for Oct. 10.

In the matter of Walter Geurts, Bankrupt No. 3891. The funds have been received and the first meeting of creditors has been called for Oct. 10.

In the matter of Wallace A. Shroll, Bankrupt No. 3877. The funds have been received and the first meeting of creditors has been called for Oct. 10.

In the matter of George P. Geisendorfer, Bankrupt No. 3862. The funds have been received and the first meeting of creditors has been called for Oct. 10.

In the matter of Oscar W. Nelson, Bankrupt No. 3899. The funds have been received and the first meeting of creditors has been called for Oct. 10.

Sept. 18. We have to-day received the schedules, reference and adjudication in the matter of Mark Scheiern, Bankrupt No. 3910. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedule shows assets of \$350 of which \$250 is claimed as exempt, with liabilities of \$2,949. The court has written for funds and upon receipt of same, first meeting of creditors will be called, note of which will be made herein.

Sept. 18. We have to-day received the schedules, reference and adjudication in the matter of Simon Kunst, Bankrupt No. 3911. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a metal worker. The schedule shows assets of \$3,237.61 of which \$500 is claimed as exempt, with liabilities of \$15,896.10. The first meeting will be called promptly, note of which will be made herein.

Sept. 20. We have to-day received the schedules, reference and adjudication in the matter of Elkins H. Pratt, Bankrupt No. 3912. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lincoln township, and his occupation is that of a merchant. The schedule shows assets of \$1,666.91 of which \$930 is claimed as exempt, with liabilities of \$3,797.92. The list of creditors of said bankrupt is as follows:

D. B. and Emma Riley, Ashton	\$400.42
Sam T. Johnson, Reed City	75.00
Lee Duddles, Reed City	1,535.00
First National Bank, Reed City	44.50
Reed City Nat. Bank, Reed City	104.50
Wolverine Shoe and Tanning Co., Rockford	20.00
Midland Match Co., Saginaw	20.50
Moreland Brothers, Adrian	19.50
G. A. West, LeRoy	35.00
American Agricultural Chemical Co., Detroit	118.36
Armour & Co., Chicago	40.35
Northrup King & Co., Minneapolis	8.16
Goodyear Rubber Co., Chicago	33.00
Garden City Gum Pap. Co., Chicago	33.00
Plough Chemical Co., Memphis	37.74
Jewett & Sherman, Milwaukee	20.20
Heuneph Corp., Kingston, N. Y.	57.20
Rademaker Dodge Grocer Co., G.R.	43.23
Schust Co., Saginaw	9.23
Worden Grocery Co., Grand Rapids	71.52
U. S. Rubber Co., Detroit	142.39
Harris Milling Co., Cadillac	30.00
Wilson & Co., Chicago	18.74
M. Segal, Cincinnati	10.00
Herman Rehkopf, Reed City	75.00
John Pratt, Ashton	90.00
Frank Bedo, Ashton	86.00
Jacob Pepper, Reed City	27.65
William Pepper, LeRoy	41.35
Squair Pratt, Ashton	39.70
Ed. Kissinger, Ashton	201.05
H. P. Kessinger, Reed City	141.53
Homer Dagen, Reed City	56.48
William Norris, Leroy	4.84
Otha Howell, Leroy	9.65
N. P. Nelson, Ashton	22.00

Sept. 20. We have to-day received the schedules, reference and adjudication in the matter of Albert Olson, Bankrupt No. 3913. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedule shows assets of \$2,368 of which the full amount is claimed as exempt, with liabilities of \$5,889.78. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein.

Sept. 20. We have to-day received the schedules, reference and adjudication in the matter of Abraham Siegel, Bankrupt No. 3914. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a jeweler. The schedule shows assets of \$2,368 of which the full amount is claimed as exempt, with liabilities of \$5,889.78. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein.

City of Grand Rapids	\$200.00
R. & J. Dreyfus, New York	1,000.00
A. D. Stralzer, Detroit	400.00
Fox & Son, Inc., unknown	283.00
Bandler & Feurstein, Cleveland	270.00
M. H. Shiman & Co., New York	300.00
Americus Watch Co., Detroit	20.00
Finance Co., Baltimore	150.00
Gen. Publicity Co., Detroit	99.00
J. C. Dowd Co., New York City	60.00
Paramount Watch Co., New York	80.00
Kuesel Bros., Milwaukee	57.82
American Specie Co., New York	41.71
Fred J. Bidgood Co., Grand Rapids	35.25
Fred J. Leoad & Sons, Grand Rapids	30.00
Phillip Orwant, Flint	600.00
Hollinger Cutlery Co., Fremont	113.82
South Bend Watch Co., South Bend	92.50
Filmore Jewelry Co., Buffalo	14.00
Fisher Drummond Wall Paper Co., Evkob Watch Co., New York	66.00
Fred Kautnberger, Grand Rapids	65.00
George Connor, Grand Rapids	125.00
George Smith, Grand Rapids	135.00

Glendon A. Richards, Grand Rapids	27.62
Alden & Judson, Grand Rapids	38.51
W. R. Rorke, Grand Rapids	7.00
Brandau Weaver Ins., Agency, G.R.	26.58
Wm. Leverburg, Grand Rapids	20.00
S. Lazarus & Sons, Chicago	33.45
Herpolsheimer Co., Grand Rapids	11.13
Hanish & Krusman, Grand Rapids	10.49
Butterworth Hospital, Grand Rapids	8.00
Margaret Blymer, Grand Rapids	110.00
Foster Stevens & Co., Grand Rapids	5.00
Frank Lev, Grand Rapids	75.00
Rich's Garage, Grand Rapids	43.50
Sund Electric, Grand Rapids	30.00
N. W. Weekly Pub. Co., Grand Rapids	17.00
Echo Pub. Co., Grand Rapids	3.50
G. R. Savings Bank, Grand Rapids	1,450.00
G. R. Lumber Co., Grand Rapids	200.00

Sept. 23. In the matter of Burr B. Hollingshead, Bankrupt No. 3743, the trustee has filed his return of no assets, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Graphic Arts Sign Co., Bankrupt No. 3906. The sale of assets has been called for Oct. 16, at the premises formerly occupied by the bankrupt, 545 Ottawa avenue, N. W., Grand Rapids, all the stock in trade, raw materials, scrap materials, furniture, fixtures, tools, machinery and equipment, all used in the conduct of a manufacturing, printing and ornamenting signs and similar equipment, all approved at approximately \$1,799. All interested in such sale should be present at the date and time.

In the matter of Hendrick Candy Co., Bankrupt No. 3843. The sale of assets has been called for Oct. 7, at the premises formerly occupied by the bankrupt, 947 Wealthy street, S. E., Grand Rapids, all furniture, fixtures and equipment all used in conduct of manufacturing and retailing candy, lunches, ice cream, etc., all appraised at approximately \$810. All interested in such sale should be present at the date and time.

In the matter of Curtis E. Monaweck, doing business as Consumers Roofing Co., Bankrupt No. 3905. The sale of assets has been called for Oct. 15, at the premises formerly occupied by the bankrupt, 435 N. Church street, Kalamazoo, all the stock in trade consisting of roofing materials and supplies, painting materials and supplies, together with furniture, fixtures, tools and equipment, including six automobile trucks, schedules by the bankrupt at approximately \$12,835.48. All interested in such sale should be present at the date and time.

Sept. 23. We have to-day received the schedules, reference and adjudication in the matter of Betty Peet Vogler, Bankrupt No. 3915. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and her occupation is that of a beauty operator. The schedule shows assets of \$1,511.25 of which \$350 is claimed as exempt, with liabilities of \$3,107.84. The first meeting will be called promptly, note of same will be made herein.

Sept. 23. On this day was held the first meeting of creditors in the matter of Thomas L. Blodgett, Bankrupt No. 3775. The bankrupt was present in person and represented by attorney Horace T. Barnaby. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Forest A. Cain, Bankrupt No. 3802. The bankrupt was present in person and represented by attorney Horace T. Barnaby. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Sept. 23. On this day was held the first meeting of creditors in the matter of Miller Markets, Inc., Bankrupt No. 3889. The bankrupt corporation was present by Peter A. Miller and represented by attorneys Linsey, Shivel & Phelps. Creditors were represented by attorneys Galpin, Smedley & Dunn and Travis. Merriek & Johnson. Claims were proved and allowed. The creditors represented and present elected George D. Stribley, trustee, and placed his bond at the sum of \$2,000. Peter A. Miller was sworn and examined before a reporter, the testimony to be transcribed and filed. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Alvin Hipshier, Bankrupt No. 3880. The bankrupt was present in person and represented by attorney John J. Sterling. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The trustee, Harry S. Whitney, of Benton Harbor, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

Sept. 24. On this day was held the first meeting of creditors in the matter of Alfred A. Ball, Bankrupt No. 3881. The

bankrupt was present in person, but not represented by attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

Sept. 24. On this day was held the first meeting of creditors in the matter of Truman Scheiern, Bankrupt No. 3826. The bankrupt was present in person. No others were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of William H. Knox, doing business as Knox Shoe Co., Bankrupt No. 3893. The bankrupt was present in person and represented by attorneys Hoffman & Hoffman. Creditors were represented by Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Fred Becker, Bankrupt No. 3871. The bankrupt was present in person, but not represented by attorney. Creditors were present in person and represented by Grand Rapids Credit Men's Association. Claims were filed. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Joseph Stanecky, doing business as Bridgman Grocery & Market, Bankrupt No. 3871. The bankrupt was present in person and represented by attorney Charles H. Kavanagh. Creditors were represented by Central Adjustment Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. C. W. Moore, of Belmont, was elected trustee, and his bond placed at \$500.

Sept. 27. We have to-day received the schedules, reference and adjudication in the matter of George A. Paquin, Bankrupt No. 3917. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedule shows assets of \$25 of which the full amount is claimed as exempt, with liabilities of \$1,185.89. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein.

In the matter of George A. Jackson, doing business as Hastings Upholstering Shop, Bankrupt No. 3831, the trustee has filed his first report and account, and an order for the payment of expenses of administration and preferred taxes has been made.

Sept. 28. We have to-day received the schedules, reference and adjudication in the matter of Edmund Siegel, Bankrupt No. 3918. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$327.35. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

In the matter of Archie W. Baxter, Bankrupt No. 3555. The final meeting of creditors has been called for Oct. 14. The trustee's final report and account will be approved at such meeting. There will be a final dividend for creditors of this estate.

In the matter of Charles E. Herinton, doing business as Ye Blue Bird Shop, Bankrupt No. 3650. The final meeting of creditors has been called for Oct. 14. There will be no dividend for creditors of this estate.

In the matter of Robert H. MacGregor, Bankrupt No. 3729. The final meeting of creditors has been called for Oct. 14. The trustee's final report and account will be approved at such time. There will be no dividends.

In the matter of Stanley N. Young, doing business as the Young Jewelry Co., Bankrupt No. 3634. The final meeting of creditors has been called for Oct. 14. There may be a first and final dividend for creditors of this estate.

In the matter of C. J. Lawrence Bros., Inc., Bankrupt No. 3514. The final meeting of creditors has been called for Oct. 14. The trustee's final report and account will be approved at such meeting. There probably will be a first and final dividend for creditors of this estate. In the matter of Sunfield Lumber Co., Bankrupt No. 3810, the trustee has filed his first report and account, and an order has been made for the payment of current expenses of administration, preferred and secured claims and for the declaration



tion and payment of a first dividend of 5 per cent. to creditors.

Sept. 30. On this day was held the final meeting of creditors in the matter of Ernest C. Greiner, Bankrupt No. 3429. There were no appearances on behalf of the bankrupt or the trustees. Certain parties were present and made bids on portions of the estate noticed for sale at auction. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit, there being no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Sept. 30. We have to-day received the schedules, reference and adjudication in the matter of Otis F. Cook, Bankrupt No. 3919. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Ionia, and his occupation is that of a druggist. The schedule shows assets of \$8,076.77 with liabilities of \$14,966.24. The first meeting has been called for Oct. 18. The list of creditors of said bankrupt is as follows:

City of Ionia	\$331.20
Armand Co., Des Moines	60.94
American Silver Trust Co., Coudersport, Pa.	124.52
Auto Road Map Co., Battle Creek	13.00
Bauer & Black, Chicago	18.61
Baldwin Perfumery Co., Chicago	36.80
Cincinnati Art Pub. Co., Cincinnati	28.50
Columbus Phar. Co., Columbus	2.40
Colgate Palmolive Peet Co., Chicago	50.34
Richard Early & Sons, Kalamazoo	42.50
Frederick Sterns Co., Detroit	44.53
Farquhar & Albright Co., Chicago	220.09
General Cigar Co., Chicago	18.65
Johnson & Johnson, New Brunswick, N. J.	20.63
G. R. Clinic, Grand Rapids	35.00
Hazeltine & Perkins Drug Co., Grand Rapids	2,552.85
Ionia Daily Sentinel, Ionia	527.57
Highway Map Co., Topeka, Kan.	9.00
Hollinger Cutlery Co., Fremont, O.	8.04
Jun Arch Brace Co., Cincinnati	15.00
Lion Leather Goods Co., Chicago	99.85
La dlaw Bros., Chicago	76.77
R. E. Kindel Co., Cincinnati	20.40
Michigan School Service, Lansing	15.83
C. W. Mills Paper Co., Grand Rapids	193.78
Newson & Co., Chicago	49.94
Oxford University Press, N. Y.	53.11
Prang Co., Chicago	107.79
Park Davis Co., Detroit	45.56
Peterson Nut Co., Cleveland	99.10
Princess Pat, Ltd., Chicago	39.00
A. N. Palmer Co., Chicago	139.89
Rotschild Bros., Chicago	107.98
Standard Shoe Card Serv., Chicago	127.50
Vadeco Sales Corp., Chicago	246.08
Taylor & Boggs Foundry, Cleveland	14.77
Webber & Dean, Ionia	18.98
Whl Co., Chicago	3.73
Wolverine News Co., Detroit	107.19
Waverlock Co., Detroit	2.65
John Winstron Co., Philadelphia	333.83
Wolverine Photo Finishing Co., Ionia	360.77
Lombard Coal Co., Ionia	40.00
F. M. Wertz, Ionia	30.00
R. L. Redmsky, Ionia	30.00
Lee & Kerby, New York	99.00
Stebbins Ice Cream Co., Ionia	273.75
Michigan Artificial Ice Prod. Co., Ionia	22.50
Ionia County News, Ionia	40.00
Woodhouse Co., Grand Rapids	58.70
Tje Rupp & Bowman Co., Toledo	.75
Dennison Mfg. Co., Framingham, Mass.	2.20
Ohio Truss Co., Cincinnati	50.00
International Magazine Co., N. Y.	14.57
Chas. J. Herbert, Traverse City	2500
W. A. Sheaffer Pen Co., Madison, Iowa	144.39
S. M. News Co., New York	13.45
Stover, Inc., Detroit	59.20
Willeray Confectionery Co., Jackson	26.40
L. E. Waterman Co., New York	1.57
Zimmer Bros., Grand Rapids	1.40
Hazeltine & Perkins Drug Co., Grand Rapids	90.00
DePree Co., Holland	58.92
Otis Fuller, Ionia	6,996.00
National Bank of Ionia	463.77

#### Sub-Standard Goods and Substandard Men.

(Continued from page 20)

months. They will then lose none of their old trade, but, with a modern, "open-work" store and a perishables department, they will add a heavy proportion of transient cash trade. So this old-line firm will go marching on to new eras of usefulness and profit, undismayed by any conditions which men of less stability of character and shorter vision fear. Fine for eighty-seven years history.

Traveling constantly, I drop into chain units as well as into other stores. I bought some fruit for 13c, then saw an assorted box of Weston's fine

cookies for 39c and bought that, too. Because I have figured grocery sales for over fifty years, I always find myself carrying the computation as I buy. So I said: "Fifty-two cents," as I prepared to pull out my cash; but then I glanced up and saw the clerk had rung up 42 cents.

Had I kept my mouth shut, I could have gotten away with ten cents, but this was not a case of "knocking down" the dime by the salesman; for it was a store wherein one got the check at the counter and paid the cashier. No advantage to this boy, then, in figuring 10 cents short. He corrected the sum, as I should have done had he omitted it; but the point is common, and I see it any number of times. Chain clerks are usually rather low grade and are apt to be indifferent and sloppy. Short receipts mean nothing to them.

So when you think sadly on the advantages chains have over the individual, think also of this tremendous handicap under which they labor. Chains do not tread a path of roses, believe me.

Paul Findlay.

#### Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 8.—It is beginning to look as if the automobile is knocking out the railroads here. It is announced by the D. S. S. & A. Railroad officials that the morning train out of here has been eliminated. Starting next Sunday there will be but one passenger train operating into the Soo over the South Shore Railroad and no passenger train out of the city on that railroad. The new schedule announced shows that the morning train for Soo Junction and points South has been discontinued. The only train for Detroit and lower Michigan points to leave the Soo is over the Soo Line Railroad at 5:30 p. m. daily. Passengers returning from Detroit and Lower State points will reach the Soo at 1:15 p. m. daily over the South Shore tracks. This is one hour earlier than the recent arrival of the train. To accommodate residents along the tracks of the South Shore Line between the Soo and Soo Junction, the company has provided a mixed train, which leaves the Soo at 6:30 a. m. standard time each morning. The Soo Line has made some changes which are of importance to local passengers. Two trains arrive and two trains leave the Soo daily over the Soo Line. Departing trains are No. 87, which leaves the Soo at 2:20 a. m., arriving at Trout Lake at 9:43, and train No. 7, leaving here at 5:30 each afternoon and reaching Trout Lake at 7:45 p. m. Arrival of trains on the Soo Line are No. 8, which arrives at 11:30 a. m., and No. 86, which arrives at 8 p. m. Train No. 86 is advanced one hour over its previous schedule. Out of St. Ignace there is one train for the Soo and Marquette daily. This is No. 1, which leaves Mackinaw City at 7:30 a. m., arriving at Trout Lake at 9:55 a. m., too late to make connections with the Soo Line for the Soo. Passengers from the Soo for Marquette, however, can leave here at 9:20 a. m. and connect at Trout Lake with No. 1, which arrives at Marquette at 2:20 p. m. One train has connection for the Soo, arriving daily at St. Ignace, Southbound. It is No. 2, which leaves Marquette daily at 1:30 p. m., reaches Trout Lake at 5:40 and reaches St. Ignace at 7:05. This train will make connection at Trout Lake with the Soo Line, train No. 86, arriving at the Soo at 8 o'clock. This may seem like a long item, but will post the traveling public who depend on traveling by train, as hereto-

fore it was almost impossible to figure out how the trains were coming in here and what connection they made with the various towns.

Henry Shields, the well-known grocer on West Spruce street, is spending over \$2,000, remodeling his store and making improvements. A new addition has been added to the rear and new hardwood floors have been put in; also a new foundation. The building has all been brick veneered and a new glass front built in, which makes it one of the most attractive stores for its size in his neighborhood. Mr. Shields ran a store with his brother, George, at Algonquin, for a number of years, selling out and going to Chicago. He engaged in the grocery business, but sold out and returned to the Soo three years ago. He bought the grocery stock of R. C. Campbell and built up a nice business. He has been very successful by devoting his entire time to the business, which is his hobby.

Florida surely would have been disappointed if that storm hadn't come after all the publicity it received.

F. E. Swift, who, for the past forty-one years has been conductor on the Soo Line Railroad, during which time he has made scores of warm friends, was retired Oct. 1. Mr. Swift is 67 years of age and still enjoys good health. He made his last trip on train No. 7 Sunday night. When he arrived at Gladstone, he was asked to go to Superintendent A. H. Mann's office, where he found about twenty-five of his fellow employees, with whom he had worked for a number of years, waiting to greet him. Superintendent Mann made a short speech, after which he presented Mr. Swift with a beautiful Masonic ring with a diamond inset. At this juncture congratulations were in order, which were heartily given by all present.

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

William G. Tapert.

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

Onaway, Oct. 8.—Louis J. Hulla has purchased the grocery business formerly conducted by James Painter on M 95, North of Onaway, on the Black Lake State Park road. Mr. Hulla has added a fresh stock of groceries and provisions and his oil station pumps Sinclair gas and oil.

A crowd of 150 people attended the coming of the Special Dairy Sire train Monday, Sept. 30. Through the co-operation of the Onaway Chamber of Commerce and the merchants five pure bred bulls were purchased by the same number of our leading farmers. Owing to the increased acreage and the successful growing of alfalfa, dairy farming is growing by leaps and bounds and the introduction of pure bred stock will greatly enhance values in quality as well as quantity.

The writer had the pleasure of visiting the office of the East Michigan Tourist Association in Bay City last week. The log cabin office is worth going to see. You are welcome. The officers greet you cordially. T. F. Marston, Secretary-Treasurer, knows East Michigan through and through and has a wonderful faculty of explaining it.

Joe Dermody, of the advertising and publicity department, collects and dis-

tributes maps, pictures and literature featuring the advantages of Eastern Michigan in such a manner that patrons have no desire to seek outside territory for any purpose whatever.

Herman Butler, whom we have known for years, displays his usual smile—the smile that wins—making one feel perfectly at home in this cozy, unique log cabin office, where the walls are decorated with beautiful pictures depicting the attractions of our "Vacation land." As they tell it, "Where you'll rub elbows with happiness." The tourist is invited to look for the E. M. T. service sign and wherever it is displayed you should receive courteous, intelligent service by members representing thirty-one counties; members who are working for better roads, more game, more fish, better recreational advantages and better service to visitors.

A liberal number of E. M. T. signs are displayed in Onaway and our Information Bureau delights in assisting and guiding tourists to our numerous places of interest. Squire Signal.

#### September a Good Shoe Month.

September dealt well with the wholesale shoe trade and most of the houses are going into the final quarter of the year on the right side of the ledger. Leading wholesalers of style and semi-novelty shoes are in a particularly strong position. One of the current merchandising features is the greatly improved call for solid black shoes, these replacing the gaudier combinations wanted earlier in the season. Brown is strong in calf, but not so good as last year in kid. Blues are not good. The best selling footwear for women is made of brown lizard, after which come patent leather and black lizard.

#### Business Wants Department

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

For Sale—Clean stock of general merchandise, good fixtures, and buildings in small town near Grand Rapids market. Doing good business. Act quickly. Address No. 167, c/o Michigan Tradesman.

FOR SALE—Stock and fixtures in city of 1800 population. Doing good business. Good reasons for selling. Box 51, Cornucopia, Mich. 168

For Sale—Write Box 59, Lawton, Mich. for a home. Tourist's Inn—parking ground, auto laundry. On paved highway, Grand Rapids-Kalamazoo. Investigate. 165

If you are interested in buying a business anywhere in the United States or Canada, write for our monthly bulletin. UNITED BUSINESS BROKERS, 2365 1st National Bank Bldg., Detroit, Mich. 157

For Sale—Solid oak tables, desks chairs and other office equipment. Used only a few months in office of a local broker. Cheap for cash. On display at our office. Tradesman Company.

#### CASH FOR MERCHANDISE

Will Buy Stocks or Parts of Stocks of Merchandise, of Groceries, Dry Goods, Shoes, Rubbers, Furniture, etc. N. D. GOVER, Mt. Pleasant, Mich.

**Do You Wish To Sell Out!**  
**CASH FOR YOUR STOCK,**  
Fixtures or Plants of every description.

**ABE DEMBINSKY**  
Auctioneer and Liquidator  
134 So. Jefferson Ave., Saginaw, Mich.  
Phone Federal 1944.

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



### Late News From the Michigan Metropolis.

Mrs. Lena Nairin, one of Detroit's oldest business women died early this week at her home 8640 Dexter boulevard. Born in Brooklyn 67 years ago, Mrs. Nairin came to Detroit as a child. After marrying Bernard Nairin, she entered the millinery business with her husband at 132 Gratiot avenue and continued to conduct a shop there for more than thirty-five years. She retired eleven years ago, her husband having died a few years previously, and until her death devoted herself to real estate interests.

Ground was broken Saturday afternoon for the \$700,000 seven-story building of the Silent Automatic Corporation at East Jefferson avenue and Connors lane. According to the president, Walter Tant, the building will be completed by Jan. 1. The plant is now located at 255 Meldrum avenue.

L. J. Wilker has purchased the Wooten Pharmacy at 14,200 Kenkel avenue. Mr. Wilker formerly owned a drug store at 8540 Fenkel, which he sold a short time ago to N. H. Lindholm.

J. J. McInney, formerly of Gary, Indiana, where he was in charge of the Armour & Co. branch, is now manager of the Detroit branch for the same company.

Completion of the first step in the move to concentrate all tire activities of the United States Rubber Co. at Detroit was made yesterday with the arrival here of executives, office staffs and equipment from the former headquarters of the department at New York City. L. D. Tompkins, vice-president and general manager of the tire department, headed the group of executives arriving during the week. In addition, members of the office staffs also were transferred, while the remainder of the clerical force is being recruited in Detroit.

Walker & Co., of Detroit, one of the largest outdoor advertising firms in the United States, has purchased the Grand Rapids Advertising Co., which is engaged in the same line of business. The latter company does 90 per cent. of the outdoor advertising in the Grand Rapids area and will afford new outlets in important Michigan cities for Walker & Co., which recently consolidated with the Bellows-Claude-Neon Co., of Detroit.

The Industrial Morris Plan Bank opened a branch Monday morning at Gratiot and McClellan avenues. This is the seventh branch to be opened since its organization. During this time over 700,000 people have made loans, totaling \$115,000,000. Charles L. Cooke, who has been affiliated with the main office of the Industrial Morris Plan Bank, will be manager of the branch.

James M. Dwyer, vice-president and general manager of the Peninsular Stove Co., died Wednesday, Oct. 2, at his home in this city. He was born here and received his education in the Detroit schools. In 1893 he was graduated from the University of Detroit and entered the employ of the Peninsular Stove Co., of which his father, James Dwyer, was the founder. He became vice-president and general

manager of the company upon the death of his father in 1911.

Bacon & Reiss have purchased two drug stores of Fox & Brummer at 4705 Van Dyke avenue and 9918 Harper avenue.

Edward Hughes, nationally known as an aviation construction engineer, has been appointed works manager of Copeland Products, Inc., President Louis Ruthenburg announces. The appointment is effective immediately. Mr. Hughes goes to the Copeland plant from the Heywood Starter Corporation, manufacturer of motor starting equipment for airplanes, of which he was general manager. Previously he was with the Aircraft Development Corporation, Detroit, where as construction manager he supervised the erection of the Grosse Ile airport hangar, the Ford airport mooring mast, at that time the largest in the world, and until his resignation to go with Heywood supervised construction work on the recently completed ZMC-2, the first all-metal dirigible. He also designed and supervised the erection of the U. S. Army mooring tower at Scott Field, Belleville, Ill., the first completely enclosed mooring mast ever built. Previously for six years he was with the Delco division of General Motors Corporation.

M. L. Newhall, who for the past four years has been Western regional sales manager of the Sun Oil Co., with offices in Detroit, has been transferred to his home city, Philadelphia, and becomes manager of foreign sales for the Sun Oil Co. A complimentary dinner was tendered Mr. Newhall and a few of his friends Monday evening, Sept. 30, by Samuel T. and Dwight Douglas, at their Grosse Pointe residence, where Mr. Newhall has made his home during his residence in Detroit. He will be succeeded in the Detroit office by P. H. Harrison, who was formerly Southeastern regional sales manager of the company, at Jacksonville, Fla.

E. L. Johnson, who was in charge of the Toledo branch of the Rumford Baking Powder Co. is now in charge of the company's Detroit branch.

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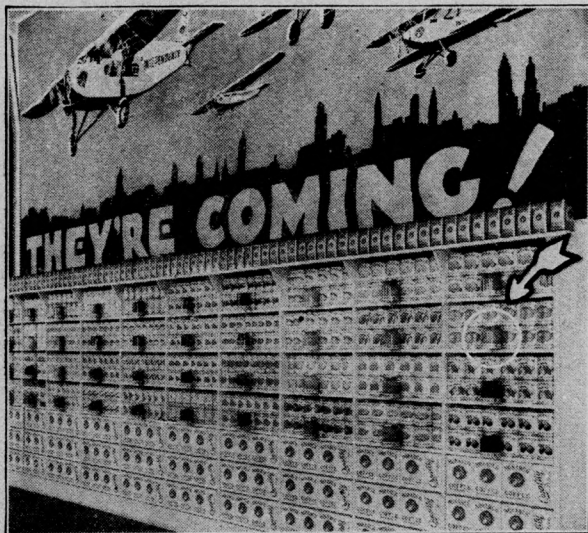
**\$45,267,808.24**

*20% to 40% Savings Made Since Organization*

**FIRE INSURANCE—ALL BRANCHES**

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Monarch Merchandising and Display Equipment  
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**The Greatest Silent Salesman of Them All**

Experience proves this Display of Monarch Canned Foods will double the canned foods business of any merchant.

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Chicago, New York, Boston, Pittsburgh, Wilkes-Barre, St. Louis,  
Tampa, Jacksonville, Phoenix, Los Angeles, San Francisco



Ask any or all of  
your customers what  
"ROYAL" stands  
for and you will find  
that they will forget  
all the other things  
and say—

**"Baking Powder"**

Sell them the other  
things that go with  
it for home baking.

**WORDEN GROCER COMPANY**

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*It's a Sure Trade Winner*

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### Late News From the Michigan Metropolis.

Mrs. Lena Nairin, one of Detroit's oldest business women died early this week at her home 8640 Dexter boulevard. Born in Brooklyn 67 years ago, Mrs. Nairin came to Detroit as a child. After marrying Bernard Nairin, she entered the millinery business with her husband at 132 Gratiot avenue and continued to conduct a shop there for more than thirty-five years. She retired eleven years ago, her husband having died a few years previously, and until her death devoted herself to real estate interests.

Ground was broken Saturday afternoon for the \$700,000 seven-story building of the Silent Automatic Corporation at East Jefferson avenue and Connors lane. According to the president, Walter Tant, the building will be completed by Jan. 1. The plant is now located at 255 Meldrum avenue.

L. J. Wilker has purchased the Wooten Pharmacy at 14,200 Kenkel avenue. Mr. Wilker formerly owned a drug store at 8540 Fenkel, which he sold a short time ago to N. H. Lindholm.

J. J. McInney, formerly of Gary, Indiana, where he was in charge of the Armour & Co. branch, is now manager of the Detroit branch for the same company.

Completion of the first step in the move to concentrate all tire activities of the United States Rubber Co. at Detroit was made yesterday with the arrival here of executives, office staffs and equipment from the former headquarters of the department at New York City. L. D. Tompkins, vice-president and general manager of the tire department, headed the group of executives arriving during the week. In addition, members of the office staffs also were transferred, while the remainder of the clerical force is being recruited in Detroit.

Walker & Co., of Detroit, one of the largest outdoor advertising firms in the United States, has purchased the Grand Rapids Advertising Co., which is engaged in the same line of business. The latter company does 90 per cent. of the outdoor advertising in the Grand Rapids area and will afford new outlets in important Michigan cities for Walker & Co., which recently consolidated with the Bellows-Claude-Neon Co., of Detroit.

The Industrial Morris Plan Bank opened a branch Monday morning at Gratiot and McClellan avenues. This is the seventh branch to be opened since its organization. During this time over 700,000 people have made loans, totaling \$115,000,000. Charles L. Cooke, who has been affiliated with the main office of the Industrial Morris Plan Bank, will be manager of the branch.

James M. Dwyer, vice-president and general manager of the Peninsular Stove Co., died Wednesday, Oct. 2, at his home in this city. He was born here and received his education in the Detroit schools. In 1893 he was graduated from the University of Detroit and entered the employ of the Peninsular Stove Co., of which his father, James Dwyer, was the founder. He became vice-president and general

manager of the company upon the death of his father in 1911.

Bacon & Reiss have purchased two drug stores of Fox & Brummer at 4705 Van Dyke avenue and 9918 Harper avenue.

Edward Hughes, nationally known as an aviation construction engineer, has been appointed works manager of Copeland Products, Inc., President Louis Ruthenburg announces. The appointment is effective immediately. Mr. Hughes goes to the Copeland plant from the Heywood Starter Corporation, manufacturer of motor starting equipment for airplanes, of which he was general manager. Previously he was with the Aircraft Development Corporation, Detroit, where as construction manager he supervised the erection of the Grosse Ile airport hangar, the ford airport mooring mast, at that time the largest in the world, and until his resignation to go with Heywood supervised construction work on the recently completed ZMC-2, the first all-metal dirigible. He also designed and supervised the erection of the U. S. Army mooring tower at Scott Field, Belleville, Ill., the first completely enclosed mooring mast ever built. Previously for six years he was with the Delco division of General Motors Corporation.

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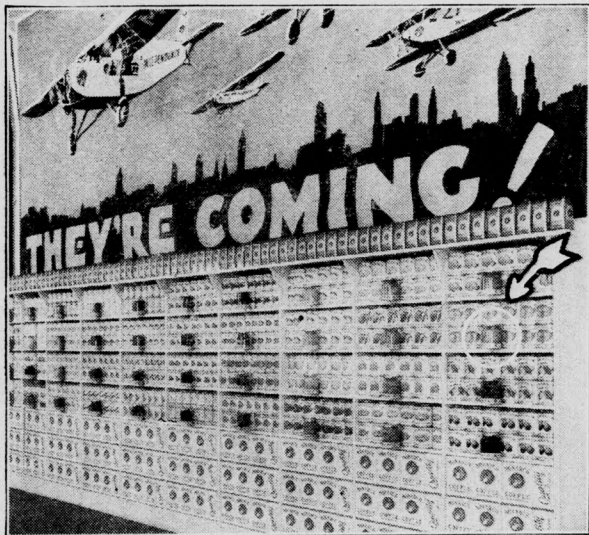
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**"Baking Powder"**

Sell them the other things that go with it for home baking.

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**The Prompt Shippers**

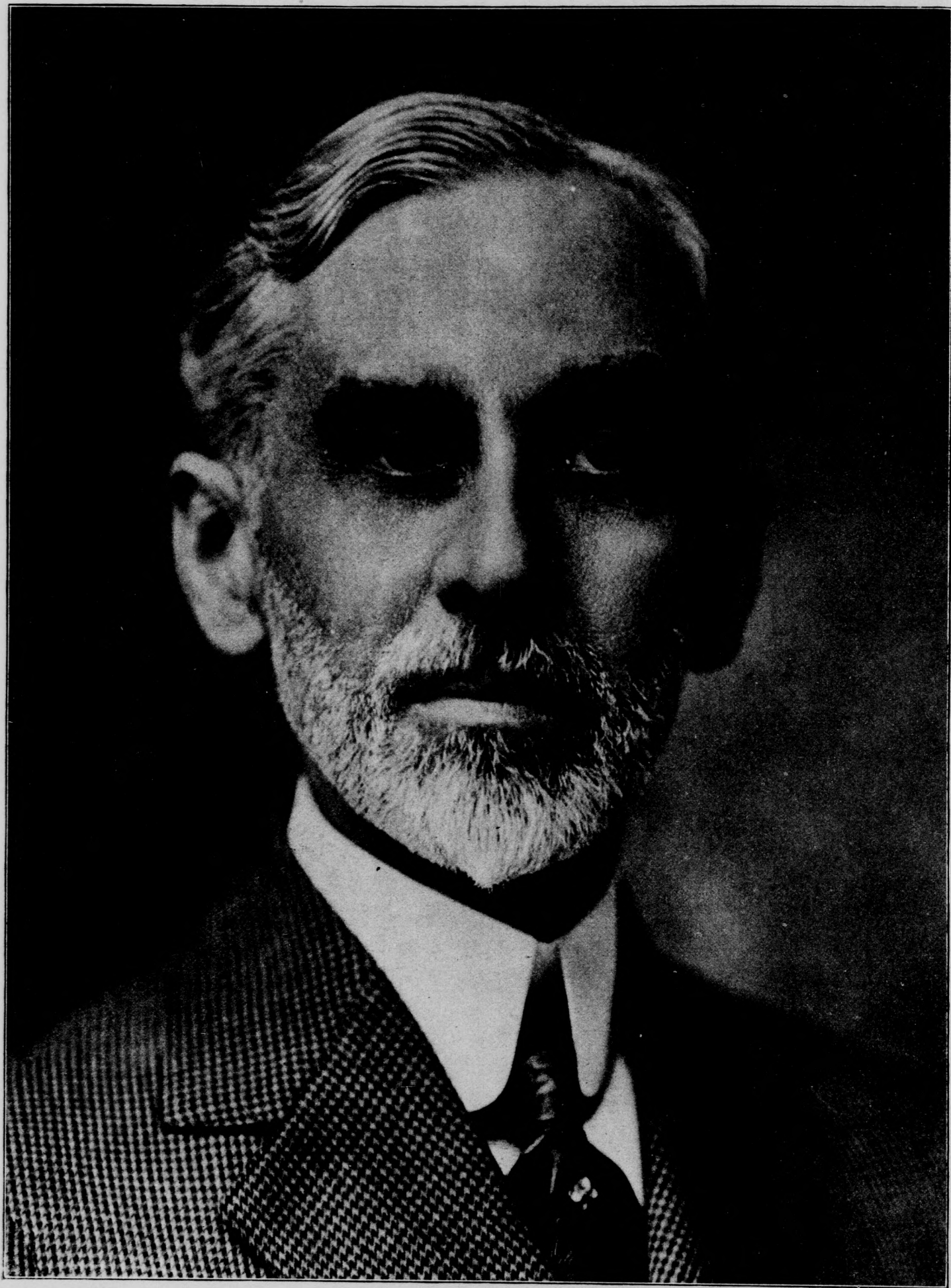
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