

FOR JOY

For each and every joyful thing,
For twilight swallows on the wing,
For all that nest and all that sing—

For fountains cool that laugh and leap,
For rivers running to the deep,
For happy, care-forgetting sleep—

For stars that pierce the somber dark,
For morn, awaking with the lark,
For life new-stirring 'neath the bark—

For sunshine and the blessed rain,
For budding grove and blossomy lane,
For the sweet silence of the plain—

For bounty springing from the sod,
For every step by beauty trod—
For each dear gift of joy, thank God!

Florence Earle Coates.

STRENGTH

ECONOMY

THE MILL MUTUALS Lansing AGENCY Michigan

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Same Price
for over 35 years

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The turnover is fast.

**Millions of Pounds Used by Our
Government**

MICHIGAN TRADESMAN

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 13, 1929

Number 2408

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

Competency as a Character Builder.

The greatest result which comes from the creation and conservation of estates is the beneficial result which comes to the individual—the citizen.

The acquisition and retention of an estate makes him independent financially. Financial independence gives him a certain freedom which he cannot otherwise possess. The value to him of this independence is something which cannot be measured wholly in terms of dollars and cents.

Financial dependence, on the other hand, even if it but take the form of indebtedness, often curtails the freedom of action of the individual in a variety of ways. Financial independence makes him a better man and a better citizen, sometimes freeing him from a species of what might be termed bondage.

One of the things which make our country so great is that we have so many patriotic citizens who are financially independent and have the leisure, resultant to some extent at least from such financial independence, to engage in work of public service, often transcendent in its importance. While this has been true from the beginning, it is even more true to-day; and as we grow older and richer and stronger as a Nation this tendency seems to grow. It is a most commendable tendency, and should be approved, encouraged and even applauded by all.

The creation and conservation of estates should not be promoted for sordid purposes, or even for purely mercenary purposes. The acquisition and retention of wealth should be promoted primarily for the legitimate power which it gives to its possessor, to be of value and of service to himself, to his dependents, to society,

and even to civilization—locally, Nationally, and even internationally.

It is, I believe, generally accepted in practice as well as in theory by most, if not all, of our most enlightened thinkers, that a heavy duty rests upon the possessors of wealth and financial independence to promote the public welfare and the public interest and thereby make and leave the world a better world as the result of their having lived and labored in it; and I think that we can all agree that this duty has been discharged, and is being discharged, to a generous extent.

While the combination of intelligence, integrity, financial independence and leisure is usually conducive to great good, a combination of leisure and financial independence or great wealth without intelligence or integrity, or either of them, may be conducive to great harm.

Under our Constitution, our statutes, and our judicial precedents, as established by our courts, Federal and State, side by side with our liberties and our freedom, we find our rights of private property guaranteed, preserved and fully protected. The right of private property is one of the great outstanding features of our system of law.

Under our law everyone has the right to acquire property, to create, conserve, and transmit it, at the time of his death, to his heirs, dependents, or others. This is a great right. I doubt that it is fully appreciated by all of our people. Stephen McMahon.

Beef Cutting Demonstration.

On Dec. 10, 11 and 12 a fat stock show will be held in Grand Rapids under the auspices of the West Michigan Fat Stock Association, composed of retail meat dealers, wholesale meat dealers and stock feeders. The location for holding the show has not as yet been determined, but will be decided upon within a few days.

I am pleased to report that the National Live Stock and Meat Board, with headquarters at Chicago, has agreed to furnish a beef cutting demonstrator for Grand Rapids retailers on Dec. 11. It will be held at the live stock show.

The National Live Stock and Meat Board has also agreed to furnish a beef cutting demonstration at the next Retail Grocers and Meat Dealers convention, to be held in Saginaw, April 21, 22 and 23.

This will be the first time a meat cutting demonstration has ever been featured in connection with our State convention and will afford the retail meat dealers of Michigan an opportunity to attend the convention and receive instructive information which will assist them in cutting meat profitably and to make their customers better satisfied.

Herman Hanson, Sec'y.

Weed Out Shelf-Warmers Ruthlessly.

The three basic rules for every retailer are "Know what is in your store," "Know what is selling," and "Don't keep anything that does not sell."

This code was laid before a joint meeting of Baltimore retailers and wholesalers recently by a representative of the Domestic Commerce Division, Department of Commerce. It was declared that every grocery store studied in connection with the department's food distribution survey in Louisville was found to require close adherence to these three rules. The speaker said that there is no way of knowing what is in a store except by inventory, frequent, detailed, and accurate. To know what is selling, stock control records are necessary and to eliminate non-sellers requires courage in ruthlessly weeding out shelf-warmers, it was declared.

His reference to retail grocers necessarily was more detailed than that to retailers generally since the Louisville survey pertained to them and is the only undertaking of the kind which has been completed. The remarks, however, were held to be applicable to the retail field generally. It was stated that a critical attitude on the part of retail grocers does not prevent giving new items a trial, but does prevent keeping indefinitely items which, when given a chance, fail to produce profitable sales in a reasonable time.

Besides service policies and store arrangement, profitable pricing was mentioned as a significant factor in better retailing. Loss leaders, it was said, are beginning to be recognized as an expensive form of advertising and even many chain stores were declared to be coming to the point where they insist that every commodity they handle shall bear its own proportion of the cost of distribution. The speaker told of the importance of emphasizing the bargains independent stores supply so as to meet the price emphasis competition coming from chain stores.

Banishing Disease.

So successful has been the war upon typhoid fever, malaria, smallpox and epidemic dysentery that teachers of medicine are actually at a loss to find cases for demonstration to medical students. What has made this advance

possible, as Dr. Harlow Brooks of New York City observes, is not merely or mainly measures of eradication but measures of prevention, and those on a large scale. Just as we benefit by mass production in industry so we are benefiting by mass prevention in the field of health.

What has been accomplished with reference to typhoid fever and other enemies of that kind can be accomplished with reference to still others. Dr. Brooks draws an attractive picture of the human body functioning normally without the excess wear and tear caused by preventable diseases, to say nothing of the attendant suffering and economic loss. This stage can be reached, he warns the public, only through a rigid observance of preventive measures. The most important factor in achieving this goal, he adds, is the regular health examination which is being urged in the present campaign of the five county medical societies of New York City.

Not only is an ounce of prevention better than a pound of cure, but it is much more easily attainable than at any previous time.

Twenty-four Old Editors To Touch Elbows.

Twenty-four of the old editors of Michigan will hold their annual reunion at the home of E. A. Stowe, in this city, Thursday afternoon and evening. Acceptances have been received up to date from the following:

Hon. Wm. Alden Smith, City
Charles M. Greenway, City
Harvey O. Carr, City
Col. W. N. Foster, Fort Wayne, Ind.
George B. Catlin, Detroit.
Frank Sparks, City
H. B. Stitt, City
Harry L. Creswell, City
Harry M. Royal, Shelby
John W. Fitzgerald, St. Johns
Coleman C. Vaughan, St. Johns
S. Clark Rowson, City
George W. Locke, Kalamazoo
A. S. White, City
Thomas W. Fletcher, City
Robert Beard, Ionia
John Fitzgibbon, Detroit
Hon. C. W. Garfield, City
Charles A. French, Holland
Cornelius Hoffius, City
Burrage Butler, Chicago
Fred N. Peck, McDanah, Ill.
Otis Fuller, St. Johns

Five New Readers of the Tradesman.

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

Lillian M. McAfee, Merrill.
W. H. Sturmer, Fremont.
Thomas Buter, Holland.
De Pree & Teusink, Holland.
F. W. O'Brien, Grand Rapids.

Ignorance is more endurable than conceit.

IN THE REALM OF RACALITY.

Questionable Schemes Which Are Under Suspicion.

The architect of this department is not prepared to stamp the Harjac, Inc., of Terre Haute, Ind., as a fraud, but it is certainly not dealing fairly and squarely by its patrons. It accepts money for goods, fails to ship them as agreed and then fails to reply to letters of enquiry.

The Michigan Retail Hardware Association sends out the following warning regarding a skin game which has been practiced in several localities in Michigan during the past month:

A smooth salesman approaches the dealer with a line of roof paints. The dealer advises him that he has a large stock on hand and is not interested. The salesman tells him that he may get a call for some of this paint and leaves some order blanks. In a few days the dealer receives an order from a party in a nearby town for three barrels. He places the order and when the paint arrives, he is unable to locate the customer. It appears that this salesman has an accomplice who works with him and places the orders as above stated. Look out for these chaps.

Merrill, Nov. 10 — Through John Schaefer's advice I am enclosing check for \$3 for a yearly subscription to the Michigan Tradesman. I went to Mr. Schaefer for advice, as I have not been in business long and he urged me to take the Tradesman. He also said you might give me help in how to handle a jewelry order I gave an agent. The firm is Miles F. Bixler Co., Cleveland, Ohio. I signed an order for costume jewelry for \$176, payable so much every two months, all goods exchangeable. They were to give me an advertisement, eighty-two letters with coupons worth 50 cents each, which they would redeem. After signing the order I was called away and on my return he had gone without leaving me a copy of the order. After considering the deal I decided I did not want it, but had no way of cancelling it, not knowing the address of the seller. The agent told me of a store in Alma who had handled the goods, so I went there to see if I could get the address and they had never handled the goods. In a few days a copy of the order arrived from the company and I immediately cancelled it. Later the order arrived. I immediately sent it back, telling them I could not use the goods. They sent them back and I refused to accept the package. They then wrote, stating they would have to sue me unless I took the goods. The next letter was from an attorney collection agency. Then they wrote offering to let me have one-half the goods. They claim to have lived up to their agreement, but I feel, after the agent's statements, that I do not want the goods. If you could give me any advice in what I could do in this deal I would greatly appreciate it.

Lillian McAfee.

All you need to do is to stand pat and refuse to accept the shipment. As the order was obtained under false pretenses it has no standing in law and would be so declared by any court of record. If the concern insists on resorting to legal measures to effect settlement, meet the issue squarely and achieve a victory which will be a credit to yourself and a warning to every

other merchant in Michigan to avoid having any dealings with a house which resorts to shyster tactics to obtain orders by fraud and then force the junk on merchants who cannot dispose of it without losing every customer who buys the stuff.

Eaton Rapids, Nov. 11—Members of the Michigan State Police have been called in to assist Deputy Sheriff H. P. Egan in locating a young man about 23 years of age, who passed several worthless checks in Eaton Rapids, on Friday.

To date, four checks have been located, each drawn to a Charles Laisian, and signed by David Wallace. All of the checks were drawn on the First National Bank.

The smallest check was for \$12 and taken in at the Van All store; next one for \$15, at the L. C. Marshall dry goods store; \$18 at John T. Alt's clothing store; and \$25 at the Mary Alice hat shop. In each place the young man made purchases and gave a check in payment, taking the difference in cash.

Escapes of a Pioneer Boy.

Grandville, Nov. 12—Having written up the doctors, preachers and lumberjacks of pioneer days, it might not be inappropriate to say a few words for the pioneer youngsters of kid age up who flourished in the woods at an early day. The child being father to the man one may glean from the child life of that time the reason for such stalwart men as came to the front later on.

Down in Maine a man walked a hundred miles to meet and try titles with a man known as the Bully of the Penobscot. The trial resulted in the defeat of the boasted bully much to the chagrin of some and the gratification of many others. No man is so superior, either physically or intellectually, as to not find his match in this great country of ours.

Little Jay was an arrant piece of mischief and precocity at two years of age. The second son of an early lumberman he strutted his little hour as a tyrant and a surveyor of the world as secure in his position as were the squirrels he admired.

While the sawmill rumbled and thundered through twelve hours of daily work little Jay went about his playing, often standing on the high hill overlooking milldam and pond, his small mind wondering what made the wheels go round.

He saw the logs from the pond drawn up the slip into the mill by a big chain, the bullwheel acting as motive power. And then curiosity got the better of said small boy. He had an inquisitive mind and wished to investigate for himself—as puny man so often does when he sees the wonders of creation and would delight to climb up and sit on a star.

Curiosity killed the cat and it was that which came nigh terminating the existence of our pioneer boy who toddled down the hill, crossed the dam until arriving in front of the big open doors where men were at work doing their stunts at manufacturing logs into merchantable lumber.

The roar of the machinery rather awed Jay. He turned his attention to the big pond half a mile long above the mill. Here were pine logs held in place by a long boom. Jay walked down upon the end of the boom. His small feet slipped along until many rods separated the lad from the shore, and then—

Little pioneer Jay uttered a scream. He dared not turn around for fear of slipping into the water. He was now at least ten rods from land surrounded by water, only a single log boom un-

der his feet. His only recourse was to cry, which he did lustily. None of the millmen heard because of the noisy machinery.

However, Fate had not yet decided against the millowner's son. One Joe Tevier, head sawyer, happened to glance through the open mill door and took in the situation at a glance. The millowner's child was a favorite of his and he at once went to the rescue.

It did not take him long to slip out of the mill and pace along that slippery boom to the side of the crying child who uttered a glad cry when he felt the arms of the sawyer close about his slender body. Once on land Tevier told the child to hasten home which the lad did, watched closely, however, by the sawyer.

That was the first great escapade of Jay in which he came very near losing his life. The father and mother were of course very much alarmed when told what had happened, and their little son was more carefully watched following that episode of boom-walking.

One day a few months later Jay came rushing to his mother in the kitchen with tears streaming down his cheeks, apparently very much agitated. "And now what, pet?" from the mother.

With sobs Jay announced that God was dead. A neighboring boy told him that his father saw God flying over and he up with his gun and shot Him. Little Jay was heartbroken until reassured by the mother and the true nature of the Divine One explained to him.

One day, a year and more later, Jay was on the ice of the pond where boys and girls were at play, skating and sliding. The water in the pond was falling and the ice began to crack. Several rude sons of ruder fathers began to swear at the ice and Jay uttered his first oath in imitation.

A few minutes later a hand fell on his shoulder and the voice of his father fell on his ear in chiding. The millowner led his son home telling him of the sin of profanity. From that hour Jay became model of propriety in that respect, and often chided the evil boys for their disregard of proprieties.

When about eight years old Jay met with another adventure which came near terminating his earthly existence. He and an older brother were engaged in carrying short pieces of timber which had been left by some workmen to the edge of the wasteway, tossing the timbers into the creek some twelve feet below. It was fun to see the splash and the floating down the stream of the timbers.

And then Jay, who wore a scarf known as a comforter, tossed a timber which caught in the wool of the comforter jerking him from his feet. He fell head downward and was only saved by the quick grasp of his brother's hand in the slack of his trousers leg. A scream brought a man to the rescue and so Jay was saved for future usefulness.

Fishing, hunting, boating, riding log rafts and the like gave Jay many another narrow squeak for his life which perhaps another article may narrate.

Old Timer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 12—We had our second snow storm last Friday, just in time to scare the many fans who left for Ann Arbor to attend the game on Saturday. They all pulled out on time and were more than delighted when the sun came out and the snow stopped falling. It was only a few hours before it was all dry again. There is always something to be thankful for after all.

The Les Cheneaux Commercial Association was organized at Hessel last week, electing the following officers: President, John W. Beach; Vice-President, W. McFadden; Secretary, Guy H. Hamel; Treasurer, John Strandholm; members of the executive board, H. P. Hossack and Joseph Fenlon. They are all live wires and will make for a busy season next year at this popular resort region.

The new grocery store being built by Charles Massey, at St. Ignace, in the third ward, is nearing completion. The building will be 26x32 feet, thoroughly modern in equipment. Mr. Massey will carry a line of fancy and staple groceries, also fruit in season. He will also put in a gas station in the near future in connection with the new business.

A hypocrite is a man who says he likes to look after a furnace.

Keweenaw county's first golf course will be in play next year. The location will be Eagle Harbor and the Lake Breeze Hotel.

An industrial development of more than usual interest to the Upper Peninsula is that of the new dam and power house on Ontonagon river at Victoria. Construction work has been started and will be pushed as rapidly as possible. The contract is held by the Price Brothers Co., general contractor of Dayton, Ohio, and Lansing. A transmission line will be constructed to Ontonagon to supply electric light and power to the Ontonagon Fiber Co. and to Ontonagon village. Lines will also be extended into other various copper country districts. The Northern Acquisition Co., Frank H. Speese, general manager, owner of the project, has purchased the old First National Bank building in Ontonagon to be used as headquarters offices for the district. The development is bound to mean a great deal to the village, Ontonagon county and the entire copper country.

There are people in the Upper Peninsula who live in such dilapidated shacks that every time it rains they have to go out and get into the sedan.

Harold and Raymond Labyak, Ontonagon, have purchased twenty acres of land from Mrs. Henry D. Nehmer, and are starting a fox farm with eighteen pair of silver foxes housed in steel pens.

The local deer hunters are oiling up their rifles, securing their licenses and preparing their hunting camps for the annual deer hunt. The deer have been reported as fairly plentiful this season, and with prospect of snow being on the ground the local hunters look for a successful season. The usual precautions are being posted, so it will not be necessary to be mistaken for a deer. The vast army of hunters have started coming from below the Straits, but, as usual, there will be room for all.

The new Sault Ste. Marie Hotel closed for the winter Nov. 11 after a successful season, helped with the many conventions and heavy tourist trade. The hotel will re-open again for the season April 1. C. G. McIntyre, the proprietor, is leaving to spend the winter in Ohio.

The Blaney Hotel, at Blaney, will keep open all winter. A new toboggan slide is being built on a hill back of Bear Creek Lodge and this, coupled with skiing, snowshoeing, sleighriding, skijoring and winter golf, will make up a program which is complete in every way. The Blaney park deer herd will be well fed again this winter in the game refuge, which will add to the attractions and tend to make things lively during the winter.

William G. Tapert.

Backbiters seldom get to the front.

To Reduce Blindness.

What was once the greatest single cause of blindness has practically disappeared in certain parts of the world. This is smallpox. Another cause—ophthalmia neonatorum, commonly known as “babies’ sore eyes”—has been so successfully fought in this country during the past twenty years that the number of cases has been reduced by two-thirds. Prevention of blindness from this cause is easy, requiring merely the application of a prophylactic solution to the eyes of new-born babies. Other causes are not so simple to control. Trachoma, for instance, one of the chief causes of blindness, is the product of crowded and unsanitary living conditions and can be materially reduced only by an improvement in these conditions.

New hazards to sight have come with the multiplication of machines. In this country a sixth of the blind have lost their sight through industrial accidents. How great is the resulting economic loss, to say nothing of the personal tragedy, may be judged from the statement that in one State, Pennsylvania, during a period of eight years under the workmen’s compensation act, payments for loss of sight constituted more than 40 per cent. of the whole amount awarded for permanent injuries. Of a total award of \$15,000,000, more than \$6,000,000 was awarded for loss of sight, a larger sum than the awards for loss of legs, arms, feet and miscellaneous injuries combined.

As a result of a two-year study by the League of Red Cross Societies, an international organization, it is recommended that greater efforts be made to cut down the industrial hazards to sight and that more attention be given to special educational facilities and vocational guidance for children with defective vision. Measures to these ends will be of public as well as of private benefit.

Frozen Fruit Business Expanding.

More than 100,000 barrels of strawberries were packed by the “cold-pack” or “frozen-pack” method in 1928, according to George M. Darrow, senior pomologist of the United States Department of Agriculture. This amount is the equivalent of 4,000 to 5,000 carloads of fresh berries in crates. Handling strawberries in this way is the outstanding development of the industry in recent years. The fresh berries are packed in 50 gallon barrels, usually with one part sugar to two or three parts berries, and placed in storage at a temperature below freezing. Packed in this way they are like fresh berries when ready for use. Preservers have found that a better preserve can be made from cold-packed berries than from berries fresh from the field. Also because preserved berries deteriorate after a time, cold packing and storage offer a remedy for this difficulty by making it possible to put up preserves as they are needed. Furthermore, the preservers can utilize their preserving plant the year through instead of for a brief period of a few weeks at the strawberry season. A still newer development is the cold packing and storing of both strawberries and rap-

berries in small containers for home use. Several million packages were handled by the cold-pack method this year.

Production Will Benefit.

A reaction was bound to occur. The main point which I wish to emphasize is the fundamental soundness of that great mass of economic activities on which the well being of the vast majority of us all depends. All of us are justified, in my opinion, in a profound confidence in the general economic future of the country.

The general public of to-day understands better than ever before the long term trends of our economic life and the fundamental forces at work in it. If our business men maintain that confidence which the long experience in the past justifies, we shall see no diminution in the demand for capital goods as the result of the break in stock prices. On the contrary, the diversion of capital from stock market speculation to direct productive enterprise might readily increase the demand for commodities of this sort.

After all the volume of our purchasing power measures the heights of our living standards. Basically, our normal purchasing power has not been appreciably impaired. Regardless of the regrettable speculative uncertainty, the industrial and commercial structure of the Nation is sound.

Julius Klein.

Wholesale Grocers Receive Too Many Returned Goods.

Percentages of returned goods to volume of sales among wholesale grocers range from less than 1 per cent. to 5 per cent., the Bureau of Foreign and Domestic Commerce, Department of Commerce, announce. The announcement follows in full text:

The preliminary report on questionnaires returned to the National Wholesale Grocers’ Association, in connection with its recent survey of the returned goods problem as a source of avoidable waste in the industry, indicates that the percentage of returned goods to volume of sales ranges from less than 1 per cent. to 5 per cent. Most replies stated the percentages to be approximately 1 per cent.

One member is said to have reported 159 returns in April, totaling \$609.43, of which 41 per cent. were attributed to salesmen’s errors; 16 per cent. to mistakes in filling and delivering orders; 19 per cent. to errors of retailers in ordering; 9 per cent. to errors in specialty orders turned in; and 15 per cent. to credits for spoiled merchandise.

Says Paper Bags Ward Off Fly.

Chung K. Ai, wealthy pineapple planter and capitalist of Honolulu, arrived on the Coast last week with his wife on a tour of the United States. Mr. Chung brought with him a possible solution of the Mediterranean fruit fly problem. He says the four leading fruits of the islands are not attacked by the fly. These are pineapples, bananas, avocados and papayas.

The orange crop is now handled successfully through the use of paper bags. The patient Chinese growers

wait until just before the fly lays its eggs and then tie large paper bags over the limbs bearing fruit. The fruit matures larger and there is no danger of loss either from the fly or any other pest. The process takes time and, of course, adds some cost, but the results warrant the practice.

The Chinese have made a success of the paper mulch. The young pineapple plants are covered with paper. The sharp spears of the fruit come through, but the paper prevents the growth of weeds.

The Panic a Disgrace.

The panic last month was the greatest disgrace in American financial history. Most stocks were sold as far below their real values as some were

sold above their values at the height of the boom.

The recommendation of Albert Conway, State Superintendent of Insurance of New York, to the leading insurance companies to invest substantial amounts in leading common stocks was comparable to President Wilson’s plea in 1914 to buy bale cotton at 7c a pound to relieve the South.

The philanthropy and patriotism of those buying then paid and will pay now tremendous cash profits if purchasers will buy a diversified list of highest grade stocks and pay for them. Tremendous losses, widespread, will be a blight on general business in many lines particularly with so much merchandise already sold on installment.

R. W. McNeel.



THROUGH an Insurance Trust Agreement with this Company, you can provide for the distribution of your Insurance money so that the protection you now plan will certainly be provided.

The MICHIGAN TRUST Co.
GRAND RAPIDS

Investment Securities

E. H. Rollins & Sons

Founded 1876

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MOVEMENTS OF MERCHANTS.

Byron Center—John Bajema sold his meat market to Henry Geukes.

Alma—The Kell Graham Shoe Co. has filed a petition in bankruptcy.

Millet—A. L. Larrabee sold his grocery and meat market to Ray Stillman.

Owosso—The National Grocer Co. closed its branch store in this city Nov. 9.

Swartz Creek—David Chase, proprietor of the Chase meat market, died at his home.

Detroit—Frank Mazeiko has sold his meat market at 12742 Mile Road East to Henry Orlowski.

Ann Arbor—A meat department has been added to the Schultz Grocery at 114 East Washington street.

Detroit—Ignatius A. Waligorski has sold his grocery and meat market at 3303 25th street to L. A. Catt.

Battle Creek—The National Grocer Co. has discontinued selling goods from its branch at this market.

Otsego—Marshall H. Pierce is closing out his grocery stock at special sale and will retire from trade.

Lansing—Livingston's Furniture Shop, 2521-2523 East Michigan avenue, recently opened its doors to the public.

Detroit—Joseph Bojanowski has purchased the grocery and meat market of Alexander Wadowski at 7051 Sarena avenue.

Greenville—E. A. Ericksen has sold his general stock to Blanding Bros, who will continue the business at the same location.

Howell—H. D. Lehman, formerly manager of the Kroger market here, and Frank Deeter have opened a new meat, fruit and vegetable market.

Lansing—D. A. Sabrosky, who is in the grocery and meat business on North Cedar street, is erecting a store building at Cedar and Saginaw streets.

Maas—The Stella Cheese Co. is now operating its new plant. It has the largest production capacity of any cheese factory in the Upper Peninsula.

Kalamazoo—John Hybels has engaged in the fruit and vegetable business at 1856 South Burdick street under the style of the South Side Fruit Store.

Lansing—Beeman & Company, who are in the grocery and meat business at 929 East Michigan avenue, will erect a two-story building at 927 East Michigan avenue.

Rogers—Anthony Hilla is sole proprietor of the grocery and meat market which was formerly owned by Hesenburg & Hilla, Mr. Hilla having purchased the interest of his partner.

Charlotte—John Colizzi has purchased the interest of his brother in the wholesale stock of candy, cigars and tobacco of Colizzi Bros. and will continue the business under his own name.

Iron River—The Molingberg Baking Co., 343 Maple street, has been incorporated with an authorized capital stock of \$60,000, of which amount \$48,200 has been subscribed and paid in.

Orleans—Receiver Frank Donovan of Belding, has announced to creditors of the Pitt bank that a dividend will be distributed as soon as the circuit

court disposes of certain objections to claims.

Flint—The Central Wholesale Co., Inc., 214 Harrison street, has been incorporated to deal in groceries, fruits, vegetables, etc., with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed, \$5,800 paid in in cash and \$29,556.94 in property.

Sault Ste. Marie—Sherwin M. Overholt, manager of the Retailers' Wholesale Bakery has closed the contract for the erection of a modern bakery plant on Ashmun street at an estimated cost of \$50,000, to be occupied by his company as soon as the work can be completed.

Menominee—The Central West Coal Co., dealer in fuel, lime and lime products, has merged the business into a stock company under the style of the Central West Corporation, with an authorized capital stock of \$100,000, \$10,000 of which has been subscribed and paid in in cash.

Marquette—Harvey A. Johnson, well known shoe man in the Upper Peninsula of Michigan, has resigned his position with the Newark Shoe Stores Co., of Baltimore, Md., and has accepted a position as manager and buyer of the ladies' and children's shoe department in Getz Department Store, Marquette.

Lansing—Ownership of the Dancer-Brogan Co. store at Lansing passed to Continental Department Stores, Inc., on Nov. 1. The Continental Department Stores, Inc., owns and conducts four department stores in Michigan, located in Lansing, Flint and Port Huron. Stock is listed as units on the Detroit Stock Exchange.

Marquette—The McLogan-Pearce Music Co., of Iron Mountain, has purchased the music store of the late A. S. Cameron and will continue the business at the same location in the Masonic Temple building, under the management of James A. Guiette. The interior of the store will be remodeled and new stock and equipment added.

Grand Haven—Elmer Swanlund, a resident of Montcalm county but operator and owner of a furniture store at 625 Washington street, Grand Haven, has been sentenced to a year at Ionia, following his conviction on a larceny charge. The Grand Haven business man was arrested here by the local sheriff's office in July on a warrant held by Sheriff Waldo of Montcalm county. Theft of pianos was charged, according to local authorities.

Palo—Henry D. Pew, pioneer banker and merchant, died Monday after an illness of three days. He was the son of John and Jane Pew, among the earliest of the pioneers of the territory. He was born in Palo 76 years ago and Palo was his continuous place of abode. He was identified with the blue lodge, Knights Templar, Shrine and consistory of the Masonic fraternity. He is survived by the widow and one daughter, Mrs. Thomas I. Martin of Ronald township. Funeral service will be held Wednesday afternoon.

Pontiac—Lester Moss, 49 years old, 2981 Taylor avenue, Detroit, former Royal Oak merchant, was released

under \$2,000 bail Nov. 9 following his arrest on a charge of having defrauded an insurance company. Moss was on trial here in circuit court last week for arson in connection with the burning of his Royal Oak store last May. The jury was dismissed Saturday afternoon when, after deliberating thirteen hours, it was unable to agree. Moss was immediately re-arrested and arraigned in municipal court. His examination on the new count is set for Dec. 4.

Manufacturing Matters.

Almont—The Almont Manufacturing Co. has increased its capital stock from \$50,000 to \$500,000.

Detroit—The Huber Tool Works, 2117 Elmwood street, has increased its capital stock from \$5,000 to \$10,000.

Detroit—The Colonial Lamp & Shade Co., 8823 12th street, has been incorporated with an authorized capital stock of \$5,000, of which amount \$3,750 has been subscribed and paid in.

Muskegon—The Clarke Sanding Machine Co., a \$750,000 industry of Chicago, will remove to Muskegon, employing 150 workers at the start. Contract for erection of a \$75,000 \$75,000 building on McCracken avenue has been let to the Strom Construction Co. More than \$300,000 in cash has been raised by the company through the sale of \$180,000 worth of unissued stock to a number of Muskegon manufacturers and business men and the arrangement of a debenture loan of \$125,000 with a Chicago bank. These two means of increasing the working capital to provide for immediate expansion were specified in the contract with Industrial Foundation whereby a loan of \$85,200 has been made to apply on land and buildings. The land includes eleven acres on McCracken avenue in the new industrial area on the Grand Trunk siding valued at about \$10,000 and purchased from the Utilities Engineering Co.

Hard Work Is Foundation of Success.

No one will question that hard work must form the basis of successful sales achievement. Other qualities are necessary for complete success but the ability for hard work is probably the most fundamental of all of them.

An interesting angle on this question of work is brought to light by Donald A. Laird, director of the Psychological Laboratory at Colgate University in his article "This bunkum about hard work." Mr. Laird says that hard work is usually an effect, not a cause. It is Mr. Laird's philosophy that the man of real ability who is doing the work to which he is suited will apply himself so intensively that there is no occasion to prod him or to raise a question about hard work. Some men go through the motions of work without actually accomplishing anything. As is pointed out by Mr. Laird, "The idling pulley on the countershaft goes around just as fast as its twin keyed into the drive shaft of the machine, but it produces nothing except friction and wear. The idling pulley can be speeded and only friction and wear will be increased. There are many persons who are not keyed to the drive shaft of their present job." Salesmen

will do well to ponder these thoughts. Hard work is the foundation of success, but simply gritting our teeth and clenching our fists and saying that we are going to work hard and going through the motions of working hard is not going to bring success. We must develop a love for our work and an ability to do our work so well and so efficiently that we no longer think of it as hard work when we are putting the last ounce of our energy into our daily program, then our so-called task will in fact become pleasure and we can talk with impunity concerning "This bunkum about hard work." Then we will have achieved real success.

Lest We Forget.

When adult impatience and lack of imagination are disposed to dismiss as unimportant all the concerns of youth, it will be useful to recall the latest pronouncement of Rudyard Kipling and to read into it its more serious implications. "Very few men," he said, "are more than sixteen years old when it comes to a pinch." This might be interpreted as another version of the statistical discovery of the wartime questionnaires to the effect that a majority of men have the brains and behavior of a twelve-year-old boy. But it seems that Mr. Kipling had other matters in mind.

At the age of 16 or thereabouts individuality is a fact and character is already in large degree determined. There is still much to be learned and there are many habits to be formed in order that the boy may become both tolerable and useful to society. But it is likely that his ability has already declared itself and that his traits of courage, loyalty, ambition, initiative or others less desirable are already in evidence. In a pinch, as Mr. Kipling describes the critical test of calamity or danger or temptation, the later acquisitions fall quickly away and leave little of the man save the boy of sixteen.

A boy's secret hopes and shy ideals, his young courage and gallantry, his adventurous spirit and enquiring curiosity are, therefore, entitled to respect and considerate care.

Life's Loveliness.

In the lovely round of things
There are lovely happenings
Till we wonder at the role
As it fills our heart and soul—
But if given me to choose
What portrays the widest bliss
Far beyond the charming hues
Of an autumn fair as this
Sweeter too than daisy fields
Or the robin's song in May
Yes than thrills that fishing yields
Or e'en Santa with his sleigh.
It is when two lovers meet
In a tryst so true and sweet
We bow the head in silent prayer
And hush God bless you—then and there.
Charles A. Heath.

One day a man told me: "The way to make progress is to get a mental picture of yourself as you would like to be. Keep this fixed in your mind. Almost unconsciously you will do those things that contribute to the realization of the picture, and refrain from doing those things that blur the picture. A shiftless man is the consequence of shiftless thinking; an effective man is the outcome of right thinking."—William Feather.

Courtesy counts.

Essential Features of the Grocery Staples.

Sugar—The market is lower than a week ago. Jobbers hold cane granulated at 6c and beet granulated at 5.80c.

Tea—Nothing of interest has transpired in the market since the last report. There is a fair demand for Ceylons, Indias and Javas and also some demand for Formosas and Japan and China greens. Primary markets on India tea are quite strong. The Ceylon primary market was somewhat easier on account of a lot of the offerings being poor quality. None of this has affected prices in this country. Javas are slightly higher in the primary markets. No particular change has occurred in prices here and the demand at the present writing is rather small. Consumptive demand for tea is ordinary.

Coffee—But little change has occurred in the market for Rio and Santos coffee, green and in a large way. The Brazilian operators are trying very hard to improve the condition of the market, but have not succeeded as yet. At least prices on all grades of Rio and Santos remain on last week's low level. The demand in this country is poor. The slump appears to be a very bad one, as nobody in this country seems to have much confidence in the ability of the Brazil coffee people to maintain the market. Milds are also tending downward in sympathy with Brazils. Jobbing market on roasted coffee is for the most part lower on account of the slump in greens. Brazils are probably $\frac{1}{2}$ c lower for the week.

Canned Fruits—The market is void of features and trading continues on a narrow basis, with price levels strongly maintained.

Canned Vegetables—Standard No. 2 tomatoes are the weakest, offerings ruling at 82 $\frac{1}{2}$ c and attracting little attention at that level. It was reported that a chain store recently purchased a large block of 2s at 80c per doz., f. o. b. cannery. Threes and 10s have held firmer, however, possibly because there is less of a surplus in those sizes. Asparagus stocks on the Pacific Coast are reported much depleted due to a heavy and steady consumer movement, and there is a distinct shortage of all types of green; also of cut and ungraded. By January, it is advised, stocks in first hands will be down to the lowest since the kaiser's war, possibly as low as 50,000 cases in all hands. The tomato pack in California, according to latest information from canners in the Southern part of the State, appears to be turning out better than earlier anticipated, and will possibly reach last year's total.

Dried Fruits—The local dried fruit trade finds that buyers have been slow this year in ordering holiday lines, and while these have been moving in better volume than the major fruits, there has been too much waiting and putting off of purchases until the last minute. This will result in trouble for many if it is continued, as a flood of rush orders would naturally create a jam in shipments, so that out-of-town buyers, jobbers and grocers would suffer in the long run, perhaps by not getting as much as half of their holiday

requirements in figs, dates, cluster raisins and other specialties that enjoy a heavy demand during the Thanksgiving and Christmas seasons. Few changes have occurred this week in the local dried fruit market. The price tone is fairly steady and quotations are generally unchanged. New crop Hallowee dates have declined a half cent on further arrivals from abroad, and whole boxes have lately been selling at 7c per pound. Stocks of half and third boxes are reported to be light, but the importation of whole boxes is expected to be heavier than usual which is likely to cause a weak market. Assortments of imported figs are very much broken up, and there are few importers who are offering any at all. The market is strong. Raisins, peaches and apricots were quiet all week, and the market remained stationary, with quotations generally unchanged. The spot prune market was steady here, though a decline took place in California when Sun-Maid lowered its asking prices. Citrus peels have been in fairly good request, and the market is firm. Imported lemon peel is very scarce.

Canned Fish—Movement of fish packs is slow in accordance with the season. In the local trade, a decline in pink salmon values is expected after the turn of the year by a few factors, in spite of generally bullish talk.

Salt Fish—Demand for mackerel is good, being helped by occasional cool days. The general demand is still rather quiet. Prices unchanged on all varieties. High prices are being asked for Norway mackerel. Speaking of canned fish, the week has been quiet with prices throughout steady. No changes have occurred in sardines, salmon or any other items.

Beans and Peas—The market during the week has been soft on pea beans and red kidneys. Early in the week California limas were steady, but later they also eased off slightly. Demand is very poor on dried beans. Dried peas are also somewhat easier for the week, but not much demand.

Cheese—The market is steady with only a moderate demand. No changes have occurred.

Nuts—Nuts in the shell have been moving fairly well of late, but there has been no rush of activity, and market levels have only held fairly steady. The trade has covered its Thanksgiving requirements to a large extent, and the chief buying activity at present consists of fill-in orders of rather small proportions, usually. In almonds, buying has been generally pretty quiet, with demand centered on the cheaper foreign types. Walnuts and Brazils have been moving in excellent volume, the low prices attracting a large consumer demand. Filberts have been pretty closely cleaned up. Barcelonas are now almost altogether sold up on the spot due to a heavy demand, and buyers are beginning to turn to polished round Naples and tempestivos. Polished round Naples have been selling for around 16 $\frac{1}{2}$ c a pound on the spot. Pecans have sold well, and the available supply is now quite small, with new crop not due to start coming in until late this month and early De-

cember. Demand has been good, owing to the small production this year in the South, particularly in Georgia, where a 50 per cent. crop is in sight, following heavy wind damage to the orchards in the past months. Nuts in the shell are in good demand for holiday needs, but there is no great excitement, and the market is about steady. Jobbers' price lists reveal few revisions this week over the previous quotations.

Pickles—Manufacturers are still having difficulty in taking care of the orders at hand. Large pickles and mediums are scarce, as are midgets. Large pickles went up 50c a cask in Chicago recently. The cucumber crop has been short this year. Supplies of 15,000s and 20,000s are nearly exhausted, and stocks of dills in first hands are reported cleaned up. A few scattering lots here and there are available, but offerings are scanty. Locally, the market is rather quiet, with quotations showing no variation since last week.

Rice—Louisiana mills report a quiet market, though a stronger tone on rough shows up, reflected in the clean market by additional strength. In Arkansas and Texas the market remains unchanged. The mills state they are confronted with higher costs on rough than the price on clean and add that it is unfortunate that all the mills cannot stick together on what they term a reasonable price.

Syrup and Molasses—Demand for sugar syrup is about the same as last week, being steady without incident. Supplies are still short on account of light production and this keeps prices steady also. Compound syrup is selling right along at unchanged prices. Molasses is in regular demand and business is generally reported good. Prices are unchanged.

Sauerkraut—Sales of sauerkraut have been brisk this week, both in bulk and in tins. Prices have held firm and unchanged.

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, \$1.50@1.75; Talman Sweet, \$2.25; No. 1 Northern Spys, \$2@2.50; No. 2 ditto, \$1.50.

Bagas—90c for 50 lb. sack.

Bananas—7 $\frac{1}{2}$ @8c per lb.

Beets—\$1.25 per bu.

Brussel Sprouts—28c per qt.

Butter—Supply of fresh creamery butter is none too large, but at this writing is not quite absorbed by the demand, which has resulted in a decline of 2c per lb. Jobbers hold prints at 43c and 65 lb. tubs at 41c.

Cabbage—\$1 per bu. for white and \$1.75 for red.

Carrots—20c per doz. bunches; \$1.25 per bu.

Cauliflower—\$3@3.25 per doz. for III.

Celery—40@60c per bunch.

Celery Cabbage—\$1.20 per doz.

Cocoanuts—\$1 per doz. or \$7 per bag.

Cranberries—Late Howe commands \$4.50 for $\frac{1}{4}$ bbl. and \$8.50 for $\frac{1}{2}$ bbl.

Cucumbers—\$2.50 per doz. for Calif. hot house.

Eggs—Fresh new laid eggs continue scarce, firm and advancing, the market being well maintained. Storage eggs of good quality are up possibly 1 cent. The demand is taking all of the fresh eggs which are coming in. Local jobbers pay 50c for strictly fresh hen's eggs and 42c for pullet's eggs. Cold storage operators are offering their holdings as follows:

XX April ----- 43c

X ----- 38c

Checks ----- 34c

Egg Plant—15c apiece.

Garlic—23c per lb.

Grape Fruit—\$4.50@5 for all sizes. The quality of the Florida crop is especially good this season.

Grapes—Calif. Emperors are held at \$2 per lug.

Green Onions—Shallots, 85c 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 -- \$3.50

Imperial Valley, 5s, per crate -- 4.00

Hot house grown, per lb. ----- 10c

Limes—\$1.50 per box.

Lima Beans—30c per qt.

Mushrooms—60c per lb.

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

126 ----- \$8.50

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, \$1.75 per 100 lb. sack; white, \$2.25.

Parsley—40c per doz. bunches.

Pears—Kiefers, \$1@1.50 per bu.;

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

Potatoes—Home grown, \$1.75 per bu. on the Grand Rapids public market; country buyers are mostly paying \$1.25; Idaho stock, \$4 per 100 lb. bag; Idaho bakers command \$4.15 per box of 60 or 70.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 22c

Light fowls ----- 16c

Heavy broilers ----- 20c

Light broilers ----- 18c

Pumpkin—15@20c apiece.

Quinces—\$3 per bu.

Radishes—60c per doz. bunches of hot house.

Spinach—\$1.40 per bu.

Squash—Hubbard, \$3 per 100 lbs.

Tomatoes—\$1.50 for 10 lb. basket, Florida stock.

Turnips—\$1.40 per bu.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 18c

Good ----- 15c

Medium ----- 12c

Poor ----- 10c

American Patriotism At Its Peak.

Grandville, Nov. 10.—What a Nation we have grown to be since our Declaration of Independence. We may well claim that America to-day stands at its peak in patriotism in honoring the flag and the dead and living soldiers of all our wars.

From the date of Paul Revere's ride down to the close of the world war the United States has no cause to blush for her citizen soldiery. It is a record not surpassed, if equalled, by any other nation on earth. When young and weak in numbers we yet met the enemy and vanquished him. What may we say now as to our standing in the light of the world's gaze.

To be known as an American means much. From Bunker Hill to Yorktown we held our own and faltered not although but infants in the school of nations. All down the years the patriotism of Americans has not been questioned.

Great Britain, France, Spain, Germany and Mexico recognize the fact and are at the present time seeking the friendship rather than the enmity of the Great Republic.

In our second war with England our sailors displayed a valor and steadfastness that astonished the world, and Britain the most of all. Instead of British ships wiping the bits of striped bunting from the ocean, as promised by the London Times, the close of the war saw many added bits of such bunting flying on old mother ocean.

That war has been a source of much good to the world as well as an evil cannot be denied by the most pacific mortal in America to-day. There would be no United States to-day had there been no war. To protect the honor of one's country war has oft times to be resorted to and when we see the results it is nonsense to say there was never a just war.

At the time of the second war with England the grandfather of the writer was a sea captain. He owned his own merchant ship, sailing from a New England port. About midway of the war this man and his ship were taken by the British. Grandfather remained a prisoner for nearly a year, finally returning to his native country impoverished by England.

Never thereafter did he sail the ocean but retired to a country place not far from Portland, Maine, where he ended his days. A grandson of this sea captain followed the flag in the civil war and left his bones in Tennessee. Patriotism has ever been an honored characteristic of America's citizens and the end is not yet.

It requires love of country to face the cannon's mouth and lay down life for one's country. Every loyal American is ready to do this at the first summons from headquarters. On every sea, in almost every land, the flag of the American Union floats a symbol of love and law.

In the Western woods at the time of civil war droves of young men rushed to the support of Old Glory. It required no ordinary degree of patriotism to leave home and friends and walk forty miles through a wild country to enlist for the Union, yet thousands of men and boys did this and never one of them regretted the sacrifice.

War is terrible; we want no more war is the cry of a certain class of Americans, and yet we doubt they would hesitate to don uniform and carry a gun should war burst again upon America and the need for soldiers come to be met.

Patriotism is more peculiar to Americans than any other people on earth. So much good has resulted from our wars few people can refrain from commending them.

It was the acts of Britain in taking American sailors from our ships, forcing

them into the British navy, that kindled the fires of indignation in American breasts and brought on the war of 1812. America will not remain quiet while her honor is being tarnished by foreigners.

When Spain destroyed the American ship Maine that act kindled a patriotic flame that nothing less than war could assuage. We flogged the Dons pretty thoroughly, a fact that has kept Spain in a friendly mood toward the Yankee Nation for many years.

Then, last but not least, came the world war, a most disgraceful affair on the part of the kaiser of Germany. American citizens had been murdered on the high seas, a fact that set the United States afire with patriotic determination to punish the insolent aggressor. The war was right on our part. Nobody denies that.

And now we come to the twentieth century with eleven years of peace to our credit. It is to be hoped that no more war will afflict the civilized nations of our world.

Such hope, however, is a vain one. As I said at the outset, there would be no United States to-day had we never engaged in war. This Nation is a nursling of the Revolution, and has grown by leaps and bounds in National prosperity because of what? Continued peace? Far from it. By leaps and bounds we have grown because we have had the spirit to resent a wrong when forced on us by foreigners.

War is by no means the greatest of all evils. In fact without war much evil would result. Necessary wars have been fought in the past and such wars will be fought in the future. There is no escaping the fact that man is a warlike animal, and too long at peace would disqualify him for carrying on the business of the world.

War is inevitable said Patrick Henry in our early history. As it was inevitable then it is sure to come again and American patriotism will see to it that righteousness triumphs in the outcome. Old Timer.

Humanity Benefited By Advance in Science.

Without doubt, the control which has been gained over the causes of sickness and premature death constitute the greatest important single advance in recent years in the life of the people of this country.

Life of to-day is easier, happier and production is greater than ever before, largely the result of the accomplishments of scientific medicine. This is the natural result of the application of modern methods in the diagnosis and treatment of disease and the development of specific preventive measures for certain of the acute infectious diseases.

Health has ever been recognized as the chief basis for wealth and happiness. Good health means public efficiency, and nothing will increase public efficiency more than an increase or promotion of the public health.

Undoubtedly more progress has been achieved in medical education in the past thirty-five years than during all preceding time, and the medical student of to-day enjoys greater advantages than ever before in the history of medical science. This distinct advantage as we see it places the practitioner of the healing art under obligations to render better and more skillful service to mankind.

As a result, we, as practitioners of medicine, are immediately confronted with problems of medical service and

public health, the solution of which will be of incalculable benefit in the promotion of health, happiness and efficiency of the present and future generations.

Yet, it is only within recent years that serious consideration has been given to instructing medical students in the science and art of "prevention."

It is my opinion it is most important to have the medical profession participate actively and manifest leadership in public health programs.

There is no doubt but that the greatest medical need of the laity at the present time is a better appreciation of the possibilities and benefits to be derived from scientific medicine, for it is probable that not more than 60 per cent. of the people have proper appreciation of the value of medical science.

It has been definitely proven that certain diseases are preventable and by application of these preventive measures, these diseases could be practically eradicated from the State.

Child health which we believe is the very basis of our life could be markedly improved and the physical handicaps which appear so frequently in adult life could be prevented.

The foundation of public health protection therefore is the full time county health departments.

Protection of the public health is of vital importance to the welfare of every community on which a monetary consideration cannot be placed. The result will be the saving of lives, disease prevention and an economic saving from sickness and premature death, which will return enormous dividends on the money invested for the service. Earle G. Brown, M. D., Secretary Kansas Board of Health.

When On Your Way, See Onaway.

Onaway, Nov. 11.—Fred Weingart has returned from a three weeks' visit in Milwaukee and springs a surprise on our city by announcing the sale of his store and bakery business to Al. G. Schneider, who takes immediate possession. Mr. Schneider has brought his family and household goods from Milwaukee and is already in the harness, producing the same quality of bread and cakes. He promises to keep up the reputation of the store which for thirty years has been one of the leading business houses of Onaway. Asked about his future plans, Mr. Weingart declares that he intends to remain in Onaway; that he is here to stay and work for the interests of the city and community at large, as he always has done in the past. Mr. Weingart has been on the city commission two years and was entering his third year when he becomes Mayor by virtue of his office; an active number of the community council and a diligent worker, a member of the Board of Supervisors and his counsel and advice are held in high esteem.

M. G. Thomas, editor of the Onaway Outlook, met with a serious accident last Monday when driving from Rogers City. A truck ahead of his car threw a stone with such force that it shattered the windshield, driving pieces of broken glass into his eyes and blinding him, and, in addition to the injury, almost causing a wreck. An examination made at the Alpena hospital reveals a probable saving of one of Mr. Thomas' eyes and grave doubt about saving the other; a very narrow escape indeed. It will require several weeks of careful treatment before the bandages can be

removed, owing to lacerations of the face.

Hunters are rolling in by the carload. Many licenses have been issued. Deer are reported plentiful. More prayers offered up for a fall of snow than for any other blessing. The recording of hunting accidents will soon be in order when a man resembles a deer, or, it wasn't loaded, or the hammer catching a twig. Anyway it seems that nothing is accomplished without a sacrifice.

While other manufacturing plants are running only part time the Onaway garment factory is running full force every day, additional help being added and regular shipments of non-fading house dresses going out.

Mrs. O. Steele returned to Orlando, Florida, this week, after spending a month in Onaway. Mr. and Mrs. Steele will return here next summer and place their Black Lake resort lots on sale. Squire Signal.

Traveling Salesmen Put at Counters.

If your extra sales clerks employed during the Christmas shopping rush present a special problem which is difficult of solution, take a tip from the Kleinhans Co., of Buffalo.

"We employ experienced traveling salesmen behind the men's furnishing counters during the holiday season," explains Richard Peek, buyer and manager of the furnishings division of this men's and boys' wear store.

"At the holiday season, traveling salesmen living in Buffalo, especially those employed in the furnishings lines, have little to do and are anxious to earn some extra money. We engage them for the three to four weeks before Christmas and they make ideal salesmen because they know the merchandise, know how to present it and how to make the largest possible sales per customer. They are experienced in selling and they enjoy getting the viewpoint and reactions of the clerk behind the counter. Many of them come back season after season and we always find a place for them."

Business Prospects Excellent.

I am inclined to believe that the forced liquidation is practically complete and that stocks will soon recover a considerable part of lost ground through buying by investment trusts, insurance companies, other corporations and the public.

Unfortunately many have lost their buying power but the country as a whole has lost little. I have never thought and do not now think that many stocks were too high priced in relation to current or impending earnings and attribute the drop in the market almost wholly to the inadequate margins which made the market easy prey of the bears. The moral of this crash is not to use so much borrowed money.

Business prospects are excellent except in a few spots and in so far as these are concerned the stock market losses will cause readjustments.

Irving Fisher.

Financial Primer.

Five-year-old Mary was teaching three-year-old Audrey the value of different coins:

"That's a dime; it will buy lots of candy. That's a nickel; it will buy an ice cream cone. That's a penny it's only good for Sunday school!"

Effects of Narcotics To Be Taught.

The 1929 courses of study for Nebraska elementary schools and normal training high schools represent a more or less radical departure from the previous courses in the amount of emphasis placed upon the harmful effects of tobacco and alcohol, the two narcotics most commonly used. Last spring, the State Department of Public Instruction conducted a questionnaire among the county superintendents of Nebraska which revealed the following facts:

First, that little or no instruction on the subject of alcoholic beverages and other narcotics was being given beyond the material found in the basic textbook used.

Second, that most of the textbooks used in Nebraska give very little material on this subject.

Third, the majority of the county superintendents feel that the teachers need additional material to help them in properly presenting this phase of the work. Fifty-four of the ninety-three county superintendents definitely asked that this department offer additional material and teacher helps on the harmful effects of alcoholic beverages, tobacco, and other narcotics.

As a result of this questionnaire, the State superintendent's office proceeded to gather and organize material which we believed would be a real scientific help to teachers in placing the emphasis on this topic which is required of them by the laws of the State of Nebraska. Section 6446, compiled statutes of Nebraska sets forth the duty of the teacher in no uncertain terms. It reads as follows:

"Provision shall be made by the proper local school authorities for instructing the pupils in all schools supported by public money, or under state control, in physiology and hygiene with special reference to the effects of alcoholic drinks and other stimulants and narcotics upon the human system."

Section 6447 goes on to say:

"No certificate shall be granted to any person to teach in the public schools of the State of Nebraska who has not passed a satisfactory examination in physiology and hygiene, with special reference to the effects of alcoholic drinks and other stimulants upon the human system."

In addition to these laws, the 1927 Nebraska legislature enacted what is commonly known as the character education act.

A careful study of these, together with other enactments of the Nebraska legislature, will lead one to the following very definite conclusions:

First, the state superintendent of public instruction shall provide a course of study.

Second, special attention shall be given to the teaching of the harmful effects of alcoholic drinks and other narcotics upon the human system.

Third, all teachers must pass an examination which gives special reference to the effects of alcoholic drinks before receiving their certificate.

Fourth, special emphasis shall be given to such important matters as "common honesty, morality, courtesy,

obedience to law, respect for parents and the home, the dignity and necessity of honest labor and other lessons of steadying influence which tend to promote and develop upright and honest citizenry."

The new course of study is the result of an attempt, on the part of the office of the state superintendent of public instruction, to assist teachers to obey the law as it is. This is not a moral issue alone. It vitally concerns the health, happiness and economic welfare of our entire state and Nation. We are of a firm conviction that it is almost impossible to overemphasize the harmful effect of any narcotic, particularly on the growing boy or girl. It is also obvious that regardless of how much enslaved a father may be to the tobacco or liquor habit himself, he does not want a child of his to form this habit, at least in his growing years.

Fuller L. Austin,

Superintendent of Public Instruction of Nebraska.

Modern Marriage.

The revised Book of Common Prayer of the Episcopal Church, now issued, contains some realistic modifications of the marriage service to bring it into harmony with modern practice.

The bride is no longer required to pledge herself to obey her husband. Many brides in the past have either omitted the word themselves or crossed their fingers when they said it. The Church has at last recognized that marriage is a partnership in which there is no ordering of one partner by the other.

The groom, who in the past said to his bride, "With all my worldly goods I thee endow," and kept possession of them and managed them in his own way, will no longer be required to make this empty promise. He will support his wife as husbands are in the habit of doing, and he will consult her about his business affairs. But it will be voluntary and due to no pledge at the altar.

Some Gain in Window Glass.

Orders for window glass are in somewhat larger volume as the period of heaviest Fall demand draws nearer. In view of the fact that new business from the jobbing trade continues well below the average for this time of year, it would seem, however, that manufacturers of this commodity can hardly expect a very active Fall. Plate glass continues in unusually good movement, with trade requirements ample to maintain output at a high figure. Rough rolled and wire glass products are in reasonably good movement.

Drying Fruit Juices.

Reports from Copenhagen state that a Danish concern has perfected a new method for drying the juices of fruits, chocolate, and milk products. The process is based on an atomizer design that assists speedy evaporation at a low temperature. It is claimed that vitamins are not destroyed by this method and that other handicaps of the drying system have been overcome by the new invention.

An Investment Policy

Investors are more and more deciding on one reliable institution with which they can share the responsibility of building their bond accounts.

If you feel your investing should be more successful, it will pay you to consult an institution definitely interested in continuous sound investment rather than the mere sale of securities.



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan



MUELLER PRODUCTS

are made with one paramount ambition — to induce the people to come back for more. As they are sold only through grocers, this means —
Bringing the people back to you

C. F. MUELLER CO.

JERSEY CITY

NEW JERSEY

SLACKENING IN INDUSTRY.

An orderly slackening in the major lines of industry is clearly evident, but it should not be viewed as a result of the collapse of the stock market. The failure of the basic industries to make their seasonal gains is accounted for by the exceptional rate of operations earlier in the year, which created excessive supplies. These surpluses might have found readier markets except that purchasing power was affected by various circumstances, such as uncertain agricultural conditions, the decline in building employment and the attraction of rising values in the stock market. In fact, it was the engagement of so much money in security speculation and the rise rather than the decline in stocks that caused trouble. Had these funds been put into productive enterprise, employment would have been aided and purchasing power sustained.

Despite its retreat, business fully deserves the credit of being sound. Some commodity stocks, particularly of raw materials, are over heavy but inventories in general are not excessive. Prices are reflecting the strength or weakness of the situation in each field. Automobile values have been sliding and radio manufacturers have cut their quotations. Otherwise, important price reductions are entirely absent — a unique condition indeed to follow a near panic in securities, and testimony for the time being of the sound position in trade and industry.

That there has been further easing in industry is amply demonstrated by the statistics now available on operations last month. The steel output dropped as against a normal increase from September. Automobile production declined more than usual and building contracts fell off contrary to custom. Carloadings were fractionally under those of October, 1928.

GIVING THEM A CHANCE.

A small boy made a drawing of a cat which aroused the interest of a settlement worker in New York City. As a result, he was encouraged and assisted to obtain further instruction. To-day he is a sculptor of international reputation.

A girl was enrolled in a settlement sewing class. There she was discovered to have exceptional taste and latent talent. Now she is a designer of textiles whose articles on stitchery have been translated into several languages.

No fictional "success stories" could be so appealing as these true romances, which are revealed in a report made by the research bureau of the Welfare Council of New York. Some 3,600 persons, says the report, most of them children, are receiving instruction in painting, drawing, pottery making, weaving and other arts and crafts in twenty-eight of the city's eighty settlements.

But the report is not intended to impart a rosy hue to conditions indiscriminately. It does not fail to question the value of "art crafts" as taught in a number of settlements. Materials for this work, it points out, are often cheap and ephemeral. "It is very dif-

ficult," runs one sentence, "to find any excuse for some projects such as decorating glass jars with sealing wax, gilding pine cones, making paper novelties and paper beads, imitation stone jars, imitation jewelry and sealing wax, etc."

A description like this is sufficient condemnation of the things described. The report ought to be a powerful influence in providing better outlets for the artistic impulses of the children concerned as well as in stimulating those workers who are giving proper direction to such impulses. These efforts deserve to be ranked among the city's most important educational activities.

COLLEGES AND EXECUTIVES.

Just now the ability of executives to cope with the problems of management will to a more important degree determine the progress to be made by business. The caliber of management will be shown in a much clearer light than when all was plain sailing. Present conditions, therefore, lend special interest to an item on the educator and the business man which appears in the current bulletin of Ernst & Ernst.

A great need in the business world, it is pointed out, is not so much for men who have the right goods on their mental shelves as it is for men who know where to turn to get the goods when new needs arise. To supply this need, the writer points out, the colleges certainly provide an important source of supply. But he adds that the weakness of the colleges is that they tend too much to fill the mind with facts and fail to train young men sufficiently on how to use these facts. Progressive colleges by introducing initiatory courses are striving to overcome this deficiency even against the opposition of practical business men who support them.

From the standpoint of business, it is pointed out, there are often two kinds of mistakes made by the employer. The college man is started too high and called upon to apply theory to practical problems, or he is started too low and does not receive an opportunity to assume the responsibility of which he is capable.

In closing attention is called to the experiment being made by a large merchandising corporation which is giving capable high school boys two years at college and then taking them into the company for two years of business training, after which the concern determines whether it will keep them permanently.

DRY GOODS CONDITIONS.

Trade results are rather indifferent. The hesitation in consumer buying caused by the declines in the stock market are joined with weather conditions which are still not favorable to active purchasing. In sections not directly affected by stock market losses, the uncertainty cast upon the business outlook by the security collapse or the actual reduction in industrial operations were factors in holding down volume.

That this latter influence was at work even before the events in Wall

street is regarded as probable when trade results for October are examined. Combined mail order sales went ahead about 24½ per cent. over October, 1928, but fell well below the increase for ten months. Similarly, the aggregate gain of a large number of chain organizations last month was only half the increase registered for the year up to that time. Since agricultural conditions were about the same as last year, the slackening in industry, or the fear of such slackening, probably accounted for less active demand.

Varying reports come from the wholesale merchandise markets concerning the state of business. It is known that some large-scale cancellations were received in the first fright over possibilities from the stock crash. Then this business was reinstated in several notable instances and the effort made now is to hold up confidence and to put aside all but real problems. Very little distress merchandise is to be had. In fact, deliveries are still a little backward. It is to be noted that an important section of the rug market raised prices, although another division brought them down through discount action.

WHERE MONEY MAY GO.

To demonstrate why surplus corporation funds were going into Wall Street at call rates, the story was told many months ago of the directors who decided against a new enterprise for his company because the returns would not be half of what might be earned on money loaned on securities. It would now appear that the reverse of the anecdote is in order. Ways must be found to employ huge sums of capital released from speculative activity.

Out of the policies adopted for the use of this capital should come the necessary stimulation of business to cushion any slackening which may lie ahead and to build the way toward larger progress in the future. It is true that many lines are now overcrowded and that surplus manufacturing capacity exists, but a start on plans developed through adequate research may lead many a company into very profitable enterprise. Every setback in business has witnessed the introduction of products which swung their manufacturers into leading positions.

Those producers or distributors are fortunate who have used energy and effort in times of prosperity to look ahead and analyze products and markets for the future. Research has given them a weapon entirely adequate to good times or slack times. Into their projects the capital now released from securities may go, with profit not only to themselves but to the country at large.

The comparative lack of frozen inventories is a present feature of the situation which promises well for the use of more liberal supplies of capital in new or extended enterprise. Huge sums will not be required to tide over the liquidation of commodity stocks. Actual industry will be aided.

Only the ignorant have no questions to ask.

TESTS OF MANY SORTS.

Tests of many kinds will come out of current developments in finance and business. Mergers will pass under the acid. Marketing and distributive systems are likely to have their advantages and faults demonstrated. The average business man, however, is not so interested in these results as he is in the particular effects he may expect in his own enterprise.

It is the consensus of opinion among experts that to gauge possibilities over the present uncertain period in many lines the business man should not await the results of tests, but make them himself. This applies particularly to retailers who have it in their power to keep a close watch on demand and know its trends before they have gone too far along the road of losses instead of profits.

The distributor who has grouped his merchandise by price lines is in an enviable position for obtaining quick and valuable information just now. He can immediately check the rise and fall of sales in each division and ascertain what to buy and promote more freely or what orders to cut. His fast turn-over system will permit him to take immediate advantage of new or lower-price offerings.

Even where stocks have not been price-lined, the retailer is advised to analyze his merchandise and to note where he is making most or least progress by the character of the goods or their prices. Whether these tests of consumer demand are pressed upon trade interests or not by actual developments, they will start the store owner or executive on the right road. They are needed at all times for the best results, and a start made now should be amply repaid.

THE FIGURES GET WORSE.

The perennial problem of what can be done about the increasing number of automobile fatalities is again raised by the statistics just issued by the National Automobile Chamber of Commerce. It reports that the first eight months of 1929 the average of fatalities in the larger cities is 9 per cent. higher than during the corresponding period for 1928. Furthermore, it has been estimated that 30,000 person will be killed by automobiles this year, as compared with 27,500 last year.

For New York the figures are doubly distressing. While other cities, notably Chicago, San Francisco and Boston, have been able to report a decrease in fatalities so far this year, New York City had 821 against 666 for the first eight months of 1928. This is an increase of 155 avoidable deaths.

If Chicago can reduce its fatalities from 507 to 415 and San Francisco can report a reduction of 30 per cent., other cities can do something similar. Stricter control of traffic regulations is one approach to the problem, but it is only through more careful driving on the part of motorists and greater caution on the part of pedestrians that any material improvement in the situation can be brought about.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Whenever we are delayed in starting on our Saturday Out Around, we usually decide to take M 21 to Holland for several good reasons. The road is practically devoid of sharp curves, there are thrifty communities en route and we are always assured of a hearty welcome whenever we make a call.

Nowhere else within twenty-five miles of Grand Rapids is there greater evidence of growth, progress and happiness than between the Valley City and Holland. The suburban villages of Galewood and Wyoming Park are constantly improving in appearance, due to the erection of new store buildings and attractive residences. Grandville is growing rapidly and her main street is gradually taking on a metropolitan appearance. The establishment of the Winters & Crampton Manufacturing Co. factory in that town has certainly given it an impetus forward which seems likely to last a long time.

When the new cement road from Hudsonville to Zeeland was created, I rather resented the idea of abandoning the fine old pike to Holland South and West of Hudsonville via Vriesland. The hills on each side were so attractive and the countryside so prosperous looking and the aroma from the Phoenix cheese factory was so much in evidence when the wind was in the West that I hated to relinquish the old route. I have become reconciled to the new thoroughfare, however, largely because of the wonderful attractiveness of the celery beds two or three miles West of Hudsonville. I do not pass any location, with the celery beds in the foreground and the beautiful hills in the background, which gives me more genuine pleasure than the new route.

For real contentment and solid satisfaction I can cheerfully commend Zeeland as a place of residence. The people of that little city know they have one of the most thrifty places in the world. I would as soon attempt a trip to the moon as to try to convince them to the contrary, if I were disposed to do so, which I am not.

Among the good friends of the Tradesman I called on at Zeeland was C. J. Van Lopik, who for some years has conducted a bazaar store on the main street. He told me that in 1894 he started on the road, selling clothing in Minnesota and the Dakotas. Mr. Sears, the founder of Sears, Roebuck & Co., was then telegraph operator at North Redwood Falls, Minnesota, where he had already started out on a career of fooling the public by insincere advertising. His first attempt along that line was nipped in the bud by the detective bureau of the Post-office Department. Mr. Van Lopik promised to call at the Tradesman office the next time he is in Grand Rapids and describe his experience with this gentleman to one of our stenographers for publication. Refer-

ring to the opening of a new retail store by Sears, Roebuck & Co. in Grand Rapids, Mr. Van Lopik said he still considered cities of small size like Zeeland to be good locations for bazaar stores, because the mail order houses will, undoubtedly, confine their branch store activities to the large cities.

I was surprised to note the rapid progress the road builders are making on the new short-cut thoroughfare from Zeeland to Holland. I should not be surprised to be able to traverse this new cement boulevard before the approach of fall next year. So far as I can determine from an inspection of the line at some distance there will be no curves and little variation in the elevation of the route.

At Holland I learned that Dick Miles, who conducted a grocery store at Central Park for several years, has engaged in the insurance business, with every prospect of achieving the same measure of success in his new undertaking that he did as a food purveyor.

My Holland friends could scarcely discuss any topic but the distinguished honor which has come to her foremost citizen through his appointment as Ambassador to the Netherlands. On the occasion of the farewell dinner given him by his fellow townsmen he told a story on himself which was hugely enjoyed by his friends. He said substantially, as repeated to me by a clergyman, who enjoyed the recital: "When I was a small boy, going to school, I had a good friend in an old German brewer who always had a cheery word of welcome for me. As I was about to enter high school, he asked me what occupation I had decided to espouse.

"I am going to be a lawyer," I replied.

"That's gut," he said. "I was afraid you would be one of those tam preachers."

My attention has been called to a reference Governor Ransom made to the original colony of Hollanders headed by the sainted Father Van Raalte in his message to the Legislature in 1849:

I cannot permit the present occasion to pass without directing your attention to a movement toward an interesting and I think valuable class of foreigners, that, for the past five months, have been arriving in our State. They are a colony of Hollanders settled in the county of Ottawa, near Lake Michigan, remote from the inhabited parts of the country. Their language is low Dutch, they are ignorant of our vernacular tongue, and few persons in our State can act as interpreters of theirs.

They are located in a thickly timbered region, without roads, without mails, without magistrates or police regulations of any kind, and, indeed, without most of those facilities and conveniences which are deemed indispensably necessary to civilized life even in its turbulent conditions. Still they ask not private charity, nor do they solicit appropriations from the public treasury, but, they do invoke the interposition of state legislation insofar as to extend to them the bene-

fit of our organized township government and of such highways as will afford them access to mills, merchants, mechanics and postoffices.

They are a hardy, industrious, frugal, moral and religious people of what is denominated the Free Church of Holland, and like the Pilgrims of 1620, came to this country to escape the intolerance of their own, and in quest of liberty of conscience where no alliance exists between church and state, and where they may be permitted to worship God in their own way. They have now no government among themselves save the restraints of religion and the rules of their church. The colony at this time numbers about 2,000 souls, and it is believed will be increased annually by many thousands of their countrymen. I recommend the organization of a township which will embrace the principal purchases made by these colonists.

Although eighty years have elapsed since the above tribute to the Holland people was written, it is as applicable to-day as it was then. For industry, thrift, stability and religious fervor the Holland people are not eclipsed by any other race which has found permanent home in the country of their adoption.

Jobbers of paint tell me that Holland dealers purchase more paint than the dealers of any other town in Michigan. This probably explains why there are so few unpainted houses in that thriving city. For well-kept lawns and well painted homes and out buildings Holland is certainly in a class by itself. Jobbers of paint laughingly assert that every house owner is his own painter, but on this point I have no authentic information.

In calling on a leading merchant last Saturday, I was asked what I thought Holland needed, if anything, to make it more metropolitan, and without a moment's hesitation I replied, "An elevator in the city hall." This building is a credit to the city in many ways, but the distance between the floors makes the navigation of the structure a matter of great inconvenience and extra exertion to those who are accustomed to the use of elevators in buildings of that character.

Referring to the reference I made to Shelby in last week's Out Around, Harry Royal, long time editor of the Oceana Herald, publishes the following:

Mr. and Mrs. E. A. Stowe, joint producers of the Michigan Tradesman, generally acknowledged as the best periodical in the country devoted to the mercantile trade, were callers at this column's family home last Saturday, on their first drive of the season up the West Michigan Pike, this particular portion of which Mr. Stowe declares to best combine the practical with the picturesque—both of which have an especial appeal to him. It is their practice to make week-end trips seeking knowledge, health and ducats all of which they get in good measure. Probably the greatest returns to Tradesman readers is Mr. Stowe's personal page, Out Around. During the summer time this department and much of Mr. Stowe's other writing is done on a beautiful kidney desk facing a South window in his Swiss chalet high up on the banks of the Grand River at Lamont, where he looks across to the highlands on the other

side and miles up and down the valley, which includes a delightful panorama of flowing water, charming islets, grassy banks and beautiful trees. Driven to the city in the winter, he uses a desk about as cluttered as the one which this writer still chooses—bought with money earned in the employ of the Tradesman.

Forty-six years ago the writer was a smooth-faced boy, searching for a better employment than he then had. He was working as a sub-compositor on the old Daily Eagle. That was the Republican official organ back in the civil war days—just as the Oceana Times, now the Pentwater News, was, in this section. The Tradesman was "being started" in an upper story—the third—of the same building, and was being printed in the basement thereof on the Grand Rapids Eagle press. As my early days had been spent around the stores of my father, grandfather and mother, this "store newspaper" had an appeal for me, and one of the days when all of the "regulars" were working and there was no "printer's case for me, I climbed the stairs to the third story—my ladder of luck—in a prayerful mood. Looking back over it since, I recognize it as the turning point in my fortunes. I got the job and for four years was under the guidance of one of the most four-square, industrious, thrifty of time and effort men whom I have ever known—though Mr. Stowe has since told me that it was the prayerful attitude and the flagrant state of my trousers which turned the trick, rather than any anticipation of journalistic efficiency. It did not take me long to realize that my boss for the next four years had discovered his "acres of diamonds," where no one else had seen them, and who dug in his acres like the "watchers over Israel," who "neither slumbered nor slept." I no longer attempt to keep pace with his working hours, but recall "way back when" it was occasion for self-reproof on his part when I beat him to the office in the morning and ditto on my part and we ran about 50-50.

Another piece of furniture which Mr. Royal does not mention is a little walnut desk which was originally the only one possessed by the Tradesman. A second-hand dealer would probably not offer over 25 cents for this piece of furniture, but to me it is one of my most priceless possessions, because as I sat at that desk I formulated the policy of the Tradesman—a policy which has been deviated from only to meet the constantly changing conditions which the onward rush of time has made necessary to enable me to serve my constituency well and faithfully.

E. A. Stowe.

Old Silhouette Coming Back?

The recent trend of demand for merchandise in the \$6.75 dress field has been such that one of the principal manufacturers predicts a notable return to the old silhouette within the next four weeks. Particular stress is put on the prospective return of even hemlines in all but the "dressiest" models. The change in trend is due to the difficulties which many women are having in "carrying" the new lines. Buying lately has been subnormal, as in other ready-to-wear lines, but better business is thought to be around the corner. Cancellations continue about normal for this time of the year, and unjustified returns show practically no gain.

How We Came To Wars and Destruction.

Los Angeles, Nov. 8.—Pershing Square, better known as the "home of the unburied dead," as its appellation would indicate, is a sort of resting place for wayfarers of every type, and a sort of get-together rendezvous for newcomers, who pick up stray acquaintances and form new ones.

On the occasion of nearly every visit to this shrine I have noticed trudging to and fro, a derelict, seemingly of great age—a man of powerful frame, standing about six feet two, with silver hair and beard, bare-legged and wearing a one-piece garment something like a pajama suit of thin material and sometimes a sort of smock over that. Winter or summer, rain or shine, it is said he wears no heavier clothing, and he certainly has a rugged appearance. He disclaims knowledge as to his exact age, but the other day coming in contact with him, I unearthed the fact that he is a real philosopher. He says that the Bible teaches us the body is more than the raiment; that the more we cover ourselves, and get away from nature we contribute to the destruction of the soul. Here is a parable he offered in justification of his statement, which is, indeed, interesting:

"Once a man had a rag. The rats gnawed it, so someone advised him to get a cat. He got a cat, but needed food for it. So he got a cow. To feed the cow he had to have hay, so he got a farm. To store what the farm gained for him he had to have a bank. To protect the bank he had to have soldiers and to safeguard the soldiers from sea attacks, had to have a navy. So we came to wars and destruction. We are working the wrong way. Instead of getting more and more we should have less and less, until at last we can throw away the rag."

A cheering thought, if one can become accustomed to the climate.

Los Angeles has two great breweries which have been designated by the Government as legal distillers of alcohol. They start in and brew a few hundred thousand barrels of lager, then extract the alcohol and turn out what is known as "near beer." After tasting the final product one is inclined to the theory that whoever dubbed it "near" beer had a very dim conception of distances.

It looks as though the so-called sugar lobby at Washington are just a bunch of promoters trying to cling to their jobs. They are simply trying to feather their nests, and one ought to feel that our statesmen are away and above being influenced by them. But their presence seems to agitate these statesmen much more than the welfare of their constituency does, that is if we can judge anything by the big talk we hear. It seems to one who is a bit observing that this lobby is just a bunch of lost motion trying, in a feeble manner, to function somewhere.

Three years ago, when I visited California, after a period of forty years, the trolley people featured what they called an "orange empire" excursion, and it was a real treat. Every tourist in Los Angeles wanted to take it and went home to tell the wondering "high-shoers" that in Southern California he had seen orange groves stretching from horizon to horizon, about like the great wheat fields of Kansas. Every day the trolley people would take out a train load of sightseers, switch them back and forth over their entire rural system and bring them back home in the early evening, a good time having been had

by all. But the fact that the trolley people were having a good business encouraged them to boost the fare a dollar or two, which is one of those childish notions which seems to worry a great many of these astute rail executives. The popularity of the trips began to wane with a corresponding depletion of the service, until one train a week seemed to be adequate. So they have now asked the railroad commission to allow them to discontinue the service altogether.

Some claim the reason the business has waned is because one cannot travel anywhere in Southern California without seeing orange groves. But the main trouble seems to be the busses, which practically carry you right into the orchards. And then there is the family car which has much to do with it. As in Michigan, the trolley people started the parachute business by ballooning the rates, and nature with the help of the auto producer, and the gas refiner, has done the rest.

A friend suggests that the tourist contingent is getting sick of the "orange" stuff and is now looking for "peaches," which may account for the fact that rail service to the beaches is still profitable.

Legal processes in California are peculiar, if not crude. The state supreme court decided in the case of a young man who was sentenced to death for the brutal butchery of a married woman with whom he had an alliance, that because of the fact that no previous malice had been proven, the murderer should only have been convicted of manslaughter, with a possible punishment of one to fourteen years in prison. This decision practically establishes a perpetual "open season" for murderers, as proof of malice is always hard to establish. The bandit who holds up a bank cashier, with the result of homicide, can easily claim that he had no intention of committing a capital crime, and get off with a minor sentence, to be followed by probationary proceedings which will ultimately end in his going scot free.

Two irresponsible preachers of the "singed cat" stripe have for a long time been insulting the judiciary and interfering with judicial proceedings by radio broadcasts, in Los Angeles. Their statements were proven a tissue of falsehoods, apparent on their face, and after a great display of judicial dignity, in which three judges presided, they were adjudged guilty of contempt of court and fined from \$25 to \$75, showing that even the judges have a rare sense of humor.

In Michigan these scandal mongers would have been given from 30 to 60 days in the hoosegow, without the wink of an eyelash, and if they said anything about it afterward, as they did in this case, would have been given another dose forthwith. It would look to the casual observer, at least, as though pessimism and scandal-monging had replaced charity and honesty in ministerial affairs, with the added drawback that because one is backed up by clergyman's diploma, he may do about as he pleases because of the great moral position he holds.

The Republican candidate for mayor of New York is considerably worried because the liquor interest in that burg is having full sway, by bootlegging in public places, and not making any bones about it. At that he admits that he probably does as much drinking as Jimmy Walker, but is not so democratic about it. In other words he wants the blown-in-the-bottle brands, while his Democratic competitor is willing to take his chance on hooch in the society of the hipoloi.

The Interstate Commerce Commission now proposes to find out if the railroad companies are warranted in charging extra fare for transportation on fancy trains. As the patrons of these trains are of a class who can afford to pay fancy prices for extraordinary service, and do so without protest in every other line of comfort and entertainment, it is quite likely they will decide against allowing the extra charge and make up the discrepancy by an added charge for transporting farm products.

There is every reason why the railroads should discriminate in charges for this class of service, just the same as an added price is exacted from the traveler for Pullman accommodations over the day coach offerings. Were there no extra charge these top-notch trains would be loaded to the guards at all times and most everybody would be dissatisfied. When the opulent travelers begin to complain will be the proper time for the regulators of the sun, moon and stars to put in their oar.

One writer asks that power and knowledge come together in a working partnership in the field of politics. If knowledge is power it is not always observable in the ordinary political arena. Power sometimes goes to bat as brainless as a hyena while knowledge sulks in the underbrush.

I guess President Hoover is all right in his idea of "making the punishment fit the crime," or, in other words making the appointee to a Government position, measure up to the job. President Cleveland had the same idea about it, but had a hard time putting it across. No citizen, whatever his political belief, can deny that Mr. Hoover's standpoint is correct, but on the contrary the time-honored custom of giving the spoils to the victors, seems to be the basis for distribution of political pie, in the minds of about everyone else in National political life. The patronage system is not only poor business from a standpoint of political government, but it has in many cases proven poor politics. In some localities candidates for admission to political ranks are taboo because of the dearth of plums. Frank S. Verbeck.

Exposed at Last.

"I am satisfied on one thing at last; I found where my husband spends his evenings," remarked Mrs. Gadabout.

"You don't say so, dear; how did you find out?" questioned the excited Mrs. Gossip.

"I stayed home one evening last week and found him there," answered the satisfied lady.

Checked Career of Kent Furniture Manufacturing Co.

Joseph H. Wonderly, Charles W. Watkins, Edmund M. Barnard, Robert W. Wolcott, J. P. Creque and others organized the Kent Furniture Manufacturing Co. in 1880, purchased the old sawmill of the Empire Lumber Co. and engaged in the manufacture of cottage (painted) chamber suites. An incompetent superintendent, whose experience as a manufacturer was the operation of a lumber mill, and an inexperienced decorator started the company on the road which leads to failure at the inception of the enterprise. However, the stockholders withstood the shock and changed the product and management of the business which checked the downward momentum of the company temporarily. Chamber suites constructed of domestic hardwoods, finished in varnish, were produced to replace the painted stuff and capable and experienced men were employed as salesmen. The years which passed in operation resulted in the accumulation of moderate profits. Occasionally meager dividends rewarded the stockholders. Finally the management decided to make a radical change in its product. The manufacture of cheap bedroom furniture was discontinued and the production of lines in mahogany, Circassian walnut and other expensive woods was undertaken. The Kent entered into competition with Berkey & Gay and other prominent manufacturers for the orders of the leading merchants of the country. A high grade salesman was employed to manage the business. The Kent factory was not equipped with tools and machines needed by manufacturers of fine furniture and the company's employees had not gained experience in the production of such wares. Failure was inevitable. Mr. Wonderly died. His stock interest in the Kent amounted to \$90,000. His wife and a daughter inherited the stock.

One evening, after the Kent plant had been in operation several months under the direction of the salesman-manager, a foreman employed by the company called on Mrs. Wonderly and informed her that the Kent was running as wild as if it were on the side of a mountain and warned her to get out of the corporation as soon as pos-

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LOWNEY'S Box Chocolates

PUTNAM FACTORY

NATIONAL CANDY CO., INC.

GRAND RAPIDS, MICH.

sible if she wished to save her investment of \$45,000. Mrs. Wonderly did not receive the warning kindly. She had implicit confidence in the ability of the salesman-manager to make the business successful. Mrs. Wonderly's attorney, to whom the foreman waved a red flag also, stated that under the new management failure was regarded as almost an impossibility. One year later the company was placed in bankruptcy. In the final clean-up of its affairs Mrs. Wonderly received \$500 and the daughter a like amount.

George M. Leonard, in addition to managing his bill posting business in Grand Rapids, and also as a member of the National Bill Poster's Association, was frequently employed to adjust matters in controversy between patrons of the Association and its members. The National Association enters into contract with National advertisers, under the operation of which any number of bill boards located in hundreds of cities and villages may be covered with printed posters of an advertiser, such as the American Tobacco Co., for instance. Leonard spent much of his time in travel and in the adjustment of claims arising in the course of the transaction of business, as stated above. He was a very successful adjuster. Many suits at law were avoided whenever his services were employed.

Leonard was a member of several secret societies. He was especially proud of his connection with De Molai Commandery, Knights Templar. He was ever punctual in his attendance

at the funerals of his fraters. He did not fail once to turn out in uniform when called to attend the burial of a deceased Sir Knight during a period of fourteen years.

One of the subordinate lodges of which he was a member decided to place a lamp at the entrance of its hall. A committee, of which Leonard was appointed chairman, was instructed to purchase and install a suitable lamp where wondering fraters might see it. One year passed without action having been taken by the committee. Leonard explained that the time of members of the committee had been so fully taken up with private business it had been unable to function. The committee was granted further time. Another year passed. Leonard repeated his explanation of the year ago for the failure of the committee to act. Years continued to pass and still the lamp desired was not provided. At the close of the fifteenth year members of the fraternity noticed a beautifully constructed lamp at the entrance of their lodge room and Leonard was given a vote of thanks. He had selected the illuminator and paid for it himself. Leonard had conscientiously reported progress in the matter of the lamp annually fifteen times.

The late Capt. Belknap was an admirer of Rix Robinson, one of the early pioneers of the Grand River Valley. Quite frequently he mentioned Robinson's services to the public, and the aid he generously gave to the unfortunate. Capt. Belknap hoped that eventually a statue of Robinson might

be provided and erected at the entrance to Robinson road.

John H. Clay was the steward of Sweet's Hotel several years. While so engaged he received many gifts of cigars from persons he had favored with orders for supplies. Clay was not addicted to the smoking habit. The cigars donated by various dealers in meats, vegetables, fruits and kindred foods were carefully preserved. Clay finally obtained a lease of the Rasch Hotel and proceeded to cater to the public on his own account. His collection of cigars, in many sizes, colors and shapes, were placed in a glass case and offered for sale. The collection amused the smokers who jollied the landlord unceasingly on account of the miscellaneous character of the exhibit.

Arthur Scott White.

When Co-operative Advertising Isn't Worth the Money.

An unheard-of event occurred recently and, except for the astonished expressions on the faces of the comparative few affected by it, passed unnoticed by the advertising world.

In short, the Liggett chain of drug stores announced that, effective Oct. 1, it would no longer carry manufacturers' co-operative advertising and would thereafter pay the full cost of all Liggett advertising.

To some the announcement seemed the deliberate throwing away of approximately \$250,000 a year which various manufacturers had been contributing to Liggett advertising. Apparently of more concern to the latter organization, however, was the con-

glomerate picture resulting from thirty or forty different advertising messages on the same page, each accompanied by a large-size trade name or trademark. Such copy, according to a statement issued by the drug company, "enables the public to gain neither information nor stimulation and in time begins to act like a cathartic—deadening."

If co-operative advertising is unsatisfactory to the drug chain, it should be equally so to the majority of manufacturers who contributed to it. As is the case with every large organization, Liggett carries in stock many items bearing its own brand which enjoy larger profit margins over "outside" brands and consequently are pushed more actively by the sales organization, regardless of the co-operative advertising.

Everything considered, the results of the decision should be more than equal to the \$250,000 a year it is costing the Liggett people. There is a possibility, too, that it will encourage the manufacturers to exert more initiative in the advertising and marketing of their own products.

Window Glass Class Disappoints.

The demand for window glass, while continuing to show a slight week-to-week increase, remains below the November average and all present indications are that manufacturers can hardly hope for a normal volume of fall business this year.

The best stock—a stock of common sense.



A Terrell Installation Recently Completed for E. W. Randall, Sparta, Mich.

A TERRELL EQUIPPED STORE has that clean, orderly and sanitary appearance which makes it distinctive and inviting to customers. The neat, trim shelving displays the merchandise attractively and compels attention.

INCREASED PROFITS FROM INVITING DISPLAYS

An installation of Terrell steel shelving, counters and other fixtures is real economy—increased business and profits from modern methods quickly pays the expense. Permanence and adjustability make Terrell Shelving less expensive than wood.

TERRELL STEEL SHELVING conserves floor space. The shelves are easily adjustable on one inch centers without the use of tools. Waste space is eliminated. Additional units may be added as required. Rearrangement of shelves or units takes little time or effort.

Terrell's engineers will gladly assist you in modernizing your store. Write at once for additional information or details. There is no obligation, expressed or implied.

TERRELL'S EQUIPMENT COMPANY
GRAND RAPIDS, MICHIGAN

FINANCIAL

Differentiates Between Injuries To Individuals and To Industry.

In one of the most intelligent reviews of the recent market collapse yet written the National City Bank of New York through its November bulletin differentiates between what the break has done to individuals and to industry.

Without minimizing in the least the severe losses to individuals the bank takes the view that the market situation has not "altered the fundamentals of the business situation. The losses have been losses to individuals, not losses reducing the country's productive capacity. The country's farms, mines, mills and factories are intact."

The bank rightly attributes the market collapse not to a change in business so much as to conditions within the market itself. As the bulletin says: "High prices that have ruled on the Stock Exchange have not been the cause of business activity, but a reflection of it, magnified by more or less extravagant expectations which induced the speculating public to extend itself beyond its means. While reports of slackening business in certain lines of industry may have been one factor in the final break, the main cause of the drastic character of the decline was in the condition of the market itself."

Reports "from all over the country" indicate "general business to be proceeding in a healthy and orderly fashion which is in marked contrast with the chaotic conditions which have existed in the stock market. Recent reports from the industries have been favorable, indicating that confidence is unimpaired."

That the bank is right in its observations on existing fundamentals in business few will deny but what many persons now wonder is how much consumer purchasing power has been hurt by the break. The bank's honest answer to this question is that time alone must tell. It does observe that usually "whether the misfortune be a hurricane, a great conflagration, or a stock market crash, the first impressions always invariably exaggerate the true extent of the damage. Never before in the history of the country have our industries been better fortified as to cash, condition of inventory or soundness of corporate structure. There has been no inflation of commodity prices to require correction; no crisis in the banking system to aggravate the situation."

While it would be idle to say that the market's collapse will leave no harmful effects, it is possible that the swiftness of the decline and the subsequent recovery may enable business to get through the adjustment without the serious mishaps that for a time seemed inevitable.

Paul Willard Garrett.

[Copyrighted, 1929.]

Federal Reserve System Is Back in Control.

With the recent impressive reduction in brokers' loans has come a simultaneous sharp increase in member bank loans on securities that

puzzles those who do not understand its import.

To many the record cut in brokers' loans a week ago lost in significance when on Tuesday this week the member banks showed a \$1,259,000,000 expansion in loans on securities. What this means in reality is not that the Reserve credit structure has been weakened by events of the last fortnight but that the money authorities now are back in control.

It need scarcely be repeated here that loans to brokers from member banks fall into three categories: (a) funds supplied by member banks for their own account, (b) funds supplied through member for out-of-town banks and (c) funds supplied by member banks by other lenders such as wealthy individuals and large corporations. Up to two years ago most of the funds supplied to brokers were loaned by member banks either for their own account or for their out-of-town correspondents. Individuals and corporations then began to take advantage of the attractive call rates, they instructed the banks to loan for them directly, making the bank simply an agent in the transaction.

No very great increase has been made for months in the volume of funds loaned to brokers by the banks themselves but the tremendous expansion in loans for "others" swelled the total to record proportions. It was on these funds that the markets of last summer and the early autumn fed. It was this shift in method that lost for the member banks their control over loans for a time. Banks are not in a position to supervise funds routed through them to the call market by individuals and corporations.

When two weeks ago these private lenders suddenly withdrew their funds from the call market a vacuum would have been created except for the prompt action of the member banks in taking over responsibilities abandoned by the private lenders. So, while the reduction in brokers' loans for "others" has been drastically reduced, and while member bank loans on securities have been multiplied, a fundamental difference exists in the situations now and a month ago. The control over the credit situation has been restored to the Reserve. Paul Willard Garrett.

[Copyrighted, 1929.]


\$10,000,000 Rise in Revenues This Year.

The recent general advance in cigarette prices, ordered by leading producers, is expected to effect a substantial rise in earnings in the last quarter this year as well as in 1930.

Output is almost certain to increase for sales of cigarettes have been gaining at the rate of about 12 per cent. annually for seven years, and September production rose about 13 per cent. over the corresponding month of last year. Consumption of cigarettes has grown in good times and bad at a higher rate than the increase in population.

Even the disturbances in China, the leading foreign field for American cigarettes, have failed to diminish production in this country.

"Not only has the recent price in-

 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!

**O L D
KENT
BANK**

**14 OFFICES
RESOURCES OVER
\$40,000,000.00**



The Measure of a Bank

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

Judged by these standards we are proud of our bank. It has always been linked with the progress of its Community and its resources are more than adequate.



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 CONVENIENT OFFICES

crease widened the margin of profit for the manufacturer but it also has attracted attention again to the tobacco shares, which have been comparatively neglected marketwise since the price war began about two years ago," says a survey of the industry in the latest Collins, Hall & Peckham review.

"Definite indication of the prosperity enjoyed by this group is to be seen in the declaration by the American Tobacco Company of an extra \$2 cash dividend and the statement of Bowman Gray, president of the R. J. Reynolds Tobacco Company, that "profits for the nine months were substantially better than for the same period last year."

"It seems likely that increased consumption of cigarettes by women will be the major factor in future expansion of sales.

"It has been estimated," the review continues, "that the four leading producers—which account for approximately 9 per cent. of the total production—will derive about \$10,000,000 additional revenue this year as a result of the rise in wholesale cigarette prices."

The decline in stock prices has placed shares of the leading producers on an average of slightly less than 5 per cent. yield basis, American Tobacco yielding about 4.76 per cent., considering the \$2 extra dividend; Liggett & Myers about 5.10 per cent., with \$1 extra, and Reynolds about 4.62 per cent. William Russell White.

[Copyrighted, 1929.]

Stock Yields Lifted By Break.

A full one per cent. in the yield offered by representative listed stocks had been added through the market's decline from the low of the year when the market closed last week but a further decline has made stocks yield still more than they did then.

Two months ago, on September 7, when the weighted index computed by Standard Statistics Company, Inc., reached its record peak, the yield on ninety stocks was but 2.88 per cent. At their respective peak prices the industrials returned 3.15 per cent. The return from the rails was 3.84 per cent. The utilities returned 1.65 per cent. When the market closed last week these same issues by virtue of the break were all yielding substantially more. The yield on the ninety representative stocks had been increased to 3.79 per cent. Industrials to 4.11. Rails to 4.49. Utilities to 2.42. This week's decline indicates that at the close of business to-night still larger yields will be reported.

The return to popularity of bonds in the last ten days shows that an increasing number of American investors now are more interested in fixed interest-bearing obligations than in speculative instruments. Whether the recent shift to bonds reflects a far-reaching change in public psychology that will restore former relationships between stock and bond yields remains a question. Up to not so very long ago stocks regularly sold at levels yielding more than bonds. For more than a year bonds have offered a return substantially greater than stocks.

At the extreme 1929 levels stocks were yielding but 2.88 per cent. and bonds 4.77. While the market's setback has increased the available yield from stocks to 3.79 per cent. that return still is almost a full one per cent. under the 4.73 offered through an investment in bonds.

That investors now are exercising greater scrutiny in the selection of stock issues than at any time in late years nobody will deny but how far stocks will fall or stock yields rise before they once more find a stabilized investment level nobody can say. The question is as much one for the psychologist as for the economist.

Paul Willard Garrett.

[Copyrighted, 1929.]

Chain Store Propaganda Gets Severe Setback.

The National Chain Store Association at its recent convention in Chicago came to the conclusion that it was desirable, if not essential, to establish a closer measure of "public relations" with the public whom it seeks to serve.

Somewhat of a definite and severe setback to the program there outlined was given by the action of the officers and directors of the National Editorial Association who, at a meeting in St. Paul a few days following the decision of the chain magnates in Chicago, adopted by unanimous vote the following drastic resolution:

Whereas—The attention of the Board of Directors of the National Editorial Association has been called to the fact that a National association of chain stores is about to start a free publicity propaganda campaign through one of the largest free publicity agencies in the country; and

Whereas—The organized newspapers of the United States, as represented by the National Editorial Association, have voiced strong opposition to such free publicity propaganda; therefore be it

Resolved—That the officers and members of the Board of Directors of the National Editorial Association, do at this time again emphatically denounce such unfair attempts to secure advertising matter in daily and weekly newspapers under the guise of "news matter" and we urge the newspapers of the Nation to co-operate in making such campaigns a distinct failure as far as using the material thus furnished is concerned.

Suit Alterations Numerous.

That consumers are not accepting the new lengths in suits as freely as in dresses is indicated by reports received in the primary market from out-of-town stores regarding the number of alterations demanded. A tabulation made in one authoritative quarter indicates that fully 40 per cent. of the skirts purchased in suits are being altered for length. In about 25 per cent. of sales the new lengths are accepted without comment, the tabulation shows, while in the remaining 35 per cent. alterations of length are avoided through clever selling of the new lines by saleswomen. These figures are taken by the tabulator as

definite proof that extreme lengths in suit skirts should be avoided by manufacturers.

Success is often the result of intelligent use of apparently insignificant facts.

THE STABILIZING FACTOR

Fifteen million investors, it is estimated, buy outright.
Three million people, estimated, buy on margin.

The buyers who have pyramided their holdings in loans were recently forced to sacrifice securities regardless of earnings, future or price.

The larger class of buyers, representing the investors who purchase outright, have not been forced to liquidate, and are still enjoying their dividends, rights and future. This class will reap the benefits of sub-normal prices by making additional investments at current levels with funds which were awaiting this opportunity.

The tremendous purchasing power represented by 15,000,000 such investors, plus the investment trusts and insurance companies, plus millions of new investors, assures the future stability of the market.

We recommend, therefore, that our clients and friends buy carefully selected securities of proven worth at current prices for future income and appreciation.

Our statistical department will furnish upon request a list of leading

Utility, Industrial and Railroad Stocks and Bonds

All facilities of our organization—are at your command.

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INCORPORATED

Investment Bankers and Brokers

Grand Rapids

Muskegon



L. A. GEISTERT & CO.

Investment Securities

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506-511 GRAND RAPIDS TRUST BUILDING

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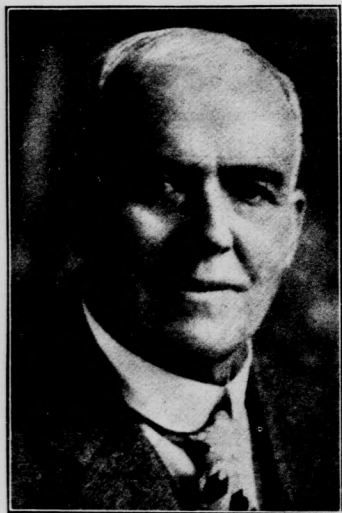
Affiliated with Grand Rapids National Bank

Tribute to the Memory of Charles H. Kinsey.

Charles H. Kinsey was born Feb. 13, 1860, and died June 13, 1929. He lived all his life within sight of the farm where he was born, his father, David Kinsey, having purchased from the Government the land which is now the village of Caledonia. On Feb. 11, 1890, he was united in marriage to Carrie E. Spaulding, daughter of Mr. and Mrs. Miner P. Spaulding. Mrs. Kinsey passed on Oct. 8, 1916.

Mr. Kinsey was always active in village and community affairs, having served as village president for ten years and as a member of the council thirty years. For four years he was treasurer of the township of Caledonia.

When a young man he began working in the general store of John Colburn, later purchasing the business with A. Meyers as his partner. After some years he purchased Mr. Meyers'



Charles H. Kinsey.

interest in the store. For thirty-eight years he had been a prominent figure in the business life of the village. He was more vitally interested in local associations rather than in outside affairs. For a number of years he was secretary of the Caledonia fair, having a great love for horses and all kinds of stock.

He was a member of the I. O. O. F. lodge, of which he was treasurer for many years. He was also a member of the Modern Woodman.

Mr. Kinsey leaves one son, Miner D. Kinsey, and three granddaughters in Grand Rapids; one daughter, Mrs. Joseph E. Cronin, of Chicago; two sisters, Mrs. Matilda Wade, of New Bridgen, Alberta, and Mrs. Jennie Center, of Grand Rapids, and one brother, J. Verne Kinsey, of Newberry, Michigan.

The store is being operated under the name of C. H. Kinsey, Est., by a brother-in-law of the deceased, George W. Kraff.

Limericks That Are Some Limericks.

Little Jack Horner stood in a corner, watching the girls go by; he tipped his lid, to a cute little kid, and she gave him a sock in the eye.

There was a young man from Dakota, who purchased a second-hand

motah, but, as he foreboded, the darn thing exploded, now Dakota is minus a votah.

A facetious old cinnamon bear, was asked in a picnic to share. "Their intention," grinned he, "When they called upon me, was to make this a spicy affair."

A grasshopper jumping his best, was advised by a hen to take a rest. "We must save your poor legs," said the layer of eggs, as she swallowed him down with great zest.

A sultan at odds with his harem, thought of a way he could scare 'em; he caught him a mouse, which he freed in the house, thus starting the first harem-scarum.

These wonderful wireless announcers, have gained much renown as pronouncers; take words such as Idyll, or Cholmondeley, or Fidyll—they never trip over these nouns, sir.

A right-handed writer named Wright wrote wrong when he tried to write "right." For he always wrote "rite," when he tried to write "right," so he always wrote rot writing "rite."

Growled a surly old farmer of Shoreham, "When folks trespass I ignore 'em, but my old bull, who runs free, has instructions from me, to pursue the intruders and gore 'em."

There was in the state of Ohlar a maiden named Helen Mariar, who ever would sail, down a banister rail, when she thought there was nobody nigh her.

Now, her brother, whose name was Josiar, fixed the rail with a piece of barbed wiar; but it wouldn't be best, to tell you the rest, for we're blushing already like fiar.

There was an old ma nnamed Sidney, who drank until he ruined a kidney. It shriveled and shrank, as he sat there and drank, but he had a good time of it, didn't'e?

There was an old man named Sidney, who drank till he ruined a kid-zest; so hard did he press her, to make her say "Yes, sir!" that he broke three cigars in his vest.

There was a young lady of Ryde, of eating green apples she died. Within the lamented, they quickly fermented, and made cider inside her inside.

A certain young man named McGirth was born on the day of his birth, he was married, they say, on his wife's wedding day, then he died on his last day on earth.

Gather round and hear Annabelle rave; she is one you might call fashion's slave. In a bobber shop chair, she dozed off, I declare, and the bobber gave her a shave.

Why Margin Is Figured on Selling Price.

Because neither margin nor profit is made until the sale is made.

Because expenses are always figured in relation to sales.

Because total sales are usually available at a glance.

Because allowances and discounts are always figured on selling price.

Because a large part of lost profit in actual cases is traced to figuring margin on cost and expenses on selling.

Because this method truthfully represents the per cent. you make on a

sale. To base the selling price on cost exaggerates the percentage and is misleading.

The first step in developing a good clerk is to give him confidence in himself.

CHICAGO — GRAND RAPIDS ROUTE

Merchant Freight Transportation with Store Door Delivery
Over Night Runs between Chicago and Grand Rapids

DAILY SERVICE

GRAND RAPIDS MOTOR EXPRESS COMPANY
General Offices 215 Oakes St., S. W., Grand Rapids, Michigan
Chicago Terminal 1800 South Wentworth Ave.

Uncle Jake Says —

"The world owes a living only to the man who earns it, hence a lot of people are getting head over heels in debt."

KVP DELICATESSEN PAPER

has a wonderful earning power. The many uses and protective qualities of this sheet will actually earn money for the user.

If by the quality of this sheet and the service we give you, we do not earn the right to ask for your business, we have no right to expect it.

KALAMAZOO VEGETABLE PARCHMENT CO.
KALAMAZOO, MICHIGAN

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MUTUAL FIRE INSURANCE

The Rising Tide of Mutualism.

Mutual insurance is beginning to take its rightful place among the financial service institutions of the United States. It has, since the beginning, even before the institution of the Nation, been going on the even tenor of its way steadily, successfully for the benefit and advantage of those who chose to avail themselves of the opportunity of membership in the most extensive co-operative enterprise in the country. That mutual insurance did not exert itself in extending its field of usefulness is not the fault of the system but rather of its management. Too many of the country's old sterling mutuals have been content with a safe and conservative management rather than an aggressive, forceful one. This is proven by their history, many of them having been in business for a century, or more, and which are still doing their business in the method in which they began, in the locality where they were organized. At the same time many of the more recently organized mutuals have been forging ahead, extending their field of usefulness, until they are veritable giants in the insurance affairs of the present.

During the years of mutual experience many attempts have been made to promote such companies for the personal aggrandizement, and profit, of the promoters. Many of these companies were milked dry before they had a chance to succeed. A number of them met with failure which for a short time cast an unfavorable shadow over the entire structure of mutual insurance. But, at that, statistics will show that a larger percentage of mutual fire insurance corporations are in existence to-day than of any other form of insurance incorporation. In other words fewer have failed notwithstanding numerous statements to the contrary. This is contrary to the general experience of co-operative enterprises in other fields. This fact would prove that insurance is peculiarly a field to which co-operative endeavor is best adapted, and that failures are not the fault of the system but of improper or inefficient management.

That the mutual, or co-operative, form should be peculiarly adapted to it is undoubtedly due to the fundamental idea underlying all insurance—viz: the collection from the many to pay the losses of the few who have been unfortunate enough to suffer a loss. Whatever contrary opinion may be held by some, every insurance carrier must necessarily collect every cent paid out for loss or expenses from the policy holders or the ones protected. Where there is capital stock for a guarantee of payment of the loss another ingredient must be added to losses and expenses—viz: a small profit on such invested capital. If this profit on capital were to be confined to the income from investments this capital would not be invested in the insurance business for it would be safer in other lines. Therefore capital stock is not to be used for the payment of either losses or expenses. The premium collected from the insured must take care of

those items. The capital stock is to be held only as a guarantee that the stock company will fulfill its obligations. But the policy holder must pay for this guarantee which is included in the premium paid for the protection. If losses are prevented by the insured the capitalist will reap the benefit of such savings and his profits will be enhanced. The insured will reap no advantage. It is this fact which is responsible for the much held idea that the insurance company can pay all losses—"let it burn, it's insured."

From this and every other standpoint the mutual, or co-operative, system would seem to be ideal. Every member policyholder is interested not only in his own risk but in everyone insured in his company and in the conduct of the company itself. And the system has proved economical and efficient when properly managed and operated.

In life insurance the mutual system has been generally accepted as the proper method of taking care of the interests of the policyholders. A number of large and successful stock life companies have been mutualized with much profit to the member policyholders and to the enhancement of the service to the public at large.

In other fields of insurance including casualty lines the mutual plan has been successful in the numerous instances where mutual companies have entered the field. Thus the mutual principle is applicable to all lines of insurance coverage as is proven by actual experience.

Many people, including some mutual adherents, are of the opinion that mutual insurance occupies a secondary position in the insurance world. This opinion is due to the fact that statistics show that only about twenty per cent. of all insurance is carried in mutual companies. These people mistake quantity for quality. They forget that the majority does not always buy the best of any line, and that demand may be created by advertising and propaganda.

For years mutual companies have been content to go along in the staid old conservative way furnishing the best protection and service at the minimum of cost. New members were scarcely sought, but were forced to apply for the mutual protection desired. Of active propaganda, advertising, there has been little. Books on mutual insurance are few and very little known, while of mutual periodicals there are practically none. The light of mutual insurance has remained hidden, concealed from the public eye.

During more recent years, however, mutual insurance has been advancing by leaps and bounds. An active National organization, supplemented with numerous state and other mutual associations, have been enlightening the insuring public on the subject. Many mutuals have, in recent years, seen a new vision of mutual insurance. New spirit, new life, has called attention of the insuring public to the benefits and advantages that accrue to membership not only in the saving of cost but in more worth while, better service. To-

day mutual insurance is recognized as a beneficial business enterprise. It is successfully meeting the well organized competition and opposition of the stock system and is more than holding its own in public favor. Statistics show that every year the mutuals are filling a larger percentage of the insurance needs of the country. The tide is rising.

Floral Ornaments Well Ordered.

Floral ornaments are benefiting from the new styles, orders for both coat and dress flowers showing a gain over last year at this time. In demand for evening wear are flowers of chiffon and transparent velvet. For wear with coats considerable interest has been shown in new types of pearlized gar-

denias and violets. For holiday selling wholesalers are featuring individual boxes of cluster flowers of a variety of types and colors. These are intended for wear with coats and are priced to retail from 50 cents up.

There's a Reason.

"Oh, what a strange looking cow," exclaimed a sweet young thing from Detroit. "But why hasn't it any horns?" "Well, you see," said the farmer, "some cows is born without horns and never has any, and others shed theirs, and some we dehorn, and some breeds ain't supposed to have horns at all. There's a lot of reasons why some cows ain't got horns, but the big reason why that cow ain't got horns is because she ain't a cow—she's a horse."

FINNISH MUTUAL FIRE INSURANCE COMPANY

Calumet, Michigan

Organized for Mutual Benefit
Insures Select Mercantile, Church, School and Dwelling Risks
Issues Michigan Standard Policy
Charges Michigan Standard Rates

Saved Members 40 to 68% for 33 Years

No Membership Fee Charged

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CALUMET, MICHIGAN

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Grand Rapids, Mich.

MUSIC AND LAUGHTER.

They Do Much To Make Life Enjoyable.

It was along in the 60's when I was teaching my first country school that an incident occurred which, when I recall it, brings up a picture of interesting faces and pleasing incidents. It was toward the close of the afternoon session when probably because of poor ventilation every pupil seemed to be uneasy and a spirit of dissatisfaction seemed to be growing and anxiety for the hour for closing to arrive. All at once a titter and then a rollicking laugh from the youngest pupil in the school attracted attention. Evidently the little boy couldn't control it and the pupils next to him began to laugh, and in a few moments the whole school were in hearty laughter. They didn't know what they were laughing at, but it was contagious and they were nervous and it was a very pleasing incident. I didn't know what caused it, but after the excitement was somewhat suppressed I asked the little boy quietly what made him laugh and he said, "A tiny mouse came up out of that knot-hole and nibbled at my toe," and of course this gave me the opportunity to tell the story to the whole school and we all laughed again and the tension was loosened and the day was closed in a happy frame of mind for us all. Just before we separated I recalled a song that was quite familiar to me and I told them the words of it and later on we sang it many times and always recalled this incident. Some of the words ran like this:

I love it, I love it,
The laugh of a child
Now rippling and gentle
Now merry and wild.

It floats on the air
With its innocent gush,
Like the thrill of a bird
In the twilight's last hush.

It floats on the air
Like the tones of a bell,
Or the music that dwells
In the heart of a shell.

Oh the laugh, the laugh of a child
So wild, so wild, and so free,
Is the merriest, merriest sound
In the world to me.

I often rise early in the morning and spend an hour or two in my garden and the song of the brown thrush at the top of the elm tree is a source of great joy to me. Often he is joined by the catbird, who is almost as good a singer, and then the Baltimore oriole whistles through the cadences of the other birds and a concert is in vogue. And then, to complete the interesting incident I often look at the Eastern sky and myself join in the morning salutation:

How gently breaks the dewy morn,
How calm and how serene;
How hushed and still all Nature seems
Beneath the day's first beam.

The Eastern heavens are all aglow,
And lo, the glorious sun
Burst forth in majesty arrayed,
And lo, the day's begun.

It puts one into a sweet frame of mind for the day's responsibilities to start out in the morning with a laugh and a song. And then how beautiful it is at the close of day, when the beauty of the Western sky makes its appeal and the sweet notes of the hermit thrush fit into the frame of mind awakened by the close of the day, and

if one can recall the words of a familiar song and give it utterance, it assures quietness to the soul and this closing of the working hours adds another beautiful number to the program of the succession of days.

How soft the happy evenings close
'Tis the hour of sweet repose
Good Night.
The summer winds have sunk to rest,
The moon serenely bright
Sheds down her calm and gentle ray;
Softly now she seems to say
Good Night.

These tranquil hours of social mirth,
Form the dearest ties on earth,
Good Night.
And while each hand is fondly pressed,
Oh may our prayers to heaven
With humble fervor be addressed:
For its blessings on us rest,
Good Night.

Oh how each gentle thought is stirred
As we breathe the parting word
Good Night.
Could we but ever feel as now,
Our hearts with love upraised,
And while our fond affections flow,
Hear in murmurs soft and low:
Good Night.

Do you remember the story of the Italian who along in the Middle Ages spent nearly his lifetime in completing a chime of bells, only to lose them through an invasion of his city by a band of marauders from another city. For years he hunted here and there for his beloved bells and nearly lost his mind in the quest, when one evening while floating on Lake Como he heard the chime of his beloved bells. In a moment he was in an ecstasy of delight and fell into his companion's arms and passed away. Tom Moore, the wonderful interpreter of poetic emotion, immortalized this incident when he wrote:

Those Evening Bells, those Evening Bells,
How many a tale their music tells
Of youth and home and that sweet time
When last I heard the soothing chime.

Those joyous hours are passed away,
And many a heart that then was gay,
Within the tomb now darkly dwells
And hears no more those Evening Bells.

And so 'twill be when I am gone,
That tunful peal will still ring on,
While other bards shall walk these dells
And sing your praise, sweet Evening Bells.

We have a delightful custom in our family and among our friends when we get together for an evening and are about to separate, we all joining hands and singing:

Good-night, ladies; Good-night, ladies,
Good-night ladies,
We're going to leave you now,
Merrily we roll along, roll along, roll along,
Merrily we roll along, o'er the deep blue sea.

and then we follow it with a slight change of "Sweet Dreams, 'Ladies," etc., and as we part, it leaves a beautiful thought to stay with us of a delightful occasion and fits into the sweet dreams which may follow our delightful reunion.

I enjoy sitting at a table when the head of the family or some member of the household voices a blessing. This may be varied in a good many ways and adds to the pleasures of home life. Quite often we have a number on the Victrola before we sit at meals, and again when we have a little party together we often, in lieu of the blessing together sing the Doxology and sometimes we vary the whole program and, instead of making it solemn, someone of us will tell a mighty good story and we all join in the laugh. This brings us in a good frame of mind for

digestion and it gives flavor to the meal time.

Man is the only animal who laughs. This seems rather strange for there are various methods in which animals express their joy. The little dog wags his tail when he is happy, and I suppose that is his method of expressing laughter. And there are various ways in which animals seem to express joy and goodwill and loving-kindness; but it is reserved for man alone to actually smile and laugh.

Martial music illustrates the importance of music in awakening the emotions and producing a frame of mind that comports with an occasion. The singing of the National hymn in all countries awakens strong emotions and brings to the surface wonderful expressions of patriotism. In the school room music can always be used to great advantage in awakening sympathetic feeling with regard to the various processes of the schoolroom, and the wise teacher knows how to fit in music and laughter with the educational processes so as to give them relish and satisfaction. Occasionally in our country schools we used to sing what they called "rounds" and sometimes have a round of singing break upon the monotony of the schoolroom and give joy and gladness to the sober acquirement of knowledge. I recall the words of several of them now:

Here's a health to all them that we love,
Here's a health to all them that love us,
Here's a health to all them that love those
that love them
That love those that love them that love us.

and the old familiar one—"Scotland's burning." We had a song that repeated the rivers of the world, using the tune of Yankee Doodle and had some pupils point out the rivers as we sang them on the maps, which made a wonderfully attractive exercise. That song of the rivers, which I learned when I was eleven years old, I can repeat to-day with accuracy and it brings up the most delightful memories of my boyhood.

In the church and the Sunday school music has a charm which adds to the effectiveness of devotion and brings a glint of joy into the hearts of the worshippers which comports with the devotional exercises. I sometimes question whether enough thought is given to this mingling of harmonies of music with the religious thoughts which are expressed in other ways. I recall an incident which turned music into laughter in connection with the Sunday school I attended in my early boyhood. It was in the Second Baptist church in this city. Moreau Crosby, whom some of you may remember, was superintendent of the Sunday school and A. J. Daniels was the secretary. Rev. C. B. Smith was pastor of the church—the "old Doctor" we called him—and he was a familiar figure on the streets of our city for many years. He was an original thinker and his methods of carrying divine truth to his church were original. He liked to induct an enthusiastic spirit into the exercises and on one Sunday just before the Sunday school was called to order, he had an inspiration he thought would carry en-

thusiasm into the opening exercises, and he turned to the piano and said, "Cora, let's sing 'Hold the Fort' and sing it with a vim," and then he turned to the school and said, "All of you join with me in singing 'Hold the Fort, for I am coming' and let us march around the room and then fall into our places ready for the opening exercises." It started out well. Do you remember the words?

Ho, my comrades, see the signal
Waving in the sky
Reinforcements now are coming,
Victory is nigh.

Hold the fort for I am coming,
Jesus signals st. l.
Wave the answer back to heaven:
By Thy grace we will.

When the end of this chorus was reached, everybody was enthusiastic, everybody was singing with a vim; but do you remember how the next verse opens?

See the mighty host advancing,
Satan leading on

and the "old Doctor" up to this time had been swinging his arms and expressing in various ways his delight and when this point was reached, everybody collapsed at the situation and even the old Doctor dropped into a seat and laughed until the tears ran down his cheeks. There was a titter through the Sunday school hour from many of the classes as they recalled the peculiar situation.

Are you worsted in the fight?
Laugh it off.
Are you cheated of a right?
Laugh it off.
Don't make tragedies of trifles,
Laugh it off.
Don't shoot butterflies with rifles,
Laugh it off.
Does your work get into kinks?
Laugh it off.
Are you near all sorts of brinks?
Laugh it off.
If it's sanity you're after,
There's no recipe like laughter,
Laugh it off.

Music and laughter in the family circle are important concomitants to bring about harmony of thought and action and beauty of life which can be produced by no other elements. If you have a good story which is full of laughter, don't waste it on some boon companion, bring it home to your family circle and have them all join in the laugh. If you have had an incident in your day's work which had fun in it, bring it home to your domestic circle and reproduce it there, so that your dear ones may unite with you in the enjoyment of it. Here is the place, of all others, in the family circle, for the enjoyment of the best things in life that can be expressed in laughter and music.

Charles W. Garfield.

New Shoe-Millinery Containers.

To solve the problem of keeping shoes and hats in the most convenient place in the home, new types of compartment boxes are being placed on the market. The boxes are of artistic design, covered with a patterned washable paper and are light enough in weight to be easily portable. The interior is arranged to provide an individual unit for each pair of shoes and a large-sized one for millinery. The boxes are available in different sizes and are priced to retail at popular figures.

Grocery Terminals For Cities Approved.

Plans for establishing co-operative grocery terminals in principal cities were approved and concentration in distribution as an efficiency measure were considered by the Associated Grocery Manufacturers of America in their annual convention at Washington, D. C., Nov. 6.

The housewife was declared by Loring A. Schuler, editor of the Ladies Home Journal, to be the vital factor in the grocery business.

Control of distribution lies wholly in the hands of the manufacturers and the 26,000,000 women who are buying for the homes of America, Mr. Schuler told the convention.

"The only danger at present," he said, "is that the manufacturer in his anxiety to appease a long line of middlemen may forget that the home-makers of this country, spending 85 per cent. of all the money that goes into the retail trade, are in absolute command of the situation."

"The household buyer," he said, "is primarily concerned with only three things, quality, price and service. Where she finds these three factors, or the first plus either the second or the third, is where she will buy. Quality she demands as never before. No retail system can successfully oppose this demand."

Speaking of the future, Mr. Schuler said:

"The next ten years may witness the elimination of the butcher and the fruit stand, and the sale of hard-chilled meats, vegetables, fruits, even frozen milk in a brand new kind of grocery store, or perhaps at the soda fountain.

"Or we may see a new chain of grocery outlets spring up if the packers win release from the consent decree that now prohibits them from entering retail trade.

"Even if all these changes, and still more to come to pass, I cannot see any cloud on your horizon if you continue to maintain the confidence of the household buyer."

The grocery terminal movement, in which the 230 member companies of the association are expected to participate jointly, was outlined to the convention.

Declaring that the project will affect every person in the United States, H. R. Drackett, president of the association, said that co-operative warehousing will be the most progressive step ever taken in distribution and that the grocery terminal system will undoubtedly effect economies for consumers in all parts of the country.

Discussing the Sherman act, Charles Wesley Dunn, general counsel of the association, said that to make the advisory service of the Department of Justice and the Federal Trade Commission formal and complete, and to realize its full constructive possibilities, legislation is necessary.

"It is desirable," he said, "to provide that the act shall not prevent or punish business or trade action the only purpose and effect of which is to promote constructive competition."

Each moment counts for or against us in the battle of sales.

AMERICAN COMMONWEALTHS POWER CORPORATION

A Great Future for the Gas Industry

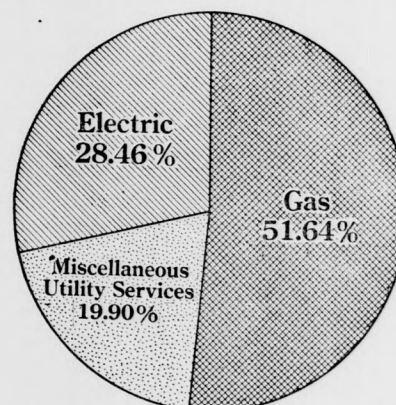
In the opinion of many leaders in finance, industry and economics the Gas Industry affords the greatest opportunity of any industry for future development.

There are over 20,000 new uses for gas today which were unknown fifteen years ago.

Gas is rapidly finding its place in the home where it is best suited for cooking, and for water and house heating purposes.

The many forms and types of manufacturing and chemical processes, nearly all of which require heat, have multiplied the gas requirements of industry many fold.

The position of American Commonwealths Power Corporation in the Gas Industry is indicated by the following Chart:



Gross Revenues for the 12 months ended September 30, 1929 were derived from sources indicated above.

CLASS A COMMON STOCK

DIVIDEND POLICY: Directors of the Corporation have placed the Class A and Class B Common stocks on an annual 10% stock dividend basis, payable quarterly in Class A Common stock.

MARKETABILITY: 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. Mithlethaler, Harbor Beach.
Secretary-Treasurer—John Richey, Charlotte.
Manager—Jason E. Hammond, Lansing.

Black and White in Lingerie.

Black and black and white together in lingerie are tremendously smart this season. They are seen in the more extreme garments, the two-piece and those in the new princess style, which are made in all-black chiffon and lace and in black Chantilly with front and back panel and circular sides of ninon, crepe or pleated chiffon inserted in a fan shape. A very chic effect is achieved. These striking combinations are also shown in gowns in which the lace is extravagantly used in cascades down the front and in godets of narrow pleatings at the sides.

A gown of white marquisette is trimmed with bands of black Chantilly set to form a scalloped border inside the hem, and it is finished with a shoulder cape of the lace. An equally attractive and quite as elaborate nightgown is shown in Alencon lace, beige chiffon and satin. A gown that is less theatrical and far more practical is one of dead white crepe de chine, with inset bands of black Chantilly around the neck, armholes and above the hem and medallions of the lace inset across the front.

The vogue of fantastic nightgowns is illustrated not only in the models with ball gown trains and shoulder capes, but in designs that mark the normal waist line with a sash and add a bolero jacket. In one very successful model a nightgown of peach pink crepe de chine that might be worn for daytime is made with a skirt ankle-length and flaring slightly and an underbodice that is tucked in clusters at the waist line. Over this is worn a short sleeveless bolero of the crepe outlined in black Chantilly along its V-neck, sides and armholes.

White Jewelry.

Sparkling white jewelry is the choice of the debutante, following the example of her mother for formal evenings. This rule applies with equal correctness to the woman of whatever age, but admits of various interpretations. If the debutante be of the thoroughly poised type, she may wear the sophisticated modern jewelry in heavy geometry designs, especially the reproductions of the Rue de la Paix originations in genuine stones. This modern jewelry blazes with rhinestones and baguette crystals, but blazes inoffensively, since there is an element of "play-acting" about it.

Rather more lovely than these blatant modern designs and better suited to the soft beauty of the girlish face whose prototype we know to-day through old miniatures are the replicas of historic court jewelry done in sterling silver and rhinestones, sometimes with a bit of color in sparsely used emeralds or sapphires.

But for that beloved debutante "standing with reluctant feet," a simpler, more youthful type of white

jewelry is best; the soft sheen of pearls in several strands, held with side clasps and stations of sparkling rhinestones and baguette crystals; or perhaps the new showier jewelry of baguette crystals set in ever so slender lines of silver, like dewdrops glinting in a spider's web or like the diamonds caught by the sun in a fountain's spray.

Black Heel Hose Coming Back.

The strong vogue for black in women's outer apparel and the prospect that it will hold throughout the season is bringing back to vogue black heel hosiery in such shades as sable, "dusky," and light gunmetal. With them there is an increasing call for black shoes and black-trimmed shoes. Hose with black heels were in considerable demand earlier in the year, but lost favor later when brown came so strongly to the fore. Brown hosiery still is paramount, but the well-posted factors say that buying of this shade is now at its crest. From now on, it is contended, black heel stockings will be the market feature.

Evening Slippers Being Ordered.

A fairly good call for evening slippers is the feature of otherwise quiet immediate delivery demand from retailers for women's shoes. The lull is considered temporary and taking the country as a whole is said to reflect poor selling weather in a number of localities. It is still a little early for active covering of resort and Spring needs, although indications favor a good early demand, influenced by the new silhouette. Interest in colored novelty types continues well maintained, with green still in the van. Suede, reptile and calf merchandise retain their dominating position in fill-ins.

Pins For the Hair.

Paris reports the return of the hair ornament as a solution of the problem of growing locks. Chanel in particular shows several charming pins and bandeaux for the hair, sometimes matching them to other jewelry. Charming for the young girl is such an ornament made of seven crystal roses, which show opalescent tints in the light, and which confines the upturned curl of hair at the nape of the neck. This is matched to necklace and bracelet. Large pearls mounted on shell, and a long curved bar of rhinestones answer a similar purpose. These also are worn with matching necklace.

Camel's Hair Vogue in Spring.

With new records set up this Fall for the use of camels' hair fabrics in women's, men's and children's garments, the indications are that the vogue will also be a strong feature of the early Spring (1930) season. Most mills are including the fabrics in their new lines, either in 100 per cent. or mixture types. At the moment the demand for the cloths, both in the flat and the pile version, is extremely strong and difficulty in obtaining delivery is remarked. Buying of the camel's hair for making yarns has been active in the primary export markets, but no marked shortage is reported.

Poverty is no excuse for bad manners.

Angora Type Berets in Demand.

Orders for knitted skating caps and similar headgear for the winter season have kept pace with the demand for sweaters in the knit goods field and manufacturers report a satisfactory business. Berets of the angora type have met with particular favor among women this Fall and have been a feature of the consumer sales to date. A wider vogue for the lightweight berets for both men and women is predicted for next Summer. They sold heavily in the Middle West and West last season, but were not so popular in the East.

Brown Leads in Women's Gloves.

Brown is being given first place by women in their purchases of Winter gloves, according to a style report made public by the Associated Glove Crafts. Black, navy blue, tan and gray are other popular shades. Gloves in cuff models, either tailored or fancy, are selling in equal volume with the pull-on styles. A variety of shades of brown, gray, pecan, russet, sand and cream are finding favor in the men's field according to the report. Gloves for sportswear are desired in leathers of pig, calf or goat skin, in slip-on, gauntlet and one-clasp styles.

Statuettes of Animals Popular.

Animal subjects are popular leaders in buyer's selections of book-ends, statuettes and similar novelty gift items for the holiday trade. Orders for these objects and for desk sets and smoking stands are numerous. A special smoking stand of bronze finished in pastel shades is being offered as a specialty for women. The stands, approximately two feet in height, are intended for boudoirs and will retail around \$9. Smoking stands for men follow the conventional designs of last year and are featured in bronze or with a bronze finish.

Ribbons For Tying Bridge Prizes Featured.

Ribbons which are made with special designs for tying up bridge prizes have been used with great success by one store. The motif of a diamond, heart, spade or club was featured on the ribbon and is either printed or embroidered. Wrapped bridge prizes were on display in the ribbon department.



A Constant Drain.

"How many years did your son spend in college?"
"Every one."

A toasted delicacy made of whole milk, fresh eggs and finest wheat. The most delicious toast you ever tasted. Lends a new zest to every dish where toast is used. Get a package today. Try it with poached eggs, with marmalade or cheese, or as a breakfast cereal. You'll like it.

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HOLLAND, MICHIGAN

Duro Belle
HAIR NETS

Furnished in convenient gross counter container of mahogany finished steel. Lustrous, invisible, high quality, popular.

A sensational 10c seller is
Duro Belle
WAVE NET
with chin elastic

Natural and pastel shades, triple strength artificial silk—each net cellophane wrapped. Open stock or 2 dozen cabinet assorted.

NOW HAVE US QUOTE
ON YOUR OWN BRAND

Also makers of the well known
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Successors to
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SHOE MARKET

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

How Chester Herold Creates a Christmas Atmosphere.

That the weeks just prior to Christmas should be barren for the shoe man is an absurd idea according to Chester Herold, of San Jose, Cal. Shoe men could get much more Christmas trade if they but entered into the holiday spirit and planned definitely for big sales, this aggressive merchant believes. The fact that December is next to the biggest month in the year in point of sales volume is evidence indeed that Herold's beliefs are more than theory.

Slippers and hosiery make very splendid gifts, but unless the shoe man is adequately prepared to meet the Christmas demand, not only through sufficient stock, but also through adequate display methods, the Christmas shopper will pass the door, according to Mr. Herold.

Christmas selling is different from regular shoe selling and this factor is taken into consideration. Herold's endeavor to get into the spirit of the season. They use lavish decorations in the windows and interior. Last year they used an abundance of red and green ribbon in their window displays. In the center window was an elaborate background, a Christmas scene on compo board. A real atmosphere was created for slippers and hosiery as Christmas gifts. The windows invited shoppers in—actually said: "Here is a place where you can get practical Christmas gifts for all the family."

Lavish Christmas decorations were also used on the interior in the form of wreaths, garlands and red and green streamers. It is pretty difficult to entirely eliminate the odor of leather, even in the best arranged shoe store, but greens were used in such abundance that their scent dominated for the season, helping to build the necessary atmosphere. All this type of thing does much to classify the shoe store as a gift store, a place in which to make Christmas purchases. If the store is not in tune with the season, the Christmas shopper is pretty apt to pass the door, according to Herold.

Christmas shoppers like actually to see merchandise. They want before them many articles that they may choose from the large assortment. They do not particularly want too much personal attention, for many of them enter a store with but a vague notion that they want something and they know not exactly what it is. Accepting this as a working principle for Christmas selling, Herold's use large tables for the display of slippers and hosiery. These are also decorated in keeping with the spirit and they are laden with various types and kinds of slippers. There are slippers for mother and dad and for the children. They are prominently displayed and the customers can make their selections with freedom. The method has

a distinct advantage, for it falls in line with the plan of Christmas shopping to which many are so accustomed. Then, too, it means that many people can be waited on in shorter period of time and thus is an economy measure.

Lavish decorations and open display of merchandise is not enough though. Herold's believe that all merchandise going out must carry with it the Christmas spirit. For this reason, special holiday boxes, wrapping paper and ribbon are used. Months ahead of the season, about the time they order their Christmas merchandise, these shoemen order these special boxes, paper and ribbons. They plan for Christmas, and they want it to go over big, even down to the last detail, so they take no chances on not having sufficient wrapping accessories which will help them to carry out the spirit.

The windows and the store interior are truly advertising, but Herold's believe in using an adequate newspaper campaign in order to put their plan over. This is begun soon after Thanksgiving and run until about the middle of December. This advertising falls in line with the Christmas spirit, through the use of seasonal illustrations. It emphasizes the fact that in their shoe store there is a wide offering from which to make selections. In order to convey this message, on occasions, as many as twelve cuts of various types of slippers are run. Another way of putting this message over is through the shoppers list. This is run for late shoppers along at the last of the campaign. This advertisement describes the various slippers for women and men, also listing types of hosiery available for men and women. Fancy buckles, rhinestone heels and slipper ornaments are also offered as gift suggestions.

Another important consideration in putting over the holiday trade with satisfaction is to hold off any after-Christmas slipper sale until ample time has been made for making exchanges. Herold's believes that those receiving gifts are apt to feel a bit chagrined if they see the merchandise similar to that which was given them offered at a low price, and so it has been their policy to wait a week or two after Christmas before holding a sale of Christmas merchandise.

It is obvious that considerable expense is involved in the selling program to capture Christmas trade, but the season offers the shoe man a two-fold opportunity. First, there is a chance to really make something out of the gift selling itself. It's a plan which requires a certain investment in the way of decorations, etc., but it should still leave the merchant an adequate margin of profit.

Then Christmas offers a chance to focus the eye of the public on the store. During this season more strangers come to the store than for any other month, according to Herold. Thus the plan serves as introducing the store to many new potential shoe buyers. It is the very best type of advertising for the store, yet the plan back of it is one which is profitable in itself.

The reasons, then, which are largely

responsible for Herold's large Christmas trade are full co-operation with the Christmas spirit, through window and store interior decorations with proper advertising, through offering merchandise in seasonal wrappings and through an adequate display of open merchandise clearly accessible to shoppers. Although there is some extra selling expense involved, the margin is sufficient to make such trade highly desirable. And then, the plan itself is worth while if considered only from the advertising standpoint, for during this season hundreds of strangers are introduced to Herold's.—
 Boot and Shoe Recorder.

Jealousy usually is self-condemnation.

Sees Jewelry Situation Mixed.

Good holiday business for retail jewelers handling cheap lines and expensive pieces is forecast by one of the leading manufacturing jewelers in the industry. The next six weeks may not deal so well with retailers of lines who come in between. He further said that indications of this were already reflected in his own business, which embraces all three grades. Neither the cheap jewelers nor the expensive ones have shown anxiety over the situation in requests to cancel orders, but those doing the bulk of their business on pieces retailing between \$250 and \$750 are less optimistic. As yet, however, there have been no important reactions.

Crackers are Perishable

and tasteless when old and stale. For this reason we urge you to order "Uneeda Bakers" products in small quantities more frequently and thus assure yourself and your customers of fresh crackers at all times.

If you do this your sales will increase and your overhead will decrease.



NATIONAL
BISCUIT COMPANY
"Uneeda Bakers"

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FIRE AND TORNADO INSURANCE

Assets ----- \$200,000.00

Saved to Policyholders

Since Organization ----- 380,817.91

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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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First Vice-President—G. Vander Hooning, Grand Rapids.

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

Secretary — Herman Hanson, Grand Rapids.

Treasurer—J. F. Tatman, Clare.

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

The Shadow of Self-Fooling Elemented.

It is said that of business tendered the average commercial concern on credit, 85 per cent. represents a negligible risk, about 7 per cent. a fair amount of risk, and 8 per cent. which is dangerous. Such statistics are valuable as covering a general condition. They show, for example, how high is the percentage of safety, though I incline to think that they are conservative as related to our present conditions. I think our actual safety ratio is higher now.

But nobody can classify credit customers except through careful examination of each account, strict attention to and observance of correct routine in the opening of accounts, and eternal vigilance in the administration thereof.

It must not be forgotten that one well-known fact of business is that too strict regard for safety may cost vastly more than it is worth. One may cut credit losses so low that trade lost and profits unrealized may cost real money.

Plain understanding of the length of time any account is to run must always be had at the start; and that limitation must hold regardless of who the customer may be. No amount of wealth or responsibility can excuse laxity of time on any account. When due, the bill must be paid—in full. No balances must be tolerated.

In addition to time, it is correct to understand what the limit of amount any customer may have shall be. Any number of people may be good for \$12 per month to whom it would be folly to extend a line of \$25. That is a point on which agreement is insufficient or altogether lacking in the extension of grocery credit.

And when it comes to making exceptions everywhere—when the merchant abrogates his own set rules—where is there a chance for intelligent discussion of credits?

Domestic commerce has worked out a basis on which a merchant can pay himself a salary of \$2,000. Sales must be thus: Drugs, \$12,048; clothing, \$14,815; general merchandise, \$15,873; groceries, \$17,391; hardware, \$13,423; and lumber, \$20,408.

This shows, for example that a grocer working alone must handle more than \$50 per day—in fact, \$56.10 each working day—to justify drawing down \$166.67 per month, for that figures out 11½ per cent. expense, which is every cent a grocery business can stand for salaries and wages.

William E. Skellenger, manager of the Retail Grocers Exchange, Wilmington, Delaware, gets off some good letters to his members, as I have in-

dicated previously. Here is another I condense:

"Dear Member: 'How are things around here?' enquired a tourist of an old man sitting on a stump. 'Pretty fair,' responded the man. 'I had a pile of brush to burn. Lightning came, set it on fire and saved me the trouble. I had some trees to cut. A cyclone blew them down for me.'

"That's fine," remarked the tourist; 'but what are you doing now?' 'O, I'm sitting here hoping an earthquake will shake the potatoes out of the ground.'

"Habits are wonderful things. First we manage them. Then they manage us. The habit of sitting waiting for business will not do. The habit of using old methods will not do.

"About the only people who make a success of waiting are restaurant employees and they would mostly starve were it not for their tips. All things may come to those who wait but my experience has been that, by the time the fellow gets his who goes after them, there is little left for him who waits."

If I have written these before, they will stand repetition:

In a Pittsfield bank window I saw this sign: Thrift is Common Cents.

In a Rochester church bulletin I saw this: "Be yourself—if other people will stand for it." Flash that last at some young squirt who springs the "lead-my-own-life" bromide.

Big merchants have some ideas that to small men seem queer.

In department stores all sales are audited. If a paper of XL pins is sold for 8c when the price is 10c, the sales slip gets back to the clerk anywhere from ten days to three weeks later, depending on how congested the auditing department is, with the question, How come? Clerk explains that those pins were on special that day at 8c. All right. Auditor points out that correct procedure was to enter thus: 1 XL pins 10/8c. Then the department would get credit for 10c against its stock and slip would show that sale was correctly made, instead of price being a mistake.

Small merchants reflect that such accounting machinery costs more than the pins. Yes, but it makes for correctness in the entire business. And it is worth while noting that men who follow out such systems properly do not remain small. They grow. Men who think such things too costly remain small.

The late Hans Jevne was a master grocer. Commenting on such intricate accounting he said: "Such men are like me. If I find a leak in my business of one dollar, I'll spend \$10,000 to stop it." Sounds queer? Why right? Because nobody can tell to what size a leak will grow. Thousands of men have lost their business through pilferings that could easily have been detected and stopped had they been wakeful and a bit fussy about little things. Rats, you know, cost our land more every year than cyclones and floods ever have cost in any year. Rats are little things. Also they are undramatic. So we let 'em run along (Continued on page 31)

The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS MICHIGAN

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

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

ABE SCHEFMAN & CO.

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

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 MARKET

There are hundreds of thousands of people who, because of indoor work all of the short day, cannot spend time in the health-giving sunshine.

To these hundreds of thousands the new Fleischmann's irradiated Yeast-for-Health makes a strong appeal. It contains the "sunshine" vitamin D in an easily assimilated form.

Grocers all over the country are finding it profitable to give special attention to this new market.

FLEISCHMANN'S YEAST

Service

GRIDDLES — BUN STEAMERS — URNS
Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

MEAT DEALER

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

Effect of Feed on Meat.

What effect has feed on meat?

This question, of vital interest to the producer, is also of some interest to the butcher, who retails the final product. Even the customer, if she has a well-developed bump of curiosity, may be interested.

It is answered as follows in a radio talk prepared by the New York office of the Livestock, Meats and Wool Division, Bureau of Agricultural Economics:

"The quality of any kind of meat, whether veal, lamb, beef or pork, is greatly affected by the kind of feed the animal had. Not only is this true, but the length of time the animal was fed is equally important. Theoretically there is a change in quality from day to day while the animal is being fed. There are many kinds of feed, including corn and other grains, hay ensilage, cottonseed meal, legumes, vegetables, grasses, green corn stalks, some shrubbery, mosses, and other things. Very young animals, such as lambs and vealers, get their sustenance from their mothers' milk, although this is often supplemented by other kinds of feed.

If we take beef to illustrate the differences in meat produced by different kinds of feed, we find that cattle fed on grain to full marketing fatness, usually have light red, well-marbled flesh, white or creamy-white fat and blocky conformation, which are reasonable evidence that the meat is tender.

Grass-fed animals usually produce meat which is darker in color and fat which has a distinct yellowish tinge. Furthermore, usually there is little or no marbling. If the grass-fed cattle are fat, the conformation generally is full and fairly thick.

The eating qualities of these two types of meat are of major importance. The grain-fed meat usually is tender and juicy. The grass-fed meat generally is lacking in both these respects. The fattest of the grass-fed animals will produce fairly satisfactory beef, but it must be carefully aged or ripened to prevent toughness, and then it will seldom be as satisfactory to an epicure as the grain-fed product.

Calls Cold Storage Egg Often Better Than Fresh.

Quality of cold storage eggs and poultry at certain seasons of the year is superior to some of the fresh products found on the market, despite the prejudice of many persons against cold storage poultry products, the Department of Agriculture announced last week. The full text of the announcement follows:

Young fresh dressed chickens bought during the winter and early spring are inferior in flavor and tenderness to those killed and stored in early fall. Fresh eggs coming on the market in

hot weather are often inferior to eggs laid and stored during the cool months earlier in the season.

Under the present marketing system, farm produced eggs often take two or three weeks to reach the consumer's table. Extensive experiments by the Department of Agriculture show that there is little or no difference in taste between fresh eggs and poultry and these products after four or five months in cold storage.

Promises To Enforce the Anti-Trust Law.

A statement of considerable interest in this day of mergers, and particularly on the eve of the new hearings on modification of the Packers' Consent Decree, is that of Attorney General Mitchell regarding the attitude of the Hoover administration toward enforcement of the Sherman anti-trust law.

The Government, according to the Attorney General, regards the law as definitely in force and means to apply it. A great many practices have developed, moreover, that come dangerously near price-fixing, which is regarded as a clear violation of the law, and the Department of Justice does not intend to give any clear bill of health to concerns on the border line between observance and violation.

The statement was made recently in an address before the American Bar Association.

Illinois Still Leads in Packing of Meat.

Illinois leads the Nation in meat packing and slaughtering, which is the principal industry in the State, the Illinois Manufacturers' Association emphasized in a statement based on an analysis of the Federal census bureau statistics for industry in 1927. The value of the output of this industry in Illinois in that year was \$663,054,316, which was approached nearest by Kansas, where the products of the industry in the same year were valued at \$249,465,685.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Air Coach Corporation, Detroit. Roehm & Davison, Detroit. Detroit American Foundry Co., Hamtramck. El-Bee Chemical Co., Grand Rapids. E-Z Pak Corporation, Benton Harbor. D. L. Colwell & Son Corporation, Detroit. Continental Bus Mfg. Corp., Detroit. Kay & Co., Detroit. North American Terminals, Inc., Detroit. Wolverine Management Co., Detroit. Hastings Oil & Gas Co., Hastings. Thrift Finance System, Inc., Jackson. New American Hotel Co., Kalamazoo. Consolidated Service Station, Inc., Vassar.

Strictly milk-fed veal is light and attractive in color, whereas the flesh of animals fed on grass and grain will be less so, and straight grass-fed animals usually produce red meat, which is lacking in the distinctive veal flavor. Lamb and pork are affected by grain in a similar way to cattle and beef. Grain feeding is the most expensive method, but it produces the best meat.

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

GRAND RAPIDS MICHIGAN

In More Homes Everyday

HOLSUM

America's Finest Bread

SANCTUM BAKORIUM
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Holsum is first made right—then sold right—and finally backed by one of the strongest publicity campaigns ever released.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham Rowena Pancake Flour
 Rowena Golden G. Meal Rowena Buckwheat Compound
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Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

WORDEN GROCER COMPANY

The Prompt Shippers

START THEM ON

Morton House COFFEE

It's A Sure Repeater

WORDEN GROCER COMPANY

Wholesalers for Sixty-one Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

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.

Methods For Starting the Holiday Goods Campaign.

The success or otherwise of the holiday trade in the next two months depends very largely on what the hardware dealer does right now. To secure the best results, preliminary planning is necessary.

The wide-awake dealer has in most instances already given thought to the buying phase. The selling end remains to be considered.

To get holiday buyers into the store is one of the most important tasks confronting the dealer. Special plans for accomplishing this object should be worked out carefully in advance.

As a preliminary, regular stock must be relegated to the background. Seasonable holiday lines, toys, sporting goods and household specialties should be brought to the front and attractively and prominently displayed.

The windows and the store advertising generally must be made suggestive of the holiday spirit. Incidentally it is worth while to emphasize the fact that the hardware store is the proper place to shop for useful gifts.

No matter what the regular store policy may be, it will usually be found desirable to mark all holiday lines in plain figures. At this busy season, price tags save clerks. The price tag enables the buyer to determine at a glance whether or not the article that interests him comes within the figure he is prepared to pay.

It may be argued, "If there is no price tag, the buyer has to ask the price; and when he does, the good salesman can easily show him the real value of the article, and that it is a better buy than the lower priced article." This, indeed, represents the attitude of those merchants who object to price tagging everything.

To a certain extent, there is a good deal of truth in this argument. Where the salesman has the time, and the buyer has the money, good salesmanship can often clinch a sale where the price first quoted impressed the customer as too high.

But at the Christmas season, every salesman on your staff is rushed. And the great majority of your customers are probably buying within the restricted limits of their purses, or have decided, "I'll spend so much for a Christmas present," and are interested less in getting some specific article than in getting an article suitable for a gift at some specific price.

So that as a rule it will be found worth while to price-tag the goods. The great majority of buyers at this season will give the preference to stores where goods are ticketed. You may make a few sales by failing to price-ticket your stock; but you will lose a lot more.

However, the big problem for the dealer is to attract the crowd. To accomplish this, he may think up some novel advertising stunt. On the other hand, he may resort to some stunt

that, though used before, has not entirely lost its effectiveness.

A good stunt is to select a specific date, early in December or late in November, as an "opening day for holiday goods."

For this occasion, decorate the store, dress the windows, put all the holiday goods on display, and advertise the "opening" throughout your district. Draw the crowds by all possible means—not so much to sell goods as to let them know what you have.

One dealer made his "holiday goods opening" an exhibition rather than a selling stunt. It was specifically announced that no goods would be sold at the exhibition. Its purpose was merely to show the wide variety of holiday goods handled. Of course, orders would be taken for future delivery.

Whether such a policy should be adopted is a matter for the individual dealer to decide for himself. The "exhibition" stunt is often a good one.

At Christmas time the child is head of the family. Hence, special appeal should be made to the children. One window should be designed to appeal specially to the young folks; and stress should be laid upon the fact that the boy or girl will appreciate a pair of skates or a hockey stick far more than a pair of mittens or a handkerchief.

Distribute handbills to the children as they are coming out of school. Announce in these handbills that a souvenir will be given to every child registering his name, address and birthdate at your store on opening day. At the back of the store have an address book on a table. As each child registers, hand him a balloon, a whistle, a pea shooter, or some such small article. For girls, a small doll or a small looking glass will serve.

Suppose such a stunt costs you \$10 for the souvenirs—won't it be well worth while to have the friendship of the youngsters at the opening of the holiday season, especially if you follow this up by mailing a card to each child thanking him or her for visiting the store and extending an invitation to come again.

Getting the birth dates of the youngsters is a worthwhile stunt. They may not be of immediate use; but whenever a birthdate comes around you can mail congratulations to the youngsters, or to the parents, along with advertising matter descriptive of the lines you carry suitable for birthday gifts. This can be followed up year after year.

Meanwhile, impress upon the youngsters that the hardware store is "Santa Claus' headquarters." The younger children will talk about it to their playmates and parents. This word of mouth advertising of your store will bring a lot of business.

Here is a typical single-column advertisement announcing an "opening day" for holiday gifts:

Holiday Gifts Opening Day
Our stock of gift lines for the Christmas trade has arrived and will be on display for the first time in our store
Saturday, November 30

Won't you come and look them over. You don't have to buy a thing; but



Packed in sealed tins since 1878. A nation-wide fame and distribution for fifty years



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SEAL BRAND COFFEE**

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Michigan Hardware Co.

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



**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

we want you to see the wonderful selection of practical and useful gifts on display here.

Bring the children with you. Let them see Toyland. Santa Clause will be there to welcome them. There's a nice souvenir for each youngster.

Suitable Gifts For All.

It is often a problem to select just the right gift for each member of the family. Our large stock will enable you to do this. In toys, sporting goods, tools, cutlery, silverware, cut glass, shaving supplies, electrical goods, etc., our stock is exceptionally complete. And we offer these fine goods at prices to suit every purse.

It is no trouble to show the goods. Blank's Hardware Store.

That is one way to open your holiday season. Incidentally, it is a good idea to mail invitations to the "holiday opening" to a selected list of regular customers and prospects.

Another way of opening the holiday season is just to open it. Arrange the Christmas lines inside the store, everything price ticketed. Put on the most striking Christmas display you can contrive, for the window, showing lots of stock and quoting specific prices. Advertise your Christmas gift lines through your newspaper space, again quoting specific prices on specific articles. And when people come—as they will come—put your best selling effort into the campaign.

Holiday lines should be offered right after Thanksgiving. You may not get an immediate response from your buying public. But you'll get an earlier and more emphatic response than if you postpone your featuring of gift lines until, say, the first or second week in December. It takes a little while for the public to warm up to Christmas buying; but the earlier you start your selling, the sooner the buying response will be felt.

From the opening day until Christmas Eve, the store should present a holiday aspect. Decorative items include evergreens, Christmas bells, paper rosettes and the like. A string of decorations can be run down the center of the store, with other strings radiating from a cluster in the middle. The background of the window might be trimmed with evergreen or holly upon cotton or cheesecloth. The window lights should be shaded in such manner that the light will be evenly diffused over the goods and will not be a blur in the eyes of the customers or detract from the goods on display. At this season of cloudy skies and dark days, window lighting and store lighting are very important.

Decorations should not, however, stop with holly, evergreens and festoons. Every silent salesman, show case or table in the front of the store should be brightened up, and all goods displayed on bright clean paper or cheesecloth. Cutlery sets, pocket knives, razors and shaving sets should be so arranged as to attract the eyes of all visitors to the store. A supply of holly boxes and Christmas wrapping paper might also be secured for parcels, or a holly sticker on gummed paper with the words:

To From

The Blank Hardware Store wishes all its customers a Merry Christmas.

Just inside the store a large sign might also be set up so that all customers leaving will be met with the parting wish, "Merry Christmas."

Hardware stores featuring toys often find it worth while to establish a regular toy department in an upstairs room or at the rear of the store. Here is "Toyland" with attractively decorative booths; and here Santa Claus makes his headquarters. It is often worth while to secure a real live Santa Claus, and have him arrive at your store on the holiday goods opening day, or it may be better to make his arrival a little later, and thereby give the Christmas campaign a second fillip of excitement. Advertise the coming of Santa for days ahead, bulletin his progress in the window, and be at the railroad station or at the landing field if you prefer to welcome him and escort him through the street to your store. On arrival he holds a reception, which should have been previously advertised through the newspaper and by handbills distributed to the children coming out of school. A stunt like this isn't unduly expensive, and though no longer new it will always appeal to the youngsters. Victor Lauriston.

Hints To Drivers.

After leaving a heated garage it may be necessary to choke a bit in order to compensate for the cold air the engine suddenly is forced to breathe.

Where the car is parked a great deal in districts where the police enforce a time limit, it is a good plan to erase all chalk marks from the tires or top of the car each morning.

Keeping the windshield clean in the late afternoon is one way to meet the annoyance and danger of glare from the setting sun.

Many drivers allow the clutch pedal to come up slowly at first and then speed up the movement toward the end of the pedal's travel. This causes the car to start with a jerk.

If the car goes out into the cold immediately after a wash, lower the windows a little to allow water to drain off the glass; otherwise the windows may freeze shut.

Even though a car is equipped with radiator shutters, it is advisable in cold weather to cover the radiator when parking for any length of time.

Frederick C. Russell.

Avocado Dealers Advised To Furnish Eating Directions.

Dealers in avocados, often incorrectly called "alligator pears," would do well, says T. Ralph Robinson, of the United States Department of Agriculture, to send the fruit to market in printed wrappers which would instruct the purchaser in its use and emphasize that the fruit should not be served or eaten until it is soft throughout.

The attempt to eat an unripe avocado is not only disappointing, says Mr. Robinson, but may be so distressing as to discourage any further purchases of this excellent fruit. The fruit should be used, however, before it softens to mushiness. From a dietetic standpoint the avocado is noteworthy for its high fat content. In

this respect it outranks all other fresh fruits.

Knew the Brand.

Customer: "Forty cents a dozen for eggs? I know where I can get all I want for a quarter."

Dealer: "That's 'cause you won't want more'n one of that grade."

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

ELEVATORS
(Electric and Hand Power)
Dumbwaiters—Electric Convert-
ers to change your old hand
elevator into Electric Drive.
Mention this Paper. State
kind of Elevator wanted, size,
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SIDNEY ELEVATOR MFG. CO.
(Miami Plant), Sidney, Ohio



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One of two national banks in
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Member of the Federal Reserve
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Sand Lime Brick

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

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**The Brand You Know
by HART**



Look for the Red Heart
on the Can

LEE & CADY

Distributor

HOTEL DEPARTMENT

Verbeck's Favorite Recipe For Cooking Ham.

Los Angeles, Nov. 8.—At a little informal gathering of caterers which I attended the other night the question of Southern cooking was much discussed. Like the mother brand the appellation is much of a misnomer when it is applied to the output of certain so-called "mamma" kitchens. For example, roast Virginia ham, which appears as the piece de resistance on many a menu, has many applications, but very few pass muster. One caterer here, whose offerings of Virginia ham have won him almost National reputation, prefaced his offering of his formula for preparing same by a little story about a Kentucky colonel who was asked why his baked hams had such a wonderful aroma and flavor, and he said: "This is the way a ham should be baked. Spice the ham with plenty of cloves, a bay leaf or two, some allspice and a stick of cinnamon. Put in oven moistened with a quart of peach brandy. After half an hour sprinkle with sugar moistened with a little cognac; baste the ham plenty while roasting, for one hour. Then take a bottle of champagne and smother the ham for about one more hour or until done." Whether the ham was what it was cracked up to be, history does not state, but the gravy, certainly must have been cracking good.

The speaker said that every good cook knows that the best flavor in ham is preserved by immersing it in boiling—not cold—water, to which a cupful of sugar may be added to advantage. The time for boiling would depend somewhat on the weight of the ham, but in no case more than two and one-half hours. It should then be allowed to cool in its own stock and chilled. It will prove an interesting experiment with anyone's time to notice the difference in flavor and juiciness in a ham cooked as prescribed, and a ham just cooked, tested with a few jabs of a fork to see if it is done, immersed in cold water or, worse yet, just retired and allowed to cool in its own sweet fashion.

Now comes the final preparation and a very important one—to attain the tang that in former days was obtained from wine. Trim the ham, spice it, cover with brown sugar and place in a suitable pan. Pour vinegar in the pan, so that the bottom is covered about one-fourth of an inch, place in a slow oven and bake about one-half hour. The consequent evaporation of the vinegar and the melting of the sugar go hand in hand; that is to say, the moisture of the vinegar prevents the sugar from burning, and the vinegar fumes, mingling with the sizzling sugar and spices form an extract, which in turn impregnates its flavor all through the ham, giving a result not so greatly different than the Colonel's recipe.

Now with this the sweet potato comes into its own in the form of a deep-dish pie, which is made by paring five medium sized sweet potatoes and boiling them until soft, drain them well and mash to a pulp. To this add a generous piece of butter, fold in this two whole eggs, some honey, about one-half cup of cream, then a scant teaspoon of lemon extract for flavor. Bake this in a deep dish until good and brown, and serve along with the ham, and you have something worth while.

I am not apologizing for the use of so much space for this excellent formula, because I fully realize that in these days of expensive meats, ham is the one thing which retains a semblance of its former cost, and do know that many cafes out here are

specializing on same to their financial advantage.

I am reminded that several years ago, my late lamented friend, "Billy" Schultz, gave me the formula for preparing the celebrated Bancroft Hotel corned beef hash, and hardly a month goes by without somebody advising me that it is an important item on his menus. Experimentally, I have discovered that the addition of a chopped medium sized green pepper to the mass improves it very greatly.

Nothing has ever happened to disturb the equilibrium of operating restaurants and hotel dining rooms more than the constant inroads of the propaganda of the food faddist, and I am glad to notice that eminent medical authorities are delivering a terrific wallop to this class of half-baked food extremists.

Modern science urges a balanced meal containing a variety of food substances—breakfast that will include fresh fruit, cereals, ham, eggs, bacon, with a consistent amount of coffee, or its substitute and bread; a luncheon that shall have a tasty salad, vegetables and something besides to sustain energy and a dinner complete from soup to nuts. Our forbears indulged in meals of this character and lived to ripe old ages. I remember my own paternal ancestor, who passed on at 97, who enjoyed his daily ration comprising a "stack" of buckwheats, with sausage and its gravy, washed down with copious portions of coffee, with a real cream content. In those days nobody thought of dieting or resorting to drugs for reduction purposes. Good hard, honest labor did the rest and there were no periods of sleeplessness.

Fads have their ups and downs, but the food faddist perhaps is the most pernicious with his propaganda, spreading it wherever he goes with subtle suggestion and insinuation and with a total disregard for conditions, usual or unusual. For one I feel that he has been in the spot light long enough. What the ordinary human should do is to find out just what kind of food his system requires, to upbuild or retain energy and then go to it. President Hoover revels in pie for breakfast, possibly on account of his Quaker ancestry, and while it may not meet a general requirement, I say that if one wants pie for his early meal, let him go to it.

The professional chef enjoys preparing rugged and appetizing food, and he should be encouraged in the good work, granting that, as some cooks go, there is a legitimate reason for going without food altogether.

W. E. Defenbacher, recently retired as manager of Hotel Whitcomb, St. Joseph, has returned to Chicago where, for many years, he conducted the Virginia Hotel. He will rest for the time being, at the Copeland Hotel in that city. Mr. Defenbacher has many Michigan friends, added many more to his list while at St. Joseph, and will be long remembered for his activities in association affairs.

The Clifton Lake Hotel, at Stanton, was recently destroyed by fire entailing a loss of \$30,000. It has been conducted for some time by Mr. and Mrs. F. W. McConville.

A 150 room addition to the hotel equipment of Petoskey is talked about. If it means a new hotel, I am not so sure of its possibilities, but as an addition to the accommodations of the hotels already established, all well and good. Petoskey and Charlevoix will always occupy the front rank among Northern Michigan resort centers. They are provided with every advantage including climate, and their ad-

vertising methods in securing new business, and taking care of their guests after they have them coming, have been successful and deservedly profitable.

Hotel Vincent, Benton Harbor, has reached a crisis in its financial troubles. It should never have been built and there was much discussion on the feasibility of the proposition in the Tradesman at the time it was being promoted. On a strictly mileage basis, it was only a half-day run from Chicago, and then there was the Hotel Whitcomb, St. Joseph, with its wonderful location, to contend with. There are a lot of good, established hotels in the sister cities, but the promoters of this particular enterprise could not be convinced that operating a hotel was something besides raking in money at the cashier's window. It will undoubtedly be refinanced and may ulti-

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.



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 headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -- Sandwich Shop

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Wolverine Hotel

BOYNE CITY, MICHIGAN

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

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the 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 Connection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.

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

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

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

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

mately be placed in the dividend column, but the original investors will suffer greatly. The stock was not watered, but the idea, in the first place, was not a feasible one.

During the season just closed, according to statistics, 42 per cent. of the tourists who visited Western Michigan stopped in regular hotels; 38 per cent. in tourists camps and farm lodging houses, and the remainder just "camped out." It takes just about three years to educate the unseasoned tourist to the fact that hotels are still the ideal places to check up resources, physical and otherwise.

"Ray" Baker has gone back to the desk at the Morton Hotel, after managing the Rockdale Hotel, at Montague, for the summer.

Arthur Scott White suggests calling the new hotel on the Park Place site, Traverse City, as Hotel Clinch, after the worthy individual who is financing same. I think, without disparaging Judge Clinch in the least, that it should thunder down the ages as Hotel Hannah-Lay, unless they honor my veteran friend who has conducted the Park Place for nearly half a century, by calling it the "W. O. Holden," as a fitting tribute to faithful administration. Frank S. Verbeck.

Fremont, Nov. 11—The Fremont hotel, known as the Kimbark Inn, formerly under the management of A. W. Heldenbrand is now under the management of W. H. Sturmer, who has taken over the hotel on a twenty year lease granted to him by the Fremont Hotel Co., which owns the hotel building.

The new proprietor comes to Fremont from Miami, Florida, where he owned and conducted the Hotel Roberts of that city. He sold it this past summer after operating it since its construction in 1921. Before that time he was the manager and part owner of the Briggs Hotel in Chicago. He has been in the hotel business all of his life. He has moved here with his family. Mr. and Mrs. Heldenbrand will leave here for Pontiac where they will engage in the hotel business in a hotel they are interested in in that city. The collection of antiques, made by Mr. Heldenbrand, which occupied a prominent place in the hotel lobby always attracted considerable attention from those using the hotel facilities.

Reclamation To Repair Waste of National Resources.

The "nest-egg" of our Nation's treasure is the expanse of the continental United States. There are more than a thousand and nine hundred million acres of this land.

Three hundred years ago it was rich in its own right. More than half of it was then covered with hardwood and coniferous forests. On the forest floor there had accumulated a deposit of vegetable mold and in the surface soil partly decayed plant material that held in it, like a savings bank, mineral wealth dissolved from rock material below, carried up by rising water, pumped to the surface by the roots of trees. Outside of the forests there were plains level and rolling. There were grassy slopes. There were prairies of unending horizons. In these plains, as in the forests, plants and the sun working together and unhurried, covered the skeleton of surface rock and of rock debris with a layer of mellow earth.

Thus in the workshop of Nature and in the mills of time there was created, for a Nation to be born, a treasure vast and seemingly inexhaustible. Out of the forests there were to come game, structural material, fuel, turpentine, wood alcohol, tar and pitch, print paper and many other products. In the streams, the lakes and the bays there were fish and shellfish for the taking and the mellow soil seemed to yearn for the plow, the seed time and the harvest. And now there are three centuries of pioneering and building behind us. But there are also three centuries of exploitation, of reckless spending, of wastage of land capital. Where are the great forests of oak, maple, chestnut and other hardwoods that once grew in the Northeastern states and over a large portion of the Middle West? Where are the interminable miles of noble pines and other softwoods of the North and of the Southeast? Where are the wild birds and animals of the forest and plain? Where are the sturgeon and the shad of the Delaware and the Hudson, the bass and the trout of lesser lakes and streams that once delighted the heart of the angler?

Well, a part of our original soil wealth went into the making of men, of domestic animals, of homes and of industries. And a part of it we wasted so thoughtlessly and so selfishly as to have constituted the great tragedy of our Republic.

Happily for mankind science has given us facts and methods with which we can counteract the deterioration of the soil and the land. The steeper slopes of mountains and hills may be protected by a forest cover. The more gentle slopes subject to erosion should be kept under a permanent grass cover and utilized as grazing land. Shifting sands should be held down by forest and other vegetation. Overstocking and overgrazing of range lands should be avoided. All told, the marginal and submarginal land should be kept as permanent forest or grazing areas. By doing this we shall conserve the economic and esthetic values of such areas and relieve the truly agricultural land from unfair competition by marginal acres and marginal farmers. As by-products of this conservation policy we shall gain a better measure of flood control. We shall then need to give less thought to the silting in of streams, to the changing of river beds, and to the building of higher and higher dykes, of spillways and of storage lakes.

The farm relief problem is world wide. But the right solution will not be forthcoming without a sound and well-considered conservation and land utilization policy. A careful survey of nearly three hundred million acres of land in the North, Central and Southeast has shown that 40 per cent. of it is marginal. Let the Federal and State Governments buy this land, let them convert it into forest and meadow and we shall be assured of an ample supply of timber, of pure water and of recreation grounds. We shall be ready then to use, in generous measure, lime, chemical fertilizers and soil im-

proving crops; to build up the fertility of our soils; to improve the quality, as well as the quantity, of our crops and, through the soil, put something into our food that will make for vigor of body and mind.

Dr. J. G. Lipman,

Director Agricultural Experiment Station of New Jersey.

Salesmen To the Fore.

Salesmen are coming in for a lot of attention these days. Newspapers report an increase of applications for salesmen's jobs from men past middle life. Officials of mergers are deprecating talk that salesmen's opportunities have been reduced by the combinations and are assuring the public that good salesmen are in greater demand than ever because selling activities are going forward on an ever-increasing scale and are more and more the chief concern of business. Department store executives are telling us how the art of selling and buying is coalescing under the urge of discriminating public demand that calls for proficiency in taste standards in every phase of merchandising. Selling has been the uppermost feature of the stock exchanges recently. And the Saturday Evening Post is publishing a series of articles on salesmen's lives and adventures which promises to vie in interest with its most fascinating fiction. Meanwhile the steady-going salesman goes about his work satisfied with the knowledge that whatever the ingenuity of men may devise, for his work no substitute will ever be found. For in the last analysis, he knows, business

depends on selling, a transaction from which the human element can never be eliminated as long as men and women remain as they are, susceptible to argument and persuasion.

Suggests Featuring Gloves Groups.

Noting the return of the long glove to favor for formal wear, the Associated Glove Crafts explains that at the opening of the opera season many types of gloves appeared for the first time in a long number of years. The white model of glace in 18 button length, crushed on the arm and reaching to the elbow, seemed the favorite. For Christmas trade the organization suggests featuring "glove robe three" for women, a group including pairs for street wear, semi-formal dress and formal occasions. For men it is suggested that the stores promote three units also, comprising gloves for sportswear or motoring, for street wear and for evening dress.

I think I have the religion of the average man. This man does not talk about his religion, but he uses it a great deal. He does not talk about it for fear of being enmeshed in the intricate theories of doctrines and theological disputes about which he knows very little, if anything. I am sure that the world of men to-day is teeming with thoughts that we may call religious thoughts. It may not be my religion and it may not be yours. However, I like to think about it as an all-pervasive power, working its way gradually and sometimes gropingly through the thoughts and acts of men.

KAFFEE HAG

Not a Substitute - - but

REAL COFFEE

(free of caffeine)

Kellogg's *Kaffee Hag Coffee is a delightful blend of the world's finest coffees with 97% of the caffeine removed. Those of your customers who cannot drink coffee containing the drug caffeine will welcome Kaffee Hag coffee. It will not disturb their nerves or sleep.

Kaffee Hag Coffee is now being backed by an intensive advertising and selling campaign. Stock a good supply to take good care of this increased demand. Sold in the bean or steel cut in full pound—16 oz. cans.



*Now a *Kellogg* product

DRUGS

Michigan Board of Pharmacy.
 President—J. C. Dykema, Grand Rapids.
 Vice-Pres.—J. Edward Richardson, Detroit.
 Director—Garfield M. Benedict, Sandusky.
 Examination Sessions—Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Marquette, and the March and November examinations at Grand Rapids.

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

Chilly Evenings at the Fountain.

With the coming of fall there come chilly evenings when overcoats and wood fires and hot drinks are welcome. The sunshiny days are still warm and the afternoon demand for cooling beverages is still good, but when evening follows the early autumn twilight, there is a chill in the air that sends people to the fountain that is ready with something hot.

Soda fountains in the drug stores are no longer merely summer institutions. They are kept in operation the year around, but in some instances there is a postponing of the hot drinks service until cold weather actually settles in, and by that time someone else has captured much of the hot soda trade.

"Let me be first to get the hot soda patronage in the fall and I'll hold most of what I get," says one wise old druggist who has faith in his ability to give people such good drinks that they will keep coming back for more.

It may easily happen that a druggist will lose some of the winter fountain patronage he had last season just by holding off his hot soda service until a competitor has shown those people an improved service. I may be equipped to give my customers better service, better hot chocolate, this fall than I gave them last winter, but I may lose their trade by getting a late start on hot drinks. My competitor starts early and he offers a better service than I was giving last spring and people stay with him and don't find out that my service, too, has been bettered.

If a patron has to be told, when he first asks for a hot drink, "We haven't started up the hot drinks yet," he is quite likely, the next time he wants something hot, to try another place.

There are many fountains that keep the hot water tank working through the summer, particularly in Northern localities and in summer resorts, where cool evenings and raw, chilly days are not uncommon at any time, bringing a call for hot coffee. The drug store is not likely to be numbered among such unless it features quick lunches as well as soda.

There is little bother about keeping hot water ready if one has an electric device for providing it. The amount of current consumed is small and the water is always hot. The apparatus takes very little space on the back bar and itself produces no heat outside of the tank.

A real factor in getting and holding the school trade is good hot soda service. It is important that the school

people be given hot soda in fine quality and in sufficient variety just as soon as it is cool enough to make hot drinks desirable—and don't forget that some people are colder blooded than others and think the nights are chilly when the chill has not yet begun to be apparent in the drug store.

The hot soda service ought to be put in commission and announced before the demand for it begins, not after. When the druggist commences asking people to buy hot drinks before they have thought of buying them, he is almost certain to get their first hot chocolate orders.

When there are two or three places to choose from in going in for a drink, we choose the one we are sure has what we want. If we know Greene is already featuring hot chocolate, while we do not know whether Browne or White is yet giving that service, we step into Greene's as first choice.

It is not enough to start the hot soda service early and to be prepared for the first demands. One should also tell the public that service is started. It should be advertised in the store and in other ways. Let the public know of it as soon as you have your hot sodas on tap.

With the first day there ought to appear in the window or in some place conspicuously prominent in the sight of passers by a sign announcing "All Kinds of Hot Drinks."

There ought to be a similar sign inside at the fountain. Special attention ought to be given the subject on the menu cards. New cards ought to be prepared for the fall and winter season. The practice of having a standard card printed in quantities and using them the year around, always with more or less items on them that are not available, tends to keep people from making any use of the cards. If cards are to be used at all, they ought to be made serviceable and kept up to date. Bring out a new fall card with all the suitable hot drink suggestions on it.

The practice of getting out new cards frequently and making them so attractive that everyone who sits down at a table examines them is good business and it can be made to help the trade in general. Use part of the menu card space to advertise other things than soda fountain service.

By the help of a duplicating device cards can be changed every day, and it will prove to be good advertising to change the advertising copy, although leaving the menu items much the same. Attention will be attracted to the cards if on them are put jokes and some items of interest to local people. A daily issued menu with jokes and personal items on it about the school people will make a hit with the youngsters and lead them to look each day to see what the menu says—and incidentally they will carry away some of them, giving you a circulation for a very good advertising medium.

The use of a multigraph or some similar device will make menu printing an easy matter and render it unnecessary to make changes or renew the part of the matter that remains the same. Where copies are made from

a stencil, the stencil first used may imprint only the standing matter, leaving it to the new stencils only, to make and imprint the parts that are changed.

If menu cards are to be used at all, I think they should be made effective in some such way as suggested and not allowed merely to become soiled cards giving more or less useless and neglected information.

In the same way, the list of beverages and ices printed on the back bar mirror or on a large card, or on separate small cards, ought to be kept up to date, and the mere fact that new signs and cards are shown frequently gives the fountain added interest and causes people to look around each time they come in. Novelty and change in this sort of advertising promotes trade.

Since the early fall demand for hot drinks begins with chilly evenings, the evening is the best time to call attention to the fact that such drinks are obtainable and there is no better method of broadcasting the suggestion than by means of some sort of illuminated sign in the window or on the outside of the store where it may be seen from both up and down the street.

The simplest thing, of course, is a transparent card hung on the window glass where the lights behind it will illuminate it. If nothing of the sort is obtainable from the manufacturer whose supplies are handled, one may be made by taking heavy pasteboard and cutting out the letters and pasting red tissue paper over the openings, pasting it to the back of the card. This will make a day and night sign that will cost nothing more than a little labor.

Here follows a suggestion for copy to use in the store's regular newspaper space:

The Cup That Cheers.

With the coming of chilly weather everyone appreciates a good hot drink.

It may be coffee, the most invigorating of all hot beverages and the most popular—when made the way we make it at our fountain. All the delightful aroma and flavor of fine coffee, together with real cream.

It may be hot chocolate, the best selling of the winter fountain drinks. Rich in the true chocolate flavor and bettered by the whipped cream we serve with it.

It may be a tomato or a beef bouillon or one of the other good drinks you can get at our fountain at any hour.

If you are chilly or weary, drop in and take a seat and have a hot drink and some crackers or a sandwich. You will feel like new.

It is a good habit to form, that of bracing away from duties in the middle of the afternoon, just for long enough to get the stimulus of a hot beverage and a few minutes' relaxation.

A good way to interest the office people in the neighborhood around the store is to mail or distribute to them some good desk blotters bearing an advertisement something like the following:

At 3:30 Get a Hot Drink!

In the middle of the afternoon, when the day's work begins to drag a little,

it will pay to freshen up with a cup of coffee or a hot chocolate at our fountain.

A delicious, stimulating hot drink, a few minutes away from work, and you will come back and do better work and more of it for the rest of the day.

A good plan is to send to a mailing list of women selecting the list with a view to reaching those who are among the possible afternoon shoppers, if the store is a down town store, a letter something like that given below. This may well be made up on correspondence stationery, using a large, plain envelope with nothing on the outside to indicate that it is an advertisement, unless, perhaps, initials in dignified type on the flap.

Dear Madam:

When you are down town shopping you may sometimes get weary from being much on your feet and from the exasperations of failing to find what you want.

Just pause for a few moments in your shopping tour and step into our comfortable store and sit down at a neat little table for a bit of refreshment.

Coffee, perhaps, or hot chocolate, or a refreshing bouillon, together with wafers or a sandwich. The rest and refreshment you will get will make the rest of your shopping easier.

Of course we always have ice cream in various flavors and cold drinks of all sorts.

Incidentally you might find in our stock some of the merchandise for which you are looking. We carry a great deal more than the ordinary drug store merchandise. Our toilet goods assortment is unusually complete and fascinating.

Yours cordially,

All the advertising that is done for the fountain is advertising for the rest of the store as well and any advertising that brings people to the fountain brings people who will make other purchases and help the business in general.

Why Preventable Diseases Perish.

In the hustle and bustle of our daily existence, it is only natural that we may overlook things which sometimes react against us, and then too often with dressing or disastrous results.

It has become almost a trite statement that much of our preventable disease is due to indifference. Nevertheless, this appears to be the situation and has reached the point of conviction with those who devote their efforts toward control measures.

Indifference may be due to many factors. That with reference to some of the preventable diseases is undoubtedly because of either misunderstanding—a lack of information—or a preconceived opinion concerning present-day scientific knowledge.

Couple these with the human trait of depending upon Providence, and we complete a picture of ignoring the safeguards which, if taken advantage of, would enable the stamping out of at least three diseases that afflict mankind. These are diphtheria, smallpox, and typhoid fever.

No person should lose his life from

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

Canned Apples

DECLINED

Smoked Hams

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-21 oz., doz. 2 15
Quaker, 12-38 oz., doz. 2 40

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Royal, 10c. doz. ----- 95
Royal, 6 oz., doz. ----- 1 80
Royal, 6 oz., doz. ----- 2 50
Royal, 12 oz., doz. ----- 4 95
Royal, 5 lb. ----- 25 40
Calumet, 4 oz., doz. ----- 95
Calumet, 8 oz., doz. ----- 1 85
Calumet, 16 oz., doz. ----- 3 25
Calumet, 5 lb., doz. ----- 12 10
Calumet, 10 lb., doz. ----- 18 60
Rumford, 10c. per doz. ----- 95
Rumford, 8 oz., doz. ----- 1 85
Rumford, 12 oz., doz. ----- 2 40
Rumford, 5 lb., doz. ----- 12 50

K. C. Brand

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

BLUING

JENNINGS

The Original

Condensed

2 oz., 4 dz. cs. 3 00
3 oz., 3 dz. cs. 3 75
Am. Ball, 36-1 oz., cart. 1 00
Quaker, 1 1/2 oz., Non-freeze, dozen ----- 85
Boy Blue, 36s. per cs. 2 70

BEANS AND PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans ----- 9 25
Red Kidney Beans ----- 9 75
White H'd P. Beans ----- 9 90
Col. Lima Beans ----- 14 50
Black Eye Beans ----- 16 00
Split Peas, Yellow ----- 8 00
Split Peas, Green ----- 9 00
Scotch Peas ----- 7 00

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 85
Corn Flakes, No. 124 2 85
Corn Flakes, No. 102 2 00
Pep, No. 224 ----- 2 70
Pep, No. 202 ----- 2 00
Krumbs, No. 424 ----- 2 70
Bran Flakes, No. 624 2 45
Bran Flakes, No. 602 1 50
Rice Krispies, 6 oz. ----- 2 70
Rice Krispies, 1 oz. ----- 1 10
Kaffe Hag, 12 1-lb. cans ----- 7 30
All Bran, 16 oz. ----- 2 25
All Bran, 10 oz. ----- 2 70
All Bran, 3/4 oz. ----- 2 00

Post Brands.

Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s ----- 2 85
Post Toasties, 24s ----- 2 85
Post's Bran, 24s ----- 2 70
Pills Bran, 12s ----- 1 90
Roman Meal, 12-2 lb. ----- 3 35
Cream Wheat, 13 ----- 3 90
Cream Barley, 13 ----- 3 40
Rainbow Corn Fla., 36 ----- 2 50
Maple Flakes, 24 ----- 2 50
Rainbow Corn Fla., 36 ----- 2 50
Silver Flake Oats, 18s ----- 1 40
Silver Flake Oats, 12s ----- 2 25
90 lb. Jute Bulk Oats, bag ----- 3 10
Ralston New Oats, 24 ----- 2 70
Ralston New Oats, 12 ----- 2 70
Shred. Wheat Bis., 36s ----- 3 85
Shred. Wheat Bis., 72s ----- 1 55
Triscuit, 24s ----- 1 70
Wheatena, 18s ----- 3 70

BBOMS

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

BRUSHES

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

Stove

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

Shoe

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

BUTTER COLOR

Dandelion ----- 2 85

CANDLES

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

CANNED FRUIT

Apples, No. 10 ----- 5 00@5 50
Apple Sauce, No. 10 ----- 7 50
Apricots, No. 2 1/2 ----- 4 00@3 90
Apricots, No. 10 ----- 8 50@11 50
Blackberries, No. 10 ----- 8 50
Blueberries, No. 10 ----- 15 00
Cherries, No. 3 ----- 8 25
Cherries, R.A., No. 2 1/2 ----- 4 30
Cherries, No. 10 ----- 13 00
Peaches, No. 10 Pie ----- 7 20
Peaches, No. 2 1/2 Mich ----- 2 20
Peaches, 2 1/2 Cal. ----- 3 10
Peaches, 10, Cal. ----- 10 40
Pineapple, 1 sl. ----- 1 60
Pineapple, 2 sl. ----- 2 65
Papple, 2 br. sl. ----- 2 35
Papple, 2 br. sl. ----- 2 40
Papple, 2 1/2, sl. ----- 3 50
Papple, 2 cru. ----- 2 80
Pineapple, 10 crushed ----- 15 00
Pears, No. 2 ----- 3 00
Pears, No. 2 1/2 ----- 3 75
Raspberries, No. 2 blk ----- 3 25
Raspb's Red, No. 10 ----- 11 50
Raspb's Black, No. 10 ----- 11 00
Rhubarb, No. 10 ----- 4 75
Strawberries, No. 2 ----- 3 25
Strawb's No. 10 ----- 13 00

CANNED FISH

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

CANNED MEAT

Bacon, Med. Beechnut ----- 2 70
Bacon, Lge. Beechnut ----- 4 50
Beef, No. 1, Corned ----- 3 50
Beef, No. 1, Roast ----- 3 75
Beef, No. 2 1/2, Qua., sil. ----- 1 50
Beef, 3 1/2 oz. Qua. sil. ----- 2 25
Beef, 5 oz., Am. Sliced ----- 3 00
Beef, No. 1, B'nut, sil. ----- 4 50
Beefsteak & Onions, 3 ----- 5 70
Chili Con Car., 1s ----- 1 35
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby ----- 52
Potted Meat, 1/4 Libby ----- 92
Potted Meat, 1/4 Qua. ----- 90
Potted Ham, Gen. ----- 1 45
Vienna Saus., No. 1/4 ----- 1 45
Vienna Sausage, Qua. ----- 1 10
Veal Loaf, Medium ----- 2 25

Baked Beans

Campbells ----- 1 15
Quaker, 18 oz. ----- 1 05
Fremont, No. 2 ----- 1 25
Snider, No. 1 ----- 1 10
Snider, No. 2 ----- 1 25
Van Camp, small ----- 90
Van Camp, med. ----- 1 10

CANNED VEGETABLES

Asparagus
No. 1, Green tips ----- 3 75
No. 2 1/2, Large Green ----- 4 50
W. Beans, cut 2 1 75@2 25
W. Beans, 10 ----- 8 00
Green Beans, 2 1 65@2 25
Green Beans, 10s ----- 2 80
L. Beans, 2 gr. 1 35@2 25
Lima Beans, 2s, Soaked ----- 1 25
Red Kid, No. 2 ----- 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 45@2 35
Corn, No. 2, stan. ----- 1 15
Corn, Ex. stan. No. 2 ----- 1 40
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 10 ----- 8 00@10 75
Hominy, No. 3 ----- 1 10
Okra, No. 2, whole ----- 2 15
Okra, No. 2, cut ----- 1 75
Mushrooms, Hotels ----- 22
Mushrooms, Choice, 8 oz. ----- 35
Mushrooms, Sur Extra ----- 50
Peas, No. 2, E. J. ----- 1 35
Peas, No. 2, Sift. ----- 1 85
Peas, No. 2, Ex. Sift. ----- 2 25
Peas, Ex. Fine, French ----- 25
Pumpkin, No. 3 1 60@1 75
Pumpkin, No. 10 5 00@5 50
Pimientos, 1/4, each ----- 12@14
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 ----- 1 75
Sauerkraut, No. 3 1 45@1 75
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass ----- 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60@1 90
Spinach, No. 3 ----- 2 25@2 50
Spinach, No. 10 ----- 6 50@7 00
Tomatoes, No. 2 ----- 1 60
Tomatoes, No. 3 ----- 2 25
Tomatoes, No. 10 ----- 7 00

Bar Goods
Mich. Sugar Can., 24, 5c ----- 75
Pal O Mine, 24, 5c ----- 75
Malty Milkies, 24, 5c ----- 75
Lemon Rolls ----- 15
Tru Luv, 24, 5c ----- 75
No-Nut, 24, 5c ----- 75

CATSUP.

Beech-Nut, small ----- 1 65
Lily of Valley, 14 oz. ----- 2 25
Lily of Valley, 1/2 pint ----- 1 65
Sniders, 8 oz. ----- 1 65
Sniders, 16 oz. ----- 2 35
Quaker, 10 oz. ----- 1 35
Quaker, 14 oz. ----- 1 90
Quaker, Galon Glass ----- 12 50
Quaker, Gallon Tin ----- 7 50

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

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

CHEWING GUM

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

COCOA



Droste's Dutch, 1 lb. ----- 8 50
Droste's Dutch, 1/2 lb. ----- 4 50
Droste's Dutch, 1/4 lb. ----- 2 35
Droste's Dutch, 5 lb. ----- 6 00
Chocolate Apples ----- 4 50
Pastelles, No. 1 ----- 12 60
Pastelles, 1/2 lb. ----- 6 60
Pains De Cafe ----- 3 00
Droste's Bars, 1 doz. ----- 2 00
Delft Pastelles ----- 2 15
1 lb. Rose Tin Bon ----- 18 00
Bons ----- 9 00
7 oz. Rose Tin Bon ----- 9 00
13 oz. Creme De Cara-que ----- 13 20
12 oz. Rosaces ----- 10 80
1/2 lb. Rosaces ----- 7 80
1/4 lb. Pastelles ----- 3 40
Langues De Chats ----- 4 80

CHOCOLATE

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

CLOTHES LINE

Hemp, 50 ft. ----- 2 00@2 25
Twisted Cotton, 50 ft. ----- 3 50@4 00
Braided, 50 ft. ----- 2 25
Sash Cord ----- 3 50@4 00

COFFEE ROASTED

Worden Grocer Co. 1 lb. Package
Melrose ----- 36
Liberty ----- 26
Quaker ----- 41
Nedrow ----- 39
Morton House ----- 48
Reno ----- 37
Royal Club ----- 37

McLaughlin's Kept-Fresh



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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 10
Quaker, Baby, 8 doz. ----- 4 60
Quaker, Gallon, 1/2 doz. ----- 4 00
Carnation, Tall, 4 doz. ----- 4 35
Carnation, Baby, 8 doz. ----- 4 25
Oatman's Dundee, Tall ----- 4 35
Oatman's D-dee, Baby ----- 4 25
Every Day, Tall ----- 4 25
Every Day, Baby ----- 4 25
Pet, Tall ----- 4 35
Pet, Baby, 8 oz. ----- 4 25
Borden's Tall ----- 4 35
Borden's Baby ----- 4 25

CIGARS

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

Worden Grocer Co. Brands

Airedale ----- 35 00
Havana Sweets ----- 35 00
Hemeter Champion ----- 37 50
Canadian Club ----- 35 00
Robert Emmett ----- 75 00
Tom Moore Monarch ----- 75 00
Webster Cadillac ----- 75 00
Webster Astor Foil ----- 75 00
Webster Knickerbocker ----- 95 00
Webster Albany Foil ----- 95 00
Bering Apollos ----- 115 00
Bering Palmitas ----- 115 00
Bering Diplomatica ----- 120 00
Bering Delosites ----- 125 00
Bering Albas ----- 150 00

CONFECTIONERY

Stick Candy Pails

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops

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

Lozenges

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

Hard Goods

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

Cough Drops

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

Package Goods

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

Specialties

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

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes ----- 43

DRIED FRUITS

Apples

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

Apricots

Evaporated Choice ----- 21
Evaporated, Fancy ----- 23
Evaporated, Slabs ----- 20

Citron

10 lb. box ----- 40

Currants

Packages, 14 oz. ----- 18
Greek, Bulk, lb. ----- 18

Dates

Dromedary, 36s ----- 6 75

Peaches

Evap. Choice ----- 20

Peel

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

Raisins

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

California Prunes

60@70, 25 lb. boxes ----- 12
50@60, 25 lb. boxes ----- 14
40@50, 25 lb. boxes ----- 16
30@40, 25 lb. boxes ----- 17
20@30, 25 lb. boxes ----- 20
18@24, 25 lb. boxes ----- 24

Hominy

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

Macaroni

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

Bulk Goods

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

Pearl Barley

Chester ----- 3 75
000

GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 25

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	1 85
Pure, 6 oz., Asst., doz.	90
Pure Pres., 16 oz., dz.	2 40

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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

Wilson & Co.'s Brands

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Starlight, 144 box	5 00
Ohio Red Label, 144 box	4 20
Ohio Blue Top, 144 box	4 00
Ohio Blue Top, 720-1c	4 00
*Blue Seal, 144	4 85
*Reliable, 144	3 90
*Federal, 144	5 00
*1 Free with Ten.	

Safety Matches

Quaker, 5 gro. case	4 25
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NUTS—Whole

Almonds, Tarragona	25
Brazil, New	17
Fancy Mixed	24
Filberts, Sicily	22
Peanuts, Vir. Roasted	11
Peanuts, Jumbo, std.	13
Pecans, 3, star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	27 @ 29
Hickory	07

Salted Peanuts

Fancy, No. 1	14
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Shelled

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

MINCE MEAT

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

OLIVES

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

PARIS GREEN

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

PEANUT BUTTER



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

PETROLEUM PRODUCTS

From Tank Wagon	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14

In Iron Barrels

Perfection Kerosine	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

ISO-VIS MOTOR OILS

In Iron Barrels	
Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



Iron Barrels

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



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

PICKLES

Medium Sour	
5-gallon, 400 count	4 75

Sweet Small

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

Dill Pickles

Gal. 40 to Tin, doz.	10 25
No. 2 1/2 Tins	2 25
32 oz. Glass Picked	2 75
32 oz. Glass Thrown	2 40

Dill Pickles Bulk

5 Gal., 200	5 00
16 Gal., 600	9 25
45 Gal., 1200	22 00

PIPES

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

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

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef	
Top Steers & Hef.	25
Good Steers & Hef. 15 1/2 @ 23	
Med. Steers & Hef.	21
Com. Steers & Hef. 16 @ 20	

Veal

Top	22
Good	19
Medium	16

Lamb

Spring Lamb	24
Good	22
Medium	20
Poor	20

Mutton

Good	14
Medium	13
Poor	11

Pork

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

PROVISIONS

Barreled Pork	
Clear Back	25 00 @ 28 00
Short Cut Clear	26 00 @ 29 00

Dry Salt Meats

D S Bellies	18-20 @ 18-17
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Lard

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

Suasages

Bologna	18
Liver	18
Frankfort	21
Pork	31
Veal	19
Tongue, Jellied	35
Headcheese	18

Smoked Meats

Hams, Cer. 14-16 lb.	@ 25
Hams, Cert., Skinned	
16-18 lb.	@ 24
Ham, dried beef	@ 43
Knuckles	@ 43
California Hams	@ 17 1/2
Picnic Boiled	
Hams	20 @ 25
Boiled Hams	@ 40
Mixed Hams	@ 21
Bacon 4/6 Cert.	24 @ 34

Beef

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

Liver

Beef	17
Calf	55
Pork	10

RICE

Fancy Blue Rose	06
Fancy Head	07

RUSKS

Dutch Tea Rusk Co.	
Brand.	

36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

SALERATUS

Arm and Hammer	3 75
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SAL SODA

Granulated, 60 lbs. cs.	1 35
Granulated, 18-2 1/2 lb.	
packages	1 20

COD FISH

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

HERRING

Holland Herring	
Mixed, Kegs	1 00
Mixed, half bbls.	9 75
Mixed, bbls.	18 50
Milkers, Kegs	1 10
Milkers, half bbls.	10 50
Milkers, bbls.	20 00
K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	16

Lake Herring

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

Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

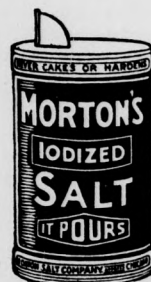
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixby's, Dozz.	1 35
Shinola, doz.	90

STOVE POLISH

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb., each	8
Butter Salt, 250 lb. bbl.	4 24
Block, 50 lb.	4 10
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
50, 3 lb., per bale	2 45
28 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50



Free Run's, 32, 26 oz.	2 40
Five case lots	2 30
Iodized, 32, 26 oz.	2 40
Five case lots	2 30

BORAX

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

SOAP

Am. Family, 100 box	6 30
Crystal White, 100	4 20
Big Jack, 60s	4 75
Fels Napha, 100 box	5 50
Flake White, 10 box	4 20
Grdma White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	10 50
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 1
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Parbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

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

Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 0
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz.	3 40
Octagon, 96s	3 9
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandote, 48	4 75
Wyandote Deterg's, 24s	2 75

SPICES

Whole Spices	
Allspice, Jamaica	@ 25
Cloves, Zanzibar	@ 38
Cassia, Canton	@ 38
Cassia, 5c pkg., doz.	@ 40
Ginger, African	@ 19
Ginger, Cochin	@ 25
Mace, Penang	@ 39
Mixed, No. 1	@ 32
Mixed, 5c pkgs., doz.	@ 45
Nutmegs, 70 @ 90	@ 59
Nutmegs, 105-110	@ 59
Pepper, Black	@ 46

Pure Ground in Bulk

Allspice, Jamaica	@ 35
Cloves, Zanzibar	@ 46
Cassia, Canton	@ 28
Ginger, Corkin	@ 35
Mustard	@ 35
Mace, Penang	@ 39
Pepper, Black	@ 55
Nutmegs	@ 59
Pepper, White	@ 80
Pepper, Cayenne	@ 37
Paprika, Spanish	@ 45

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponelly, 3½ oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2½ oz.	90

Eleven Years of Peace.

Grandville, Nov. 10.—It is meet that the people of the Great Republic should gather at various times of the year to celebrate and to dedicate their flag and Nation to the cause of liberty for which much blood and myriads of lives have been sacrificed. As an old time politician once remarked, "This Union is not worth a rush without a little blood letting."

Whether that astute politician was right we do not propose to say, but we do know that this republic, the wonder and pride of the world, came up to its present lofty position in world history through seas of gore and sacrifices which have made the name American honored throughout the world.

It was an honor to be a Roman in the days of early world history. How much greater then is the name American as it refers to a citizen of the United States. With the one exception of that early blot (slavery) on our escutcheon this Nation has led a worthy struggle for the advancement of the rights of man.

It was to defend these rights that America took arms in the spring of 1917 for a battle to the death with the tyranny of monarchial Germany. That war on our part was as just as was the earlier revolution which laid the foundations of the Western Republic.

War for personal or national aggrandisement is never defensible, but in defense of human rights it is ever excusable, not to say honorable and that is why we come on this eleventh day of November in the present year to lay a wreath on the graves of our heroes who fell in that great war, a struggle the most astounding in the history of the world.

For the world it was the greatest war, for the United States her second greatest, since that of the Great Rebellion has never been eclipsed or equalled by soldiers carrying Old Glory. The veterans of the civil strife are fast falling by the wayside. Soon they will be numbered with the has beens, and the later heroes of the world war will occupy our exclusive attention, of course not excluding those of the Spanish episode.

November 11th will always stand out in history as worthy of being celebrated as the last act in the great strife which shook the whole of Europe and America. Schools, business houses, in fact all activities of a worldly nature should be suspended on this day. The churches may well take hold and give thanks for the outcome of the world's last great war.

The home bringing of half a hundred American dead from the fields of Northern Russia at this time serves to emphasize the situation and give our people serious thought.

Earth may run red with other wars but none will exceed in fierceness and malevolence the wild rage of a mad-dened Hun soldiery. Little Belgium has had the facts of her scourged fields and towns brought forcibly to mind recently when dedicating the rebuilding of one of her public edifices.

It is fitting that we never forget even though perhaps one may forgive the hideous outrages of that Hun warfare upon inoffensive people with whom they should not have been at enmity.

Never was such consideration shown toward a conquered foe as was meted out by the conquering armies of the allies when Germany laid down her arms and asked for cessation of war. The temptation to enter upon the fields of Germany and lay waste to homes and cities was never greater, yet in the interest of humanity the allies spared their feelings for revenge and agreed to fight no more.

Germany should feel grateful to her enemy for the treatment she received after the defeat of her armies. Whether she is or not time alone will tell. America's part in the world struggle has never been fully told and perhaps never will be. Nevertheless the Yankee Nation has no cause to feel humiliated at the part she took in bringing peace back to the world.

We strew flowers over graves in every cemetery of the land on the last of May. The eleventh of November, although not a flower month, should not neglect to garland the graves of the American dead who left their home land and crossed a wide sea to inflict merited chastisement on an enemy which deserved all she got.

Armistice day is a world affair and not an American holiday. We stand with our allied friends of those terrible days of war and obey the instincts of the human heart by fitting observance of the date which will stand side by side with our Fourth of July through all time.

School children should be taught the significance of this November day and learn to revere it as one of the holy days of the Nation. This does not mean to teach love of battle, but rather a reverence for those who would sacrifice life itself rather than bow the neck to the nod and beck of a merciless tyrant.

Parades, speeches and jollification. Why not? The blood and strife are over and we may well thank our stars that this is so. It will be a long day before the Hun again runs riot in blood and murder as once was the case. A long term of peace seems assured our world to-day.

In fact there is so little news appertaining to war the news pages of our great dailies teem with great headlines telling about football and airplane flights. This is better than to have the news columns filled with accounts of battles and fierce struggles in bloody warfare.

Let us be thankful for Armistice day which signified the close of the greatest war in human history.

Old Timer.

Recent Mercantile Changes in Ohio.

Cedarville—Mr. Crouse is the sole proprietor of the grocery and meat market which was formerly owned by Crouse & Thomas, Mr. Crouse having purchased the interest of his partner.

Cleveland—George Varga has sold his grocery and meat market at 5700 Bridge avenue to John Gyoro.

Cleveland—Samuel Davis will open a grocery and meat market at 6008 Central avenue.

Dayton—Walter J. Meier is the proprietor of the grocery and meat market at 517 Neal avenue, having purchased same from Henry Bender.

Dayton—V. Pearl Deeter has sold her delicatessen store to Ira Bridenbaugh.

Eaton—Gale Cooper and Robert Sanders have purchased the Central Meat Market on East Main street from D. A. Bringman.

Fletcher—Tritthuh & Son have opened a modern meat market in the Berryhill Store Room.

Springfield—The E. W. Fuenre Co. is erecting a store building for its grocery and meat market at 1530 West High street.

Toledo—Leo J. Chudzinski has sold his grocery and meat market at 3619 Summit street to D. and L. Haas.

Wapakoneta—Walter & Son are the proprietors of the meat market on

Dixie Highway South which was formerly owned by Walter & Hartard.

Plymouth—The Cornell meat market has been opened here.

Sandusky—Gunlach Brothers have sold their meat market at Columbus avenue and Cowdry street to Mr. Trieschmann.

Toledo—The Superior Markets Co., in the grocery and meat business at 1801 Superior street, has been incorporated.

Toledo—V. E. Lipper has purchased the grocery-market of Ed Samson at Elm and Peck streets.

Uhrichsville—Chas. Rolli has purchased the meat market of John B. Maurer on East Third street.

Cleveland—Mr. Benshaw will open a meat market at 5106 Lorain avenue.

Cleveland—Abramson & Schwartz have opened a grocery and delicatessen store at 7914 Carnegie avenue.

Cleveland—Christ Nastoff has purchased the grocery and meat market at 4112 Scoville avenue from Stella Polch.

Cleveland—John Majernik has opened a grocery and meat market at 4829 Ardmore avenue.

Dayton—B. L. Pond has sold his grocery and meat market at 434 East Fifth street to Fred Zahn.

Dayton—A grocery and meat market has been opened at 125 South Perry street by Bernard Burd.

Dayton—A meat market has been opened by Grover Mitchell at 1367 West Fifth street.

Ironton—J. F. Jenkins has opened a first class meat market on Railroad street.

LaRue—George Swallem has reopened his meat market here.

Lucasville—E. L. Benner has discontinued his meat business here.

Middletown—A. Zeier has consolidated his Young Street Market at 1103 Young street with his store on Yankee road.

Norwalk—W. L. Bedford will open a meat market on South Linwood avenue.

Toledo—The Superior Market, Inc., have been chartered to operate a wholesale and retail grocery and meat market. The company will issue 250 shares of stock of a par value of \$40 a share, and have a commencement capital of \$5,000. Incorporators are Nathan and Ida Greenburg and Harry Levine.

Ravenna—The grocery and meat market of R. R. Roeder was recently destroyed by fire.

Late Business Changes in Indiana.

Elkhart—Paul D. Farley opened a delicatessen store at 509 South Main street.

Milan—Bert Siebenthal has taken over the meat market of Thos. Harper.

South Bend—The grocery and meat market of J. A. Zimmerman at 1111 23rd street was damaged by fire with a loss of \$5,000.

Warsaw—An up-to-date meat department will be added to the John Hall grocery.

Arcadia—Fred Allison, of Milroy, has purchased the market here formerly conducted by J. H. Dawson.

Montpelier—The City Meat Market,

of which Charles Heinz has been manager for several months, has been sold by Mr. Heinz and Mr. Slade, who was interested in the business, to W. B. Strong, of Fountain City, Indiana. Olive Riggs, who has been an efficient man in the shop under different ownerships, will remain in Mr. Strong's employ.

Evansville—Swift & Co. are building a duck farm here which is expected to supply them with at least 75,000 ducks a year.

Anderson—The Milner Provision Co. will open a meat market at 1010 Meridian street.

Kokomo—William Workman will open a meat market on West Walnut street.

Milan—J. B. Reynolds & Son have opened a grocery and meat market here.

Millersburg—A grocery and meat market will be opened by Frank Hale in the Wolford building.

Muncie—William H. Hutchinson, proprietor of the grocery and meat market at 115½ East 12th street, died at his home.

Seymour—Julian H. Betz and W. J. Rebber, proprietors of the Sel-Rite Meat Market at Second and Ewing streets, opened a branch market on East Tipton street.

Somerset—John Drook has discontinued his grocery and meat business.

Fruits and Vegetables Now Artificially Colored.

Tomatoes that are allowed to stay on the vine until they are actually ripe are superior in vitamin content and food value to those picked green and then treated with ethylene gas to give the fruit the color that is characteristic of the ripe fruit, but the ethylene treatment apparently has no harmful effect on the vitamins already formed in the green fruit that is treated, says the Bureau of Chemistry and Soils, U. S. Department of Agriculture, after experiments on the subject. Ethylene gas is made commercially from alcohol and from natural gas. The ethylene coloring process, discovered only recently, has been adopted so widely that a considerable proportion of the lemons, oranges, bananas and tomatoes which are shipped from warmer to colder regions of the United States in advance of the local season are colored by means of it. The process makes it possible for the consumers to get the fruit earlier than they could otherwise.

Little Distress Merchandise.

One indication that the cancellations of merchandise have not been as heavy as some reports indicate is the absence of offerings of any marked quantity of distress goods. More than a few buyers have been on the lookout for distress merchandise. Their success, it is asserted, has been only meager and confined to a relatively small percentage of manufacturers. Moreover, most of these buyers were prepared to pay cash, an inducement that usually meets with response even in normal markets. Underlying the situation generally is the absence of heavy inventories on the part of manufacturers.

The Shadow of Self-Fooling Eliminated.

(Continued from page 20)

and we pay a stupendous annual National bill in consequence.

One recent trade organization refuses to fool itself. Standard Brands has just taken over some whopping big institutions. Not one of those institutions has ever been regarded as unstable. Every one of them stands high in financial, trade and general reputational circles. But the new management elected to carry the good will of all those formerly separate concerns at a value of \$1.

That resulted in squeezing out of Royal Baking Powder \$17,956,106; out of Fleischmann Company \$3,839,526; and out of E. W. Gillette & Co., Ltd., \$244,987. Standard Brands already owned Chase & Sanborn. The four old companies had carried their own valuations at \$123,381,188. Under the new dispensation the four are carried on the books at \$79,367,133. That is a reduction of \$44,014,055; some sizable readjustment, what?

Not a dollar of actual value is lost. Not a cent of tangible assets is dissipated. But neither the management nor the stockholders can now feel that values rest on anything except solid stuff. Even the shadow of self-fooling is eliminated.

What an example this sets to rule-of-thumb, big hearted estimates.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 30.—In the matter of C. Lawrence Paul, Bankrupt No. 3854, the trustee has filed his return of no assets and the matter has been closed and returned to the district court, as a case without assets.

Oct. 30. We have to-day received the schedules, reference and adjudication in the matter of John Huyser, Bankrupt No. 3948. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Hudsonville, and his occupation is that of a farmer. The schedule shows assets of \$150 of which the full amount is claimed as exempt, with liabilities of \$2,471.04. The court has written for funds and upon receipt of same, first meeting of creditors will be called, note of which will be made herein.

Oct. 30. We have to-day received the schedules, reference and adjudication in the matter of Charles Nelson Tassell, Bankrupt No. 3949. The bankrupt is a resident of Grand Rapids, and his occupation is that of a carpenter. The schedule shows assets of \$250 with liabilities of \$640.89. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein.

In the matter of Graphic Arts Sign Co., Bankrupt No. 3906, the trustee has filed his first report and account and an order for the payment of expenses of administration, taxes and preferred labor claims has been made.

In the matter of Hendricks Candy Co., a corporation, Bankrupt No. 3843, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

Oct. 29. On this day was held the adjourned first meeting of creditors in the matter of Abraham Siegel, Bankrupt No. 3914. The bankrupt was present in person and represented by attorney R. L. Newnam. The trustee was represented by attorneys Hilding & Hilding. Creditors were represented by attorneys Boltwood & Boltwood. The bankrupt was sworn and examined with a reporter present. The adjourned first meeting then adjourned without date.

Oct. 31. We have to-day received the schedules, reference and adjudication in the matter of Joseph Mishall, Bankrupt No. 3950. 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 moulder. The schedule shows assets of none with liabilities of \$2,442.92. Note of first meeting when called will be made herein.

Oct. 31. We have to-day received the schedules, reference and adjudication in

the matter of Lynn Lowing, Bankrupt No. 3951. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Courtland township. The schedule shows assets of \$487 of which the full amount is claimed as exempt, with liabilities of \$2,626.09. 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. 31. We have to-day received the schedules, reference and adjudication in the matter of Fred Schnurer, Bankrupt No. 3952. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Courtland township. The schedule shows assets of \$487 of which the full amount is claimed as exempt, with liabilities of \$2,626.09. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein.

In the matter of Alvin Hipsher, Bankrupt No. 3880, the trustee has filed his return showing no assets, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Lewis F. Striker, Bankrupt No. 3822. The final meeting of creditors has been called for Nov. 19. The trustee's final report and account will be approved at such meeting. There will be no dividend for creditors.

In the matter of Lawton D. Smith, Bankrupt No. 3769. The final meeting of creditors has been called for Nov. 19. The trustee's final report and account will be approved at such meeting. There will be a small first and final dividend for creditors.

In the matter of Chester Rhodes and Curry L. Shaffer individually and as copartners under the name of Benton Harbor Tire Co., Bankrupt No. 3750. The final meeting of creditors has been called for Nov. 19. There will be no dividends paid in this estate to creditors.

In the matter of Robert F. Hansen, Bankrupt No. 3749. The final meeting of creditors has been called for Nov. 19. There will be a first and final dividend for creditors.

In the matter of Glen P. McHugh, doing business under the assumed names of McHugh Bootery and Pantlind Boot & Toggery Shop, Bankrupt No. 3740. The final meeting of creditors has been called for Nov. 19. There will be a first and final dividend for creditors.

In the matter of Bert I. Banta, Bankrupt No. 3792, the trustee has filed his first report and account, and an order for the payment of current expenses of administration has been made.

In the matter of Curtis E. Monaweck, Bankrupt No. 3905, the trustee has filed his first report and account, and an order for the payment of expenses of administration, preferred claims and a first dividend of 5 per cent. to creditors has been made.

In the matter of Walter S. Sowa, individually and as Owl's Confectionary, Bankrupt No. 3938. The funds have been received and the first meeting of creditors has been called for Nov. 20.

In the matter of Edward Stevens, Bankrupt No. 3923. The funds have been received and a first meeting of creditors has been called for Nov. 20.

In the matter of Lynn Lowing, Bankrupt No. 3951. The funds have been received and the first meeting of creditors has been called for Nov. 20.

In the matter of Fred Schnurer, Bankrupt No. 3952. The funds have been received and the first meeting of creditors has been called for Nov. 20.

In the matter of Louis W. Prestler, individually and as the surviving partner of Prestler & Eagon, operating as Neu-Pro station, Bankrupt No. 3946. The first meeting of creditors has been called for Nov. 20.

In the matter of Rudolph Smith, Bankrupt No. 3957. The first meeting of creditors has been called for Nov. 20.

Nov. 2. We have to-day received the schedules, reference and adjudication in the matter of John Bishop, Bankrupt No. 3955. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$25 of which the full amount is claimed as exempt, with liabilities of \$522. 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.

Oct. 31. On this day was held the adjourned first meeting of creditors in the matter of Evert Fibre Furniture Co., Bankrupt No. 3820. The bankrupt was represented by attorneys Dilley, Souter & Dilley. Creditors and petitioning creditors were represented by attorneys Judson E. Richardson, W. F. Umphrey and by Grand Rapids Credit Men's Association. Witnesses were sworn and examined, before a reporter. A committee was appointed to investigate the unfinished merchandise. Claims were taken up and submitted. The matter then adjourned without date.

In the matter of Floyd W. Miller, Bankrupt No. 3799, the sale of assets was held Oct. 22. The trustee was present. The auctioneer was present. Bidders were present. The stock and sundries were sold to T. P. Hahn, of Grand Rapids, for \$105. All drugs were sold to H. Pe-

tok, of Detroit, for \$25. All fixtures were sold to H. Petok, of Detroit, for \$250. The sale was confirmed and adjourned without date.

In the matter of Abraham Siegel, Bankrupt No. 3914, the sale of assets was held Oct. 23. The trustee was present. The official auctioneer was present. Several bidders were present. The stock, furniture and fixtures, except exemptions, were sold to R. Goodman, of Detroit, for \$1,265. The sale was confirmed and the meeting adjourned without date.

In the matter of Betty Peet Vogler, Bankrupt No. 3915, the sale of assets was held Oct. 24. The trustee and official auctioneer were present in person. Bidders were present. The assets were sold in three lots to Gerald J. Kennedy, James Silk and M. Bickley, for \$569. The sales were confirmed and the meeting adjourned without date.

In the matter of Otis F. Cook, Bankrupt No. 3919, the sale of assets was held Oct. 25. The trustee was present in person. The auctioneer was present in person. Bidders were present in person. The stock, fixtures and lease of premises were sold to Hazeltine & Perkins Drug Co., of Grand Rapids, and Harry Leemon, of St. Johns, for \$1,700. The sale was confirmed and adjourned without date.

In the matter of Albert Beam, Bankrupt No. 3319, the trustee has filed his return showing no assets and the case has been closed and returned to the district court, as a case without assets.

In the matter of Fred Becker, Bankrupt No. 3871, the trustee has filed his return of no assets over and above mortgages and exemptions, and the case has been closed and returned to the district court, as a case without assets.

The Mail Order Bugaboo.

I have wasted, literally, hundreds of hours discussing with manufacturers the attitude they should take toward mail order houses and chain store outlets. Practice has proved to me that discussion should give place to action.

When the mail order bugaboo first cast its shadow across the manufacturing map, it was my good fortune to be very closely in touch with a manufacturer whose product had complete national distribution, whose trade-mark name was a household word everywhere, and who had, if ever a business had it to guard, the highest possible reputation.

One day one of the members of the firm told me with great glee that he had just taken a \$50,000 order from a mail order house and would close on the following day an order for \$25,000 with a five and ten cent store chain, despite the fact that thirty-five cents was the lowest price at which his advertised brand was sold.

"How could you do it?" I asked. Without a blush of shame on his face he replied, "Why not?"

Then he explained very clearly that his house had faced the whole thing fairly and squarely, found that they could make goods to meet the requirements of mail order houses and chain stores at a very considerable profit. This being the case, why should they not avail themselves of the opportunity?

Then came the further information that all goods sold by them to the mail order houses and chain stores bore no trace of the firm's trademark. Since then I have found many other businesses who have followed a like practice with considerable financial gain

and without any loss to their prestige. In more recent years some manufacturers of branded merchandise which can be sold as low as ten cents, have made special packages for the chain stores, have reaped a rich harvest from their sales, and have found no decrease in volume secured by their regular lines in the higher price ranges.

John Fletcher.

Minor Business Recession.

I believe stocks at October 29 prices were on the bargain counter for the long range investor. I do not look for a sustained advance but the long range outlook is promising. My belief in American prosperity and progress is in no way shaken.

I look for a minor business recession especially in certain luxury industries but this stock market liquidation should have no lasting effect on our business conditions. Meantime it will have a very beneficial effect on the rest of the world in easing credit conditions. I look for a much improved bond market. John Moody.

You cannot buy success ready made.

Business Wants Department

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

TYPEWRITERS; duplicators; adding machines; easy payments. Yotz Co., Shawnee, Kansas. 187

FOR SALE—Five-year oil lease of land up to 200 acres. In proven field. \$2 per acre. Act promptly. P. O. Box 306, Muskegon, Mich. 188

For Sale—Grocery stock and fixtures in town of 1,000. Good reason for selling. Box 174, Lakeview, Mich. 189

For Sale—Good meat market; good business, good location. New cooling system this summer. Price very reasonable. Address Box No. 1, Sunfield, Mich. 190

For Sale—Automatic computing scales, also cream testing outfit. L. V. Soldan, Coleman, Mich. 191

FOR SALE—UP TO DATE STORE. Ladies' ready-to-wear and shoes. Best location in city, low rent, long lease. Good business. Retiring. For further information, write Box 25, Alpena, Mich. 192

WANTED—To buy a nice little money-making oil station, or other small business. A. Mulholland, Reed City, Mich. 193

DRUG STORE For Sale—Inside two-mile circle, well stocked, doing business \$50,000 a year. Rexall agency, liquor permit. Same owner eleven years. \$6,000 to handle. Buy from owner. Drugs, 8601 Puritan, Detroit, Mich. 194

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. 195

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. 197

For Sale—Solid oak tables, desks chairs and other office equipment. Used only a few months in office of a local broker. Cheap for cash. On display at our office. Tradesman Company.

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.

ABE DEMBINSKY
Auctioneer and Liquidator
134 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.

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

Late News From the Michigan Metropolis.

Fire resulting from an explosion of lacquer damaged a portion of the stock and interior of the Nicholas Fancher Paint Co. store, 338 East Jefferson avenue, last week. \$1,000 was the estimate of the loss given by Mr. Fancher.

The appointment of Jacob Nathan, former secretary of the Detroit Stock Exchange and well known in business circles throughout the Middle West as manager of the California Stock Exchange, was announced by Harold G. Ferguson, chairman of the board of governors. Mr. Nathan recently completed organization and installation of the Portland, Oregon stock and bond exchange.

Thursday will see the opening of the new People's Outfitting Co.'s latest and largest branch store, 13025 Warren avenue, West, near Schaefer road, a four-story fireproof building which combines store facilities with warehouse space, complete delivery station and garage all under one roof. In addition, a private parking section with a capacity of several hundred cars has been provided for the use of the store's customers. Carload merchandise is brought inside the building by a private railroad siding. The building has been erected on a ten acre site which permits for future expansion.

The Standard Painting and Decorating Co., 8014 Tireman avenue has been succeeded by the United Paint and Supply Co.

A. Martens & Sons, hardware dealers at 15047 Warren avenue, East have changed the firm name to Martens Hardware.

The United Outdoor Advertising Co., has succeeded to the business of the Service Sign Co., 1734 Lafayette boulevard.

Two hundred bank and trust company officials attended a two-day session of the fifth Mid-Continent trust conference at the Book-Cadillac Hotel last week. The conference was primarily for the exchange of ideas on the more efficient conduct of trust companies and the selling of the trust company idea to the public.

Charles Grenier has opened a modern shoe store in the new David Stott building.

The W. L. Douglas Shoe Co. is remodeling the fronts of its seven Detroit stores to conform with the modern style of architecture.

The Walgreen Drug Co. has taken a fifty year lease on the property occupied by it at 1216 Griswold street.

The Detroit & Security Trust Co., depository for the stock of the Peoples Wayne County Bank, First National Bank in Detroit, Detroit & Security Trust Co., Bank of Michigan and Peninsular State Bank, to be exchanged for stock of Detroit Bankers' Co., announces that in excess of 75 per cent. of the stock has already been deposited. This being more than the required 66 2/3 per cent., the organization of the Detroit Bankers' Co. is assured. From the rapidity with which the stock has been deposited, it is believed that the balance will come in at an early date.

Funeral services for Abraham Broudy, who died at his home at 3032 Tuxedo avenue, on Wednesday, Nov. 6, were held last Friday. Mr. Broudy who was 39 years old, was the owner of a down town retail shoe store and lived in Detroit all his life.

J. G. Scott is the new general manager of Mack-Gratiot Chevrolet Co., 3151 Gratiot avenue. He has been with the company since Jan. 1 and comes to his new post backed by ten years' retail automobile experience. Scott started as a retail salesman in 1920 and has served as manager of the used-car departments of distributors here. He has been in the used-car business for himself.

M. S. Hight has moved his drug business from 5800 Fort street, west, to Tireman and Indiana avenues.

"Square Deal" Miller, whose unique advertising a few years ago was the talk of the business world, has opened two new jewelry stores located at Grand River avenue and Oakman boulevard and on Jefferson avenue, East, at Newport avenue.

In anticipation of its annual Christmas party for the crippled children in the home at Farmington, the Mack avenue Business Men's Club held a gala party at the Detroit Civic theater last week. The organization took over the entire house for the performance of the popular play "Young Woodly." The arrangements were in charge of the acting president, William Titus, and Secretary James McNally.

Joseph Crane has disposed of his grocery business at 5429 Beaubien street to Philip Greenberg who has taken possession.

Jack Levitt has taken over the Economical Drug Co. store at 11358 Dexter boulevard.

C. B., who keeps the "Cracker Bar" in the Detroit News Booster filled up, gives mention to a charge of arson against a gentleman which was dismissed the other day when the judge, learning that a cigarette lighter was used, ruled that a fire thus caused would be purely accidental.

Julian M. Case, manager of the business extension department of the Bank of Michigan, was named a director of the Financial Advertisers' Association at its Atlanta convention. The association is devoted to the development of financial advertising and new business building. The membership includes 800 banks, trust companies and investment houses in the country.

The General Cigar Co., is erecting a new office building and garage on St. Aubin street which will be occupied by them when completed.

The West Fort Street Association will hold a Fall Frolic at Findlater Temple on Wednesday. Many new and interesting features will mark this year's affair.

Demery & Co. held the opening of the firm's new building addition last week. Double page spreads in local newspapers heralded the event. The building now covers one-quarter of a city block and will eventually be eight stories in height. At present the store has 70,000 square feet. A monument to the foresight and ability of Michael Demery, president.

Funeral services for John W. Hunter, seed and nursery expert, who for five years conducted a florist shop on Twelfth street, were held Nov. 12 at the residence of his son, Ralph C. Hunter, 2640 Burlingame avenue. Mr. Hunter who retired five years ago, had been failing for some months.

W. J. Higgs has purchased the hardware stock of P. A. Donaldson, 7130 Chicago boulevard. West.

The automobile manufacturers in Michigan are starting the month of November with about the same tentative schedules which were made for October, although some observers are of the opinion that the latter weeks of this month may see a boost in output, due to the fact that several organizations are planning to bring out new models and must get into large-scale production on these units.

Business has been slow in the automobile parts industry during the past month but manufacturers are keying up their plants for increased production as commitments for future delivery are being received. The parts business will show a large increase this year. By Jan. 1 all plants will undoubtedly be working at capacity.

Many factory executives have returned from abroad, where they attended the London and Paris automobile shows. They are calling attention to the fact that foreign car makers are not going in for color schemes as are American manufacturers, and make changes in the body and hood lines less often.

A considerable gain is being registered in eight-cylinder construction. There will be a number of new eights announced the first of the year and not all of these will be straight eights. For several months past we have been hearing reports about sixteen-cylinder cars. There have also been rumors about twelve cylinder units. There is no reason to believe these cars will not be built. However, they will not be offered until next year, probably some time in the late spring.

New color schemes will be seen on many of the offerings at the forthcoming automobile shows. These color schemes, on a number of the cars, will extend to the fenders, which are coming in for a great deal of attention.

The motor truck industry has slowed down, although considerable new business is foreseen in the near future, according to leaders.

James M. Golding.

Staggers Imagination.

How big is the universe? Well, light (or, if you prefer, a wireless signal) travels around the earth in a seventh of a second. The remotest objects which can be seen by the largest telescope we have are so far away that light, traveling 186,000 miles a second, takes about 140,000,000 years to cover the distance. But these objects are comparatively close. To make the circuit of the universe light requires something like 100,000,000,000.

As if to emphasize this vastness, Dr. J. H. Jeans, research associate of Mount Wilson Observatory, has put a discussion of it and some other cos-

mic matters into a tiny book which he calls "Eos. the Wider Aspects of Cosmogony," published by Dutton. Looking at the little volume one would expect it to deal rather with the atom or, at most, with the narrower aspects of cosmogony.

Anyway, Dr. Jeans strives valiantly to enable his readers to embrace, if not the universe, an idea of the universe. Suppose, he suggests, we represent the size of the earth by an atom, a particle having a diameter of about the hundred millionth part of an inch. Then the range of vision of the largest telescope would be represented by the earth and the size of the universe by a heap of a billion earths. We can only say, as an Indian might, "Heap big universe!"

If the size of the universe is bewildering, so is the number of stars it contains. The sun, which we think of with the respect due to a body of million times as big as the planet on which we live, is only one of a family whose members run into the billions—and there are 2,000,000 of these families visible in the telescope, which sees only a billionth of the universe. If the rest of the universe is like the part we can see, there are in round (very round) numbers about 2,000,000,000,000,000,000,000 stars. That must be almost as many as there are said to be at Hollywood.

If these two septillion stars were grains of sand, they would cover the State of Michigan to a depth of several hundred yards. Our earth would be a millionth part of one of these grains.

Van Maanen's star, the smallest known, is about the size of the earth. Betelgeuse, the largest, is so huge that it could contain 25,000,000 of our suns. If we represent the sun by a golf ball, says Dr. Jeans, in a desperate effort to bring the thing within comprehension, Van Maanen's star would be smaller than the dot of an ordinary i, while Betelgeuse would be as large as a good-sized house. Put Betelgeuse in place of the sun and we should be inside it, so gigantic are its dimensions.

But one need not be flabbergasted by such calculations and comparisons, any more than was the woman who, after hearing a lecture on the solar system, said that she could understand how astronomers discovered the stars, but what puzzled her was how they found out their names.

St. Martin's Summer.

I love the autumn season when
The summer days have flown
And old Jack Frost returns again
With all his color tone
To change the landscape near and far
Whose foliage and vistas are
Responsive to his art.

What tenderness forever runs
Down through St Martin's time
As he reveals with waning suns
The scheme of things sublime
And would record in fairest ways
The passing of the verdure days
So soon a memory.

For in the glory of his wood
A realm anew bursts forth
Depicting quite a different good
Than harvests with their worth
'Till well it is—though leaves may die
Ere falling they so beautify
The branch which gave them birth.
Could man return when he is done
A halo half so fair
Around the course that he had run
And leave but beauty there
How would h's habitat survey
Such radiance along the way
As others followed on.

Charles A. Heath.



WITH losses lower, with expenses lower, with no inside profits for invested capital—you would expect the net cost of Mutual insurance to be less. It is.

The saving in cost is not made at any sacrifice in safety and strength. The mutual plan of operation is right. Mutual insurance is better protection. Because it is better it costs less.

May sound unreasonable if you are not informed. An investigation is convincing. For the sake of yourself and your business, investigate.

MUTUAL INSURANCE

Is An Investment of Good Judgement

Railways and The Telephone

A freight train puffs quietly on the siding—waiting—the outlines of the cars showing dimly through the darkness. A minute passes—two—three. Then over the night air floats a muffled whistle. Far down the track a light appears. The rails begin to hum, the light grows bright, and a passenger train roars past, windows gleaming. Then the freight comes to life and the long, shadowy outline moves away.

Four million persons in Michigan are served by this steam transport system—four million persons rely upon it, and upon its worthy partner, the electric railway lines. Michigan desires the prosperity of these efficient and progressive railways, for only as they prosper can they serve.

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Over hill, across valley—paralleling the rails or following the highways—go the telephone wires, freighted with the spoken commands of industry, agriculture, finance and business.

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Railways and wireways traverse the land as partners in progress. Upon the one you depend for the transportation of yourself, your family and your goods. To the other you give your voice to be flashed immediately, one mile or thousands, from your home or your office.

The great rail transportation systems and the universal service of the telephone are vital factors in this country's development and prosperity.

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



MICHIGAN BELL TELEPHONE CO.