Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 30, 1929

Number 2406

### SPIRITUAL CALISTHENICS

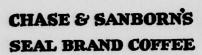
Share your bread with little children, see that no one goes about you with naked feet, look kindly upon mothers nursing their children on the doorsteps of humble cottages, walk through the world without malevolence, do not knowingly crush the humblest flower, respect the nests of birds, bow to the purple from afar and to the poor at close range. Rise to labor, go to rest with prayer, go to sleep in the unknown, having for your pillow the infinite; love, believe, hope, live, be like him who has a watering pot in his hand, only let your watering pot be filled with good deeds and good words; never be discouraged, be magi and be father, and if you have lands cultivate them, if you have sons rear them, and if you have enemies bless them-all with that sweet and unobtrusive authority that comes to the soul in patient expectation of the eternal dawn.

Victor Hugo.



# \*America's foremost coffee for more than half a century

\*It is a matter of record in the history of the coffee trade that Seal Brand was the first coffee ever packed in sealed tins.





Grocers supplied by Chase & Sanborn, 327 North Wells St., Chicago

Special Reservation Service — "Wire Collect"



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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

# WORDEN GROCER COMPANY The Prompt Shippers

IT IS SURE-FIRE

# Morton House COFFEE

Makes Happy Customers

# WORDEN GROCER COMPANY Wholesalers for Sixty-one Years OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.



# **MUELLER PRODUCTS**

will make you as popular with your customers, as they have made MUELLER with theirs

C. F. MUELLER CO. JERSEY CITY NEW JERSEY

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 30, 1929

Number 2406

#### MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

SUBSCRIPTION RATES are as follows: \$3 per year. if paid strictly in advance. \$4 per year if not paid in advance. Canadian subscription, \$4.04 per year, payable invariably in advance. Sample copies 10 cente each. Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

Entered September 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

#### JAMES M. GOLDING troit Representative 409 Jefferson, E.

#### Road to Success Open to Retail Grocer.

This is a day of mergers, consolidations and chains. We are constantly meeting new angles of competition. A friend of mine recently stated that we are living in a chain age. When we go to a town we stay at a chain hotel. When we want a suit of clothes we buy them at a chain clothing store. When we need some tooth paste we god into a chain drug store which is located on a corner of our prominent street. When we want a cigar or some smoking tobacco we go into a chain cigar store, which, like the drug store, is located in a prominent place. If we are fortunate enough to have some money to put in a bank, there is a chain bank which is asking for our deposits. Some of us even buy our groceries at a chain grocery store.

We must recognize that the chain grocery store is a problem which must be faced by grocerymen who have developed their own private business. It seems to me that chain stores reflect a demand on the part of the buying public for a more economical method of doing business. In other words, their apparent success is not due to any magic, but is due to cutting off some of the economic losses which we have allowed to creep into our systems of merchandising.

This demand from the public toward greater economy in buying does not mean that the modern up-to-date grocer should give up the business which he has established or which was established by his father before him, in order that a chain store may be operated where his place of business has always stood.

Other industries have faced changes in their method. You recall that the radio was supposed to exterminate any demand for phonographs. However, the phonograph people followed the change in the times and instead of giving away to the radio, they put out a dual-type machine. To-day this

phonograph stock is higher priced than ever before.

Railroads felt the competition of trucks and bus lines. They did not sit down and let their business slip away from them, for they are now installing freight and bus lines and in some cases they are even using the airplane to modernize their systems of transportation.

I can see no reason why any modern up-to-date grocer should give up the business which he has established. Some grovers, like men in many other channels of trade, may need to make some changes in their methods of doing business in order to meet present-day demands, but I fail to see why a grocer cannot succeed who modernizes his store, is careful about sanitation, gives his customers good quality merchandise at reasonable prices and perhaps uses some of the chain store methods of cash sales, no deliveries and joint buying and advertising as a means for furthering his trade. The independent grocer always has one factor in his favor that should not be overlooked, and that is that customers like to purchase goods of a grocer whom they know and who has an interest in the local community.

M. G. Thornburg, Secretary of Agriculture, State of

#### News of Interest To Grand Rapids Council.

Saturday evening, Nov. 2, will be the next meeting of Grand Rapids Council and all members are urged to attend in even larger numbers than our record meeting of October.

The Ladies' Auxiliary will hold their first meeting after the business session. The officers and executives of the Ladies' Auxiliary recently met at the home of Mrs. L. L. Lozier and, after their business session, played bridge. Mrs. Vern Pilkington was fortunate to win the first prize and Mrs. Harry Coleman fared quite well, inasmuch as she won the consolation. The constitution and by-laws were adopted by the committee and will be voted upon at the next meeting. The meeting will open sharply at 7:30 to permit the enjoyment of at least two hours of dancing.

A very important matter to be discussed at the next meeting is the plans for a New Year's party to be held New Year's eve. If what Senior Councillor Groom has in mind materializes. This will be a delightful event.

The Salesmen's Club expects a big turnout next Saturday at 12:30 at the Rowe Hotel as a good program of music and entertainment has been prepared. The scheme of making every member a committee of one to secure a new member is having results, inasmuch as new members are being admitted every Saturday. For the month of November the programs are in charge of Lou Carroll, Walter Lawton, Art Hare, Jack Iminem and Clarence Myers. Many good speakers have been engaged for this month including City Manager Welsh, Elton Shaw, representative U. S. Chamber of Commerce, Washington, who will tell us something of lobbying in Washington, and our old favorite, Lee M. Hutchins, of the Hazeltine & Perkins Drug Co.

All salesmen and their friends are most cordially invited to attend and we can assure them of an enjoyable luncheon.

#### No Damages From a Cockroach in Bread.

A case of interest to all manufacturers and dealers in food products has just been decided by the United States Circuit Court of Appeals. In this case Andrew Nichols and his wife, citizens of New Jersey, brought suit to recover from the Continental Baking Co. damages for its alleged negligence. Such negligence conisted in the baking of a loaf of bread containing a cockroach, which loaf, was furnished to one of its store customers, and by the store sold to Mrs. Nichols. The proof was that on biting into a slice of the loaf. Mrs. Nichols bit into a cockroach incrusted therein. The further uncontradicted proof was that the defendant was engaged in baking bread for public sale; that its daily product was from 15,000 to 16,000 loaves; that the flour, yeast, sugar, salt, milk and lard used in making the bread were bought from reputable firms, were of high grade, came in containers and were not in storage more than two weeks: that from such containers proper proportions of the ingredients were scaled and weighed and emptied direct into smaller containers, and that their practice was up to the standard of such bakeries; that two inspections were made, one by the stock clerk when he delivered the ingredients to the mixing room, the other by the scale clerk when he weighed them; that in addition thereto the ingredients are all tested in the laboratory; that the factory was regularly inspected, and that during the five years the manager has been emploved by the company, no cockroaches had been seen in the factory, and no complaints had been received by anyone that there were cockroaches about the plant; that the factory has no cellar, and as a preventive against bugs, cockroaches, etc., a destructive substance is applied two or three times a week all around the outside of the building and in the inside around the sinks. Such being the undisputed facts, the court held there was no evidence of negligence to submit to the jury and gave binding instructions for the

#### Are Chain Sale Gains Ebbing?

A compilation of sales by chain stores shows that while gains of forty-nine companies in the first nine months of this year were 25.41 per cent. over the same period in 1928, the gains in September were only 18.32 per cent. This does not prove, of course, that the peak of chain gains has passed. Nevertheless, the contrast is suggestive. Most of the chain increases are due to additions to the number of store units, a form of expansion which cannot go on forever. We shall know more about the chain store movement when, the limit of unit growth having been reached, the chains begin to publish income statements which are really comparable. Like most mergers they change their capital investment so often that the net result of their co-operations-so far as relative gains or losses are concerned—is hard to make out.

#### Old Time Traveling Men's Dinner.

The Old Time traveling men's dinner, which was held at Riverview Inn. Lowell, was attended by thirty-six people, as follows:

Mr. and Mrs. George Abbott Mr. and Mrs. Cornelius Broene Mr. and Mrs. Leo A. Caro

Mr. and Mrs. Newton L. Coons Mr. and Mrs. D. A. Drummond

Mr. and Mrs. B. F. Girdler Mr. and Mrs. H. F. Huntly

Mr. and Mrs. Bert Kuyers Mr. and Mrs. Walter S. Lawton

Mr. and Mrs. J. Harvey Mann Mr. and Mrs. John H. Millar

Mr. and Mrs. Geo. W. McKay

Mr. and Mrs. A. C. Rockwell Mr. and Mrs. F. H. Starkey

Mr. and Mrs. W. M. TenHopen Mr. and Mrs. D. N. White

Mr. and Mrs. C. H. Chown Miss Marion Chown

Master Doon Chown.

Those who entertained with songs and recitations, were C. H. Chown. Miss Marion Chown, Master Donn Chown and B. F. Girdler. Miss Marion and Donn Chown are grandchildren of Mr. and Mrs. Dave Drummond. The two children are real artists.

Mrs. Leo A. Caro and D. N. White, celebrated their birthdays. Mrs. Caro had the seat of honor, and cut the birthday cake, after Mr. White had blown out the seventeen candles thereon. The cake was relished by all and sincere congratulations were extended to Mrs. Caro and Mr. White, wishing them many happy returns of the day.

The day was perfect. A photograph was taken of the group. Dave Drummond and Leo Caro, taking turns in operating the camera.

Geo. W. McKay.

#### IN THE REALM OF RASCALITY.

# Questionable Schemes Which Are Under Suspicion.

E. D. Gastman Co., 421 Seventh avenue, New York, recently solicited the retail dry goods trade of Michigan to purchase garments made by several different factories. Among the dealers who availed themselves of this opportunity was A. W. Preap, of Wayland. Several different shipments were received from as many different houses. Mr. Preap remitted to the Gastman Co., but some controversy appears to have arisen between that house and one of its clients, so that the Foxlin Dress Co., Inc., insisted on Mr. Prean paying his account direct. Having already sent a check in full of account to the Gastman Co., duplicate payment was declined, whereupon the Foxlin Dress Co., Inc., wrote Mr. Preap a very threatening letter, stating that if the account was not repaid by a certain date it would be referred to Bradstreet Co. for collection and reported to the Garment Industries Reporting Center, Inc. As such action on the part of the Foxlin Dress Co., Inc., would tend to injure Mr. Preap's credit among the garment houses of New York-possibly resulting in his inability to buy garments of any house in that market-the matter was referred to the Tradesman for action. After due consideration, the following letter was sent to the Foxlin Co.:

Grand Rapids, Oct. 21—A. W. Preap, of Wayland, sends me your letter of Oct. 16, in which you threaten to refer your account of \$39 to Bradstreet and also report the matter to the Dress Association. The threat implied in the last few words is actionable under the Federal laws, and punishable by fine and imprisonment. The penalty might not be so severe if Mr. Preap actually owed this account, but as a matter of fact, you have had previous notice that he sent Mr. Gastman a check for the amount on July 10. This was done in accordance with his arrangement with Mr. Gastman that he would settle the obligations he had incurred through receiving orders from Mr. Preap.

I have published the Michigan Tradesman for forty-six years. One of our duties is to protect the merchants of Michigan against the exaction of crooks, freaks and jobbing houses who take advantage of their customers. I think you came under the latter class judging by your letter of Oct. 16, and I herewith warn you that if you make any further move in this matter in the way of undertaking to force Mr. Preap to pay your account a second time, I will be compelled to play you up in the Realm of Rascality Department of the Michigan Tradesman, which may make it somewhat difficult for you to sell goods in Michigan hereafter, especially to those merchants who happen to be subscribers to the Tradesman.

In the light of what I have written, I think you will very cheerfully take a sane and sensible view of this matter and write Mr. Preap that you will look to your local representative for the account and that, so far as he is concerned, the account is balanced. If you see fit to do this, kindly send me a duplicate copy of your letter, so that I may remove the record of the transaction from my files. E. A. Stowe.

The following letter was sent to the Garment Industries Credit Reporting Center. Inc.:

Grand Rapids, Oct. 23—Permit me to enquire if the Foxlin Dress Co., Inc., is a member of your organization?

If so, it is using the name of your organization along lines akin to black-mail to extort payment for goods a second time.

The Preap Dry Goods Store, at Wayland, Mich., ordered goods made by the Foxlin house through E. D. Gastman Co., 421 7th avenue.

In paying for the goods, Preap re-

In paying for the goods, Preap remitted direct to Gastman, who insists he has paid Foxlin in full.

In the face of these facts, Foxlin writes Preap threatening letters, demanding payment (apparently) a second time. The letters are actionable under the Federal law. Unless Foxlin sends Preap an apology and sends me a copy thereof, I shall proceed to undertake to have him indicted on two ugly counts.

Why do you tolerate as members houses which misuse the connection to extort money from innocent parties unjustly and illegally? E. A. Stowe.

One of the most logical fields available for exploitation to the securities swindler and consequently one which has been consistently exploited for years is the sale of stock in fraudulent oil promotions. Consider the favorable circumstances under which the fraudulent promoeer may masquerade. This country produces nearly three million barrels of crude oil daily for which there is a ready market It is estimated that more than a million stockholders have invested between ten and twelve billion dollars in the established companies engaged in the production, refining and marketing of oil. The stocks of most of the oil companies are traded in on reputable stock exchanges. The others are for the most part privately owned and their stock is not for public sale. When these responsible oil companies offer any stock for sale it is with a fair and honest statement as to the progress the company has made and without any guarantee as to profit. For a number of years, and in the last several years in particular, the percentage of net profit made by these companies on oil investments has been conservative, notwithstanding the swindlers' representations to the effect that specacular profits are made.

The fraudulent oil promoter is chiefly interested in filching as much money from the public as possible-to the detriment of reliable oil companies and with tremendous loss of savings to the public. The Federal Government has exercised the full extent of its power in denving these swindlers the use of mails and in putting many of them in jail but the Government alone is powerless to control absolutely the operations of the fraudulent oil promoter. The most practical method of control rests with investors and prospective investors who have it within their power to make the efforts of the fraudulent promoter fruitless by avoiding them. No investor would knowingly give his savings to a swindler. The swindler's ability to dispose of his worthless stock is made possible by the failure of investors to investigate before investing.

Because of the many enquiries and complaints received from investors whose savings were lost in fraudulent oil stock promotions, and because recent enquiries indicate that the promoters are particularly active at this time, the Tradesman takes this occasion to expose some of the typical methods used by he fraudulent promoter for the information of prospective investors. A knowledge of these methods, and of the fact that they have been used successfully by fraudulent promoters in obtaining millions of dollars, should encourage investors to investigate the reliability of those who seek their funds before an investment is made.

A review of a number of fraud orders that were issued by the Post Office Department during the past few years against oil stock promoters, discloses a wide variety of methods used in schemes to defraud. In the following paragraphs a few of the important schemes which have been used are outlined to aid investrs to identify typical fraudulent practices.

This type of scheme is skillfully staged by the fraudulent promoter. The evidence developed by the postal authorities in investigating the practice of a concern which sold stock principally through the announcements of mergers or consolidations of other oil stock companies and the soliciting of the stockholders thereof to exchange their holdings for stock in the "merger" company upon the payment of the required amount of cash, illustrates this fact.

The investors in the "merged" companies were urged to transfer their holdings for preferred stock in the 'merger" company, share for share, on condition that they purchase 25 per cent. additional in cash at par. Another method used by these promoters was to permit stockholders of merged companies to transfer to the common stock of the "merger" company, par for par, upon payment of \$1 per certificate as "transfer fee," after which the persons so acquiring common stock were solicited and induced to transfer such stock for preferred, together with 50 per cent. thereof in cash on the representation that the preferred stock would receive 100 per cent, in dividends before the common would participate.

The officers of the "merged" companies received commissions as high as 25 per cent, of the amount of cash collected from the stockholders of the "merged" companies. "In no case," the postal inspector's report stated, "does the evidence disclose that an officer of a 'merged' company has himself followed the advice given his stockholders and transferred his stock to the merger company by paying the required amount in cash."

In this case, the evidence disclosed that the officers of a merged company told their investors that the directors and managing heads of a merger company were "men whose broad business experience and sound judgment have brought success to them in their undertakings. They have been actively engaged in the oil business for a number of years, which gives each of them a sufficient knowledge valuable to any company." The facts are that the merger company prepared and sent

out these references themselves. Each had previously been engaged in other oil promotions of a questionable or fraudulent character. These promotors not only had a postal fraud order issued against them, but were indicted in the United States Court at Fort Worth for using the mails to defraud.

An examination of the evidence developed by the Post Office Department in one case illustrates the nature of some of the dividend claims that are made by these irresponsible promoters. In announcing a "merger" the officers of the merged companies declared to their investors that the merger company was a dividend-paying oil concern. The evidence showed that the merger company was not at that time and never had been on a dividendpaying basis. One dividend of 3 per cent. had been paid to investors out of proceeds of the sale of stock without any net profits or productive earnings whatever.

About twenty days after one promoter had his literature in the mails, he received \$300 from eleven hopeful investors. This was a rather slow rate of return for a successful swindler, so he announced a 1000 per cent. dividend payable sixteen days hence. He asked the eleven investors to give the dividend announcement widespread publicity and to send in their photographs at once. These photos were used in connection with the dividend announcement to lure others to invest. The eleven investors were given the opportunity to get in on the ground floor in the purchase of more stock, of course. The concern paid the \$3,-000 dividend although they had no production and did not have even sufficient funds to pay a dividend from stock sales at the time it was announced. Two months later the concern had received almost \$100,000. Advertising capitalizing this strategy read as follows:

"I have broken every record that oildom knows! I have just declared a 1000 per cent. cash dividend to all the unitholders in my syndicate. This syndicate is three weeks old and I am paying ten for one!"

A fraud order was subsequently issued against this promoter by the postal authorities.

Several years ago two ingenious promoters met a man named Robert A. Lee and being struck by the similarity in name of this man with the famous Confederate general, conceived the idea of promoting some oil schemes under his name. Lee loaned the use of his name to the several promotions for \$12.50 a week and thereafter was known as General Robert A. Lee.

The sales literature put out by these sharpsters asked investors to believe that Lee had discovered "the Mother Pool of the Texas Oil Fields" and it traded heavily upon Lee's "illustrious ancestor—Robert E. Lee." Twelve hundred and fifty interests were offered at \$20 each.

"General Robert E. Lee was a very religious man," the literature stated, "and history proves this. It was just a day or two before he left us to return back home; it was his last visit before he entered the Haven of Eternal Life, that he called me to him and said 'Bobby, (he always called me

Bobby) before I go back home I want to give you one word of advice, as I may never see you again. The name of Lee is one of honor. It has never one of honor. been dishonored and stands without a stain. Keep it so, Bobby, so long as you live. Be square and honest for there is a reward for clean dealing that cannot be purchased with wealth. you do this you will always be happy. and, Bobby, you will always be successful'."

The evidence developed by the postal authorities showed that Lee's claim that he was a descendant of General Robert E. Lee was false and the Acting Solicitor so found. A postal fraud order based on this misrepresentation and many others incidental thereto followed.

Blatant advertising claims, such as one might expect to hear on a carnival lot, characterize many of the fraudulent promotions. Prudent investors would promptly consign such literature to the waste bastet but it is apparent that this type of high-powered advertising influences some inexperienced investors to send in remittances. Here is a choice illustration taken from the literature of a promoter whose scheme was declared fraudulent by the Government. Hundreds of others could easily be cited.

"My friend, you owe it to yourself to reach out for this opportunity! Grasp it now-quickly! Don't let a few minutes delay cheat you out of your chance for tremendous all-embracing, all-satisfying wealth, prosperity, financial contentment, happiness, luxury.

To overcome sales resistance, many promoters guarantee the success of their ventures. In numerous investigations made by the postal authorities these guarantees were found to be worthless. Such representations have nevertheless been made repeatedly with successful results to the swindlers. One bogus promoter stated:

"I guarantee you two gushers by May 1. I poitively guarantee to have two giant gushers vomiting vast quantities of crude oil-by May 1!"

May 1 passed and the promoter achieved no production of oil whatever. Another believer in the ability of guarantee offers to gather in suckers included nine specific guarantees in his literature, the effect of which were to safeguard the investment and insure profits. All of the guarantees were declared to be false and fraudulent representations by the postal authorities.

Fake photograps are a great aid to the fraudulent promoter, for while it is no simple matter to obtain gusher production in wildcat territory by drilling, it only takes a few skillful strokes with a brush to visualize gushers in pictures. One of many glaring instances of this nature, is illustrated in the literature of a promoter who pictured a crew of men scurrying about endeavoring to control the flow of oil from the well in the promotion of which stock was offered. Actually, according to postal investigation, the well in question was plugged as required by state law in the case of dry holes and affidavits from persons living within one-half mile show the well had been plugged for some time prior to the date the photograph was sent

out. Other promoters have learned the value of creating a fake gusher by a generous charge of nitro glycerine. The mud and slush thrown in the air are photographed and later represented as "record breaking gusher."

To circumvent investigation, the fraudulent promoter often informs prospective investors that they must act at once if they are to share in the untold wealth which he promises. For instance:

"If you have not yet rallied to my colors, do so immediately-don't trust the mails alone—use the wire—telegraph your reservation-mail your remittance.

"April 30 is the dead line-this is the last call-the day of reckoning is at hand-it's all over but the big 'payout' of 700 per cent. in cash."

The author of the above copy was subsequently arrested for using the mails to defraud, but this did not stop his stock-selling activities. He promptly sent out a 78-word collect telegram to his prospects touting his holdings and urging that they make the "supreme sacrifice" by sending in their remittance immediately.

When news leaks out that the postal authorities are investigating, or that other Federal action is pending, some of the fraudulent promoters have made capital of their misfortune by appealing for sympathy on the plea of persecution. Some excuse has to be offered by the fakers if they expect to get additional funds and Post Office interference or the machinations of "the Octopus," the large oil corporations, "who hamper our operations" are frequently given as alibis.

The sale of stock in many fraudulent promotions has been aided and abetted by "tipsters" who pose as disinterested brokers but who, in reality, have been shown to be selfishly interested in touting certain stocks. The literature of the tipster is no less flambovant than that of the promoter, and is no more reliable. Obviously, the tipsters' recommendations, if considered at all, should be subjected to the same thorough investigation as those of the promoters whose stock he advertises.

#### A Promising Young Man.

The late William Rockefeller used to tell with delight a story illustrative of the financial genius of his famous brother John.

"When John was a little fellow," he would begin, "a so-called Indian doctor visited our town with a cure-all. The doctor, to get trade started, took out a bright new silver dollar and said he would auction it off.
"'How much am I bid,' he said, 'for

this bright silver dollar?"

"But the crowd was cautious, silent, suspicious. No bids were made.

'How much am I bid?' shouted the Indian doctor. 'Come, come gents. A nickel? A dime?'

"'I bid a nickel,' piped John D. Rockefeller at last. 'The dollar is yours, boy,' said the

doctor. 'Hand up your nickel.' "'Take it out of the dollar,' piped little John D., 'and gimme 95 cents

#### Opposes Changing Present Advertising Policy.

In the Michigan Tradesman, issue of Oct. 23, Paul Findlay's almost three column article enti-Utter Foolishness of Advertising Specials for Saturday" worthy of careful deliberation and should be treated very carefully by the retailers before making a final decision, as advertising is, generally speaking, expensive and should not be indulged in, unless maximum results were at least expected.

Mr. Findlay uses some very fine examples in figuring margins and mark-ups in his talks and his cost systems are in most cases based on a high level, which is far better than underestimating, as it, is very gratifying to anyone to find the net profits greater than anticipated, and disappointing when they fall short, so, will not take up any time disputing the costs of doing business, although I do not agree with him entirely.

When it comes to a question of getting patrons into the stores of the retailers in order to make margins and profits possible, I do believe he should be taken more seriously, as the sales end is the first necessity in applying any system in order to show profits.

I will concede Mr. Findlay's artic'e has considerable merit, from a common sense basis, and it would be very fine if the public would consider the retailer's angle by spreading their purchases over the period of six days, instead of one or two days, and would reduce in some measure the cost of doing business.

I do not know the habits of the buying public over the entire country with which Mr. Findlay comes in constant contact, but I believe human nature runs about the same wherever one goes and that the problems of the retailers are practically the same over the entire Nation.

The public has been educated or has become accustomed to buying the bulk of their requirements during the week end and, I believe, the retailers themselves will find their own wives stocking up on Friday and Saturday, with very few exceptions.

believe it is good business to sell the consumers the merchandise they want and at the time they want it, and not advertise the chain stores by boosting the prices week ends and lowering them the first days of the week when the supplies are all in the pantry.

The principle reason for the growth of chain systems has been the retailers have practiced entirely too much indifference with reference to properly pricing their merchandise. This has resulted in the consuming public believing the tremendous buying power of the syndicate stores makes it possible for them to undersell the individually owned stores and they are cashing in on the result of their propaganda.

I believe the average retailer will concede the syndicates have the intelligence and means to make a scientific survey of the buying public's habits, and while they do advertise in only a small measure during the early parts of the week, their great splash is on Friday nights in the newspapers to get the big business on Satur-

It would be very fine to start a campaign for the purpose of educating the public to change their buying habits, but I would much prefer not to have the individual retailers subject themselves to further embarrassment and failure by taking the initiative. and in my judgment the safest policy for the individual retailer is to get the business on the days the public wants to buy, excepting Sunday.

We are now approaching the short days and long nights, requiring business to be conducted with considerable use of artificial lighting, which has not been properly considered by a great many individually owned stores.

The first opportunity for bidding for business is the outward appearance of the stores. A welllighted store always stands out with an inviting atmosphere and is the most tempting, to transients especially.

I have no interest in the earnings of the power companies, but I do earnestly urge the retailers to seek their advice on properly lighting their stores. The cost is insignificant, commensurate with the results, and when the customers come into the stores, it is the retailers' own fault if they fail to satisfy them and sell them.

Herman Hanson, Sec'y.

#### Buyers Vote For Longer Skirts.

Ninety per cent. of the replies received during the past ten days by a prominent manufacturer of dresses for small women to 3,000 questionnaires asking buyers for opinions on skirt lengths favored garments four to five inches longer than those shown last season. Particular significance was attached to the result for two reasons. First, that the questionnaires went only to buyers for department stores and specialty shops of the better class. Second, that such extreme lengths should be favored in lines designed for women under average height. The other 10 per cent. of buyers did not desire very much lengthening of the garments.

#### Animal Welfare.

A London wife was a keen worker for animal welfare, and she won a prize of \$300 for the best article on the cruelty of trapping wild animals.

"That's fine!" said her husband. 'What are you going to do with it?"

"Well, now I can afford that new fur coat!"

#### MOVEMENTS OF MERCHANTS.

Corunna—A grocery and meat market has been opened by A. Spadafore.

Fowlerville—A. B. Howard has purchased the Lozo meat market.

Lambertville — Otto Michols has opened a grocery-market here.

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

L'Anse—Wm. McGarey has sold his meat market on Eastern avenue to Frank Sengebusch.

'Belding—Louis Ledger will open a meat department in the grocery of the Atlantic & Pacific Co.

Jackson—J. D. Preston has opened a grocery and meat market at 209 West Rockwell street.

Big Rapids—Claude Sutton has succeeded George Douglas in the Douglas meat market in this city.

St. Clair Shores—Lee H. Abar has discontinued his grocery and meat business on Jefferson avenue.

Detroit—Jake Grodman has sold his grocery and meat market at 5251 Hastings avenue to Sam Parnes.

Halfway—The First State Bank of East Detroit has increased its capital stock from \$50,000 to \$60,000.

Holt—Arthur Fleming has purchased the meat market of Otto Rabke, located in the Alberts Grocery.

Holland—The People's State Bank of Holland has increased its capital stock from \$100,000 to \$150,000.

Detroit—Frank Janos has sold his grocery and meat market at 5700 East Six Mile Road to Anthony Michalski.

Battle Creek—The Great Atlantic & Pacific Co. opened a branch grocery and meat market at 81 Calhoun street.

Detroit—Wm. Thompson has purchased the grocery and meat market of Douglas Glazier at 927 East Six Mile Road.

Detroit—The Marathon Linen Supply Co., 3433 East Warren avenue, has increased its capital stock from \$75,000 to \$250,000.

Lansing — The Michigan Elevator Exchange, 221 North Cedar street, has increased its capitalization from \$100,000 to \$200,000.

Breedsville—Jay Holmes has purchased the Schemenauer building and will occupy it with a modern bakery and lunch room.

Three Rivers—Wirt M. Hazen, Inc., dealer in lumber and building materials, has increased its capital stock from \$200,000 to \$300,000.

Holt—Tom Landenberg will open a meat market in connection with G. W. Hawkins' grocery as soon as remodeling has been completed.

Manchester—Enos C. Cole, formerly engaged in the automobile, garage, etc., business at Fowlerville, will open a bazaar store here about Nov. 15.

Detroit—Ben W. Winter is the proprietor of the grocery and meat market at 927 East Six Mile Road, having purchased same from Wm. Thompson.

Ionia—Buehler Bros., Inc., of Chicago, has opened a grocery store and meat market at 312 West Main street under the management of Charles A. Bowman.

Muskegon Heights-Mrs. Anna Cun-

ningham has taken over Merrill's Lunch Room, 1310 Peck street and will continue the business under her own name.

Kalamazoo—John Hybels has opened a fruit and vegetable store at the corner of Maple and South Burdick streets, under the style of the South Side Fruit Store.

St. Clair—Charles W. Jerome, who has conducted the meat market in the H. A. Smith grocery building, has sold out to M. Van Houten, who will operate the business.

Saginaw — Hasse Brothers, meat merchants at 2352 South Michigan avenue, suffered a severe loss by fire. Business will be resumed as soon as the damage c an be repaired.

Alma—The W. D. Baltz Co. has been incorporated to deal in dry goods and other merchandise with an authorized capital stock of \$30,000, \$10,000 of which has been subscribed and paid in.

Marenisco — The Persons-Freeland Co. has been incorporated to conduct a general store with an authorized capital stock of \$10,000, \$7,000 of which has been subscribed and paid in in cash.

Addison—SSwartout & Lewis are the proprietors of the grocery and meat market which was formerly owned by Swartout & Jackson, Mr. Lewis having purchased the interest of Mr. Jackson.

Detroit—The Silver Hat Shops, Inc., 2224 Woodward avenue, has been incorporated to deal in millinery with an authorized capital stock of \$6,000, \$5,500 of which has been subscribed and paid in.

Detroit—Victor Munteau and his associates, who have conducted the meat market at 13096 Riopelle street for some time, have disposed of the business to Samuel Prodon, who will conduct the market.

Kalamzoo—Joseph A. Barrash, proprietor of the Fashion Bootery, has removed the stock from 132 South Burdick street to 212 South Burdick street in order to provide more space for a rapidly increasing business.

Detroit—Louis Greenspan & Co., 10222 Fenkell avenue, has been incorporated to conduct a plumbing and heating business with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Detroit—Edna Scott Young, Inc., 612 Glynn avenue, has been incorporated to deal in glassware and kindred wares with an authorized capital stock of 2,000 shares at \$10 a share, \$15,000 being subscribed and \$10,000 paid in in cash.

Fowlerville—Cole Bros., who have conducted an automobile agency, garage, etc., for the last nine years, have dissolved partnership and the business will be continued by Rollin Cole, who has taken over the interest of his brother.

Holland — The Holland Chevrolet Sales Corporation. 8 West 7th street, has been incorporated to deal in autos, auto parts and accessories, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in cash.

Bad Axe—Mrs. M. E. Tibbits is conducting a closing out sale of her stock of dry goods and women's wearing apparel, etc., and store fixtures, after eighteen years of merchandising here and will retire from trade owing to ill health.

Detroit — Redick, Inc., 1852 West Kirby avenue, has been incorporated to deal in soft drinks, lunches, confectionery and ice cream at retail with an authorized capital stock of \$25,000, \$3,000 of which has been subscribed and paid in in cash.

Allegan — Benj. Bush, surviving member of the former clothing firm of Bush, Musk & Co., has leased the corner store formerly occupied by the First National Bank and will install a new clothing stock therein during the next week or ten days.

Ludington — Carl E. Ericksen & Sons, 104 South James street, have merged their wholesale and retail paint, etc., business into a stock company under the same style with an authorized capital stock of \$5,000, \$4,000 of which has been subscribed and paid in in property.

Wayne—The Central meat market at Washington and Michigan avenues has been discontinued by its proprietor, Peter Gardulski, who has conducted it for some time. Mr. Gardulski feels that he can do better in another location and will in all probability re-open elsewhere shortly.

Albion—The Gale hardware store, established and owned by one family for seventy-three years, will be discontinued Jan. 1, 1930. O. Harry Gale, the present proprietor will conduct a closing out sale of the stock and fixtures and will give possession of the building Jan. 1, to a chain store organization which will remodel it and occup it about April 1.

#### Manufacturing Matters.

Detroit—The Schoewe Foundry Co., 1488 Catharine street, has changed its name to the Service Foundry Co.

Flint—The Michigan Glass Co., 109 West Second avenue, has increased its capital stock from \$10,000 to \$50,000.

Detroit—The Levine & Cole Plumbing & Heating Co., 3789 West Chicago boulevard, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in.

Otsego—The Otsego Waxed Paper Co. has merged its business into a stock company under the same style with an authorized capital stock of \$100,000, all of which has been subscribed and \$50,000 paid in in cash.

Detroit—The Numberlite Co., 3555 Holcomb avenue, has been incorporated to manufacture and sell illuminated signs with an authorized capital stock of 500 shares at \$10 a share, \$5,000 being subscribed and paid in.

Muskegon Heights—The Industrial Pattern & Engineering Co. has been incorporated to manufacture wooden ware and do pattern making with an authorized capital stock of \$50,000, \$15,000 of which has been subscribed and \$10,000 paid in in cash.

Detroit—The Allied Die Cast Co. of America, 7420 Melville avenue, has been incorporated to manufacture automobile and machine products, with an authorized capital stock of \$100,000, \$10,000 of which has been subscribed and paid in in cash.

Royal Oak — Bennett, Inc., 3609 Crooks Road, has been incorporated to manufacture and deal in electrical and other signs with an authorized capital stock of \$10,000, of which amount \$6,400 has been subscribed and paid in, \$3,900 in cash and \$2.500 in property.

Grand Rapids—The Kent Extinguisher Co., 60 Cottage Grove avenue, has been incorporated to manufacture and sell fire extinguishers, with an authorized capital stock of \$25,000 preferred and 5,000 shares at \$1 a share, \$1,000 of which has been subscribed and paid in in cash.

Muskegon — The Try-Me Bottling Co., 1727 Beidler street, manufacturer and distributor of soft drinks, has merged the business into a stock company under the style of the Muskegon Try-Me Bottling Works with an authorized capital stock of \$20,000, \$14,000 of which has been subscribed and paid in.

#### Night Sales Prove Popular.

"Night sales" have proved big business builders for an Oklahoma store in harvest season. "Farmers' wives have no time to come to town during the day when the men are harvesting," the owner explains. "So we close the store on Wednesday at 1 p. m. and open at 7 p. m. for the night side. Town women like the idea, too, for they'd rather shop in the evening than in the heat of the day. Our 'night sales' practically put two Saturdays in each week for us."

Sauerkraut—New kraut is sparingly offered at around \$15 to \$16 for 45 gallon casks, f. o. b. Central West factories. Packers in most producing states are having a rather discouraging season, with the fresh market holding high at \$12 to \$18, depending on the location. New York State's packers are having difficulty in filling their orders, and there is considerable trading between packers at the higher prices that prevail. State packers have been quoting \$13 to \$14 a barrel, f. o. b. factory. Many packers are withdrawn on all offerings.

Pickles-The established shortness of the pack has brought advances of 20 to 40 per cent. in prices of salt stock and bulk pickles in vinegar, depending on grades and markets, but advances to date in pickles in glass have been less than half as much. The market is in the usual process of adjusting itself to a higher level with distribution demanding that their sources of supply protect them against competition. A survey of leading packers show that total stocks on hand probably average less than 75 per cent. of the volume a year ago at this time, even with the normal carry over taken into consideration. The shortage is particularly acute in dills and large sizes, which has led to some talk of European importations.

An expert is a man who has a little ability and a lot of self-confidence.

# 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-Market during the week has shown continuance of the routine condition. Early in the week the market stiffened up somewhat on account of the advance in primary markets of Ceylons and Javas. These advances. however, did not affect our own markets. Most people expect a decline in India teas, because the production is several million pounds greater than last year, but no decline has occurred yet. There is a good demand for Ceylon, India and Java teas, but only a fair demand for Formosas, Japans and Chinas. Some grades of Formosa teas have advanced during the week.

Coffee-The market for Rio and Santos coffee, green and in a large way, has made a herculean effort to raise itself from the slough of despondency to which it sunk last week when prices dropped about 2c per pound. Momentarily the market was stronger, but it did not last, and the week closes with the market just as weak as it was at the last report, except that locally some grades of Rio are scarce and a little higher. That, however, has nothing to do with basic conditions, which are undeniably weak all along the line. Demand for Rio and Santos coffee in this country is poor, as the trade generally seem to be expecting further declines to come. Milds are a shade lower for the week in sympathy with Brazils. The jobbing market on roasted coffee has shown some signs of declining to the relative level of greens, but this movement is not general.

Canned Fruits—Jobbers have covered their requirements in the most important lines, but have found it difficult to stock up in a number of the scarcer items. Pineapple is practically impossible to buy, and many of the Northwestern fruits and berries are cleaned up on the spot, and cannot be replaced at the source. Interest in Maine blueberries has not been great this year on account of the high prices asked by canners. The spot market is firm at \$13.50, while canners still ask \$13 for 10s, f. o. b. factory.

Canned Vegetables-The usual October activity is seen in the market and a generally satisfactory condition in all lines seems to prevail. At primary packing points buying has continued in good volume, and it is generally reported that comparatively little carryover will be left when present shipping activities are completed. The general price advances throughout the list has created a waiting policy among buyers, and while shipments of future orders are under way, there is only a routine buying demand, with no speculation or further anticipation of requirements in evidence. The movement of corn has been healthy, and the jobbing trade reports a good sale of this commodity in all grades. Spots are now rather difficult to locate in the South at prices originally named by packers for futures, and canners' ideas appear to be on the advance. with offerings inclined to be more or less sparing. Activity in string beans

has died down to a hand-to-mouth demand from local buyers, as the needs of the trade here are apparently well cared for by future orders made earlier in the season. Peas are not wanted to any great degree, but remaining stocks in canners' hands are firmly held. Canners' stocks are very high, considering the size of the pack this year, and the statistical position of the commodity may be described as strong.

Canned Fish-The tuna market in California is much firmer than it was a month ago. No definite idea of production can be gained as yet because of the present confusion of opinions as to stocks now being held. The run of fish has slowed down noticeably but operations w'11 cont'nue until December. Along the Gulf Coast, unfavorable weather has been holding the shrimp pack down in all sections excepting some parts of Texas. The slowing up of production is keeping the market firm, though canners are beginning to raise their ideas about prices. However, they are still working on old orders.

Salt Fish-The mackerel situation shows no change from last week. The shore catch is about over for the season. At present the demand is only fair, with prices unchanged for the week. The first Irish fall caught mackerel have arrived in this country with almost no No. 2's. No. 1's are also very scarce. The general demand for mackerel is fair. The market for salmon on the coast is firm and healthy from the holders' standpoint. Supply of unsold red Alaska salmon is now very low and prices are firm. Pinks are also well maintained and so are chums. Tuna is still strong and supply is very spotty. The same applies to crab meat. Sardines show no change anywhere, but only a fair demand.

Beans and Peas—Demand for dried beans is very poor, with an easy tendency on California limas and red kidneys. These two grades have in fact declined slightly during the week. Other grades of beans and dried peas are unchanged.

Cheese—Cheese is in moderate demand at steady prices. Supply of cheese is not large. Late in the week the demand moderated, and even with the light receipts prices were a shade weaker.

Nuts-California almonds have been moving, but very slowly, as the trade apparently does not like the high prices which have been named on 1929 crop almonds in the shell. Prices on most nuts in the shell meet no important revisions, and for the most part stay at former levels. In the shelled nut line activity is not great, but a fair proportion of the trade has been buying its future requirements steadily. Walnuts from abroad have not been much in request, as the trade is still looking for a break in the market on account of the large world crop, and the high prices now being asked by exporters abroad do not appear justified. Filberts in the shell have shown no easiness in the spot market but have remained very firm, with available supplies small. Filberts in the shell, on the other hand, have ruled

very quiet. The Turkish filbert crop being almost destroyed this year, makes a small world supply, and factors in the trade here expect high prices to prevail from now on.

Rice-The hectic and generally disorderly action of the stock and major commodity markets during the past few weeks does not leave the rice market wholly unaffected. Buying power is naturally at a low ebb while conditions of that sort prevail, and little heed is therefore paid to the constructive developments which appear in the week's news. Harvesting of Blue Rose is now practically completed and the movement of rough rice is tapering off measurably. Pressure to sell milled article is bound to decrease coincident therewith, especially so since a great deal of rough is going into store to be held for the higher prices which the fundamentally favorable outlook for the commodity appears to justify. The quality of the crop is excellent, which is quite a bullish factor by itself and which must be given due weight apart from the strong statistical position as reflected by the extremely low caryover, the smallerthan-average crop and the generally light supply position and the consuming trade. It is patent, therefore, that the week's decline in the price of Blue Rose of from 5c to 10c per 100 pounds can be only temporary, and with considerable buying still in sight to satisfy domestic and foreign requirements for the next few months the trade expects that the Blue Rose market will reverse its recent action on any broadening of demand. No losses were registered by any of the other varieties. Fortuna and Japan rices were firmer while the Edith, Honduras and Lady Wright were steady to firm. Prolifics were somewhat irregular but generally neglected by buyers and sellers alike.

Syrup and Molasses—Demand for sugar syrup has slackened to some extent, but the market is still steady to firm on account of the small production. Compound syrup is unchanged and in fair demand. Fine grocery grades of molasses are wanted and the market is about steady on normal production. There is no indication of any special change at present.

#### Review of the Produce Market.

Apples—Wealthy command \$1.75@ 2. Wolf River, \$1.50@1.75 (bakers, \$2.25); Shiawasse, \$2@2.25; Jonathans, \$2.50@2.75; Snow, \$1.75@2; Baldwin and Talman Sweet, \$1.50@1.75; No. 1 Northern Spys, \$2@2.50; No. 2 ditto, \$1.50.

Bagas-90c for 50 lb. sack.

Bananas-71/2@8c per 1b.

Beets—30c per doz. bunches; \$1.25 per bu.

Brussel Sprouts-28c per qt.

Butter—The market is weaker and 2c lower than a week ago. Jobbers hold prints at 43c and 65 lb. tubs at 41c.

Cabbage—\$1.25 per bu. for white and \$2 for red.

Carrots—20c per doz. bunches; \$1.25

Cauliflower—\$2@2.25 per doz. Celery—40@60c per bunch. Celery Cabbage—\$1.20 per doz. Cocoanuts—\$1 per doz. or \$7 per bag.

Cranberries—\$4 for ½ bbl. of 25 lbs. Early Black; Late Howe commands \$4.50 for ½ bbl. and \$8.50 for ½ bbl. Cucumbers—\$1.50 per doz. for Calif.

Eggs—The market is stronger and higher than a week ago. Local jobbers pay 50c for strictly fresh candled. Cold storage operators are offering their holdings as follows:

Egg Plant—15c apiece.

Garlic-23c per 1b.

Grapes—Calif. Emperors are held at \$2 per lug; home grown Niagaras and Concords, \$2.25 per doz. 4 lb. baskets; Delawares, \$3.25.

Green Onions—Shallots, 90c per doz. Green Peas—\$5.50 per bu. for Calif. grown.

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 \_\_\$4.00 Imperial Valley, 5s, per crate \_\_ 4.50 Hot house grown, per lb. \_\_\_\_\_ 13c

Limes-\$1.50 per box.

Lima Beans-30c per qt.

Mushrooms-65c per 1b.

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—Home grown yellow, \$2 per 100 lb. sack; white, \$2.50.

Parsley-40c per doz. bunches.

Pears—Kiefers, \$1@1.50 per bu.; Calif. Bartlett, \$4.25 per box.

Peppers—Red, 40c per doz.; Green, 30c per doz.

Persian Melons—\$2.50 per crate of either 4 or 5; Casabas, \$2.50 per crate of 5.

Potatoes—Home grown, \$1.75 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
 20c

 Light broilers
 20c

Pumpkin—15@20c apiece.

Quinces—\$3 per bu.

Radishes-25c per doz. bunches.

Spinach—\$1.40 per bu.

Squash—Hubbard \$3 per 100 lbs. Tomatoes—\$1.50 for 10 lb. basket.

Turnips-\$1.40 per bu.

Veal Calves — Wilson & Company pay as follows:

 Fancy
 19c

 Good
 16c

 Medium
 13c

 Poor
 10c

#### Merchants of Burr Oak and Jackson Wide Awake.

Leaving White Pigeon Tuesday afternoon, after sending in my previously published report, I arrived an hour later in Burr Oak, where I was scheduled to appear before a meeting of the Goodfellwship Club that evening It had rained a drizzle all afternoon, but with the darkness came a genuine downpour. Prospects were poor, but imagine my surprise, upon arrival at the community house, to find a full house. About 135 guests were served a bounteous banquet and a most enthusiastic audience was in evidence. Juding by the voluntary expressions made afterward, especially by the women, the mail order houses and chain stores are due to see lean days ahead, so far as Burr Oak is con-

We were especially gratified by the attitude of such men as Mr. Phillips, editor of the local weekly paper, and of certain other gentlemen whose names we cannot recall, who remained for the after meeting and threw themselves into the proposed independent fight which has been designed for Main street there. And it would be unkind, indeed, to neglect mention of the fine people who were my hosts while I was there. I refer to Rev. L. C. Geo. Daschner and his splendid wife and children who made our sojourn in Burr Oak such an unmixed pleasure.

Everyone put themselves out of the way to place us entirely at home among them. I must confess that I had thought that old time type of simple hospitality all but an extinct species of courtesy and it was most refreshing to discover such a robust specimen still at large in so small a town. When we were invited to return soon, we agreed to do so with full determination to some time fulfill the promise, purely for the selfish satisfaction it will afford us to mingle again with such wholesome, sincere folks.

Thursday afternoon found me in Jackson, trying to locate Jim Andrews, the secretary of the Jackson Home Owned Stores Association. We finally learned that he had been busy all day, carting groceries and meats up to the Elks Temple, in preparation for the banquet to be given the local merchants and their wives in the green

The meeting would not have been staged in such a delightful environment as the green room of the Elks Temple had it not been for the generosity of Capt. Sparks, of Sparks-Withington Co., maker of the Sparton radio. He is one of Jackson's most public spirited citizens and he it was who ordered the reservation of the green room for this occasion at his own expense. No wonder Iim Andrews seemed to be treading on air all evening, while his pet hobby, the Home Owned Stores, did itself proud.

Jim was the whole working force that night. It was his party and a real party it was. Nearly 100 plates were set and the cream of Jackson's thinking tradesman were there, in spite of

the continued stormy weather. Seldom have we enjoyed a more inspiring experience in our platform work. Here were men of affairs whose personalities and labors already loom large in the general scheme of Jackson, yet not one was above listening to one of previously obscure pursuits in life and one whom they had never met and of whom they knew little.

First of all, C. H. Patterson, Mayor of Jackson, was there, and delivered a splendid talk to his fellow citizens. Equal to our pleasure in meeting Mr. Patterson was our delightful acquaintance with Mrs. Patterson, who chanced to sit next to us at the speaker's table.

Direction of the meeting was in the hands of M. Vern Breitmayer, prominent furniture dealer, who officiated as toastmaster. Mr. Breitmayer is certainly to be commended for his ability to keep things moving and peppy without necessity for too much indulgence in stories.

Dan O'Connor, secretary of the Jackson Chamber of Commerce, was there, and took the opportunity to get some matters off his chest, as regards certain inconsistencies and follies prevalent among the people and the commercial men of Jackson. We like Dan O'Connor, for the same reason that we like Charlie Gross, the Chamber of Commerce secretary in Holland. He isn't afraid to go to the mat for anything that is worth while, and, while he delivers himself as a gentleman, he doesn't hesitate to call a spade a spade in a word of five letters. Is it possible that there is a new, younger and more wholesome school of Chamber of Commerce secretaries coming on, who have the intestinal fortitude to renounce the old-time resort to political wirepulling and salve-spreading, preferring the more red blooded policy of expressing themselves publicly as he men? We are meeting quite a few of this stripe, lately; and we are actually being tempted to hope against hope that the average Chamber of Commerce will soon blossom out with something like a virile two-fistedness of which its community is worthy.

C. J. Watts, guiding figure in the affairs of the Smith-Winchester Co., as well as an influential power in Chamber of Commerce, Retail Board and Home Owned Stores Association, was present; and he did not consider it beneath his dignity to put his company behind a program which is yet young in Michigan. The Home Owned Stores, as well as other civic and commercial functions in Jackson, owes much to Mr. Watts' courageous willingness to take the initiative in pledging the resources in his custody behind any worthy undertaking, with the quiet determination that invariably spells success in the first syllable.

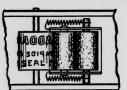
It did us much good to learn that Frank Doyle, district executive for the Schust Baking Co., had come all the way down from Lansing to be there that night; and Doyle saw to it that Schust crackers and wafers adorned the tables. As Jim said, that was a "sweet contribution" to the semi-potluck event; and Jim wasn't alone in appreciating the bit of thoughtfulness.



Note low price complete outfit. Special offer. Machine with special roller carrying your name and message, ink and full 800 feet bquality nch gummed tape, only

\$12.50

#### You can now afford to use printed tape



In sending your order, be sure and give name, address and message to appear on the tape. The Printseal rol-ler, shown above, is specially made of finest material and prints, perfectly and artis-tically.

This new invention will end the wrapping problem to many merchants, who in the past have found printed tape excessively costly. The Printseal imprints tape of any make as it is withdrawn. An absolutely dependable device, guaranteed to operate perfectly. Embodies an entirely new principle of tape printing.

The entire device is built of strongest materials. It never gets out of order. Always ready for instant use. Tape runs smoothly always. A touch of the finger does the trick. Easily reloaded. No gears, no cogs—nothing to get out of order. Use any kind of gummed tape.

Consider the advantages of gummed tape; 75% 'ess expensive than twine; less time to wrap; once sealed cannot be opened without breaking tape; printed, it cannot be opened

**PRINTSEAL** Addac Company Grand Rapids, Mich.



"A man traveling into a far country called his own servants and delivered unto them his goods \* \* \* After a long time" he returned and asked for an accounting of their Trusteeship.

Even in the oldest record of human activities we find the necessity of Trust. Whether you are traveling into a "Far Country" or leading a life crowded with vital activities we specialize in acting as your personal representative.

# GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

Furthermore, Doyle wasn't afraid to speak for Schust when the meeting came to the discussion stage. Apparently, Schust men have permission to speak with authority and not as the scribes when they are afield. Most commendable and most suggestive proof of true independence of enterprise!

Then there was Andrew Watt, with all the characteristics of the hardy Scotch, save that one characteristic for which they are most widely known and panned. I have been familiar with men from Missouri, for several years, but Mr. Watt is even more so, yet more open minded. This is my third meeting with this gentleman and every one of my exchanges with him is indelibly printed on my memory. There is something about his direct manner and fearlessness of looking one in the eye, plus his delicious bluntness of expression, that advertises him as a man that will "do to tie to." I don't believe I ever met a man whos confidence and sympathy I wanted so badly at first acquaintance. And Mr. Watt is now a member of the Home Owned Stores Association. If Iim ever had any doubt about the assured future of his association in Jackson, he must now be assured, because Andrew Watt has joined. This is prety fair evidence that it is basally sound, all the way down to the bottom of the foundation.

I should like to speak of others, but I cannot do them justice. As for Jim Andrews, the dynamite of the Home Owned Stores in Jackson, I need but say that when a home town boy can come back to his home town, take hold of a generally recognized "hopeless fight against the inevitable" and not only secure but continue to hold the utmost confidence of those who are most looked to as the substantials of a community the size of Jacksonwell, his credentials need no further validation. He is endorsed beyond the help of anything that an outsider might say of him. I only say that Jim Andrews is the best kind of a teamplayer I've ever doubled in harness with; and that's saying a lot.

W. H. Caslow.

#### Odd Hallowe'en Customs Still Used in Country.

While there have been many methods for communicating with ghosts, witches, spirits, fiends, fairies and hobgoblins that are supposed to appear on Hallowe'en (Oct. 31) to forment, predict and frighten, none, in the minds of those who regarded the night as a rare opportunity for learning the future, were as effective as those connected with salt, silence and candles. Salt and silence worked together, and for dire occasions. The candle was, in the main, saved for romance and simple fun.

No one knows how Hallowe'en originated. It goes far into early times. and seems to have been set aside as the one night of the year when communication with the next world was not only possible but desirable. was celebrated almost universally in the days when folks were eager to

know what evil the coming year had in store. With later days, and a happier outlook on life, the celebration is observed only by children with games and Jack o'Lanterns, and by the young and romantic as a means of providing amusing entertainment.

The favorite method of divining the future in early times was connected with silence and salt. The man who put a spoonful of salt in his mouth, drank no water and walked away in silence to a place where three crossroads met and sat thereon on a threelegged stool was rewarded at midnight by hearing a sepulchral voice announce the name of the neighbor who would die within the year.

On his return to his home and the water bucket it was his privilege to make the news known, and with the victim's wife sewing on the shroud, the preacher asking him to prepare and the neighbors enquiring solicitously about his health, it often came to pass that the prophecy was fulfilled. In Scotland to this day the housewife empties a thimble of salt on every breakfast plate before going to bed, and if in the morning the salt has fallen out of a shape on any plate it is believed that individual might as well get ready, for the bell has rung for him.

Salt and silence are also employed in Scotland to obtain less gruesome news. The girl who eats a salt cake and goes to bed in silence and without drinking water will see her future husband in her dream. A salt herring eaten in three bites, bones and all, without a word spoken, is said to be effective.

Many charms are still tried in the rural sections of the United States. A girl will place two nuts, side by side, in the glowing coal, naming one for herself and the other for her sweetheart. If hey burn together, marriage will mark the coming year, and if blown asunder by the heat he will prove fiickle. A girl will go to the cellar backward, carrying a candle, a mirror and an apple. While she combs her hair and eats the apple, the face of her future husband will appear beside hers in the mirror. Or she may throw a ball of yarn out of the window, calling "Who's there?" with unhappy results if he is not there to reply and pick up the ball.

An apple is tied to one end of a crossbar, and a blazing pine knot to the other, and the girl must eat her apple, bite by bite as it swings around. or she will never marry. A dangerous game, because of the lighted pine knot. If she drops a spoonful of melted lead in cold water and it scatters, a wealthy husband is hers. Or, if she pricks an egg with a pin, puts the white in her mouth and goes for a walk, the man whose name she first hears on the walk is the man she will marry.

#### Wanted Regular Service.

An elderly lady walked into a railroad office at Chicago and asked for a ticket to New York.

"Do you wish to go by Buffalo?" asked the ticket agent.

"Certainly not!" she replied. "By train, if you please!"

# CENTRAL-ILLEOIS COMPANY

takes pleasure in announcing that

MR. GEORGE KING PHILLIPS

is now associated with its Grand Rapids Office

October 24, 1929

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# The Preferred Automobile Insurance Company

**BUSINESS WRITTEN** 

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We believe this is due to the protection qualities of our policy

AND

The satisfactory service given to our policy-

# The Preferred **Automobile Insurance** Company

Your Home Co.

#### THE TWO-RADIO HOME.

After the two-car family the tworadio home. Such, according to a radio sales manager, is the order of progress. The argument is plausible. Daughter wants to dance, while mother likes to listen to the old-time tunes and father -if he is to be considered-wishes to have his music spiced with market reports and baseball or other scores. This would make at least three radios in the up-to-date home, but perhaps one of the members of the household on the average can be counted upon to be away each evening and thus reduce the number absolutely necessary to two.

But the radio sales manager does not go far enough. Pointing to the many two-car families, he argues that they should become two-radio families and thus complete the setup. But why stop with two radio sets? Why not two vacuum cleaners and two lawn mowers and two billiard tables and two automatic elevators and two furnaces—surely they couldn't both go out at the same time!—and two sets of golf clubs and two copies of the telephone book?

One article in particular we would urge for this two-object rule. That is the newspaper and especially the evening newspaper. Is anything more distressing than the sight of a family sitting around after dinner with folded hands waiting with what patience it can for one of its members to get through with the evening paper, so that the others can enjoy it?

We dare say that in some families there is a priority arrangement by which members of the family take turns in having the paper first. The disadvantages of this method are obvious. In very large families it means that one of the members has the privilege of reading the paper first on odd Tuesdays, that he is second on the list on even Thursdays and so on. We can readily see how, if one member is away for part of the evening, great confusion results.

#### GAINS FROM THE DECLINE.

The crisis in the stock market has prompted considerable study of the business situation. All public declarations have been highly optimistic and designedly so in order to help confidence over a difficult period. But even the comment obtained privately is by no means pessimistic, although certain dubious aspects of the outlook are cited. However, it is emphasized that the collapse of stock speculation should bring several outstanding benefits. Among these are mentined reduced credit danger. easier money, fewer unsound merger and chain promotions, and more attention by business men to business itself instead of to the tape.

All of these advantages are rated important, and particularly the substitution of business for stock market interest. When the business man is engaged in following security prices and not in planning what he can do to make his own operations more profitable, then his business is bound to suffer. The speculative mania has spread far and wide. More attention

to business is quite likely to create more business.

It is only from the standpoint of larger problems and influences that business observers find cause for concern. Undersupplied and new markets have brought the big gains since the war. First came peace-time demands — railroad rehabilitation, new building, automobile expansion. Then consumer credit was introduced and instalment purchases climbed. Radio was a new industry and air transportation followed. High costs greatly promoted the use of machinery.

But now sizable new markets or pressing demands are conspicuous by their absence. Machinery has reduced employment although it has raised real earnings and purchasing power. These are the factors that cast some doubt over the business future but for the time being they are not regarded as real handicaps.

#### TO MEET CONSUMER DEMAND

Considerable interest attaches to the step taken by a committee of merchandise managers who will soon confer with groups of manufacturers to see what may be done to shape various products more closely to consumer demand. The chief purpose is to have these merchandise lines concentrate more on acceptable types and to reduce the waste caused by putting so much effort into designs that receive very little favor.

Another accomplishment in this direction may very likely be the designing of related products along ensemble lines. The various manufacturers of housefurnishings, for instance, will be brought in touch with each other. The retail representatives will report on current consumer demand and its tendencies. The producers, it is hoped, will exchange the information they possess on prospective modes. Out of these conferences will come a clearer idea of what to make and what will sell, and there will not be the mixed effort of featuring various and sometimes conflicting products.

This move of the merchandise managers and manufacturers marks an important step in the new program of making goods easier to sell. It should reduce waste right along the line to the consumer, and if successfully negotiated lead quite logically to a larger volume of sales. After all, the chain systems owe probably the chief credit for their success to operating on the principle of making it easy and agreeable for the public to buy. Retail and manufacturing co-operation to the same end should yield the same good results.

#### BUSINESS REPORTED SOUND.

In nearly all of the comment which has followed the collapse of security inflation there is included the statement that "business conditions are sound." This only emphasizes once more, of course, the contrast that has existed for several years between the careful and orderly operations in trade and industry as a whole and the exaggerated expectations and frenzied activities of the speculative fraternity.

Recently there has been some slackening in basic lines of industry. The pace of automobile output was too heavy even for the increase in home, and the very large gain in foreign, demand. Operations have been reduced and a temporary glut is affecting profits. The steel industry suffers principally from its loss of automobile business. In other branches of consumption good increases are noted. Construction work, principally of the residential type, has failed to equal the volume of last year. Perhaps easier money may prove a stimulant to this leading activity.

About the only important factor in business that may affect the situation adversely is instalment credit. The instalment system on its present scale has not been tested. Vast quantities of merchandise of all kinds are under contract and if payments in any large amount become impossible conditions might readily take a dubious trend. On the other hand, easier money rates resulting from reduced speculative activity would probably enable the financing companies to give their customers more time to settle their debts.

#### SHOOTING AT MARS.

While experiments in Germany with a rocket airplane have not proved remarkably successful, it is reported that a plan is under way to fire a giant rocket from somewhere in the North Sea which will be aimed right at the planet Mars. Permission is to be sought from the League of Nations for an experiment which might literally have international repercussions. The North Sea will be closed to all shipping in order to provide for the contingency that the rocket may miss its goal and fall back to the earth.

This is all very well and we have no doubt the experiment will be an interesting one, but we share the anxiety which has been expressed by the Manchester Guardian as to what may happen should the rocket actually land upon Mars. The Martians are reputedly a warlike race. For all we know, they may have developed engines of warfare surpassing in destructiveness anything of which we earthlings have ever dreamed. Suppose they should resent having this German rocket suddenly plump down upon them. Suppose they should decide to repay us in our own coin and launch a few rockets of their own at the earth.

"What is the good of working for world peace from Geneva," the Guardian asks pertinently, "if we are to be dragged into war with the universe at the tail of a rocket from the German coast?"

#### BUYING BY APPOINTMENT.

In an effort to meet the problem of attending properly to salesmen, a local store adopted the system of having buyers see salesmen only by appointment. According to the report of the head of this concern, the method over a period of two months has reduced salesmen's calls by 75 per cent. Orders were placed with one-third of the salesmen calling and the average size order more than doubled. Buyers

broke 1 per cent. of their appointments and the salesmen 4.6 per cent.

The apparent success of this system brings up the further suggestion that, when stores or buyers may not wish to adopt the appointment plan, they might at least be more specific in making known just what they are interested in purchasing. While many salesmen calling at local or resident offices may have a general idea of the type of merchandise sought, it is more than certain that many of them also have very vague ideas on the matter.

If each buying office would require buyers to have a statement typed out concerning their merchandise requirements, a good deal of time and energy might be saved, it would seem. With the information posted for salesmen, it would be entirely their error if they wasted time trying to sell goods not required or desired.

#### DRY GOODS CONDITIONS.

Adding difficulties to a season which has been marked so far by other uncertainties, the decline in the stock market immediately set retailers to considering what effect the losses to speculators might have on their immediate and future interests. Some decline in luxury purchasing was a rather general diagnosis: but, on the other hand, sentiment among merchants outside this city emphasized the theory that possibilities of an unfavorable sort were being exaggerated.

The month drawing to a close has furnished a fair volume of trade and a good increase over the same month last year was rather confidently expected. Whether the stock break will cause sufficient slump in retail sales to offset the previous gains remains to be seen. Weather conditions of the week in certain sections of the country were not favorable, but the head of the largest mail order company was quoted to the effect that October volume will prove the largest in the history of the organization and that catalogue sales alone have gained appreciable and in all regions of the country.

#### BEAUTY IN THE CELLAR.

The modern movement toward beautifying the home has spread into still another department of housekeeping. Modernistic bathrooms and kitchens, decorated in varied colors, are an old story. It is the cellar which is now surrendering to the march of progress.

The exposition of the American Gas Association has afforded visual proof that the basement can no longer be considered outside the province of the interior decorator For, not content with building kitchen ranges resembling modern radio cabinets more than the iron stoves of another age, the gas industry would have all appliances and fixtures in the basement created with a feeling for style and color. Even the lowly gas pipe itself is to be tinted in appropriate shades.

If this tendency continues, it will not be the living room or the dining room which the housewife exhibits to her guests as the pride of the home but a transformed furnace room or

#### OUT AROUND.

# Things Seen and Heard on a Week End Trip.

There was no Out Around last Saturday. It was the occasion of the annual re-union of Tradesman employes and ex-employes at our summer home at Lamont. The weather was ideal for either out-door or indoor sports and there was plenty of both kinds. Harry Royal, our first printer, came down from Shelby and "Uncle Louie" Winternitz came over from Chicago. A treasure hunt in the open put everybody in line for a very satisfying dinner at the Grand River Gardens, the new eating place on Lake Michigan Boulevard, otherwise known as West Bridge street. Dinner was served at 5 p. m. and lasted-with dancing, merry making and other diversionstwo hours, when all returned to Lamont, where they made merry until 10:30 p. m., when the gathering dispersed. The entertainment features this year were planned and carried out by the employes, with a little help from invited guests. Needless to say, the programme was a good one and the acts were all very enjoyable.

When we reached the dining place it was noted that one table was decorated differently than the others. It was beautifully trimmed in silver in honor of Cornie Kibbon (pressman) and his wife, whose twenty-fifth wedding anniversary happened to coincide with the Tradesman re-union.

After the meal was well under way Roy Randall, who has a record of twenty-five years with the Tradesman before he went to his present employer, arrived and announced that the day was his 56th birthday. He insisted that he, too, should have a table appropriately decorated for the occasion, but as he had been out of the city two weeks and had given us no advance notice of his coming, he had to be content with the same service accorded all except the bride and groom. He was rather disposed to create a disturbance over the situation, but finally subsided when given the privilege of kissing ten ladies, to be selected by himself.

We were all glad to welcome Uncle Louie, who had not been in Grand Rapids since our last re-union, a year ago. He spent last winter in California, dividing his time between San Diego and Los Angeles. His summer was spent in Charlevoix, as usual. He is apparently in better health than he has been for ten years. In going to California this fall he proposes to proceed via New York, Cuba and the Panama Canal.

When asked the other day how he accounted for the widespread disrespect of our laws, Judge Brown, of the Kent Circuit Court, replied:

"Too many laws. There was a time when laws were based on simple fundamentals—justice, moral law and common sense. To-day in Washington and in every state legislature in the country one sees the passage of laws that are based on none of these things,

They are rushed through the legislatures by people with one idea. The majority of the people do not want these laws and have not asked for them, but various groups, serving some purpose of their own, impose them on the whole people."

I dislike to differ with so able a jurist as Judge Brown, but I am of the opinion that the present almost universal disrespect for our laws is due to the fact that the laws we now have on our statute books are not properly enforced. Laxity in enforcement gives people the impression that they can violate almost any law and get away with it. Only a few weeks ago a distinguished judge of Chicago told the members of the Grand Rapids Rotary Club that only one murderer in a hundred in Chicago was properly punished. He attributed this condition to the laxness of judges and prosecuting officers in permitting the lawyers who defend criminals to make a mockery of justice by adjournments, delays, subterfuges, frame-ups, employing perjured witnesses and, in some cases, bringing venal and unscrupulous judges. I do not set myself up as an authority on criminal procedure and judicial and prosecuting lapses in criminal cases, but I cannot help thinking that the Chicago judge got nearer to the meat of the matter than Judge Brown did.

I do not wish to be understood as doubting the wisdom of Judge Brown's condemnation of the multiplicity of new laws which are constantly being added to our statute books. In most of the countries of Europe no one can cut a tree unless he plants a new tree to take its place at the same time. I would like to see the present practice so changed that no new law could be enacted unless ten unnecessary laws were repealed at the same time. This practice, rigidly followed for fifty years, would reduce the percentage of new laws to proper proportions and make it easier for all concerned to live up to the laws which are worthy of consideration and enforcement. My thought in this connection is that there should be a penalty imposed on any prosecuting officer who does not do his full duty in enforcing worth while laws. The penalty could either be fine and imprisonment or automatic removal from office, accompanied by deprivation of citizenship. Either alternative would probably be sufficient to accomplish the desired

I am glad to note that Henry ford proposes to charge an admission fee to the wonderfully instructive museum he has created at Dearborn. In taking this position he has exhibited a degree of horse sense which is highly commendable. Anyone sufficiently interested in the remarkable group of buildings and rare curiosities he has assembled should be willing to pay a reasonable price in order to inspect the institution and receive the instruction and information which such a collection affords. Anyone who cannot afford to pay the price would derive no pleasure or satisfaction from a visit to such a place.

Well meaning people who have accumulated a competence and devoted it to the creation of beautiful surroundings for the benefit of people who can not afford to pay for them ascertain their mistake the day the park or arboretum is opened to the public, unless they profit by the experience of those who have previously undertaken the same experiment and maintain an army of officers to protect the property from injury. This was the experience of the Arnold arboretum near Boston and the Joy Morton arboretum near Chicago. In both cases thousands of valuable and beautiful shrubs were ruthlessly destroyed, priceless trees were defaced and other features were treated in a manner entirely out of keeping with the attitude which should characterize decent human beings. These experiences-and hundreds of others which could be cited-amply justify the statement that anyone who attempts to furnish free anything which should be paid for in man fashion not only fails to accomplish his purpose, but almost invariably awakens in the persons who are the recipients of his bounty the utmost disregard and contempt.

J. Ramsey MacDonald, the Premier of England, touched as follows on this subject during his visit to this country a couple of weeks ago:

You never can acquire anything in this world without purchasing it purchasing it by your own will and effort.

You may attain high state office. It will never come to you as a gift.

You may attain a high place in business; your name may be emblazoned in the newspapers and other distinctions may come to you. They are at the end of a long, hard road that only men and women with ability and energy can traverse.

Show me a merchant who will not pay \$3 or \$5 for a worth while trade journal and I will show you a merchant who is a disgrace to his calling and who will not be a merchant very long, because he does not possess the elements which are essential to success. The merchant who is attracted by the glamor of free cigars, free dinners, free drinks, free entertainment and free trade publications is a mighty poor specimen of the mercantile fraternity. He may encumber the earth with his presence and be counted as a unit in the Government census, but he never gets anywhere in this world and will be of mighty little consequence in the world to come.

The original Grand Rapids Retail Grocers Association was organized in my office back in 1884—nearly fortysix years ago. For eight years I gave the organization free rent, free elevator service, free publicity in the Tradesman and threw in my services as secretary. I did these things because I believed in retail organizations—the same as I do to-day—and wished to see the local organization established on a high standard of mercantile integrity and business ethics. So long as I was able to maintain these rela-

tions on a high plane, no jobber was assessed for space in a programme or asked to pay the cost of banquets or picnics. I ultimately found myself in the minority in taking this stand and cheerfully relinquished the secretaryship to a young man who proceeded to conduct the annual banquets and picnics on an extravagant scale. When the bills came in after each event, he sat down and figured out how much each jobber should pay-in his opinion -and wrote each one a letter, suggesting that a check for the amount stated be immediately forthcoming. I might use a stronger word than "suggesting," but I think my readers will understand the impression I mean to convey. This method of conducting the association prevailed more than a dozen years, when it was ascertained that the secretary was including a subtantial sum for himself each time he levied an assessment on the jobbers under the plea that he was entitled to liberal compensation for his services as manager of the events named. The Association has been re-organized several times since then and I am told it is now conducted along lines quite at variance with the Homer Klap regime.

The point I undertake to make in this discussion is that a man cares little for anything he does not pay for. The only thing he really enjoys in this world is the fruit of his own labor. Free food never tastes so good as that purchased with the coin of the realm. Free literature and free trade journals never have any influence and cannot possibly do an advertiser any good, because the recipient fully realizes that anything sent him free has a sinister motive back of it.

E. A. Stowe.

#### Want To Pay Cash and Carry.

The investigation recently conducted by the Federal Trade Commission on resale price maintenance brought out some interesting facts on consumer preferences for cash and carry, as against credit and delivery stores. the 1,990 consumers replying, 8.6 per cent. did not specify which type of store they considered more desirable. Fifty-five and five-tenths per cent. voted for the cash and carry stores; 18.4 per cent. for the credit and delivery store, and 17.6 per cent. voted for both in order to have the distribution field fully covered. It is worth noting that the majority of farmers reported favoring the cash and carry store, and it is because of this decided preference on the part of this group that the above percentages worked out as they Excluding the farmers, the remaining 755 consumers were divided as follows: Cash and carry, 37.4 per cent.; service retailer, 25.3 per cent.; favoring both as conditions warrant, 26.6 per cent., and indefinite or no answer, 10.7 per cent. Cash and carry stores were reported most often because of the lower prices, while the credit extension and delivery of the service retailers were the reasons most frequently given for their preference.

Age matters not, so long as the mental fire is kept burning.

Success begins with a fellow's will.

# Some Samples of Bond and Stock Printing



The reputation of the Tradesman company is now nation-wide. Clients in nearly every state in the union call upon the company for this highly specialized work. Above are reproductions of some of the certificates printed.

# Tradesman Company Is Important Factor In Business in Michigan

## Publishers Play Big Part in Commercial Field— Make National Reputation as Bond and Stock Printers

#### Reprint from the Grand Rapids Herald

Outside of financial and mercantile circles, the name Tradesman Company signifies but little to the average citizen, any more than as publishers of the Michigan Tradesman, and even in the printing industry few realize the part it has taken in the building up of the financial, mercantile and commercial end of the business in this city and state.

Starting away back in the eighties, the career of the company illustrates what vision, energy and perseverance, coupled with an indomitable spirit, can accomplish. Coming to the city as a printer, E. A. Stowe held editorial and managerial positions on the old Democrat, Eagle, Leader and Times, merely as stepping stones to visions he saw ahead.

His entire ambition was centered on the establishment of a mercantile trade journal and he was interested in the mechanical end of the business merely as a means to an end. It was only a short time before his association with business men enabled him to realize that the newspapers of that day were not representing the fast growing financial, commercial and mercantile interests of even that time, and he visioned a class journal in the interests of the wholesale and retail trades which would be a leader in the field.

On broaching the subject to some of the principal business men of that day he was given little encouragement, but his earnest and enthusiastic approach ultimately won heir co-operation and they volunteered to support him with advertising patronage and subscriptions. The struggle of his life then started and there were times when

one with a less dominant spirit would have given up the battle. However, the Tradesman soon scored the success it deserved. Later on he brought into his organization the late Warren N. Fuller, the first commercial artist in Grand Rapids to engrave illustrations on wood for printing purposes, which was the only method of illustration in that day.

This proved an advantageous combination and from that time on the Tradesman company took first place in commercial printing and illustrating, making many furniture catalogues, not alone for the furniture manufacturers in Grand Rapids, but in other parts of the United States as well.

The company has always aimed to keep pace with modern ideas and methods and later on added a complete engraving plant to its equipment.

While Mr. Stowe at this time paid little attention to the commercial end of the business, it was his idea, from constant contact with merchants, that somehing was needed to improve the keeping of accounts and he devised the Tradesman coupon book, which enabled the merchant to put the accounts of his customers in one entry by means of a five or ten or twentydollar book which could be used as the equivalent of money by any member of the family, thereby eliminating the constant annoyance over disputed store accounts incident to the pass book and other antiquated charging systems.

Through all these years the Tradesman built up a reputation for integrity, honesty and fair dealing, long before the word "service" became so common. Mr. Stowe became interested in large corporations and manufacturing interests and, as a natural consequence, the company commenced to specialize in printing stock certificates until at this time they print a large portion of he corporate stock issued in Michigan and also for many cmpanies in other states.

While, as before stated, Mr. Stowe has taken little interest in the commercial end, he has taken special interest in the fitness and character of the men placed in charge of it. Shortly after the war, when conditions made it necessary to secure a new manager for the printing department, F. A. Wiles, of Detroit, with a lifetime experience in paper stock and printing, was selected for the position.

This connection clearly demonstrates Mr. Stowe's ability to pick a winner, Mr. Wiles having developed certain specialties in the printing line which have given the Tradesman company great prestige and Nation-wide recognition. It now has customers in nearly every state for the specialized products which have been developed under the administration of Mr. Wiles and his carefully selected associates and assistants.

Mr. Wiles was not long on the job before he saw the opportunity of adding bonds to the printing of corporation stocks. Only those with experience in this line of work can realize the prejudice to overcome when it is known that nine-tenths of the bonds printed in the United States were handled by two large firms who kept representatives on the job continually, and many who bought bonds were afraid to trust such important work to an inexperienced printer.

Here, again, the reputation of the Tradesman company, with its trained force, corporate experience and reputation for painstaking service, won out and gradually overcame these prejudices until to-day nearly every large bond issue in the State passes through their hands, as the accompanying illustrations will testify. Bond issues have been sent to New York, Cleveland, Detroit, New Orleans, Kansas City, Duluth and one very large consignment has been sent to a California company.

As an illustration of the efficiency and service of this company it may be stated that an order received by long distance phone at 10 a. m. one morning was delivered by special messenger at 8 o'clock the next morning in Chicago.

The mechanical work of printing a bond is a small item, compared with the technical training and legal understanding which have to be exercised in order to safeguard the issue relative to its legality, which responsibility cannot be thrown on the shoulders of the attorneys altogether. Up to the present time no work has gone out of this institution containing errors that might affect the legality of the instrument, and it can be truthfully stated that the company has the entire confidence and respect of all attorneys, banks and trust companies with whom it has done business.



#### **FINANCIAL**

# Let Us Catch the Sunshine in Our Lives.

One morning a while ago I called upon the family of a friend and in the conversation I asked about the baby, and the response was, "Don't you want to see her? She is in the nursery." And so I was conducted to the nursery. There on the blanket on the floor was a little baby without very much clothing basking in the sunshine. A flood of sunlight was coming in the windows and played upon the baby and there was every indication of keen enjoyment. It was health giving and health partaking. While we were talking the baby rolled over and I noticed it reached out for a spot on the blanket. I looked up at the window and there was a shade only partly in evidence and in it was a little hole through which the sunlight came and made the spot upon the blanket. The baby saw it and tried to pick it up and was engaged some time in a fruitless endeavor to capture that bit of sunshine. It was mighty interesting and while the sunshine was playing upon the baby and giving it good health, it could not be picked up from the floor, it could not be weighed or measured, and still what a wonderful health-giving power was plainly in evidence.

Last Saturday morning a man came into the bank and I recognized an old friend of ours who many years ago came in and secured a loan so that he could purchase a farm in our county which seemed to him favorably situated and the price reasonable. We helped him out and he was a thrifty young farmer and in a few years paid everything up and I had not seen him for some time. I said, "Are you still farming?" and "Oh, yes, I don't know anything else." "Do you enjoy it?" "Of course I do or I wouldn't remain on the farm; I would try to do something else if I couldn't get joy out of the farm. I wonder how you city people can get the satisfaction in life that you seem to. You turn your night into day, you work and play evenings until the small hours and then in the morning you lie in bed and don't want to get up then in time for your work. Now with me I rise with the sun and have the joy that you people know nothing about, for I am in partnership with the sun, and the first two hours in the morning are the most glorious of the day to me. The sun plays upon my farm and touches all of my animals and glorifies everything connected with it and has an exhilaration that carries me through the day. It is the morning sun that is my greatest inspiration."

A friend of mine, a landscape gardener, enjoys taking his camera, roaming through the country and taking snapshots of nature's wonderful method of beautifying the face of the earth. One day just at the edge of evening, after the sun had disappeared, he happened to be opposite a beautiful farmstead and noticed that a young lad was feeding the chickens their evening meal, scattering cracked corn and evidently enjoying the occupation. He stepped up to the fence and said, "Fine lot of Plymouth Rocks." The boy

looked up and said, "Yes, sir, they are a fine lot. The rooster took first prize and many of these hens are first prize hens and they have wonderful records." "You have great joy in taking care of them, I suppose, and have a good deal of pride in your success." The boy replied, "Oh, yes, I have good times with my chickens and I am very happy in caring for them and showing them and getting the results." "My lad," said the landscaper, "just look at that Western sky," and the boy looked up and saw the wonderful afterglow in a remarkable sunset. The play of colors which were broken up sunshine were thrilling in their beauty and the boy caught the spirit of it, and after looking at it in rapt attention for some time, said, "Mister, I never saw that before. I guess I have been looking too much at my Plymouth Rocks." "Oh, well," said the landscaper, "if you only knew it, your Plymouth Rocks are mostly sunshine."

I sat before the open fire last night. There was a little chill in the air and I touched a match to the fuel which had been prepared in advance. The blaze started up from the bit of paper and caught the fagots and spread itself over the log and I had the keenest enjoyment in watching the play of the flame and making pictures of the various movements of the blazing fire. Then I thought what a wonderful thing in God's economy it was that here was stored up in this paper and the fagots and that log a lot of sunshine which now is radiating itself and expending itself in giving a goodly measure of happiness.

Last Sunday as I sat at dinner, we had a beef roast, potatoes, squash, salad of lettuce and tomatoes, and a dessert of peaches and cream. I said to Mrs. Garfield, "Mighty good dinner, but it's all sunshine," and she looked up enquiringly and I said, "Everything we have upon this table that is so satisfying to us is the product of sunshine which we cannot weigh or measure."

Sometimes I think of the clothing which keeps me warm and comfortable and adds something possibly to my appearance, and I reflect that that, also, is the product of sunshine. And here I am in this world with all of the beauties and satisfactions that come into my life, largely the product of the sun, and I reflect that our God is a We get the greatest conception of Deity through the wonderful manifestations of sunlight which he has provided for us. I do not wonder that the primitive people worshipped the Sun because they saw that most of the pleasures of their lives came from the beneficent radiations of the sun. There are spiritual values suggested by the radiation of the light and heat of the sun which are awakened in our minds and hearts which add to the values of living in this world. Isn't it wonderful how completely our lives are bound up in the radiation from our wonderful luminary? As we watch the sun sinking away in the afternoon and as we lose its direct rays and we watch them playing just before they pass out of our sight upon the tops of trees and the hills, and then after we have en-

Once upon a time, you went to your banker for accommodation . . . now you go to him for service. And the whole evolution of banking, as conceived by the Old Kent, lies in that difference. Do you know just how far the Old Kent goes to serve you? If you don't, why not find out? An investigation might prove lastingly profitable!

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joyed the wonderful afterglow, a planet comes in sight and then the fixed stars in their wonderful beauty and majesty appear, and we cannot help but recall the Psalmist's words: "When I behold Thy heavens, the work of Thy fingers, the moon and stars which Thou hast ordained, what is man that Thou art mindful of him and the Son of Man that Thou visitest And there comes to mind the words of our own George D. Prentiss when he exclaimed: "Why is it the rainbow and cloud come over us with a beauty that is not of earth and pass away leaving us to muse on their faded loveliness? Why is it that the stars which hold their festivals about their midnight thrones set above the quest of our limited faculties are forever moving us by their unapproachable glory? Why is it that bright forms of human beauty are presented to our view and snatched away from us, leaving a thousand dreams of affection to flow back like Alpine torrents upon the heart? We are born to a higher existence than that of earth. There is a realm where the beautiful being that now passes before us like a meteor will remain in our presence forever."

Let us catch the sunshine which comes into our lives through various sources. Let us bottle it up, even as the rays of our own sun are saved in that which we eat and that which we wear. Then, when we have it in our hearts and souls, let us be ever ready to radiate it to others, that the gleam of the sunshine in our own hearts may reach the hearts of others and carry beauty and strength and inspiration. This attitude of the mind and heart awakens the conviction that the kingdom of heaven is at hand.

Catch the sunshine, though it flickers
Through a dark and dismal cloud,
Though it falls so faint and feeble
On a heart with sorrow bowed.
Catch it quickly, it is passing,
Passing, rapidly away,
It has only come to tell us
There is yet a brighter day.

Catch the sunshine, though life's tempest
May unfold a bitter blast.
Life's a sea of stormy billows
That will not forever last.
Pass right through them, do not tarry;
Overcome the heaving tide.
There is a passing gleam of sunshine
Waiting on the other side."
Let us "follow the gleam."

Charles W. Garfield.

#### Bonds Are Again in Favor.

Unusual activity in the bond market last week attracted attention to fixedinterest securities virtually for the first time in eighteen months. Real evidence of investment buying was discerned by keen investors.

Several reasons have been assigned for the renewed activity. For one thing, money is decidedly more plentiful in securities markets. Demand loan rates, it may be remembered, have fallen below 5 per cent. in the "outside" market, compared with 8 and 10 per cent. only a few months The principal reason, however, probably is that the stock market appears to have "gone stale."

Investment trusts, ordinarily heavy purchasers of stocks under favorable conditions, are reported to have entered the bond market on an extensive scale. In support of this assertin the large turnover in bonds is cited.

Apropos of the renewed interest in

bonds, Campbell's Fnancial Service, Inc., has issued a special bulletin on basic principles designed to produce the most satisfactory results in buying bonds. Some of the suggestions follow:

"Other things being equal, buy bonds which show the greatest depreciation from 1928 high levels.

"Buy long-term bonds. A 4 per cent. bond due in fifty years, in moving from a 4.50 to a 4.40 per cent. basis, will advance approximately 17/8 points, while a seven year 4 per cent. bond moves, under the same conditions, but 5/8 of a point, a differential of 11/4 points in favor of the longer term issue.

"Buy the lower-coupon issues, such as  $4\frac{1}{2}$ s, 4s and  $3\frac{1}{2}$ s. These bonds tend to move comparatively higher in a rising bond market, due to a greater demand, as many investors will not purchase issues selling at a premium.

"As far as possible, confine purchases to non-callable issues or issues selling far below the call price. Remember that the call price of an issue, particularly if effective now, or in the near future, practically 'stops' any upward price swing at that figure.

"Bond prices are entirely comparative. Supply and demand make each and every issue cheap one day and perhaps expensive the next. Bonds that are out of line on the low side of the market should be bought; when out of line on the high side they should be sold."

William Russell White. [Copyrighted, 1929.]

#### Frank Hulswit's Utility Growing Rapidly.

The American Commonwealths Power Corporation, under the direction of Frank T. Hulswit, has recorded a steady growth in recent years and gives promise of becoming an important member of the public utility industry.

Directors recently inaugurated the policy of paying dividends on the Class A stock at the rate of 10 per cent. annually in stock, affording a yield of 10 per cent., regardless of the price of the stock. If dividends are accumulated, an original investment will double in less than eight years.

Constituent companies serve approximately 350,000 metered customers in areas of 2,100,000 estimated population in twenty-two states. Services include gas, electricity, water and ice. Almost half gross revenues are received from manufactured and natural gas services.

The consolidated capitalization of the corporation and its subsidiaries, including the recently acquired National Gas and Power Corporation, consists of a funded debt of about \$83,-400,000, preferred stocks of about \$36,-000,000 and two classes of common stocks, 430,300 B shares and 1,017,327 A shares. There were also outstanding at the end of August option warrants entitling holders to purchase 393,585 shares of Class A stock at \$24 a share up to June 30, 1930.

Net earnings for the year ended August 31, after certain adjustments in connection with acquisitions, amounted to \$9,546,000, and the balance after charges on subsidiaries'

bonds and preferred stocks and after depreciation was \$1,585,664.

This was equivalent before depreciation to \$2.50 a share on the A and B shares, and after depreciation to \$1.51 a share.

Besides investments in its subsidiary companies, the corporation holds securities of other utilities with a recent market value of more than \$13 .-500,000. These are carried on the books at \$4,621,000. The most important is in United Light and Power Class B common.

Through greater efficiency the corporation increased its gas sales last year about 7.6 per cent., compared to an average for the country of 3.4 per cent., while sales of electricity were increased about 9 per cent., compared to the country's average of 8.7 per William Russell White. [Copyrighted, 1929.]

Farm Income Will Be Larger.

How far the receding tendencies in industrial activity will go depends partly on the purchasing power of the agricultural sections but apparently 1929 will bring an expansion rather than a contraction in farm income.

Final calculations will not be available until late in the year but the October crop estimates indicate a \$142,000,-000 or 1.8 per cent. increase in the 1929 income for nine leading agricultural crops. The indicated income of \$8,214,000,000 this year in nine leading crops reflect an increase that has been under way in recent years. The corresponding figure for 1928 was \$8,072,-000,000. The 1927 figure was \$7,346,-000,000

Viewing these computations more in detail it is significant to find that the Standard Statistics' estimate based on October 1 figures is for an income



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from the wheat crop this year of \$1,-099,000,000 or 0.9 per cent. more than was indicated at this time a year ago. The similar indication for corn is \$2,-460,000,000 or 2.5 per cent. over a year ago. Hay at \$2,042,000,000 is 2 per cent. higher than a year ago. Oats at \$645,000,000 is .5 per cent. higher. Barley at \$200,000,000 is 9.5 per cent. lower. Flaxseed at \$47,000,000 is 2.2 per cent. higher. Rye at \$45,000,000 is unchanged. That is to say all of the strictly farm crops except rye and barley promise a higher income this year than last.

But the 1.5 per cent. increase indicated on the crops mentioned above is not as large as that indicated for cotton and tobacco. October figures promise an income of \$1,378,000,000 from this year's cotton crop or 1.8 per cent. more than a year ago. Likewise an income from the tobacco crop of \$298,000,000 's indicated or 8 per cent. higher than a year ago.

While these figures cannot be set down as final computations for the 1929 crop they obviously do present a more reliable basis for calculation than estimates based on last summer's The degree of probable error is reduced as the season progresses. Whether these exact figures hold is not important but they do give fairly positive assurance that the 1929 income from farms will run higher than that for a year ago and this of course throws light on the general state of prosperity.

Paul Willard Garrett. [Copyrighted, 1929.]

## Items From the Cloverland of Michi-

gan.
Sault Ste. Marie, Oct. 29—The severe storm of last week did much damage on the water front, as well as all over the city and surrounding places. The boat houses suffered the greatest damage when the boats broke from their anchorage. Some sank and others went adrift, but, fortunately, no lives were lost here. The Pittsburgh Steamship Co. is putting in a quiet time waiting for the delayed boats which will soon come in large numbers, causing an extra rush of business until the regular schedule is again con-

Mr. Van Tyle, the well-known traveling salesman from Bay City, paid us a visit last week. While he is among a visit last week. While he is among the oldest old timers, he is still on the job and one of the live wires. He reports the Bay City U. C. T. Council in a prosperous condition, with a membership of over 400. It is a pleasure to meet the few left of the old timers of thirty years ago when the Knights of the Grip was the strong organization.

Hulbert Lake, one of our most beautiful popular resorts, has been sold by R. C. Hulbert to O. F. Deal and E. E. Davis, well-known Ohio sportsmen. The name of the lake will remain unchanged, but the new comers plan to convert the Hulbert home into a club house to be called Ka-Bib-Qn-Oka or the Club of the North Winds. This popular location, only about forty-six miles from the Soo, is a favorite resort for the motorists. Mr. Hulbert maintained a well cared for picnic grounds provided with tables under a result of the source of the s pavilion with concrete floors, a good bath house and a boat livery. It is reported that Messrs. Deal and Davis made this aboriginal discovery on one of their hunting and fishing pilgrimages to the Upper Peninsula of Michi The tract of land and lakes embraces 3,000 acres. It has two private

lakes, easily reached by an excellent gravel road, and is only three-quarters of a mile to a first-class golf links. The Canton business men might create a summer rendezyous for local nature lovers to colonize and be birds of a feather among the pines of the North-

When the stock market goes up, the song is "Buy, buy," but when it drops, the tune changes to "Bye, bye."

the tune changes to "Bye, bye."
"Nothing succeeds like success" is
the slogan adopted by the Retailers
Wholesale Bakery, organized here
about four years ago with Sherwin M.
Overholt as manager. The Comb Overholt as manager. The Comb bakery, which was one of our best bakeries at the time, was taken over at the start, but the business increased right along until it was found that the Comb bakery was too small to handle the business, so the Association has purchased a lot, 100 by 100 feet, on the South side of Ashmun street, where it will erect a new \$50,000 bakery, intended to be one of the best two-story brick bakeries in the city. It will have a salesroom, latest baking equipment and modern and complete appliances. During the summer the bakery was putting out about 30,000 loaves of bread per week. Work on the new structure will commence shortly and be ready for business next spring. The Retailers' Wholesale Bakery has a membership of fifty-five at present. scattered throughout the country. The officers of the company are R. J. Mac-Masters, President; D. H. Pattison, Secretary; R. B. Haugh, Treasurer, and directors Ham Hamilton, of Pickford; N. L. Field, of Rudyard; C. B. Dell, of Ozark; Rolla Washburn, of Brimley; W. McGuire, of DeTour; Brimley; W. McGuire, of DeTour; John Macki and S. Overholt, of the Soo. The company employs seventeen persons and puts out only high grade

Money doesn't mean everything in this world, but somehow everything in this world seems to mean money.

Herman Roe, the well-known manager of the Soo Co-Operative Mercantile meat department at the Central store, is enjoying a two weeks' vacation.

Sunday has become that day in which you either get bawled out by the preacher or the traffic cop.
William G. Tapert.

#### Green Holds Shoe Color Lead.

Green continues to hold its lead as the outstanding novelty color in women's footwear at the moment. It is particularly sought in suede and kid merchandise. Black is holding strong, especially in patent, dull kid and suede shoes. The influence of the longer dress vogue is reflected in the rise in favor of pump and step-in models. With them has come a wide increase in the use of buckles and bows of the ornamented type with less interest shown in the former steel and rhinestone favorites. Leather and fabric house and boudoir slippers are in demand for holiday selling.

#### Set-in Ash Trays For Bridge Tables.

Bridge tables, in which two slotted ash receivers have been inserted, were placed on the market this week. The ash trays are set flush with the tabletop at diagonally opposite corners. A colored glass knob, which operates a sweep for clearing the upper part of the receiver and dropping the ash into a larger compartment below, is set in each tray. They are decorated to blend with the color scheme of the table and are available in all popular colors. The bridge table with the ash trays set in place are offered to retail from \$10 up.

#### Market Tea Sugars in New Form.

To meet the demands of the bridge hostess for making tea right at the card table and to provide a novel touch to the procedure, tea sugars in new form have just been placed on the market. These sugars are flavored with lime, orange and other juices, and a

tea-ball sufficient for making two cups of tea is included with each sugar square. The sugars are packed in a special patented arrangement of cellophane, tied with ribbon and tinsel, Each package is priced to retail at \$1. The items are expected to prove popular as holiday gifts.

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We should be mindful of a problem which confronts the American people, namely, to devise some measure which will reduce the traffic accidents. Approximately 24,000 persons were killed and 600,000 injured last year. The real importance of the subject is so serious that it needs no emphasis. It is entitled to our voluntary efforts and co-operation.

The commendable feature of automobile insurance is that it has prompted the entire Nation to become interested in working out some solution to this Naion-wide vexing problem. Every state has its quota of legislators, lawyers and insurance representatives who are assiduous in their efforts to solve the enigma. If all the various interests would congregate to consider the matter of automobile insurance, it seems reasonable to contend that they would, in no uncertain language, signify their confidence in what is generally known as a financial responsibility law.

Many states have enacted such a law. Its designated intent was to have a twofold effect: first to reduce automobile accidents and secondly to indemnify for injuries or death or property damage arising from the negligence of the motorist. The prime intent of financial liability law is to encourage owners and operators to become insured. In this connection it should be realized that insurance will afford a sound protection and when the owner of an automobile voluntarily buys insurance he does so to protect himself and the policy contract is framed to suit his interest.

The vexing problem of preventing or reducing automobile accidents is a matter for our Government to solve and we should be eager under all conditions to assume our part of responsibility of government. However, its administration should be delegated to its agents.

The National Bureau of Casualty and Surety Underwriters adopted a merit rating plan for pleasure passenger automobiles April last.

The principle of the plan is this, that if the named assured has owned, maintained and used a private passenger automobile for a period of not less than twenty-four months and no private passenger automobile owned by the named assured has been involved in an accident resulting in bodily injury or damage to the property of others in consequence of which loss for either personal injury or property damage has not been paid by the assured or by an insurance company in his behalf, 10 per cent. reduction in manual rate will be granted on the subsequent policy issued.

The sponsors of the plan evidently have explicit faith in its elements of value as an instrument which can be relied upon to reduce automobile accidents.

I do not come before you to combat the plea for preventive measures if such a plea has any material basis on which we could anticipate favorable results. Preventive measures are commendable to any form of insurance. However, when such measures afford a reduction in what is presumed are fair, reasonable and equitable premium rates, there should be some material factors to indicate that the ordinary hazard will possess n difications commensurate with the credit granted.

The illustrated objections to the plan are these: It is in conflict with the fundamental principles of insurance, mainly that the loss of the unfortunate shall be contributed evenly by all members of a community. The owner of a motor vehicle buys insurance for the protection it affords him in the event of an accident and he is satisfied to pay a premium rate if it is fair and equitable with the anticipated hazard. He will not regard with favor any increase in rate because of the occurrence of the casualty against which he has insurance. Is it not inconsistent to contend that the payment of a just claim by the company shall entitle it to label the assured as one who is deserving of censure? It is very doubtful whether the plan will produce the results claimed, namely, the reduction of accidents.

Does it seem reasonable to contend that the average operator of a motor vehicle will drive more carefully and strive to avoid accidents merely for the sake of a small difference in his annual insurance premium?

A real majority of operators and owners of automobiles are careful op erators of their automobiles. It is largely through chance that a small number of assureds have accidents. They can hardly be considered inherently bad and therefore deserving of a penalty rate. If the companies are convinced that they should undertake the direct responsibility of reducing automobile accidents then it would seem more consistent that they retain the 10 per cent. credit and expend it in developing a systematic inspection service and work in co-operation with governmental authorities in regulating the operation of motor vehicles from the source of its origin, that being when operators' license is issued and car is registered. John E. Sullivan,

Insurance Commissioner, of New Hampshire.

#### New Kink in Sugar.

Sugar has been sugar for so long that nobody has bothered to think much about changing it. But a customer of a New York candy manufacturer came in one day and asked why it did not make lump sugar in flavors so that a woman could offer a variety of flavors to her guests when serving tea. The idea appealed to the company and about two months ago it brought out lump sugar in the flavors of the three citrus fruitslemon, orange and lime. At first, the company thought it would be only a novelty idea with a limited appeal. So the new sugar was introduced under the company name through a few grocery stores in order to see whether it would catch the public's eye. It caught immediately and orders came in so fast that it swamped production.

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## Fool Preachers Champion Cause of Union Murderers.

Los Angeles, Oct. 25-The musicians union, apparently having de-cided there is still some nourishment to be had from the almost-picked bones of the legitimate stage, has joined with the stage hands and stage electricians is being billed as a Nationwide strike. Apparently one of the demands will be for a guarantee of forty weeks employment each year for employes of legitimate theaters. But at the very start-off this demand has been refused by the Shuberts, in Philadelphia, where they claim their theaters have encountered a loss of more than a quarter million during the past season. One cannot say there is really much that is new in the unionistic program. As in nearly every case one ever heard of the leaders care not a whit how many of their members are unemployed, so long as they can make trouble, trouble being the labor lead-er's source of income. He would soon be out of a job if there was no trouble in the labor field.

Los Angeles, as is well known, is strictly an open shop town, but in Hollywood, where the film production has reached a colossal stage, there are a few producers who have sought the channel of least resistance and now they seem to be reaping the whirlwind, just because they saw fit to make some trifling concessions to unions. However, they were fortunate in making the discovery of conditions in time to save them from a lot of grief. It might have been much worse than it really is if the movement had extended to more studios, but the so-called leaders could not wait so long to show their authority, hence the fat went into the fire, as it were, and any film actor who talks about having a union card, is looked upon askance by his associates, who wish to avoid trouble.

Efforts are being made by a couple of preachers here to secure an abatement of prison terms for the McNamaras, who bombed the Los Angeles Times printing establishment, some years ago, during the heat of a unionist campaign. Nearly a score of employes in the establishment were killed outright, and many others seriously injured. The information on which the preachers were basing their hopes of pardon was to the effect that these men were innocent and were the victims of circumstances over which they had no control. Now comes forward the Times with an unabridged account of all the circumstances surrounding the tragedy, as well as the trial of the accused, from which it appears that they pleaded guilty of these offenses at the time of the trial, alleging that they were hired by the typographical union to do the job. These parties may have been punished sufficiently, but it is just as well to refresh one's memory occasionally and not allow fool preachers to do our thinking for us.

The international race for free balloons was rather a commonplace affair this year. There were no thrills and none of the gas bags were enabled to cover any distance. The winner traveled less than four hundred miles, equaling what has been accomplished by the airplane in just about the time required in speaking about it. As a means of transportation the balloon is now in about the same class as the horse and buggy, but there was once a day when it gave the world a real thrill

As an indication that the cost of living is actually going up instead of down it might be mentioned that the hard-pushed cigarette manufacturers have had to advance the price of their wares. Just as we begin to feel the advance stings of a hard winter, 40

cents a hundred has been added to the price of "fags." It is mighty tough when the blight of rising prices falls upon life's necessities.

In California there are no robins. At least I have never seen one and nobody here has ever denied the allegation. But there is an equally sociable and friendly feathered creature which, to my notion, largely takes the place of the redbreast. The mocking bird is what I have in mind. Somebody has written the local paper and wants them annihilated because they are the original "early bird," possibly beginning their activities at 3 a. m.—and they surely are active.

I cannot agree with such as declare them a nuisance. There are so many of them here that one would think everybody had got used to their little eccentricities and looked upon their singing as a sort of lullaby. It is that with me. But then, there is always that advantage of a clear conscience, and under such conditions the lullaby theory applies. When you go to bed for a certain specific purpose, I don't see how a few mocking birds, more or less, are going to alter your program, and if you cannot sleep why wouldn't the chipper of the mocking bird be somewhat of a relief over the snorting of the automobile. Almost any old town can have a stack of cats employed to make night hideous, but only a Southern California environment can supply you with the night chirping of the mocking bird.

If this antagonism at Washington over the proper place which should be occupied at the lunch counter by wives and in-laws of public officials continues, Congress should very properly take a hand and clear it up, just the same as they do everything else. Why not base precedence on age qualifications? Let the oldest dame have the highest chair and the biggest dish of prunes. Give the skirted pioneers not only place but show, as the gambler would say. Let the matrons list their ages in the blue book, if there is one, or publish them in the Congressional Record, and if they are crazy for ringside seats, a few decades added to what they can legally claim would scarcely be considered a violation of the Volstead program. Under such regulations, seats at a second table with the children might be popular.

Again the war against bill boards has broken out here. Some folks think they should be outlawed altogether, but I have always felt that a board of this kind which is directive in character should be tolerated, just as we put up with the advertising skits over the radio. Even in California where highway transportation has certainly approached perfection, there is just enough lack of what I call "directive" information in the way of sign boards to leave one in doubt, when progressing with any considerable degree of speed, to make one feel uncertain of his routing. Also one passes through towns the identity of which will be forever unknown unless somebody has incorporated the name in his individual sign over the doorway of his business place. Give us artistic signboards which tell us what we want to know and we will not complain if a little advertising stunt is auxiliary thereto. Just as we feel when some radio stagives us an entertaining number then follows it up with an an nouncement concerning the merits of some rainbow-hued gasoline.

Sooner or later thousands of men and women now driving motor cars in busy traffic lanes will reach ages at which they will be dubious about their ability to handle their machines. I could not help but listen to a conversation on the subject at a filling station the other day. A man of apparently 80 had just driven away. He had been driving for twenty years or more, had never had an accident, but doubt was expressed as to whether he should be permitted to continue doing so.

At the office of the state motor vehicle department, I learned they do not discriminate against an experienced driver on account of any age limit. While many have been denied driver's licenses on account of poor vision or apparent bad handling of cars—a handicap which would deprive a younger driver from securing his permit—the question of age is seldom considered. Quite a number of octogenarians have passed the examinations with no difficulty whatsoever, some of them with exceptionally high scores.

Of course the older motorists will always be subjejcted to espionage in certain quarters, but under regulations out here which require of all motorists an examination every two years, there will be further watchfulness exercised. My private opinion, however, is that the older man is more likely to take measurement of his own capabilities and will know when to quit without being so told.

At a breakfast club session which I attended the other morning, a good story was uncovered: In France a certain baker had made a great success in selling rabbit pies. During the war when rabbits became expensive, the baker succumbed to the temptation of mixing in horse meat with rabbit meat. Of course, over there, as well as in many other European countries, horse meat is not tabooed, but in this case the baker was arrested because he seemed to have eliminated the rabbit altogether. He finally admitted he used a fifty-fifty proposition. The judge asked him what he meant by fifty-fifty. He replied that he used one rabbit to one horse.

Frank S. Verbeck.

#### What Is the Future of Aviation?

Grandville, Oct. 29—Navigation of the air is now the one important entity in this modern world of ours. It is played up by the press to the exclusion of all other news. Why is this? Have the aeronauts got a strangle hold on the news gatherers? It seems that way just at the present time. Even the visit of Premier McDonald cuts little figure beside the winged plane.

Sensational news comes and goes. Everything that glitters is not gold. However it may be with this aviation remains to be seen. It is certainly a novelty which it may take some time to wear off. Balloonists once held the attention of the public but that mode of air navigation long since went the way of all novel experiments.

Air navigation has a great preponderance over every other method of travel at the present time. Again we ask will it last? Of course it will say the plane enthusiast, but be not too sure of that. Many new schemes for bettering humanity, or at least said to be such, went to the scrap heap long ago.

ago.
Novelty in merchandising has been tried, in fact is being continually advertised, yet many such have gone by the board for want of public confidence. It is said that but five merchants in a hundred succeed. If this is true then is the lot of the store man a hazard-

ous and thankless one.

Some years ago there came into being an organization known as the Patrons of Industry. This no doubt was intended to succeed the Grange For a time the P. I.'s as they were called made a considerable bubble on the sea of trade, but it did not last, and such an organization is unknown at the present day.

Some merchants conceived the idea of making capital out of this new order, hence turned their stores over into P. I. stores. How was this done? Simply by appealing directly to the order for trade. Members of the order had only to present their lodge card to get a reduction in prices. Outsiders, however, still paid the old price.

"I'll be hanged if I'll patronize a store that considers one man's money better than another's," avowed an old customer. And thus it worked out. The Patrons store went to the wall after a brief existence, and some time later the organization itself went out of existence.

So it has been with dozens of new ideas that have burst upon the public with fanfare of drums. You can lead a horse to the water trough but you can't make him drink. The public is a fickle jade and won't stand hitched when its rights are infringed.

The saying that honesty is the best policy has been proven true so many times it is a wonder why so many self confident men imagine they can do little of beating customers on the sly

These sly fellows are only deceiving themselves. What farmer is honest, what merchant is impeccable is pretty well known, and the road to riches seldom is over a tramway built of lies.

Again speaking of air planes. Have they come to stay, or is this modern scramble to see and patronize them; mere emotional insanity which is thave its pull for the time being, after to vanish into thin air? Who can tell? The future holds much for inventors of needed improvements and this sky navigation may be one of them.

And yet look back a few years and

And yet look back a few years and note the wrecks of wondrous inven tions said to be destined to revolutionize the world. How many of us recall the advent of roller skates, a simple contrivance for the feet which threatened to revolutionize pedestrianism.

City and village halls hummed and crashed to the sound of roller skating. Merchants neglected their business t try on the speeders. I recall one merchant who used a large hall for roller skating, and which was thronge nightly by all classes of people, even ministers consented to try on the wheeled speeders.

So great was the hold this little toy had upon the public the theaters began to feel the reaction. Playhouses were deserted that the one time customers might engage in this new enjoyment.

For many months roller skating held the boards to the exclusion of almost every other amusement. Skating parties were formed to which womer as well as men attached themselves and a new pastime had surely dawned upon the world.

upon the world.

However, this skating craze did not last. It went the way of the P. I. party into oblivion. Small children roller skate even to-day, but this is a mere atom to what the foot roller were in the days of our fathers.

Unless a new invention can sub-

serve some useful purpose its life is short and soon forgotten. Air planes are promise of new fields of traffic and if this shall prove true may continue to exist until some other novel method of overcoming gravity shows skating along the skies entirely unnecessary.

Wars and rumors of wars do not take the place of sky flying in the news columns of the daily press. Continual beating on a tin pan may frighten the birds but it leads to no decrease of

will aviation last? If so, and it continues to gain strength for real air locomotion, we may well give the evilone his due and hail Lindbergh as perhaps a greater man than Washington Columbus.

Old Timer.

## Wafted Down From Grand Traverse Bay.

Traverse City, Oct. 29—Sam Farrow, proprietor of the Whiting Hotel, has employed Architect Moore to prepare plans preparatory to the undertaking of extensive improvements in his hotel. Mr. Farrow reports a large business transacted with patrons of his establishment during the current year.

About 1200 teachers in the public schools of the fifth school district attended a convention held in this city during the past week. Merchants reported a heavy sale of chewing gum and other things.

Fred D. Vos, receiver for the Straub Candy Co., has closed the sale of candy and a large quantity of material of which candy is made.

Heavy rain and wind storms which prevailed uninterruptedly three days last week interfered with the gathering and marketing of apples and potatoes.

An expert city planner has been employed by the Chamber of Commerce to advise citizens as to a feasible plan for beautifying and providing conveniences needed by the public. The City Commission will probably submit a proposition for an issue of bonds to be sold and the funds derived thereform devoted to the construction of a sewage disposal plant to the tax payers for their approval. A similar measure was defeated one year ago, owing to the fact that the Commission had failed to provide a plan of the contemplated improvement. The tax payers had no means available by which they could determine hother the money, if placed in the hands of the Commission, would be expended.

The Board of Supervisors increased its usual appropriation of funds to aid the Michigan Tourist and Resort Association from \$1,000 to \$1,200. The Association applied for \$2,000 bonds of the Park Place Hotel Co., which were placed on sale this week. Officers of the Chamber of Commerce urge all members of that body to purchase the bonds. Interest on the issue is fixed at 6½ per cent.

During the seasons of the National High School Orchestra and Band quick and cheap transportation is needed between Traverse City and Interlochen. A bus line operating between Traverse City and Old Mission at certain, hours and between Interlochen and Traverse City on concert days would pay substantial returns. Many persons who do not possess conveyances would attend the concerts at Interlochen if cheap transportation were available.

Arthur Scott White.

#### Grocers Don't Believe in Sunday Business.

Fifty-seven Lincoln grocers and meat men filed with the City Council of Lincoln, Neb., during the week a petition asking for enactment of an ordinance which would forbid the keeping open of a place on Sunday handling groceries, meats, fruits and vegetables. It is aimed at fruit stores. The present ordinance forbids sale of groceries on Sunday, but permits sale of perishables and therefore cannot be effectively enforced. Petitioners further state that there is no need of the opening of any stores where groceries are handled on Sunday except those operated by persons who conscientiously observe Saturday as Sabbath and that observers are capable of meeting emergency needs of the housewife.

# AMERICAN COMMONWEALTHS POWER CORPORATION

Consolidated earnings of American Commonwealths Power Corporation and its subsidiaries for the year ended September 30, 1929, irrespective of date of acquisition:

Consolidated Gross Earnings, all sources....\$22,987,488 Operating Expenses, Maintenance and Taxes. 13,063,369

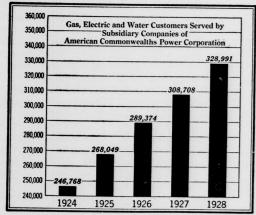
Net Earnings before interest, depreciation and dividends..... \$ 9,924,118

#### STABILITY OF EARNINGS

The impressive gain in gross and net earnings of the Corporation reflects in part the prosperity of the communities served. These lie in areas exceptionally well diversified as to industry, character of population and geographical location, and show a steady growth in population, industry and prosperity.

The care exercised by the management in the selection of new utility properties has been a significant factor in the stabilization of earnings of the Corporation. The System now serves a population estimated at over 2,100,000 in 310 communities in 22 states, offering an exceptional diversity of service and an assured stability of earnings.

Year by year the number of customers served by the System of the Corporation has shown a steady increase. APPROXIMATELY 350,000 GAS AND ELECTRIC CUSTOMERS ARE NOW receiving service from this large System, which is a substantial increase over the number of customers reported for the previous year and is consistent with the increase in customers served during the previous five years, as indicated by the following chart.



#### **CLASS A COMMON STOCK**

EARNINGS PER SHARE: The earnings on the average number of shares of Class A and Class B Common Stock outstanding during the twelve months ended September 30, 1929, before providing for depreciation, were equal to approximately \$2.80 per share.

DIVIDEND POLICIES: Directors of the Corporation have placed the Class A Common Stock on a dividend basis of 1/40th of a share quarterly (10% annually) for each share held, thus putting the Class A Common Stock on a 10% stock dividend basis. Both classes of Common Stocks of the Corporation are traded in on the Chicago Stock Exchange and the New York Curb Exchange.

For further information about the Corporation, its securities and areas served, inquire of your investment security dealer, or address the Secretary,

American Commonwealths Power Corporation 120 BROADWAY, NEW YORK

#### 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.

Second Vice-President Harbor Beach, Secretary-Treasurer — John Richey,

Charlotte.
Manager—Jason E. Hammond. Lansing. All Set For the November Meetings.

Lansing, Oct. 29—The program committee of the Michigan Retail Dry Goods Association believe they have arranged for some very profitable district meetings. Some changes have

been made, in order to accommodate ourselves to the speakers and we pre-sent herewith the final draft. The herewith the final draft. meetings will go through as scheduled

District No. 1-Tuesday Nov. 5, Hotel Huron, Ypsilanti.
District No. 4—Wednesday, Nov. 6,

Hotel Durant, Flint.

District No. 5—Thursday, Nov. 7, Hotel Bancroft, Saginaw. Program: Messrs. E. H. Gault and S. J. Lukens—School of Business Ad-ministration, U. of M., Ann Arbor—

Hunting for Facts.
J. G. Sandry, Edson Moore & Co. A Simple Method of Stock Control.
A play—Charge It—by the Ypsilanti
Credit Bureau—direction of Paul Ungrodt, Secretary, Ypsilanti Board of

Commerce.
District No. 2--Tuesday, Nov. 19,

Hotel Burdick, Kalamazoo.
District No. 3—Wednesday, Nov. 20, Board of Commerce, Grand Rapids.
District No. 6—Thursday, Nov. 21,
Hotel Northwood. Cadillac.

1: R. Wayne Newton, De-of Economics, Michigan Program: partment State College.

I. G. Sandry, Edson Moore & Co., A Simple Method of Stock Control.

H. N. Tolles, Sheldon School of

Salesmanship, Chicago.

We will have afternoon meetings— round table discussions—led by our speakers. A suitable room will be reserved where members can become acquainted with the speakers and with each other. The program proper will begin with a dinner at a modest price, followed by the program in the usual

way.

It is unnecessary to comment regarding the ability of the speakers. They are all persons of ability and will make you glad you came to the meet-The attendance is not limited to merchant members, but invitation is extended to non-members who have been visited by Mr. Hammond during the past summer and other friends whose names are in our correspondence

We quote in full a letter just r ceived from Marlette which is selfexplanatory and we warn our members against a person of this description. Please report to police if such an individual happens around:

We have just had an experience the a crook. We cashed a check for with a crook. a fellow who claims to be Jimmie Rodgers. His check was drawn on Kalamazoo City Savings Bank, and came back marked "no account." I came back marked find that he cashed that he cashed three checks in Marlette and then vanished, also jump-ing his hotel bill. He got a ride to Marlette from near Toledo with a man who was driving home a new auto. The man who gave him a ride is a local auto salesman who tried to shake him before he got to Marlette, but was unable to do so. He is a very clever guitar player and claims to be the Jimmie Rodgers who plays and and broadcasts at Bay City. He is about 5 feet 9 inches tall, weighs He is about 175 or 180 pounds, dark complexion, upper front teeth are gold, he wore a dark blue chinchilla overcoat and was well dressed. I thought possibly you would like to warn the other dry goods men of the State in your We happened in the store of Fred Rosacrans & Sons, at Tecumseh, on the twentieth anniversary of the opening of the corner dry goods store. Fred Rosacrans, the senior member Fred Rosacrans, the senior member of the company, has been in business in Tecumseh for sixty years and is considered Tecumseh's oldest mer-chant in point of service. There is no in Michigan where we take greater delight in calling than upon Fred Rosacrans and his two sons, Leon and Rosacrans and his the Eugene. They are always at the store on duty, have a friendly smile and a glad hand for everyone. people of Tecumseh and vicinity appreciate the Rosacrans store. good place to drive away the blues. We hope that Mr. Rosacrans, Sr., will be there to greet his friends for many years to come.

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

#### Wooden Jewelry in New Guise.

Wooden jewelry, fresh from its success in the realm of sports, now ventures into the more formal company of the afternoon frocks. Having proved compatible with the season's brown shades, it has now been embellished with carving and combined with antique amber, in which guise it is readily accepted as a companion for even the very elegant velvet gowns. The necklace in its new form has large flat beads of wood carved in a conventionalized rose design an inch or so in diameter, alternating with great, round beads of dark antique amber, and separated from them by heavy knots of thread

Someone has had the clever idea of covering wooden beads, and now all sorts of ramifications of the idea have sprung up. The first covered beads were made with tweed, to wear with tweed ensembles and sport clothes, but close behind them have come feather-covered ones suitable for any type of costume except the most formal evening. Beads an inch in diameter are covered smoothly with bright feathers and strung alternately with small crystal rondels. Feathers dye so delightfully in so many clear subtle tones that these necklaces present an unlimited color range. The first collection shown has the necklaces in Chinese red, in coral, peach, amber and gold, and in graduated nuances of every color in the spectrum, so that the costume shade, no matter how difficult, can be set off artistically.

A new iridescent enamel finish in soft pastel colors gives to the too familiar wood all the beauty of seashells without adding to its comfortably light weight. Inch-long cartridges glowing in enamel in seashell rose or iridescent mistletoe green are pierced sideways and strung to make a neat necklace. If desired the necklace may be twisted into disorder and a jagged, toothlike effect produced worthy of a South Sea Islander.

Lelong's wooden bracelet is in the favorite "ruff" shape and is strung on elastic to keep it close-fitting. Halflozenges of wood like a checked piece cut in half are alternated with similar half-lozenges faced on the exposed edge with silver. Both the plain wood and the metal faced pieces are grooved on the outer edge. The Chinese counting frame might have served as inspiration for an interesting pouch bag made of a mesh of wooden beads the size of counters. The bag has a square, heavy wooden frame.

#### Handbags That Suit New Gowns.

The return of the formal costume, gracefully long of skirt and elegant of material, has quickened interest in luxurious fabrics and embroideries for the handbag, particularly for the evening bag. There are many attractive variations of the pouch bag embroidered in Beauvais and delicate petit point which to some extent take the place of those beaded with pearls or studded with rhinestones. These embroidered bags are mounted on exotic frames of every period in jewel history, from those of Oriental feeling with multicolored stones to the brilliant cold white modernistic designs in rhinestones and baguette crystals.

A quaint development of this liking for embroideries rather than beads is seen in the clever duplication of woven, minute seed pearls in fine French knots. Happily, the French knot embroidery permits of softer pastel shades than is possible with seed pearls, though in every other respect, in size, appearance, and even in the formalized floral designs employed, they imitate the pearl beads exactly. So exactly, in fact, that in one lovely bag in soft pink-beige, with frame of gold filigree, the designer dared to border it with real seed pearls, and the substitution could be detected only on close examination.

The metal fabrics, both the antique Oriental brocades as well as the metal lames, have a charming rich dull coloring that ought to make them almost immune to the boredom fashion usually inflicts in the end. Pouch shapes or envelopes, plain frames or jeweled, may be the vogue but year after year the antique Oriental brocades will be well represented. This year, with the revival of interest in fabric bags, they are especially good, the more so as a new way has been found of treating them so that they are non-tarnishable.

Moire is another of the fabrics often seen in the new handbags both for daytime and evening, being chosen either to match a moire frock or to complete an ensemble with the popular moire shoes. A quaint revival is the "on the finger" bag of black moire embroidered with steel beads.

#### Withdraw Bathing Suit Lines.

Announcement is made from the office of the Malden Knitting Mills that the concern's 1930 lines of bathing suits have been withdrawn from sale. Production for the season has been fully sold up. The concern is an important producer of staple suits, and sells its products through the jobbing trade. It is withdrawing its lines earlier than at any other time in the last three years. Summary of its sales for 1930 shows that 75 per cent. of the women's and misses' suits disposed of are of the sunback type, while 95 per cent. of the men's and boys' suits are of the speed variety. Navy, black, jade, royal blue, gray and scarlet sold best in the colors.

#### To Price Underwear Late.

Reports current in the knit goods market are to the effect that some of the more important producers of ribbed heavyweight underwear would price their 1930 lines late next month or early December were denied. This year, for the first time, these goods were opened in the calendar year during which most of them are sold, and the experience proved so much more satisfactory than pricing them earlier that this will be repeated in 1930. The principal factor in deciding in favor of later openings was the refusal of jobbing buyers to place important orders for Fall lines until the bulk of the': Spring purchases have been passed on to retailers.

#### New Fashions to Curb Weighting?

One effect of the new fashions, particularly the princess silhouette, will be a notable reduction in the use of overweighted silks, according to a Heavy well-known manufacturer. weighting destroys flexibility and such fabrics will not hang in the graceful folds and drapes which the new silhouette requires, according to this producer. Attempts at securing such folds if the weighting is excessive may result in the fabric cracking, he added. The trade in general, however, as yet reports no great decline in the call for weighted silks and the technical committee dealing with the problem is continuing its work.

#### Wares Bought For Thanksgiving.

Heavy re-orders on roasters and a variety of other kitchen equipment for special Thanksgiving day offerings are reaching the market this week. Owing to the active business enjoyed early this Fall and at the home furnishings sales, retailers' stocks have been depleted and practically all orders carry requests for prompt delivery. Up to the present manufacturers have been able to comply with these requests. Carving sets are in urgent demand in the cutlery lines just now, with articles to retail at between \$5 and \$10 requested. Glassware has not experienced any special Thanksgiving day activity as vet.

#### Holiday Orders Gaining Volume.

Orders for holiday merchandise continue to bulk large in the business being placed by retailers. Expectation of a record turnover is general, purchasing including both utility and luxury goods. At present needs are being actively covered in handkerchiefs, silk underwear, handbags, perfumery and toys. Total volume in these items is expected to run substantially ahead of last year. Some headway in the featuring of items not hitherto played up for the holidays, notably piece goods, is reported.

#### Wall Paper Standards Used.

Statements submitted by manufacturers to the headquarters of the Wall Paper Association show that 75 per cent. of the production in the industry now complies with standard specifications fixed upon some time ago in conference with the Department of Commerce. The industry at present is at a high point of activity with sales well ahead of those of last year. Reports from retailers and wholesalers continue to stress the popularity of colorful papers, especially those with floral

#### SHOE MARKET

Michigan R tail Shee Dealers Association
Fix sident—Elwyn Pond.
V ce-President—J. E. Wilson.
Secretary—E. H. Davis.
Treasurer—Joe H. Burton.
Asst. Sec y-Treas.—O. R. Jenkins.
Association Business Office, 907 Transportation Bidg., Detroit.

# Relation of Properly Constructed Footwear to Health.

Scientifically constructed footwear is a prime factor in the preservation of health.

Health, after all, as you no doubt realize often, depends upon one's willingness to forego that which is detrimental or destructive to health, also upon our ability to combat the destructive elements which are vital to progress. Our health is of such importance that I must needs dwell on that which is responsible for its properties.

As an orthopedic specialist and manufacturer of corrective footwear, the writer feels justified in attributing many cases of ill health and ailments of the feet due to improperly constructed shoes. This was also the opinion of his predecessors, writers on the subject, and the object of the writer is to emphasize this view, as well as to show that by wearing shoes made in harmony with the natural shape of the foot, most of these deformities and diseases may be relieved, and in many cases eventually cured, restoring health and comfort to both body and mind.

It is much to be regretted that the ailments and deformities of the feet, to which most of the population is subject, should be considered of such little importance by the layman, as seldom even to merit his attention. The feet and the discomforts to which they are liable, and the causes of these discomforts, avoidable or other wise, are worthy of far more attention than that bestowed upon them by the majority. All mankind should be interested in the proper construction of the covering of the feet. When it is known that the deformities to which the lower extremities are liable are due to the lack of knowledge or experience of those who attend to fitting the shoes, it proves to us how little thought has been given to this subject.

That the evils which are produced by badly constructed shoes affecting our health may be remedied where they already exist, and avoided by the application of common sense in the formation and adaptation of the clothing of the feet has been fully proven. That such footwear should be in accordance with good judgment, common sense and experience, has also been plainly demonstrated.

The general object and function of the foot is to support the body, to carry it lightly, safely and gracefully. It is as wonderfully adapted to perform its functions as the eye and ear. Its perfection is seen in the graceful steps of dancing, and ordinarily in walking. Anatomy recognizes the fact, that the number and character of the bones and muscles of the foot and leg, correspond with those of the hand and arm.

This justified the conclusion that all

the variety of motion and complete adaptation to an infinite number of uses, which exist in the hand, exist in a lesser degree in the foot, and can be manifested and exhibited under circumstances required in development. There is no reason for doubt as to the foot's power—none for withholding the admiration due to its perfect performance of the functions for which it is designed. The foot when allowed free scope for its work, does it thoroughly and gracefully.

The human foot is a combination of bones, muscles and ligaments, which act as springs and at either end where the foot comes in contact with the ground, is a cushion to prevent bruising.

When the weight of the body is placed upon the foot, it expands both in length and breadth, and when the weight is removed it contracts. As the foot spreads at every step, the arch tends to partially flatten, but this in the case of weak arches may be prevented when the sole of the shoe is built to conform to the shape of the foot when relaxed. When the plantar arch, a series of muscles extending from heel to ball of the foot, is in its normal condition, the instep is elevated and convex, with a graceful rise from the ball of the foot, whereas in the broken plantar arch there is very little convexity and sometimes none, the instep being a straight inclined plane from the ankle o the metatarsal phalangeal articulation.

So, while sitting in my studio at the end of my day's work. I have been thinking of the privilege and the responsibility that is mine in supervising the construction of footwear, which is worn thousands of hours during our lives and whose comfort benefits humanity. I think of the many thousands associated in factories, banks, stores, and their work in the many walks of life, and how little thought is given to the essential footwear for the individual requirements, and just as important as the work are the feet with their clothing properly constructed and fitted. Take for instance, a child's foot. Its delicate structure and the essentials for proper moulding of the minute tender ligaments and muscles which must be cared for so that they eventually may become the strong, healthy, elastic structures to support the weight of the body, as the mighty span of a bridge supports its ponderous weight above. Are these responsibilities not enough to make one sit in meditation when one realizes their importance to health?

One by one, I have followed the details in the construction of shoes. I examine them with scrutiny and each factor looms as a possibility for constructive good. In this way, I give not only comfort but health to my fellow men.

Dr. Peter Kahler.

The demand for sincerity is far in excess of the visible supply.

One man seeks justice while another flies from it.

The worst enemy a man can have is a fool friend.

# Excellent Use To Make of Wilcox Endowment.

The Michigan Conservation Commission, by adopting a memorial forest policy, has provided an opportunity that our Forestry Association is evidently willing to use. Our board of directors have voted to endow a memorial forest in remembrance of Frederick P. Wilcox, who gave us a fund that Mr. Garfield had placed with the Grand Rapids Trust Co.

Oct. 3 a meeting of Northern Michigan Road Commissioners trunk line committee decided to recommend a trunk line road from Fife Lake corner to Elk Rapids. Some two and onehalf years ago I was among the first who pronounced in favor of that location for a trunk line. Then I tramped the debatable ground in search of controlling natural features or engineering problems and concluded that the road would ultimately go through. Putting all facts together at a conference with Mr. Garfield we decided to ask the board of directors for this vote and select as a location 160 acres on this new roadway, being State land I was acquainted with from past experience.

To the State Forester I also offered some land which I hoped to use as a memorial forest, but the question of allowing land endowment as well as money endowment has not been decided, but may be at a meeting of the Conservation Commission Nov. 1.

There will be application under both forms of endowment from our members, so we are developing the idea of a strategically important highway,

greatly improved in appearance by these perpetual forests.

The more we get, the greater will be the object lesson and so I put the opportunity before you for consideration.

Mr. Garfield has a map and if you wish I can furnish a diagram of the South twelve miles over the plains.

Frederick Wheeler.

Hon. Charles W. Garfield has set a worthy example by purchasing 160 acres on the line of the proposed highway and deeding same to the State in perpetuity for the purpose stated.— Editor Tradesman.

#### To Feature Hard Enamel China.

Chinaware bearing hard enamel designs is a feature of the Spring lines now being shown by importers at the leading markets. The hard enamel effects were introduced late in the present season and have been in good demand since. Manufacturers are again including modernistic patterns in their offerings on the assumption that consumers will be more ready to accept them than they were during the current season. Although business in china and earthenware departments of stores is brisk at present, the general volume of sales during the year has been somewhat under figures of a year

Success frequently travels with a close mouth, but never a closed mind.

Work breeds a hundred virtues which the idle never knew.

# MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

#### FIRE AND TORNADO INSURANCE

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

Write to

L. H. BAKER, Secy-Treas.

Lansing, Michigan

#### 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 Hooning, Grand Rapids.

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

Ann Arbor. Secretary — Herman Hanson, Grand

Secretary — Herman Hanson, Grand Rapids. Treasurer—J. F. Tatman, Clare. Trustees—O. H. Bailey, Lansing; M. C. Goossen, Lansing; Grover Hall, Kalama-zoo; O. L. Brainerd, Elsie; Ole Peterson, Muskegon.

#### Have Eyes and Ears, But See and Hear Not.

There is no lack of available information to-day, much of it free. Uncle Sam, in connection with and largely at expense of the National Association of Retail Grocers, is working up a splendidly informative set of grocer studies and they are free for the asking. What will become of them after they are printed? My wager is that they will repose in the Nation's Capitol, peacefully gathering dust.

For there is no utility in writing and printing for those who have eyes and see not or those who have ears and hear not.

I love to step into such a store as that of G. &. R. McMillan, Detroit, for the atmosphere, the arrangement, the stock and the display savor of the solidly sturdy grocer who knows his business

McMillan's was established in 1848. It occupies a downtown corner which it owns, or it could not remain there. It works on the proper basis of service plus for the real people of Detroit.

I looked at McMillan's windows before I entered. They held displays of "specials" but what specials. Their character was reflected in that week's advertising, all of which I condense, thus: Crosse & Blackwell's jams of various kinds in pound jars; 38c per jar, \$4.40 per dozen. C. & B. marmalade, 1s, 30c per jar, \$3.50 per doz.

Such prices are perfectly regular in ordinary stores in San Francisco. Where, then, the "special?" Why that, gentlemen, is the advertising. McMillan knows his clientele and he has the good sense to cater to that and only that. He is not wasting time and money seeking "cash trade" at a

Then we get Aunt Jemima at 14c. How is that "special?" Next, a pure Vermont maple syrup in quart cans at \$1 each. Gold Medal flour in 5 lb. cartons at 35c each. Then Droste's imported Holland sweet chocolate pastells at 50c, 75c and \$1.50 per pound. Follow imported boneless and skinless sardines at 35c each or \$4 per dozen. Then Basy bread, with a long paragraph about its virtues, all at \$1 per loaf. The last is a special candy, oldfashioned scotch "chicken bones" at 59c per pound.

Where are the "special" features? I repeat, the specials are the advertising. And the end of the space contains these suggestions:

"Goods sent C. O. D. Charge Accounts Invited."

I am here to tell you that McMillan knows his business, his clientele and the direction in which real grocery profits lie.

What should grocer "spend" advertising? My answer is, "Not a cent."

But he should invest from 3/4 per cent. to 11/2 per cent. Invest is the right idea, for it is a process of plowing back into good will, into your market, a portion of your earnings to protect, maintain and develop that market.

For what can it profit a man to have on h.s shelves all the goods there are, plus the best service, if nobody wants to come and buy? The market -the outlet-is all there is to business. If grocers could see this point and work on it, the proportion of success and contentment in the grocery business would increase a thousand fold in one year.

Grocers now invest the pitiful proportion of 35/1000 per cent. Chains invest .67 per cent. average. Chains grow fast in consequence largely of this one factor. Grocers say this is Why not do likewise, but do it in the right way, the way I have advocated and pointed out many times. See my last story on this.

The process of "enchaining" the individual proceeds apace. One of the late moves has been the acquisition by a group of retail meat dealers of a complete packing plant. This gets them on the same footing as grocers who own and conduct wholesale grocery houses. As the number of such 'voluntary chains" increases, the contraeffectiveness of the chains we fear decreases.

A recent news item reads thus: "The Atlantic & Pacific grocery chain is said to be experimenting with a finance corporation through which it is planned to go into the credit business on a large scale. This corporation will loan customers the full amount of a month's grocery bill, charging a low rate of interest and guaranteeing the customer that the savings on the bill will more than offset the interest. At the end of month the customer pays his bill and renews the loan for another month."

Notice, please, that here is no catchas-catch-can, take-a-chance system of grocery credit extension. The A. & P. thinks out the scheme in advance, and if it be put into its business, the scheme will be adhered to with absolute fidelity. There's a hint to credit-extending grocers. It is not credit that is wrong: it is the credit extender.

But the most valuable hint in this news item is this: If old-line grocers do not brush up and grant credit on sound business lines to the best people who want, demand, are entitled to and can and will pay for credit, the A. & P. or somebody like the A. & P. will do it; and there is and will continue to be need and ample justification for personal credit in the retail grocery business.

Every so often somebody asks the nature of stock-turn and "turnover." Confusion persists between stock turn and capital turn. Prof. Paul Nystromis quoted as saying: "Each complete use of the capital invested in merchandise is known as turnover." I have put it: "The investment of a given sum in merchandise and the getting it back ready to re-invest in a given time." I think the two Pauls are in strict agreement; but some men-many

(Continued on page 31)

**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

# A NEW DEMAND FOR YEAST

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

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

All this advertising will create a new demand and send more people to you for Yeast.

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

# FLEISCHMANN'S YEAST

# INDEPENDENT MERCHANTS

We help you overcome Chain Store and Mail Order Competition and build your business permanently to a higher level, at a cost not exceeding 1 % of your sales.

60 days credit.

Very successful in small towns and the suburbs of cities. Write for full information.

Merchants National Advertising Co.

1505 Race St.

Philadelphia, Pa.

#### MEAT DEALER

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

# Sandwiches Retailed By Vending Machine.

A vending machine which cooks and seasons frankfurts, places the "weenie" in an automatically-slit roll, and transfers the sandwich into a sanitary wrapper which is mechanically closed around the contents, is to be placed on the market early in 1930, according to information made available Oct. 14 by the specialties division of the Department of Commerce.

The invention has been granted patent rights and is known as patent number 1716266, it was stated orally by the Patent Office. The inventor is Alexander Flamm, of Bridgeport, Conn., who has made 17 claims for the device, which have been allowed, it was stated.

The machine is entirely controlled by electricity and is operated by the insertion of a coin, which causes a frankfurter and roll to move toward each other on small conveyors, the wiener passing over a heating coil and the roll being toasted in the same manner in the process. Just prior to the meeting of the frankfurter and the roll the roll drops in a slot, where it is cut by a sharp instrument before receiving the sausage. The entire operation from the time the coin is inserted to the delivery of the wrapped sandwich is a minute and a half, according to the information received by the division.

The machine has a capacity of 500 frankfurters and 500 rolls, which are placed in specially constructed magazines on opposite sides of the machine, and has provisions for a refrigerating apparatus to keep the meat fresh in the summer. The inventor's chief claim for the device is the sanitary advantages which keep the food free from dust, according to the division.

#### Coloring Meal For Use in Sausage.

A patent has been granted to Alfred Owen Morris for a process of manufacturing meal for use in connection with sausage meat, meat and fish paste, and the like. The Board of Appeals of the Patent Office has held that a claim covering such a process is allowable.

The applicant for the patent claims that by his process a uniformly colored meal may be obtained for use in mixing with meat products. There has previously been difficulty, the opinion of the Board states, in providing a uniform appearance of the mixture of the meal and meat.

The process involves as its first step spraying liquid coloring matter on starch. The starch is then thoroughly dried and sieved to a powdery mass. This colored mass is then thoroughly mixed with flour.

# Grocer Says Old Meat Cutters Are Best.

P. J. Windfeldt, a grocer of Westfield, N. J., employs three meat cutters and says, "Pick up an old meat cutter when you have to hire a new man. I find that the young chaps are not as

well trained as the older fellows. The secret of meat products lies in efficient cutting and the young men to-day do not seem to stick at the business long enough to become proficient. It takes about three years for a man to become a competent meat cutter. The scarcity of efficient meat cutters is one of the reasons chain stores have a difficult time making profits in their meat departments. I have gone into some chain stores in the closing hours of the day and seen the profits lying on the block-trimmings and ends of meat ready for the scrap heap-the result of inefficient cutting.

#### Neat Package Wins.

A neatly wrapped package is rightfully numbered among the means for creating good will for a retail market. Consciously, perhaps, the consumer may not realize this, but let a package go out of the store poorly wrapped and come undone, and the buyer will immediately blame the store in general for the mishap.

Many retailers have found the use of sealing tape instead of string to be good insurance against such occurrences. Tape has not only been found to be stronger than string, but a package fastened by it immediately becomes a sealed unit. By having the name of the store printed on this sealing tape, it may also be utilized for advertising purposes.

# Educating Meat Cutters in New York City.

Taking a cue from their English brothers who have for many years gone extensively into school instruction for retail meat cutters a day and evening school for the meat trade in New York City and envirous has been definitely established. It remains only for the details of the plan to be completed. After months of negotiations between leaders among the retailers of the East working in conjunction with school authorities of the metropolis, boys in meat and food markets will be able to attend school to receive instruction in the various phases of retailing meat to the consumer.

#### Burglars Imprison Butcher in Cooler.

Martin Tufford, of the Sterling City Meat Market, Chico, Calif., knows just how cold his refrigerator is inside. On Oct. 10 two robbers held him up, robbed the safe of \$1,400 cash and \$300 in checks and locked Tufford in the cold storage room, where he remained four hours before he was found, nearly frozen.

Though he does not contemplate installing a warmer refrigerator, he is hoping that the next bandit who enters his market will use the old fashioned method of merely tying him up and gagging him, and let it go at that.

# Larger Turkey Crop Expected This Year.

This year's turkey crop will be about 9 per cent. larger than last year, according to an estimate made public recently by the Bureau of Agricultural Economics of the Department of Agriculture.

Practically all leading states have increased production, but the larger increases are in the Eastern and Southeastern States, where the crop has been small in recent years. Production has increased in the Western States, but was less marked than in 1928.

#### Men's Rights.

A young man who was trust officer in a financial institution was asked to make a talk at the meeting of a Business and Professional Women's Club. After his talk one of the women made a short address stating that 90 per cent. of the money spent was spent by the women of the world.

The young man rose to his feet when she asked if there were any questions and said: "Am I to understand that statistics show that my wife spends 90 per cent. of my salary, and that I spend 10 per cent.?"

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY Distributor

He was answered in the affirmative. "Then I am going right home and talk with her about that. She's holding out on me and I shall demand my right to spend that 10 per cent."



In More Homes Everyday

HOLSUM

America's Finest Bread

SANCTUM BAKORIUM NEWS

If a man bakes a better bread than his neighbor he should tell the world about it. We do—both.

Always Sell

# LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Rowena Whole Wheat Flour Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

GRAND RAPIDS PAPER BOX Co.

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

RAPIDS, MICHIGAN

#### **HARDWARE**

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

# Suggestions For Fall Window Displays.

Window dressing in hardware stores has been very much improved in the past decade or more. There was a time when hardware dealers did not seem to appreciate the value of the show window as an advertising medium or the fact that it represented a considerable portion of the monthly rent: hence, it was up to the hardware dealer to make the most he could out of it

There are still some dealers whose attention to window display is, however, little more than perfunctory. Sometimes the fault is due to the indifference of the proprietor. Sometimes he entrusts the job of window trimming to a member of his staff who is hardly qualified for the job.

Then, again, there are hardware stores where good window trims are featured yet where there is still room for improvement. Quite often a dealer who has scored a considerable success with certain ideas and decorative effects goes on repeating himself, until a stage is reached where new ideas are few and far between.

It will pay any dealer to occasionally get away from his own store and his own town and see for himself what hardware dealers in other towns are doing to provide ingenious and attractive window trims. As a rule, the big city display will have to be modified and adapted to your particular circumstances. It is not infrequent, either, for a dealer to run across some good ideas in small communities. I have seen a lot of good window trims in small towns and even villages.

Even looking at poor displays is sometimes worth while. One old hardware dealer makes it his invariable practice to walk up and down both sides of the main street and study the window trims. He does not limit himself to hardware displays, though naturally he examines such displays the most carefully.

"Some of them are poor," he told me. "Most of the good ones are stereotyped and conventional. But now and then I run across a mighty good idea. I make a note of it.

"I find, though, I can learn a lot by studying the poor displays. It's funny, but a chap will see mistakes in the other fellow's displays where he won't see them in his own. I like to stand in front of another chap's window trim and analyze it. I ask myself, "How could this be improved?" I pick it to pieces, and put it together again, in my mind. When I've spent an hour or two doing that, I can go home to my own town, look at my own display with new eyes, and see faults in it I couldn't see before. My fault-finding faculty has been exercised on displays where it wasn't hampered by any defensive favoritism. Yes, it sure pays to look around."

Another hardware dealer, discussing plans for fall hardware trims, outlined a few ideas he had found very satisfactory in his own experience. "Any wide-awake clerk can put these displays together," he said.

"For a shaving supply window, use a bottom covering of green baize or felt (fairly bright green) and if a background must also be had, use white cheese cloth tucked in neat folds and tacked tight to window frame or hung on brass rods. On this background pin or in some way fasten show cards (which any jobbing house is glad to supply for the asking). Hang on or almost against this, so as not to confuse too much, a nice assortment of razor strops. Sun and light cannot hurt them. On the bottom build up at least two, or if possible three, shelves about 8 inches high. This shelving should also be covered with green baize. On this shelving and the flat front surface arrange in the most artistic manner you can a good display of shaving accessories. These should include brushes, razor hones, both safety and hollow ground razors, shaving soap, pocket and dressing combs, nail clippers, hair clippers, extra safety razor blades, and whatever other accessories you may handle. Mirrors of any kind go well to make up background for the shelves. Have price cards giving prices on all articles.

"Right against the glass and on a level with the line of vision of the passerby, hang two or three rings of pocket knives. The wooden rings can be made of cedar or pine covered with black velvet. A white card labeled "Choice, 50c, should be tacked in the center of the black disk, and the points of the open knife thrust into the edge of the wooden disk, like spokes from a hub. Make each ring for different priced goods.

"For a fall sporting goods window, use a background of white cheese cloth pleated and tacked as neatly as possible. Brighten this trim with flags or pennants; use lots of them. Triangular pennants in various colors can be cut out of bunting. A display with a lot of bright colors in it catches the

"Drive nails about 2½ inches long into your background and use these to hang shot guns, placing them in attractive positions. Also stand shotguns or rifles close to the front of the window so that people can get a good look at the style and make.

"You can get from your jobber some beautifully colored hangers and cards advertising various makes of guns, rifles and ammunition. Intersperse these hangers among the pennants and guns. Now you have your background.

"On the bottom at the back of the window place boxes, such as loaded shells come in, and cover these and the whole bottom of the window with fresh cheese cloth loosely laid over the whole. Now along the front and close to the glass place the many small items in the way of hunting accessories, such as shell extractors, cleaning rods, duck and goose calls, revolvers, hunting knives, axes, gun oil and grease, etc.

"Back of this row of accessories place a few hunting caps, game bags, gun cases, small rifles (resting upon the edge of the boxes) rifle and revolver cartridges, etc. Pile some of the boxes to form terraced pyramids and on the steps of these set loaded shells of the various makes in stock. Throughout the ground layout intersperse occasional "spilled out" boxes.

"Use price cards to tell prices of any special gun or rifle, the price of loaded shells, of hunting caps or coats; have one large card 22 x 28 or 18 x 28, say, announcing that 'We carry full lines of highest quality sporting goods' or some such phrase.

"If you are displaying heaters or ranges, use a bottom of cheap oilcloth or Japanese matting. Tack it securely in place to prevent its pulling when the stoves are placed. Aim to have just enough stoves to fill the window without crowding and be sure that every stove is polished to perfection. Here, again, use the background of white cheesecloth. For most hardware displays, in fact, I have found this the cheapest and most satisfactory material

"After the stoves have been placed, on this background hang coal hods, ash sifters, stove boards, coal and ash shovels, furnace brushes, small teakettles and similar items. In front and close to the window glass place some lines of smaller cooking utensils such as are often used on heaters for light cooking. Place a price card, large enough to be easily read, on each heater or range, and have one large card of a general nature announcing that you have a fine assortment of reliable heaters (or ranges) at prices that will please.

"If stoves are sold on the second floor or elsewhere place a sign in small letters, 'Stove department, second floor.' Stove prospects will then know just where to go.

"None of these displays are what might be called elaborate. Outside of stock, show cards and backgrounds, no particular equipment is necessary. They have the advantage of being rather "stocky' and in my experience they pay very well for the time spent on them."

Other lines that can be given display at this time of year include tools of all kinds, paints and varnishes, wash day supplies such as washing machines and accessories. In certain communities where there is still quite a bit of timber, buck saws, cross-cut saws and axes can be profitably given a display of their own.

As a rule, especially with small articles, it is good policy to use price tickets. But still better in most cases is a combination of price ticket and show card. For this use a larger card than the ordinary price ticket and, to the price, add a few words descriptive of the article. Here are some sample suggestions for the shaving goods display:

"Razor strops that sharpen razors, 50c to \$2."

"Guaranteed shaving brushes, 25c to \$2."

A good display for this time of year is a "Cosy Home" window. In this you need omething to suggest the approach of winter and something to emphasize the desirability of making

# Michigan Hardware Co.

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

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Wholesalers of Shelf Hardware, Sporting Goods and

Fishing Tackle

# BROWN & SEHLER COMPANY

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

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

GRAND RAPIDS, MICHIGAN

the home casy and attractive for the winter months. Decorative accessories to emphasize the time of year can be contrived out of bright-hued autumn leaves, corn shocks, pumpkins, and anything suggestive of harvest. One hardware dealer carpeted the floor of his window with autumn leaves, suspended others by invisible threads, and used a show card saying, "Autumn leaves are falling, winter is coming-make the home cosy." With such decorative accessories a variety of lines can be shown. Thus, the display can be devoted to heaters and heating accessories; or to a new range and cooking or kitchen utensils; or to interior paints and varnishes to brighten up the home for the holidays. With any of these varied displays, the autumn leaves and corn shocks give the decorative effect necessary to suggest the season.

An electrical display is timely right now. For such a display, see that the window is well lighted, and make a thoroughly comprehensive showing of electrical goods. Victor Lauriston.

Nature Tells Her Own Story. Grandville, Oct. 29—The study of the obituary column in the daily press tells the story of man's flimsy hold on life. From the eighties to the puny infant the hand of death makes havoc and there is no escape. Why is all this if God rules and loves His children? The poet says:

Tell me not in mournful numbers
Life is but an empty dream,
The soul is dead that slumbers,
And things are not what they seem.

Life is real, life is earnest And the grave is not its goal, Dust thou art to dust returneth Was not spoken of the soul.

And we may believe this is true if we will consult the god of nature as depicted on every hand these autumnal days, the saddest of the year. Go out to the hilltops and look upward and around. What is more magnificent and informing than the gorgeous sunsets Nature has been giving us of late.

This color tour among the hills and dales of the North will do more to destroy atheism than a thousand sermons under a church spire. Investigation under a church spire. Investigation leads to progress, and the whole of life is either progression or to retro-To which class do we belong? grade. To which class do we belong: He that can see no cause for inspired thought under the spur of wildwood research has certainly gone far astray om the path of nature. Nature full blown is an answer to

man's cry for light on the subject of immortality. Get out of jazz and crush of the finite; go under the stars at night, under the trees by day and study. The lessons to be learned are far wider than that to be gleaned from any book.

The early Indians saw God in clouds and heard him in the winds. Are we his white brother, then less sensible where Nature speaks than was the ignorant redman of the past age? There is nothing to prevent man from finding out God if he will seek Him where He is to be found under the clear sky any and every day in the year.

One by one the human race goes on to the grave. Babes as well as men in their eighties, and yet we have the assurance that man was not born to die. Everlasting life speaks from every mountain top, from every growing tree, flower and shrub and from the vast rivers that glide to the ocean.

The great Beecher said that God never made so much beauty as in the

flowers and forgot to put a soul in

them. But then how did Beecher know that the flowers have no souls? Man has learned much since the day of the great preacher and that much has led him to search the book of Nature and learn from it what the great over power has done for his children here on earth. There is soul everywhere if we only seek to find it.

It is unbelievable that those mothers' sons who went across to fight the Huns, and who never came back, are forever dead. Mothers who furnished those sons know far better and are even now patiently waiting the printing their names in the obituary column when they shall, as all Nature proclaims, join their loved and lost and share with them a glad reunion.

That color tour will certainly teach

many hearts the beauties of our earth and implant anew in many hearts the abounding goodness of the Creator, who made these beautiful parks and dales for the enjoyment of His children of

The building of the dam at the Oxbow will certainly destroy one of the beauty spots on the Muskegon, but necessity knows no law, and it doubtless is necessary that this work should be done for the benefit of both laborer employer.

Many people seek the beauties out-spread by Nature across the sea in other lands than ours. The advice, sec America first, would well be heeded and yet foreign lands draw many trav-elers who have never even seen the outspread beauties of our own Mich-

A single melon seed when planted in rich soil will, by the aid of air and water, multiply itself at least five hundred times in the short space of three months. How does this come about? No man can explain it. It is simple one of the wonders of Nature which still puzzles the human brain.

Although Nature in its wonderfu' workings has puzzled man for countless ages the same force that produces these wonders has power to give to man life immortal. Shall we deny that power when it is manifest on ever:

There are sermons in trees, flowers grasses and even in the sparrows who once flitted from bough to bough in the halcyon days of long ago. We have halcyon days of long ago. We have but to look about us to see the handi-work of that God the worshipped of work of that God the worshipped of the redman before he ever saw a white brother. Nature had implanted in the Indian's breast a reverence for the God of Nature which certainly put to shame some of the tenets of his more intelligent white brother, who came later only to devastate him of his lands and make him afraid. No man need be uninformed as to a future life. God implanted that knowledge in every wild thing in nature we see about us. Old Timer.

#### New Styles Delay Silk Prints.

Considerable uncertainty in the preparation of printed silk lines for Spring is reported. Doubt prevails as to the types of patterns which the new silhouette and longer skirt will favor, and some producers are said to have discarded entirely the lines they originally prepared. As a result the season is backward as compared with this time last year, both from the standpoint of production preparations and orders booked. While the new mode calls for an increase in yardage per garment, indications are that price pressure will continue keen.

Don't envy the other fellow's success; study his methods.

Work is play to the man who means business.

#### Household Linens Selling Well.

Retailers have placed substantial orders for household linens during the past week. The majority of orders have been for goods in pastel shades. Sales on these goods and on men's wear linens, however, have furnished the market with most of its activity. Complaints over the lack of orders for dress linens are numerous and are based on reports from road representatives who note that customers are planning to come into the market after the first of the year. In men's wear linens purchases for men's golf knickers have been heavy.

#### GRAND RAPIDS SCALE CO.

Sales Agency Fairbanks Scales. Repairing. Installing.

652 Fourth St., Grand Rapids, Mich.



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

Member of the Federal Reserve System.

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

(Electric and Hand Power)
Dumbwaiters—Electric Converters to change your old hand
elevator into Electric Drive.
Mention this Paper. State
kind of Elevator wanted, size,
capacity and heighth.
SIDNEY ELEVATOR MFG. CO.
(Miaml Plant), Sidney, Ohlo

#### Link, Petter & Company (Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING GRAND RAPIDS, MICHIGAN

#### Sand Lime Brick

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

Brick is Everlasting

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

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

#### VEW ERA LIFE ASSOCIATION Grand Rapids. SOUND COMPANY, SOUNDLY MANAGED BY SOUND MEN.

When you want good cheese



Member Michigan Tourist and Resort Association.

QUAKER RESTAURANT THE HOME OF PURE FOOD
318 Monroe Ave
Grand Rapids Michigan



ELECTRIC REFRIGERATING SYTEMS PRODUCT OF GENERAL MOTORS



For Markets, Groceries and Homes

Does an extra mans work No more putting up ice

A small down payment puts this equipment in for you

F. C. MATTHEWS & CO.

111 PEARL ST. N. W

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

# Nucoa



All varieties, bulk and package cheese "Best Foods"

Salad Dressings

Fanning's Bread and Butter Pickles Alpha Butter

TEN BRUIN'S HORSE RADISH and MUSTARD OTHER SPECIALTIES

#### HOTEL DEPARTMENT

Charley Renner To Take Over Hotel
Whitcomb.
Los Angeles, Oct. 25—Transplanting real, honest to goodness landlords from Michigan to other fields seems to be getting a regular thing these days. Three years ago New York beckoned to Frank Duggan, who at that time was assistant manager of the Detroit Statler, and to-day he is president and general manager of the McAlpine system of hotels. Then distant calls came for W. W. Witt, of the Colonial, Mt. Clemens; Tupper Townsend, Hotel Whitcomb, St. Joseph, and Ernest McLean of the Park-American, Kalamazoo, all of whom are comfortably located in new environ-ment, highly satisfactory and, I might say, complimentary.

Now we have the announcement that Ward B. James, for nearly four years manager of Hotel Tuller, Detroit, has accepted the post of general manager of Hotels Windermere, Chicago, be-ginning with Nov. 1. Hotels Winder-mere consist of three prominent caravansaries in the district overlooking Jackson Park and are of the finer type of residential institutions. Mr. James succeeded John H. Stewart as manager of the Tuller in January, 1926, after having served for some time as assistant manager of Hotel Statler, having been previously connected with the general accounting department of the Statler system.

Since his affiliation with the Tuller, Mr. James has taken an especially active part in hotel association work, both local and state. In the first month after his election as manager of the Tuller interests, he was elected one of the vice-presidents of the De-troit Hotel Association. The follow-ing year he was elected secretary of that body and was also named chair-man of the labor committee, in this capacity re-organizing the work of the employment bureau and placing it on an efficient operating basis. Because of his excellent work in this dual capacity during 1927, the following year he was elected president of the organization and served with distinction in that capacity. He is, at the present time, chairman of the execu-tive board of that body and also chairman of the public relations committee. In this capacity he had much to do with the arrangement of the program for entertaining the delegates to the American Hotel convention which was held in Detroit last month. Mr. James has been equally active in the affairs of the Michigan Hotel Association, serving as a member of the legislative committee and a special committee to study the comparative cost of purchassteam direct or the individual production thereof. Last year he served with distinction as chairman of the membership committee of the State organization as well as the Great Lakes Tours Association, resulting in an increased membership in both bodies. He has also been active in local efforts of civic bodies and results satisfactory to all concerned have made him ex-

tremely popular.

The Hotels Windermere, to the management of which he has been elected, occupy two square blocks and contain an aggregate of 600 apartments and about 1200 rooms, the largest of the three being 12 stories in height.

It was my pleasure to have known Ward James intimately from the time he assumed control of the Hotel Tuller I have recorded myself as a prophet on various occasions when I made the claim that some day he would go to the head of his class. As in the case of Frank Duggan, his early training was not along hotel lines, but he discovered himself and became an ideal operator and a much admired landlord, The Hotel Tuller had a great

deal of financial trouble during his regime, that is the owner had, but not due in any way to the operation of the hotel, which is a profitable institution, thanks to the administration of Mr. James. It is announced that, for the time being at least, the Tuller will remain under the management of Mr. James, who will visit same one day each week until such time as an active manager is appointed.

The gross receipts of the Childs Co. which has restaurants and cafeterias in most of the larger American cities, for the past year, were \$28,432,915, and it possesses real and personal property to the extent of twenty millions. Some outgrowth from a humble coffee shop on a side street in New York forty vears ago.

The H. R. P. Hotels Co., owning and conducting the Capitol and Robert Douglas hotel, at Flint, are preparing to build a 50 room addition to the former. Harry R. Price, president, who was formerly general manager of Hotel Durant, Flint, announces that his hotels are filled to capacity, and I understand he is seeking other worlds to

William H. Shook, for many years operator of the Blakewood Hotel, Detro.t, has secured the lease of Hotel Flint, Flint, formerly operated by E. M. Koontz. He has a good property. Mr. Koontz made a wonderful success of the same during his administration of its affairs and I happen to know from personal knowledge that Mr. Shook is qualified to carry on the good work. Flint has certainly established a new record in hotel activities. A few years ago, there was much anxiety on the part of owners and operators there as to the final outcome, but they all seem to be doing extremely well, due, of course, to the rapid growth of that city.

Loren Palmer, who has been open Loren Falmer, who has been operating the Palmer restaurant, at Hudson, is remodeling the building in which it is located and Hudson will hereafter have an up-to-date hotel, which she has needed for some time.

A. W. Heldenbrand, Kimbark Inn, Fremont, when he cannot entertain traveling men to the limit of capacity, invites in his neighbors and gives them a "blowout." Recently he entertained the Grand Rapids Greeter Charter and they are still talking about it. When it comes to entertaining, the Helden-brand family can concede "cards and spades" and win the race.

Conventions held so far this fall, with special emphasis on the Michigan State, at Saginaw, and the American, at Detroit, indicate a constantly creasing appreciation of association work and the real benefits to the individual operator to be gained through the collective activities of the hotel proprietors and managers of the country. It is not alone the entertaining features that count. although their merits are assertive, but much information is broadcast which is bound to take root and carry the attendant thereto a long ways. After all, hotel operation is a business, and business men know the benefits of co-operation.

And now I get back to Charley Renner. It is a hard job to keep your finger on this individual and I have known him intimately for a good many years. After the Spanish-American years. After the Spanish-American war, in which he participated as a section of Roosevelt's Rough Riders, made up from citizens of New Mexico, Mr. Renner severed his connection with the Fred Harvev system, with which he was identified for many years, and came to Michigan to con-

duct hotels. He has related to me his "shoestring" experiences and some day "shoestring" experiences and some day I am going to retire from active journalistic life and write up his. Now as a genuine surprise, comes to me the information that this virile individual has taken over Hotel Whitcomb, St. Joeph, and hereafter will operate it as one of his chain institutions. Of course, I know nothing about the devails of the transaction but I will tails of the transaction, but I will guarantee that it will benceforth de-velop that the Whitcomb is to be placed on the paying list and its stock-holders made correspondingly happy.

The editor of the American Medical Journal says there is too much fad in foods. He insists that a lot of this diet talk is pure bunk. No one should eat much or indiscriminately, but the appetite should be satisfied along simple and unpretentious lines without stressing calories or combinations.



#### Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

### PANTLIND HOTEL

entire city block of Hospitality GRAND RAPIDS, MICH. Rooms \$2.25 and up. -:- Sandwich Shop Cafeteria

## MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms 400 Baths

> RATES \$2.50 and up per day.

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

#### HOTEL ROWE

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

#### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

#### WESTERN HOTEL

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

#### **NEW BURDICK**

KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private
Buth.
European \$1.50 and up per Day
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular
Prices.
Entire Seventh Floor Devoted to
Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

#### Wolverine Hotel

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

# HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER. Manager.

#### Occidental Hotel

FIRE PROOF CENTRALLY LOCATED Rates \$1.50 and up EDWART R. SWETT, Mgr. Muskegon .:-Michigan

Columbia Hotel **KALAMAZOO** 

Good Place To Tie To

#### **CHARLES RENNER HOTELS**

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

#### Park Place Hotel 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 Con-nection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

In most cases one can eat pretty much what he actually needs and have a good time with it. There is no necessity of making a hardship or medicine out of dinner.

This, however, does not mean that the individual must gorge himself with food. The number of calories necessary to sustain life has been estimated. What is needed is a varied diet that will appeal to the appetite and supply all the essentials.

Frank S. Verbeck.

# Sidelights on an Early Grand Rapids Physician.

Services of chemists were not available for Drs. Wilson, Shepard and Platte, the pioneer disciples of Galen, in the Grand River Valley. Pills and potions administered to patients were compounded by themselves. The first drug stores opened in the Valley were owned and managed by physicians whose practice did not require all of their time. There were no trained or experienced nurses in the settlement. Members of families attended the sick at their homes and in the neighborhood when needed. Old timers hold in fond remembrance the service freely given by Mrs. Barney Burton, who was ever ready to bathe, dress and start on their journeys through the world the babies who came to join the families of the Valley. Among the first of the medicos to open a drug store was Dr. William H. DeCamp. Others were Drs. C. B. Johnson, E. Woofruff, L. D. Putnam and James Gallup. Dr. De-Camp's store was burned to the ground with its contents about seventyfive years ago.

Dr. DeCamp was born in Auburn, N. Y., in 1825. He was educated in the common schools and in an academy at Mt. Morris. At 18 years of age he commenced the study of medicine, attended lectures at the New York university and was graduated by Geneva college in 1847. He commenced the practice of his profession at the age of 21 and soon became noted for his ability and success as a surgeon. He settled in Grand Rapids in 1855 and opened a drug store in that year.

In October, 1861, Dr. DeCamp was commissioned as a surgeon of the Michigan Engineers and Mechanics and served that organization three years. On returning to Grand Rapids he resumed the practice of medicine and served the people in that capacity more than forty years. His leisure hours were devoted to natural science. His contributions to conchology were extensive and of great value. Dr. De-Camp was a skillful taxidermist. His offices were rendered cheerful and interesting with specimens of birds and small animals effectively mounted and advantageously displayed. Many cases of shells attested his interest in conchology.

Offices of physicians, as a rule, are uncheerful, gloomy and depressing. Patients or other persons awaiting an interview with a doctor are affected unfavorably by the display of diplomas, certificates of membership in more or less consequential scientific or social organization hanging to the walls. A great display of books (real and dummies) extending from the floors to the ceilings are used to impress the beholder with the greatness of the owner. Views of operating rooms with

physicians and attendants gowned and ready for work are to be seen in certain offices and portraits of more eminent practitioners contribute to the gloom which pervades the apartments. Persons who occupy seats in the waiting rooms are in either a desperate or a dispairing state of mind. Fortunate, indeed, is the individual who is able to avoid contact with such a medical business outfit.

Dr. DeCamp's rooms, made cheerful by the presence of taxidermied birds, squirrels, chipmunks, rabbits and guinea pigs, served to relieve the distress of the unfortunate.

Dr. DeCamp was a devoted admirer of race horses. He drove speedy roadsters in the pursuit of his profession and occasionally entered and drove one of his span of horses when "hoss meetings" were held. He expected to be richly rewarded through the performances of his "Brown Nellie," but the mare was ever a consistent disappointment.

Nearly sixty years ago when One Dr. Reynolds started a red ribbon temperance movement, Dr. DeCamp entered heartily into a campaign designed to limit, if not crush, the doings of Satan and the demon rum. Although he was not a teetotaler the doctor declared that too much hard liquor was drunk as a beverage for the welfare of the drinkers. He delivered many lectures on the subject of excessive drinking and stated that the crave for liquor might be assuaged by eating a little food, drinking a glass of water or by swallowing a two grain quinine pill. Arthur Scott White.

# Money-Making Pointers By Paul Findlay.

Paul Findlay was greeted with crowded houses wherever he spoke in Chicago last week. One of his talks is thus reported by the Butchers' Gazette:

"Any man operating his own business can beat any hired man running a business for somebody else."

That sums up the opinion of Paul Findlay as to the excellent chance the independent retailer has in competition with the chain store, expressed at several meetings of retail meat dealers in Chicago.

Mr. Findlay's message to the retailers, one of constructive information and sound advice, was delivered in a matter of fact way without bombastic oratory, in words anyone could understand. Using a blackboard he demonstrated the rule for figuring margin on selling price and then got into the matter of pricing. It is a prevailing weakness, he said, to split prices on the nickel instead of using odd figures, and he called attention to the successful practice of department stores in this respect.

"It is well for you meat men to know something about groceries," he said at one point, "because we are not to have exclusive meat, grocery and vegetable stores in the future, but food stores, selling all foods in the same store."

"We must be prepared to look ahead and not back," he added.

Calling attention with blackboard figures to the liberal profit possible

in fresh fruits and vegetables, he stated that six years ago the chain stores handled no perishable goods, while now 25 to 40 per cent. of their sales were in perishables. The reason the chains held off from perishables was that those items had to be checked back and it left too much to the discretion of store managers in disposing of the stock. "You meat dealers having had long experience with perishable goods with their rapid turnover are in the best position to handle fruits and vegetables successfully," he declared. He then gave a chalk lesson in the art of quick turnover, showing how Tony-the-Greek was able after two or three years with a push cart to own several apartment buildings.

Mr. Findlay asserted that when the chains have reached 45 per cent. in a city, that is the saturation point for them because the proportion of people above that want service. "It is only the weak sisters who don't know the inside of their own store who are frightened by the chains," he said.

Advocating window display as a trade getter, he remarked that the reason chains always have good displays was that if a chain manager does not keep a good display in the window someone will be put there who will. That he thought was one place where a chain manager was at an advantage, in having someone bossing him.

"No one has a monopoly on window display," Mr. Findlay said.

As to credits, he himself would not do business any other way, he declared. Department stores formerly would not give credit, but now they are eager for that kind of business. But of course credit must be intelligently given. Get references, look them up carefully, and if a customer falls down in one payment don't extend credit to that person again. Take a small loss but not a big one. These were some of his points.

"Group advertising is wonderful," he said, "if you get away from cut prices. Also get away from week-end specials." Nobody needs business on Saturday, he pointed out, for it comes. He advised advertising specials on Monday and Tuesday, when regular business is light. That helps to balance up the week.

#### Late Business Changes in Ohio.

Chagrin Fall—Fisher Bros, are remodeling the interior of their store here with a view to adding a meat department.

Alliance—R. O. and W. R. Siddall have purchased the grocery and meat market of Nich Sandru at 770 South Morgan avenue.

Brookville—Earl Singer & Son have sold their meat market to Ed. Locke.

Cincinnati—The Kroger Grocery and Baking Co. will remodel its grocery and meat market at 1026 Depot street

Cleveland—S. Bocchieri will enlarge his grocery and meat market at 15905 Kipling avenue.

Cleveland—The Peoples meat market will be moved to a new location.

Cleveland—H. M. Fernengee is the manager of the new Economy meat market at 3194 West 73rd s treet.

Cleveland—The Buckeye Provision Co., in the meat business at 12300 Buckeye Road, will open a branch market at 11723 Buckeye Road.

Dayton—A grocery and meat market has been opened by S. N. Sandel at 560 Zenia avenue.

Dayton-W. J. Hinders has sold his delicatessen store at 577 West Third street to Mrs. K. T. Wiedendorner.

Harrison—Kroger & Grubbs have opened a grocery-market.

London—Wm. Tumblison has sold his grocery and meat market at 168 South Main street to John Duffey.

North Canton—The D. W. Strausser & Son Co., in the meat business here, has been incorporated.

Plymouth—John W. Hough & Son have purchased the Bachrach Meat Market.

Portsmouth—W. B. Blackburn has opened a meat market here.

Toledo—N. H. Stevinson has sold his grocery and meat market at 669 Norwood avenue to J. Finger.

Toledo—E. E. Stone is the proprietor of the grocery and meat market at 632 Main street, having purchased same from W. E. Latour.

Toledo—Frank Maskiewicz has sold his grocery and meat market at 2919 Elm street to Jos. Tyszko.

Willoughby—The Hughes Provision Co. will open a branch meat market here.

#### Recent Mercantile Changes in Indiana.

Berne-Menno Stucky and Elmer Rich have purchased the West Main Grocery & Market from Herman Sprunger.

Boonville—The Great Atlantic & Parific Co. is remodeling its store building at Third and Main streets and will install a meat department in connection with the grocery business.

Frankfort—Paul Douglass has opened a delicatessen store at 801 East Washington street.

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

Gary—The American Packing Co. opened a grocery and meat market at 1704 Broadway.

Hammond—The American Markets Co., in business at East Chicago and Whiting, opened a branch market at 94 State street here.

Indianapolis—Frank Schussler, who is in the meat business at 61 Virginia avenue, has opened a branch market at Alabama and Market streets.

Mongo-Willis Haskins has purchased the Gay Meat Market.

South Bend—Tittle & Sons has opened a branch meat market at 108 North Michigan street.

Waveland—George Mayer has taken over the grocery and meat market of Rufus Elbin.

"If you have wood shingles on your house, keep a ladder, which will reach above the eaves, nearby at all time. Don't take a chance. Your chimney may burn out at any time, setting the roof on fire, and when it does, unless you have a ladder nearby, your house is going up in smoke."

Jumping at conclusions invites disaster.

#### DRUGS

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

troit.
Director-Garfield M. Benedict, San-

Director—Garlield 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, Sagi-

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

#### To Serve Hot at the Soda Fountain. Hot Malted Milk Coffee and Chocolate

Malted milk may be added to both hot coffee and chocolate and makes a very fine beverage.

#### Beef Bouillon.

The first point is to secure a good extract of beef. I would recommend a good liquid beef in preference to solid extracts. There are a number of them on the market, some better than others, of course, but here is where you must use your personal judgment, but be sure you pay a fair price, for good liquid beefs are not obtained at a low figure. Good beefs run in the vicinity of \$7 to \$7.50 per gallon.

The secret of dispensing beef bouillon lies in not using too much of the extract. I find that 1 or 2 teaspoonfuls of extract to an ordinary bouillon cup is about correct. Fill with hot water and season to taste.

#### Cream de Beef Bouillon.

Add 1 oz. of sweet cream to a cup of beef bouillon and top with whipped cream and you have a delicious drink. Beef and Celery.

To a cup of beef bouillon add some celery salt or a couple of dashes of tinct. of celery.

#### Clam and Lemon.

To a clam bouillon add the juice of 1 lemon. This makes a very fine and popular drink.

#### Claret Lemonade.

To a hot lemonade add 1 oz. of good claret.

#### Ovster Broth.

To 1 oz. of oyster juice add a teaspoonful of cream, a little butter and season to taste.

#### Hot Lime Juice.

Ginger syrup, 1 oz.; lime juice, 1-2 oz.; water, 7 ozs.

#### Whipped Cream.

Whipped cream for chocolate and coffee is indispensable to make the drinks first class. Use plain cream with the syrup to make the drink and add the whipped cream on top. An agate ware pan to hold the cream set in fine ice will keep it cold, which it must be to get good results.

#### Use of Crackers, etc.

Crackers should be served with all bouillon, and vanilla cakes or lady fingers with most all other drinks. Crackers may be used with all drinks when you think your trade is not large enough to enable you to have both kinds, but sweet cakes should never be served with bouillons.

People, as a rule, appreciate having such things, and one sometimes enjoys a nice cup of chocolate with a few vanilla crackers, which you can secure from your local baker, fresh every few days.

#### Prepared Bouillons and Soups.

There are many new prepared bouillons or soups now coming on the market: they include tomato, chicken, celery, vegetable, asparagus and many others. Some of these are very fine and can be used to advantage; as they all have directions for serving, it is unnecessary for me to give them here.

#### Hot Tomato Bouillon.

This, like beef and clam, is prepared from prepared stock. Use enough of your tomato to give a good flavor and season to taste. The same rule follows here as in the bouillons. I always add a teaspoonful of liquid beef to my tomato bouillon and find that it gives a better body. There are other prepared bouillons or soups for which there is more or less of a demand, but it does not pay to have too many of them on hand.

#### Pharmacopoeial Revision.

The controversy which decennially recurs with respect to the policy of pharmacopeial revision is not so much concerned with whether physicians or pharmacists shall control the decisions as to admission as it is with whether therapeutic usefulness or medical use shall be the deciding factor. Under the ruling of the 1920 convention, use is but a qualifying factor. As the determination of therapeutic value is largely a matter of opinion, it must follow that this rule, if it be applied strictly in decisions as to the deletion of previously recognized substances,

can work to the detriment of the sick. The rule is so much in keeping with the policy of the Government officials in the administration of drug control that it is open to the same objection, that it sets current favor too exclusively above all other criterions of the usefulness of a drug. Furthermore, the rule is open to the serious objection that by its application, perhaps, the majority of practicing physicians, trained in an earlier materia medica and getting satisfactory results with officially discarded therapeutic agents, and their patients are denied the assurance of legal standards for these drugs.

In the preface to the first issue of the Pharmacopeia of the United States of America, Dr. Lyman Spalding stated that "it is the object of a pharmacopeia to select from among substances which possess medicinal power, those, the utility of which is most fully established and best understood." He based the value of a pharmacopeia on "the fidelity with which it conforms to the best state of medicinal knowledge of the day." These definitions are excellent examples of common sense. It should constantly be kept in mind in the revising of the pharmacopeia that the latest state of medical knowledge is not necessarily the best state. The utility of a drug which may be understood in the light of latest knowledge is not necessarily the best understood; because such knowledge is never shared by the majority of those who must employ drugs.

A scientific pharmacopeia is a desirable achievement. But, it should not be so scientific as to neglect the needs of many of those for whom it is intended to be a guide and a guaranty. A modern pharmacopeia is greatly to be desired. But, modernity of a degree which overlooks the fact that the active life of a practicing physician is somewhat longer than a decade and that therapeutic agents which have been successfully employed are not lightly discarded for something newer is not in keeping with the purpose of a pharmacopeia.

#### Wine Tonics Curbed.

The Prohibition Bureau declared war recently on manufacturers of wine tonics who are putting out products which, according to reports, are being consumed in large quantities as beverages, with a ruling by Commissioner Doran that after Oct. 15 all such tonics must contain not less than 30 per cent. of solids. Similar action was taken recently in connection with the manufacture of malt tonics.

Under the ruling, the alcoholic and medicinal content of the wine tonics, which varies in different classes of preparations, will continue to be regulated by rules now in force. But the 30 per cent. of solids, which the Government is satisfied will render the preparations practically worthless as beverages, must be added.

It is said that the Prohibition Bureau has received many complaints from dry advocates that there have been abuses of the present privileges in regard to wine tonics, and that in certain sections the tonics have been used freely as beverages. The bureau contends that adding the solids will in no way affect the medicinal value of the tonics, and only manufacturers who observe the provisions of the new regulations to the letter will receive renewal permits for 1930.

#### Don't Talk Price.

"Would you care to go higher in price?"

We hear that question being asked of customers.

It is such a ridiculous question. It is nothing more or less than a negative suggestion. It gives a customer every opportunity to say "no!"

Why not show the higher-priced article and point out the values to be found in it before quoting a price?

Every customer has an indicator in her face if one knows how to read it. A good reader of facial expression knows when a price is beyond a customer's purse.

A resourceful and business-getting salesperson never asks a customer to set her own price.

Many a customer has paid twice as much for an article as the price she had in mind, because the salesperson was on friendly terms with the article he was demonstrating. He was enthusiastic over its quality and other features-he actually created a desire for the better and higher-priced ar-

Show the merchandise-talk quality -let the price fall in where it will. Price is only a secondary consideration anyway, when quality and fashion features are presented in an interesting and emotion arousing manner.



# The Charley Garfield of His Genera-

About midsummer of the year 1871 flames destroyed several stores at the corner of Erie street and Monroe avenue. Among those who sustained losses were John W. Peirce, a dealer in dry goods and groceries. Mr. Peirce settled in Grand Rapids in 1836 and opened a stock of books and stationary on the corner of Crescent street and Bond avenue. George W. Patterson commenced publication of the Grand River Times, a weekly newspaper, in that year, with the backing and patronage liberally supplied by Mr. Peirce.

Genesee, N. Y., was Mr. Peirce's birthplace and Dec. 4, 1814, was the date of his entrance into the activities of childhood. His parents provided the means needed for obtaining an academic education and training for a mercantile career. In 1842 he married a daughter of Col. Amos Roberts and in the course of time became the father of a son and two daughters, one of whom, Julia, eventually married Col. George G. Briggs, a gallant soldier of the civil war and an active, influential and popular resident of Grand Rapids in the years of peace which followed the collapse of the rebellion. Miss Frank E. Peirce, the second daughter, won distinction as a poet, a reader and an amateur actress. His only son, LeGrand Peirce, gained renown as a comedian and an impersonator of characters.

John W. Peirce was the grandfather of Mrs. L. Victor Seydell, of Grand Rapids.

Prof. Franklin Everett, who esteemed the subject of this sketch highly, wrote about him as follows: "Socially a favorite, everybody's friend and general companion, a man above the suspicion of guile, keen, witty and open hearted. There was a pleasant magnetism about him which won and retained friends. No one could dislike He possessed good sense and sound business capacity. He was honest and honorable in his dealings, eminently social and hearty in his intercourse with others."

Mr. Peirce sustained a loss of \$50 .-000 by the destruction of his buildings. He regarded his misfortune philosophically. "It is nothing but property," he said. "I will not put a weed in my hat." Mr. Peirce died Oct. 26, 1874.

Were I so tall as to reach the skies Or grasp the Heavens with a span, Still I d be measured by my soul For that's the sandard of the man. So wrote Watts and so felt the soul

of John W. Peirce.

Arthur Scott White.

#### Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Flasher Neon Display Corp., Detroit. Consumers Wholesale Grocers, St.

M. C. Purdy, Inc., Battle Creek.
Detroit-Port Huron Steamship Co., Detroit.

Belding Delivery Co., Belding. Citizens Necessities Co., Detroit. Thomas Construction Co., Detroit. Mercantile Discount Corp., Detroit. Jackson Trunk Rack Co., Jackson. Jackson Trunk Rack Co., Jackso Sun-Glo Products, Inc., Detroit.

#### Match Boxes in New Guise.

Ordinary safety matches need no longer be housed in the traditional and prosaic wooden boxes. New boxes featuring decorations of old English scenes, Christmas motifs and sports pictures have just been placed on the market here. The boxes are intended as prizes for bridge or other games and also for gifts. They are wrapped in special cellophane packing and are available in various sizes and numbers. The merchandise is priced to retail from 50 cents to \$1, depending on the number of boxes in the set.

# HOLIDAY GOODS

Now on Display in Grand Rapids

Come in and look them over

como

Hazeltine & Perkins Drug Co. Manistee Michigan Grand Rapids

#### WHOLESALE DRUG PRICE CURRENT

WHOLESAI	LE DRUG PRICI	E CURRENT
Prices quoted are	nominal, based on market	the day of issue.
Acids   Boric (Powd.)   9 @ 20   Boric (Xtal)   9 @ 20   Carbolic   38 @ 44   Cutric   52 @ 66   Shirtic   9 @ 15   Cyalic   15 @ 25   Sulphuric   314@ 8   Tartaric   52 @ 60   60	Cotton Seed 1 35@1 50 Cubebs 5 00@5 25 Eigeron 4 00@4 25 Eigeron 4 00@4 25 Eucalyptus 1 25@1 50 Hemlock, pure 2 00@2 25 Juniper Berries 4 50@4 75 Juniper Wood 1 55@1 65 Lard, No. 1 1 25@1 40 Lavender Flow 6 00@6 25 Lavender Gar'n 1 25@1 50 Lemon 6 00@6 25 Linseed, raw, bbl @1 25 Linseed, bolled, bbl. @1 25	Belladonna
Ammonia Water, 26 deg 07 @ 18 Water, 18 deg 06 @ 15 Water, 14 deg 5½@ 13 Carbonate 20 @ 25 Chloride (Gran.) 09 @ 30  Balsams Copaiba 1 00@13 25	Mustard, arifil. oz. @ 35 Neatsfoot 1 25@1 35 Olive, pure 4 00@5 00 Dlive, Malaga, yellow 3 00@3 50 Olive, Malaga,	Gualac
Fir (Canada) 2 75@3 00 Fir (Oregon) 65@1 00 Peru 3 00@3 25 Tolu 2 00@2 25	green 2 85@3 25 Orange, Sweet 9 00@9 25 Origanum, pure	Paints
Barks  Cassia (ordinary) 25@ 30  Cassia (Saigon) 50@ 60  Sassafras (pw. 60c) 50  Soap Cut (powd.) 35c 20@ 30	Rose, pure 13 50@14 00 Rosemary Flows 1 25@1 50 Sandelwood, E. I 10 50@10 75	Lead, red dry _ 13% @14% Lead, white dry 13% @14% Ochre, yellow bbl. @ 2% Ochre, yellow bess 30 6 Red Venet'n Am. 3% @ 7 Red Venet'n Eng. 40 8 Putty Whiting bbl 250@3 00 L. H. P. Prep 2 80@3 00 Rogers Prep 2 80@3 00
Berries   Q 90   Fish   Q 25   Juniper   11@ 20   Prickly Ash   Q 75	Sassafras, true 1 75@2 00 Sassafras, arti'l 56@1 00 Spearmint 7 00@7 25 Sperm 1 50@1 75 Tany 7 00@7 25 Tar USP 65@ 75 Turpentine, bbl. 65 72 Wintergreen, 126 00@6 25	Whiting bbl — 54 44 Whiting bbl — 54 44 Whiting bbl — 54 40 L. H. P. Prep. — 2 80@3 00 Rogers Prep. — 2 80@3 00
Licorice 60@ 65 Licorice, powd. 60@ 70	Wintergreen, sweet blrch	Acetanalid 570 75 Alum 050 12 Itum. powd and ground 090 15 Bismuth. Subni-
Arnica 1 50@1 60 Chamomile Ged.) @ 50 Chamomile Rom. @ 75	Dotassium	trate 2 25@2 52 Borax xtal or powdered 05@ 13
Gums  Acacia, 1st	Bicarbonate	Cantharides, po. 1 50@2 00 Catomet 2 22@2 82 Capsicum, powd 62@ 72 Carmine 8 00@9 00 Cassas Buds 58@ 45 Cloves 40@ 56 Chorat Frepared 14@ 15 Chorat Hydrate 1 20@1 50 Cocame 12 85@13 50 Cocaca Butter 60@ 50
Guaiac, pow'd @ 70 Kino @1 25 Kino, powdered @1 25 Myrrh, powdered @1 25 Opium, powd 21 00@21 50 Opium, gran 21 00@21 50 Shellac 65@ 80 Shellac 75@ 90 Tragacanth, pow @1 75 Tragacanth 2 00@2 35 Turpentine @ 30	Roots   Alkanet	Copperas, Fowd. 49-10- Copperas, Fowd. 49-10- Copperas, Fowd. 49-10- Corrosive Subim 2 25@2 30 Cream Tartar 300 45 Cuttle bone 4094 50 Emery, Al Nos. 109 15 Epsom Saits, bbis. 403% 10
Arsenic	Solution   Solution	Glassware, less 55% Glassware, full case 60%. Glauber Salts, bbl. @02½ Glauber Salts less 04@ 10 Glue, Brown Grd 15@ 22 Glue, White 27½@ 35 Glue, White 18@ 40 Hops 75@ 9 odine 645@ 700
Buchu @1 05 Buchu, powdered @1 10	Seeds	ead Acetate 200 30 4ace 210 50 4ace powdered 21 60 Menthol 300 9 90 Morphine 13 58@14 33 Nux Vomica 3
Buchu @1 06 Buchu powdered @1 10 Sage, Bulk 25@ 30 Sage, ½ loose @ 4 Sage, powdered @ 35 Senna, Alex 50@ 75 Senna, Tinn. pow. 30@ 35 Uva Ursi 20@ 25	Anise	Morphine 13 58@14 33 Nux Vomica 2 32 Nux Vomica, pow. 15@ 25 Pepper, black, pow 57@ 70 Pepper, White, pw. 75@ 8 Pitch, Burgudry 20@ 25 Pitch, Burgudry 20@ 25 Quassia 12@ 16 Rochelle Salts 28@ 40 Rochelle Salts 28@ 40 Sacharine 260@275 Salt Peter 11@ 22 Seidlitz Mixture 30@ 40 Soap, green 15@ 20
Almonds, Bitter, true 7 50@7 75 Almonds, Bitter, artificial 3 00@3 25 Almonds, Sweet, true 1 50@1 80 Almonds, Sweet, imitation 1 00@1 25 Amber crude, 1 00@1 25	Corlander pow. 40 30@ 25 Dill	Soap mott cast _ @ 25 Soap, white Castile, case @15 00 Soap, white Castile less, per bar @1 60
Imitation	Sandula	Soda Ash
Citronella 75071 00 Cloves 4 00@4 25 Cocoanut 271/@ 25 Cod Liver 1 50@2 00 Croton 3 00@3 25	Aconite	Turpentine, Ven. 500 75 Vanilla Ex. pure 1 5002 00 Vanilla Ex. pure 2 2502 50 Zinc Sulphate 060 11

## GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Royal Baking Powder Orange Label Karo

A	M	M	o	N	IA	

Quaker, 24-12 oz. Quaker, 12-32 oz. Bo Peep, 24, sm. Bo Peep, 12, lge.



#### MICA AXLE GREASE

48,	1 1	lb			_ 4	55
24.	3 1	b			_ 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, 12-38 oz., doz. 3 35

#### BAKING POWDERS

Arctic, 7 oz. tumbler 1	3
Royal, 10c, doz	9
Royal. 6 oz., doz 1	8
Royal, 6 oz., doz 2	50
Royal, 12 oz., doz 4	9
Royal, 5 lb 25	4
Calumet. 4 oz., doz.	9
Calumet. 8 oz., doz. 1	8
Calumet, 16 oz., doz. 3	2
Calumet, 5 lb., doz. 12	10
Calumet, 10 lb., doz. 18	60
Rumford, 10c, per doz.	98
Rumford, 8 oz., doz. 1	81
Rumford, 12 oz., doz. 2	40
Rumford, 5 lb., doz. 12	50

#### K. C. Brand

				Per		
10c	size.	4	doz.		3	70
15c	size.	4	doz.		5	50
20c	size.	4	doz.		7	20
25c	size.	4	doz.		9	20
50c	size.	2	doz.		8	80
80c	gize.	ī	doz.		6	85
10 1	h alz	•	14 do	Z	6	75
10 1	U. 512	c,	75 40	B	•	•••

#### BLUING



#### **JENNINGS** The Original Condensed

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

Am. Ball, 36-1 oz., cart. 1 00 Quaker, 1½ oz., Non-freeze, dozen \_\_\_\_\_ 85 Boy Blue. 36s, per cs. 2 70

#### BEANS and DEAS

DEANS AND FLAS	
100 lb. b	ag
Brown Swedish Beans 9	00
Pinto Beans 9	25
Red Kdney Beans 9	75
White H'd P. Beans 9	90
Col. Lima Beans 16	00
Black Eye Beans 16	00
Split Peas, Yellow 8	00
Split Peas, Green 9	00
Scotch Peas7	00

#### BURNERS

Queen	Ann,	No.	1 a	nd		
2, d	oz				1	3
White	Flam	e, N	Vo.	1		
hand	9 400				9	

BOTTLE CAPS Dbl. Lacquor, 1 gross pkg., per gross \_\_\_\_ 15

BREAKFAST FOOL	os	
Kellogg's Brands.		
Corn Flakes, No. 136	2	85
Corn Flakes, No. 124	2	85
Corn Flakes, No. 102	2	00
Pep, No. 224	2	70
Pep, No. 202		
Krumbles, No. 424		
_Bran Flakes, No. 624		
Bran Flakes, No. 602	1	50
Rice Krispies, 6 oz		
Rice Krisp.es, 1 oz		
Kaffe Hag, 12 1-lb.		
cans	7	30
All Bran, 16 oz	2	25
All Bran, 10 oz		
All Bran, 34 oz		

#### Post Brands.

Grape-Nuts, 248	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		
Pills Bran, 12s		
Roman Meal, 12-2 lb		
Cream Wheat, 18	3	90
Cream Barley, 18		
Ralston Food, 18		
Maple Flakes, 24		
Rainbow Corn Fla., 36		
Silver Flake Oats, 18s		
Silver Flake Oats, 12s		
90 lb Inte Bulk Oate		-

# bag Ralston New Oata, 24 Ralston New Oata, 12 Shred. Wheat Bis., 26s Shred. Wheat Bis., 72s Triscuit, 24s Wheatena, 18s

#### BBOOMS

Jewell, doz 5 2
Standard Parlor, 23 lb. 8 2
Fancy Parlor, 23 lb 9 2
Ex. Fancy Parlor 25 lb. 9 7
Ex. Fcy. Parlor 26 lb. 10 0
Toy 1 7
Whisk, No. 3 2 7

#### BRUSHES

Solid Back, 8 in Solid Back, 1 in	1	50 75	.0
Pointed Ends	1	25	I
Stove			S
Shaker			2
No. 50			ť
Peerless	2	60	

	Shoe		
BII	TTER COLOR		

#### Dandelion \_\_\_\_\_ 2 85

CANDLES	
Electric Light, 40	lbs. 12.
Plumber, 40 lbs	12.
Paraffine, 6s	
Paraffine, 12s	
Vicking	
'udor, 6s. per box	30

CANNED FRUIT	
Apples, No. 10 5	4
Apples, No. 10 5 Apple Sauce, No. 10 7	5
Apricots, No. 21/4 3 40@8	9
Apricots, No. 10 8 50@11	5
Blackberries, No. 10 8	5
Blueberries, No. 10 15	0
Cherries, No. 2 8	2
Cherries, No. 2 8 Cherries, R.A., No. 21/2 4	3
Cherries, No. 10 13	0
Peaches. No. 10 Pie 7	2
Peaches, No. 21/2 Mich 2	2
Peaches, 21/2 Cal 3	1
Peaches, 10, .Cal 10	4
Pineapple, 1 sli 1 Pineapple, 2 sli 2	6
Pineapple, 2 sli 2	6
P'apple, 2 br. sli 2	3
P'apple, 2 br. sli 2	4
P'apple, 2½, sli 3	5
P'apple, 2 cru 2	8
Pineapple, 10 crushed 15	0
Pears, No. 2 3 Pears, No. 2½ 3	0
Pears, No. 21/2 3	7
Raspberries, No. 2 blk 3	
Raspb's. Red, No. 10 11	5
Raspb's Black,	
No. 10 11	0

#### .....

CANNED FISH	
Clam Ch'der, 101/2 oz. 1 3	5
Clam Chowder, No. 2_ 2 7	5
Clams, Steamed. No. 1 3 0	0
Clams, Minced, No. 1/2 2 2	25
Clams, Minced, No. ½ 2 2 Finnan Haddie, 10 oz. 3 3	0
Clam Bouillon, 7 oz. 2 5	0
Chicken Haddie, No. 1 2 7	
Fish Flakes, small 1 3	5
Cod Fish Cake, 10 oz. 1 5	
Cove Oysers, 5 oz 1 7	5
Lobster, No. 1/4, Star 2 9	
Shrimp, 1, wet 2 0	0
Sard's, 1/4 Oil, Key 6 1	0
Sard's, 1/4 Oil, Key 5 7	5
Sardines, 1/4 Oil, k'less 5 2	
Salmon, Red Alaska_ 3 5	0
Salmon, Med. Alaska 2 3	
SaSlmon, Pink, Alaska 2 1	10
Sardines, Im. 1/4, ea. 10@2	22
Sardines, Im., 1/2, ea. 2	25
Sardines, Cal 1 35@2 2	25
Tuna. 1/2. Curtis. doz. 3 6	60
Tuna, 4s, Curtis, doz. 2 2	20
Tuna, ¼s, Curtis, doz. 2 2 Tuna, ½ Blue Fin 2 2	25
Tuna, 1s, Curtis, doz. 7 (	0

CANNED MEAT		
Bacon, Med. Beechnut	2	7
Bacon, Lge. Beechnut	4	5
Beef, No. 1, Corned_	3	5
Beef, No. 1, Roast	3	5
Beef, No. 21/2, Qua., sli.	1	7
Beef, 3½ oz. Qua. sli.	2	2
Beef, 5 oz., Am. Sliced	3	0
Beef, No. 1, B'nut, sli.	4	5
Beefsteak & Onions, s	3	7
Chili Con Car., 1s	1	3
Deviled Ham, 4s	2	2
Deviled Ham, 1/2s	3	6
Hamburg Steak &		
Onions, No. 1	3	1

# Potted Potted Potted Potted Vienna Vienna Meat, ¼ Libby Meat, ¼ Libby Meat, ¼ Qua. Ham, Gen. ¼ Sausa, No. ½ Sausage, Qua. oaf, Medium \_\_\_

#### Baked Beans

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

#### CANNED VEGETABLES **Asparagus**

No. 1, Green tips 3 75	i
No. 21/2, Large Green 4 50	,
W. Beans, cut 2 1 75@2 25	í
W. Beans, 10 8 00	i
Green Beans, 2s 1 65@2 25	ĺ
Green Beans, 10s @8 00	•
L. Beans, 2 gr. 1 35@2 65	
L. Beans, 2 gr. 1 35 4 2 63	:
Lima Beans, 2s, Soaked 1 25	2
Red Kid, No. 2 1 2	•
Beets, No. 2, wh. 1 75@2 40	)
Beets, No. 2, cut 1 45@2 3	į
Corn, No. 2, stan 1 1	i
Corn, No. 2, stan 1 16 Corn, Ex. stan. No. 2 1 40	Ì
Corn. No. 2, Fan. 1 80@2 35	j
Corn, No. 10 8 00@10 75	j
Hominy, No. 3 1 10	٥
Okra, No. 2, whole 2 16	i
Okra, No. 2, cut 1 76	Ġ
Mushrooms, Hotels 32	è
Mushrooms, Choice, 8 oz. 35	
Mushrooms, Sur Extra 50	í
Peas, No. 2, E. J 1 36	)
Peas, No. 2, Sif,	
June 1 85	į

# 

#### McLaughlin's Kept-Fresh

r Ca., 24, 5c 75 , 24, 5c 75 es, 24, 5c 75	Kept-fr	esh
es, 24, 5c 75 ls 75 24, 5c 75	COFFEE	SERVICE
5c 75	Nat Gro Co	Brande

#### CATSUP.

Bar Goods

Mich. Sugar Pal O Mine Malty Milki

Lemon Roll Tru Luv, 2 No-Nut, 24,

Beech-Nut, small 1 6	i
Lily of Valley, 14 oz 2 2	ä
Lily of Valley, 1/2 pint 1 6	į
Sniders, 8 oz 1 6	į
Sniders, 16 oz 2 3	d
Quaker, 10 oz 1 3	
Quaker, 14 oz 1 5	
Quaker, Galon Glass 12	6
Quaker, Gallon Tin 7 5	

#### CHILL SAUCE

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

# OYSTER COCKTAIL Sniders, 16 oz. \_\_\_\_\_ 3 15 Sniders, 8 oz. \_\_\_\_\_ 2 20

CHEESE	
Roquefort	4
Kraft, small items 1	6
Kraft, American 1	6
Chili, small tins 1	
Pimento, small tins 1	
Roquefort, sm. tins 2	
Camembert, sm. tins 2	2
Wisconsin Daisy	2
Wisconsin Flat	2
New York June	3
Sap Sago	4
Brick	3

#### CHEWING GUM

Adams Black Jack
Adams Bloodberry
Adams Dentyne
Adams Calif. Fruit
Adams Sen Sen
Beeman's Pepsin
Beechnut Wintergreen_
Beechnut Peppermint
Beechnut Spearmint
Doublemint
Peppermint, Wrigleys
Spearmint, Wrigleys
Juicy Fruit
Krigley's P-K
Zeno
Teaberry

#### COCOA



Fancy Chocolates
5 lb. boxe
Bittersweets, Ass'ted 1
Milk Chocolate A A 1
Nibble Sticks 1
Chocolate Nut Rolls _ 1
Magnolia Choc 1
Bon Ton Choc 1

		Loz	zenges	Pail	l
			Lozenges		
A.	A.	Pink	Lozenges	1	d
			. Lozenge		
Mo	tto	Hear	ts	1	d
Ma	lte	Milk	Lozenges	2	

# Baker, Caracas, 1/8s --- 37 Baker, Caracas, 1/4s --- 35

# CLOTHES LINE Hemp, 50 ft. \_\_ 2 00@2 25 Twisted Cotton, 50 ft. \_\_ 3 50@4 00 Braided, 50 ft. \_\_ 2 25 Sash Cord \_\_ 3 50@4 00

Rose Tin Bon S \_\_\_\_\_ 9 00 Creme De Cara-

Bons
13 oz. Creme De Caraque \_\_\_\_\_\_13 20
12 oz. Rosaces \_\_\_\_\_10 80
½ lb. Rosaces \_\_\_\_\_ 7 80
¼ lb. Pastelles \_\_\_\_\_ 3 40
Langues De Chats \_\_\_\_\_ 4 80

CHOCOLATE

# COFFEE ROASTED

1 lb. Package
Melrose
Liberty
Quaker
Nedrow
Morton House
Reno
Royal Club



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. 39½ Above brands are packed in both 30 and 50 lb. cases.

M. Y., per	100			12
Frank's 50				
Hummel's	50	1	lb.	101/

# CONDENSED MILK Leader, 4 doz. \_\_\_\_ 7 00 Dagle, 4 doz. \_\_\_\_ 9 00

#### MILK COMPOUND

Hebe, Tall, 4 doz Hebe, Baby, 8 doz Carolene, Tall, 4 doz.		
Carolene. Tall, 4 doz.	4	5
Carolene, Baby	3	5

# EVAPORATED MILK Quaker, Tall, 4 doz. \_\_ 4 Quaker, Baby, 8 doz. 4 Quaker, Gallon, 12 doz. 4 Carnation, Tall, 4 doz. 4 Carnation, Baby, 8 dz. 4 Oatman's Dundee, Tall 4 Oatman's D'dee, Baby 4 Every Day, Tall \_\_\_ 4 Every Day, Baby \_\_\_ 4 Fet, Tall \_\_\_\_ 4 Pet, Baby, 8 oz. \_\_\_ 4 Borden's Tall \_\_\_\_ 4 Borden's Baby \_\_\_\_ 4

G.	J. Johnso	n's Br	and
G. J. 10c	Johnson	Cigar	75 00
			- 10 - 1-0

10c	75	00
Worden Grocer Co. Bi	ran	ds
Airedale	35	
Havana Sweets	35	00
Hemeter Champion	37	
Canadian Club		
Robert Emmett	75	
Tom Moore Monarch		00
Webster Cadillac		
Webster Astor Foil	75	00
Webster Knickbocker	95	00
Webster Albany Foil	95	00
Bering Apollos	95	00
Bering Palmitas 1	15	00
Bering Diplomatica 1	15	00
Bering Delioses 1	20	00
Bering Favorita 1	35	00
Bering Albas 1	50	6

	Stick			y		il
Pure	Sugar	Sti	cks	-600c	4	0
Big	Stick,	20	lb.	case		18

Mixed Candy
Kindergarten
French Creams Paris Creams
Grocers Fancy Mixture

5 lb. b	OX	es
Bittersweets, Ass'ted	1	75
Milk Chocolate A A	1	75
Nibble Sticks		
Chocolate Nut Rolls _	1	8
Magnolia Choc		
Bon Ton Choc	1	50
		-

Chan	pion	Gu	ms	
Chall	enge	Gu	ms	
Jelly	Strir	ngs		 

A. A. Pep. Lozenges	
A. A. Pink Lozenges	1
A. A. Choc. Lozenges	3 1
Motto Hearts	1
Malted Milk Lozenges	2

# 

Cough Drops	Bxs
Putnam's	1 35
Smith Bros	1 50
Luden's	1 50

# Package Goods reamery Marshmallows 4 oz. pkg., 12s, cart. 85 4 oz. pkg., 48s, case 3 40

Specialties	
Pineapple Fudge	15
Italian Bon Bons	17
Banquet Cream Mints_	2:
Silver King M. Mallows 1	15
Handy Packages, 12-10c	

#### COUPON BOOKS

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

#### CREAM OF TARTAR 6 lb. boxes \_\_\_\_\_ 43

#### DRIED FRUITS Apples

v	Dan	F0	11.	han	
v.	Fey.,	14	10.	nka	16

Ap	ricots	
Evaporated	Choice	 24
Evaporated,		29
Evaporated,	Slabs	 20

			itron	
10	lb.	box		 40

Packages, 14 oz Greek, Bulk, lb	18 18
Dates Dromedary, 36s 6	75

5	Evap.	Peach Choice		 20
		Americ Americ	can	 30 30

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

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

		Hor	niny		
Pearl,	100	lb.	sacks	 3	50
	,	neN	aroni		

		Mueller's	Br	ands		
9	oz.	package,	per	doz.	1	30
9	oz.	package.	per	case	2	60

	Bulk			14
llbow,	20 lb.			081/2
gg N	oodle,	10	lbs.	14
		_	200.00	

Pearl Barley		
ester	3	75
00	_ 7	00
rley Grits	_ 5	00
Sage		••

# East India \_\_\_\_\_ Tapioca Pearl. 100 lb. sacks \_\_ 09 Minute, 8 oz., 3 doz. 4 05 Dromedary Instant \_\_ 3 50

#### FLAVORING EXTRACTS JENNINGS'



# FLAVORING EXTRACT Vanilla and Lemon Same Price Same Price 1 vz. ... 1 25 1 ½ oz. ... 1 80 2 ½ oz. ... 3 00 3 ½ oz. ... 4 20 2 oz. ... 4 80 8 oz. ... 9 00 16 oz. ... 15 00

PURE

# At It 57 Years

	Jiffy Punch								
3			flavors.	2	25				

# FLOUR

# V. C. Milling Co. Brands Lily White \_\_\_\_\_ 8 30 Harvest Queen \_\_\_\_ 7 50 Yes Ma'am Graham, 50s \_\_\_\_\_ 2 20

#### FRUIT CANS Mason

F. O. B. Grand Rapids	
Half pint 7	
One pint 7	75
One quart9	10
Half gallon12	15
Ideal Glass Top	
Half pint9	00
One pint 9	30
One quart11	15
Half gallon15	40

QELATINE         Jell-O, 3 doz.       2 85         Minute, 3 doz.       4 05         I'lymouth, White       1 55         Quaker, 3 doz.       2 25	PETROLEUM PRODUCTS From Tank Wagon Red Crown Gasoline 1 Red Crown Ethyl 14 Solite Gasoline 14	PROVISIONS Barreled Pork Clear Back 25 00@28 00 Short Cut Clear26 00@29 00	\$HOE BLACKENING  2 in 1, Paste, doz 1 35 E. Z. Combination, dz. 1 35 Dri-Foot, doz 2 00 Bixbys, Dozz 1 35 Shinola, doz 90	Brillo 85 Climaline, 4 doz 4 20 Grandma, 100, 5c 3 50 Grandma, 24 Large 3 50 Gold Dust, 100s 4 Gold Dust, 12 Large 3 20	TABLE SAUCES  Lea & Perrin, large 6 00  Lea & Perrin, small 3 35  Pepper
JELLY AND PRESERVES Pure, 30 lb. pails 3 30 Imitation, 30 lb. pails 1 75 Pure, 6 oz., Asst., doz. 90 Pure Pres., 16 oz., dz. 2 40	In Iron Barrels Perfection Kerosine 12.6 Gas Machine Gasoline 37.1 V. M. & P. Naphtha 19.6 ISO-VIS MOTOR OILS	Dry Salt Meats D S Bellies 18-20@18-19	STOVE POLISH Blackne, per doz 1 35 Black Silk Liquid, dz. 1 49 Black Silk Paste, doz. 1 25	Golden Rod, 24 4 25 La France Laun., 4 dz. 3 60 Old Dutch Clean. 4 dz. 3 40 Octagon, 96s 3 99 Rinso, 40s 3 20 Rinso, 24s 5 25 Rub No More, 100, 10	Sho You, 9 oz., doz, 2 25 A-1, large 4 75 A-1 small 3 15 Caper, 2 oz 3 30
JELLY GLASSES 8 oz., per doz 36  OLEOMARGARINE	In Iron Barrels	Pure in tierces 12½ 60 lb. tubsadvance ½ 50 lb. tubsadvance ½ 20 lb. pailsadvance ¾ 10 lb. pailsadvance ½ 5 lb. pailsadvance ½	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	oz. 3 85 Rub No More, 20 Lg. 4 00 Spotless Cleanser, 48, 20 oz. 3 85 Sani Flush, 1 doz. 2 25 Sapolio, 3 doz. 3 15 Soapine, 100, 12 oz. 6 4	TEA Japan 35@35 Choice 37@52 Fancy 52@61 No. 1 Nibbs 54 1b. pkg. Sifting 14
Van Westenbrugge Brands Carload Distributor	<b>Polarine</b> Iron Barrels	3 lb. pailsadvance 1 Compound tieres 12 Compound, tubs 124 Suasages	Vulcanol, No. 5, doz. 95 Vulcanol, No. 10, doz. 1 35 Stovoll, per doz. 3 69 SALT Colon'al, 24, 2 lb. 95	Snowboy, 100, 10     oz. 4     00       Snowboy, 12     Large     2     65       Speedee, 3     doz.     7     20       Sunbrite, 50s     2     10       Wyandote, 48     4     75       Wyandot Deterg's, 24s     2     75	Choice Gunpowder 40 47
Nucoa, 1 lb21	Light 65.1 Medium 65.1 Heavy 65.1 Special heavy 65.1 Extra heavy 65.1 Polarine "F" 65.1 Tranmission Oil 65.1	Bologna     18       Liver     18       Frankfort     21       Pork     31       Veal     19       Tongue, Jellied     35       Headcheese     18	Colonial, 36-1½ 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	SPICES Whole Spices Allspice, Jamaica @25 Cloves, Zanzibar @38	Pekoe, medium 57  English Breakfast Congou, Medium 28 Congou, Choice 35@36
Wilson & Co.'s Brands Oleo Certified 24	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	Smoked Meats Hams, Cer. 14-16 lb. @26	cream, 100 lb., each 8; Butter Salt, 280 lb. bbl.4 24 Block, 50 lb. 40 Baker Salt, 280 lb. bbl. 4 10 24, 10 lb., per bale 2 45 50. 3 lb., per bale 2 85 28 bl. bags, Table 42	Cassia, Canton	Congou, Fancy 42@43    Colong   39
Nut 18 Special Roll 19  MATCHES Swan, 144 4 20	SEMPLAC CULTUM CECAM SUPPRIOR POLITH BR	Ham. dried beef Knuckles @45 California Hams @17½ Plonic Bolled Hams 20 @25	Old Hickory, Smoked, 6-10 lb. 4 50	Nutmegs, 70@90 @59 Nutmegs, 105-110 @59 Pepper, Black @46	TWINE  Coton, 3 ply cone 40  Cotton, 3 ply Balls 42  Wool, 6 ply 18
Diamond, 144 box 5 00 Searchlight, 144 hor 5 00 Obio Red Label, 144 hv 4 20 Obio Blue Tin, 144 hox 5 00 Obio Blue Tin, 144 hox 5 00 Obio Blue Tin, 144 hox 5 00 *Blue Seal, 144 4 5 00 *Reliable, 144 3 65	(TANDA D. COMMAN)	### Minced Hams	MORTON'S	Pure Ground in Bulk  Allspice, Jamaica @35  Cloves, Zanzibar @46  Cassia. Canton @28  Ginger, Corkin @35  Mustard @32	VINEGAR Cider, 40 Grain 22 White Wine, 80 grain 25 White Wine, 40 grain 19 WICKING
*Federal, 144 4 75 *1 Free with Ten.  Safety Matches Quaker, 5 gro. case 4 25	Semdac, 12 qt. cans 5 00  PICKLES  Medium, Sour	Rump, new 29 00@32 00  Beef 17 Calf 55 Pork 10	INDIZED SALT	Mace, Penang       1 39         Pepper, Black       @55         Nutmegs       @59         Pepper, White       @80         Pepper, Cayenne       @37         Paprika, Spanish       @45	No. 0, per gross
NUTS—Whole  Almonds Tarragona 25 Brazil, New 17 Fancy Mixed 24 Filberts, Sicily 22	Sweet Small 16 Gallon, 2250 24 50 5 Gallon, 750 9 75	RICE Fancy Plus Person	Free Run'g, 32 26 oz. 2 40 Five case lots 2 30 Lodized 22 95 c 2 30	Seasoning           Chili Powder, 15c         1 35           Celery Salt, 3 oz.         95           Sage, 2 oz.         90           Onion         Salt         1 35	Rayo, per doz. 75  WOODENWARE Baskets Bushels, narrow band, wire handles Bushels, narrow band, 175
Peanuts, Vir. Roasted 11 Peanuts, Jumbo, std. 13 Pecans, 3, star 25 Pecans, Jumbo 40 Pecans, Mammoth 50 Walnuts, Cal. 27@29 Hickory 07	Dill Pickles Gal. 40 to Tin, doz 9 60 No. 2½ Tins 2 25 32 oz. Glass Picked 2 75 32 oz. Glass Thrown 2 40	RUSKS Dutch Tea Rusk Co. Brand.	lodized, 32, 26 oz. 2 40 Five case lots 2 50  BORAX  Twenty Mule Team	Garlie 1 35 Ponelty, 3½ oz. 3 25 Kitchen Bouquet 4 50 Laurel Leaves 20 Marjoram, 1 oz. 96 Savory, 1 oz. 90 Thyme, 1 oz. 90	wood handles
Salted Peanuts Fancy, No. 114 Shelled		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	24, 1 lb. packages 3 25 48, 10 oz. packages 4 35 96, ¼ oz. packages 4 00 SOAP	Tumeric, 2½ oz. 90  STARCH Corn	Churns  Barrel, 5 gal., each _ 2 40  Barrel, 10 gal., each _ 2 55 3 to 6 gal., per gal 16
Almonds 70 Peanuts, Spanish 125 lb, bags 19 Filberts 32 Pecans Salted 80 Walnuts Manchurian 55	PIPES Cob, 3 doz. in bx. 1 00@1 20 PLAYING CARDS	SALERATUS Arm and Hammer 3 75 SAL SODA	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		10 qt. Galvanized 2 60 12 qt. Galvanized 2 85 14 qt. Galvanized 3 10 14 qt. Galvanized 3 10 12 qt. Flaring Gal. Jr. 5 00 10 qt. Tin Dairy 4 00
MINCE MEAT  None Such. 4 doz 6 47  Quaker, 3 doz. case 3 50  Libby, Kegs, wet, lb. 22	Battle Axe. per doz. 2 65 Torpedo. per doz 2 25 Blue Ribbon, per doz. 4 25 POTASH Babbitt's, 2 doz 2 75	Granulated, 60 lbs. cs. 1 35 Granulated, 18-2½ lb. packages 1 20	Jap Rose, 100 box 7 85 Fairy, 100 box 4 60 Palm Olive, 144 box 10 50 Lava, 100 box 4 50 Octagon, 120 5 00 Pumno, 100 box 4 85 Sweetheart, 100 box 5 70	Gloss  Argo, 48, 1 lb. pkgs. 3 60  Argo, 12, 3 lb. pkgs. 2 62  Argo, 8 5 lb. pkgs. 2 97  Silver Gloss, 48, 1s. — 114	Traps  Mouse, Wood, 4 holes. Mouse, wood, 6 holes. Mouse, tin, 5 holes. Rat, wood
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	FRESH MEATS Beef Top Steers & Heif,25 Good St'rs & H'f 15\cdot 023 Med. Steers & Heif,21	Middles 20 Tablets, ½ lb. Pure 19½ doz 1 40 Wood boxes, Pure 30½ Whole Cod 11½	Grandpa Tar, 50 sm. 2 Grandpa Tar, 50 lge, 3 50 Quaker Hardwater Cocoa, 72s, box 2 87 Fa'rbank Tar, 100 bx 4 00 Trilby Soap, 100, 10c 7 25 Williams Barber Bar, 9s 50	Elastic, 64 pkgs 5 35 Tiger, 48-1 3 30 Tiger. 50 lbs 06	Tubs Large Galvanized 8 75 Medium Galvanized 7 75 Small Galvanized 6 75
1 Gal. Glass Jugs, Pla. 2 10 5 Gal. Kegs. each 8 50 3½ oz. Jar, Stuff., doz. 1 35 6 oz. Jar, Stuffel, doz. 2 35 9½ oz. Jar, Stuff., doz. 2 37 1 Gal. Jugs, Stuff., dz. 2 75	Med.     Steers & Helf.     21       Com.     Steers & Helf.     16@20       Veal     22       Good     19       Medium     16	HERRING Holland Herring Mixed, Kegs 1 00 Mixed, half bbls 9 75	Williams Mug, per doz. 48  CLEANSERS	Blue Karo, No. 1½ 2 77 Blue Karo, No. 5, 1 dz. 3 91 Blue Karo, No. 10 3 71 Red Karo, No. 1½ 3 05 Red Karo, No. 5, 1 dz. 4 29 Red Karo, No. 10 4 01	Washboards           Banner, Globe         5 50           Brass, single         6 25           Glass, single         6 00           Double Peerless         8 50           Single Peerless         7 50           Northern Queen         5 50
PARIS GREEN  1/2 s	Lamb           Spring Lamb         24           Good         22           Medium         20           Poor         20	Mikers, Kegs 1 10 Milkers, half bbls. 10 50 Milkers, bbls. 20 00 K K K K Norway 19 50 8 1b. pails 140	KITCHEN	imit. Maple Flavor Orange, No. 1½, 2 dz. 3 25 Orange, No. 5, 1 doz. 4 99	Universal 7 25  Wood Bowls  13 in. Butter 5 00 15 in. Butter 9 00 17 in. Butter 18 00 19 in. Butter 25 00
PEANUT BUTTER	Mutton 11 Good 11 Medium 13 Poor 11	Cut Lunch 1 50 Boned, 10 lb. boxes 16  Lake Herring	QLANS OUX SUPE SCAUSE - SCOURS SCAUSE - SCOURS	Maple and Cane Kanuck, per gal 1 50 Kanuck, 5 gal. can _ 6 50	WRAPPING PAPER Fibre, Manila, white 05% No. 1 Fibre 06½ Butchers D F 06
Resorut Butter	Pork  Light hogs 16  Medium hogs 16  Heavy hogs Loin, med 26	% Bbl., 100 lbs 6 50  Mackeral  Tubs, 60 Count, fy. fat 6 00  Pails, 10 lb. Fancy fat 1 50	80 can cases, \$4.80 per case	Maple Michigan, per gal 2 75 Welchs, per gal 3 25 COOKING OIL	YEAST CAKE  .dagic, 3 doz. 2 70  .unlight, 3 doz. 2 70  .unlight, 1½ doz. 1 35  .cast Feet
Bel Car-Mo Brand 24 1 lb. Tins 8 oz., 2 doz. in case 15 lb. pails	Butts     24       Shoulders     19       Spareribs     16       Neck bones     06       Trimmings     14	White Fish Med. Fancy, 100 lb. 13 00	WASHING POWDERS Bon Ami Pd., 18s, box 1 90 Bon Ami Cake, 18s1 62½	Mazola Pints, 2 doz. 67! Quarts, 1 doz. 62 Half Gallons, 1 doz. 11 7: Gallons. ½ doz. 11 3:	reast Foam, 1½ doz. 1 35

#### Proceedings of the Grand Rapids Bankruptcy Court.

Bankruptcy Court.

Grand Rap'ds, Oct. 15—We have to-day received the schedules, reference and adjudication in the matter of Harry C. Dogger, Bankrupt No. 3930. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Walker township, and his occupation is that of a grocer. The schedule shows assets of \$1.216.07 of which \$737 is claimed as exempt, with liabilities of \$795.29. The court has written for funds and upon receipt of same, the first meeting of creditors will be made herein. The list of cred tors of said bankrupt is as follows:

Rademaker-Dooge Grocer Co.,

Grand Rapids

Great Western oil Co., Grand Rapids 64.00 Karavan Coffee Co., Toledo ... 35.10 Great Western oil Co., Grand R. Auknown Harry Meyer, Grand Rapids ... 15.75 Folgers Soft Drink Co., Grand R. 13.50 Ryskamp Bros., Grand Rapids ... 200.00 Oct. 16. We have to-day received the schedules, reference and adjudication in the matter of Harry Harris, Bankrupt No. 3932. The matter has been referred to Charles B. Blair as referee in bankrupticy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedule shows assets of \$450 of which the full amount is claimed as exempt, with liab'lities of \$44.77. The court has written for funds and upon receipt of same, the first meeting of critors will be called, note of which will be made herein.

Oct. 16. We have to-day received the schedules, reference and adjudication in the matter of same, the first meeting of critors will be called and note of which will be made herein.

Oct. 16. We have to-day received the schedules, reference and adjudication in the matter of same, the first meeting of creditors in the matter of George P. Geisendorfer, Bankrupt No. 3931. 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 baker. The schedule shows assets of \$2.253.87 of which \$200 is claimed as exempt, with liabilities of \$3.151.33. The first meeting

porter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a without assets.

Oct. 17. On this day was held the first meeting of creditors in the matter of Simon Kunst, Bankrupt No. 3911. The bankrupt was present in person and renresented by attorney C. Sophus Johnson. The creditors were represented by G. R. Credt Men's Association. Claims were filed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. C. W. Moore, was amointed trustee, and his bond placed at \$500.

Oct. 17. We have to-day received the schedules, reference and adjudcation in the matter of Clem Hays, Bankrupt No. 3928. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a paper machine operator. The schedule shows assets of \$105 of which the full amount is claimed as exempt, with liabilities of \$866.20. The court has written for funds and upon recept of same, tifirst meeting of creditors will be called, note of which will be made herein.

Oct. 17. We have to-day received the schedules, reference and adjudication in the matter of Steve G. Boyer, Bankrupt No. 3933. The matter has been referred to Charles B. Blair as referee in bankruntev. The bankrupt is a resident of vicksburg, and his occupation is that of a laborer. The schedule shows assets of \$1,250 of which the full amount is claimed as exempt, with liabilities of \$1,166. 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.

Oct. 17. We have to-day received the schedules, reference and adjudication in the matter of Edward P. Staev. Bankrupt No. 3934. The matter has been referred to Charles B. Blair as referee in bankrupt-toy. The bankrupt is a resident of the made herein.

Oct. 17. We have to-day received the schedules, reference and adjudication in the matter of Edward P. St

meeting of creditors in the matter of Abraham Siegel, Bankrupt No. 3914. The bankrupt was present in person and represented by attorney R. L. Newham. Creditors were represented by Hilding & Hilding, attorneys and by G. R. Credit Men's Associaton. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$2,000. The first meeting then adjourned to Oct. 29.

def trustee, and his bond placed at \$2,000. The first meeting then adjourned to Oct. 29.

On this day also was held the first meeting of creditors in the matter of Murel Ball, Bankrupt No. 3907. The bankrupt was present in person and represented by attorneys Dilley, Souter & Dilley. One creditor was present in nerson. Claims were proved and allowed. 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 Betty Peet Vogler, Bankrupt No. 3915. The bankrupt was present in person and represented by attorney SeSth R. Bidwell. Creditors were present in person and represented by attorney SeSth R. Bidwell. Creditors were present in person and represented by attorney SeSth R. Bidwell. Creditors were present in person and represented by attorney SeSth R. Bidwell. Creditors were present in person and represented by attorney SeSth R. Bidwell. Creditors were present in person and represented by attorney SeSth R. Bidwell. The bankrupt was sworn and examined, without a reporter. Shirley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first

ley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Peter De Mull, Bankrupt No. 3901. The bankrupt was present in person and represented by attorney Louis G. Slaughter Creditors were present in person and represented by attorneys McAllister & McAllister. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter present. Seth R. Bidwell, of Grand Rapids, was named 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 Elkins H. Pratt, Bankrupt No. 3912. The bankrupt was present in person and represented by attorney W. F. Umphrey. No creditors were present and allowed. The bankrupt was swon and azymined with

on this day also was held the first meeting of creditors in the matter of Elkins H. Pratt, Bankrupt No. 3912. The bankrupt was present in person and represented by attorney W. F. Umphrey, No creditors were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont was named trustee, and his bond placed at \$200. The first meeting then adiourned without date.

In the matter of Harry C. Dogger, Bankrupt No. 3930. The funds have been received and the first meeting of creditors has been called for Nov. 7.

In the matter of Lavina M. Jacobson, formerly Lavina M. Curry, Bankrupt No. 3929. The funds have been received and the first meeting of creditors has been called for Nov. 7.

In the matter of Edward P. Stactbankrupt No. 3934. The funds have been received and the first meeting of creditors has been called for Nov. 7.

In the matter of Ralph E. Struble, Bankrupt No. 3927. The funds have been received and the first meeting of creditors has been called for Nov. 7.

In the matter of Harry Harris, Bankrupt No. 3927. The funds have been received and the first meeting of creditors has been called for Nov. 7.

In the matter of Horace D. Crandall, Bankrupt No. 3921. The funds have been received and and the first meeting of creditors has been called for Nov. 7.

In the matter of Carl Johnson, Bankrupt No. 3921. The funds have been received and the first meeting of creditors has been called for Nov. 7.

In the matter of Carl Johnson, Bankrupt No. 3921. The funds have been received and and the first meeting of creditors has been called for Nov. 7.

In the matter of Carl Johnson, Bankrupt No. 3926. The bankrupt No. 3926. The bankrupt No. 3926. The bankrupt No. 3926. The bankrupt was sworn and examined without a reporter. The first meeting of creditors has been called for Nov. 7.

Oct. 18. On this day was held the first meeting of 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

OOct. 19. We have to-day received the schedules, reference and adjudication in the matter of William Dyke, Bankrupt No. 3939. The matter has been referred to Charles B, Blair as referee in bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows assets of \$200 with liabilities of \$2,923.10. The court has written for funds and upon receipt of same, the first meeting of creditors will be called and note of same made herein. made herein.

meeting of creditors in the matter of Otis F. Cook, Bankrupt No. 3919. The bankrupt was present in person and represented by attorney George E. Nichols. Creditors were present in person and represented by Hugh E. Wilson, attorney, and by G. R. Credit Men's Association. Cla'ms were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. Hugh E. Wilson was elected trustee, and his bond placed at \$2,000.

Oct. 21. We have to-day received the schedules, references and adjudication in the matter of Glen Hobeak, Bankrupt No. 3941. The matter has been referred to Charles B. Blair as referee in bankrupty. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$400 of which the full amount is claimed as exempt, with liabilities of \$1,686. The court has written for funds and unon receipt of same the first meeting of creditors will be called, note of which will be made herein.

In the matter of Consumers Roofing Co., etc., Bankrupt No. 3905, the sale of assets was held Oct. 15. The trustee, auctioneer and several bidders were present. The stock, furniture, fixtures and equipment were sold to Sam Gerber, of Kalamazoo, for \$2,000. The sale was confirmed and adjourned without date.

In the matter of Graphic Arts Sign Co., etc., Bankrupt No. 3906, the sale of assets was held Oct. 16. The trustee, auctioneer, and bidders were present. The fixtures, furniture and equipment of the estate were sold to W. Wallace Muir, of

Grand Rapids, for \$300 cash and the assumption of all admiinstration rent in the approximate sum of \$100 and the release and assumption of approximately \$4,700 in general claims against the estate. The sale was confirmed and the matter adjourned without date.

In the matter of Hendricks Candy Co.. a corporat on, Bankrupt No. 3843, the sale of assets was held Oct. 7. The trustee was present. The auctioneer and bidder were present. The stock, furniture and fixtures were sold to Margaret Chinnick, of Grand Rapids, for \$255. The sale was confirmed and the matter adjourned without date.

In the matter of Miller Markets, Inc.,

journed without date.

In the matter of Miller Markets, Inc., Bankrupt No. 3889, the sale of assets was held Oct. 8. The trustee in bankruptcy was present in person. The auctioneews present. Bidder were present. The fixtures located at Muskegon Heights, were sold to Thomas B. Bennett & Co., for \$550. The stock and fixtures loc at Muskegon were sold to Joe Senneck of Grand Rapids, for \$1,100. The sales were confirmed and the matter adjourned w thout date.

#### Valuable Device For the Wrapping Counter.

A gummed tape moistening and sealing machine which imprints the merchant's own advertisement on plain gummed tape as it is withdrawn for use on parcel or package has been developed and is now being manufactured by Addac Company, Grand Rapids

Perhaps the most interesting feature is that the advertisement may be changed on short notice merely by inserting a printing roller bearing new copy. These printing rollers are to be had for a very small sum and will last indefinitely. They may be used over and over again. Another welcome feature is the feeding idea which has been worked out to avoid the gummed tape becoming stuck fast to the machine as is experienced by many other

The machine is known as Printseal (print and seal); is substantially built of strong and durable materials throughout. Requires small counter space, 12 x 31/2 inches and weighs 81/2 pounds, loaded with a full roll of gummed tape.

You will find illustration and description of Printseal in this issue. The machine is novel and would seem to have a great deal of merit as compared with moisteners and sealers. One thing certain, the merchant need no longer buy printed tape in quantities way beyond his actual need in order to benefit by lower price. Only needs to buy plain tape which can be had on short notice and at the lowest cost. Still he has all the benefits from printed tape. Repeat orders are already reported by the company.

Printseal is simple of construction and trouble free. t is priced moderately and will pay for itself in saving in cost of printed tape or twine, besides insuring better packages and taking less clerk's time making good presentable parcels.

Enquiries from merchants or sales representatives will receive prompt attention by Addac Company, Dept. T, 60 Cottage Grove, Grand Rapids.

#### How To Live To Be 250.

"Keep a quiet heart, sit like a tortoise, walk like a pigeon, and sleep like a dog," are the rules of life of a gentleman of China, who claims to be 250 years old, and yet he says he has a number of friends even older than him-

#### Have Eyes and Ears, But See and Hear Not.

(Continued from page 20) of them thinkers at that-drag in the question of credit.

But stock turn-or turnover-according to either of the above definitions relates to merchandise. And when a given item of merchandise that has been purchased by a merchant is sold by that merchant, a complete stock-turn has been effected. If, now, the merchant sell that on credit, such operation does not affect the factor of stock-turn a particle. For what the merchant has done is to take the money for the goods and re-invest it otherwise than in merchandise.

He has now invested his capitalwhich he had had returned to him out of his stock-in the personal character, integrity and responsibility of his customer. If his judgment has been unsound and he loses his secondary investment altogether, his stock-turn has not been affected by that loss. His loss has accrued from a source totally divorced from stock-turn.

This may seem like a distinction without a difference, but in fact it is just such clear separation of any business problem into its real elements that distinguishes the clear thinking, logical-and therefore successful-business executive from the one whose ideas are so muddled that he cannot segregate his various elements of expense, risk, stock, credit, and other items: such as, for example, his position as a landlord in case he owns his business premises from his position as merchant tenant of the store.

Paul Findlay.

#### Vending Machines.

The advent of vending machines in some stores which make change and unfailingly say "thank you," on delivery of goods, has caused much interest among merchants and the public at large. Some retail salesmen could take a tip or two from the standpoint of the precision, accuracy and courtesy of the machine, but the whole apparatus is shrouded in a cloak of cold, icy aloofness because, well, it simply "is not human." But how many retail salesmen likewise are cold, distant, unresponsive and inconsiderate of their customers?

Should mechanical selling through the medium of such apparatus grow to a large extent in the next few years, as predicted, it will undoubtedly reduce the number of retail salesmen employed. But it is only right that machines should do the work which machines are capable of doing. Any human being who can do no better selling job than that done by a machine does not deserve a job. There is a considerable volume of merchandise which is merely handed out through retail stores of various kinds, and, as a rule, when the article is in such broad demand, its margin of profit to the merchant is small. If such articles must be handled by a high-priced sales clerk, the margin proves insufficient to recompense the merchant for handling it. Sometimes the article is discarded from the store for that reason and some more profitable item substituted. Now the merchant has an alternative.

#### Clearing Up the Difficulty.

"Now, my lad," said the police officer, who was investigating the case of a missing check in an office, "I believe you are here first every morning."

"Yes, sir."

"And who is here next-Mr. Jones or Mr. Smith?"

"Sometimes, one, sometimes the

"Well, on what days would Mr. Jones be likely to get here first?"

"I can't say, sir. At first he was always last, but later he begun to be earlier, until at last he was first, though before he had always been behind. He was soon late again, though lately he came a bit sooner. Just now he is much behind as before, but I expect he will come earlier sooner or later."

"Oh, quite so," said the officer, "that's all I wanted to know."

#### By Way of Illustration.

A woman got on the elevator in a big department store in Washington the other day. As soon as the operator had closed the door, she became talkative. "Don't you ever weary of going up and down in this elevator all ' she asked.

'Yes'm," the operator replied.

"Is it the motion of going down?"

"No'm."

"The motion of going up?"

"No'm."

"The stopping?"

"No'm."

"Standing on your feet so much?"

"No'm."

"Closing that heavy door?"

"No'm."

"Opening it?"

"No'm."

"What is it, then?"

"Answering questions."

#### Blue Goose Enigma Solved.

Out of the frozen North comes word that J. Dewey Soper, special investigator of the Northwest Territories branch of the Canadian Department of the Interior, has found the nest of the enigma of ornithologists-the blue goose.

For years the blue goose has baffled hunters. Nobody ever saw a blue goose's nest, or a blue goose egg, or a blue goose fledgling. The blue goose appeared every summer, but nobody knew whence it came or where it went in the autumn.

Soper found its habitat away off up in Baffin Land and is now en route to Ottawa with blue goose eggs, nests, goslings and mature birds.

#### The Heyday of Chiffon.

Chiffon is popular, especially starched chiffon, which is used effectively in a formal frock from Cheruit. This, too, is in black, for black and dead white are at the moment rivals for favor with the woman of fashion. It has a surplice bodice cut in an exaggerated V in the back and made of black cire satin, which contrasts most effectively with the floating draperies of the sheer black skirt. A wide girdle swathes the figure at the new high

Why, then, do so many people persist in the wrong plan?

waistline and is tied in a huge bow at the back.

Unstarched chiffon is used for a supple sheath of a princess frock in almond green, molding the figure from shoulder almost to ankle, the silhouette unbroken in the front, but softened by narrow circular frills at the sides and

#### Green as Men's Wear Color.

The sponsorship of green as a leading shade in men's apparel has attracted much interest both in connection with the present season and next Spring. While this color has the merit of novelty, not having been in vogue for some time, it is held to be a difficult one for many men to wear, a factor which may restrict the breadth of its popularity. For sports wear, however, it was pointed out, the shade may prove a strong rival to tobacco brown, which has had marked popularity in these garments in recent seasons.

#### Pottery Season Best in Years.

Conditions in the pottery industry this season are reported as the best in vears. Orders from retailers were received early and re-ordering is now well under way. Deliveries are on a basis of from three to four weeks from the date of order. Vases, jardinieres and bric-a-brac for home decoration are selling freely in retail stores at prices ranging from \$2.50 to \$10. Light green and blue are the color choices. Basing their opinions on the present demand among consumers, manufacturers anticipate an exceptional holiday trade.

#### Probably Lost Her Job.

Mrs. Goldman had engaged a new maid. She was a thoroughly good girl, truthful, honest, very willing and obliging, but she lacked tact.

One evening, when her mistress was going to the theater, the maid noticed that a favorite rope of pearls was missing.

"Oh, madam," she cried, "where are your lovely pearls to-night?"

"I'm not wearing them, Winnie," replied Mrs. Goldman. "I don't fancy them to-night.'

"Oh, what a pity, ma'am!" exclaimed the maid. "An' they made you look so like a real lady!"

#### No One Cultivates Weeds.

Everybody knows the first principles gardening - weeding, pruning, watering, cultivating, killing off natural enemies, encouraging natural advantages.

Life is equally simple; the rules are known to everyone. Industry, fairness, economy, bring certain good results; idleness, carelessness, discourtesy, unfairness, bring certain bad results.

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

Fixtures or Plants of every description.

ABE DEMBINSKY Auctioneer and Liquidator 734 So. Jefferson Ave., Saginaw, I Phone Federal 1944.

In gardening, no one cultivates Thomas Dreier. weeds.

Trade and commerce, if they were not made of india-rubber, would never manage to bounce over the obstacles which legislators are continually putting in their way; and, if one were to judge these men wholly by the effects of their actions and not partly by their intentions, they would deserve to be classed and punished with those mischievous persons who put obstructions on the railroads.-Henry David

#### **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 tess than 50 cents. Small display advertisements in this department, & per Inch. Payment with order is required, as amounts are too small to open accounts.

For Sale — Remaining stock of dry goods, ready-to-wear, and fixtures with lease. Low rent. Best paying high grade business in the Thumb. I am retiring. Don't write, come and investigate. M. E. Tibbits, Bax Axe, Michigan. 177
FOR SALE—UP TO DATE STORE. Ladles' ready-to-wear and shoes. Best location in city, low rent, long lease. Good business. Retiring. For further information, write Box 25, Alpena, Mich. 178

For Sale—One thousand pound capacity elevator, six by five feet, two floors. Bareman & Wagenaar, Zeeland, Mich. 179

ANTED-To buy a nice little making oil station, or other small business. A. Mulholland, Reed City, Mich.

FUNERAL HOME FOR SALE—Exclusive undertaking establishment, completely equipped. Has been in continuous operation by one family for eighty-one years. Located in rapidly growing automotive center, capital city of the state. Best reason for selling. Address Central Trust Co., or J. & B. M. Buck, Lansing, Michigan. FUNERAL HOME FOR SALE-Exclu-

Michigan.

DRUG STORE For Sale—Inside twomile circle, well stocked, doing business
\$50,000 a year. Rexall agency, liquor
permit. Sa.ne owner eleven years. \$6,000
to handle. Buy from owner. Drugs,
\$601 Puritan, Detroit, Mich.

Want To BUY—Shoe or general mer-chand se stock in Onio or Souther. Michigan. J. N. Mangette, Tiffin, Ohio.

For Sale — Variety store, in a good town. Rent reasonable, good location. Clean stock. Good reason for selling. Address No. 170, c/o Michigan Trades-

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

igan. 172
FOR SALE—Good business for a small town. Only one competitor, who is an independent grocer. My stock consists of groceries and dry goods, some hardware, and meats. Good fixtures and good building. Reasonable rent and six years lease. Reason for selling, ill health. Had an operation last summer and am unable to handle the work with my other dutie Address No. 173, c/o Michigan Tradesman. 173

man. 173

Ror Sale—Write Box 459, Lawton, Mich, for a home. Tourist's Inn — parking ground, auto laundry. On paved highway, Grand Rapids-Kalamazoo. Inves-

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, chairs and other office equipment. only a few months in office of a few months in Cheap for cash. On di Cheap for cash. On di ce. Tradesman Company. fice of a local On display at

> 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.

Detroit's importance as a furniture market was further increased recently by the opening of the Universal Furniture Mart, Inc., at 6615 Jefferson avenue, East. Show rooms occupying several thousand feet of space on three floors are used for the display of the various lines carried. J. J. Dalder, manager, is well known to the Michigan trade having been associated with the leading furniture wholesalers in Michigan.

Arrangements for a trade promotion trip to Wyandotte on Friday, Nov. 1, have been announced by the Wholesale Merchants Bureau of the Detroit Board of Commerce. More than thirty wholesalers and bankers will join in the good will pilgrimage. Retail merchants and buyers from the surrounding territory have been invited as guests of the wholesalers.

Wm. R. H. Lester, well known in local advertising circles and recording secretary of the Purchasing Agents Association of Detroit, was honored recently by the George Washington Post of the American Legion, when they elected him commander at a recent meeting.

Tribute to the memory of the late James Vernor, Sr., was paid last week by more than 200 officials, branch managers and employes of the company he founded sixty-three years ago, at a dinner at the Hotel Fort Shelby. During the past summer three additional manufacturing and distributing branche's have been opened by the company in Flint, Saginaw and Dayton. Visiting managers of the company were entertained over the week end by James Vernor, Jr., president of the company, at Eaglenook, his country estate near Lapeer.

About 150 regional and district sales managers of the tire department of the United States Rubber Co. met in convention here last week at the new home of the department on East Jefferson avenue, known locally as the Morgan & Wright plant. The convention continued for two days. On Thursday the visitors were guests at a golf tournament and banquet at the Tam o'Shanter Golf Club. L. M. Simpson, general sales manager, and Joseph F. O'Shaughnessy, assistant general manager of the tire department, were in charge of the business sessions.

Pneumonia caused the death last week of Charles D. Stocking, a veteran of the air service in the kaiser's war and president of the Heat & Power Engineering Co. Mr. Stocking, who was 37 years old, lived at 928 Westchester road, Grosse Pointe Park. He was taught to fly by Eddie Stinson at Kelley Field, Texas, in 1917, and served during the war as pilot instructor. He helped make the first aerial map of Florida and was the rescuer of Lieutenant Smith, who was lost in the Everglades five days after making a forced landing. Mr. Stocking leaves his widow, Jane, two daughters, Jane 7 years old and Nancy 5; his father, R. D. Stocking, and a sister, Mrs. Walter Kropf, both of Lowell, Mich., and a brother, Dr. Bruce Stocking, of Chicago.

Robert Mitchell, formerly with the

Kelvinator Corporation and more recently with Dodge Brothers Corporation, has joined the staff of the Stubbs Co., 1915 Fort street, West.

Edward Hughes, aviation construction engineer, has been appointed work manager of the Copeland Products Co. Mr. Hughes for the last year has been general manager of Heywood Starter Corporation. Previously he was with Aircraft Development Corporation. As construction manager there he supervised the building of the Grosse Ile airport hangar, and until his resignation, directed the construction of the recently completed metal-clad dirigible, the ZMC-2. Mr. Hughes also supervised the erection of the Ford Airport mooring tower and designed and constructed the U.S. Army mooring mast at Scott Field, Belleville, Ill., the first completely enclosed mast ever built. Up to 1923 he was for six years an official of the Delco division, General Motors Corporation. Mr. Hughes lives at 2741 Blain avenue.

A spectacular fire last week destroyed the stock in the Liggett drug store at 9030 Grand River avenue and ruined most of the stock of the Woolworth Co., next door. The S. S. Kresge store at 9014 Grand River avenue also suffered slight damage. A high wind was blowing at the time and the fire spread so rapidly there was no time to take the money from the cash registers in the Liggett store. The loss was estimated at \$200,000.

Ralph Yonker, advertising manager of the J. L. Hudson Co., and a former president of the Adcraft Club has been signed as a speaker by the Retail Advertising Institute of Minneapolis, Minn. Lee A. White, of the Detroit News, will be another Detroit speaker.

Sixteen years ago when "Mike" Demery, erstwhile traveling salesman for a New York firm, purchased the dry goods stock and store building of Sam T. Hook, at Milwaukee and Woodward avenues, the wise ones wagged their heads dubiously. Sam Hook did a total volume of \$30,000when business was good. A retail store away out Woodward, near Grand Boulevard, could survive, was the comment, as a small business only, if the overhead was kept within bounds. A million dollar business-ves, it might be done in another century or so. That Mike Demery's judgment, plus his keen business acumen and hard Irish common sense, was something the wise ones hadn't counted on was demonstrated soon after, as the business began to grow by leaps and bounds and it has long since passed into the million dollar class. Next week the company will open the first unit of its new department store which will ultimately grow into an eight store building, owned and operated by the Demery Co.

Three hundred Willys - Overland dealers from all over Michigan met in Detroit last week. The dealers were the guests of the company at a luncheon meeting in the Book-Cadillac Hotel, after which George M. Graham, vice-president of the factory at Toledo, told them of the plans of the company for next year. Other speakers at the meeting who were introduced by C. A. Best, Detroit zone manager, were A. D. Geissler, news distributor for

this territory; A. E. Nafe, regional manager; D. E. Wilson, owner of the Wilson Foundry at Pontiac, maker of Willys-Overland power plants, and F. L. Wiethoff, assistant general sales manager from Toledo.

Automobile manufacturers are looking for a heavier replacement market next year. Every year, as more cars are sold, the replacement market grows greater. Observers foresee an annual replacement market of from 3,500,000 to 4,000,000 cars in the near future.

Output of motor car factories in Detroit remains on a fair basis and figures on production for October will not be especially low. During the first few months of the year the manufacturers were making every effort possible to supply cars required by dealers. Of course, the fact that ford so soon reached a production of more than 9,000 units a day upset conditions somewhat, but these conditions soon became stabilized. At the present time the majority of automobile makers in the Detroit district are happy.

A check of cars manufactured by various plants throughout the United States shows that, out of forty-two makers, twenty-one are turning out eight-cylinder cars. It is foreseen that other eights will come into the market in the near future.

While complete figures are not available, heads of automobile parts organizations in Detroit report that business in parts has shown a great increase during the last year. A survey also shows that a great number of automobile parts makers also have gone into the airplane parts business.

William Purfield, who has conducted an orthopedic shoe shop in Ann Arbor for many years, has closed his shop and has opened a similar business at 505-6 Eaton Tower in Detroit. George N. Earle, who was a member of Mr. Purfield's staff for several years, has opened a shoe store in Mr. Purfield's former location at 123 Liberty street, East, Ann Arbor, with a general line of men's and women's footwear, including some orthopedic numbers.

F. A. Berend, formerly associated with "The Playgoer," has been appointed business promotion manager of the Fort Shelby Hotel. The creation of this new department, Mr. Frawley says, is one of the preliminary steps in connection with the plans of the hotel company to construct an addition adjoining the present building, which will provide increased facilities for the handling of large conventions, banquets and social functions.

Twenty cars of Bosc pears from Medford were shipped to Detroit recently in an organized effort to open a new market. With the slogan, "Old gold outside, sugared sunshine inside," they went on sale simultaneously in many fruit stores. It was the most elaborate invasion of a new market ever undertaken by Oregon fruit distributors. Oregon State College cooperated in the marketing movement. Professor Henry Hartmann came to Detroit to supervise the care of the pears and to see that they went on the market when they were in perfect condition. Professor Hartmann also addressed Detroit dealers, spoke over the radio and arranged for the use of advertising space in the newspapers.

James M. Golding.

#### Gabby Gleanings From Grand Rapids.

The C. E. Long & Co. men's furnishings goods stock at 16 South Ionia avenue, which was sold to a Detroit house last week for half its actual value, has been repurchased by Wm. H. Snelling and Otto Weber, who will continue the business under the style of W. H. Snelling & Co. Mr. Weber will manage the business.

Gerald Ford, who has represented the Heystek Co. and the Grand Rapids Wood Finishing Co. for the past seventeen years, has decided to engage in the manufacturing business on his own account under the style of the Ford Paint & Varnish Co. The factory will be located at the corner of Crosby street and Elizabeth avenue. The capital stock will be \$40,000 preferred and 4,000 shares of no par common. Mr. Ford will be President of the new corporation, C. L. Schuman will be Vice-President, C. L. Van Frank will be Secretary and A. H. Simpson will be Treasurer.

Commercial bribery has been declared an unfair method of competition. It is the first time that this sort of sharp business practice has come under that category by a court. It was so labeled by the United States Circuit Court of Appeals for the Sixth Circuit, Cincinnati, which recently entered a decree affirming an order of the Federal Trade Commission against the Grand Rapids Varnish Co., Grand Rapids, Mich., prohibiting the practice commonly known as commercial bribery and requiring a compliance with the Commission's order. The attitude of the paint, varnish and lacquer industry toward this practice is indicated by resolutions adopted at a trade practice conference held in Atlantic City in August, 1928. The resolutions condemned commercial bribery and provided for throwing open all records of companies involved in bribery investigations without resort to legal process. The Commission was urged to proceed without delay with all pending investigations and proceedings. The Grand Rapids Varnish Co. denied the jurisdiction of the court on the ground that the subject matter of the Commission's order did not constitute an unfair method of competition. At the same time the American Paint and Varnish Manufacturers' Association and the National Association of Purchasing Agents procured permission from the court and filed a brief supporting the jurisdiction of the Court and the Commission.

#### Absent Minded.

After the victim's ear was gone, his face battered beyond recognition, two teeth loose, and his nose disjointed, the hooligans desisted.

"How much do I owe you?" he asked between groans.

"Owe us!" they echoed. "What for?" The victim smiled.

"Beg pardon," he said, faintly, "my mind must have wandered. I thought it was a barber giving me a face massage."



DITH losses lower, with expenses lower, with no inside profits for invested capital—you would expect the net cost of Mutual insurance to be less. It is.

The saving in cost is not made at any sacrifice in safety and strength. The mutual plan of operation is right. Mutual insurance is better protection. Because it is better it costs less.

May sound unreasonable if you are not informed. An investigation is convincing. For the sake of yourself and your business, investigate.

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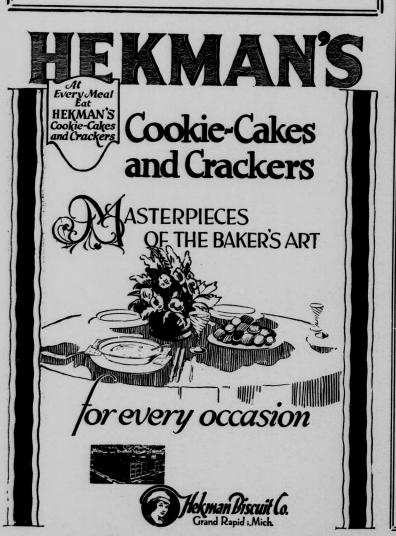


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20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado-Automobile-Plate Glass



# With the Price Established

through the manufacturers' advertising your selling cost is less and profits more. Your customers recognize that the price is right when it is plainly shown on the label and in the advertising as it is in

# KC Baking Powder

Same Price

25 ounces for 25c.

for over 35 years

You save time and selling expense in featuring such brands as K C.

Besides your profits are protected.

Millions of Pounds Used by Our Government